Introduction & Project Overview
Project Overview

Goals

- Understand the challenges facing small businesses in the Livernois and McNichols corridors, with a focus on independent Black-owned businesses during the COVID-19 pandemic.
- Develop systems to track the business corridors over time.
- Apply lessons learned and best practices from across the country to meet these challenges.
Black-owned businesses have been hit particularly hard by COVID-19 impacts.

- Since the pandemic, Black-owned businesses have been almost twice as likely to close (41%) as small businesses overall (22%).

- **Guiding question:** How can local business support organizations like Live6 respond, to help businesses survive?

Project Overview

**Part A. Tracking Small Business Re-opening Practices**
- National interviews
- Case study development
- Detroit stakeholder interviews & listening sessions

**Part B. Live6 Small Business Needs Assessment**
- Baseline business inventory
- Interactive web tool
- Data validation
- Business survey

**Final report**
<table>
<thead>
<tr>
<th>CITY</th>
<th>BUSINESS SUPPORT ORGANIZATION(S) INTERVIEWED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buffalo, NY</td>
<td>Beverly Gray Business Exchange Center</td>
</tr>
<tr>
<td>Chicago, IL</td>
<td>University of Chicago Office of Civic Engagement</td>
</tr>
<tr>
<td>Memphis, TN</td>
<td>Memphis Medical District Collaborative</td>
</tr>
<tr>
<td>New Orleans, LA</td>
<td>NOLA Downtown Development District</td>
</tr>
<tr>
<td>New York, NY</td>
<td>Bedford Stuyvesant Restoration Corporation, Gateway BID</td>
</tr>
<tr>
<td>Newark, NJ</td>
<td>Newark Alliance &amp; Invest Newark</td>
</tr>
<tr>
<td>Philadelphia, PA</td>
<td>New Kensington Community Development Corporation</td>
</tr>
</tbody>
</table>
Listening Sessions and Stakeholder Interviews

Listening Sessions

- Motor City Business Roundtable
- Avenue of Fashion Business Association
- Livernois Alliance
- University Common
- Other small business owners
- Detroit Economic Growth Corporation
- Dept of Transportation

Stakeholder Interviews

- Detroit Economic Growth Corporation
- Invest Detroit
- TechTown
- Detroit Future City
- Data-Driven Detroit
- Detroit Collaborative Design Center
- Glenmont-Rosedale Development Corporation
Findings Overview

1. Local businesses face immediate financial stress and risk of closing.
2. COVID-19 is suppressing customer demand. Despite programs to provide bridge funding to businesses, the pandemic has exacerbated inequalities in access to capital and other forms of support.
3. Local businesses identified marketing as a major need, and an area where additional support could be most helpful.
4. Local businesses also identified financial assistance as another major area of support needed, highlighting systemic challenges in accessing capital.
5. Relationship-building between business support organizations, business owners, and other partners is critical to successful support strategies.
6. Organizations that support businesses should design strategies based on their district’s specific context, conditions, and geography.
Live6 Small Business Inventory and Mapping
Business Inventory

238 businesses on Livernois and McNichols, listed with:

- NAICS industry code
- No. of employees (approx.)
- Annual revenue (approx.)
- PPP loan received over $150K
- Detroit Small Business Fund

An additional 3,000 businesses exist throughout the Live6 area.

Data sources: Live6 Alliance, Dun and Bradstreet, City of Detroit Business Inspection Records, Google Maps. Validated through on-the-ground surveying by the WSU AmeriCorps Urban Safety Program.
Business Inventory Summary

Over half of businesses are in three broad sectors:

- **20%** are personal and laundry services and stores, e.g. barber shops, nail salons, and laundromats
- **22%** are food stores, restaurants, cafes, etc.
- **13%** are clothing and clothing accessory stores

Data sources: Live6 Alliance, Dun and Bradstreet, City of Detroit Business Inspection Records, Google Maps. Validated through on-the-ground surveying by the WSU AmeriCorps Urban Safety Program.
Business Inventory Summary

**Businesses Validated** 238
**Businesses with Revenue Estimates** 146
**Business with Employee Estimates** 160

- **Median Revenue** $122,900
- **Average Revenue** $342,940
- **Min Revenue** $16,100
- **Max Revenue** $4,915,300
- **Median No. Employees** 4
- **Average No. Employees** 7
- **Min No. Employees** 1
- **Max No. Employees** 45

Revenue and Employee figures are estimates, per Dun and Bradstreet, and are not available for all businesses.

