



# Ohio Conference of Community Development Summer Annual Hybrid Meeting

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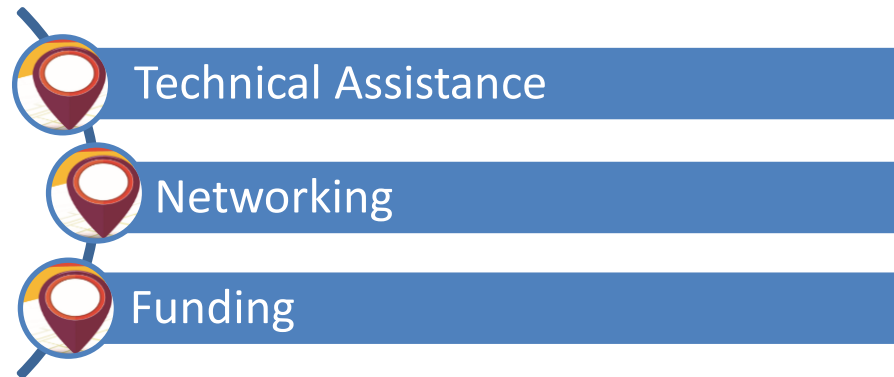
# How it began:

The idea for this project stemmed from the racial equity survey conducted in 2021 which found that African-Americans and other minorities in Kettering were at least twice as likely to be in poverty than their white counterparts.



# Program Development

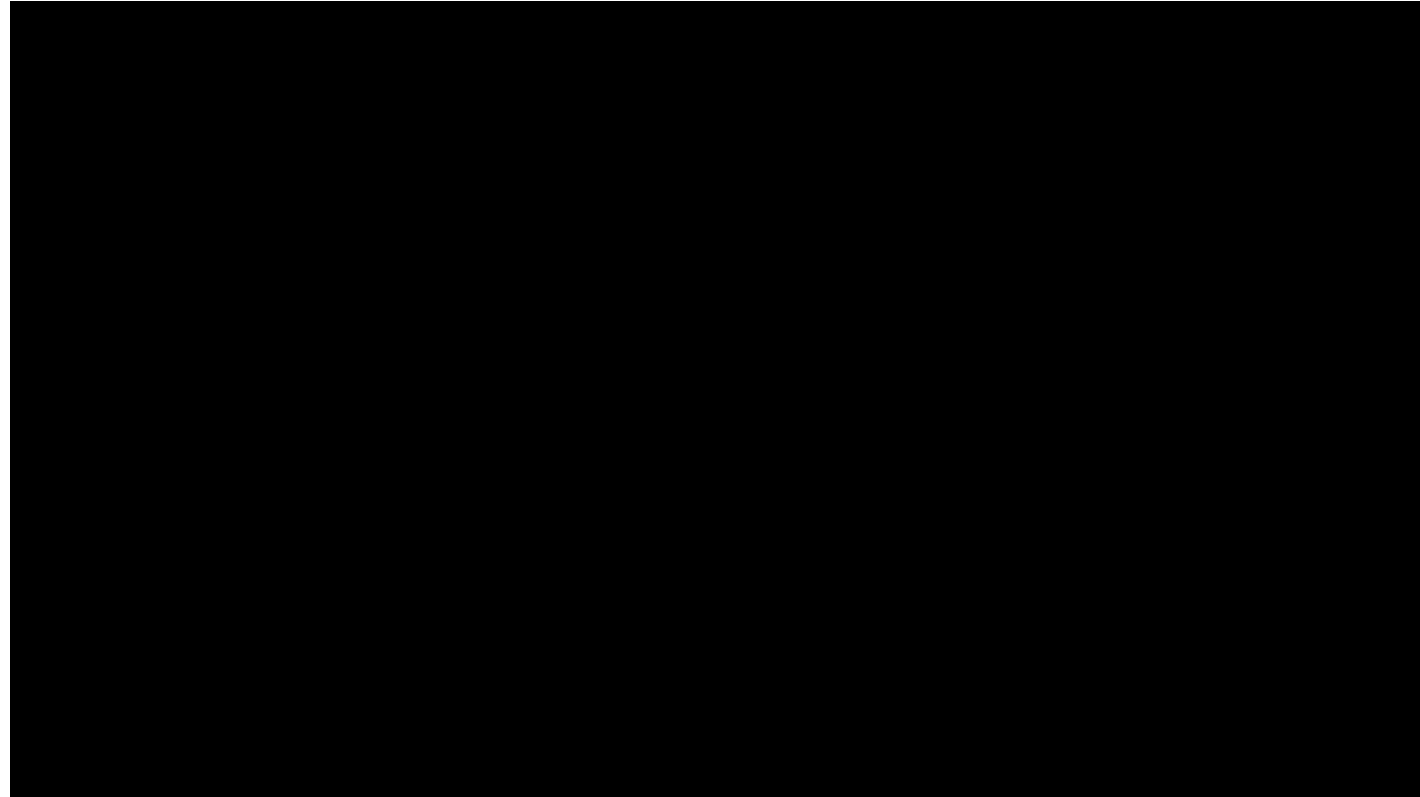
During COVID the City put together a small business forgivable loan program that was fairly successful, but this time we knew we wanted to offer more than just a grant program that funded small businesses.



