ASCEND LONG ISLAND
Implementation Plan

HOFSTRA UNIVERSITY

A model suburban roadmap for assisting minority-owned businesses

October 31, 2018

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INTRODUCTION

These are not our parent's suburbs. America's First Suburb, as Nassau County is often called, is now America's Changing Suburb. A generation or two ago, like many suburban communities that saw an explosion of population after World War II, Nassau was overwhelmingly white with pockets of poverty, often African American, on the edges of prosperous villages dotted with single-family houses and quaint Main Streets.

Today, a surge of new immigrants from Asia, Africa and South and Central America literally has changed the face of Nassau and other suburban counties in ways that have profoundly affected their economic, political and social institutions. Although many of the newcomers have prospered, many others have not. And the relatively new suburbanization of poverty, along with the persistence of segregated housing patterns and other forms of racism, has seen a rise in poor black and Latino communities. Particularly compared to wealthier white neighborhoods just across village lines, these minority enclaves are punished with relatively high unemployment, taxes and crime rates and low-performing schools and business districts. And their businesses have a difficult time accessing capital and networks in more lucrative markets.

The National Center for Suburban Studies at Hofstra University (NCSS) has done extensive research and engagement in these socially and economically isolated communities. (See the academic analysis in the final section of this report and extensive supporting data in the appendix.) Along with our university partners, the Center for Entrepreneurship and the Scott Skodnek Business Development Center, NCSS has worked closely with many of their residents, including young entrepreneurs and long-standing merchants and manufacturers. And while the data tells a story of dysfunction and even despair, with Nassau's minorities earning a scant percentage of county median income, it is not the complete story. Based on our experiences "in the trenches," we know there are many talented and hard-working people who have the ability and character to grow their businesses. What they need is help – expert, respectful and sustained help.

That's why Hofstra is pleased and proud to have created Ascend Long Island, part of a new and evolving national organization, Ascend 2020, created and funded by JP Morgan Chase (JPMC) and overseen by the University of Washington's Consulting and Business Development Center.

INTRODUCTION

Village of Hempstead 1957

As frequent facilitators of an inclusive ecosystem approach to economic growth, we at Hofstra are excited to contribute our expertise and experience, as well as our community and corporate connections, toward Ascend 2020's goal of improving the performance of minority-owned small businesses in underserved neighborhoods. And, in developing a suburban version on a planning grant from JPMC, we are committed to adapting the "3-M Model" to provide minority-owned businesses with management training, mentoring, and access to capital and larger contracts. After engaging in a nine-month planning effort, we know there is a not only a need but a desire for such a service in our targeted communities of Hempstead Village, Freeport Village, Uniondale, and Roosevelt ("The Corridor"). What distinguishes Ascend Long Island from its sister programs are site and size. With the continued support of JPMC and the Ascend community, which collectively understands the problems and possibilities posed by the suburbanization of poverty, we hope to implement the program's first iteration in an "inner suburb." As such, we would become a pilot within a pilot. A Hofstra team has visited two Ascend cities (Seattle and the San Francisco Bay area) and communicated with others, including at the 2018 National Conference in Oakland. As part of our "due diligence," we have worked closely with the Ascend program and JPMC leadership. And we acknowledge that we have much to learn and adapt from Seattle, Atlanta, Chicago, Washington DC, the San Francisco Bay area and Los Angeles.

But through decades of research and engagement at Hofstra, we know that suburbs are different in a number of ways – from governance and geography to cultural competency and racial sensitivities. We know that "place" matters. As for size, Ascend Long Island is targeting an area with relatively fewer residents and businesses than Ascends that span major metro areas -- four majority-minority communities with only 140,000 people and 3,167 companies, nearly 70 percent of which have four or fewer employees. So the pool from which we can recruit will be much smaller, likely requiring a more personal approach to marketing and relationship-making. Meanwhile, these communities are economically isolated, surrounded by great wealth, but segregated through decades of institutional racism, both commercially and governmentally.

INTRODUCTION

Politically, the underserved areas of the local ecosystem are often marginalized and their power is diluted. More recently, they have been struggling with rapid demographic change, including a surge of Spanish speakers, many of whom are undocumented and poor. Therefore, in planning for implementation, these dynamic realities have influenced virtually all our decision-making, from the recruitment and revenue range of our participant businesses to the curriculum and the location and language in which it is taught.

Thus, the challenges and their consequences for these hard-pressed suburban entrepreneurs may be similar to their urban counterparts, but our research and experience with civic groups, service-providers, elected officials and businesses suggest that their problems will require different solutions. How different -- most specifically for the growth of small businesses -- is the defining focus of Ascend Long Island. We know our team will include a program manager, community navigator/recruiters, marketing and curriculum specialists, CDFI counselors from BOC Capital Corp (BCC), and a business connector to help participants "seal the deal." But as a pilot in skies not flown by our sister Ascend programs, we see patience and flexibility as necessities: where we begin may be very different -- across the board -- than where we end.

BUSINESS PROFILE
RegCare
Roosevelt, NY
In-home nursing assistance
Revenues: $100k - $200k

"This program will help me to expand my business, increase my staff and increase my advertising opportunities."

BUSINESS PROFILE
Melissa's Skin Care Products and Supplies
Freeport, NY
Revenues: $150k - $200k

"It's interesting to know that there are institutions really interested in the growth of small businesses."

A ROADMAP FOR IMPLEMENTATION

What follows is a roadmap through Ascend Long Island, a narrative of where we are starting (and why) and where we plan to be going. This is based on a considerable amount of quantitative and qualitative research – from scouring available demographic and business-related databases to extensive face-to-face meetings, many conducted by a team of Community Navigators intimately familiar with and engaged in our target area.

It should be noted that our navigators, some of whom are multilingual and all are current or former business owners themselves, found enormous enthusiasm among fellow entrepreneurs for an Ascend-like program.

They also found appreciation for the chance it can provide to engage with respected institutions and businesses, such as Hofstra and the region's largest utility and government. But our interviews revealed skepticism as well, believed to be rooted in a lack of confidence in themselves and trust in an initiative involving major institutions. As one business owner told a navigator, "We have seen a lot of programs come and go. Why should this be any different?" Thus, we start down this road carefully. We are aware of the potential for enabling great success, for creating new wealth for our neighbors and opportunities to realize their aspirations. We also know the price of failure, measured not just in dollars but cynicism. By working with our partners and the entire community, we hope to avoid mistakes and to learn from them if we don't.

Participants in an "Operation Downtown" workshop for small business owners at Hofstra University

PROJECT MANAGEMENT

The mission of the **National Center for Suburban Studies** is to advance the goals of suburban sustainability, social equity, and economic development through research, education, and public outreach. The National Center for Suburban Studies has a wealth of experience in undertaking economic development and suburban-focused research projects, particularly focusing on minority communities.

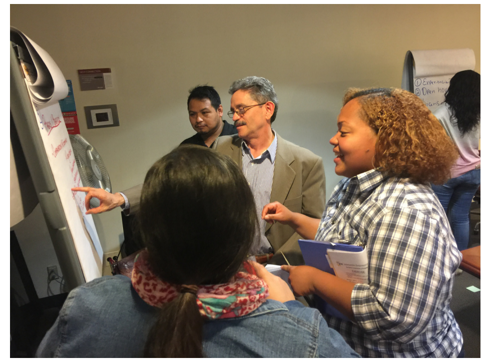
The mission of the **Center for Entrepreneurship** is to provide Hofstra's students, faculty, staff, and alumni with the skills and training necessary to become accomplished entrepreneurs and to establish Hofstra as a leader in Long Island's entrepreneurial ecosystem. The Center for Entrepreneurship has a track record of designing and implementing programs that support regional entrepreneurs and has extensive connections to organizations that are influential in the regional ecosystem.

The mission of the **Scott Skodnek Business Development Center (BDC)** is to help businesses, public entities, and community organizations in the region succeed in their various enterprises, while enhancing the opportunities for Hofstra University and its students. The BDC has administered the Entrepreneurial Assistance Program (EAP) since 1991, a NYS Empire State Development program that provides nuts and bolts business training to small business owners.

After consulting with other Ascend 2020s and reviewing our own substantial list of tasks to be overseen in our iteration, we have decided to hire a program manager dedicated solely to Ascend Long Island. The Hofstra team has already begun the process of identifying this individual. The program manager will report alternately to the executive deans of NCSS and the BDC. The program manager's team will include a marketing consultant, Community Navigators, mentors and a Business Connector. (The latter is expected to be Margo Cargill, the consultant who guided the community outreach effort during planning and is eager to use her relationships with major businesses and credibility in the community to help our participants connect to procurement officials.) The team also will include instructors who are specialists in the business curriculum; as noted, CDFI counselors, representatives of our major Anchor Partners will assist with curriculum development and mentorship; and several administrators at the BDC will provide administrative assistance and program management. The Academic Directors will continue to play a role in ensuring the content developed by our instructors is in line with our goals; they also will engage in scholarship regarding minority suburban entrepreneurship as JPMC further develops its national program. Executive Deans Lawrence Levy and Stacey Sikes will share overall responsibility for interfacing with Hofstra's senior management, major elected officials and business executives, and for generating additional support.

CAPITAL ACCESS

boc capital
What's your next step?



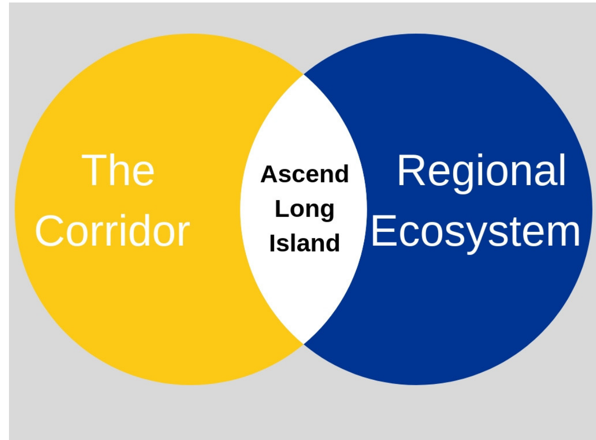
Photos courtesy of Boc Capital Corp

Capital access is an essential piece of Ascend Long Island. To achieve this part of the program, Hofstra University is partnering with BOC Capital Corp (BCC). A recent study by the Minority Business Development Administration found that minority-owned businesses experience significant capital access disparities. They are found to pay higher interest rates on loans, are more likely to be denied credit, and less likely to apply for loans because they fear their applications will be denied. Hofstra has identified several local CDFIs eager and able to link minority-owned businesses to patient capital. And while we hope to engage many of the CDFIs over time, especially those with strong brands on Long Island, we have decided to start with BCC. BCC's mission is in sync with ours -- to improve the economic prospects of traditionally underserved groups, with a focus on low and moderate-income entrepreneurs and their communities. BCC, whose work is well-familiar to JPMC, provides affordable, user-friendly credit to businesses with a focus on minority, immigrant and low-income communities and small business owners. Its purpose is to promote community development and relieve poverty in economically distressed areas by promoting employment, business development, and other economic and social opportunity, and assist minority and women-owned businesses as well as low-income entrepreneurs. No newcomer to this world, BCC was founded in 2002, and has loaned over $20 million in its geographic target that spans New York City and surrounding counties in New York State and New Jersey, including Long Island. Together with its affiliate, Business Outreach Center Network, Inc., BCC prioritizes technical assistance services to prospective borrowers. And in meeting our desire to be nimble and flexible, BCC will offer curated financial products to meet the situation-specific needs of small businesses as they aspire to take on larger contracts.

We expect BCC to be part of our program and process from the beginning. We anticipate them making loans to some of our participants even before they complete the program. As an ancillary goal of Ascend Long Island is to develop "home-grown" CDFI capacity on Long Island, we are pleased that BCC also is willing to take on this partnering and mentoring role for organizations such as the Community Development Corporation of Long Island (CDCLI) and Long Island Development Corporation (LIDC). Toward this end, we expect to create a financing subcommittee of the partner advisory council.

ECOSYSTEM BUILDING

This is the starting point, the intellectual and operational “secret sauce,” to all Ascend programs. When it comes to Long Island’s guiding philosophy, we subscribe to the author Brad Feld’s “Boulder Thesis” -- that entrepreneurs must lead community revival and that the effort must be actively inclusive, continually engaging and singularly focused on achieving measurable and sustainable benefits for all.



We have come to understand that universities can be important players, but their role should be limited to empowering leaders to develop their own ecosystem through training, mentoring and sharing connections. That’s the role we expect Hofstra to play, as an organizer and facilitator. And in keeping with the Boulder Thesis, we plan to be in it for the long haul, including trying hard to “practice what we preach” with our own procurement policies.

The ecosystem challenge on Long Island, however, is particularly complicated. Our research and experience suggests there are three key ecosystems at play in our target area, “The Corridor” of Nassau County. The first is the new organizational ecosystem that we will be facilitating, a synergistic one in which everyone from our trainee businesses to anchor institutions learn from, and grow with, each other. In this system, Hofstra and its community partners would become adept at the cultural and pedagogical complexities of training these business operators who now can better grow their businesses and eventually become mentors, navigators and “mini” anchors themselves for the next cohort. At the same time, our large anchor partners become richer, literally and figuratively, from a stronger and more diverse supply chain that, in turn, enriches this new ecosystem with more and better jobs and business opportunities for all.

