

**PROPOSAL REVIEW: Individual Staff Review for 2011-2012
For Community Resources Proposals to be Submitted to the
CDBG Committee**

1. **Program Name:** Small Office Home Office (SOHO), Entrepreneurial Assistance

2. **Agency Name:** Madison Northside Planning Council (NPC)

3. **Requested Amounts:** 2011: \$15,400
 2012: \$15,400 **Prior Year Level: \$**

4. **Project Type:** New Continuing

5. **Framework Plan Objective Most Directly Addressed by Proposed by Activity:**

- | | |
|---|---|
| <input type="checkbox"/> A. Housing – Owner – occupied housing | <input type="checkbox"/> J. Improvement of services to homeless and special populations |
| <input type="checkbox"/> B. Housing – Housing for homebuyers | <input type="checkbox"/> X. Access to Resources |
| <input type="checkbox"/> D. Housing – Rental housing | <input type="checkbox"/> K. Physical improvement of community service facilities |
| <input type="checkbox"/> E. Business development and job creation | |
| <input checked="" type="checkbox"/> F. Economic development of small businesses | |
| <input type="checkbox"/> L. Revitalization of strategic areas | |

6. **Anticipated Accomplishments (Proposed Service Goals)**

The NPC is looking to create an entrepreneurial Northside based revolving micro-loan and technical assistance program. This program would provide 3 to 4 micro-loans to qualifying north side businesses and technical assistance via a website and blog. The revolving loan segment will provide up to \$4,000 to start up micro-enterprises.

7. **To what extent does the proposal meet the Objectives of the Community Development Program Goals and Priorities for 2011-2012?**

Staff Comments: The NPC SOHO program will meet our Objective F by providing micro-loans and technical assistance to micro enterprises on the north side.

8. **To what extent is the proposed program design and work plan sufficiently detailed to demonstrate the ability to result in a positive impact on the need or problem identified?**

Staff Comments: The work plan indicates that they would provide up to \$4,000 assist upstart businesses. NPC will form a loan committee to structure and review applications. Start-up small businesses are extremely risky and normally require a pledge of some collateral. Because this is a new loan program having more details of the underwriting guidelines would be of interest.

9. **To what extent does the proposal include objectives that are realistic and measurable and are likely to be achieved within the proposed timeline?**

Staff Comments: NPC's objectives and timeline seem to be realistic and measurable through their website.

10. **To what extent do the agency, staff and/or Board experience, qualifications, past performance and capacity indicate probable success of the proposal?**

Staff Comments: NPC has a great deal of experience at organizing the residents in the neighborhood and have run successful programs in the past. There seems to be a lack of experience in the lending field for the proposed micro-loan program.

11. **To what extent is the agency's proposed budget reasonable and realistic, able to leverage additional resources, and demonstrate sound fiscal planning and management?**

Staff Comments: The agency has a sound and reasonable budget, and has leveraged additional funds for the project. Because the NPC is a very well supported group it should provide additional help to the budget.

12. **To what extent does the agency's proposal demonstrate efforts and success at securing a diverse array of support, including volunteers, in-kind support and securing partnerships with agencies and community groups?**

Staff Comments: NPC is a group with a great deal of support and history on the north side.

13. **To what extent does the applicant propose services that are accessible and appropriate to the needs of low income individuals, culturally diverse populations and/or populations with specific language barriers and/or physical or mental disabilities?**

Staff Comments: The agency has identified groups they will seek assistance from to help reach the diverse population they serve. Partnering with Latino Chamber, AABBA, and translating assistance of forms and web content should help with any potential barriers.

14. To what extent does the proposal meet the technical and regulatory requirements and unit cost limits as applicable? To what extent is there clear and precise proposal information to determine eligibility?

Staff Comments: NPC has provided clear and precise information to show they are eligible. They will provide technical assistance or loans to individuals starting or operating a micro-enterprise and their main source of income is from the business.

15. To what extent is the site identified for the proposed project appropriate in terms of minimizing negative environmental issues, relocation and neighborhood or public concerns?

Staff Comments: Because this is a neighborhood program located in an existing building there should be no environmental or public concerns.

16. Other comments:

1. The type of need NPC is looking to provide, Wisconsin Women's Business Initiative Corporation is already providing for City of Madison residents. WWBIC provides micro- loans to individuals looking to open a business in what are considered high-risk areas.

Questions:

1. You mentioned that technical assistance would be provided by volunteer members, have you considered collaborating with agencies that are all ready providing this service (WWBIC, Madison College, and UW)?
2. What is the specific use of CDD funds intended for?

17. Staff Recommendation

Not recommended for consideration

Recommend for consideration

Recommend with Qualifications
Suggested Qualifications: