Chicago AdvancingCities
Year 3
The West Side United Small Business Accelerator
Grant Pool Program

April 2019-June 2022
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About the evaluators
WSU has engaged the services of Sinai Urban Health Institute (SUHI) to serve as external evaluators of its AdvancingCities initiatives – the Employee Professional Pathways and Small Business Accelerator Grant Pool programs. SUHI is part of Sinai Health System and is known for its work in designing and implementing community health programs, conducting health equity research, and providing evaluation services. Learn more about SUHI at https://www.sinaichicago.org/en/suhi/.

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AdvancingCities Chicago Year 3
Reporting period: April 2019-June 2022
Executive Summary

West Side United and The Small Business Accelerator Grant Pool

West Side United (WSU) is a collaborative of health care institutions, civic leaders, residents, community-based nonprofits, religious organizations, and businesses on Chicago’s West Side that aims to build health and economic wellness through interventions in four key areas: economic vitality, education, health & healthcare, and neighborhood & the physical environment. WSU’s origin and work are described in more detail in Chicago’s AdvancingCities Year 1 White Paper.

JPMorgan Chase funded two key programs in WSU’s portfolio of economic vitality initiatives: the Employee Professional Pathways Program (EPP) and the Small Business Accelerator Grant Pool Program (SBG). WSU piloted SBG in 2018 with the goal of increasing economic opportunities in Chicago’s West Side neighborhoods by offering grants to local small businesses. Since 2019, the program has expanded with AdvancingCities support to reach all ten WSU neighborhoods and infuse 1.5 million dollars into Chicago’s West Side. Herein, we focus on the SBG program; WSU has a one-year extension for the EPP and we will report final outcomes for that program in summer 2024.

Key Outcomes

SBG created the following outcomes over the three-year AdvancingCities grant term:

- WSU distributed a total of $1,457,000 to 109 unique small businesses over three grant cycles.
- Grantees had an average year-over-year revenue increase of 42%, though there was a wide range, with a minimum loss of 89% and a maximum gain of 356%.
- Grantees reporting non-zero income at baseline and after their grant year had a 162% average increase in income.
- Grantees created or maintained 242 jobs and 384 contracting jobs across the grant years.
- 83% of grantees added new technology to their businesses.
- Almost 2/3 of reporting grantees’ current financial situation and overall wellbeing improved a year after receiving the grant, and on average, grantees reported improvements in expected future wellbeing and perceptions that they live a meaningful and purposeful life.
- WSU generated $417,240 in additional funding for SBG, bringing in eight new funders.

These results are especially impressive since they show business growth in spite of challenging years for small businesses and the U.S. economy overall. SBG offered critical support to businesses, but awardees still faced hardships due to the COVID-19 pandemic. Awardees shared details of many barriers to personal, community, and financial wellbeing and their experiences highlight the significant recovery still needed for Chicago’s West Side.

Lessons Learned

Broadly-applicable insights drawn from WSU’s experience administering SBG include: 1) beyond funding, technical assistance and business incubation are important ways to support small business growth and development; 2) small business owners rely on their network of fellow entrepreneurs for success; 3) revitalizing local business districts requires large, sustained capital investments; 4) economics is intimately tied to wellbeing; 5) advancing a shared agenda requires consistent, authentic collaboration, and 6) community engagement is critical to advance equity in small business grants programs.
Introduction

West Side United
Life expectancy in parts of Chicago’s West Side is up to 14 years lower than in the wealthier downtown area. WSU aims to reduce this life expectancy gap and improve health through a collaborative effort of West Side health care institutions and other community stakeholders. With programs across four impact areas—economic vitality, education, health & healthcare, and neighborhood & the physical environment—WSU addresses factors that drive inequities in health and wellbeing to build community wellness, and support vibrant, healthy neighborhoods.

The Small Business Accelerator Grant Pool
WSU launched the Small Business Accelerator Grant Pool (SBG) as one of its flagship economic vitality programs. SBG provides non-restricted grants, technical support, and coaching to small business in ten West Side neighborhoods. The program focuses on community-engaged funding strategies to build small business capacity, create quality local jobs, and strengthen local business districts. SBG is unique in its commitment to equitably fund small businesses across Chicago’s West Side that are either community-serving retail establishments or part of hospital-serving industries.

Evaluation Approach
By tracking SBG progress since the AdvancingCities grant period started in 2019, Sinai Urban Health Institute (SUHI) evaluators aimed to answer several research questions (see Appendix 1 for complete list and Appendix 2 for a list of evaluation data):

- How did WSU use the AdvancingCities grant?
- How and to what extent did WSU increase economic opportunity for underserved populations?
- How and to what extent did WSU achieve meaningful internal and external systems change?
- What processes did WSU use to implement their small business grants?

Data used for the evaluation included administrative records, SBG grantee surveys and interviews, and, in Year 3, interviews with 13 SBG stakeholders. Interviewed stakeholders included program administrators, hospital partners, technical assistance partners, WSU Community Advisory Council (CAC) members, and funders (see Appendix 3 for a breakdown of interview participants).

White Paper Overview
In the pages that follow, we review SBG progress throughout the AdvancingCities grant term with a focus on the program’s evolution. After providing an overview of outcomes for both completed cohorts (2019/20 and 2020/21 grantees), we discuss progress on internal and external systems changes, share a case study, and review challenges and how they have been addressed. We provide broadly-applicable lessons learned on how to effectively operationalize a small business grants program and build local economic opportunity and conclude with a discussion of future directions. Overarching themes from our evaluation include: (1) the role of community engagement to advance equity and power-sharing by ensuring effective use of grant dollars, (2) the importance of incentivizing large institutions with economic resources to spend locally and facilitate sustained small business growth, and (3) the value of rapid response to adapt to changing circumstances. Throughout, we highlight insights shared by SBG stakeholders in blue quote bubbles and those shared by SBG awardees in orange quote bubbles.
Progress and Updates

Since the AdvancingCities grant started in 2019, WSU has distributed annual grants to small businesses on Chicago’s West Side. Through SBG and other complementary programming, WSU aims to revitalize local business districts and, in the process, address historical inequities by prioritizing the funding of businesses that have not traditionally had equitable access to capital. WSU continuously adapts and improves its processes for SBG and other programs to better meet these aims.

Over the three years of the grant term, WSU distributed $1,457,000 in grants to 109 unique businesses. Almost all grantees (95%) were Low-to-Moderate Income (LMI) or vulnerable. In addition to grant funding, WSU and technical assistance partners provided training and coaching to awardees, and helped connect them to procurement pipelines at WSU’s partner hospitals.

As SBG has evolved over time, WSU has continued to hone the program to prioritize equity and power-sharing in its outreach, application, and selection processes.

Evolution of Application & Selection Processes

WSU has iteratively improved SBG outreach and application processes to better meet the needs of communities it serves. The latest application cycle (2021) was the second year of entirely virtual outreach due to the COVID-19 pandemic. The cycle kicked off with virtual informational sessions in English and Spanish, hosted by the Austin African American Business Networking Association, North West Side Community Development Corporation, and WSU. One of the information sessions was recorded and broadcast several times on a local public access cable television channel (CAN TV). The North Lawndale Employment Network and New Covenant CDC also helped publicize the program. Broadcasting the information session via a local television network broadened WSU’s outreach from previous years. See Figure 1 for more details.

Grantees funded in this cycle are considered 2021/22 grantees, as they were selected in December 2021 and received funding at the start of 2022.

Figure 1: SBG Outreach and Information Sessions for WSU’s 2021/22 Grantee Application Cycle

WSU made several adaptations to the grantee application and selection processes over the past three years with the aim of improving equity and impact:

- Limiting eligibility to businesses in community-serving retail and/or hospital-serving industries
- Requiring both applicant home and business addresses to fall in a West Side zip code
- Providing $10,000 grants to all awardees and eliminating larger grants to fund more businesses

“As far as what’s evolved over the years on this, West Side United has done a much better job of partnering with local chambers of commerce and community organizations to get the word out about this opportunity.”
• Providing a baseline number of grants to each of WSU’s ten focus communities and then prioritizing communities with lower median household income and higher unemployment rates to receive additional grants

In the 2021/22 cycle, WSU maintained eligibility criteria established in the prior cycle, but updated distribution processes so that they selected grantees based on the volume of applications from each community. This approach ensured that all applicants had roughly the same likelihood of being selected regardless of their neighborhood. To select the 2021/22 grantees, WSU’s technical assistance partner Allies for Community Business (A4CB) first narrowed applicants to those who were eligible and submitted complete applications and then categorized those by neighborhood. Then, individual SBG Workgroup members reviewed applications and voted on their top choices from each neighborhood. Finally, the SBG Review Committee met to select grantees. WSU funded businesses that had the most votes in each neighborhood, with ties being discussed by the SBG Review Committee. Unlike the 2020/21 cycle, WSU did not distribute emergency COVID-19 relief grants in this cycle.

SBG Applicants
We recorded 543 applicants for the 2021/22 SBG cycle and 1,160 over the course of the grant term (three grant cycles in total). Of the 2021/22 applicants, 157 were eligible: their home and business addresses were on the West Side and they were either in hospital-serving industries or community-serving retail businesses. Eleven Spanish language applications were submitted, with four being eligible. SBG has seen growth in applications from Spanish-speaking business owners after consistently offering information sessions and the application in Spanish; however, there is an opportunity for greater reach in future application cycles.

SBG Grantees
WSU funded 46 businesses in the 2021/22 cycle: four start-ups with less than one year of revenue history and 42 established businesses with one year or more of revenue history (Figure 2). Further details regarding applicants and grantees are listed in Appendix 4. Over the AdvancingCities grant term, WSU funded 109 unique businesses. WSU funded 39 businesses in the 2020/21 cycle and 29 in the 2019/20 cycle, with five of the 2019/20 cycle grantees also receiving funds a second time in a subsequent cycle. See Appendix 5 for grantee business locations.

Figure 2. Results from the Application, Selection, and Funding Process for West Side United’s Small Business Accelerator Grant Pool (SBG) in the 2021/22 Cycle.
SBG Partner Organizations, Technical Assistance, and Coaching

SBG benefits from many organizational and individual partners, including five WSU Community Advisory Committee (CAC) members who served on the SBG Workgroup and supported the grantee selection process on the SBG Review Committee. Several partner organizations provide assistance to applicants and grantees, and most of those partnerships have spanned the grant term.

Over the course of the grant term, WSU has offered technical assistance and coaching to grantees through their technical assistance partners. Starting in 2021, grantees had access to a self-paced, on-demand business coaching program provided by Molson Coors, one of the program funders. WSU also curated individual coaching opportunities throughout the years, such as a tax planning webinar in November 2021.

Based on feedback from grantees that they were interested in more regular touchpoints and networking opportunities as part of SBG, over the past year WSU took several steps to enrich the grantee experience: 1) they launched a regular newsletter for SBG grantees in 2021, 2) they began planning monthly networking events to start in summer 2022, and 3) they started a quarterly “Let’s Talk Business” series in May 2022, which kicked off with a talk on business adaptation and resilience with a guest speaker from Harvard Business School.

SBG Funding

SBG generated $417,240 in new funding over the grant term, bringing in eight new funders: Verizon, Wintrust Bank, Tito's Vodka, Molson Coors, Northern Trust, the Thorley Family Foundation, Beam Suntory/Hornitos, and an anonymous foundation. WSU continues to build relationships with current and potential funders with the aim of maintaining a strong SBG into the future.

Supporting Wealth Building Among Black, Indigenous, and People of Color

One of SBG’s aims has been to create opportunities for wealth building among Black, Indigenous, and People of Color (BIPOC). WSU has progressed in this aim by continuously identifying opportunities to reduce barriers for BIPOC- and women-owned businesses. When developing the SBG application, WSU and A4CB focused on collecting data that would support equitable grant-making (e.g., gender, race/ethnicity, income level) while keeping the application streamlined and accessible for potential new grantees. When conducting outreach, WSU worked with partner organizations that serve BIPOC- and women-owned businesses as well as BIPOC communities at large to promote the program and host information sessions. WSU and SUHI also made the application, information sessions, forms, and reporting mechanisms for grantees available in Spanish.

As outlined previously, WSU adapted the grantee selection criteria and process over time to ensure that each neighborhood received some of the grant funds, but with the largest share of grants going to those with the greatest economic hardship. Chicago is a highly segregated city, and the neighborhoods with the greatest economic challenges correspond to majority BIPOC populations. WSU also partnered with organizations experienced in supporting BIPOC- and women-owned businesses to provide technical assistance and coaching opportunities to awardees and applicants who did not receive grants. Partners included: Economic Strategies

“Black businesses, and businesses from the inner city have been able to be raised up, and given things that we wouldn’t have been given otherwise. And so, I’m just glad that the playing field is being leveled just a bit.”

As outlined previously, WSU adapted the grantee selection criteria and process over time to ensure that each neighborhood received some of the grant funds, but with the largest share of grants going to those with the greatest economic hardship. Chicago is a highly segregated city, and the neighborhoods with the greatest economic challenges correspond to majority BIPOC populations. WSU also partnered with organizations experienced in supporting BIPOC- and women-owned businesses to provide technical assistance and coaching opportunities to awardees and applicants who did not receive grants. Partners included: Economic Strategies

“Being a small Black, woman, LGBTQ business, the capital was helpful in way more ways than you can imagine, and trying to grow our, and grow our business through a pandemic, and just pivot constantly, so it was super helpful. But I think what was equally as helpful was just the resources.”
Development Corporation, Little Village Chamber of Commerce, West Side Forward, New Covenant Community Development Corporation, North West Side Community Development Corporation, and Women’s Business Development Center.

Although WSU has tailored its strategies to support wealth building among BIPOC, there are still areas for improvement. After fewer Hispanic/Latinx business owners applied in 2020 than WSU expected, they conducted outreach in Spanish. However, even after this effort, only 2.5% of eligible applications were submitted in Spanish. The Review Committee funded a similar proportion of Spanish-speaking and English-speaking applicants (25% of all eligible Spanish applications vs 29% of all eligible English applications), but the overall proportion of Spanish-speaking awardees was still only 2%. WSU will continue to hone their approach to better reach Spanish-speaking business owners in future years.

Grantee Outcomes

We asked SBG grantees to report: baseline business revenue and income for the year prior to their grant year; revenue, employees/contractors, contracts with West Side anchor institutions, technological investments, and usage of grant funds both mid-year and at the end of their grant year; and income at the end of their grant year. We annualized mid-year revenues for those businesses that completed the mid-year report but not the end of year report and also used the mid-year metrics as end of year data where possible. We further collected data at 18 and 24 months following the conclusion of the grant year for 2019/20 grantees to calculate cumulative contracts with West Side anchor institutions and technological investments beyond the grant year. We excluded businesses that did not submit any reports. Below, we first report outcomes for the 39 2020/21 grantees separately and then aggregate and provide cumulative outcomes for the 68 2019/20 and 2020/21 grantees. We interspersed applicable quotes from eight interviews with 2020/21 grantees that exemplify their experiences.

2020/21 Grantee Financials

Revenue: The 19 (49%) 2020/21 grantees that reported both baseline and end of year revenue had a wide range of gains and losses (Appendix 6). We included 18 businesses in percent change in revenue calculations (excluding one outlier). Among these 18 businesses, at minimum, one business had an 89% decrease in annual revenue, while at the maximum, one business experienced a 356% increase in revenue. The majority (58%) of grantee businesses had an increase in annual revenue. The average annual change in revenue for the 2020/21 grantees was an increase of 42%. Established businesses (those with more than one year of revenue history at the time of the application) fared better than new businesses: almost 2/3 of established businesses experienced an increase in revenue; while among new businesses, 1/3 experienced an increase in revenue.

“I had literally gotten down to like $2,900 before I received the grant... I almost wanted to panic until I got the notice that it was like, ‘Hey, you got this grant.’ It’s like ‘Oh, okay, cool.’ So to have that and then to see how it’s growing, it’s impacted me in, I think, the best way possible [way]. It encouraged me to go out and seek more business and just to keep going.”

“The West Side United grant was the first of many. It created a ripple effect of grants that my business was awarded. So I would say that winning [the WSU grant] definitely gave me a level of confidence to apply for other grants, but it also just gave me a motivating factor of like, ‘Hey, somebody believes in what you’re doing.’”

AdvancingCities Chicago Year 3
Reporting period: April 2019-June 2022
**Income:** Only seven (18%) of the 2020/21 grantees reported both their baseline and end of year income. The six of these grantees with non-zero baseline income reported an average increase of 237% in their business’ income over the course of their grant year, which corresponded to an average absolute increase in income of nearly $43,000. Some of the grantees said they were reinvigorated by the vote of confidence from receiving grant funds, which helped them double down on seeking opportunities for increasing revenue, including grant funds and new business.

**2020/21 Grantee Jobs, Contracts, and New Technology**

One longer term aim of SBG is to support the growth of a small business community that would in turn create quality jobs for West Side residents. Twenty-three of the 2020/21 grantees invested in new technology during the grant period. Nine of the grantees secured a total of 32 contracts with WSU anchor hospitals over the course of 2021, which was widely recognized by grantees as a desirable and sustainable approach to increasing revenue. The 2020/21 grantees began their grant year with 911 employees (50 full-time and 41 part-time), and ended the year with an additional 12 jobs for a total of 103 employees. In addition, grantees employed at least 174 contractors over the grant year. See Appendix 7 for additional 2020/21 grantee job outcomes.

