



BG CARES



How BG CARES Helped the
Butcher, Barber, The Baker, & the
Candle-Stick
Graphic Tee Maker

Prepared by Karen Foley for Neighborhood & Community Services

HOW BG CARES HELPED THE BARBER, THE BAKER & THE GRAPHIC TEE MAKER

Neighborhood & Community Services launched the BGCARES Small Business Grant program at the end of October 2020, intending to disburse more than \$1.85M in about six weeks to our hardest hit small businesses. The idea was to try to preserve and relieve as many small businesses as possible while injecting economic stimulus back into the local community. While we have staff well-seasoned in grantsmanship, and while other communities around the nation had already started deploying their own grant programs, we knew our program would need to be tailored to our own local context to best meet the environment. We also knew we needed to move nimbly and be ready to make adjustments quickly. What we did not know is what those adjustments would need to be, and that it would take longer, and involve more legwork by staff to make it happen. This is our story.



HOW THE BGCARES SMALL GRANT PROGRAM GOT STARTED

When City staff first started planning the program in July, it was assumed that funding would be depleted very quickly, so distributing information to those small businesses that may be at a systemic disadvantage due to their location, disenfranchised clientele and/or language barriers was a top priority.

To do this, we utilized bilingual staff, existing community networks, and our **Code Enforcement Division** (James Napper, Jarrod Poteet, Moe Hillard, and Brad Schargorodski) to hand deliver program applications in strategic locations. In addition, targeted emails, social media posts, and direct messages were sent to small businesses located downtown, on the west end, and along the US 31W Bypass. We circulated grant information through the Warren County NAACP and Black Leaders Advocating for Community (BLAC), along with small business Facebook groups that had emerged after the start of the pandemic.



International Communities Liaison Leyda Becker and intern Sofia Rodriguez focused on targeting small businesses owned by members of our international communities and assisted applicants with obtaining, completing and finalizing applications for the grant.

Neighborhoods Division staffers Karen Foley and Emily Angel prepared news releases, social media posts, and hard copy mailings of applications. They responded to inquiries and also helped conduct follow-up outreach to applicants to ensure they were getting their status updates and closing the loop to qualify and apply for funding. Information about the grant was also directed to the Bowling Green Area Chamber of Commerce.

The grant opportunity was also discussed on WKCT's Spanish language "La Nuestra" radio program, publicized during a Facebook Live event, and circulated in local media articles leading into the holidays.



WHAT HAPPENED BEHIND THE SCENES

All along the way, NCS's **Magally Martin** served to expedite the process by tracking the progress of every single application that came in, whether electronic or hard copy. Magally had at least one, and usually multiple, contacts with every applicant, along their journey from initial application to final decision. She checked applications for completeness, performed initial data entry, and coordinated processing of grant payments. She assisted with everything from site visits, to dropping off applications, to reaching applicants for corrections, clarifications, and "to do" tasks for the applicants to remain in consideration for funding.



In partnership with Magally and the rest of NCS, the **Treasury** and **Occupational Licensing** staff in the Finance Department assisted by verifying applicants' confidential information, updating tax payments, and assisting the businesses with updating records. It was important that businesses were properly licensed and current at least through 2019 for various taxes and fees. Knowing we'd have many new vendors to whom checks would need to be written, **Assistant**

CFO Erin Ballou and Finance Specialist Meghan VanMeter developed a quick process to have the grant awardees entered into the City financial system so that payments could be processed once approved.

The entire **License Office** (David Lyne, Jennifer Phillips, Charlotte Duvall, Jessica White, Marcus Barnett, and Matt Leffler) also heavily assisted on this project, doing a tremendous job working with clients and taking care to ensure compliance for funding eligibility. The **Treasury Office** (Alix Ebling, Amanda Cannon, and Leah Glasscock) worked on the back-end, collecting outstanding tax and fee balances to make sure applicants were eligible for grant funding.