The second ecosystem -- which would overlap the first -- already exists. It is the one in which under-performing minority businesses in segregated, under-invested communities, such as The Corridor, are currently growing slowly, if at all. The “pie” in the second ecosystem, according to data, isn’t big enough for many firms to expand, even as more prosperous adjoining areas see much stronger growth.

ECOSYSTEM BUILDING

They often trail these more successful villages in the 3-Ms -- Management experience and expertise, and in access to financing (Money) and richer Markets.

The third ecosystem is the broader, countywide Opportunity Economy that predominantly white communities and their businesses thrive in. These businesses have easy -- or at least easier -- access to finance, well-off customers and other facets of a strong economy. And they've enjoyed this form of "white privilege" for generations. Many suburban communities are proximate to a thriving entrepreneurial ecosystem, like Long Island is to the New York City.

BUSINESS PROFILE
Asarela Boutique
Freeport, NY
Wedding/Special Occasion Clothing
Revenues: $150k to $200k

"This is great! Finally minorities could feel empowered and women as well."

We are well positioned for the big picture: The Center for Entrepreneurship, BDC, and BCC have strong relationships with entrepreneurial support organizations in the metro area ecosystem, such as Business Mentor NY, Small Business Development Centers, seed funds, chambers of commerce, and regional incubators.

Overall, we expect that Ascend Long Island will build the capacity of minority-owned business and as a result increase the strength of the entrepreneurial ecosystem in The Corridor, and at the same time make connections to the multitude of other resources in the regional ecosystem for ongoing support, such as mentorship, funding opportunities and networking opportunities.

Participant in a pitch competition organized by the Hofstra Center for Entrepreneurship

TARGET BUSINESSES

We plan to include 15 businesses in the pilot year of Ascend Long Island classes. Overwhelmingly, Ascend 2020 serves small to mid-size B2B businesses. Our four pilot communities -- Hempstead Village, Roosevelt, Freeport Village, and Uniondale -- contain many B2C businesses and we plan to remain flexible in terms of their inclusion in Ascend Long Island. But we have decided based on the Ascend model the potential for more dramatic scalability, and field reports from our community navigators and other stakeholders, to focus on the relatively fewer businesses in The Corridor's B2B world. And we will recruit our first class primarily among businesses with the ability to win contracts in construction-related activities, health care, business and real estate services, catering and other sectors of interest to our anchor organizations.

BUSINESS PROFILE
Diverae Entertainment
Hempstead, NY
Revenues: $80k - $100k

"My business is word of mouth - I do want to expand, but don't understand social media."

The majority of participating businesses in the pilot program will be located in The Corridor or have a desire to expand its business into The Corridor to meet Ascend Long Island's economic development goals. We will also reserve a few seats for entrepreneurs whose first language may not be English to receive feedback on how to proceed on a future cohort for Spanish-speaking entrepreneurs.

Eventually, we look to expand our reach to underserved suburban communities in the New York City metropolitan region and will utilize feedback from the pilot program to continually iterate.

Entrepreneurs who won the pitch competition for Hofstra's Spring 2018 Entrepreneurial Assistance Program

REVENUE RANGE

Our target is the $50,000 to $500,000 revenue range. Like Ascend San Francisco Bay Area, we have determined through stakeholder interactions and data analysis that putting stringent or overly high revenue requirements on prospective participants would be counterproductive. Our anchor partners and other businesses, eager to recruit our program “graduates,” tell us their Tier I contractors are interested in working with a broad range of firms -- in size, experience and expertise. And in keeping with Ascend’s national goals, we are looking for participants whose track records suggest they can significantly scale in revenue and job growth and “ascend” successfully to the broader economic ecosystem. But based on what other Ascend programs reported in presentations and conversations at the Oakland conference, we recognize that it is useful to establish at least a starting target zone -- thus $50,000 to $500,000. (Note: Our first committed participant, the black woman-owner of an electrical supply company, reported annual grosses between $250,000 and $2 million, but, as a chamber of commerce official with access to member data, she cautioned that very few minority and women-owned businesses (MWBEs) in the Corridor reach that level.)

According to Reference USA (see chart below), there are a total of 1,061 businesses in the four communities that have sales between $0 and $500,000, but only 469 between $100,000 and $500,000. In short, we may have to adjust as we go along.

Community	< $100,000	$100,000-$499,999	$500,000-$999,999	$1,000,000-$4,999,999	>$5 mil	Grand Total
Freeport	197	160	89	91	61	598
Hempstead	241	176	140	93	53	703
Roosevelt	59	27	11	7	5	109
Uniondale	95	106	47	52	32	332
Total	**592**	**469**	**287**	**243**	**151**	**1,742**

ANCHOR PARTNERS

While we do not intend the program to become an exclusive feeder system for PSEG (our major utility), Nassau County government, Nassau University Medical Center (the community's safety net hospital), and other partners, we have commitments from these organizations to engage in the preparation of the curriculum, the teaching of classes, mentoring and other facets of Ascend Long Island. They also are committed to boosting the number of MWBEs in their supply chain and see the program as a potentially useful part of these efforts.

As other Ascends have found, we believe the engagement of these major organizations has been essential to establishing our credibility and providing instant and substantial opportunities for our "student" businesses. Partnering with these organizations (as well as JPMC) already has sent a message that this is a serious program. The partners not only have great "clout" in our target communities, but they collectively spend billions of dollars a year on goods and services, and their procurement managers are under pressure -- from the state and their own leadership -- to increase the number of minority suppliers. We are creating a Partners Advisory Council that will include other major institutions and stakeholders, from Avis Budget to the nation's largest town government, Hempstead, who would like to support and benefit from Ascend Long Island. The Council reflects our commitment to community-based research and an extension of our navigator-driven outreach so critical to developing the program.

We had an initial meeting of the Partners Advisory Council on October 26, 2018, and received helpful feedback on our program goals and curriculum, including moving Tier 2 suppliers to Tier 1 supplier categories, educating large companies on the importance of supplier diversity and instilling an understanding of the return on investment, and working with prime contractors to increase their minority-owned business subcontractors. Additionally, presentation skills are important for minority-owned businesses as they pursue contracting opportunities, as well as navigating the procurement process and many types of MWBE certification. Interestingly, the members of the Partners Advisory Council started to form relationships with each other at this first meeting, which is also important when creating a culture of supplier diversity.