**Grantee Wellbeing**

Both at the beginning and end of their grant year, 2020/21 grantees completed a validated survey instrument regarding their sense of wellbeing across several dimensions. Eighteen grantees submitted surveys at both time points. The majority (61%) of those that completed both surveys had a slight but noteworthy increase in their ‘Perception of Current Financial Situation’ and ‘Overall Wellbeing’ scores, and had small average increases in other dimensions of wellbeing (Figure 3). In interviews, several 2019/20 and 2020/21 grantees commented that while SBG grants were not large enough to mitigate all pandemic-related struggles, funding gave them ‘room to breathe,’ which helped to reduce economic anxiety and improve wellbeing.

**Figure 3. 2020/21 Small Business Accelerator Grant Pool (SBG) Awardee Wellbeing Outcomes**

<table>
<thead>
<tr>
<th>Dimension of Wellbeing (n=18)</th>
<th>% Reporting Positive Change</th>
<th>% Reporting No Change</th>
<th>% Reporting Negative Change</th>
<th>Average change in score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perception of Current Financial Situation</td>
<td>61%</td>
<td>17%</td>
<td>22%</td>
<td>1.2</td>
</tr>
<tr>
<td>Overall Wellbeing</td>
<td>61%</td>
<td>22%</td>
<td>17%</td>
<td>1.1</td>
</tr>
<tr>
<td>Expectation of Wellbeing in 10 Years' Time</td>
<td>44%</td>
<td>44%</td>
<td>11%</td>
<td>0.5</td>
</tr>
<tr>
<td>Perception of Living a Meaningful Life</td>
<td>39%</td>
<td>39%</td>
<td>22%</td>
<td>0.2</td>
</tr>
<tr>
<td>Self-Efficacy</td>
<td>33%</td>
<td>6%</td>
<td>61%</td>
<td>-0.1</td>
</tr>
<tr>
<td>Perception of Physical Health</td>
<td>17%</td>
<td>50%</td>
<td>33%</td>
<td>-0.2</td>
</tr>
<tr>
<td>Perception of Mental Health</td>
<td>22%</td>
<td>50%</td>
<td>28%</td>
<td>-0.2</td>
</tr>
<tr>
<td>Perception of Social and Emotional Support</td>
<td>17%</td>
<td>44%</td>
<td>39%</td>
<td>-0.3</td>
</tr>
</tbody>
</table>

*2020/21 awardees completed surveys at the beginning and end of their grant year that measured wellbeing across several dimensions.

AdvancingCities Chicago Year 3
Reporting period: April 2019-June 2022
2019/20 and 2020/21 Grantee Financials

Revenue: 43 businesses from the two combined grant years reported both baseline and end of grant year revenue. Of these, eight were excluded from calculating percent change in revenue (five with no revenue the year prior to grant receipt and three outliers). The 35 included businesses had an average annual change in revenue of 42%, with roughly half experiencing an increase and roughly half experiencing a decrease in annual revenue (Figures 4 and 5).

Income: When combining the 2019/20 and 2020/21 grantees, 28 businesses reported baseline and end of year income. These 28 businesses overall experienced an average decrease of $1,661 over their respective grant years, but the 24 businesses with non-zero baseline income had an average increase in annual income of 162% (Figure 6).

Figure 4. 2019/20 and 2020/21 Small Business Accelerator Grant Pool (SBG) Aggregated Awardee Revenue Outcomes: Percent With Increased vs Decreased Revenue

Figure 5. 2019/20 and 2020/21 Small Business Accelerator Grant Pool (SBG) Aggregated Awardee Revenue Outcomes

<table>
<thead>
<tr>
<th>Change in annual revenue, 2019/20 and 2020/21 grantees*</th>
<th>Percent change in annual revenue, 2019/20 and 2020/21 grantees*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$-1,850,000</td>
<td>-89%</td>
</tr>
<tr>
<td>Minimum</td>
<td>Minimum</td>
</tr>
<tr>
<td>-$37,309</td>
<td>42%</td>
</tr>
<tr>
<td>Average</td>
<td>Average</td>
</tr>
<tr>
<td>$755,800</td>
<td>356%</td>
</tr>
<tr>
<td>Maximum</td>
<td>Maximum</td>
</tr>
</tbody>
</table>

*n=43 businesses that reported revenue at baseline and at least one follow-up time point.

*n=37 businesses that reported a non-zero baseline revenue and revenue for at least one follow-up time point. Three outliers were excluded.
Figure 6. 2019/20 and 2020/21 Small Business Accelerator Grant Pool (SBG) Aggregated Awardee Income Outcomes

<table>
<thead>
<tr>
<th>Change in annual income, all 2019/20 and 2020/21 grantees*</th>
<th>Percent change in annual income, 2019/20 and 2020/20 grantees*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$-190,000 Minimum</td>
<td>$265,682 Maximum</td>
</tr>
<tr>
<td>$-1,661 Average</td>
<td>-910% Minimum</td>
</tr>
<tr>
<td>$265,682 Maximum</td>
<td>162% Average</td>
</tr>
</tbody>
</table>

* n=28 businesses that reported income at baseline and at least one follow-up time point.

2019/20 and 2020/21 Grantee Jobs, Contracts, and New Technology

Altogether, grantees created or retained 242 jobs and engaged 384 contractors during their respective grant years (Figure 7). A vast majority (83%) of reporting grantees added new technology to their businesses, including: delivery vehicles, a walk-in freezer, standard- and wide-format printers, camera equipment, cooking equipment, a fire suppression system, point of sale (POS) systems, scheduling systems, generators, computers, Zoom accounts, and e-commerce platforms for online orders, tracking, and payments. Twelve grantees reported 55 total contracts with WSU anchor hospitals over 2020 and 2021.

Figure 7. 2019/20 and 2020/21 Small Business Accelerator Grant Pool (SBG) Awardee Jobs Outcomes

- Start: Full-time Employees = 174, Part-time Employees = 75
- Mid-year: Full-time Employees = 151, Part-time Employees = 93
- End: Full-time Employees = 141, Part-time Employees = 101

*a Includes 67 contracting jobs carried over from mid-year reporting by fifteen businesses that did not share end of year contractor numbers, or whose end of year contractor numbers were inconsistent with their mid-year contractor numbers.
*b Includes 10 full-time and 31 part-time jobs carried over from mid-year reporting by six businesses that did not share end of year jobs numbers.
Data Limitations
Despite taking several measures to collect complete data, a significant limitation to our reporting is that only 49% of the 2020/21 grantees reported their revenues and only 18% reported their incomes at baseline and at least one follow-up time point. Comparatively, among 2019/20 grantees, 83% reported revenue and income at baseline and at least one follow-up time point. In both instances, it is possible that businesses reporting complete data were more successful than those reporting incomplete data, and thus, possibly introducing bias to our reported outcomes.

Additionally, a greater share of 2020/21 grantees were established businesses (more than one year of revenue history at baseline) compared to 2019/20 grantees. Finally, while both groups of grantees were operating their businesses during the pandemic, 2020 and 2021 calendar years included different pandemic-related impacts on the small business landscape, with shelter in place orders closing many businesses for significant portions of 2020. Due to these limitations, any comparisons made between the 2019/20 and 2020/21 grantees should be interpreted with caution.

SBG Impact on Grantee Navigation of the COVID-19 Pandemic
In spite of the COVID-19 pandemic, 2019/21 and 2020/21 grantees experienced fairly robust financial gains. We cannot overstate how catastrophic the COVID-19 pandemic was to small businesses; therefore, it is notable that many SBG grantees were able to maintain growth trajectories during these challenging two years. The inequitable impact that the pandemic had on communities of color and front-line workers meant that West Side communities were especially hard hit. Despite all of the challenges, SBG grantees described giving back to their communities.

Across all data collection mechanisms, grantees repeated how helpful SBG grant funds were for keeping their businesses open longer and their ‘heads above water.’ Many grantees are still trying to recover from the worst of the crisis. While they may not have been able to achieve record profits or add significant jobs, the devastating impact of COVID-19 would have been much worse for grantees if they did not have the support of SBG grant funds.

“**In 2019, we started what’s called the Out West Block Party and that’s really just a neighborhood block party that we host and partner with local businesses to create a safe space for young people to come and hang out ... The grant that we received from West Side United helped us be able to bring it back in 2021... we were able to feed over 100 people and we passed out more than 30 book bags and got about 20 plus people vaccinated, so really successful despite the circumstances.**”

“We also got in touch with as many kinds of frontline workers and programs that were helping feed frontline workers that we could... they were able to find funding for us to be able to feed about 300 frontline workers each week. And if it wasn’t for that, and coupled with the West Side United Grant, I don’t think that our business would have made it through.”

“We saw a significant reduction in revenue [during the pandemic], but we didn’t necessarily see a reduction in our expenses. So the grant was extremely timely, because it helped us pad some of our operational expenses and gave us somewhat of a lifeline... to think about how do we pivot to look at other forms of logistics or even completely restructure.”