READING THE STORIES

The NCS and finance managers reviewed each application and the narratives detailing how COVID-19 had impacted the applicant businesses. They read how a 2019 cosmetology school graduate lost her booth when her salon closed permanently and she had to start again from scratch, how entertainment venues and hotels had to find ways to keep utilities and mortgages paid after demand for nightly visits bottomed out, and how even the towing business became far less lucrative without the normal movement of students parking and overnight tows from parking lots.

They also read how restaurants innovated to provide a robust carry-out service or to expand outdoor dining, or even sometimes how owners made the hard decision to completely shut down for periods of time to “wait out” the restrictions and the virus. They read how the BGCARES Small Business Grant would make it possible for these businesses to pay down credit cards and lines of credit that had floated their utility bills and rent/mortgage payments while their doors remained locked and posted with “closed” signage.

HOW IT'S GOING

By the time all of the applications were reviewed and all checks were issued at the end of February 2021, this is how BGCARES Small Business Grant impacted our community:

\$ 2,241,000 in grants awarded (more than original expectations)

- 499 Small Businesses Received Grants of at least \$3,000 each.
- More than \$1M disbursed for rent payments to commercial landlords.
- Nearly $\frac{3}{4}$ (72%) of the businesses impacted had 5 or fewer employees, filling a particular need for businesses least prepared to absorb PPE costs.

Those reviewing the applications for approval included **NCS Director Brent Childers, CFO-Assistant City Manager Katie Schaller-Ward, Assistant CFOs Sean Weeks & Erin Ballou, and Grants Manager Nick Cook.**

As we learned more about the needs of our small businesses and the gaps in funding, we asked the Board of Commissioners for approval to amend the funding guidelines, so more businesses could benefit. Ultimately, the BOC provided an option for the applicants to receive even more funding.

WHO WAS FUNDED?

Businesses located within the City of Bowling Green, with 50 or fewer employees and with less than \$5M revenues in 2019. Businesses qualified for different tiers of funding, based on size of business as referenced by number of employees.

BY HOW MUCH?

1-5 Employees: \$3,000
6-25 Employees: \$7,000
26-50 Employees: \$15,000

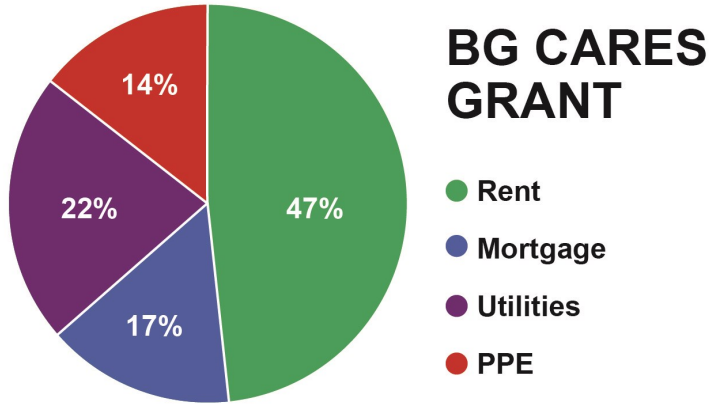


Arts/Entertainment	28
Childcare	11
Construction	15
Finance	5
Medical	48
Hotel	21
Household Services	3
Information Technology	3
Manufacturing	8
Personal Services	91
Professional Services	42
Repair	20
Restaurant	92
Retail	84
Social	13
Transportation	12

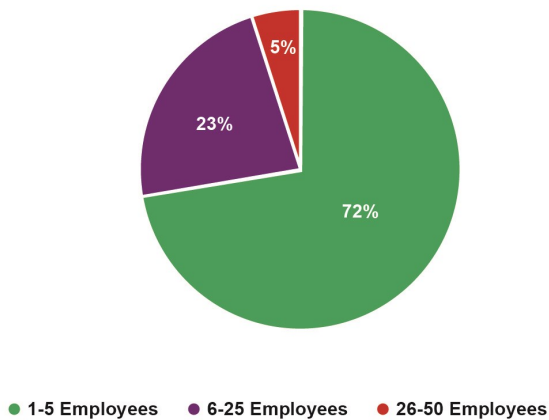
At least 16 of the organizations receiving some level of funding were not-for-profit organizations that rely on special event fundraisers, service fees or admission fees to fund operations. These organizations would not have been eligible for CARES appropriations or other funds to pay for their fixed costs. These organizations fell into the social, childcare, and arts/entertainment categories.