Data sources: Live6 Alliance, Dun and Bradstreet, City of Detroit Business Inspection Records, Google Maps. Validated through on-the-ground surveying by the WSU AmeriCorps Urban Safety Program.
Business Inventory Summary

### DISTRIBUTION OF REVENUE

<table>
<thead>
<tr>
<th>Top 10 Businesses by Revenue</th>
<th>Revenue</th>
<th>Employees</th>
<th>Industry Cluster</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liberty Food Center Inc</td>
<td>$4,915,300</td>
<td>40</td>
<td>Food and Beverage Stores</td>
</tr>
<tr>
<td>Nephrology Center of Detroit LLC</td>
<td>$4,764,100</td>
<td>5</td>
<td>Health Care Services</td>
</tr>
<tr>
<td>Clark’s Construction Co.</td>
<td>$2,954,200</td>
<td>5</td>
<td>Construction of Buildings</td>
</tr>
<tr>
<td>Heritage Optical Center, Inc.</td>
<td>$2,548,500</td>
<td>32</td>
<td>Health Care Services</td>
</tr>
<tr>
<td>Westside Pharmacy of Detroit Inc</td>
<td>$2,000,000</td>
<td>8</td>
<td>Health and Personal Care Stores</td>
</tr>
<tr>
<td>Dollar Center, LLC</td>
<td>$1,787,200</td>
<td>26</td>
<td>General Merchandise Stores</td>
</tr>
<tr>
<td>Heidelberg Dermatology PC</td>
<td>$1,400,000</td>
<td>20</td>
<td>Health Care Services</td>
</tr>
<tr>
<td>Gregg’s Pizza &amp; Barq Inc</td>
<td>$1,093,600</td>
<td>35</td>
<td>Food Services and Drinking Places</td>
</tr>
<tr>
<td>Pied Piper Market - Matty Enterprises Inc</td>
<td>$930,900</td>
<td>6</td>
<td>Food and Beverage Stores</td>
</tr>
<tr>
<td>Fred &amp; Sons Collision Shop Inc</td>
<td>$910,000</td>
<td>10</td>
<td>Repair and Maintenance</td>
</tr>
</tbody>
</table>

### DISTRIBUTION OF EMPLOYEES

<table>
<thead>
<tr>
<th>Top 10 Businesses by Employees</th>
<th>Revenue</th>
<th>Employees</th>
<th>Industry Cluster</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pyratech Security Systems, Inc.</td>
<td>$825,000</td>
<td>45</td>
<td>Administrative and Support Services</td>
</tr>
<tr>
<td>Bucharest Grill</td>
<td>$96,000</td>
<td>42</td>
<td>Food Services and Drinking Places</td>
</tr>
<tr>
<td>Liberty Food Center Inc</td>
<td>$4,915,300</td>
<td>40</td>
<td>Food and Beverage Stores</td>
</tr>
<tr>
<td>CVS Pharmacy, Inc.</td>
<td>$50</td>
<td>40</td>
<td>Health and Personal Care Stores</td>
</tr>
<tr>
<td>Gregg’s Pizza &amp; Barq Inc</td>
<td>$1,093,600</td>
<td>35</td>
<td>Food Services and Drinking Places</td>
</tr>
<tr>
<td>Loui’s Deli</td>
<td>$677,500</td>
<td>35</td>
<td>Food Services and Drinking Places</td>
</tr>
<tr>
<td>Detroit Dental Specialists</td>
<td>$50</td>
<td>34</td>
<td>Health Care Services</td>
</tr>
<tr>
<td>Heritage Optical Center, Inc.</td>
<td>$2,548,500</td>
<td>32</td>
<td>Health Care Services</td>
</tr>
<tr>
<td>Detroit K9 Pet Supply Livernois</td>
<td>$94,500</td>
<td>31</td>
<td>Miscellaneous Store Retailers</td>
</tr>
<tr>
<td>UD Mercy Coney Island Restaurant</td>
<td>$50</td>
<td>29</td>
<td>Food Services and Drinking Places</td>
</tr>
</tbody>
</table>

Revenue and Employee figures are estimates, per Dun and Bradstreet, and are not available for all businesses.
Business Survey Summary

36 total responses
16% response rate

- Among survey respondents, the top sectors represented are roughly proportional to the sectors represented in the overall business inventory.

TOP 5 SECTORS REPRESENTED

- Beauty Salon/Barber Shop 16%
- Food Services 16%
- Health Care and Social Assistance 16%
- Clothing/Clothing Accessories 8%
- Other* 16%

* “Other” consists of the following: Detroit K-9 Pet Supplies, Infinity Printing, Kofi Annorh, Lighthouse Christian Stores, The Red Door, and a singular landlord.