ADVISORY COUNCILS

2018 Community Navigator Team

Hempstead: John Sanders
Hempstead Chamber, Advocate of Renew Hempstead, CEO of Black Business Alliance & Enterprises - Hempstead

Freeport: Ruth Alvarez
Long Island Hispanic Chamber of Commerce, Zion Church - Freeport, Independent Digital Media Consultant

Roosevelt: Terri Arnold-McKenzie
Long Island African American Chamber of Commerce, CEO of TAM Business Consulting

Uniondale: Rajiv Jadhav
National Minority Business Council, Uniondale Chamber of Commerce, CEO of RSquare Media

Haitian Community: Sonia St. Rose-Bienvil
Solidarite Haitiano-Americaine de LI, LI Federally Qualified Health Centers

Latino Community: Mariano Ugadle
2nd VP Uniondale Chamber of Commerce

Photos courtesy of the Uniondale Chamber of Commerce

We also expect to form a Community Advisory Board comprised of Corridor residents that will focus on everything from how the program is being perceived in our underserved neighborhoods to recruiting participants to take the classes.

We found during the planning phase that our informal advisory panel as well as our Community Navigators -- a shifting "kitchen cabinet" that guided us during the planning phase -- was extremely helpful in terms of learning about our target neighborhoods and businesses and sending the message that we care about what they think. This approach is essential in fragmented suburban regions where small jurisdictions dominate the landscape and poorer communities are isolated from the mainstream.

RECRUITMENT

We realize that recruiting the right businesses is an essential component to a successful program. We have several promising avenues for recruitment:

1. Our Community Navigators will transition from a research team to a recruitment and outreach team.
2. Our Partners Advisory Council will identify minority-owned subcontractors who have the profile and ability to scale.
3. We will identify graduates of Hofstra's Entrepreneurial Assistance Program (EAP) and other Hofstra programs who are appropriate candidates for Ascend Long Island.
4. BCC will leverage its network of current and former clients.

We are preparing a webpage exclusively for the program, as well as materials to be distributed through social media and email, including lists provided by our Anchors, as well as through posters with libraries, Main Street businesses, train stations and other centers of suburban life. We will recruit participants at business fairs, and rely on traditional media, which we expect to publicize such an exemplary, new program supported by key elected officials and major organizations. Hofstra's Scott Skodnek Business Development Center (BDC) and other campus programs -- particularly those focused on MWBE certification -- also will be a fertile supply of candidates. For instance, the BDC's Entrepreneurial Assistance Program (EAP) has trained literally thousands of would-be business people for the last 28 years with one of the highest success rates in the state. And many of the participants have indicated an interest in continuing their adult education. EAP provides business assistance to minority group members, women, dislocated workers, veterans and individuals with special needs seeking to start or are starting their own business ventures or expanding their businesses. The profiles of the businesses participating in the EAP program are primarily startup companies and the program culminates in the completion of a full business plan with the understanding of all of the elements in the business plan.

It's clear that Ascend programs rely on a well-designed and well-executed intake and selection process, and we are crafting one that we plan to share for tweaking with BCC, anchor, and community partners before implementing. The primary task is to ask a series of questions that gauge whether the businesses are ready to benefit from Ascend, but we will rely on the form to gather data for individual and program evaluation.

Hofstra EAP Stats Since 1991

Assisted over 1,350 micro-entrepreneurs with training, technical and financial assistance;

The driving force for the launch of over 419 businesses and the creation of 1,038 jobs;

Businesses realized sales increases of $31.16 million and secured $18.86 million in financing.

As for the businesses that are deemed not ready for Ascend, we will be prepared to refer them to other programs meant more for new or smaller entrepreneurs and keep in touch in the hope that they can one day join.

CURRICULUM

Bootcamp and Workshops

Connections to Customers MWBE Procurement Assistance

Capital Access Assistance

The key to a successful training is creating a technical assistance pipeline that starts in the classroom and is extended through active mentoring and networking relationships, and reinforced by BCC and purchasing partners. As noted, the curriculum is being prepared by professors at Hofstra's Frank G. Zarb School of Business (Zarb) in consultation with our partners and potential participants, as well as people running other Ascend programs. The focus is on the 3-M model, familiar to all Ascend devotees. In the pilot year, tentatively beginning in March, we will train 15 minority-owned businesses primarily with English as a first language. Our Spanish-speaking community navigators can provide support where needed with limited English speakers. We will use this feedback when we plan to scale the program in the second year, assuming we have mastered key components of the training, mentoring, financing and connecting to markets, when we plan to work with an additional 15 entrepreneurs who are both English-speaking and Spanish-speaking.

We also have decided to charge participants $95 and may return the fee if they successfully complete the program. As an unproven program, we struggled with whether to charge anything, concerned more about getting the program off to a strong start than generating a little extra revenue. Ultimately, we decided that participants should have some "skin in the game" and will charge $95 in the pilot year. We will monitor the fee impact carefully.

An instructor at a bootcamp administered by Hofstra

CURRICULUM

The program itself will include 12 weeks of formal programming plus ongoing follow-up assistance through individual mentors or mentoring teams and networking events. As noted, we expect Hofstra University faculty, qualified local business operators/entrepreneurs, BCC representatives, and anchor procurement specialists to teach the classes. We also acknowledge that the program design is a living and breathing thing that will continually be improved based upon input from the project team, Partners Advisory Council, and feedback from participants.

Program Outline

1

One Day Bootcamp: Introduction to the program; Intake forms will be distributed and filled out by participants; Overview of topics that will be covered in classes; Group mentoring based upon business stage, focusing on procurement/MWBE certification, financial literacy, and growth/business planning; Participants develop a set of business milestones that address their needs focusing on the three M model, either growth strategies, procurement strategies, or financial access that builds toward a loan application to a CDFI; BCC will orient participants to its financial products and range of technical assistance services, with a special focus on purchase-order/contract-based loans that are used to facilitate government and institutional contracts; BCC counselors will also meet individually with participants to review owner credit reports and identify credit/financial counseling needs.

2

Workshops at Hofstra University and Technical Assistance: One workshop per week for nine weeks. Each class will be divided into interactive instruction that flips the classroom and peer-to-peer group mentoring by business stage. The deliverable at the end of the workshops is a strategy focusing on Management, Markets, or Money. The curriculum will focus on Management: Business Planning/Growth Strategies; Markets: Procurement strategies/MWBE certification; and Money: Financial Literacy/Financial Planning.

Program Outline Continued

3

Procurement Conference. Hofstra will ask anchor partners including Nassau County government, PSEG, and healthcare organizations to collaborate on an event where the participants in Ascend Long Island can present their businesses.