# Technical Assistance

- Subject matter experts were the speakers for the topics (How to write business plans, marketing, financial support, working with City staff, etc.)
- Participants were provided materials and templates they could take back to their business
- Outreach to recruit businesses was extensive and impactful:
  - SCORE
  - SBDC
  - SBA
  - Minority Business Partnership & Assistance Centers
  - Dayton Development Coalition (JobsOhio regional partner)
  - Dayton Metro Library
  - Local Chambers of Commerce
  - Entrepreneur's Center

# Technical Assistance



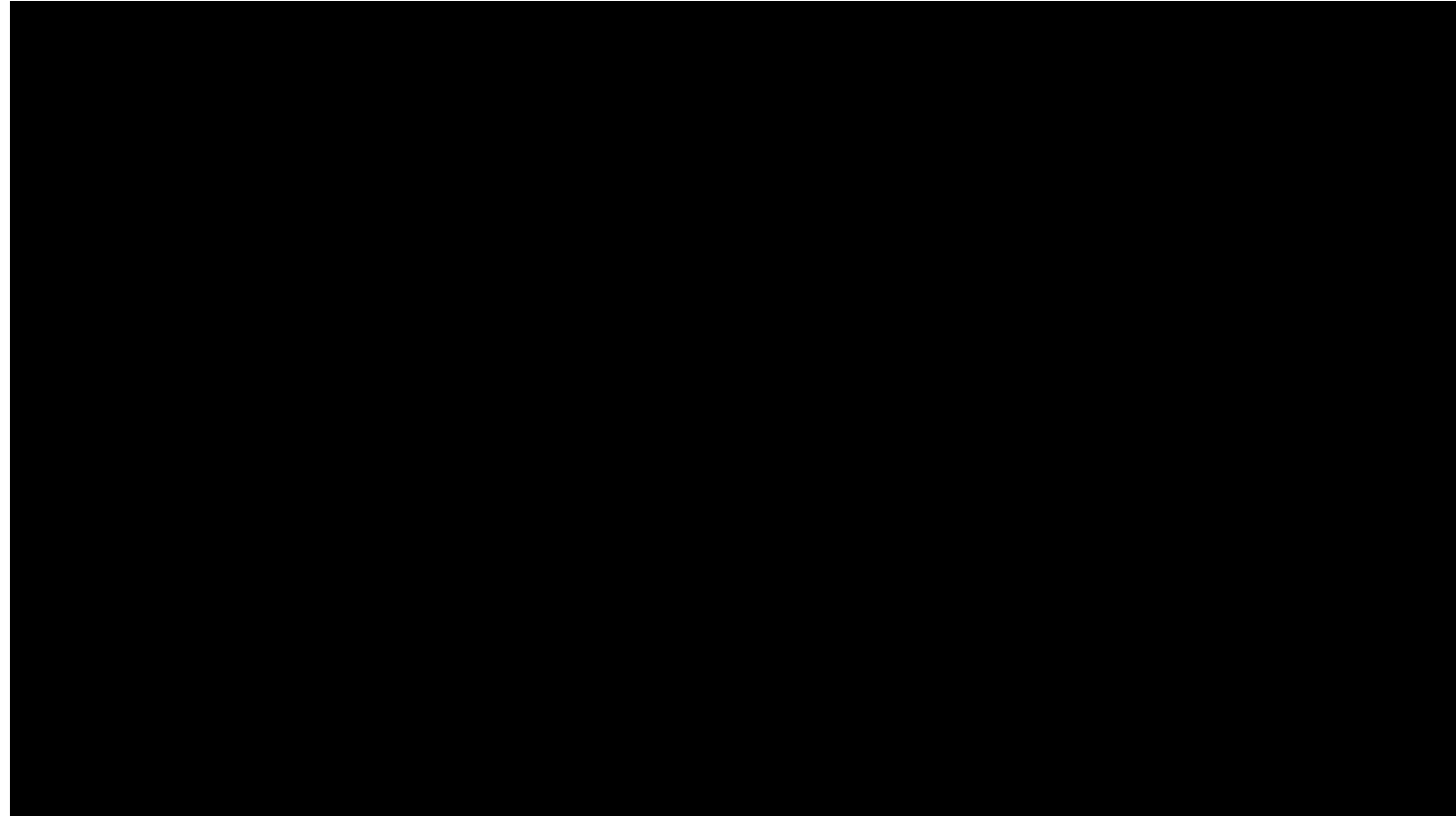
# Networking

One of the things we heard from our minority business owners was that they didn't know the other businesses existed.

