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BRIDGING THE GAP:

**OBSERVATIONS & RECOMMENDATIONS
FOR SUPPORTING NEW JERSEY
MICRO-BUSINESSES DURING THE
COVID-19 PANDEMIC AND BEYOND**

PREPARED FOR
THE NEW JERSEY ECONOMIC DEVELOPMENT AUTHORITY,
SMALL BUSINESS SERVICES

**2021
PRACTICUM**

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EXECUTIVE SUMMARY

To inform NJEDA's role in strengthening the ecosystem in New Jersey for micro-businesses, especially those that are minority- and woman-owned, the Rutgers Master of Public Policy student research team aimed to answer the following research questions:

- Who is actively servicing the New Jersey market with technical and support services to micro-businesses? What are the services being provided and by whom?
- What are the most significant gaps in the market to help small businesses? What entities are most appropriately positioned to fill these gaps?
- What is the most impactful role for NJEDA to play in the provision of technical and support services for business operations, growth, and recovery?

Based on a review of the literature and relevant websites, stakeholder interviews, quantitative analysis of existing data, and our own survey of minority- and women-owned micro-businesses, the research team identified the top three non-financial assistance needs for micro-businesses in New Jersey as:

1. **Scaling Business/Entering New Markets**
2. **Marketing and Branding**
3. **Accessing Resource Information**

With increased pressures that the pandemic has placed on back office, workforce, supply chain, and marketing operations, our research underscores the urgency of helping small business owners spend more time working in their businesses as opposed to working on their businesses. Any efforts to assist business



owners should prioritize the return on their most valuable resource—their time. To do this, NJEDA needs to prioritize interventions that not only address the needs of micro-business owners at the current moment but also provide equitable opportunities to adapt to the ever-changing economic landscape and cultural climate of our diverse state.

Below are five interventions that have the potential to deliver collaborative, convenient, and culturally competent assistance to small and micro-business owners:

Intervention 1: Create a mobile application to provide effective digital tools for growth

Intervention 2: Create a statewide networking initiative that allows businesses to share and learn industry best practices and build partnerships for growth

Intervention 3: Assist business owners with identifying and scheduling appointments with local small business support providers for one-on-one coaching

Intervention 4: Connect business owners with resources to reduce time spent on back-office operations (e.g. creating new workflows, digital marketing research, and seeking non-traditional sales methods)

Intervention 5: Develop an inclusive outreach plan that centers the experience of micro-business owners and owners who are people of color and women

There are a number of identified limitations within this study, delineated in Appendix A. Our recommendations for further research would be to expand the number of small business owners surveyed and the languages in which the survey is offered in order to increase the sample size and ensure further insight across a wider number of industries.

Additionally, while stakeholder schedules limited the number of business advocacy organizations interviewed, we recommend further conversations with organizations such as Rising Tide Capital, New Jersey Chamber of Commerce, Latin American Economic Development Association Women's Business Center, New Jersey Business & Industry Association, Main Street Business Associations, FDU Rothman Institute of Innovation and Entrepreneurship, and Downtown NJ. Finally, programs and resources of interest that exemplify our recommendations and would be worth exploring in future research are briefly summarized in the attached resource guide (Appendix E).



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INTRODUCTION

Small businesses across the country have been devastated by the impacts of COVID-19, and minority-owned businesses have been especially affected. Between February and April 2020, the number of small business owners dropped by 22 percent (or 3.3 million), with the Federal Reserve Bank of New York reporting that 17 percent of white-owned businesses, 32 percent of Latino-owned businesses, and 41 percent of Black-owned businesses shut down during that period.[1] Women-owned businesses were also disproportionately reduced by 25 percent. These findings of early-stage losses to small businesses have important policy implications and may portend longer-term ramifications for job losses and economic inequality.[2] Additionally, a McKinsey Digital report estimates that the pandemic has caused businesses to vault five years forward in consumer and business digital adoption in a matter of around eight weeks. As 75 percent of businesses using digital channels for the first time indicate that they will continue to use them in the recovery stage, companies will need to ensure that their digital channels are on par with or better than those of their competition to succeed in this new environment.[4]

In New Jersey, the State saw a loss of 717,200 jobs (17.0 percent of nonfarm jobs) in just two months between February and April 2020.[3] While the economy in New Jersey has rebounded significantly since the start of the pandemic, having regained 49.1 percent of the total number of jobs lost due to the pandemic and subsequent measures taken in response to it between April and December 2020, this is still below the rate of the national job market

which has regained 55.5 percent of job loss in that same timeframe.[4] Moreover, compared to January 2020, the number of small businesses open in New Jersey decreased by 38.4 percent as of March 22, 2021, though this represents an improvement over the low of a 53.8 percent decrease on April 13, 2020. Similarly, the current revenue decline of 32.6 percent relative to January 2020 represents a significant recovery from the depths of the economic shutdown, when revenue was down nearly 60 percent.[5] This relative recovery is likely attributable to consumer behavior, with a larger portion of New Jersey resident dollars supporting local businesses, as well as the myriad of programs created to provide small businesses with financial support and technical assistance.

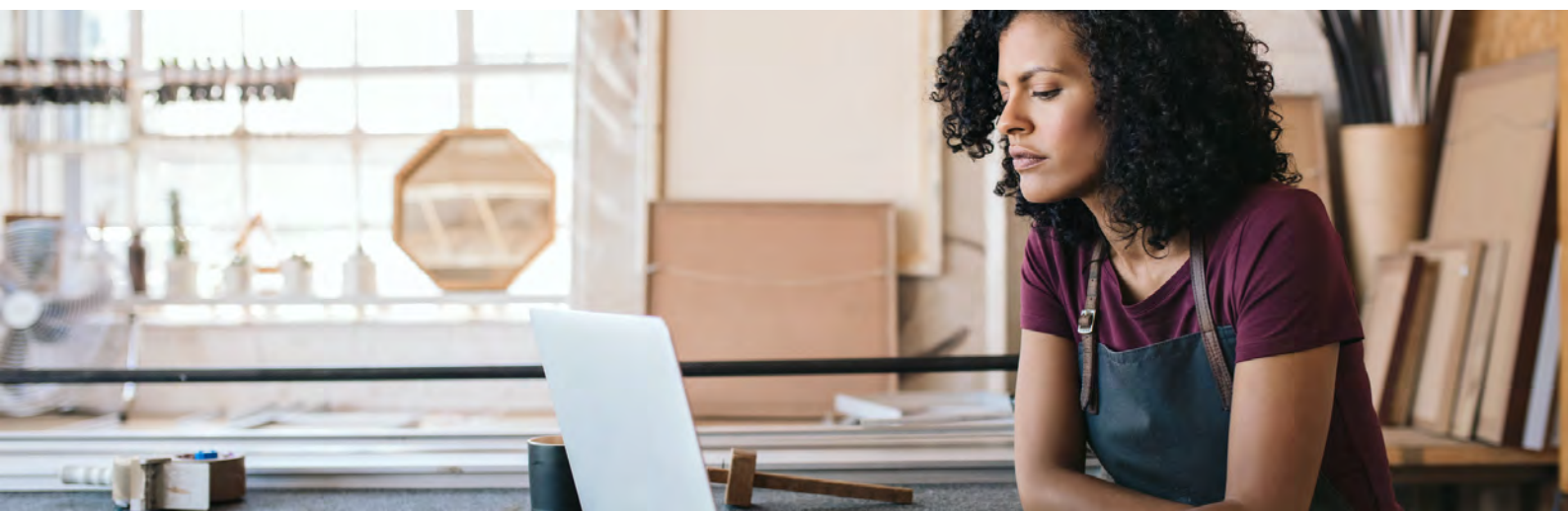


New Jersey Economic Development Authority (NJEDA), in particular, has played an integral role in providing valuable financial assistance for small businesses, having launched a suite of programs to support businesses facing new challenges as a result of the pandemic immediately following Governor Murphy's declaration of emergency on March 9, 2020. It should be noted, however, that New Jersey small business revenue levels have been relatively stagnant between late March and early April 2021, signaling a lack of momentum in the small business economy.[6]

To inform NJEDA's role in addressing this loss of momentum and strengthening the ecosystem in New Jersey for micro-businesses, especially those that are minority and/or woman owned, the research team aimed to answer the following research questions:

- Who is actively servicing the New Jersey market with technical and support services to micro-businesses? What are the services being provided and by whom?
- What are the most significant gaps in the market to help small businesses? What entities are most appropriately positioned to fill these gaps?
- What is the most impactful role for NJEDA to play in the provision of technical and support services for business operations, growth, and recovery?

This report begins by examining the methodology utilized by the research team to explore the research questions. It then offers an overview of the needs of New Jersey micro-businesses through an analysis of data collected from: 1) the Small Business Pulse (**SBP**) Survey facilitated by the United State Census Bureau; 2) the New Jersey Business and Organization COVID-19 Recovery/Technical Assistance (**RTA**) Survey facilitated by the John J. Heldrich Center for Workforce Development; 3) the Small Business COVID-19 Impact (**SBCI**) Survey facilitated by our research team and 4) stakeholder engagement. Next, the report reviews the current resource landscape informed by a literature review, the aforementioned surveys, and further findings from stakeholder interviews. Finally, a series of recommendations for the role of NJEDA in supporting minority- and women-owned micro-businesses is offered, including existing resources to be leveraged (see Appendix E) and an emphasis on equity and cultural competency. Following the report, the appendix includes project limitations, stakeholder interview questions, the SBCI survey instrument, data charts, an additional resource review, and report sources.



METHODOLOGY

To answer the research questions, the team conducted a resource review to assess the impact of COVID-19 on micro-businesses nationally and in New Jersey. This review also informed our understanding of the existing landscape of technical assistance resources and programs available to micro-businesses across the nonprofit, for-profit, and public sectors. Throughout the report, micro-businesses, as defined by the New Jersey Economic Development Authority and Economic Opportunity Act legislation, are firms with 1-10 full-time employees. This initial qualitative assessment allowed the team to identify strengths and gaps in the support offered by each sector and to highlight model programs coordinated by state and local governments across the country.

The research team also performed a quantitative analysis of data from the SBP Survey collected from September 2020 to February 2021 by the United State Census Bureau and data from the RTA Survey administered in November 2020 by the John J. Heldrich Center for Workforce Development. From the SBP Survey, national data was filtered to reveal responses specific to New Jersey-based small businesses using one date per month between September 2020 and February 2021.*

Our quantitative analysis captures trends among firms classified into the two categories of 1-4 FTE and 5-19 FTE. In analysis of data from the RTA Survey, the New Jersey-specific data was categorized into two categories (minority- or women-owned businesses and non-minority- or women-owned businesses) to allow for a comparative analysis and to identify gaps

in need based on demographics. The team also assessed common themes derived from open-ended survey responses.

The research team initiated 15 requests to interview stakeholders representing micro-business resource organizations and micro-business advocacy organizations, identified with assistance from NJEDA and research team advisors. Of those 15 requests, 8 stakeholders participated in 20-minute video conference interviews. Interview questions, found in Appendix B, focused on primary technical assistance needs of New Jersey micro-businesses, preferred format of program delivery, and outreach strategies. The dates of the interviews can also be found in Appendix B.

To further assess current needs of the New Jersey micro-business community, the research team collected feedback from 91 micro-businesses across several industries and geographic locations within the state. A 26-question SBCI Survey was conducted from April 12 through April 25, 2021 and emailed to businesses through public contact information collected from the State of New Jersey Selective Assistance Vendor Information database, the Port Authority of New York & New Jersey Minority, Women-owned, Small, and Disadvantaged Business Enterprises Directory, and the Jersey City Supplier Diversity Directory. Filters for these databases were set to include businesses in New Jersey and those classified as minority-owned, women-owned, or minority-women-owned. Ownership classifications are defined as those businesses with 51 percent or more ownership by the specified demographic. In-depth follow-up phone interviews were facilitated with 2 micro-business owners who indicated interest in their survey responses to further inform the impact of the pandemic in their industry, outreach preferences, and program delivery preferences. The survey instrument can be found in Appendix C.

*Note: the survey codebook changed on February 15, 2021, omitting questions in which the team was interested. While later data is available, it was not included in this analysis.

OVERVIEW OF MICRO-BUSINESS NEEDS

An analysis of data from various surveys, interview content, and literature allowed the research team to capture the critical needs of New Jersey’s micro-businesses. The Census Bureau’s SBP Survey found that three-quarters of New Jersey’s micro-business were still experiencing a negative impact from the pandemic in February 2021. Businesses with 5-19 employees fared worse than those with 1-4 employees (see Figure 1).

Of the 1,577 businesses that participated in the RTA survey, 34 percent identified as women-owned businesses and 20 percent identified as minority-owned businesses. Among the respondents, the top industries identified were arts, entertainment and recreation, personal services, professional and business services, retail and wholesale, and restaurants/bars/catering. Personal services had the highest representation of Minority and Women-Owned Business Enterprises (MWBE’s).

Direct feedback from business owners shed light on the specific needs for recovery among minority- and women-owned businesses in New Jersey. Of the 91 micro-businesses (0-10 FTE) that participated in the SBCI Survey in April 2021, 80 percent of respondents reported experiencing a negative impact on their business as a result of the pandemic. Of this group, 36 percent of owners indicated a moderate level of impact, followed by 29 percent reporting that it had impacted business a great deal.