4

Follow-up: Ongoing mentorship from the Instructors. The Hofstra University team will provide follow-up assistance, such as discounted tuition at workshops for small businesses offered by the EAP program and use of the ideaHUb incubator. The team will conduct surveys and client-tracking to monitor follow-up.

Curriculum Overview

Management

The three management workshops will focus on how minority-owned businesses can strengthen management techniques that will enable them to grow their businesses. The management workshop instructors will include faculty from the Frank G. Zarb School of Business at Hofstra University. Zarb is home to one of the top undergraduate business programs in the nation, according to Bloomberg BusinessWeek. Among its many undergraduate majors include entrepreneurship and it has a highly regarded MBA program. The online MBA program is ranked #17 in the nation by the *Princeton Review* and #36 by *U.S. News and World Report*. The Zarb School is also dually accredited by AACSB in business and accounting and a member of EFMD, an accreditation body for quality and impact assessment in management. The three management workshops will concentrate on growth and management strategies for business expansion, customer profiles, SWOT/Competitive analysis, sales techniques, branding and positioning, traditional and social media strategies, and presentation skills. Additionally, the topics will include human resource management (including talent recruitment, acquisition, compensation, and retention), portfolio management, and creating an innovative and entrepreneurial organizational culture and leadership.

Curriculum Overview Continued

Markets
Hofstra will draw upon the expertise from the procurement officials serving on the Anchor Partner Council to deliver the content for the three workshops that focus on markets. The workshops will teach business owners how to apply for MWBE certification, including the criteria, documentation, and application process for various entities; where to find procurement opportunities; how to act as a subcontractor; and how to apply for Requests for Proposals. The markets workshops will focus on accessing procurement opportunities in both the public and private sectors. Companies will receive targeted assistance in breakout sessions and customized assistance depending on the stage of their business, whether it be preparing an MWBE application or a competitive response to an RFP/contract. The participants will develop close relationships with the members of the Partners Advisory Council, who represent large corporations and government agencies that have opportunities for minority-owned businesses.

Money
BCC will deliver the financial literacy and training aspect of the curriculum, with the goal of preparing participants to apply for loans to expand their businesses. BCC will provide customized development services, credit/financial management, one-on-one technical assistance, and follow-up assistance after the businesses secure loans. Training and individual technical assistance will focus on understanding financial statements, projecting cash flow needs, and gaining insight into the requirements of the range of financing providers in the market, from CDFIs to crowd-funders, online lenders to banks, through the lens of the "5 C’s" of credit (character, capacity, capital, collateral and conditions).

Workshops will be held in the brand-new, state-of-the-art ideaHUb business incubator on the first floor of the new building for the Frank G. Zarb School of Business, opening in early 2019

PERFORMANCE METRICS

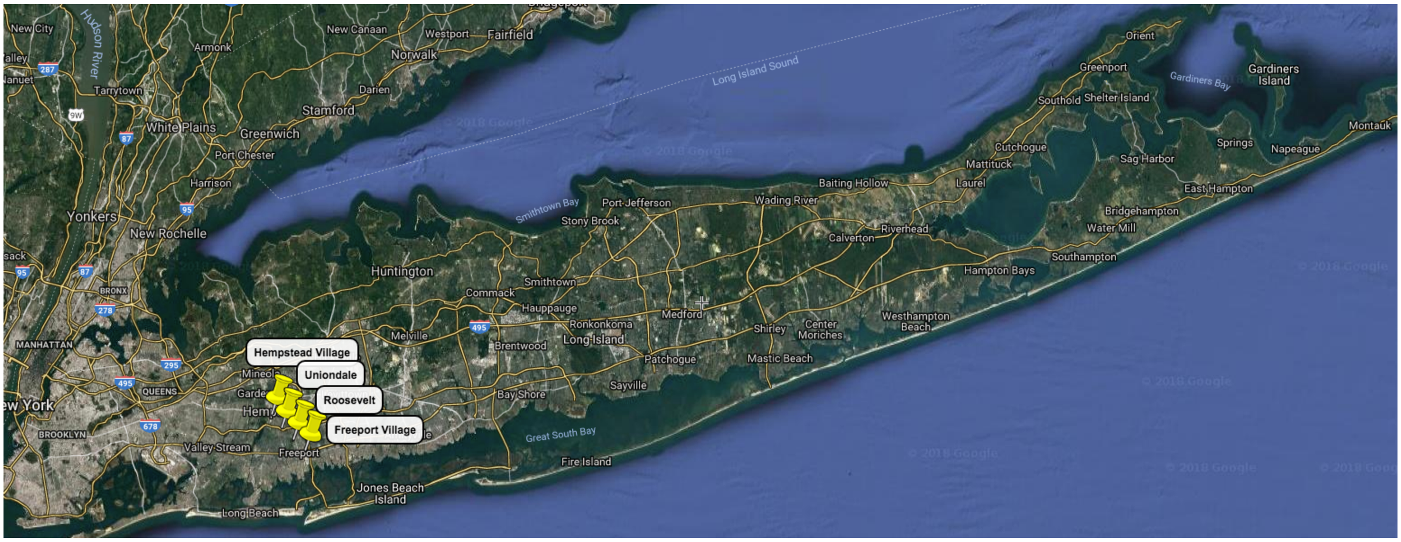
We have identified a number of measures by which we will gauge success. They include, among others, the number of businesses completing the course and applying for loans and the growth of their revenues and employee headcount.

Some of these metrics may change, some may take more than the year the participants spend with us to “show up,” especially in terms of revenue, but we plan to follow up over an extended period to measure growth. In general, we are hoping that our businesses can grow by no less than 10 percent a year -- triple the projected rate of growth in Nassau County or well above that for the Corridor. To complete these tasks, we have engaged two Hofstra academic directors with substantial experience in data mining and management -- and, as important, those academic directors took part in the planning process. Professors Hayes and Niedt will rely on the intake forms as a baseline to compare to the community, additional surveys and follow up interviews, both for data and program appraisal.