DEMographics of Owners

- Black Woman-Owned 37%
- Black-Owned 35%
- Neither Black-owned or Woman-owned 22%
- Woman-Owned 3%
- Unknown 3%

OWNERSHIP MODEL

- Independent Business 80%
- National Chain & Franchise 10%
- Regional Chain & Franchise 10%

YEARS IN OPERATION

- >50 years 3
- 41-50 years 4
- 31-40 years 4
- 16-20 years 7
- 11-15 years 5
- 6-10 years 2
- 0-5 years 13
Business Summary

Most businesses in the corridors are:

- Black-owned, with a significant proportion Black woman-owned
- Independent businesses, not chains or franchises
- Small-scale, with fewer than 5 employees
- Span a wide range of years in operation
- Span both local neighborhood-serving uses (barber shops, small eateries) as well as specialized retail drawing in a wider geography of customers (clothing stores, art galleries, as well as major restaurants)
- These specialized retail stores are a notable feature of the Livernois corridor.
Study Findings

03
Local businesses face immediate financial stress and risk of closing.
Survey Findings

Survey respondents are at high risk of closing in the near term, or do not know when they risk closing.

- “Do not know” may indicate lack of business planning capacity and contingency planning.
- If we assume the same risks apply to all 238 businesses in the inventory, at least 66 businesses total could close in the next 5 months.

If current business disruptions continue from COVID-19, how soon would your business be at risk of closing?

- Do not know: 36%
- 5 months or less: 28%
- More than 5 months: 8%
- Not a concern: 28%
Survey Findings

While all sectors are at risk, certain sectors may be facing greater immediate risks.

- Half of beauty salon/barber shop respondents indicated they are facing near-term (5 months or less) risk of closing.
- Food service businesses seem to indicate greater spread and/or uncertainty.
- Clothing store respondents either do not know how they may operate or risk closing in the near-term.
Both newer and older business respondents face high risk of closing.

- This may indicate that all types of businesses may need greater capacity for business planning, regardless of how long they have been in operation.

Chart reflects absolute numbers of respondents.
COVID-19 is suppressing customer demand. Despite programs to provide bridge funding to businesses, the pandemic has exacerbated inequalities in access to capital and other forms of support.
What are the top three things supporting the survival or growth of your business?

- 5 out of 6 beauty salons/barber shops
- 2 out of 6 food service businesses
- 3 out of 6 healthcare & social assistance
- 2 out of 3 clothing stores

Other factors, like grants and advertising, played a relatively smaller role.

Survey Findings

22 out of 39 (56%) survey respondents said they rely on customer loyalty and community for their businesses’ survival or growth, including:

- 5 out of 6 beauty salons/barber shops
- 2 out of 6 food service businesses
- 3 out of 6 healthcare & social assistance
- 2 out of 3 clothing stores

*“Other” consists of the following: location, demand for haircuts, interest in art, food, hardware, CDC guidelines, God, church, cleanliness, and pricing.

Chart reflects absolute numbers of respondents.
However, COVID-19 has led to limited customer demand, severely impacting businesses who have traditionally relied on in-person customers and foot traffic.

- Based on the survey, other common challenges include difficulty accessing capital and funding, as well as limited marketing/advertising reach.
Survey Findings

Respondents for different business types noted **particular, unique needs** for sustaining their operations.

- 5 out of 6 healthcare/social assistance businesses said funding would help.
- 2 out of 6 beauty salons/barber shops noted a need for expansion or remodeling.
- 2 out of 3 clothing/clothing accessories businesses stated that advertisement and marketing would help the most.

![Chart reflecting absolute numbers of respondents.](chart.png)

* "Other" consists of the following: internet, exportation, collaboration of businesses, new clientele, taxes, updating the ventilation system, merchants, and the lifting of capacity restrictions.
Supporting businesses will require diverse strategies tailored to specific needs and contexts.

- Business support strategies should respond to distinct business needs and skills, market segments, and business owner capacities.
- Strategies that follow are based on national case studies and local listening sessions.
Guiding Framework

Business support organizations can develop strategies based on:

- **District-wide initiatives**, such as street activation and improvements and district marketing
- **Direct business support**, such as loans, grants, technical assistance and training
- **Partnership-building and coordination** between businesses and stakeholders
Local businesses identified marketing as a major need, and an area where additional support could be most helpful.
Overall, survey respondents stated that **marketing support** would be most helpful to sustaining their businesses.