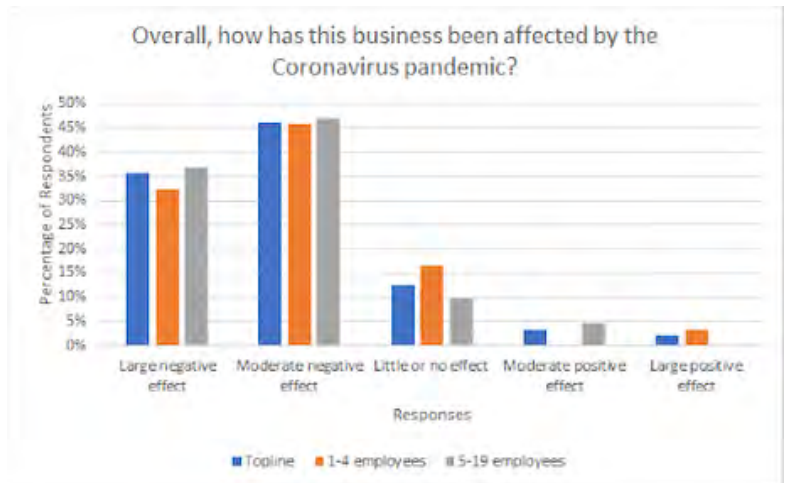


Figure 1: U.S. Census Bureau Small Business Pulse Survey, April 2020

Just over half of all survey respondents (51 percent) indicated that they currently need non-financial assistance. All but one organization that indicated a need qualified as minority-owned, women-owned, veteran-owned, disability-owned, or LGBT-owned.

The top three non-financial assistance needs indicated were:

- 1) Scaling Business/Entering New Markets**
- 2) Marketing and Branding**
- 3) Accessing Resource Information**

It is of note that these three needs are not mutually exclusive; for example, one business owner explained in a follow-up interview that she views hiring a new employee or intern as a social media/marketing manager as a top priority so that she can “pull herself from working *in* the business so that she can work *on* the business” through scaling opportunities.

Scaling Business and Entering New Markets

The need to scale or grow business was highlighted throughout the data collection process. Write-in responses from the SBCI survey particularly highlighted the need for operational support through hiring and training new talent and/or interns. Similarly, the SBP survey showed an increasing trend in firms indicating the need to identify and hire new employees to scale their businesses. In the RTA survey, 3 in 10 respondents stated they need to grow online customers to return to pre-COVID-19 revenues. Similarly, about 1 in 4 women and/or minority-owned business owners think they need a new or improved business strategy to return to pre-COVID-19 revenues. When considering what the most helpful aspects of receiving non-financial assistance to scale or grow businesses would be, business owners stated:

- *“The time to stop and focus on my business needs and get important infrastructure items checked off of my to-do-list.”*
- *“I need interns to help my business grow. Accounting and tax strategy to keep my business in compliance. Marketing assistance to help me scale.”*

Marketing and Branding

Another major need was assistance with marketing and branding, as well as social media support. In the RTA survey, the most popular form of non-financial assistance requested was social media support for business promotion, with about 50 percent of respondents reporting this need. This need was followed by marketing/sales assistance and e-commerce implementation, with 17 percent and 13 percent of respondents reporting these needs, respectively. When considering how to implement and/or increase online marketing, respondents indicated the top methods were social media, online advertising, and website updates or apps.