“It was a resource that came at a time where businesses really needed it... I can tell you, when that $10,000 hit our account, we felt like it was $100,000. And we knew, okay, we could at least pay rent for another three months. We could pay the gas and the light bill... We would not be here if it was not for the West Side United.”
Systems Changes

In addition to directly assisting small businesses, WSU leveraged SBG to make systems changes within affiliated anchor institutions and to strengthen the local small business ecosystem. We included a detailed account of internal and external systems changes catalyzed by SBG in Appendix 8. Notable systems changes over the three-year AdvancingCities grant period and stakeholder reflections on these changes are listed below.

1. Increased access to coaching, support, and technical assistance for West Side small business owners: Local chambers of commerce, community development organizations, and A4CB offered their services to SBG applicants in order to assist them in creating comprehensive business plans and generating the documentation required to submit an SBG application. A4CB continued to provide coaching even to applicants who were not selected for a grant. Over the course of the AdvancingCities grant, A4CB hired three additional small business coaches to focus exclusively on coaching small business owners, and they moved their offices to the West Side in order to better meet business owners where they are. WSU will utilize A4CB’s new offices to convene past and new grant winners periodically to create opportunities for those small business owners to build relationships with their peers on the West Side.

2. Reduced barriers and created opportunities for small businesses to contract with West Side anchor institutions: WSU took several steps to connect small businesses and partner hospitals, including:

- WSU presented grantees to their Procurement Workgroup to raise anchor hospital awareness of local small businesses aligned with their purchasing needs.
- One partner hospital amended its procurement payment policies to reimburse small businesses within seven instead of 45 days, which is often too long for small businesses to operate without payment.
- WSU surveyed local small businesses, including grantees, to compile a West Side local vendor repository and to identify resources to support small businesses with competing in the hospital vendor space.
- The SBG Review Committee aligned eligibility criteria with hospital spend categories so that 75% of grantees would reflect these categories.

“The SBG] is a prime example of us being able to work with other institutions who care about the same things that we do in order to do what we want to do, again which is to create wealth and jobs in communities that need it the most, particularly on the West Side... to just find more businesses on the West Side because they have raised their hand and applied for this grant... whether or not they receive the grant... Once we know that a business owner is there, we want to keep providing them with opportunities to grow their business because that’s why we exist.”

“We’re partnering with local chambers of commerce because they’re providing technical supports in terms of completing the applications. We’re connecting folks to additional capital, whether they get the grant or not.”

“I think one of the things that has really helped... is for people in our procurement and supply chain to realize that small businesses function and operate differently than the larger partners... We’ve adapted to make sure that they get paid more quickly because they can’t afford to wait for 45 days.”
3. Increased collaboration between hospitals, community residents, small businesses, and community development organizations: WSU was well positioned to create and facilitate collaboratives spaces for multidisciplinary stakeholders to work towards a common goal of increasing economic opportunity on Chicago’s West Side. Since many of these entities do not sit at the same tables, the SBG collaboration supported stakeholders in considering how to work individually and collectively to impact health equity through innovative economic initiatives.

“West Side United has proven to have a voice that is connected to the community, that knows what’s important at the community, has great partners of the community, and they can connect the community to partners that have resources that want to support these efforts, that want to help build the communities. And so I think West Side United and their partners can look at how do we continue this? And I think they’re in a perfect position. They’re right in the middle between the community and corporate, if you will, and they understand both sides.”

“We truly are committed to collaborating on what’s best for the community, not for us as individuals or organizations, but what’s going to help uplift the community. So when you talk about collaboration, if it’s done with that in mind, it will absolutely be successful.”

4. Increased anchor institution investments in local small businesses: Four West Side anchor institutions contributed a combined $225,000 to the SBG pool, supporting over 22 additional grants. Contributions not only strengthened the local small business economy, but also created a vested interest and stronger buy-in to SBG from these institutions.

Systems Change Facilitators
Achieving the systems changes outlined above and in Appendix 8 required patience, perseverance, and dedication across stakeholders. WSU intends to maintain and strengthen these hard-won systems changes moving forward. In Year 3, WSU created and filled a new position, Director of Anchor Mission Strategies, which will continue to collaboratively advance the goals and objectives of SBG with WSU’s partners. WSU recognizes that changing West Side institutions’ operations has had direct impacts on SBG grantees and small business owners more broadly. On average each year, SBG grantees have seen an increase in annual revenue and greater numbers of contracts with West Side anchor institutions. SBG outcomes and systems changes would not have been possible without several key elements, including:

- Enthusiastic buy-in and advocacy from multidisciplinary institutional leaders and staff

“We were just trying to get people engaged... it does take some top down of saying, ‘Hey, we have this as an initiative, this is part of our strategy, we need to support this.”

- Expertise and engagement of West Side community residents and business owners

“I don’t have the experience that some of the community advisory council members have when it comes to knowing the impact of these businesses on the community... We are very deferential to the community perspective.”

The expertise and engagement of West Side community members were crucial to moving forward systems change. In its early development, community input helped WSU prioritize West Side business

AdvancingCities Chicago Year 3

Reporting period: April 2019-June 2022
Advancing Cities Chicago Year 3

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Investments and economic vitality as a cornerstone for addressing the life expectancy gap. After SBG launched, residents connected eligible business owners with information about the program and recruited them to apply. Community leadership supported rapid improvements such as the tailoring of eligibility criteria (i.e., the focus on funding for-profit businesses in community-serving retail and hospital-serving industries) and funding strategies (i.e., $10,000 grants to more businesses versus larger grants to fewer businesses), and guided selection of grantees who had the potential to positively impact West Side communities.

- Strong network of partners with one subject matter expert (A4CB) coordinating and providing backbone support

WSU is a multidisciplinary collaborative and each partner brings unique strengths. WSU leveraged these strengths to broaden the reach and deepen SBG’s impact. While WSU was well positioned to bring these partners together, they did not have the internal expertise or capacity to assist small businesses directly. Therefore, A4CB coordinated and supported SBG, with their partnership and leadership being an essential facilitator of SBG successes.

Case Study: Growing Food and Community

In March 2022, SUHI reached out to David Edwards, the founder and owner of Smooth & Social Roots, to find out more about his business since our Advancing Cities Year 2 case study profile. Smooth & Social Roots is an urban farm and café that operates on a quarter acre of land in the West Loop and received a $13,000 SBG grant in 2019/20. Although David was disappointed that his business was not selected for a 2020/21 grant, Smooth & Social Roots has still managed to try several new and exciting ventures over a rollercoaster year for the business. For example, they recently started making and bottling sauces, which are now sold in food and grocery co-ops along with their produce and wraps.

“A customer hand picks her own collard green leaves from the farm which were then prepared as a part of her meal in the café.”

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Reporting period: April 2019-June 2022
Building community is at the heart of everything that Smooth & Social Roots does. Their café opens out to a beautiful patio overlooking a farm which they use to host several events in an effort to build community and generate revenue. In the last year, they hosted private parties, live music, a Juneteenth movie night, and a launch party for a local politician’s campaign for the Cook County Board, which was attended by several prominent local and state political figures. Smooth & Social Roots also began a weekly wellness event – “Meditation Mondays” – where residents learn from yoga and meditation practitioners.

From April to August 2021, Smooth & Social Roots also piloted a Youth Agriculture Education Program to teach West Side youth about urban agriculture. Seven children aged 8 to 13 years participated, helping out on the farm, raising chickens, and taking field trips to the Chicago Botanic Gardens, the Garfield Park Conservatory, and a blueberry patch. The program culminated with each child receiving a small stipend to invest in agriculture-related stocks.

Smooth & Social Roots faced several challenges in the past year. Trying to find a balance between welcoming patrons back to in-person dining while maintaining COVID-19 safety precautions proved tricky. David explained, “It has just been a struggle, and I do believe that COVID had a lot to do with that… We did have everything structured for having everything six feet apart, but even still with them making [it so] everyone had to have a vaccination card [when Illinois required vaccination for indoor dining], that really killed us even more, as we were getting people in the door, that stopped people from coming.”

Another ongoing challenge is shifting food culture on the West Side and growing a community that embraces local, organic produce like his. To address this challenge, David has continued to bring community to the farm by hosting monthly farmers markets and regular community harvest days. David reflected, “It’s all part of community building… I have a lot of these events, when the [community] members came through and they’re tasting the watermelons, or when they came out and they harvested the tomatoes… If we didn’t do that, we wouldn’t be Smooth & Social Roots.”

Amidst these ongoing challenges, Smooth & Social Roots also faced a series of acute challenges in September 2021. Water main construction and concerts held at the park across the street closed down their street and impacted the café business generated through online food delivery platforms. These deliveries had accounted for the busiest and most successful month ever in August, and closing for most of September was a huge setback. To David, it felt like the business was starting over from square one. He no longer had the staffing or revenue to keep the café operational on a daily basis, and currently only opens the café for events and farmers markets.