- Listening session participants expressed a need to continue building visibility and momentum along major streets, including Livernois, to bring back foot traffic.
- Business owners also face limited capacity to implement marketing campaigns individually – marketing is often the first business expense to be cut if needed.

* “Other” consists of the following: internet, exportation, collaboration of businesses, new clientele, taxes, updating the ventilation system, merchants, and the lifting of capacity restrictions.
Best Practices

District-wide marketing and public improvements can best leverage economies of scale.

- Identify collective initiatives services that business owners may lack capacity for on an individual basis.
- Combine physical improvements and marketing campaigns to attract foot traffic to a district.
- Develop online marketing strategies to draw web traffic to multiple businesses that can operate with online sales.

**CASE STUDY EXAMPLES**
- Façade improvements
- Property owner engagement for underutilized buildings
- Public space events and improvements
- Virtual events and marketplace platforms
- Ticketed in-person events
- Media promotion with local business owners
- Anchor institution partnerships to direct spending
Case Study Highlights

Memphis Medical District Collaborative

- Promoted a range of marketing campaigns:
  - Virtual events, such as Juneteenth Shop Black celebration and campaign
  - In-person events, in partnership with the local health department and local neighborhood associations, incorporating art and music
- Maintained consistent social media and newsletter presence

Other

- Chicago, Newark, Buffalo: work with anchor institutions to promote local businesses for institutional procurement as well as to students and staff
Local businesses also identified financial assistance as another major area of support needed, highlighting systemic challenges in accessing capital.
Respondents also stated that **additional funding** would be significant to help their businesses survive.

- Small businesses tend to have limited savings to sustain operations in emergencies.
- As CARES Act unemployment bonuses have expired, additional financial support is now even more impactful.

**Survey Findings**

What are the top two things that would help your business the most?

*“Other” consists of the following: internet, exportation, collaboration of businesses, new clientele, taxes, updating the ventilation system, merchants, and the lifting of capacity restrictions.*
Significant barriers prevent businesses from accessing capital:

- During the initial months of the pandemic, as governments and agencies announced small business grant and loan opportunities, many small businesses did not have the requisite financial and accounting information on hand and lacked familiarity with formal loan processes.

- Many business owners also lack capacity to stay up-to-date on changing information from multiple sources.

- **Business support organizations can play an important role** in channeling information to businesses effectively and supporting businesses through technical aspects of financial applications and planning.
Best Practices

Direct financial and technical support to businesses can address businesses’ immediate and long-term needs.

- Train business owners in technical skills to continue to adapt, such as tying financial assistance to technical training.
- Provide trainings and resources in easily accessible formats, given business owners’ limited time.
- Provide technical expertise and guidance specific to the current public health context.

Examples of Detroit-based resources:
- DEGC: Small Business Relief Funds
- Invest Detroit: Property owner rental relief fund
- TechTown: Educational materials, templates, and on-demand office hours available
Best Practices

Direct financial and technical support to businesses can address businesses’ immediate and long-term needs.

- Train business owners in technical skills to continue to adapt, such as tying financial assistance to technical training.
- Provide trainings and resources in easily accessible formats, given business owners’ limited time.
- Provide technical expertise and guidance specific to the current public health context.

**CASE STUDY EXAMPLES**

- Relief funds and grant programs
- CDFI networks direct accessibility
- Bulk purchasing collaboratives, e.g. for PPE

- Targeted trainings - digital literacy, business planning, bookkeeping, etc.
- Payment for attending trainings
- Financial assistance tied to technical training
- Anchor institution-provided trainings and services
- Covid safety building re-opening assessment
Case Study Highlights

Memphis Medical District Collaborative

Financial Assistance
- Launched remobilization funds for the district, guided by criteria around the types of businesses to prioritize
- Partnered with CDFI’s to expand capital
- Provided financial incentive for outdoor dining furniture

Technical Assistance
- Provided access to online business planning tool (LivePlan)
- Paid participants to attend technical assistance workshops
- Workshop series topics based on insights from funding applications. Partnered with CDFI’s, marketing firms, Chamber of Commerce, etc.

Other
- **Buffalo**: co-locate CDFI partner with business support organization offices
- **Chicago**: partner with university anchor’s professional graduate programs to provide small business consulting
05. Relationship-building between business support organizations, business owners, and other partners is critical to successful support strategies.
Almost half of survey respondents had not received assistance from outside organizations, agencies, or individuals.

- Additionally, only 10 respondents are members of a business association (including neighborhood associations and trade associations), which can also be sources of assistance.
- Trusted relationships can help business owners feel that resources are more accessible.

