

**THE HARTFORD FOUNDATION FOR PUBLIC GIVING**  
**NEEDS ASSESSMENT OF RESOURCES FOR WOMEN**  
**AND PEOPLE OF COLOR TO START AND GROW**  
**SUCCESSFUL SMALL BUSINESSES AND ENTERPRISES**

**CLOSE OUT REPORT**

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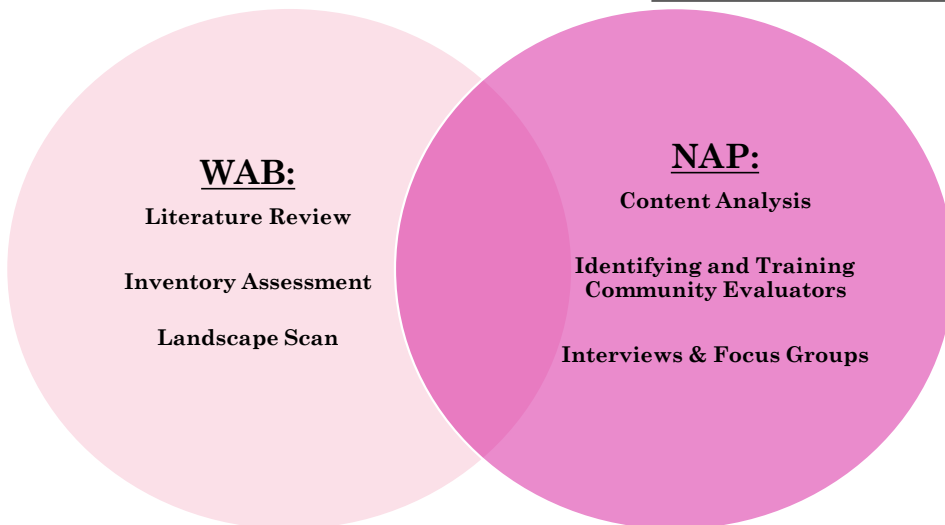
## OVERVIEW...

The structures and systems that create and exacerbate inequities in quality-of-life outcomes, are multifaceted, pervasive, and deeply tethered to race. Wealth accumulation, such as business development and growth, is one such outcome (Hamilton et al, 2015).

As part of their effort to address **persistent disparities by race/ethnicity, place (zip code), and income resulting from decades of systemic factors, structural racism, and disinvestment**, Hartford Foundation for Public Giving (HFPG or the Foundation) commissioned two studies. One of these studies was Wealth-Building Scan and Strategy Development Plan (Wealth and Asset Building or WAB). The other study was the Needs Assessment of **Needs and Supports for Women and People of Color (Needs Assessment Project or NAP)**.

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## GREATER HARTFORD'S WEALTH AND ASSET BUILDING ECOSYSTEM : A TALE OF TWO PROJECTS *IN ONE COMMUNITY*



WAB was comprised of three tasks. The tasks and their corresponding aims are listed below:

**1. Literature Review:** *Increase the wealth and asset building content knowledge among HFPG staff and its partners by identifying promising, evidence-based community wealth building practices within the housing, workforce development, and community safety and resilience domains.*

**2. Inventory Assessment:** *Determine how the Foundation's current local efforts are contributing to wealth building and reducing racial wealth gaps; how HFPG's ongoing efforts might be augmented to provide greater leverage based on established evidence, per the literature or grantor's results.*

**3. Landscape Scan :** *Contextualized Knowledge and shared wisdom to define wealth and assets; Define and identify wealth and asset building strategies; Identify wealth and asset building resources; Lift up innovative models and strategies for wealth building; Identify opportunities to support the region .*

**NAP** concentrated its work on a particular aspect of the Wealth and Asset Building

(WAB) ecosystem, business development and business growth. Small business plays an important role as not only a source of wealth accumulation, but also a critical source of employment for communities who have been historically targeted for disparate racial treatment and other social inequities (Aspen Institute, 2020, 2017). As a result, shining a light on supports, facilitators, challenges, and barriers in this space was an essential undertaking.

NAP was comprised of four tasks. The tasks and their corresponding aims are listed below:

**1. Content Analysis : *Increase the wealth and asset building content knowledge among HFPG staff and its partners by identifying promising evidence-based, business development strategies that generate and support community wealth-building strategies in BIPOC communities.***

**2. Community Evaluators: *Understand the business development and business growth ecosystem by training and collaborating with small business owners of color in the Greater Hartford region. As a result, increase the validity of finding by prioritizing community stakeholder voice. Training Greater Hartford community members to engage in partnership, not just as key informants, but as collaborative partners.***

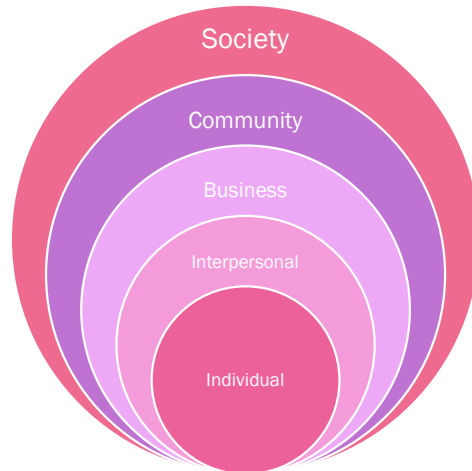
**3. Interviews & Focus Groups: *Understand the supports, barriers, challenges, and facilitators that impact women and communities of color's ability to start and grow business in Greater Hartford.***

**GREATER HARTFORD'S WEALTH AND ASSET BUILDING  
ECOSYSTEM : A TALE OF TWO PROJECTS *IN ONE COMMUNITY***

<b>HOW NAP INFORMED WAB</b>	
<b><u>WAB</u></b>	<b><u>NAP</u></b>
LITERATURE REVIEW	CONTENT ANALYSIS
INVENTORY ASSESSMENT	COMMUNITY EVALUATORS & INTERVIEWS
LANDSCAPE SCAN	COMMUNITY EVALUATORS
	INTERVIEWS
	FOCUS GROUP

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**GREATER HARTFORD'S WEALTH AND ASSET BUILDING ECOSYSTEM :  
A TALE OF TWO PROJECTS *IN ONE COMMUNITY*  
SOCIAL-ECOLOGICAL FRAMEWORK**



Both WAB and NAP utilized the socio-ecological model (SEM) to assess the multiple, bi-directional levels of factors that influence wealth- and asset-building in general, including business development and growth, in the Greater Hartford region (such as individual, interpersonal, businesses, community and public policy). SEM represents a multifaceted approach to wealth-building. We used this model to explore the current wealth- and asset-building practices and interventions and to show where the literature suggest energy should be spent.

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## RESEARCH QUESTIONS

- **1a.** Which financial and other types of resources (resources) do women and people of color access when starting or growing their businesses?
- **1b.** How do women and people of color access resources when starting or growing their businesses?
- **2.** What are the barriers and gaps in resources/services that hinder women and people of color from starting or growing their businesses?
- **3a.** What are the potential sources of capital in the Greater Hartford region for women and people of color?
- **3b.** What are the barriers to accessing these potential sources of capital in the Greater Hartford?

Hartford Foundation for Public Giving (HFGP) commissioned a Needs Assessment of Resources and Supports for Women and People of Color to start and grow successful small businesses and enterprises (Needs Assessment). HFGP aims to strategically contribute to the economic development of the Greater Hartford Community by exploring wealth building best practices to support businesses and enterprises owned by women and people of color.

HFGP formulated the research questions to learn more about the **resources and capital that women and people of color rely on to start or grow a business in Greater Hartford, as well the factors that challenge their ability to access them.**

To answer these questions, I employed a culturally responsive approach that utilized a multilateral data collection strategy. Starting with the recruitment, onboarding, and training of Greater Hartford community members from the POC business community, I collected data from business owners, returning citizens, and organizational representatives (Community Development Financial Institutions (CDFIs), social enterprises, civic organizations, advocacy organizations, and other non-profit institutions).

Based on my analysis, I determined that women and People of Color most often access personal equity to start or grow their own businesses. **Structural racism, few opportunities to develop capital (both financial and human), lack of mentorship, under-developed financial literacy, and aversion to financial risk** were the most frequently cited challenges to starting and growing a business in Greater Hartford.



## DATA COLLECTION TIMELINE

<u>Data Collection Approach</u>	<u>Date</u>
Content Analysis	April –September 2020
Semi-Structured Interviews	June 22, 2020 – September 14, 2020
Surveys	June - September 2020
Focus Groups	September 23 & 25, 2020
Non-structured Interviews	July 30, 2020 – November 17, 2020

Over the six-month data collection period, I contacted forty-four (44) Greater Hartford community members, requesting participation in the Needs Assessment Project. The overall participation rate was 84%, as thirty-seven (37) of those contacted ultimately participated in the study. I relied upon snowball sampling (snowballing) as my recruitment technique. Snowballing is a robust recruitment approach that has been shown to yield a *“unique type of social knowledge [that is both emergent and interactional]”* (Noy, 2007).



SECTION I.  
CONTENT ANALYSIS

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## CONTENT ANALYSIS

- 21 Documents
  - 2010-2020
    - 11 Key Search Terms shared with WAB
    - 14 Emergent Key Search Terms exclusive to NAP

Content for this analysis consisted of reports, white papers, peer reviewed journal articles and video interviews of POC business owners. Based on the content analysis, I concluded programmatic interventions that prioritize a multi-level approach, administered over a long period of time hold promise for facilitating deep-rooted change that spans outcome levels, ranging from the individual to the societal levels.

<Click Here for the finalized version: [tinyurl.com/12qlswgy](https://tinyurl.com/12qlswgy)>

## SUMMARY OF CONTENT ANALYSIS FINDINGS

Suggestions Informed by the Content Analysis	Ind.	Int.	Comm.	Bus.	Soc.
Mentorship, Coaching and Other Key Relationships	X	X			
Home Ownership	X		X	X	
Culturally Responsive Partnerships		X	X		X

The content analysis found evidence for interpersonal initiatives such as mentorship, coaching, and other relationships that facilitate human capital development among POCs seeking to start or grow a business. In addition, community stability and empowerment may hold keys to wealth creation.

Moreover, **home ownership increases the probability of future entrepreneurship among non-business owning households (Corradin & Popov, 2015).**

Programs that are conceptualized and developed **with community members**, and not for them, incorporate their voices and capture their lived experiences. Holistic programs that are responsive to community needs and engender community trust may speak to the appetites and willingness of community members to define wealth and asset creation on their own terms and in ways that serve their collective needs.



SECTION II.  
INTERVIEWS

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## CONVERSATIONS WITH...

- 1. JAMES HORAN - (LISC)
- 2. REX FOWLER -(HCLF)
- 3. VICKI GALLON CLARK & RALPH KNIGHTON - (BLUE HILLS CIVIC ORGANIZATION)
- 4. FERNANDO ROSA - (HEDCO)
- 5. YANIL TERON - (CENTER FOR LATINO PROGRESS)
- 6. MORAIMA GUITERREZ - (SBA)
- 7. KARRAINE MOODY - (HARTFORD HABITAT)
- 8. VIOLETTE HALDANE - (WEST INDIAN FOUNDATION)
- 9. CAL VINAL - (CAPITAL FOR CHANGE)
- 10. SARAH BODLEY - (re-SET)
- 11. IRAN NAZARIO - (PEACE CENTER OF CT.)
- 12. ADRIENNE COCHRANE - (YWCA OF HARTFORD)
- 13. MATT CONNELL - (GOODWIN UNIVERSITY)
- 14. SAMANTHA WILLIAMS - (SAM'S WORD)

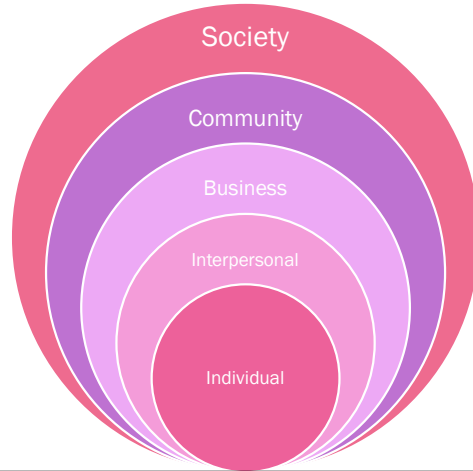
Working with the Foundation, I established the candidate criterion to identify and recruit Greater Hartford community members who provide support through training, advocacy, finance, housing, etc. to women and people of color seeking to start a business and generate wealth. I also utilized snowballing, a technique that starts with identifying individuals with the requisite characteristics for the study and asking those individuals to nominate others who fit the criteria (Creswell, 2009).

HFGP staff and subsequent nominees facilitated introductions between their nominated candidates and myself. I designed scripts to facilitate each request, and follow-up scripts for scheduling each interview.

<Click here to access both scripts: [tinyurl.com/y5xfnxa9](https://tinyurl.com/y5xfnxa9) ; [tinyurl.com/4bwn8rf9](https://tinyurl.com/4bwn8rf9)>

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## SOCIAL-ECOLOGICAL FRAMEWORK



## CHALLENGES/BARRIERS TO BUSINESS DEVELOPMENT AND GROWTH

N= 14	Socio Ecological Frameworks Levels				
	Individual	Interpersonal	Business	Community	Society
Structural & Systemic Racism			X	X	X
Siloed Effect (Isolation/Distrust)			X	X	
Access: *Capital *Technical Assistance * Networks	X	X		X	
Human Capital (Knowledge about financial literacy, grants, loans, entrepreneurship, how to navigate the financial & business system; need for training & education)	X				
Mentorship & Coaching	X	X			
Other Opportunities ( to bid on government contracts, compete)	X		X		
Misalignment among Grassroot Missions and Philanthropic Funding Parameters				X	X

**Structural & Systemic Racism.** “Low-balling” property value in BIPOC communities.

**Human Capital.** Lack of Information; not knowing how to get started on the path to business ownership. No back-office support. Need for training in financial literacy (including how to use financial software for record keeping and taxes, OSHA training, etc.).

Need to understand the “human factors” that impact credit.

**Opportunities.** When discussing the barriers to government contracts and similar business opportunities, interviewees described their experience as being “locked out of the spaces” where decisions are being made and favor is being curried. Others talked about a lack of intentionality or a lack of will to disseminate and diversify.

**Access.** *Capital/Working Capital* (including bonding for business owners who require it such as contractors). *Credit* (no credit, credit “not totally clean”, “might not meet the banking standards”, low credit scores). *Collateralization* (under collateralized, no collateral, few or no assets). *Technical Assistance* (operating computers and other technologies, preparing financial statements and business plans, conducting strategic analysis). *Networks* (Who is chosen to serve on local regional committees whose



decisions impact all Greater Hartford residents – *need more BIPOC community members on the city’s appraisal, city assessment commission*).

**Misalignment among Grassroot Missions and Philanthropic Funding Parameters.**

Grassroots organizations feel compelled to pursue funding that does not align with their mission and priorities. As a result, they (1) **compete against** one another for limited resources instead of **collaborate with** one another (2) experience mission drift.