While SBG funding was crucial to get Smooth & Social Roots up and running, David had hoped for additional support to maintain operations and continue to grow. The technical assistance that was offered virtually to the grantees would have resonated better for David if it could’ve been held in person. While the funds were much appreciated, David would have valued more support creating
sustainable lines of business with the West Side anchor hospitals. David tried on his own to build these relationships – he donated and personally delivered food from the café to clinicians in local emergency departments and even started discussing hosting a farmers market at the VA hospital—but these efforts were unsuccessful. He had hoped that WSU could leverage their existing relationships with the hospitals to connect grantees to procurement opportunities. He described how it would have been helpful if WSU had acted as a conduit to help awardees “provide for the hospitals, whether it’s cleaning services or whatever services that we offer as entrepreneurs, to have us build those relationships with the hospital so where we can actually have sustainable businesses.” SBG stakeholders also expressed hope that WSU can make strides in building connections between local hospitals and small businesses, but they identified many hurdles to achieving that goal (we describe these below in the Challenges and Solutions section).

David has big plans for what’s to come for Smooth & Social Roots. They include: securing additional grant funding for the Youth Agriculture Education Program, growing their community-supported agriculture program from the current 84 members, continuing their farmers markets, and developing relationships with local restaurants to supply produce. But David’s grandest plan is to move the farm further west and to build a large greenhouse at the current farm site that could extend the growing season, and thus the farmers market season, to be year-round. He also plans for the greenhouse to have temperature-controlled produce storage space for rent by local farmers. “We don’t have that greenhouse space where we can go to get… prepared for our growing season, and also, we don’t have storage space to have where we can actually store our produce until we make those deliveries. So, this is the place that I’m trying to build.”

Smooth & Social Roots exemplifies one of SBG’s priority industries: community-serving retail. The relatively small investment of SBG funds into the business has supported David in yielding impressive innovations and growth, and the impact of the farm on the West Side will continue to grow. Not only is David providing needed fresh, local, organic produce to generate revenue, he is using his business model to build lasting community.

Challenges and Solutions

Over the last four years of SBG – three of which included AdvancingCities grant funding – WSU and its partners have faced and addressed several challenges that could inform others administering similar programs. The backdrop of the COVID-19 pandemic throughout much of the grant term created further challenges. Using stakeholder interviews conducted throughout the program, we distill some of the key challenges, how WSU addressed them, and suggestions for future troubleshooting below.

- Impact of the COVID-19 pandemic on program participants and stakeholders

For many small business owners, the COVID-19 pandemic created challenges that were hard to overcome. In the first year of AdvancingCities funding, grantees talked about how funds helped them reach their business’ next milestone. However, after March 2020, awardees spent all of their energy on pivoting, keeping their doors open, and triaging unanticipated issues as they navigated the business impacts of the COVID-19 pandemic. As described in detail in the Chicago AdvancingCities Year 2 White Paper, SBG grantees who were surveyed early on in the COVID-19 pandemic overwhelmingly reported pandemic business impacts including but not limited to: reduced income, temporary business closures, and furloughing or laying off employees. WSU rapidly responded to survey findings by distributing an additional round of emergency grant funds to 2019/20 grantees with established businesses in spring 2020.

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The COVID-19 pandemic also impacted program administrators and partners, many of whom worked at healthcare or community organizations that needed to shift all efforts to health-related pandemic response, making it difficult for WSU to keep all stakeholders engaged. Since one of the main aims of SBG is to create a pipeline for small businesses to feed into local hospital purchasing, hospital procurement departments are key SBG stakeholders. However, during the COVID-19 pandemic, hospital procurement departments could not prioritize championing small businesses because of more pressing needs. For example, dramatic fluctuations in demand and supply for medical equipment like ventilators and personal protective equipment changed the workflow of hospital procurement staff. This forced staff to prioritize immediate needs over long-term strategic planning, such as promoting local purchasing.

The COVID-19 pandemic also impacted how WSU ran SBG. While WSU successfully shifted outreach and administration from an in-person to virtual setting in spring 2020, some stakeholders and grantees felt that it was more challenging to engage over Zoom versus in-person. Coordinating virtual information sessions was challenging and attendance in 2020 and 2021 was much lower than at in-person information sessions in 2019.

Additionally, stakeholders mentioned that entrepreneurs suddenly saw a bewildering number of grant opportunities to apply for, so it may have been challenging for small business owners to navigate the many opportunities in this quickly shifting funding landscape.

“I mean, we lost so much, so trying to figure out where to go from that point, I think was the hardest part.”

“I think with everything, people have been pulled in different directions. And as you know with supply chain issues that we’re having now, it’s really hard to kind of keep people in the room and coming to these meetings and staying engaged. I think that local purchasing has taken a hit, of course, because of COVID and there are just different priorities.”

Balancing community engagement with time limitations

Several stakeholders noted that managing a grant program is more complex than it initially appeared. One of the main tensions was prioritizing community engagement, which is time-intensive when done well, while concurrently navigating limited resources (e.g., stakeholder time, funds for administrative activities). For example, many feel that WSU has a broad range of relationships with community organizations to support outreach efforts; but, stakeholders noted that many good candidates did not hear about SBG because program outreach is finite—it is not feasible to reach absolutely everyone. Even so, the program became much more visible over the past few years and had robust applicant pools all three years—even with virtual-only outreach in 2020 and 2021.

“A lot of our population is not completely cyber-ready or trained or capable. And a lot of the people really do depend on certain places, certain faces to be able to give those types of access... And then you would walk around to all the different immigrant small, independent, Spanish speaking businesses and they had no idea that there was ever any kind of resource available and especially targeted towards them. They were perfect candidates for it.”
Grantee selection was another process that required a balance between maximizing community engagement and respecting the time limitations of stakeholders and administrative staff. Historically, the SBG Review Committee convened to consider every eligible applicant. Because of the significant increase in eligible applications in 2021, the committee streamlined the selection process, first stratifying applications by community and then allotting each community with the same proportion of grants as the proportion of applications received from that community (see Appendix 4 for details). The Review Committee then independently reviewed and voted on grantees in advance of a selection meeting. In the selection meeting, the group focused on discussing only those applicants with tied numbers of votes. While the process was more efficient, some stakeholders felt that the voting process decreased the committee’s ability to account for community feedback. The five WSU CAC members on the SBG Review Committee often have more context on community-specific business needs than institutional committee members. When the committee discussed every application, institutional members would defer to community member opinions, but with the introduction of the voting process, there were fewer opportunities to incorporate community member perspectives. Some stakeholders suggested increasing community representation on the committee; however, they also recognized the time and resource limitations to this recommendation. For example, CAC members sit across WSU workgroups, and increasing representation on the SBG Workgroup and Review Committee may require certain CAC members to take on additional work and/or require the CAC itself to become larger.

"A lot of times, though, we try to do a good job of connecting in with the anchor organizations, those that are at the grassroots, as well as the grassroots, we somehow still miss the mark in terms of people not knowing about our work and opportunities."

It really just boils down to not quitting, asking questions that they can get answers that really tell what they need and what they have issues about, and then being able to implement solutions for them. That’s going to make a difference.

"I mean, in my experience in the CAC, everybody’s so strapped for time. Being in the Community Advisory Council is a really huge time commitment, and they provide a stipend for participants and everything. So, West Side United does a really good job of keeping people involved and compensating them for their time, but it was a lot of meetings."

Overall, stakeholders felt that WSU prioritized community engagement and navigated this balancing act well. They further recognized that establishing a presence in community and building trust with historically divested communities takes time and patience, and anticipated ongoing improvements in these processes over time.

Turnover

Several critical SBG staff members and stakeholders transitioned during the grant term. While WSU managed these staff transitions by restructuring internal staffing to support SBG, the transitions still caused some disruptions to grantee communications and facilitation of the SBG Workgroup. While WSU can’t directly mitigate turnover of stakeholder roles, looking forward, WSU aims to bring more partners into shared responsibility over various aspects of the program, possibly creating an SBG Steering
Committee to provide an additional layer of guidance and expertise. As WSU shifts into more of an oversight role, any staff transitions will have a smaller impact on the SBG program administration.

- Aligning incentives to encourage local purchasing

SBG successfully supports synergy between small businesses and hospitals by building small business capacity to meet hospital needs. However, engaging hospital purchasing departments to make bids and contract with small businesses has proven more challenging. Several stakeholders noted that hospital procurement incentives are not aligned for local purchasing, which can be more expensive, introduce more risk around quality and timeliness, and be less streamlined than traditional hospital purchasing models.

The success of the initiative to connect local small businesses with opportunities to work with these large economic engines hinges on buy-in from hospital procurement departments, which can take time and consistent partnership to build—and can be limited by the frequent turnover described above. Stakeholders suggested a number of approaches that WSU and hospital partners could pursue to move the needle on hospital contracts with local entrepreneurs, which we list under Lessons Learned on page 18. WSU has begun initiatives to support hospital investment in local businesses, including: 1) the development of a business opportunity exchange, an event to encourage networking between local entrepreneurs and hospitals and 2) the creation of a local vendor directory to be shared with hospitals. WSU is also exploring focusing future SBG funding on businesses that would be even better-positioned to fill gaps in hospital purchasing needs, especially for smaller contracts, e.g., businesses offering professional services such as marketing.

