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# City of Cambridge

## Community Development Department

### FY21 Small Business Challenge

### GUIDELINES & APPLICATION

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#### **INTRODUCTION**

The City of Cambridge Community Development Department (CDD) Small Business Challenge (“Challenge”) is designed to foster neighborhood engagement with the local business community and to support small business associations and groups of neighborhood businesses.

The Challenge provides **one-time grant matching funds between \$1,000 and \$6,000** for well-designed projects that bring together neighborhood and business interests around shared goals of improved design, promotion, and business resiliency in a commercial area. Proposals must demonstrate a positive benefit to a given community in which businesses, residents, and visitors alike will benefit from the proposed project.

The Challenge encourages applicants to develop innovative ways to invigorate their commercial areas and business districts. This could include, but is not limited to, the following:

- **Neighborhood Tourism/Events Planning** – Work with Economic Development Division (EDD) of CDD, Cambridge Office of Tourism, Cambridge Arts Council, or other city departments to create one-time promotional marketing materials or events around a shared common vision for the district.
- **Placemaking** – Work with the Economic Development Division (EDD) of CDD and Cambridge Public Works to install decorative or interactive elements in the built environment to emphasize the unique cultural or commercial assets of a business district.
- **Technology & Skill Training** – Partner with a local technology expert and/or skill trainer to build the skills of businesses, and/or local business associations, to help increase sales, increase efficiencies, and develop online marketing and social media strategies.

The ongoing COVID-19 restrictions and associated re-opening efforts have presented significant challenges to small businesses and commercial districts. Challenge funds can be used towards any events, placemaking efforts, or trainings that may support COVID-19 relief or reopening efforts provided that applicants follow all [local COVID-19 guidelines](#). Applicants requesting funds for COVID-19 related needs should take care to demonstrate how proposed projects will meet the eligibility criteria detailed below.

#### **ELIGIBILITY CRITERIA**

The following criteria must be met for applications to be considered:

1. Applicants must be a Cambridge business association or group of neighborhood business owners.
2. The area of focus must be a Cambridge business district or cluster of street-facing Cambridge businesses. Applications for projects focused on residential areas will not be considered.

3. Preference will be given to projects that help newly-formed, or struggling-to-form, business groups or commercial districts/commercial nodes.
4. Preference will be given to areas of need in which design, promotion, or business resiliency has not been as active as some other parts of the city.
5. Tenants must have written approval from property owners to participate in proposals that entail building renovations or changes.
6. Applicants must comply with all State and local laws and regulations pertaining to licensing, permits, building code and zoning requirements.
7. Additional Requirements:
  - A small group of 2-3 businesses may apply together if they operate in proximity of each other, for example on the same block or street corner.
  - Costs not covered by the Small Business Challenge Grant include City fees for permits or licenses. A portion of printing costs may be covered but they must account for no more than 30% of total proposed costs, be part of a broader re-branding or marketing effort, and have a direct connection to the grant pilot goals of commercial area betterment.
  - Projects already in progress will not be funded, though new elements of an existing project will be considered.
  - Costs associated with PPE (personal protective equipment) may be included as part of COVID-19 related proposals but cannot be the only project cost and applicants must demonstrate how PPE will not be for the benefit of individual businesses (e.g. if materials are needed to mark out appropriate spacing for an event, an individual business cannot use the items after the event at their own store to mark appropriate spacing inside or outside).
  - Applicants may request that a portion of any awarded grant funds be used towards an applicant/organization's own staff time on the project. Requests are subject to Small Business Challenge committee review, may not exceed more than 20% of a grant award or \$1,000 (whichever is less), and an applicant must demonstrate in their application and budget template why no other capital costs will be incurred on the awarded project. Applicants will be required to submit timesheets prior to funds being reimbursed.

The City of Cambridge reserves the right to apply additional criteria before accepting proposals if program demand exceeds budgeted resources. Past recipients of a Small Business Challenge award are welcome to apply again. First-time applicants, or applicants not awarded in previous years, will be given special consideration.

### **EXAMPLES OF APPLICABLE SMALL BUSINESS CHALLENGE GRANT PROJECTS**

The following past examples meet grant guidelines:

1. Large, reusable banners for marketing or branding purposes.
2. Decorative and whimsical elements (e.g. streetscape planters or a large branded sign) that help act as gateway identifiers to a unique business district.
3. Hanging flower baskets installed in a business district to unify area.
4. Temporary art, or decorative elements, installed in first floor windows of unoccupied or vacant commercial properties.
5. Interactive events (e.g. walking tours) that celebrate a collection of local businesses and

engage residents and/or customers.

6. Re-designed websites to promote small business promotion efforts.

The following examples would also meet grant guidelines:

7. Hosting remote events or online gatherings that celebrate a group of businesses or a district.
8. Social media workshops or financial management trainings for business groups.
9. One-time marketing and promotional materials to boost a commercial area or new event (e.g. “swag bags” or branded items like T-shirts and hats).
10. Launching a business-to-business network with targeted goals.
11. Marketing materials for “a retail pop-up” in vacant storefront storefront.