## SECTION III. COMMUNITY EVALUATORS

Using snowball sampling technique, I asked each interviewee to nominate BIPOC business owners in the Greater Hartford area to serve as community evaluators (CEs). Upon receiving these names, I followed up with a formal invitation to participate, describing the scope of work and compensation ([tinyurl.com/ebcpqk9u](https://tinyurl.com/ebcpqk9u)).

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## CHANGE IN APPROACH: RECRUITMENT, TRAINING, COLLECTION, & ANALYSIS

### Pre Covid-19:

- Meet with Client Partners
- Identify & Recruit 5 'Community Evaluators' (CE) to conduct interviews and participate in analysis
  - *Relying heavily on client*
  - *Relying less heavily on client partners*
- Conduct CE training
- CEs Conduct Interviews
- Engage CEs in analysis
- Dissemination Activities

### Post Covid-19:

- Identify & Recruit 9 'Community Evaluators' (CE) to participate in analysis
  - *Relying less heavily on client*
  - *Relying more heavily on client partners*
- Conduct CE training
- Engage CEs in analysis
- Dissemination Activities

To ensure a representational panel, the Foundation supported increasing the number of community evaluators by 80%. This enabled me to recruit four additional Greater Hartford Community members (1 Latino, 1 African American Female, 1 Latina, and 1 African American Male).

## CHALLENGES/BARRIERS TO BUSINESS DEVELOPMENT AND GROWTH

N= 8	Socio Ecological Frameworks Levels				
	Individual	Interpersonal	Business	Community	Society
Access *Financial Capital	X				
Fear	X				
Other Resources	X				

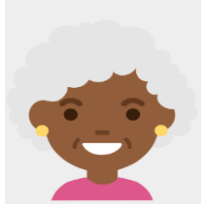
**Financial Capital.** Inability to secure payroll loans, lines of credit, venture capital, angel investments, etc. even after having established proof of concept, going concern, banking relationships, etc.

**Fear.** While the fear of failure was mentioned, the fear of placing personal assets such as personal investments such as personal savings, retirement, and homes at risk because they were often being asked to collateralize personal assets.

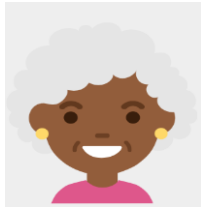
**Other Resources.** Knowledge (how to navigate systems). Business (finance, costing, management, etc.).

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## RECRUITMENT:



Violette Haldane. West Indian; Female; Real Estate; Owned between 4-7 Years; Not 1<sup>st</sup> Business; Capacity Challenges; 40 Year Hartford Resident



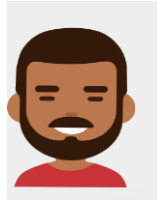
Cureene Blake. West Indian; Female; Child Care; Owned more than 10 Years; Not 1<sup>st</sup> Business; Capital; 20 Year Hartford Resident

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## RECRUITMENT:



Lashawn Houston Sowell.  
African American; Female;  
Mental Health Awareness;  
Owned less than 1 Year; 1<sup>st</sup>  
*Creating a Business During  
Covid-19*; 50 Year Hartford  
Resident



Eric Guzman. Latino; Barber  
Shop; Owned between 1-3 Years  
1<sup>st</sup> Business; Funding



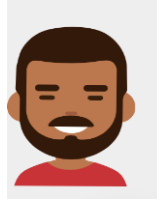
Alice Turner. African American;  
Female; Non-Profit/Youth  
Development; Owned more  
than 10 Years; Not 1<sup>st</sup>  
Business; Funding; 2 Year  
Hartford Resident

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## RECRUITMENT:



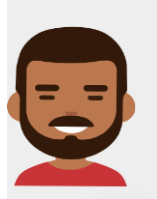
Nichole Hawkins. African American; Female; Online Instructional Delivery and Childcare;



Iran Nazario. Latino; Community Non-profit; Between 1-3 Years



Isis Irizarry. Latina; Immigration Law Firm;



Antwaine Debnam. African American ; Entrepreneur, Inventor, Media / Marketing Specialist

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## COMMUNITY EVALUATOR MEETING DATES:

👍 July 30<sup>th</sup>

👍 August 17<sup>th</sup>

👍 August 21<sup>st</sup>

👍 August 24<sup>th</sup>

👍 August 27<sup>th</sup>

👍 September 3<sup>rd</sup>

👍 September 17<sup>th</sup>

👍 November 16<sup>th</sup>

👍 November 17<sup>th</sup>

CEs committed to attending four meetings. To accommodate each CE's schedule, I scheduled multiple meetings each time, based on their availability.

The first meeting served as an orientation, where we discussed their business journey, the purpose of NAP, and their responsibilities as CEs. In addition, I began the first of a two-part training during the first meeting. I concluded my training during the second meeting, in addition we continued our conversation about the business ecosystem in Greater Hartford. During the third meeting, CEs developed the the Banking Focus Group protocol, and helped develop the entrepreneurial and returning citizens protocol. In the fourth and final meeting CEs reflected on their experience, and we discussed our plans to submit a proposal for a book chapter that chronicled their CE experience.



## SECTION IV. FOCUS GROUPS

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- **BANKING INDUSTRY**
- **ENTREPRENEURS**
- **RETURNING CITIZENS<sup>2</sup>**

<sup>1</sup>The Returning Citizens' focus group was to be made up of graduates from Goodwin University's ENET program. However, only one member of the cohort ultimately participated.



## *BANKING INDUSTRY*

During Meeting 3, CEs developed questions to ask of representatives from the financial industry. While I did edit parts of the protocol, CEs approved all edits and provided consent for the final version.

**CHALLENGES/BARRIERS TO BUSINESS DEVELOPMENT AND GROWTH**

N= 2	Socio Ecological Frameworks Levels				
	Individual	Interpersonal	Business	Community	Society
Credit	X				
Relationship Building	X	X			
Financial Literacy and Financial Savvy	X				
Regulations	X		X		X

Our Banking focus group was made up of representatives from Bank of America and Nutmeg State Financial Credit Union. While regulatory restrictions constrain the flexibility of conventional financial institutions, a lack of awareness of alternatives to conventional financial institutions (such as CDFIs) may also play a factor as well.



*ENTREPRENEURS*

## CHALLENGES/BARRIERS TO BUSINESS DEVELOPMENT AND GROWTH

N= 9	Socio Ecological Frameworks Levels				
	Individual	Interpersonal	Business	Community	Society
Mentorship, Coaching, & Other Sources of Support	X	X		X	
<b>Access</b> *Capital *Technical Assistance			X		
Human Capital (Knowledge about developing a business plan, ensuring going concern, strategic analysis, financial literacy, grants, loans, entrepreneurship, how to navigate the financial & business system)	X		X		
Confidence & Fear	X	X			

**Fear.** Similar to what was mentioned by the CEs, the fear of placing personal assets such as personal investments such as personal savings, retirement, and homes at risk because they were often being asked to collateralize personal assets

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## ORIGIN STORIES

- *"...my first step in getting started was, I was an 11-year postal worker and just realizing that what I was doing... I did not love [it], and I was willing to take the risk of building what I love doing. And if it didn't work, I could always go back to what wasn't working. And so, once I had that thought process that failure was not an option. That was my first step."*
- *"I started ... I did not plan on having real estate business. But my family owned probably the oldest black owned real estate agency in the city at the time, and I was helping with the books. I'm doing the books, and my cousin needed to get her license. And so, I started, she was dyslexic. So, I was helping her study, to take her real estate license. And by the time we got through, I was like, I know this stuff now, because I spent, you know, so much time. So that was essentially how I wound up getting my license"*
- *"I had a newborn baby, and I was reading labels on bottles of Johnson & Johnson and Aveeno Baby. And I didn't recognize the vast majority of the ingredients on the bottle. I didn't know what they were and what they were going to do to him, you know, 5, 10, 20 years from now or from then. So, I wanted to create something that was so safe that if he ate it, it wouldn't hurt him."*
- *"...it started with my, my grandkids, fixing burgers and stuff. And they wanted all types of crazy toppings on it. Like I was saying a macaroni and cheese on the cheeseburgers and pizza burgers. And it started with that. And I pitched the idea when I was working, to my boss, and we were selling custom made burgers or Wednesdays, and it was success. And he was giving me incentives and kickbacks ... And I was like, Hey, I can make money on my own idea. And I said, why not?"*