How **BGCARES** Helped the ~~Butcher Barber,~~ the Baker, & the ~~Candlestick~~ Graphic Tee Maker

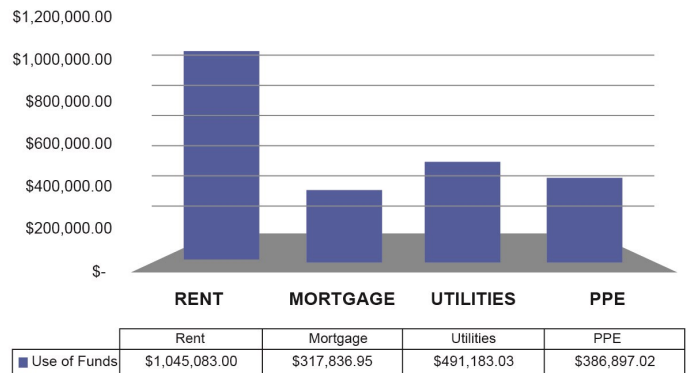


Businesses Served by Employee Count

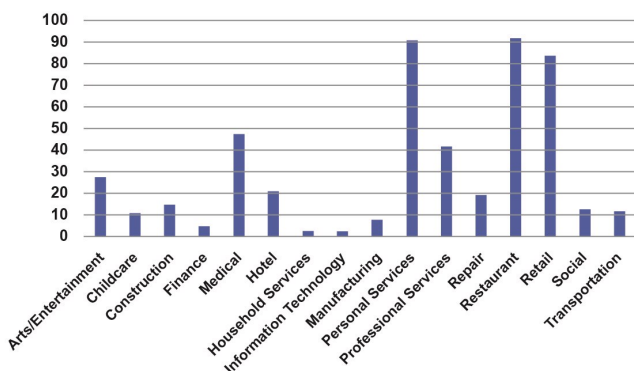


BG CARES GRANT

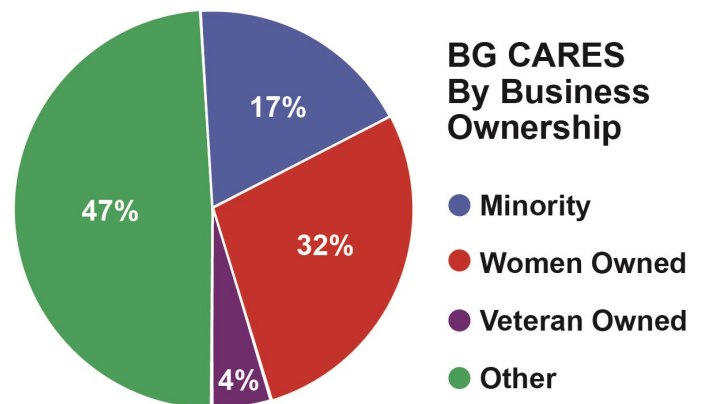
\$2,241,000.00



Businesses Assisted by Type



BG CARES By Business Ownership



Total Applications Funded 499

BG CARES PROGRAM STAFFING

NEIGHBORHOOD & COMMUNITY SERVICES

Brent Childers

Magally Martin

Nick Cook

Leyda Becker

Sofia Rodriguez

James Napper

Moe Hillard

Jarrold Poteet

Brad Schargorodski

Emily Angel

Karen Foley

Information Technology

Brad Stinson



FINANCE

Katie Schaller-Ward

Sean Weeks

Erin Ballou

Meghan VanMeter

David Lyne

Jennifer Phillips

Charlotte Duvall

Jessica White

Marcus Barnett

Matt Leffler

Alexandra Ebling

Amanda Cannon

Leah Glasscock