Providing networking time at the beginning and end of each class session was a way to encourage that as well as a give-and-take format during the classes.



# Networking



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# Funding

Round 1:  
\$5,000 Grant

Round 2:  
\$8,000 Forgivable  
Loan

Round 3:  
\$12,000 Forgivable  
Loan



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# Application Process



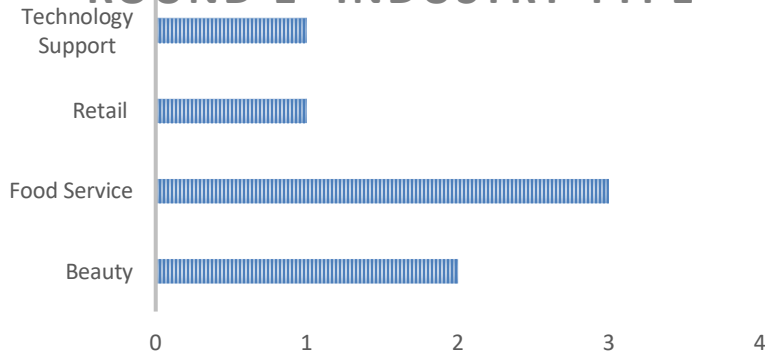
**Round 1**– first-come, first-served  
7 applications received and funded

**Round 2** – first come first served  
9 applications received and funded

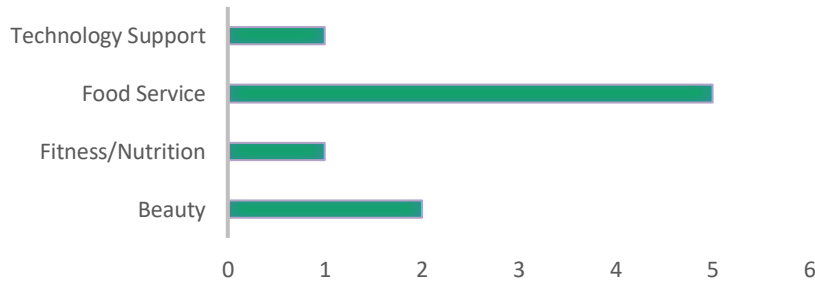
**Round 3** – Competitive process,  
16 applications received