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## MENTORSHIP, COACHING, & SOURCES OF SUPPORT

- *“There's nobody in my family who's done this before me or has done anything, you know, close to it before me. If...**you know matter of fact, the majority of my family members that I posed opening my own businesses to kind of deterred me from doing it for fear that I would lose what money I did have. So, asking for help for me was a little counterproductive within you know, my circles because everybody is really holding on to their pennies as tight as they can they really embrace having a job for stability and they don't really embrace investment in the form of, you know, putting out money with the risk of losing it if said business venture is not, you know, a success. ... To them, it's just kind of like a lost cause. ... So yeah, I really didn't have anyone to turn to for advice ... I just looked out into the world for people who were like me that I could kind of mimic their journeys and find out, you know, what paths did they take...**”*
- *“I was fortunate enough that I had mentors that wanted people to win. And so **those same mentors that were in my industry, I was able to turn to for advice and support.**”*

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## MENTORSHIP, COACHING, & SOURCES OF SUPPORT

- *"I went to who I [knew in] my industry, and I asked if I could work for them for free for them to train me."*
- *"I didn't know anybody to ask to mentor me to tell me Okay, where should I go? And what should I stay away from? And you know, all those kinds of things. So, the hardest part was feeling definitely like an island. As I tried to build."*



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## FINANCIAL CAPITAL

- *"I just used what I had saved, I used what I had saved. I've never been big on loans. So, I didn't want to especially in the very beginning, you know, not knowing if I had something viable or not, I didn't really want to assume that kind of risk. So, I just went with, with what I had saved and made it as ... made more product as I sold more product. It was very, very manual, very manual in the beginning, because I only spent what I made."*
- *"Self financed and I've been fortunate that in the 16 years, I've been doing real estate, I've always made enough money to cover all my expenses. So, always make a little bit of money. Not a lot, but enough so that you know ..."*

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## ACCESS TO FINANCIAL CAPITAL

- *"I took on partners at a very small percentage because at large I had more of -the business plan. The expertise, the following the know how, but not so much of the capital. And just from, you know, my endeavors before I opened the business, I had a solid core of people who believed that if anybody was going to make a successful venture that it would be myself. And they were, they were willing to put the capital up, because the business plan made sense. And, um, you know, thank God, it all worked out. . . So, I'm an MBA. So, I spent a lot of time, you know, studying ways to secure investment capital. And I watched a lot of Shark Tank. And, um, I, you know, step by step, I used a software called Live Plan, I don't know if any of you have used it, but I definitely swear by it. Um, it gave me all of the framework and any questions that I had, it helped to answer them for me. It gave me the ability to benchmark my current business plan, with business plans that were already in the market utilized by successful companies similar to mine. And if nothing else, it just gave me the confidence that, um, the information that I needed to make an investor excited about my plan, you know, aside from my expertise, and, you know, all of my successes, it's really made me comfortable there. And then, you know, once you have all the numbers in place, because really, that's what the business plan is about, like, all the fluff is cool, but the numbers have to make sense."*

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## ACCESS FINANCIAL CAPITAL

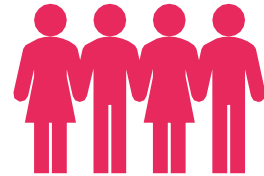
- *"I had two businesses, nonprofit and for profit. And like everyone else, the for profit was a training and consulting business. So, my equipment, knees were really low. So, I was able to self-fund. I did at one point, use some credit cards, but that was with much regret and chagrin. But I also, like so many other people have said, is when the business would make money, I would take that and put it back into the business, which was really just like for marketing and, and things like that. And on the nonprofit side. You know, being a nonprofit, it's helpful to get grants to get your business going. And I was fortunate to get a grant from Connecticut Innovations and from HEDCO. But again, it was because I was a nonprofit, and they were programs specifically for women and people of color."*

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## ACCESS TO TECHNICAL ASSISTANCE

- *I bootstrapped the business, because I thought that's what the normal thing [to do] when you have businesses because no [one explained to me] how to be in business. And all these years, I've been in businesses since 1992, officially. And all these years, I didn't, I realized that I was just a self-employed, glorified employee. And in that manner, what I had to learn through mentors, and so on and so forth, is to learn to and I needed a resource to teach me how to be a business owner. I didn't truly become a business owner and the right of the definition till about five years ago*

## RETURNING CITIZENS



Mr. Freddie Turner McCoy was to be part of a returning citizens focus group, made up of graduates from Goodwin University's ENET program. However, he was the only panelist. **Two Community Evaluators attended the Returning Citizens focus group.** Instead of a traditionally structured focus group, the session with Mr. McCoy evolved into a conversation, with his insights and perspectives as an African American returning citizen in Greater Hartford as the centralized topic. Both Community Evaluators actively engaged Mr. Turner. According to Mr. McCoy, the stigma associated with having been previously convicted of an offense was one of the largest hurdles to overcome.

Indeed, the punitive policies that returning citizens often face was a point that was raised in the banking focus group as well as the semi-structured interview with a representative of a government agency.

While the social appetite to advocate for remedies and relief for returning citizens has grown more robust, in many ways much of what is conceptualized remains academic (Westrope, 2018).

## CHALLENGES/BARRIERS TO BUSINESS DEVELOPMENT AND GROWTH

N= 2*	Socio Ecological Frameworks Levels				
	Individual	Interpersonal	Business	Community	Society
Prejudice and Racism	X			X	X
Underdeveloped Social Capital; Social Networks	X	X			
Support	X	X			
*Access Information Technical Assistance Other Resources	X			X	
<b>Fear</b> *Harassment *Stigma *Ostracism	X			X	

*Both the Returning Citizen panelist and one CE participated in the conversation.*

Panel members and participants shared experiences of feeling unwelcomed when they ventured out of the Hartford area to neighboring counties and towns to in search of business opportunities. Participants perceived these encounters to have racial undertones, and some of them were described as overt.

