

**COMMUNITY ACTION DEVELOPMENT CORPORATION of
BETHLEHEM**

ANNUAL WORK PLAN

2009-2010

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MISSION: The mission of the Community Action Development Corporation of Bethlehem is to promote social and economic change by fostering business and other economic opportunities within the community of south Bethlehem.

GOALS AND PERFORMANCE TARGETS

GOAL 1 Provide entrepreneurship training to low-to-moderate income individuals who desire to start or improve businesses in south Bethlehem.

Performance Targets:

- A. At least 70 students will enroll in the Start Your Business course, with the goal of at least 50 receiving significant services (at least 10 hours of training in the fiscal year).
- B. Of the students receiving significant services, at least 50% will be low-to-moderate income, at least 50% will be women and the majority will be residents of south Bethlehem.
- C. At least 35 students will complete the SYB class and at least 15 individuals will complete and submit business plans. 7 individuals who have participated in the class will start or improve businesses in south Bethlehem during the fiscal year.
- D. Provide financing information to 50 students about the following loan programs:
 - Microloans through Rising Tide Community Loan Fund
 - Façade Improvement Loans (City of Bethlehem and Vision 2014)
 - FRED loans (Fund for Revitalization and Economic Development)
 - Forgivable Loan Program through Rising Tide Community Loan Fund
 - Up to \$1,000 grant for professional services (legal and accounting)
 - Up to \$1,000 grant for development of static website
 - Insurance revolving loan fund for \$5,000 to \$30,000 for liability and workmen's compensation insurance program for contractors
- E. At least 8 employment opportunities will be created as SYB students open or expand businesses in south Bethlehem.
- F. Implement a 12-week Summer Entrepreneurial Initiative for 24 young people between the ages of 18 and 24.

GOAL 2 Provide technical assistance to individuals who desire to start or develop businesses in south Bethlehem.

Performance Targets:

- A. At least 50 prospective and/or existing business owners will be provided business technical assistance, with at least 20 individuals receiving a significant level of technical assistance (at least 10 hours of specified technical assistance during the fiscal year).

- B. Of the persons receiving technical assistance, 50% will have low-to-moderate income at intake, and the majority will be residents of south Bethlehem, or have businesses located there.
- C. Through the use of Credit Expert, CADCB staff will assist 20 individuals enrolled in business training (SYB) or technical assistance and they will learn how to improve their credit scores within the fiscal year.
- D. Prequalify and assist 20 people with loan applications for the following loan programs:
 - Microloans through Rising Tide Loan Fund
 - Façade Improvement Loans (City of Bethlehem and Vision 2014)
 - FRED loans (Fund for Revitalization and Economic Development)
- E. Refer 25 individuals to the following special financing programs:
 - Up to \$1,000 grant for professional services (legal and accounting)
 - Up to \$1,000 grant for development of static web site
 - Insurance revolving loan fund for \$5,000 to \$30,000 for liability and workmen's compensation insurance program for contractors
 - Forgivable Business Loan Fund for purchase of tangible assets between \$1,000 and \$10,000
- G. At least 12 low-income entrepreneurs will receive additional marketing assistance to enable them to successfully launch and develop their businesses.
- H. Arrange for two vendors to use the Bethlehem Farmers' Market as a first step in entrepreneurship.
- I. Refer two entrepreneurs to Originate Venture's Open Court program.

GOAL 3 Encourage current and prospective business owners to participate in training and business-related programs, projects and initiatives to support a diversified economy of small-scale, locally owned businesses in south Bethlehem.

Performance Targets:

- A. Recruit at least 20 business owners for certification training as women or minority owned businesses in Pennsylvania for vendorship and contracting opportunities in the gaming industry. Provide necessary one-on-one assistance and encouragement to 8 business owners to ensure they become certified.
- B. Participate on the board of the Bethlehem Area Chamber of Commerce to develop programs and activities that involve and engage neighborhood business owners and ensure that neighborhood businesses are represented in the greater business community.
- C. Provide informational fliers to 500 low-to-moderate income households and 50 businesses in and around south Bethlehem to make them aware of CADCB's Start Your Business training classes and technical assistance programs.

- D. Encourage networking of former SYB participants by hosting an annual gathering.
- E. Establish an online network of former SYB and technical assistance participants to enable the referral of information about training and additional services. Refer them to seminars/classes at the Small Business Development Center, Hispanic Chamber of Commerce, Tri-State African American Chamber, and Greater Lehigh Valley Chamber.
- F. Organize a network of micro-businesses for promotional opportunities, including the Microenterprise Expo.
- G. Participate in the local Sustainable Business Network and the Downtown Business Association in order to help connect neighborhood businesses.

GOAL 4 Implement Southside Vision 2014

Performance Targets:

- A. Coordinate with the 4th Street Committee and City of Bethlehem to use the remaining funds from the commercial façade project to enable qualified business owners in the 500 – 800 blocks of East Fourth Street to fix the facades of their properties.
- B. Encourage the development of a group of viable and distinctive businesses in the Four Blocks International neighborhood and along the proposed Greenway.
- C. Create a community music and conversation area in the 700 block of East Fourth Street.
- D. Continue to use the 4 Blocks International website’s many features that were coordinated by CADCB for local business owners.
- E. Continue to pursue funding for the Eastern Gateway light project.
- F. Advocate for additional parking for commercial customers of Southside businesses.
- G. Develop materials that promote the goals and successes of Southside Vision 2014.
- H. Provide staff support to Southside Vision 2014 and monitor the youth services contract.

GOAL 5 Support activities and events that encourage and empower low-to-moderate income residents to assume more active roles in the stewardship and development of neighborhoods.

Performance Targets

- A. Explore opportunities for event to promote multiculturalism and neighborhood unity. Ensure that neighborhood residents are involved in the planning of these events.

- B. Participate in the monthly meetings of the Southside Task Force, keeping informed of block watch activities in south Bethlehem.
- C. Distribute fliers and posters for community events into the neighborhoods, ensuring that residents and business owners are aware of activities in south Bethlehem.
- D. Participate in Lehigh University's Southside Initiative events that are relevant to our mission.

GOAL 6 Evaluate CADCB's efficacy and continue to research national standards and implement them.

Performance Targets:

- A. Participate in WEB's consulting opportunities with the MicroCatalyst program.
- B. Recruit a professional to perform a technology audit to make long-term recommendations.