# Types of Industries Funded

## ROUND 1 - INDUSTRY TYPE

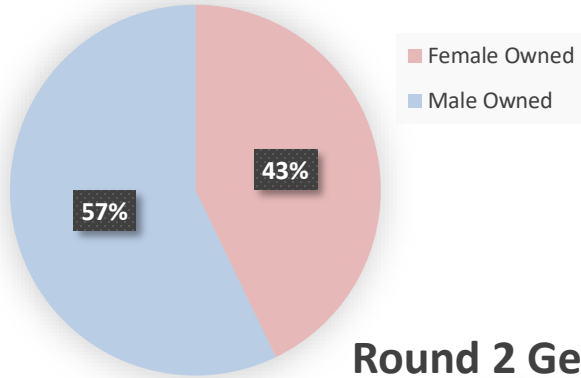


## ROUND 2 - INDUSTRY TYPE

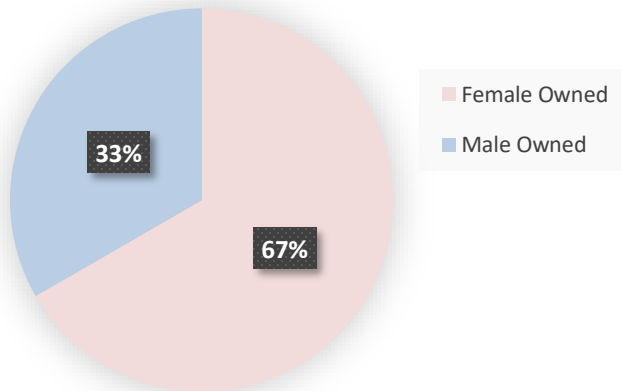


# Gender of Businesses

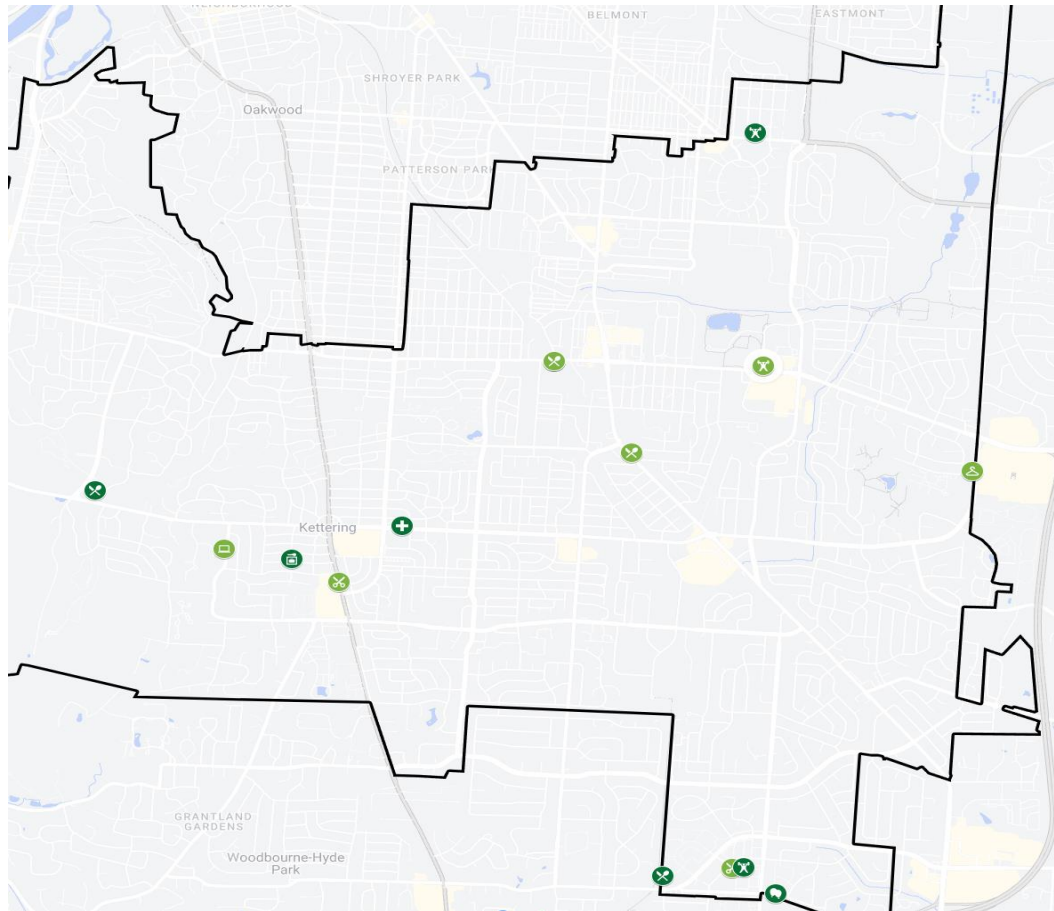
## Round 1 Gender of Owner



## Round 2 Gender of Owner



# Business Locations



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# Round 3

Applications were due June 30  
\$216,700 requested  
\$96,000 available



TECHNICAL ASSISTANCE

NETWORKING

FUNDING

## Two Great Opportunities for Small Businesses in Kettering

A **FORGIVABLE LOAN** available to historically disadvantaged microenterprises:  
minority-owned, women-owned, disabled-owned, veteran-owned

A maximum \$12,000 loan to be forgiven after one year. Maximum amount local business owners can receive from this and previous rounds is \$25,000.

To be eligible, businesses must:

- be located in Kettering
- have no outstanding loan balance from prior rounds

Business owners must:

- be current on income taxes and have no code violations
- have a household income at or below 80% of the area median income (income will be verified)

Applications accepted May 25 – June 30, 2023

## FREE PROGRAM SERIES: TECHNICAL ASSISTANCE TOPICS FOR BUSINESS

Wednesdays, 9 – 11 a.m. (networking 9–9:30 a.m., classes start at 9:30 a.m.)  
Kettering Government Center South Building, Deeds Conference Room, 3600 Shroyer Rd

Attend all four sessions to receive a 1-year paid membership to the Kettering-Moraine-Oakwood Chamber of Commerce, and up to 15 extra points on a Kettering loan or grant application.

**WEDNESDAY, MAY 3, 2023**

### WORKING WITH CITY STAFF

Learn about funding opportunities, real estate options, certificates of occupancy and registering to pay taxes.

**WEDNESDAY, MAY 10, 2023**

### WRITING A BUSINESS PLAN

You're encouraged to bring a laptop and hard copies of your business plan for this interactive session with Charles Anderson of SCORE.