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## PREJUDICE & RACISM

- *“Like I told you in our first conversation, we live in a very racist state. So that's the other part. I mean, I know the whole country is racist, but Connecticut is like a subtle racist state. Like we're gonna... Joe Biden is going to win the election in Connecticut. But we are a subtle racist state. I don't know how else to explain it. It's it's it. I don't. ... I don't know how to explain Connecticut regarding the race. It's, it's, we want to be known as a progressive state. But then when you get into the trenches of what's really going on here, it's a racist state. ... even though on a macro level, on a big level, we are seen as a very progressive state. But if you get into your small workplaces, you will see a lot of oppression.”*

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## UNDERDEVELOPED SOCIAL CAPITAL; SOCIAL NETWORKS

- *“... And it's like [even us ]African Americans that's, that's [good] enough ...and they get out the hood and stuff will [look back] they're like, I'm not gonna say contribute, but know... where you came from, or whatever...I mean, some of them don't even look bad. Like, 'I'm not going back to Hartford for nothing'.”*



---

## ACCESS

- *I mean is we just here is like, like she said, We different different suburbs that surround Hartford we got so to say in urban neighborhood like nicknames from like we call Manchester KlanChester. I mean, nobody wants to go outside of Hartford because if it's not the police messing with you its the racists -- or whatever... and I mean, it's it's crazy. Like they just put us here. And I'm not gonna say that they put us here but there are sources and resources out there. It's just We like we don't we don't we don't we don't know. We don't know how to get in touch with resources and access to resources because we're just like stuck in Hartford in a way of what life in urban communities, so I don't know this is more this is really racist but it's more so. like, if you don't know you'll never get ahead and stuff.*

---

## FEAR

- *That's what I was trying to say. When you were asking about the businesses when we would try to venture out, you know, we're afraid of what what happened because of the support that we wouldn't get because of the attitudes.*
- *I mean, the fears about pretty much ... Nobody wants to own a business and, you know, still [be] looked down on if you're in a suburban neighborhood or whatever. Be looked down on or be called names or whatever or be harassed... because at the end of the day you can only take so much ... and you can't afford that.*
  - *My uncle owned a liquor store, outside of Harford in West Hartford, and he was harassed constantly. So that's just a very succinct example. The police were always around his liquor store. Always seeing if his coding and everything was up to date. Yeah, I mean, they just harassed him for whatever little thing. He's a dark-skinned black man who ventured out to West Hartford and got good business, but they tried to shut them down at every chance they could.*

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# FINAL WORDS FROM COMMUNITY EVALUATORS

WHAT THEY TOOK AWAY... WHAT IS NEXT...




**CLOSEOUT/DEBRIEF  
ATTENDEES**

	November 16	November 17
<b>Alice Turner</b>	<b>X</b>	
<b>Cureene Blake<sup>S</sup></b>	<b>X</b>	
<b>Nichole Hawkins<sup>S</sup></b>	<b>X</b>	
<b>Antwaine Debnam</b>	<b>X</b>	
<b>Violette Haldane</b>		<b>X</b>
<b>Isis Irizarry</b>		<b>X</b>
<b>Lashawn Houston Sowell</b>		<b>X</b>
<b>Eric Guzman</b>		
<b>Iran Nazario<sup>S 2</sup></b>		

<sup>S</sup> Attended the WAB Community Sensemaking Session on October 23<sup>rd</sup>

<sup>2</sup>1 was able to conduct a debrief with Mr. Nazario via telephone.

The Community Evaluator Closeout/debrief meetings were held on November 16 and 17. Community Evaluators who attended the WAB Community Sense Making Session on October 23<sup>rd</sup>, shared their experiences with the team members who were unable to attend. Team members used the time to discuss their feelings about their service a Community Evaluator and why they felt felt this work was important. Across both meetings, the thematic through line was “legacy”. Team members talked about the importance of the next generation of POCs in Greater Hartford developing the necessary human capital needed to start and grow thriving businesses to create stability for themselves and their community. Community Evaluators shared some of the more emotional aspects of their business journeys and their struggle to maintain optimism as they also struggled to forge ahead with their dreams.



*“But it's a beautiful thing because we all as community of people and me as an elder, recognizing, you know what I didn't have and what I'd like for our young people have, [I had gone through] great personal sacrifice and great personal debt in order to bring it in. And by the way, I do not get paid. I didn't get paid and I still don't get paid. Because all we get is a small grant. I'm grateful for the West Indian foundation. I'm grateful for Liberty bank they gave us \$1500.00 one time, you know, and now we will have \$3,000 to work with to put on this conference. Thanks to the West Indian Foundation. “*

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*"But I put so much force in so much effort and so much energy. And I went door to door 6 states, 264 doors, knocking on doors, driving my own car 11,000 miles like I put, I put in work. And I packaged it all with social media on social media to have this story to tell an investor like "Look, my product is really wanted". And yet still, the offers that I got are so small that if I just waited, I would probably be there myself. And that was all I was looking for. I was looking like; I'm trying to demonstrate that this is worth a substantial investment. So, we can do big. And I've done a substantial work to validate it and to [improve] concept. And this is like maybe the third time in life that this happened in my business life. ... Like, am I thinking I have something that I don't!?! I do not understand what more I could do? ... and I've seen people with less do more like I see people blow through [\$275,000] off a sketch-up. And I'm putting in all this work, and I'm like, "I can't even get \$150 [thousand]!?" And I started questioning "is it my race?" It's like, so these things are natural even though..., like, even in the conversation now I can talk more [calmly], and and I have these "insights". No, when you are in that trench, you be like "if its because I'm black, just say it" [for me to have as a base of reality]to have as the base of reality, as with the work I put in, I don't understand why the return is not coming. It's crazy."*

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*“I spent thousands of dollars of my own money; I even took a loan. And so you know, it's really in the spirit of what we're talking about how we, as entrepreneurs have had to make personal sacrifices, I took a personal loan, I got into debt, which I will never, ever do again. But I did for the purpose of trying to accomplish a mission that I'm very passionate about and remain passionate about. And that is bringing finance entrepreneurship and business skills to youth. And I'm proud of what I was able to accomplish as one person with a lot of volunteers who supported me, but I have to tell you, it pains me to think that every time I would knock on a door, whether it's [name redacted], I don't know if you've ever heard of a CDFI called [name redacted] every door I've knocked on [name redacted] and trying to get funders and they're trying to get grants is constantly rejected and denied. And it's painful. Because I know we were able to accomplish the work. But thank you for bringing me up Cureene it is exactly what we need to be able to do is exactly what I want to do. The one thing that I was able to get, I don't know Violette is not on the call, but Violette and the West Indian Foundation have stepped up and offered \$3,000 for us to put on a Money and Wealth Conference. So, Miss Cureene, I would love to get your help and support on that.”*



*CONCLUSION*



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## INTERPERSONAL RELATIONSHIPS ARE VALUABLE RESOURCES:

RESPONDENTS REPORTED THEY RELIED UPON OTHERS' INSIGHTS AND GUIDANCE.

- *Mentorship from others who have started their own businesses”*
  - *“Advice from older business owners”*
    - *“Spoke to a friend”*
    - *“Advice from others”*



POC business owners reported that they relied upon the input and insight provided to them by friends, family, and mentors. These interpersonal relationships provided them the support and guidance that they utilized to start their business. Mentorship, both formal and informal, is associated with successfully starting and growing a business (Kothari, 2020; Three Corners Capital, 2019; Sass, 2010)

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## BARRIERS TO STARTING & GROWING BUSINESS IN GREATER HARTFORD:



**Respondents reported  
access to financial capital  
as their biggest challenge.**



**Under-developed human capital  
could explain some of it.**

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## RECOMMENDATIONS FROM THE VOICES OF COMMUNITY



## HOMEOWNERSHIP



**Home Ownership.** Home ownership not only serves as a source of wealth creation. Moreover, the equity from home ownership can be used to support business development and growth. For most, a home is the largest; most valuable asset. Subsequently, owning a home has implications for collateralization.

Consider restructuring affordable housing strategies to prioritize affordable **home ownership** vs. primarily leasing and renting. Exemplars: ***Ralph Knighton and Blue Hills' work in the North End of Greater Hartford.***

**Access.** Support initiatives such as ***House Hartford*** – a down payment and closing cost program started by Ralph Knighton and now run by City of Hartford.

## MENTORSHIP



**Mentorship.** Business Owners mentoring BIPOC community members aspiring to to own a business.

Mentoring BIPOC young adults in the Greater Hartford area.



## HUMAN CAPITAL

**Human Capital.** *Black Business Alliance (BBA)*. Operates as a conduit /pipeline organization; providing Black business owners through ought CT with the training and coaching needed to prepare them to work with CDFIs like HEDCO.