Survey Findings

What organizations, agencies, or individuals have you turned to for assistance or information during COVID-19 business closures?

* "Other" consists of the following: CDC-MDC, MILD, other business owners, accountant, Rebuild Detroit
Best Practices

Business support organizations serve an important bridging role to and between businesses and other citywide stakeholders.

- Build trust through direct, individual relationships directly with business owners, through multiple means of communication (in-person, texting, email, mail, etc.)
- Provide consistent and reliable venues for discussion and updates, such as regular prescheduled coordination calls with stakeholders

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**CASE STUDY EXAMPLES**

- Direct relationship-building with business owners
- Multiple means of communication, including paper, online, in-person, and multilingual

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**Best Practices**

- Direct relationship-building with business owners
- Multiple means of communication, including paper, online, in-person, and multilingual
- Data collection
- Coordination with City and State
- Coordination with other BID’s and CDC’s
- Track landlord/tenant communications
Local Partner Connections

**Overall:**
City of Detroit & Philanthropic Organizations

**Business Associations**
Business organizing, Clean & Safe

**University of Detroit Mercy**
Potential local business marketing opportunities

**Business Associations**
Business organizing and communications, DEGC
District Business Liaisons, data collection, Detroit Future City
Research center on commercial corridors

**DEGC**
Small Business Relief Funds, Invest Detroit
Property owner rental relief fund

**TechTown**
Educational materials and templates available, as well as on-demand office hours

**Business Associations**
Business organizing, DCDC
Virtual and outdoor strategies for community engagement
Data-Driven Detroit
City and neighborhood datasets
Case Study Highlights

- **Memphis Medical District**: prioritized frequent direct communications with over 60 businesses to stay up-to-date on COVID-19 impacts and businesses’ response strategies. Engaged businesses throughout the district through newsletters, social media, and direct calls.

- **New Orleans**: Participated in standing weekly calls with the City to communicate challenges, opportunities, and resources.

- **Newark Alliance**: Convening and organizing higher education partners on support strategies and local small business procurement.

- **Invest Newark**: Convening standing weekly calls with business improvement districts across the City.
Organizations that support businesses should design strategies based on their district’s specific context, conditions, and geography.
Live6 District Characteristics

- Geographically and spatially diverse
- Anchor institution campuses along McNichols corridor
- Active business associations, retail, and new streetscaping along Avenue of Fashion blocks
- Higher vacancy and lower density along blocks between Ave of Fashion and campuses
District Strategy

Business support strategies should respond to specific geographic conditions different businesses operate within.

- Identify geographic focus areas for business outreach, such as near vacant blocks or in growing clusters.
- Develop more in-depth engagement across UDM for targeted interventions.
- Map out the types of interventions that may be most effective in distinct geographies.
- Identify particular cohorts or types of businesses to concentrate Live6 staff capacity and build continuous relationships.
Business support organizations should also consider strategies based on their mission-alignment and focus areas.

- Define cohorts of businesses to concentrate staff capacity and build continuous relationships.
- Clarify business prioritization criteria for Live6 staff, such as:

<table>
<thead>
<tr>
<th>Micro/ Home Business</th>
<th>Brick and Mortar</th>
<th>Geography</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-5 years</td>
<td>5-10 years</td>
</tr>
<tr>
<td>Food services and stores</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail shops</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal/ beauty services</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CASE STUDY EXAMPLES

Memphis Medical District Collaborative
Out of 500 or so businesses in the district, MMDC developed a priority list of 50 businesses that it already supports or helped to recruit. These are primarily locally-owned businesses that promote street activation.
Ideas, Strategies, & Scenarios
1. Ideas & Strategies

Potential strategies for Live6 to consider for implementation:

- Marketing & Technology
- Physical Improvements & Streetscapes
- Financial & Technical Support
- Relationship-Building

2. Scenarios

Scenarios to illustrate Live6’s potential role and implementation of strategies:

1. A business closes along an important, high-visibility block.
2. Retail store or restaurant loses customer base and revenue.
3. Barber shop or other personal care service loses customer base and revenue.
Ideas & Strategies

To support businesses struggling to expand online sales and ordering:

Marketing & Technology

- Coordinate marketing/advertising campaign across multiple businesses and business associations.

- Coordinate technology services for multiple businesses to improve online sales, ordering, and appointments infrastructure* - particularly for the upcoming holiday season.

- Distribute a biweekly or monthly newsletter to highlight businesses in the corridor and offer special promotions.