Ascend Long Island Performance Metrics

- At least 15 minority-owned businesses assisted
- 30 jobs created/retained within one year of program completion
- 10% or 375,000 in increased revenues for small businesses
- 25% increase in the number of profitable businesses
- $125,000 in investment attracted (debt/equity)

Note: Goals for pilot year of program



Nassau County, NY - U.S. Census Data

Total Population: 1,339,866
Black or African American Population: 12.9%
Hispanic or Latino Population: 17.2%
Foreign Born Persons: 21.8%
Poverty Rate: 6.1%

The Corridor - U.S. Census Data

Total Population: 140,331
Black or African American Population: 45.2%
Hispanic or Latino Population: 39.7%
Foreign Born Persons: 34.5%
Poverty Rate: 14.1%

The National Center for Suburban Studies is an academic research institution, which sees Ascend as an opportunity to break new ground in university-quality research. One of the first steps in planning Ascend Long Island was to conduct a literature review. Our academic directors found a well-established body of research examining the entrepreneurial activity of minorities and immigrants. While classics such as “The History of Black Business in America” (Walker, 2009) and “Entrepreneurship and Self-Help among Black Americans: A Reconsideration of Race and Economics” (Butler, 2005) chronicle the many success stories, a significant amount of work has explored the unique challenges faced by minority entrepreneurs. Minority businesses are often undercapitalized relative to their non-minority counterparts. Minority owners often lack technical skills and have received less training in leadership development and management than non-minorities. In many instances, minority businesses operate in segregated markets with owners who do not possess the personal or professional networks that could facilitate growth and expansion. These markets are disproportionately within the “inner cities” in major metropolitan areas. In Ascend Long Island, we will explore the dynamic of minority entrepreneurship in a non-traditional environment, the suburbs.

Many minority entrepreneurs face challenges that are rooted in the broad patterns of segregation and exclusion that developed in the pre-war and immediate post-war period. From the development of the earliest U.S. suburbs to the present, white and upper-class residents and local officials deployed a variety of strategies -- usually with the blessing of the real estate industry, financial institutions, and the federal government -- to exclude people of color and poor whites from suburban housing (Baxandall and Ewen 2000; Jackson 1985). Social movement protest and litigation have made slow and halting progress towards fair housing and fair lending in the suburbs (Bonastia 2006; Hartman and Squires 2013). Exclusion never did keep suburbs as homogenous as their representations in popular culture: Andrew Wiese (2004) has written extensively about the forgotten histories of early African-American suburbs, and Matthew Garcia (2001) about early Latino communities in the suburban-rural interface of Southern California. But while these places provided numerous advantages to their residents, they were isolated from credit and customer markets, especially in suburban areas that were highly fragmented, overwhelmingly white, or both (Orfield, 2002).

This seems to be changing with the growth of "ethnoburbs" (Li, 1998) large enough to support retail trade centers that cater to new immigrant populations (Oberle and Li, 2008; Lung-Amam, 2015). Yet, research on minority entrepreneurship in the suburbs remains limited. Cummings (1999) compared business performance between urban and suburban firms to test the protected market theory, which argues that segregated ethnic enclaves create a limited but defensible market for local entrepreneurs. Residents within the enclave are assumed to operate with a high degree of solidarity and trust in local businesses. However, the research found that firms that operate in the suburbs outperformed those firms that only operated in the city. It is noteworthy that a key explanation was that are higher levels of disposable income in the suburbs. This is not necessarily the case in the four suburban communities that form Ascend Long Island, where high housing costs limit residents' disposable incomes.

The socioeconomic status of majority-minority suburbs in the "Corridor" also affects businesses indirectly, through the availability of government services and programs. Long Island's local governments and special districts are highly fragmented. As a result, local fiscal capacity varies dramatically, and tends to be lower in majority-minority communities like Hempstead and Roosevelt (Orfield, 2002; Rusk, 1993). Cash-strapped school districts may struggle to provide basic skills to new graduates and incumbent workers, and local governments may neglect the infrastructural maintenance that businesses need to operate smoothly and attract new customers. These problems are compounded when higher levels of government and philanthropic organizations overlook poverty and social needs that presumably do not exist in the suburbs (Allard and Roth, 2010; Kneebone and Berube, 2013; Reckhow and Weir, 2011).

In this context, new investments and partnerships between major funders and local institutions such as JP Morgan Chase and Hofstra University are essential for creating an ecosystem in which Corridor businesses can thrive and integrate into the broader regional economy.

As JP Morgan extends Ascend to other suburban areas across the U.S., the model must be adapted to account for diversity among majority-minority suburbs. These suburban areas vary in their trajectory of historical development (Wiese, 2004); racial, ethnic, and linguistic composition; class composition (Pattillo, 2013); political dis/enfranchisement (Haynes, 2001); formal and informal training infrastructures; integration into regional B-to-B and B-to-government supplier and procurement relationships; and access to capital and conventional lending institutions. Due to these differences, minority suburbs may be relatively wealthier or poor, economically segregated or integrated, and more or less disconnected from the public resources, financing, and procurement opportunities. For example, according to 2017 Census estimates, Black/African Americans and Hispanics account for 63.7 percent of the population of DeKalb County, Georgia and 83.1 percent of the population of Prince George’s County, Maryland. The neighboring cities (Washington, D.C. and Atlanta) have had Black political leadership since 1967 and 1975 respectively and are home to elite historically black colleges and universities (Howard University in Washington, DC; Clark Atlanta University, Morehouse; and Spelman College in Atlanta). Black-owned Atlanta-based Citizens Trust Bank operates in DeKalb County, while Washington, D.C.-based Industrial Bank operates in Prince George’s County. These and other factors highlight a different ecosystem with respect to the 3M model for the suburbs of Washington, D.C. and Atlanta in comparison of the suburbs of New York City or comparable suburbs in cities like Baltimore and Philadelphia.

Thus a replicable suburban Ascend program is essentially a modular one that emphasizes access to management, money, and markets based upon the particular challenges of each area and challenges that are often shaped and determined by suburban contexts. The Long Island case is one where race and class segregation are congruent, relative to other suburban areas in the U.S., and the economic links to regional private and public sectors are considerably attenuated. It is, in other words, an excellent environment in which to develop the modules which will be tailored to specific contexts as the model is replicated.

CONCLUSIONS

Hofstra University has developed a strong, diverse team of partners over the past nine months that will enable it to effectively implement a pilot Ascend Long Island program, which we hope will become a national model for supporting the growth of minority suburban entrepreneurs. Hofstra is confident it will address the goals of the JPMC Ascend 2020 program while addressing the unique needs of minority entrepreneurs operating in the sometimes-forgotten suburban communities of the United States. But we know that "getting it right" in our own backyard is the first, critical step and our focus will be on our neighbors in The Corridor.

APPENDIX A: HISTORICAL CONTEXT

African Americans and other minorities have lived on Long Island for centuries, well before the general suburban population explosion following WWII. As the war ended thousands still lived in historical black communities, which had deep agricultural roots and where residents often had worked nearby on the estates of wealthy whites in a variety of jobs. Free black farmers and former slaves in the 18th and 19th centuries established small rural enclaves. Early 20th century rail crew laborers and service workers for hotels, restaurants and wealthy white homes also established communities in areas such as Hempstead Village -- a focus of Ascend Long Island. War production in Long Island factories and the rapid acceleration of migrants from the South after the Depression dramatically increased the number of black settlers. At the dawn of the suburban era, very few Latinos lived on Long Island and almost all of them were from Puerto Rico, but there was a steady trickle that would grow to a torrent.