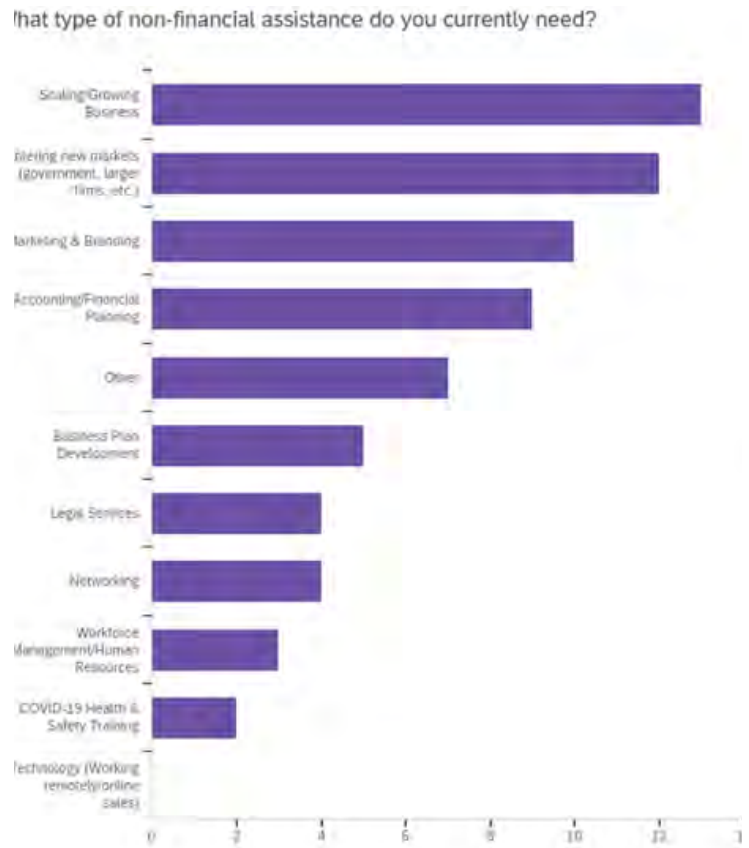


Figure 2: Small Business Covid-19 Impact Survey, March 2021

When comparing MWBE to non-MWBE firms, we saw that slightly more MWBE’s needed assistance in social media marketing. Similarly, when analyzing needs over the next six months, most businesses reported a need for financial support and increased marketing or sales in the SBP survey. These needs were especially true for those firms with 5-19 employees. Business owners shared the following:

- *“I still really need support with marketing, and I cannot seem to find that right program that will get me to what I need. I have an understanding of marketing and of what I would like to do, but I need support in implementation.”*

- *"I really need a virtual assistant and a social media manager. I am spending too much time working in the business and not on it. I am stretched between registering for procurement portals, networking to find contracting opportunities, writing contracts, and grant proposals, and creating all of our digital content and social media assets. There are gaps in marketing and sales strategies, and I don't have time to dig in to analyze and course correct. I need staff to help execute the more time-consuming tasks like content creation and social media management."*

Accessing Resource Information

The needs of accessing resource information particularly stood out the research team's SBCI survey. The largest barriers to accessing non-financial resources were identified as: 1) not having time to research or participate and 2) the cost of resources. Barriers to access prove equally significant in restricting business success, with the majority of business owners reporting that they do not have enough time, do not know where to start, and cannot afford the cost of resources that are available in the New Jersey market. When considering the most helpful aspects of accessing non-financial resources and information, business owners stated:

- *"The coaching has helped me to identify gaps in my business model, sales strategy and marketing plans. The knowledge I've acquired has helped me to earn grant funding. Networking leads to contract opportunities and additional revenue for my business during the pandemic."*

When considering how accessing non-financial assistance could be strengthened for micro-businesses, owners shared the following:

- *"[Receiving] help to install a sense of business community, creating a feeling of "we are in this together". It's very pertinent for those of us without employees by getting other people to exchange ideas with."*
- *"If I had more access to business development resources, networking opportunities, and remote work, I could experiment with more ideas financially so I could grow and scale my business."*
- *"I have a keen interest in getting access to government contracts. It would be great to have one on one coaching to complete the government RFPS to successfully navigate through the bidding process."*



CURRENT RESOURCE LANDSCAPE

The research team analyzed the gamut of current resources to assist small businesses with stabilizing and succeeding beyond the pandemic. Our observations reflect the strengths and gaps of these resources across the public, nonprofit and for-profit sectors, in New Jersey and across the U.S. Findings were obtained through stakeholder interviews, the SBCI survey and a review of existing literature for each sector.

Within New Jersey

County & Local Governments

Responses across the state's public sector have ranged from support on niche needs to direct assistance for business owners through grants.

For instance, Camden County approved funding through the [Camden County CARES Small Business Grant Program](#), distributing funds to over 3,000 businesses in Camden County. The City of Jersey City [announced](#) that it would match 100 percent of any state grants received by small businesses (within its jurisdiction) from the NJ Economic Development Authority, tapping the JCEDC (a nonprofit organization) to administer this. In Newark, the City's Department of Economic and Housing Development administered grants of up to \$25,000 from Mayor Ras J. Baraka's [emergency initiative](#) to assist devastated small businesses, with over 100 business owners receiving grants.

Nonprofit Organizations

For nonprofit business organizations, the objective to help small businesses succeed stayed constant throughout the pandemic, but their delivery strategies changed.

Notable resource offerings include assistance with sector-specific training, social media management and capital planning.

As financial assistance remains a major concern for business owners, many nonprofits act as mediators for completion of funding applications. This was seen in case of organizations such as =Space, a co-working firm based in Newark. A prominent New Jersey-based CDFI assists business owners with underwriting their loan applications. Various chambers of commerce also pitch in, with the Statewide Hispanic Chamber of Commerce (SHCC) and the Greater Newark Enterprises Corporation (GNEC) consistently teaching owners how to make a strong case for funding one's business.

Nonprofits also provide technical assistance to businesses adapting to online operations, enforcing safety guidelines, and bridging the digital divide. GNEC and the SHCC use a time-intensive approach to walk business owners through solutions personalized to their specific concerns. The state CDFI which primarily deals with financial underwriting, collaborated with organizations like the New Jersey African American Chamber of Commerce to support specific technical assistance efforts beyond the CDFI's own scope of expertise.