## **FINANCIAL ASSISTANCE**

Funding offered is a reimbursement grant in which the City would reimburse the applicant for a portion of qualifying projects, up to \$6,000. Applicants may be awarded less than \$6,000 depending on funding availability. Applicants may be awarded two grants in the project year, one each funding round, but awarded funds will not total more than \$6,000 per applicant for the whole year.

The Program will only reimburse applicants after the applicant has fully paid for any work covered by the grant and after the project is determined to have been completed in accordance with the contract between the City and applicant. Any work paid for or conducted prior to a signed contract or “Notice to Proceed with Improvements” will not be considered as eligible for reimbursement.

Grant awards are determined by the Small Business Challenge review committee who exercises the following considerations: 1) total project cost 2) potential impact in community or given area 3) lasting impact and sustainability of project 4) feasibility of project and soundness of proposal 5) ability of project to be replicated.

Funding through the Small Business Challenge is available for public projects that benefit a group of businesses and/or commercial district. Applicants must detail this benefit in their Small Business Challenge applications. Funding made available through the Small Business Challenge is intended for the purposes expressly stated in the applicant’s grant application and may not be used, in any part, for personal or political purposes. Examples of inappropriate use of Small Business Challenge funding includes but is not limited to:

- An applicant is awarded grant funding to string up holiday lighting at their business and at a cluster of businesses around them to brighten the district they operate in. The lights are taken down in the summer to help reduce unnecessary wear and tear. A business may not use the lighting for their own display purposes inside their store when the lights are not in use outside.
- A business association is awarded funding to develop a new social media platform to help promote their business members and association work. The association agrees to host a regular video series by a campaigning member of Cambridge City Council who is particularly supportive of small businesses. Unless the association is willing to host promotional materials for all City Council candidates as part of a larger election awareness effort, the association may not use the social media platform to distribute

political content for a singular candidate.

- A business association is awarded funding to install decorative flags in a given commercial district. The flags are stored during the winter months. A business in the district is hosting a special event for Valentine's day and wants to use the flags to draw attention to their business being open late for shoppers. Unless other shops are joining to create a cluster of activity, the business may not use the flags for their personal event.

If an applicant is found to be in violation of Small Business Challenge grant funding terms, the applicant may be required to reimburse the City of Cambridge in full. Additionally, the applicant may be restricted from future Small Business Challenge grant funding opportunities.

## **DEADLINES & REVIEW PROCESS**

The Small Business Challenge will have two applications rounds: a summer round and winter round with approximately half the budgeted funds available each round. Any funds not allocated in the summer round will be available in the winter round.

Applicants seeking grant funds to support any efforts in the 2020 holiday shopping season should apply to the summer round. The summer timeline is:

- **August 21, 2020** (5:00 PM): complete applications due to CDD staff
- August 28, 2020: applicants notified of award
- September 11, 2020: earliest date that applicants can proceed with work

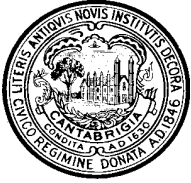
Applicants seeking grant funds for other efforts should apply to the winter round. The winter timeline is:

- **January 15, 2021** (5:00 PM): complete applications due to CDD staff
- January 22, 2021: applicants notified of award
- February 5, 2021: earliest date that applicants can proceed with work

Applicants may apply for, and receive, funding in both rounds. Funds awarded cannot total more than \$6,000 per applicant per year.

All projects, regardless of which funding round they are awarded in, should be fully paid for by June 1<sup>st</sup>, 2021 to qualify for reimbursement before the end of the Fiscal Year (June 30, 2021). CDD staff will work with awardees one-on-one to establish benchmarks to ensure grant projects are realized and on track for completion. Grant funds will be awarded upon project completion and submission of evaluation plan results.

Please contact Christina DiLisio at (617) 349-4601 or [cdilisio@cambridgema.gov](mailto:cdilisio@cambridgema.gov) for information on available funds, reimbursement grant procedures, or any questions related to the Small Business Challenge.



**City of Cambridge  
Community Development Department  
FY 21 Small Business Challenge  
APPLICATION FORM**

**APPLICANT INFORMATION**

1. Applicant's Name: \_\_\_\_\_  
Applicant's Business or Business Organization: \_\_\_\_\_  
Mailing Address (note whether personal or business): \_\_\_\_\_  
\_\_\_\_\_

2. E-mail address: \_\_\_\_\_  
Website (for groups of businesses, list all): \_\_\_\_\_  
\_\_\_\_\_

3. Is the applicant, co-applicant, or any member of applicant's organization one or more of the following:

Y/N Involved in a political campaign

Y/N A candidate or public official or foreign political official

Y/N An immediate family member of a political official

Y/N A business entity formed by or for the benefit of any public official

Y/N A member of a local committee or board (including advisory boards)

If YES to any of the above, provide details (e.g. position title, volunteer or paid, duration of work):

\_\_\_\_\_  
\_\_\_\_\_

4. Applicant Status:

☐ Business Owner (applying on behalf of a group of businesses)