After WWII, many blacks joined the station-wagon migration to Long Island -- from the South and next door from New York City -- as part of a suburban population surge that would last more than a generation. Like their white counterparts, African Americans sought bigger homes in safer neighborhoods than they could find in urban or rural areas. And their pioneering experiences, despite the humiliations and limitations of continuing discrimination -- including realtors and bankers who “redlined” and “steered” them from economic advancement -- were not always recounted in a negative light. Indeed, many African Americans reported living full and satisfying lives. They created vibrant, if segregated and self-contained, communities. This was no more so than in Hempstead, where they prospered as doctors, lawyers and other professionals, as well as carpenters, electricians and other skilled and unskilled laborers. Although Hempstead and some of its surrounding areas remained majority white until at least the 1970s, the village became both the commercial “hub” of the county and the center of black social, economic and religious life. The early 70's saw a surge of Latinos, mostly from Latin American countries, fueled by economic strife, civil war and drug violence. But they remained a relatively small part of even the minority areas until decades later when Latinos began their population climb that positions them to soon be a majority in the Corridor.

APPENDIX A: HISTORICAL CONTEXT

The Corridor’s economic decline happened quickly and, arguably, by design. While northern states did not enact Jim Crow laws that explicitly enforced segregation, their towns became highly segregated landscape -- the result of deliberate policies. By the middle of the 20th century Hempstead was a vibrant suburb with a thriving economy, well-established neighborhoods and one of the best school districts on Long Island. But these policies punished Hempstead and its increasingly minority environs.

Realtors employed blockbusting to scare whites into selling their houses to black families at inflated prices; county officials, who would never do so in their own neighborhoods, enabled slumlords. (Many stores and their customers, as well as sales taxes, fled to nearby shopping malls in white communities.) By the 1960s, however, many of the older homes became the target of “slum removal” that saw houses of black families destroyed and replaced with apartments. Similar activities in neighboring communities forced blacks and in some instances Latinos to move to already-crowded and segregated neighborhoods in Hempstead, Uniondale, Roosevelt, Freeport and a few other enclaves.

Despite passage of the 1968 Fair Housing Act, the trend towards segregation intensified and by the 1970's, Hempstead was becoming hyper-segregated. The result has been the de jure isolation of African Americans in communities characterized by high density, low incomes, crippling foreclosure rates, little residential mobility, and marginalization. Minority business owners saw their own version of this informal Jim Crow, through increased difficulty in obtaining loans and attracting customers, white and black, to their businesses. Increasingly, they became isolated in a shrinking economic ecosystem.

Opponents of segregation and its insidious consequences have gained ground in more recent years. More minorities have been elected to important positions in the counties and villages. Laws have been passed to restrict “welfare dumping” in housing “that was dangerous, hazardous or detrimental to life or health.” Federal, state, local and private efforts to expand opportunity to minority businesses has helped stabilize many neighorhoods and business corridors, but data suggests that they remain woefully behind their majority white counterparts. Thus the struggle for opportunity, if not equality, continues with programs such as Ascend Long Island.

This material was based on research conducted by the National Center for Suburban Studies in conjunction with the Schomburg Center for Black History and Culture, for the exhibition "Black Suburbia, From Levittown to Ferguson.

All historical photos (page 1, page 2, page 24, page 25) courtesy of the Hofstra University archives.

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APPENDIX C: KEY PERSONNEL

Lawrence Levy, Executive Dean of the National Center for Suburban Studies: Mr. Levy works closely with Hofstra's academic community to shape an innovative agenda for suburban study, including a new Sustainability Studies degree, and forges alliances with other institutions, not-for-profit groups and government agencies and promotes the study of the suburbs nationwide. Mr. Levy was a member of a Brookings Institution advisory panel, has delivered lectures at the Harvard Graduate School of Design and was a Pulitzer Prize Finalist who had a 35-year career as a reporter, editorial writer, columnist and PBS talk show host.

Stacey Sikes, Executive Dean, Center for Entrepreneurship and Scott Skodnek Business Development Center: Ms. Sikes oversees Hofstra's business development and entrepreneurship programs and manages state and federally-funded programs, including the Healthcare Entrepreneurship Community Challenge funded by the U.S. Economic Development Agency i6 Challenge. Ms. Sikes's previous roles included Assistant Executive Director of Accelerate Long Island, a seed fund for startup companies, and an aide to several elected officials including U.S. Senator Charles E. Schumer.

Sharon Goldsmith, Senior Associate Dean, Center for Entrepreneurship and Scott Skodnek Business Development Center: Ms. Goldsmith implements programming at the Center for Entrepreneurship and has Lean LaunchPad certification. For 12 years prior to Hofstra she was an executive at G-Unit Records, the artist 50 Cent's record label, where she managed aspects of the label and worked on the artist's entrepreneurial and non-profit initiatives.

Ina Katz, Senior Assistant Dean for Administration for the National Center for Suburban Studies: Ms. Katz oversees the operation of the National Center for Suburban Studies and has experience in grant writing and administration at several non-profits. She has worked with both large corporations and small organizations to raise the profile of the suburbs through research and engagement.

Christopher Niedt, Ph.D., Associate Professor of Applied Research in Sociology, Academic Director of National Center for Suburban Studies: Dr. Niedt is a researcher, writer, and teacher formerly at the University of California, Berkeley, where he received his Ph.D. in geography, and now at Hofstra University. He has special expertise in fields of labor and housing and has conducted research on the living wage; gentrification; and the politics of class, race, and geographic inequality in older suburban communities.

Richard Hayes, Ph.D., Associate Professor of Management and Entrepreneurship in the Frank G. Zarb School of Business and Academic Director of the Center for Entrepreneurship: Dr. Hayes is the primary entrepreneurship professor and was responsible for completely redesigning the undergraduate entrepreneurship major. He is an advisor to the entrepreneurship club (Hofstra University Startups) and director of the Entrepreneurship Challenge, an innovative partnership between Hofstra and Capital One Bank.

APPENDIX C: KEY PERSONNEL

Judith Tyne, Associate Dean, Scott Skodnek Business Development Center: Ms. Tyne holds Certification in Business Education from New York State and a Career Development Facilitator Certificate from Hofstra University. Ms. Tyne created and developed the Entrepreneurial Assistance Program.

Laura Fetter, Program Coordinator, Scott Skodnek Business Development Center: Ms. Fetter provides support to programs and events, including the Entrepreneurial Assistance Program and QuickBooks Certificate Programs, and community development and corporate projects.