With marketing, both the state-based Small Business Development Centers (SBDCs) and other interviewed nonprofits noted that the pandemic's compelling pivot to remote work had improved workshop accessibility for owners who couldn't attend in-person events earlier.

While GNEC and the SHCC outlined a rising interest in assistance on social media management and a continued need for in-person attention for funding applications, they agreed that blended approaches which merged personalized time with virtual workshops would be most helpful to micro-businesses and small business owners in future.

Language access is a void many nonprofits filled themselves, simplifying application questions to businesspersons in their native language. This was prioritized by the SHCC as well as New Jersey's SBDCs, which leveraged multilingual consultants to communicate using language preferences. Improved language access for owners was a key concern for GNEC's Executive Director Victor Salama, who noted that "having application materials written in Creole and West African languages would assist our clientele better."

Beyond New Jersey

Other State Governments

Other states also use various models to connect small businesses with vital assistance. The State of Pennsylvania took a multi-faceted approach to providing guidance and counseling by launching the Engage Program to connect local-level resources to businesses in need. Arizona launched the Small Business Association's Live Local program with a grant from the Governor's Office, to train small businesses to find and use resources, build a relationship with their community, and mentor them. (See Appendix E for further details on these programs)

For-Profit Organizations

Our review of resources in the private sector reveals a clear gap between what is available compared to what businesses are looking for.



Certain examples of collaboration stand out, such as [Hello Alice](#), a joint-venture by various conglomerates to create a centralized hub for connecting micro-businesses and small business owners with resources through their library of videos and information, as well as grant portals to apply for [Business For All](#) grants which are bolstered with celebrity mentors for chosen applicants. However, the list of businesses which make the cut is starkly selective compared to the true numbers that need these grants, while the library contends with a saturated world of resources for time-starved business owners.



Within individual sectors such as the information technology or financial services industries, organizations offer assistance for learning business operations or connecting buyers to sellers. The Microsoft Corporation, for instance, outlines information on its [COVID-19 resources page](#) on how to avoid cybersecurity mistakes as a small business owner. American Express, which created #SmallBusinessSaturday in 2010, now leads the [Shop Small Initiative](#) to connect F&B establishments with its cardholders, and also offers access to a detailed library called 'Business Class' for aspiring entrepreneurs.

However, speaking directly with small-business owners highlighted that many of them simply remain focused on the basics. Tara Williams, who owns Brick City Bricks 4 Kidz in New Jersey, noted that she spent significant time improving their social media presence through interns and campaigns, but that additional marketing and financial strategy assistance was left to be desired. Melissa Jenkins, owner of BAM Desserts, also stressed the importance of adapting to an active social media strategy to keep up both word-of-mouth promotion and food order volumes, which allowed her to target newer markets such as online event orders. So, even as the for-profit sector boasts of various offerings to lift affected owners, there remains a relatively more pronounced gap between these and the critical business functions which businesses still need assistance with during this pandemic. Few options seem to be as stabilizing for a small business owner as continued, consistently available financial assistance and greater ease-of-access for such funding opportunities.