1) List all businesses in group: \_\_\_\_\_  
\_\_\_\_\_

☐ Business Association

1) List other business association here, if applicable: \_\_\_\_\_  
\_\_\_\_\_

5. List all project partners who are not businesses or business associations including resident organizations, non-profits, and city agencies or departments:

\_\_\_\_\_  
\_\_\_\_\_

6. Provide a street address, intersection, block, and business district of proposed project:

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7. Required **supporting documents at time of application:**

☐ Business Owner (applying on behalf of group of businesses):

- 1) Copy of Cambridge Business Certificate
- 2) Three signed letters of support from businesses abutting proposed project
- 3) Written permission from building owner(s) of any proposed properties (if making building improvements)
- 4) Three quotes for proposed work (must be itemized and on company letterhead)

☐ Business Association:

- 1) Organizing charter or Mission statement
- 2) Copy of 501c3 status (if applicable)
- 3) Full list of current board members and their affiliations
- 4) Three signed letters of support from businesses abutting proposed project.
- 5) Written permission from building owner(s) of any proposed properties (if making building improvements)
- 6) Three quotes for proposed work (must be itemized and on company letterhead)

## **PROJECT NARRATIVE INFORMATION**

On a separate sheet, please address the following:

8. Briefly describe the organization(s) behind the application, including mission, staff levels, board/leadership team, and/or recent changes in leadership or strategic direction.
9. In 50 words or less, briefly describe what your project is and what challenges it seeks to address.
10. Other than funding, what obstacles have prevented you from launching a project like this in the past? For example, lack of consensus within leadership, short-staffed, competing priorities, needed additional buy-in from certain stakeholders, etc.
11. In addition to funding, what resources are available to ensure project success? For example, please note any recently added capacity like paid staff, recently completed strategic plans or visioning meetings, partnerships with area organizations, etc.
12. Please explain how your project is not temporary and how your project feeds into any larger organization or group efforts. For example, will banners or promotional materials be re-used in some way, will equipment or materials be durable for a few years, will workshops or trainings be captured in some way for future use?

## PROJECT BUDGET & EVALUATION INFORMATION

13. Fill out the budget template provided or attach a budget of equal detail. Itemized costs and itemized sources of anticipated income are required.

- ☐ I used the template provided.
- ☐ I've attached my own budget.

14. How much grant funding are you requesting in total (cannot exceed \$6,000)? \_\_\_\_\_

15. How will you measure the impact of your project? Check one and expand upon below or attach separately.

- ☐ Post-project survey to members, customer base, or similar group with an interest in your project.
- ☐ Quantitative measurements like increase in new business association member or board members, increase in number of return customers, increase in average ticket sales or event attendees. Please note, applicants must be prepared to share data collected prior to project launch to ensure accurate pre- and post-project comparisons.
- ☐ Other: \_\_\_\_\_

*Please note, projects will not be reimbursed until evaluation results have been shared with the Community Development Department (CDD). In the absence of a plan, staff in the CDD Economic Development Division will assist applicants in crafting one.*

## CERTIFICATION

The undersigned hereby represents and certifies to the best of his/her knowledge and belief that the information contained on this statement and any exhibits or attachments hereto are true and complete and accurately describe the proposed project, and the undersigned agrees to promptly inform the City of Cambridge Community Development Department of any changes in the proposed project which may occur.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Tax ID #

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## RETURN COMPLETED APPLICATION

Deliver, Mail, E-mail or Fax Completed Application to:

Economic Development Division      Cambridge Community Development Department

Attention: **Christina DiLisio, Associate Economic Development Specialist**

City Hall Annex, 3<sup>rd</sup> Floor

344 Broadway, Cambridge, MA 02139

Telephone: (617) 349-4601

FAX: (617) 349-4638

E-mail: [cdilisio@cambridgema.gov](mailto:cdilisio@cambridgema.gov)

[www.cambridgema.gov/CDD/econdev/resourcesforbusinesses/smallbusinesschallenge](http://www.cambridgema.gov/CDD/econdev/resourcesforbusinesses/smallbusinesschallenge)

## Small Business Challenge Budget Template

### Project Expenses

#### Consultant or Specialist

	kind of work	cost
1		
2		
3		
Subtotal		

#### Equipment Purchase or Rental

	type/general category	cost
1		
2		
3		
4		
5		
Subtotal		

#### Space Purchase or Rental

	type of space or location	cost
1		
2		
3		
Subtotal		

#### Marketing & Advertising (including printing costs)

	Type of marketing (e.g. ad, printing)	cost
1		
2		
3		
4		
Subtotal		

#### Other Expense

	type	cost
1		
2		
3		
4		
Subtotal		

Total Expenses \$

Balance

### Project Income

#### Budgeted Funds \*if funds are anticipated, note date

	Source or type	cost
1		
2		
3		
4		
Subtotal		

#### Donations or Contributions

	Source or type	cost
1		
2		
3		
4		
Subtotal		

#### Other Grants or Sponsorships \*if funds are anticipated, note date

	Name and type	cost
1		
2		
3		
4		
Subtotal		

Total Income \$

Total Expenses - Total Income

\$