Business Connector: Margo Cargill, CEO of Titanium Linx Consulting, LLC: Ms. Cargill is the CEO of Titanium Linx Consulting, a diversified global project management firm specializing in corporate and institutional strategy providing essential support services. She is also the President of the Uniondale Chamber of Commerce and, among other national recognitions, was selected as the New York 2017 U.S.A. Small Business Administration Minority Small Business Champion of the Year.

Nancy Carin, Executive Director of BOC Capital Corp: Ms, Carin began her community service work in 1980 providing leadership strategies in housing development, program development and community needs assessment. Ms. Carin developed the Business Outreach Center (BOC) Network in 1999 and led its development as an independent 501(c)3 in 1996 as Executive Director and continues in that role today. In 2001, she successfully launched BOC Capital Corp., a micro-loan fund certified as a Community Development Financial Institution (CDFI) in 2002 that provides financial assistance to low income and underrepresented communities throughout New York City. She is a Certified Economic Development Finance Professional, a licensed Real Estate Broker, and holds an A.B. from Barnard College.

Community Navigators: Community Navigators representing organizations including the Hempstead Chamber of Commerce, the Black Business Alliance and Enterprises Organization, the Hispanic Chamber of Commerce, the Long Island African American Chamber of Commerce, Solidarite Haitiano-Americaine de LI, the National Minority Supplier Development Council, and Renew Hempstead assisted with the planning for Ascend Long Island and Hofstra will continue to engage them.

APPENDIX D: U.S. CENSUS DATA

In the Corridor, 9.7% of workers aged 16 or older are self-employed or worked for a family business.

2011-2016 American Community Survey (Table B24080)	**Freeport village**	**Hempstead village**	**Roosevelt CDP**	**Uniondale CDP**	**Total**	
Total workers 16 years and over	20959	27024	8151	14356	70490	100.0%
Private for-profit wage and salary workers:	15043	19815	6056	10938	51852	73.6%
Employee of private company workers	14385	19370	5905	10576	50236	71.3%
Self-employed in own incorporated business workers	658	445	151	362	1616	2.3%
Private not-for-profit wage and salary workers	1461	1206	580	1161	4408	6.3%
Local government workers	2152	1898	722	916	5688	8.1%
State government workers	602	910	214	519	2245	3.2%
Federal government workers	334	355	121	269	1079	1.5%
Self-employed in own not incorporated business workers	1295	2840	458	539	5132	7.3%
Unpaid family workers	72	0	0	14	86	0.1%
Total: Self-employed and family workers	**2025**	**3285**	**609**	**915**	**6834**	**9.7%**

…including 11.6% of men and 7.5% of women.

Median incomes of full-time self-employed workers of incorporated businesses fall below public-sector salaries, and median incomes of self-employed workers of non-incorporated businesses fall below salaries for every other class of worker.

Median earnings for full-time, year-round civilian workers over 16 years old, American Community Survey, 2011-2016, Table S2419	**Freeport village**	**Hempstead village**	**Roosevelt CDP**	**Uniondale CDP**
Full-time, year-round civilian employed population 16 years and over with earnings	$45,934	$37,329	$40,723	$41,470
Private for-profit wage and salary workers:	$41,137	$34,354	$36,816	$39,401
Private for-profit wage and salary workers: - Employee of private company workers	$41,152	$34,154	$36,795	$39,246
Private for-profit wage and salary workers: - Self-employed in own incorporated business workers	**$40,750**	**$50,294**	**$40,125**	**$52,125**
Private not-for-profit wage and salary workers	$63,548	$51,414	$39,091	$39,261
Local government workers	$65,111	$62,700	$75,581	$66,778
State government workers	$87,250	$58,929	$50,104	$78,393
Federal government workers	$57,125	$63,672	$65,580	$80,521
Self-employed in own not incorporated business workers and unpaid family workers*	**$28,167**	**$22,432**	**$21,250**	**$28,654**

*this group is primarily self-employed – see table above

APPENDIX D: U.S. CENSUS DATA

The largest groups of self-employed workers are employed in construction and professional services:

Industry by class of worker for workers 16 years and older, 2011-2016 American Community Survey (Table C24070)	Freeport village	Hempstead village	Roosevelt CDP	Uniondale CDP	Total	
All workers:	20959	27024	8151	14356	70490	100.0%
All workers: Agriculture, forestry, fishing and hunting, and mining:	37	32	0	9	78	0.1%
All workers: Construction	1158	2207	577	876	4818	6.8%
All workers: Manufacturing	1123	1304	494	816	3737	5.3%
All workers: Wholesale trade	575	723	230	535	2063	2.9%
All workers: Retail trade	2614	3468	766	1881	8729	12.4%
All workers: Transportation and warehousing, and utilities:	1180	1680	765	684	4309	6.1%
All workers: Information	578	455	174	306	1513	2.1%
All workers: Finance and insurance, and real estate and rental and leasing:	1429	1299	349	736	3813	5.4%
All workers: Professional, scientific, and management, and administrative and waste management services:	1916	2670	1061	1599	7246	10.3%
All workers: Educational services, and health care and social assistance:	5836	6879	1962	4291	18968	26.9%
All workers: Arts, entertainment, and recreation, and accommodation and food services:	1664	3319	778	1324	7085	10.1%
All workers: Other services, except public administration	2014	1973	657	794	5438	7.7%
All workers: Public administration	835	1015	338	505	2693	3.8%
Self-employed (includes family workers)	2025	3285	609	915	6834	100.0%
Self-employed: Agriculture, forestry, fishing and hunting, and mining	0	0	0	0	0	0.0%
Self-employed: Construction	266	1255	107	115	1743	25.5%
Self-employed: Manufacturing	62	5	0	66	133	1.9%
Self-employed: Wholesale trade	54	44	0	27	125	1.8%
Self-employed: Retail trade	117	70	0	53	240	3.5%
Self-employed: Transportation and warehousing, and utilities	54	183	79	14	330	4.8%
Self-employed: Information	47	30	0	12	89	1.3%
Self-employed: Finance and insurance, and real estate and rental and leasing	100	32	40	17	189	2.8%
Self-employed: Professional, scientific, and management, and administrative and waste management services	328	483	189	293	1293	18.9%
Self-employed: Educational services, and health care and social assistance	283	233	112	65	693	10.1%
Self-employed: Arts, entertainment, and recreation, and accommodation and food services	75	94	9	39	217	3.2%
Self-employed: Other services, except public administration	639	856	73	214	1782	26.1%
Self-employed: Public administration	0	0	0	0	0	0.0%