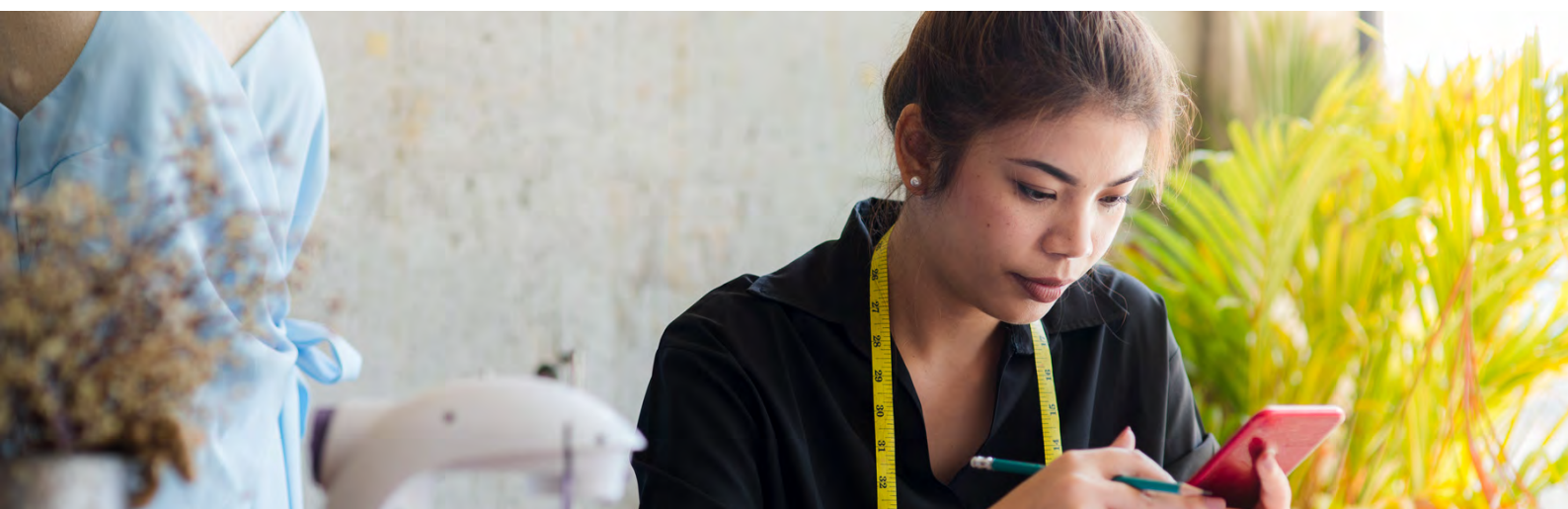
RECOMMENDATIONS

As a statewide organization, NJEDA holds a prime position to empower micro-business owners as they navigate the new economic landscape brought on by the COVID-19 pandemic. Over the past year, financial support has been a critical resource for helping businesses recover from the immediate impacts of the nationwide/statewide shutdowns and in some cases helped businesses remain open. As the economy begins to stabilize, the focus of business owners has shifted from staying afloat to repositioning for long-term growth. With increased pressures that the pandemic has placed on back office, workforce, supply chain, and marketing operations, our research underscores the urgency of helping business owners spend more time working on the customer facing elements of their businesses opposed to back-office operations. Business owners from our research consider back-office operations to be those that are not necessarily visible to the customer, such as social media marketing and finance. This means that any efforts to assist business owners should prioritize the return on their most valuable resource—their time. To do this, we recommend that NJEDA prioritize interventions that not only address the needs of micro-business owners at the current moment, but also provide opportunities and space to evolve and adapt to the ever-changing economic landscape and cultural climate of our diverse state.

Below are five interventions that have the potential to deliver **collaborative**, **convenient**, and **culturally competent** assistance to business owners, centering on the specific needs identified in this report:

1: Create a mobile application to provide effective digital tools for growth

Opportunity: Throughout New Jersey and across the country, small business owners are inundated with information on a daily basis, often creating unseen harm rather than good. Emails transmit information quickly but are often lost in spam or junk folders. Websites are useful for sharing ongoing opportunities but are best for access on a computer and lack the level of personalization needed by micro-business owners. Communication from membership associations has the potential to focus on specific industries and areas of interest, but simultaneously add to the list of outlets that business owners need to keep up with, which requires additional work. Filtering through different forms of communication to find the most relevant information is time consuming. Creating a mobile application maximizes convenience, accessibility, and sustainability, allowing NJEDA to augment content that aligns with the goals of the changing economic ecosystem.



Potential capabilities of an optimal application include:

- Business owner questionnaire and initial assessment to help curate resources
- Internal communication capabilities to help broker relationships to other business owners and professionals
- Technical assistance portal to connect with local support organizations
- Calendar of partner events, information sessions, and opportunity deadlines
- Evaluation tool to track the usefulness of each element of the application
- Business spotlight to increase exposure
- Business resource toolkit covering special topics of interest
- Translation in multiple languages
- Mapping to show local resources



Benefit: Through a mobile application, NJEDA will have the ability to manage all of its interventions in a single location while maintaining the option to scale its offerings to accommodate future needs, opportunities, and partnerships. Moreover, this tool can easily integrate into any other programming the Authority wishes to disseminate in a convenient and accessible manner. Considering the diversity of New Jersey businesses, this is the most efficient way to reach as many businesses as possible that need customizable help.

Integrating each of the following interventions in the report with mobile technology affords mutual benefit to the micro-business owners, partner organizations, and NJEDA currently and in the future.

Needs addressed: Scaling Business/Entering New Markets, Marketing and Branding, Accessing Resource Information

Examples: Newark Public Schools App, JC Connect, and NJ COVID Alert. Also see Appendix E for further information on Digital Mainstreet (E8) and DED Business (E5)

2: Create a statewide networking initiative that allows businesses to share and learn industry best practices to build partnerships for growth

Opportunity: During the COVID-19 pandemic, limitations on physical interaction isolated business owners at a point when they all faced a steep learning curve of pivoting operations to meet the demands of the new economic landscape. Organizations across the state have provided unique opportunities for connecting through virtual platforms, however most of these have been group settings or connections to resources for a general skill. While many business owners

have managed to keep their doors open, the need for peer-to-peer learning remains consistent as businesses prepare to accelerate growth and return to pre-COVID-19 levels of business. Our research supports the creation of a networking initiative that allows business owners to connect with industry peers, business mentors, and procurement opportunities. To achieve this, NJEDA can use a digital platform to register participants and match them with relevant connections based on their profile preferences. Interactions among participants should be virtual carrying through the COVID-19 pandemic to accommodate micro-business owners' busy schedules.