*Examples: Vagaro appointment software, UpServe for restaurants, GoDaddy grants for website services
Ideas & Strategies

To support targeted, high-impact and high-visibility blocks along the corridors:

Physical Improvements & Streetscapes

- Funnel quick and flexible grants to businesses to improve social distancing and safety, storefront improvements, etc.
- Develop a calendar of outdoor events using sidewalks and vacant lots, including for winter.
- Align Clean & Safe geographic focus areas with storefront and streetscape improvements.
- Help market vacant storefronts, including maintaining a roster of potential new businesses and resources for new businesses.
Ideen & Strategien

Zur Unterstützung von Unternehmen, die Gefahr von Schließungen laufen, insbesondere von solchen, die von anderen Unterstützungsinfrastrukturen oder Ressourcen abgeschnitten sind:

Finanzielle und technische Unterstützung

- Arbeiten mit Stadtweiten Stakeholdern, um sich auf die neuesten Ressourcen für Unternehmen nach Branchen, Kapazitäten und Niveaus zu informieren.
- Die regelmäßige Beratungs- und Verfolgungstätigkeit mit Unternehmen durchzuführen, die am meisten in Bedrängnis geraten, das Training, die Anträge und die Ergebnisse zu verfolgen.
- Einbezug von UDM und Administratoren der Business Administration, um Betriebsplanung, Buchhaltung und finanzielle Anwendungen zu unterstützen.

Banken & CDFIs

Zur Unterstützung von Unternehmen, die Gefahr von Schließungen laufen, insbesondere von solchen, die von anderen Unterstützungsinfrastrukturen oder Ressourcen abgeschnitten sind:

- SBA/andere Regierungsressourcen
- TechTown-Beratungsseminare
- Wirtschaftsverbände und Unternehmerverbände
- DEGC
- University of Detroit Mercy
- Live6
- Invest Detroit
- MEDC
- SBA/andere Regierungsressourcen
- Banks & CDFIs
- University of Detroit Mercy
- Other technical assistance training providers (e.g. UofM Impact Studio)
- Business associations and business owner networks
Ideas & Scenarios

To navigate citywide and local ecosystems for businesses and track local business changes:

**Relationship-Building**

- Convene regular update calls with local business associations, citywide stakeholders, and other neighborhood organizations to stay up-to-date on resources, plans, and policies.
- Conduct regular outreach to prioritized businesses (based on sector and geography, for example) that are not part of a business association.
- Consider designating “point persons” at Live6 for certain sectors or geographies of businesses.
Scenario #1:
A business closes along an important, high-visibility block.

<table>
<thead>
<tr>
<th>IDEAS &amp; STRATEGIES</th>
<th>LIVE6 POTENTIAL ROLE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>New business recruitment</td>
<td>Lead/Support</td>
<td>Live6 maintains a directory of potential new businesses and supports connecting landlords with potential new businesses or temporary uses and resources like Invest Detroit.</td>
</tr>
<tr>
<td>Vacant storefront activation</td>
<td>Lead</td>
<td>Live6 commissions with artists to create murals and other artwork to activate vacant storefronts</td>
</tr>
<tr>
<td>Business outreach &amp; tracking</td>
<td>Support (for business associations) Lead (for other businesses)</td>
<td>Live6 reaches out to adjacent businesses to track impact of vacancies.</td>
</tr>
</tbody>
</table>

**OUTCOMES**

- Continued foot traffic along the block in targeted geographies
- New small business entrepreneurship opportunity
- *Long-term:* Pipeline of new businesses to move into a brick-and-mortar storefront, particularly in long-term growth areas
## Scenarios

### Scenario #2:
Retail store or restaurant loses customer base, with winter weather setting in.

<table>
<thead>
<tr>
<th>IDEAS &amp; STRATEGIES</th>
<th>LIVE6 POTENTIAL ROLE</th>
<th>DESCRIPTION</th>
<th>OUTCOMES</th>
</tr>
</thead>
</table>
| Online marketing campaign & holiday market | Lead/Support         | Live6 coordinates marketing campaign, working with business associations and other individual businesses. | • Increase in online sales and deliveries to sustain businesses  
• Collective marketing infrastructure in place to launch major marketing push when the public health environment improves  
• Long-term: Increased collective marketing knowledge and capacity for corridor growth |
| Online technology services & training | Support              | Live6 coordinates businesses in need of similar technology improvements and connects to services, e.g. website design, online ordering and delivery systems, and data analytics. |                                                                                                                                           |
| Physical improvements for social distancing | Lead                 | Live6 distributes small, direct grants or direct equipment to improve social distancing and safety measures for staff and customers. |                                                                                                                                           |
| Business outreach & tracking        | Support (for business associations)  
Lead (for other businesses) | Live6 tracks businesses’ outcomes on an ongoing basis, to gauge impact of interventions. |                                                                                                                                           |
Scenario #3:
Barber shop or other personal care service loses customer base, as customers stay home.