- Barriers to data collection and monitoring

WSU tracks grantee outcomes with surveys every six months and annual interview opportunities. Data collection has been more challenging than originally anticipated. This was due to communication challenges attributable to staff turnover and the COVID-19 pandemic as well as the extreme demands on business owners’ time. WSU and SUHI aligned survey administration with Tax Day to simplify reporting of business revenue and income and reached out to grantees through multiple platforms, but have still seen incomplete response rates. Stakeholders have suggested that, for a $10,000 grant, WSU may need to scale back grantee reporting expectations. One stakeholder said, “I don’t think that we can get that much data, off of a $10,000—or for impact, I mean—for a $10,000 loan. I think just knowing what they spent it on would be really good, like maybe a success story. But I can’t imagine going to a business and asking them to report out on how many jobs they created or how much their revenues went up from a $10,000 loan.” In coming years, WSU plans to simplify and streamline data collection processes to ease the reporting burden on grantees. In anticipation of this change, SUHI evaluators collaborated with WSU team members to identify the most actionable data that was collected during the three-year grant term.

"Procurement and supply chain leaders and staff members of these hospitals, this is really outside the scope of what they’re normally asked to do, they are often, their goals and their incentives and everything is around lowering costs, lowering costs. And in this competitive healthcare market that’s what they generally do. And in general it might not be lower cost to work with some of these businesses. So, I think that is a barrier that we need to overcome."
Lessons Learned

WSU has continued to gain new insights throughout its SBG administration, iteratively updating the program to address new learnings and calibrate to changing needs. Over the past three years, there were several overarching lessons learned.

**Business incubation opportunities and coaching are key to boosting small businesses.**

While funding is appreciated, many grantees discussed the value of SBG’s coaching and technical assistance opportunities to incubating their small businesses. In particular, grantees discussed the value of these additional supports for increasing their capacity and readiness to enter the hospital procurement pipeline.

Hospital contracts are a much more sustainable revenue opportunity than annual grants— as one grantee said, “I would’ve taken a contract [with a hospital] over a grant any day.” WSU is exploring possible pathways to train small businesses to supply and work with hospitals: 1) by providing a curated curriculum of educational supports for grantees, and/or 2) by incorporating individualized business incubation and coaching to help entrepreneurs achieve their goals. WSU has always offered coaching and technical assistance to grantees through their small business development center partners, but grantees have often had to do some individual work to access those services. If SBG included more coordinated wrap-around supports and training, then more awardees would likely take advantage of those offerings.

**Small businesses need assistance accessing hospital procurement pipelines and hospital procurement departments need help getting familiar with and prioritizing local small businesses.**

One area of SBG that was less successful than anticipated was the growth of business relationships between grantees and anchor hospitals. SBG stakeholders suggested that these connections need to be fostered and facilitated, and that WSU needs to take more intentional action to create these business relationships and lay the groundwork for sustainable synergy between SBG and hospital local procurement initiatives. There are a number of shifts that could build these pipelines. Stakeholders suggested the following approaches:

- Setting up meetings between SBG grantees and hospital purchasing departments
- Encouraging hospital procurement departments to fund smaller contracts with smaller businesses rather than dismissing businesses that are not able to cover 100% of their needs
➢ Funding ‘test contracts’ between SBG grantees and hospitals so they can get a sense of working together without requiring the hospital to take a financial risk of contracting independently
➢ Supporting procurement staff in nurturing relationships with grantees and working with them individually to better meet each other’s needs
➢ Creating both top-down and bottom-up buy-in at hospitals to shift their usual way of purchasing
➢ Including hospital procurement staff in conversations at the beginning of each SBG cycle, so they can contribute to the planning process and suggest application questions and/or selection criteria that best support their purchasing needs
➢ Creating a repository of local small businesses by industry for hospital procurement staff to reference

Small business owners rely on each other for success and creating a shared learning community can increase the impact of funding.

Many grantees indicated that they were interested in connecting with other awardees. Those who made such connections credited much of their success to the support and guidance provided by other small business owners. Several grantees shared stories of being helped by other grantees, or how they supported others with marketing, funding opportunities, and more. In response to this feedback, WSU has focused increasingly on creating networking opportunities for the awardees, even as the COVID-19 pandemic introduced new challenges to communicating. Having peer support can also address some of the mental health needs of small business owners, who weather similar challenges across time, such as the COVID-19 pandemic. By understanding the importance of small business owner networks, WSU is working to implement a grantee cohort model with expanded opportunities for business-to-business connections, shared learning, and support. A4CB’s Neighborhood Entrepreneurship Lab offers a good starting point for cohort design.

Revitalizing local business districts requires large capital investments over a long period of time.

While SBG provides an important infusion of cash into historically divested neighborhoods, funding is one small step towards economic revitalization. One SBG stakeholder reflected that WSU and its partners cannot fully expect a $10,000 grant to significantly increase business revenue. To spark meaningful and sustainable economic change, anchor and large institutions need to continue to invest on Chicago’s West Side in multi-faceted ways, including programs like SBG as well as community investments, in-kind community support, local hiring and purchasing, and other avenues. For example, if hospitals aim to strengthen local business communities, they could prioritize working with local businesses even if they are not the least expensive vendors available. This commitment to local spending is one way that hospitals can consistently invest in the communities they serve.

“Our intent... is to create the feel of a community amongst the grant winners in a way that would essentially turn into a cohort of continuous learning.”

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Economics is intimately linked to wellbeing and interventions beyond grants can support the wellbeing of small business owners.

Providing small businesses with funding, coaching, peer support, and pathways to growth are all critical for systemic change and economic revitalization, but addressing the mental health needs of small business owners is just as important. After receiving feedback from grantees, SBG stakeholders acknowledged that addressing wellbeing is an important part of SBG wraparound supports. WSU prioritizes reducing business owners’ stress in their technical assistance, coaching and networking opportunities; however, WSU is still learning how to grow and refine their approaches to address this need.

Advancing a shared agenda requires authentic and consistent collaboration.

While WSU is the face of SBG, it engages many partners on an ongoing basis and is a product of collaboration between local businesses, community development corporations, anchor hospitals, community members, and other myriad stakeholders. WSU serves as the convener of these partners, acting as a conduit for centering community aims, and its efforts have resulted in a stronger program that is informed by diverse input and perspectives. When reflecting on how the program should function moving forward, SBG stakeholders consistently cited broad and deep collaboration as the crux of the SBG.

Community engagement facilitates critical thinking about equity.

Many stakeholders reflected on how much they learned about navigating equity and discussed the careful work of ensuring SBG remained faithful to its aims. All agreed that community engagement was critical for ensuring equitable programmatic decisions that did not reinforce existing injustices for communities of color. From the grantee selection process to outreach to administration of grants, community engagement helped SBG equitably support West Side small businesses. For example, community members on the SBG Review Committee shared important insights during the grantee selection processes about small businesses that did not initially rise to the top, but that met key community needs (e.g., the only sit-down restaurant in a neighborhood). Additionally, community members and community-based
organizational partners helped orient the SBG to community needs and ensured that the program provided support where desired. Community engagement is important to building trust in the program and, as one stakeholder said, helps SBG integrate into the community rather than seeming that “...a checked dropped out of the sky and they don’t know why.” While one strength of WSU is centering community engagement in all of their work, this is an area for continual improvement and learning. There will always be opportunities for WSU to increase their focus on community needs and voices.

Innovations

WSU adopted several innovations from 2019-2022.

- **SBG Newsletter**

  In 2021, WSU launched a regular newsletter that included important information for grantees such as technical assistance opportunities, upcoming trainings, funding opportunities, and business happenings on the West Side of Chicago. WSU launched this newsletter in direct response to feedback from grantees asking for more regular touchpoints.

- **Technical Assistance Workshops**

  WSU worked with partner organizations to provide ongoing coaching and education opportunities to grantees, including, most recently, a workshop with a Harvard Business School professor in May 2022 on business resilience and adaption; the first in a series of “Let’s Talk Business” workshops.

- **Simple application**

  The SBG application is streamlined, and many grantees said it took them very little time to complete the required questions and compile and submit supplemental documentation. Compared to other grant applications, they appreciated that the SBG application was simple and easy to fill out.

- **Simplified reporting requirements**

  In response to grantee feedback, WSU and SUHI have continued to update SBG reporting processes to collect key information while minimizing the burden of data collection on grantees.
Conclusion

Over the three-year AdvancingCities term, WSU awarded almost $1.5 million to small businesses on Chicago’s West Side, greatly expanding the reach of SBG and WSU’s economic vitality initiatives overall. WSU focused on continually assessing and improving SBG, making several updates to promote equity and support capacity-building among local small businesses.

AdvancingCities Key Takeaways

Community engagement ensures effective use of grant dollars to advance equity.

Authentic and deep collaboration between programmatic partners and West Side community members is critical to guiding SBG toward equitable distribution of resources. Continually listening to and prioritizing community insights for program planning and administration helps WSU reach their goals of equitably supporting communities in economic development.