**HEDCO.** Meet with clients one-on-one, to learn their story; the factors that informed their financial situations. “Humanizing the numbers”.

## FUNDING AND MISSION ALIGNMENT



### **Reform Working Relationships With & Among Grassroots and Community Organizations Representing BIPOC Community Members' Needs.**

Donors should regularly engage community and grassroots organizations, particularly when crafting RFPs, so that funding calls can reflect community needs. Moreover, funders should adopt a strategy that incentivizes BIPOC led community and grass roots organizations in the Greater Hartford to collaborate on grant-funded initiatives. Often, these organizations don't have the capacity to adequately compete against one another for funding.

This strategy can also help safeguard against mission drift.

## *APPENDIX*

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- A.1 COMMUNITY EVALUATOR SURVEY*
- A.2 BIPOC/POC BUSINESS OWNER SURVEY*
- A.3 COMMUNITY EVALUATOR TRAINING  
MATERIALS*
- A.4. PROTOCOLS*



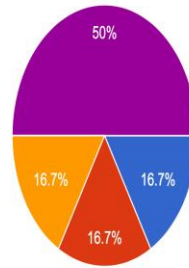


A.1 COMMUNITY EVALUATOR SURVEY

# HOW LONG HAVE YOU OWNED THIS BUSINESS

How long have you owned this business?

6 responses

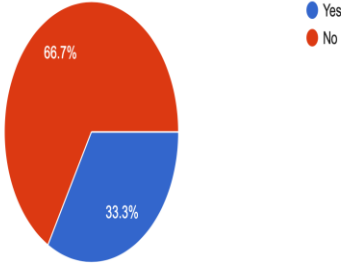


- less than 1 year
- Between 1-3 years
- Between 4-7 years
- Between 8-10 years
- More than 10 years

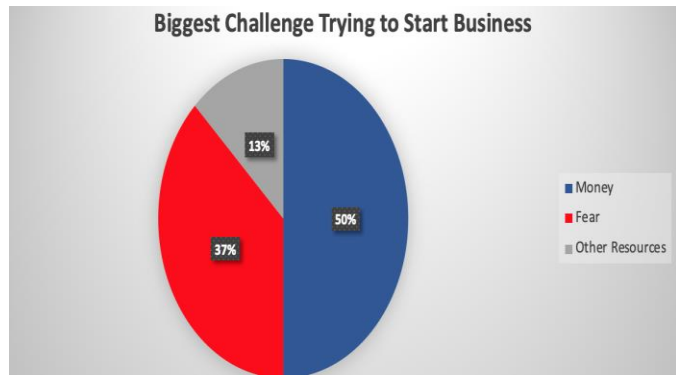
# PRIOR BUSINESS OWNERSHIP?

Is this the first business that you have owned?

6 responses



**BIGGEST  
CHALLENGE  
FACED WHEN  
TRYING TO  
START A  
BUSINESS**



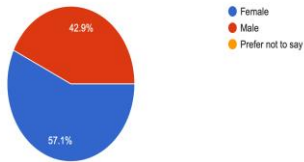


## A.2 POC BUSINESS OWNER SURVEY

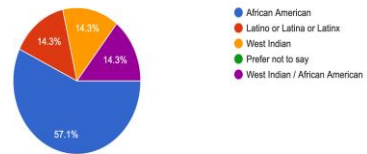
Using snowballing sampling technique, I asked interviewees to nominate business owners from the Greater Hartford Community. I then reached out to each of these nominees by way of mass emails via Google Forms, the platform I used to design and administer the surveys. From this universe of potential survey respondents, I also recruited five of the nine Greater Hartford community members who I trained to serve as Community Evaluators.

# RESPONDANT DEMOGRAPHICS

Do you identify as  
7 responses



Do you identify as  
7 responses



In September 2020, I administered an open-ended survey to business owners of color in Greater Hartford, and closely surrounding areas. Seven POC business owners responded to the survey.

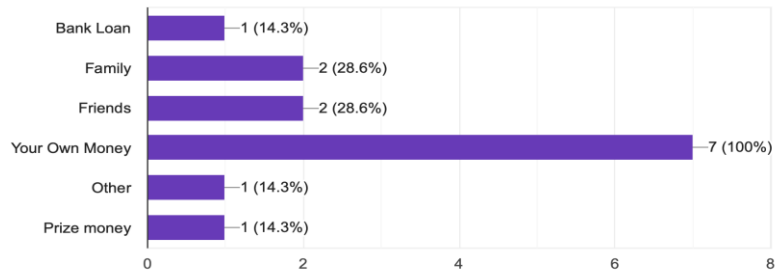
## CHALLENGES/BARRIERS TO BUSINESS DEVELOPMENT AND GROWTH

N= 7	Socio Ecological Frameworks Levels				
	Individual	Interpersonal	Business	Community	Society
Access: *Capital *Technical Assistance	X				
Human Capital (Knowledge about financial literacy, grants, loans, entrepreneurship, how to navigate the financial & business system)	X				
Mentorship & Coaching	X	X			
<b>Confidence</b>	X				

## HOW POC COMMUNITIES ACCESS FINANCIAL RESOURCES NEEDED TO START AND GROW A BUSINESS

Based on your answer to Question #1, how did you access those financial resources? Check all that apply.

7 responses



Survey analysis revealed that each of the POC business owners relied primarily on their own equity to finance their business startups. Over half of respondents relied on friends and family to underwrite their goals. Only one survey respondent reported securing a bank loan to start their business venture. These findings from the survey corresponded with the literature in the content analysis, which indicate POCs tend to rely on alternative sources of capital to start and grow a business (Abello, 2019, Addo, 2017, & Smith, 2016).





## A.3 COMMUNITY EVALUATOR TRAINING MATERIALS

Using snowballing sampling technique, I asked interviewees to nominate business owners from the Greater Hartford Community. I then reached out to each of these nominees by way of mass emails via Google Forms, the platform I used to design and administer the surveys. From this universe of potential survey respondents, I also recruited five of the nine Greater Hartford community members who I trained to serve as Community Evaluators.

# The Hartford Foundation Needs Assessment Project

Community Evaluator Training  
July 30<sup>th</sup> | August 17<sup>th</sup> | August 21<sup>st</sup>  
2020

Facilitated by:  
Kimberly Harris, PhD

## Agenda

- Introductions (20 min.)
- Overview of the Needs Assessment Project (10 min.)
- Overview of the Needs Assessment and Your Role as Evaluator (80 min.)
  - Role, Commitments, and Compensation
  - Research (and ultimately Evaluation) Study Questions and Aims
  - Potential People/Organizations for Focus Groups
- Next Steps (10 min.)

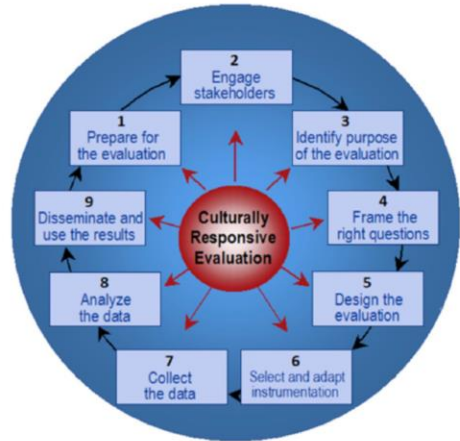
## Community Evaluation Trainer



Dr. Kim Harris  
kimberlyharriseduca@gmail.com  
Project Lead, LEEAD Scholar,  
Wealth and Asset Building Expert

## My Approach

- *Collaborative, Developmental, and Culturally Responsive Equitable Evaluation Methods*
- *Invitation for Multicultural Perspectives into Evaluation*
- *Deepen Stakeholder Connection and Understanding through Evaluative Conversation*



Hood et al., 2015

Our team of consultants brings expertise in collaborative and culturally responsive equitable evaluation, qualitative methodology, and expertise in economic development, wealth-building and financial literacy education. Our partnership centers on a deep commitment to use program research and evaluation to deepen connection and understanding among stakeholders and promote socially just partnerships policy making with communities.