<table>
<thead>
<tr>
<th>IDEAS &amp; STRATEGIES</th>
<th>LIVE6 POTENTIAL ROLE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Referrals to technical support</td>
<td>Support</td>
<td>Live6 refers business to most appropriate technical assistance and training providers, if business lacks necessary financial statements, business plans, etc.</td>
</tr>
<tr>
<td>Referrals to financial sources</td>
<td>Support</td>
<td>Live6 refers businesses to the appropriate financial sources based on level of need, sector, and technical capacity.</td>
</tr>
<tr>
<td>Business outreach &amp; tracking</td>
<td>Lead</td>
<td>Live6 tracks businesses’ outcomes on an ongoing basis, to gauge follow-through on referrals, applications, and impact of interventions.</td>
</tr>
<tr>
<td>Marketing campaign participation</td>
<td>Lead</td>
<td>Live6 includes in-person service businesses in online marketing campaigns and materials.</td>
</tr>
<tr>
<td>Physical improvements for social distancing</td>
<td>Lead</td>
<td>Live6 distributes small, direct grants or direct equipment to improve social distancing and safety measures for staff and customers.</td>
</tr>
</tbody>
</table>

OUTCOMES

- **Bridge funding to sustain business in the short-term**
- **Long-term:** Increased formal business practices and technical capacity to access more forms of capital
Appendix
## Financial Assistance

<table>
<thead>
<tr>
<th>No.</th>
<th>Strategy</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Grant programs</strong>&lt;br&gt;Implement a grant program ($500-$5,000) for small businesses that have cash-flow concerns or barriers to other funding sources to help stabilize the reopening process.</td>
<td>Chicago, IL&lt;br&gt;Memphis, TN&lt;br&gt;Philadelphia, PA</td>
</tr>
<tr>
<td>2</td>
<td><strong>Equity</strong>&lt;br&gt;Partner with State programs and benefactors to provide businesses with equity, as opposed to loans when cash flow projections remain uncertain</td>
<td>New York, NY</td>
</tr>
<tr>
<td>3</td>
<td><strong>CDFI networks</strong>&lt;br&gt;Build a network of CDFI partners to help small, Black-owned businesses fill in capital gaps overlooked by banks and other lenders.</td>
<td>Buffalo, NY&lt;br&gt;Memphis, TN</td>
</tr>
<tr>
<td>4</td>
<td><strong>CDFI accessibility</strong>&lt;br&gt;Co-locate with CDFIs in order to create faster connections with local businesses and to stay up-to-date on business needs/challenges and CDFI products/strategies.</td>
<td>Buffalo, NY</td>
</tr>
<tr>
<td>5</td>
<td><strong>Purchasing collaborative</strong>&lt;br&gt;Implement a purchasing collaborative among local businesses to facilitate purchase of PPE, outdoor furniture, and other common items needed for re-openings.</td>
<td>Newark, NJ</td>
</tr>
</tbody>
</table>
# Technical Assistance

<table>
<thead>
<tr>
<th>No.</th>
<th>Strategy</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Targeted trainings</strong></td>
<td>Buffalo, NY</td>
</tr>
<tr>
<td></td>
<td>Host a training series focused on resiliency and recovery: business planning and diversification, bookkeeping, industry-specific marketing, financial planning, sourcing PPE, credit repair and capital access. Partner with local Chambers, entrepreneurship centers, marketers, and accounting professionals for tailored expertise.</td>
<td>Memphis, TN</td>
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<td></td>
<td></td>
<td>New York, NY</td>
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<tr>
<td></td>
<td></td>
<td>Newark, NJ</td>
</tr>
<tr>
<td>2</td>
<td><strong>Aligned assistance</strong></td>
<td>Buffalo, NY</td>
</tr>
<tr>
<td></td>
<td>Tie financial assistance to educational components, including trainings, mentorship, and coaching.</td>
<td>New Orleans, LA</td>
</tr>
<tr>
<td>3</td>
<td><strong>Anchor support</strong></td>
<td>Chicago, IL</td>
</tr>
<tr>
<td></td>
<td>Partner with university anchors (professional graduate programs) to implement a small business consulting program for high-touch technical assistance.</td>
<td></td>
</tr>
</tbody>
</table>
## Information Sharing