Aligning complementary strategies creates synergy to encourage local spending and facilitate small business growth.

One of SBG’s goals is to support local businesses in contracting with partner hospitals, which acts as an added economic benefit of the program, creates a sustainable option for continued business growth, and promotes local hospital spending in business districts. WSU learned that hospital purchasing departments’ incentives do not always encourage contracting with local businesses; therefore, the team has begun identifying opportunities to collaborate with hospitals and small businesses to create mutually-beneficial opportunities.

Rapid response enables economic revitalization programs to adapt to changing circumstances.

Throughout the past several years, WSU’s rapid assessment and improvement approach enabled pivotal changes that helped the SBG meet the evolving needs of West Side communities and grantees. Throughout the AdvancingCities grant term, and especially at the beginning of the COVID-19 pandemic, WSU’s commitment to collecting and responding to real-time feedback has been a lynchpin in the program’s success.

SBG Future Directions

As WSU prepares for the next SBG grant cycle launching in fall 2022, they will continue to focus on supporting West Side small business owners as a conduit to creating economic opportunity and, ultimately, building community health and wellness on the West Side of Chicago.

SBG is gradually shifting toward a small business incubation and cohort model with a focus on creating opportunities for business owners to network and learn together. Starting in the summer of 2022, WSU will launch monthly networking opportunities for current grantees, and WSU will continue to cultivate shared learning among the next cycle of grantees. To advance their goal of building the capacity of local businesses to contract with anchor hospitals, in June 2022, WSU launched an “interested vendor list” for businesses to indicate that they would like to work with local hospital systems.

In future grant cycles, WSU will continue to prioritize equity, seeking opportunities to reach more Latinx and Spanish-speaking small business owners and BIPOC populations that have historically been underrepresented in the SBG pool.
## Appendices

### Appendix 1. National and Chicago SBG AdvancingCities Research Questions

<table>
<thead>
<tr>
<th>RQ Number (Focus Area)</th>
<th>National Research Question</th>
<th>Chicago Research Question(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RQ 1 (Outputs)</td>
<td>How does WSU use the AdvancingCities grant?</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>RQ 2 (Outcomes)</td>
<td>How and to what extent does WSU increase economic opportunity for underserved populations?</td>
<td>SBG-RQ2: As WSU is focused on improving overall life expectancy and wellbeing, explore the ways in which programming enhances participant and grantee wellbeing (e.g., emotional wellbeing, self-efficacy, confidence, sense of purpose, self-reported life skills), beyond current outcomes indicators.</td>
</tr>
<tr>
<td>RQ 3 (Internal Systems Changes)</td>
<td>How and to what extent does WSU achieve meaningful internal systems change?</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>RQ 4 (External Systems Changes)</td>
<td>How and to what extent does WSU achieve meaningful external systems change through better-aligned and integrated systems?</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>RQ 5 (Processes)</td>
<td>What processes did WSU use to implement its grants?</td>
<td>SBG-RQ5: What is the utility of an assessment and learning approach that uses real time data to target rapid quality improvements to programs? What actions did the rapid assessment approach produce and how did these changes result in improved program outcomes?</td>
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### Appendix 2. Data Used for SBG Evaluation

<table>
<thead>
<tr>
<th>Type</th>
<th>Small Business Accelerator Grant Pool Data</th>
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</thead>
<tbody>
<tr>
<td><strong>Administrative Records</strong></td>
<td>• Records on additional funding, community partners, and outreach efforts</td>
</tr>
<tr>
<td></td>
<td>• Application information</td>
</tr>
<tr>
<td></td>
<td>• Applicant and grantee use of support services</td>
</tr>
<tr>
<td></td>
<td>• Records regarding outreach and partners</td>
</tr>
<tr>
<td></td>
<td>• Participation information (# of applicants, eligible, funded)</td>
</tr>
<tr>
<td></td>
<td>• Records on grant funds received/dispersed</td>
</tr>
<tr>
<td></td>
<td>• Records tracking administrative costs</td>
</tr>
<tr>
<td><strong>Participant/ Grantee Surveys</strong></td>
<td>• Business outcomes (revenue, income, jobs etc.)</td>
</tr>
<tr>
<td></td>
<td>• How funds were used, progress towards business goals, technological growth</td>
</tr>
<tr>
<td></td>
<td>• Satisfaction with program</td>
</tr>
<tr>
<td></td>
<td>• Business challenges</td>
</tr>
<tr>
<td></td>
<td>• Other improved outcomes (wellbeing, self-efficacy etc.)</td>
</tr>
<tr>
<td><strong>Participant/ Grantee Interviews</strong></td>
<td>• Participant experiences in program</td>
</tr>
<tr>
<td></td>
<td>• Ongoing challenges</td>
</tr>
<tr>
<td></td>
<td>• Information on unique way SBG addressed their needs</td>
</tr>
<tr>
<td><strong>Stakeholder Interviews</strong></td>
<td>• Evolution of the program</td>
</tr>
<tr>
<td></td>
<td>• Use of data to inform program changes</td>
</tr>
<tr>
<td></td>
<td>• Program and partnership successes</td>
</tr>
<tr>
<td></td>
<td>• Ongoing challenges and opportunities</td>
</tr>
<tr>
<td></td>
<td>• Perspectives on program sustainability</td>
</tr>
<tr>
<td><strong>Program Management Team</strong></td>
<td>• Qualitative information on project protocols, program expansion, program improvements, and systems changes</td>
</tr>
<tr>
<td></td>
<td>• Qualitative information on community engagement and program status</td>
</tr>
</tbody>
</table>
Appendix 3. Stakeholder Interview Participant Information

Table 1. SBG Stakeholder Interview Participant Roles

<table>
<thead>
<tr>
<th>Role</th>
<th># of Participants</th>
<th>% of Participants¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>WSU Community Advisory Committee Member</td>
<td>5</td>
<td>38%</td>
</tr>
<tr>
<td>WSU Staff</td>
<td>2</td>
<td>15%</td>
</tr>
<tr>
<td>Programmatic &amp; technical assistance partner staff</td>
<td>4</td>
<td>33%</td>
</tr>
<tr>
<td>Hospital administrator</td>
<td>4</td>
<td>33%</td>
</tr>
<tr>
<td>Total</td>
<td>13¹</td>
<td>100%</td>
</tr>
</tbody>
</table>

¹Two of the WSU CAC participants had roles that covered an additional stakeholder perspective, so they were counted twice.
### Table 1. Applicant and Grantee Community Areas (2021/22 Small Business Accelerator Grant Pool, SBG)

<table>
<thead>
<tr>
<th>Community Area</th>
<th># of Eligible Applications</th>
<th>% of Eligible Applications</th>
<th># of Grants</th>
<th>% of Grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Garfield Park</td>
<td>16</td>
<td>10%</td>
<td>4</td>
<td>9%</td>
</tr>
<tr>
<td>West Garfield Park</td>
<td>6</td>
<td>4%</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>North Lawndale</td>
<td>14</td>
<td>9%</td>
<td>4</td>
<td>9%</td>
</tr>
<tr>
<td>Austin</td>
<td>30</td>
<td>19%</td>
<td>10</td>
<td>22%</td>
</tr>
<tr>
<td>South Lawndale</td>
<td>9</td>
<td>6%</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>Humboldt Park</td>
<td>21</td>
<td>13%</td>
<td>6</td>
<td>13%</td>
</tr>
<tr>
<td>Belmont Cragin</td>
<td>27</td>
<td>17%</td>
<td>8</td>
<td>17%</td>
</tr>
<tr>
<td>Lower West Side</td>
<td>21</td>
<td>13%</td>
<td>6</td>
<td>13%</td>
</tr>
<tr>
<td>Near West Side</td>
<td>7</td>
<td>4%</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>West Town</td>
<td>6</td>
<td>4%</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>157</strong></td>
<td><strong>100%</strong></td>
<td><strong>46</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Due to rounding error, components add up to 99%*

### Table 2. Applicant and Grantee Industries (2021/22 Small Business Accelerator Grant Pool, SBG)

<table>
<thead>
<tr>
<th>Industry</th>
<th># of Eligible Applicants</th>
<th>% of Eligible Applicants</th>
<th># of Grantees</th>
<th>% of Grantees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodation and Food Services</td>
<td>44</td>
<td>28%</td>
<td>12</td>
<td>26%</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing and Hunting</td>
<td>2</td>
<td>1%</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>15</td>
<td>10%</td>
<td>2</td>
<td>4%</td>
</tr>
<tr>
<td>Construction</td>
<td>7</td>
<td>4%</td>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3</td>
<td>2%</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Other Services</td>
<td>27</td>
<td>17%</td>
<td>8</td>
<td>17%</td>
</tr>
<tr>
<td>Professional, Scientific, and Technical Services</td>
<td>9</td>
<td>6%</td>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>45</td>
<td>29%</td>
<td>12</td>
<td>26%</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>5</td>
<td>3%</td>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>157</strong></td>
<td><strong>100%</strong></td>
<td><strong>46</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
Table 3. Applicant and Grantee Revenue History (2021/22 Small Business Accelerator Grant Pool, SBG)