**WEDNESDAY, MAY 17, 2023**

### MARKETING YOUR BUSINESS

This session, presented by Elizabeth Presher from Hite Digital, will focus on content marketing: what it is and how to use it to grow your business.

**WEDNESDAY, MAY 24, 2023**

### LESSONS LEARNED PANEL

Hear from a panel of successful, veteran business owners on what worked for them and what to avoid.



SCAN ME

To learn more and sign up for the upcoming spring topics: Use the QR code, go to [ketteringoh.org/microenterprise](http://ketteringoh.org/microenterprise) or e-mail [microenterprise@ketteringoh.org](mailto:microenterprise@ketteringoh.org)

Visit [www.ketteringoh.org/microenterprise](http://www.ketteringoh.org/microenterprise) for more information.



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# Surprises

- People Came!
  - Class size ranged from 9 to 16 participants, program grew from Spring 2022 to Spring 2023
- Support Received from Outside Kettering
  - Business services organizations began connecting with Kettering staff; helped open the door to new relationships
  - Example: 10,000 Black Women
  - Many inquiries from non-Kettering businesses – could connect them to resources in their communities
- Organic friendships among the class participants – group discussions became more lively; sharing of best practices

# Success Stories

- Nakeda Lindsay – Selected for the Goldman Sachs One Million Black Women Program
- Anthony – Bottling from USDA
- Juneteenth – Chris Mack





# Lessons Learned

- Requirement that grant recipients must remain in the City of Kettering for at least one year.
- For the first year, needed to make sure attendees fully understand their obligations (paying income tax and having no property maintenance violations).
- Differences between small (microenterprise) businesses, start-ups and folks with a “great idea”.



# Questions?

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