<table>
<thead>
<tr>
<th>No.</th>
<th>Strategy</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Relationship-building</strong></td>
<td>Memphis, TN</td>
</tr>
<tr>
<td></td>
<td>Dedicate team members to building 1:1 relationships with business owners; collect cellphone numbers to directly call and text in addition to other channels (email, newsletters, etc.).</td>
<td>New Orleans, LA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Philadelphia, PA</td>
</tr>
<tr>
<td>2</td>
<td><strong>Communication methods</strong></td>
<td>Newark, NJ</td>
</tr>
<tr>
<td></td>
<td>Publicize any resources or programs with physical mailers (not just email or online communication) in order to reach a broader base of small businesses. Include translations in multiple languages to expand access. Alternatively, for surveys or applications, visit businesses in person with tablets to facilitate online submission.</td>
<td>Philadelphia, PA</td>
</tr>
</tbody>
</table>
Advocacy

<table>
<thead>
<tr>
<th>No.</th>
<th>Strategy</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Data collection</td>
<td>Memphis, TN</td>
</tr>
<tr>
<td></td>
<td>Use all programming – e.g., financial assistance grant applications, technical assistance trainings – as an opportunity for data collection and an input for future focus areas.</td>
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<tr>
<td>2</td>
<td>City/State coordination</td>
<td>New Orleans, LA, New York, NY</td>
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<tr>
<td></td>
<td>Participate in regular calls with City/State officials for two-way communication: to understand the latest Covid-19 updates and to advocate for business and community needs.</td>
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<tr>
<td>3</td>
<td>BID/CDC coordination</td>
<td>Newark, NJ</td>
</tr>
<tr>
<td></td>
<td>Convene BIDs and CDCs on weekly calls to discuss shared needs, challenges, and priorities to create a unified front in advocacy efforts.</td>
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<tr>
<td>4</td>
<td>Landlord/tenant communication</td>
<td>Memphis, TN</td>
</tr>
<tr>
<td></td>
<td>Discuss with businesses and landlords their challenges, constraints, and potential areas for flexibility. Track status of negotiations.</td>
<td></td>
</tr>
</tbody>
</table>
## Marketing

<table>
<thead>
<tr>
<th>No.</th>
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<tbody>
<tr>
<td>1</td>
<td><strong>Virtual events</strong></td>
<td>Memphis, TN</td>
</tr>
<tr>
<td></td>
<td>Partner with national marketers and event planners on virtual shopping events (e.g., “Juneteenth Shop Black”) to help build online sales and a broader customer base.</td>
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</tr>
<tr>
<td>2</td>
<td><strong>In-person events</strong></td>
<td>Memphis, TN</td>
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<tr>
<td></td>
<td>Host ticketed events promoting small businesses in order to increase foot-traffic in a way that maintains social distancing and prevents over-crowding.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Media promotion</strong></td>
<td>New Orleans, LA</td>
</tr>
<tr>
<td></td>
<td>Film short interviews with local business owners as a promotional tool that can go viral; partner with local TV channels.</td>
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<tr>
<td>4</td>
<td><strong>Anchor institution spending</strong></td>
<td>Chicago, IL Memphis, TN Newark, NJ</td>
</tr>
<tr>
<td></td>
<td>Partner with anchor institutions to use their purchasing dollars to directly support Black-owned businesses: e.g., a community meal program with local food caterers. Focus on 1:1 “matchmaking” between anchors and businesses, incl. service sector.</td>
<td></td>
</tr>
</tbody>
</table>
# Public Realm

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<tr>
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<tbody>
<tr>
<td>1</td>
<td><strong>Façade improvements</strong></td>
<td>New Orleans, LA</td>
</tr>
<tr>
<td></td>
<td>Retool facade improvement programs to also consider vacant storefronts; fund art installations and window skins.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td><strong>Property owner engagement</strong></td>
<td>New Orleans, LA</td>
</tr>
<tr>
<td></td>
<td>Connect property owners with developers and brokers in order to redevelop underutilized buildings to best and highest use and to activate corridors with new commercial/residential spaces.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Public space</strong></td>
<td>Memphis, TN</td>
</tr>
<tr>
<td></td>
<td>Work with city government to understand how to manage potential events and opportunities in parks and public spaces.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td><strong>Re-opening assessment</strong></td>
<td>New York, NY</td>
</tr>
<tr>
<td></td>
<td>Engage third-party consultants to create re-opening assessments focused on air systems, wayfinding and signage, and safety infrastructure. Create general layout diagrams for prominent local sectors (e.g., personal services/beauty parlors).</td>
<td></td>
</tr>
</tbody>
</table>