<table>
<thead>
<tr>
<th>Revenue History</th>
<th># of Eligible Applicants</th>
<th>% of Eligible Applicants</th>
<th># of Grantees</th>
<th>% of Grantees</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1 years</td>
<td>19</td>
<td>12%</td>
<td>4</td>
<td>9%</td>
</tr>
<tr>
<td>1-3 years</td>
<td>43</td>
<td>27%</td>
<td>12</td>
<td>26%</td>
</tr>
<tr>
<td>3-5 years</td>
<td>27</td>
<td>18%</td>
<td>7</td>
<td>15%</td>
</tr>
<tr>
<td>5-10 years</td>
<td>28</td>
<td>18%</td>
<td>8</td>
<td>17%</td>
</tr>
<tr>
<td>10 or more years</td>
<td>40</td>
<td>25%</td>
<td>15</td>
<td>33%</td>
</tr>
<tr>
<td>Total</td>
<td>157</td>
<td>100%</td>
<td>46</td>
<td>100%</td>
</tr>
</tbody>
</table>
Appendix 5. Grantee Locations Mapped

Figure 1: Locations of 2019/20 Grantees (Small Business Accelerator Grant Pool, SBG)
**Figure 2:** Locations of 2020/21 Grantees (Small Business Accelerator Grant Pool, SBG)

**Figure 3:** Locations of 2021/22 Grantees (Small Business Accelerator Grant Pool, SBG)
Appendix 6. Revenue, Income, and Jobs Outcomes for 2019/20 Awardees

**Figure 1. 2020/21 Small Business Accelerator Grant Pool (SBG) Awardee Revenue Outcomes: Percent With Increased vs Decreased Revenue**

<table>
<thead>
<tr>
<th></th>
<th>New businesses</th>
<th>Established businesses</th>
<th>All businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of businesses with INCREASED revenue</td>
<td>33%</td>
<td>63%</td>
<td>58%</td>
</tr>
<tr>
<td>% of businesses with DECREASED revenue</td>
<td>67%</td>
<td>38%</td>
<td>42%</td>
</tr>
</tbody>
</table>

Percent change in revenue includes 16 established and the three start-up businesses that reported 2020 and 2021 revenue.

**Figure 2. 2020/21 Small Business Accelerator Grant Pool (SBG) Awardee Revenue Outcomes: Average, Minimum, and Maximum Change**

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$-261,938</td>
<td>% -89%</td>
</tr>
<tr>
<td>Minimum</td>
<td>Minimum</td>
</tr>
<tr>
<td>$2,908</td>
<td>% 42%</td>
</tr>
<tr>
<td>Average</td>
<td>Average</td>
</tr>
<tr>
<td>$316,009</td>
<td>% 356%</td>
</tr>
<tr>
<td>Maximum</td>
<td>Maximum</td>
</tr>
</tbody>
</table>

*%n=19 businesses that reported both their 2021 and 2020 revenue

Change in revenue includes 16 established and the three start-up businesses that reported 2020 and 2021 revenue. Percent change in revenue includes 15 established and three start-up businesses that reported 2020 and 2021 revenue (one outlier was excluded).
### Figure 3. 2020/21 Small Business Accelerator Grant Pool (SBG) Awardee Income Outcomes

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$ -177,292</td>
<td>$42,987</td>
</tr>
<tr>
<td>Minimum</td>
<td>Average</td>
</tr>
</tbody>
</table>

*n=7 businesses that reported both their 2021 and 2020 income

Change in income includes six established and one start-up business that reported 2020 and 2021 revenue. Percent change in income includes six established and no start-up businesses that reported non-zero 2020 and 2021 income.
Appendix 7. 2020/21 Awardee Jobs Outcomes

Figure 1. 2020/21 Small Business Accelerator Grant Pool (SBG) Awardee Jobs Outcomes

- Full-time Employees
- Part-time Employees

<table>
<thead>
<tr>
<th>Month</th>
<th>Full-time</th>
<th>Part-time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 2021</td>
<td>50</td>
<td>41</td>
</tr>
<tr>
<td>Jun 2021</td>
<td>51</td>
<td>54</td>
</tr>
<tr>
<td>Dec 2021</td>
<td>51</td>
<td>52</td>
</tr>
</tbody>
</table>

- 23 Businesses added new tech
- 174 Contracting jobs created/retained
- 32 Contracts with anchor hospitals
- 103 Quality full-time or part-time jobs retained

a Includes 60 contracting jobs carried over from June 2021 reporting by thirteen businesses that did not share December contractor numbers, or whose December contractor numbers were inconsistent with their June contractor numbers.

b Includes 7 full-time and 23 part-time jobs carried over from June 2021 reporting by four businesses that did not share December jobs numbers.
## Appendix 8. Systems Issues and Progress

<table>
<thead>
<tr>
<th>Goal</th>
<th>Status</th>
<th>Progress Through Grant Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Systems Issue:</strong> For-profit businesses, including start-ups, not just nonprofits, by providing grants to for-profit SBs.</td>
<td>Complete and continuing</td>
<td>109 unique small businesses were funded over the three grant years, including 46 for-profit small businesses ($460,000 total grant funds) in Year 3.</td>
</tr>
<tr>
<td><strong>Target System(s):</strong> Financial institutions, Partner hospitals</td>
<td></td>
<td>Two WSU partner hospitals (Rush, Lurie’s) and Northern Trust support the SBG pool, as well as five additional funders who supported the SBG in Year 2 and/or Year 3. Representatives from Rush and Lurie’s serve on the SBG Workgroup and Review Committee.</td>
</tr>
<tr>
<td>Increase access to equity through small grants for all small businesses (SBs), not just nonprofits, by providing grants to for-profit SBs.</td>
<td>Complete and continuing</td>
<td></td>
</tr>
<tr>
<td>Increase the number of WSU partner hospitals and other funders supporting the SBG pool.</td>
<td>Complete and continuing</td>
<td></td>
</tr>
<tr>
<td><strong>Systems Issue:</strong> Current grant-giving mechanisms do not provide a wide range of support services or access to technical assistance for SB owners.</td>
<td><strong>Target System(s):</strong> Financial institutions, Hospitals</td>
<td></td>
</tr>
<tr>
<td>Create and strengthen active partnerships with Chambers of Commerce, SB Development Centers, Chicago Business Affairs and Consumer Protection, and other nonprofit partners to provide TA/coaching to SBs.</td>
<td>Complete and continuing</td>
<td>WSU maintains partnerships with ten organizations that support outreach and provide technical assistance to applicants and funded business owners.</td>
</tr>
<tr>
<td><strong>Systems Issue:</strong> While partner hospitals are located on the West Side, they do not always prioritize or consider prioritizing local SBs for purchasing needs, reallocating funds to communities other than the ones they intend to serve.</td>
<td><strong>Target System(s):</strong> Hospitals</td>
<td></td>
</tr>
<tr>
<td>Raise partner hospital awareness of local SBs available to meet their purchasing needs.</td>
<td>Complete and continuing</td>
<td>WSU has shared information about local businesses in hospital-serving industries with partner hospitals through WSU’s local procurement workgroup, which representatives from Lurie, Rush, Amita, Sinai, and Cook County. In June 2022, WSU launched an Interested Vendor List to catalog businesses interested in serving partner hospitals and share that information with hospital purchasing departments.</td>
</tr>
<tr>
<td><strong>Systems Issue:</strong> Community residents often do not have a say in the businesses that are funded or that flourish in their neighborhoods.</td>
<td><strong>Target System(s):</strong> Financial institutions</td>
<td></td>
</tr>
<tr>
<td>Engage community members in selection and monitoring processes.</td>
<td>Complete and continuing</td>
<td>WSU has a strong Community Advisory Committee (CAC) with representatives from across West Side Communities. The CAC oversees WSU activities and members serve on the WSU Leadership Council, as well as all initiative workgroups. Five CAC members with backgrounds in SBs and familiarity with the community economic environment made recommendations on program implementations and</td>
</tr>
</tbody>
</table>
null
Appendix 9. Glossary of Terms and Acronyms

**A4CB**  
Allies For Community Business, an SBG technical assistance partner, formerly called Accion

**AMITA**  
AMITA Health

**BIPOC**  
Black, Indigenous, and people of color

**CAC**  
Community Advisory Council

**CCA**  
Civic Consulting Alliance

**Cook County**  
Cook County Health

**EPP**  
Employee Professional Pathways

**Lurie**  
Ann & Robert H. Lurie Children's Hospital

**NorthShore**  
NorthShore University HealthSystem

**Rush**  
Rush University Medical Center

**SB**  
Small Business

**SBG**  
Small Business Accelerator Grant Pool

**Sinai**  
Sinai Chicago

**SUHI**  
Sinai Urban Health Institute

**WSU**  
West Side United