## Community Evaluator Introductions

1. Name
2. Type of business you own.
3. What does wealth and asset building mean to you?
4. Biggest barrier to starting a business?
5. In 5 words or less, how would you describe your experience starting your business?

## What's it all about?

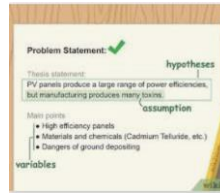
- This study aims to find out what are the factors that help and hinder women and people of color in their effort to start and grow businesses in Greater Hartford.
- You hold a piece of that knowledge.
- As researchers and evaluators we will work as a team to learn more.

Hartford Foundation for Public Giving (HFPG) has commissioned a Needs Assessment of Resources and Supports for Women and People of Color to start and grow successful small businesses and enterprises (Needs Assessment).

I need you to partner with me as my colleagues, my co-workers to get this learn

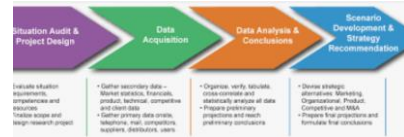
What is Research?  
 Tell Me What Comes to Mind  
 When You Hear the word  
 Research

- Research Is...



### 7 STEPS OF RESEARCH PROCESS

- Step One: Define research problem
- Step Two: Review of literature
- Step Three: Formulate hypotheses
- Step Four: Preparing the research design
- Step Five: Data collection
- Step Six: Data analysis
- Step Seven: Interpretation and report writing



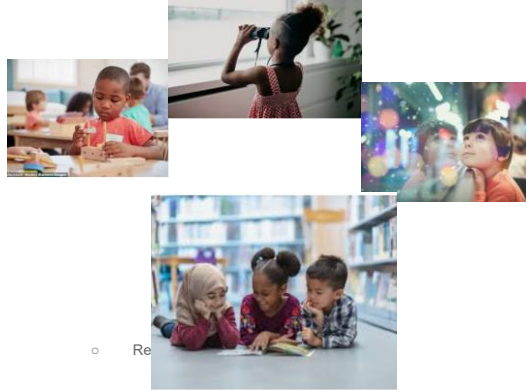
Steps we explore ...

1. formulate a question
2. research the question
3. form a hypothesis
4. conduct an experiment
5. analyze data
6. draw conclusions
7. communicate results



## Research Starts by being Alive and Aware.

- The Best Examples of Researchers are
  - CHILDREN!!! They are ALWAYS ASKING WHY???
  - THAT'S ONE OF THE QUESTIONS RESEARCHERS MOST FREQUENTLY ASK – WHY??



- Research starts by being alive and aware!! I promise you it is IMPOSSIBLE TO BE BOTH of those things and NOT BE A RESEARCHER. I believe everyone was born a researcher, life sometimes makes us forget that we started out that way

Research asks and answers questions in ways that CAN BE REPEATED by other researchers.

- Why?
- What do these have in common?
- How?
- How come?
- Why is it?
- How much?
- Who?
- Why them?
- In What Way?
- What does this thing do to another thing?
- If I change this, how will it change that?

## Research

- 1. Identify the Problem; the issue
- 2. We come up with a Research Question
- -The question needs to be clear – straightforward so that we can answer it.
- 3. Come up with a plan that guides our steps in answering that question.
- 4. Gather Data
- *Data are facts without context*
- 5. Analyze the data to get information
- Information is actionable data. It tells a story.
- 6. Answer the question.
- REPEAT.
- Typically, we don't assign a value to what we find.
- Depending on how we answer the question, we make assumptions about larger groups of people or things (not always)

As researchers, we are investigators. And like any good investigator, we employ a strategy. We tackle one question at a time. Collectively our answers help us to understand complex situations.

## Research Involves:

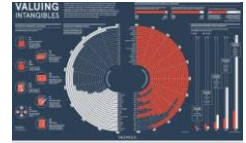
- Getting data (finding stuff out)
- We use our senses and very simple steps to get data
  - We observe
  - We listen
  - We talk
  - We read
  - We collect
  - We count
  - We might taste and touch (but Iwould NOT recommend it ☺)

# E\*valu\*ation = Measuring the Value of Something

Its meaning is in its name : VALUE  
What is value?

## Intrinsic Value

*The price a rational investor is willing to pay for an investment, given its level of risk*



How many of you have heard  
the word Evaluate before?



Good/Bad:  
Tabulate,  
Calculate



## Program Evaluation

- When you are doing a **program** evaluation, you are trying to describe what success is going to look like for your program or project.
  - How will you know if you have achieved success?
- Making a judgement
  - Effective vs. Not Effective
  - Met Goal vs. Did not meet Goal
  - High Impact vs Low Impact vs. No Impact
  - Continue to fund vs. Not continue to fund
  - This vs. That



## Evaluation Steps

- **1. Identify Outcomes and Impacts**
- **2. Define Your Metric (What you Want/Need To Measure)**
- **3. Select Your Measurement Tool (What You will Use to Measure *the Metric*)**
- **4. Collect the Data**
- **5. Analyze the Data**
- **6. Make Determination of Value (Based on 1-5)**
- **Report on 1-6**

Outcomes and Impacts = The Things We Want to Change...

**Outcomes are the Short-Term and Medium-Term Changes**

**Impacts are the Long-Term Changes**

Define Your Metric

- **What is the Change We are Trying to See?**

Select Measurement Tool

- **What will be the EVIDENCE of the change and how do you establish the rules?**

## Collect and Analyze the Data

- **What is your Plan?**
  - **START WITH YOUR EVALUATION QUESTION**
  - **What is the Data Source**
  - **How will you collect it?**
  - **How will you store it?**
  - **How will you analyze it?**
    - **Numerically (Quantitative)**
    - **Read/Listen (Qualitative)**
    - **All of the Above (Mixed)**

## Report

- **Written**
- **Visual (Graphic)**
- **Verbal**
- **Combination**
- **Often depends on who your audience is AND what you are planning to do with the results.**

## Needs Assessment Project

### Problem/Issue

- Hartford Foundation for Public Giving (HFPG) has commissioned a Needs Assessment of Resources and Supports for Women and People of Color to start and grow successful small businesses and enterprises (Needs Assessment). HFPG aims to strategically contribute to the economic development of the Greater Hartford Community by exploring wealth building best practices to support businesses and enterprises owned by women and people of color. To this end, HFPG seeks to answer the *following research questions* in conducting this Needs Assessment:

Needs Assessment Project

Research Question 1a.

**Which financial and other types of resources (resources) do women and people of color access when starting or growing their businesses?**

Literature Review: The Hartford Foundation seeks to increase the wealth-building content knowledge among The Hartford Foundation staff and its partners.

Inventory Assessment: The Hartford Foundation seeks to understand how its current local efforts contribute and might be augmented to reduce racial wealth gaps (per the literature or grantee results).

Stra



Needs Assessment Project

Research Question 1b.

**How do women and people of color access resources when starting or growing their businesses?**

Needs Assessment Project

Research Question 2.

**What are the barriers and gaps in resources/services that hinder women and people of color from starting or growing their businesses?**

Needs Assessment Project

Research Question 3a.

**What are the potential sources of capital in the Greater Hartford region for women and people of color?**

Needs Assessment Project

Research Question 3b.

**What are the barriers to accessing these potential sources of capital in the Greater Hartford region for women and people of color?**

Community Evaluator

*Where Do You Fit In?*

Evaluate the Business Development/Business Growth Ecosystem in Greater Hartford As It Pertains to Women and People of Color in the Region.

## Framing the Study

*What Evaluation Questions  
Should You Be Asking*

Who Should We Be Talking to In  
the Hartford Area to Get Those  
Answers?

## Wrap Up and Next Steps



# Banking Focus Group Questions

Thursday, September 23<sup>rd</sup>

10:30am-12noon

Facilitated by:  
Kimberly Harris, PhD

## A.4 FOCUS GROUP PROTOCOLS

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- 4a. Banking Focus Group
- 4b. Returning Citizens Focus Group
- 4c. Entrepreneurs Focus Group

The third round of community evaluator (CE) meetings took place on September 3<sup>rd</sup> and September 17<sup>th</sup>. During the meeting CEs designed banking focus group protocol. In addition, CEs contributed to the development of the returning citizens and entrepreneurship focus group protocols.



## 4a. Banking Focus Group

The third round of community evaluator (CE) meetings took place on September 3<sup>rd</sup> and September 17<sup>th</sup>. During the meeting CEs designed banking focus group protocol. In addition, CEs contributed to the development of the returning citizens and entrepreneurship focus group protocols.

# Banking Focus Group Questions

Thursday, September 23<sup>rd</sup>

10:30am-12noon

Facilitated by:  
Kimberly Harris, PhD

# Questions for Banking Focus Group

Needs Assessment Project (NAP)

A dark blue triangular graphic that starts as a thin line on the left side and expands upwards and to the right, forming a large triangle that occupies the lower half of the page.

What Do We Want to Know?

Out of Curiosity ( ...but  
Context DOES Matter... 😊)

1. Have you participated in a focus group  
similar to this before (a community  
conversation w/ POC communities)?

What Do We Want to Know?

Cultural Responsiveness

2. Are you talking to your POC community members? Are you seeking their voices? If so, how?

3. Do you have any diversity liaisons, or a community liaison focused on diversity? If not, why?

## What Do We Want to Know?

### Cultural Responsiveness

4. What is your level of knowledge about the communities you serve?

5. How diverse is the staff, especially in the area of management?

6. What type of supports /training for staff do you provide to make sure they do not make decisions informed by prejudice and bias? How do you help them overcome any aversions to interact with communities of color in which they work?

7. Do you appreciate the historical barriers and challenges that POCs face?



## What Do We Want to Know?

### Marketing: Products and Services

#### **8. How would you describe your marketing strategy? How do you use those marketing strategies to help minorities ?**

- 1. Is there a difference in messaging or marketing channels by demographic profile?*
- 2. How do you determine what banking services to offer in Hartford? Do you offer the same services through out the state?*

#### **9. How to you determine which markets you go after first?**

#### **10. How do you determine what products to offer| Do you offer all products in all markets?**

#### **11. How do you make sure people of color know about your programs? How do you create awareness? How do you market to POC communities with intentionality?**

What Do We Want to Know?

Banking Policies

**12. How do your banking policies (lending, lines of credit, etc., and other products and supports) reflect the broad range of small businesses?**

*<Not all small businesses are built equally, how does the small 0 employer, 1-man shop stack up with the 500-employee small business owner (in terms of who you prioritize).>*

## What do We Want to Know?

### Credit

#### **13. Do you use non-traditional credit to help POCs establish traditional credit history?**

1. *If not, Why?*
2. *If so, How do you use non-traditional credit to help POCs establish traditional credit?*

#### **14. Is there flexibility with credit worthiness?**

*<Is there flexibility with credit background checks? A lot of times, folks have difficulty obtaining loans because banks are so conservative w/ lending options terms.>*

## What do We Want to Know?

### Returning/Reentering Citizens

15. After being released from prison, most individuals have no credit and are not able to find jobs due to stigmatizing policies. Why is it that banks require the same documentation from folks with a credit history as they do from folks with no credit or no previous business (credit) history (ownership wise). There seems to be no help for small businesses or startups, especially if the business owners have a conviction.

*< Why is the process the same? Its hard to see why the process is the same. Why a one size fits all approach to opening a small business account with a bank? Why not a phased in process? >*

- *It is hard to talk about the racial wealth-gap without talking about mass incarceration of black and brown individuals. Many of the systemic structures that give rise other social inequities also impact the likelihood of black and brown interactions with the criminal justice system*

What Do We Want to Know?

Banks as a Social Enterprise

16. Do you feel there is a value proposition in consistently and intentionally reaching out to Communities of Color/POCs who own businesses (to inform them of development opportunities, etc.)? If so, how have you historically demonstrated that?

Lastly...

17. Tell us, what ideas you are taking back with you?

18. How are you going to hold your self accountable to this conversation, or will it remain theoretical?

Showing up is just the start.

Thank You So Much!!



## 4b. Returning Citizens Focus Group

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# Returning/Re-entering Citizens Focus Group Questions

Friday, September 25th  
10:00am-11:30am

Facilitated by:  
Kimberly Harris, PhD

# Questions for Returning Reentering Citizens Focus Group

Needs Assessment Project (NAP)

A dark blue triangular graphic that starts at a low height on the left side and increases linearly to a higher height on the right side, forming a right-angled triangle shape.

## Introductions

**1. Could each of you start by first, telling us a little bit about yourself.**

- **What is your name?**
- **What type of business do you own/ are trying to own?**
- **What made you want to own your own business?**
- *Has business ownership always been a dream of yours*

Business Plan

**2. What does wealth building mean to you?**

Business Plan...

**3. Why did you chose to pursue the type of  
business that you have chosen?**

Business Plan

4. Who did you turn to for advice? Support?

Business Plan..

5. What was your first step in getting started?

Business Plan...

**6. What has been the hardest part of starting your own business?**



Business Plan...

**7. What have you learned since starting your business that impacted you the most?**

Business Plan...

**8. Have you been able to successfully secure credit from a bank?**

Lastly... In Your Opinion...

**9. What are the biggest barriers for Women in starting a business?**

Lastly... In Your Opinion...

**10. What are the biggest barriers for People of Color in starting a business?**

Lastly... In Your Opinion...

**11. What are the biggest barriers for  
Returning/Reentering Citizens in starting a  
business?**

Lastly... In Your Opinion...

12. Do you see a difference?



#### 4c. Entrepreneurs Focus Group

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# Entrepreneur Focus Group Questions

Friday, September 25<sup>th</sup>  
1:30am-3:00pm

Facilitated by:  
Kimberly Harris, PhD



# Questions for Returning Entrepreneurs' Focus Group

Needs Assessment Project (NAP)



# 1.

Could each of you start by first, telling us a little bit about yourself.

- **What is your name?**
- **What type of business do you own?**
- **Is this your 1<sup>st</sup> business?**
- **What made you want to own your own business?**
- *Has business ownership always been a dream of yours*

2.

What was your first step in getting started?

3.

**What has been the hardest part of starting your own business?**

4.

Who did you turn to for advice? Support?

5.

**What financial resources did you use to start your business?**

6.

**Other than financial resources, what other resources did you use to start your business?**

7.

How did you access those other resources?



8.

**What have you learned since starting your business that impacted you the most?**

9.

**In your opinion, what are the barriers and gaps in resources/services that hinder women and people of color from starting or growing their businesses in Greater Hartford?**

10.

What are the potential sources of capital in the Greater Hartford region for women and people of color?

11.

**What are the barriers to accessing these potential sources of capital in the Greater Hartford region for women and people of color?**

Thank You So Much!!