Benefit: Leveraging its statewide reach and name recognition, NJEDA holds the ability to facilitate a wide range of dynamic networking opportunities for various clients and support partners in the micro-business community. In addition to traditional website postings and email and social media blasts shared with subscribers, the small business team can maximize the impact of its networking by facilitating regular opportunities for both one-to-one and one-to-many relationship building. This will save business owners valuable time by allowing them to connect with various resources in one place.

Needs addressed: Scaling Business/Entering New Markets, Marketing and Branding, Accessing Resource Information

Examples: See Appendix E for further information on Detroit Means Business Program (E1) and Institute for Entrepreneurial Leadership Success Circles (E11)

3: Assist business owners with identifying local small business support providers and scheduling appointments for one-on-one technical assistance coaching

Opportunity: Within New Jersey there is a robust ecosystem of local business support organizations equipped to cater to the specific needs of micro-businesses. From one-on-one consultations to business development programs, the breadth and depth of support available is significant. However, our research suggests that the most pressing concern among business owners is not a lack of support, but lack of access to information about how and where to connect to resources. Micro-business owners and local support organizations alike have an urgent need for an interlocker to help broker these relationships.

NJEDA maintains a critical position to align various strategies to improve visibility of organizations specializing in technical assistance and to disseminate the most helpful information to clients.

This can be done by creating a directory of organizations across the state and cataloging them on NJEDA's website by business type and available services. A critical element of this resource is the ability to send business owners directly to a local point of contact that results in an appointment or consultation.

Benefit: Through this approach, NJEDA fills a crucial gap in the business support ecosystem by maximizing the collective potential impact of small business technical assistance providers across the state. Supporting local partners that have already built trust in their communities increases the potential for positive outcomes, especially with minority- and women-owned businesses, as opposed to creating a new technical assistance program operating at a macro level.

Needs addressed: Scaling Business/Entering New Markets, Marketing and Branding, Accessing Resource Information

Examples: See Appendix E for further information on Pennsylvania Partners for Regional Economic Performance Local Business (E6)

4: Connect business owners with resources to reduce time spent on back-office operations (e.g. creating new workflows, digital marketing research, and seeking non-traditional sales methods)

Opportunity: After access to capital, the majority of business owners shared the sentiment that they need to free up time that they spend on back-office activities to focus on the core functions of their business. Much of the growing need to increase time on these activities stems from changes in operations due to the pandemic, including but not limited to increased digital marketing and sales, creating new workflows, and seeking non-traditional sales methods. NJEDA can help alleviate these pressures by leveraging partnerships with academic institutions to help businesses outsource back-office operations to graduate students in key areas like finance, marketing, and graphic design. Further, students and business owners can be matched based on the specific software needs and goals of the client.

Benefit: This strategy creates a mutual benefit for business owners who will receive low-cost or free assistance and students in need of real-world learning experience. To further maximize the impact of this intervention, NJEDA can pilot a single program and expand across universities in the state to ensure sustainability.

Needs addressed: Marketing and Branding

Examples: See Appendix E for further information on Digital Main Street Program in Ontario, Canada (E8)

5: Develop an inclusive outreach and programmatic plan that centers the experience of micro-business owners and owners who are people of color and women

Opportunity: Research shows that micro-businesses and businesses owned by people of color and women are among the most vulnerable when it comes to overcoming economic obstacles and accessing resources for recovery. Therefore, special attention must be given to those communities when seeking to engage them with resources for support.

When delivering assistance to an audience as diverse as the New Jersey business community, it is critical to recognize the unique impact that cultural difference plays in business owners' ability to access and fully utilize resources.



Historically, minority- and woman-owned businesses have faced greater difficulty accessing financial assistance and general business support, due to discrimination and other factors. One example is the level of support that people of color receive from loan officers. Research shows that, on average, loan officers request more information, provide less information, and provide less assistance to minority clients.[8] In addition, examples of inadvertent discrimination when delivering assistance can include geographic, technological, and language barriers in information access. The treatment of Black and Hispanic business owners, specifically, when seeking business financing and other assistance has created a “trust gap” that can potentially discourage them from engaging with resources.



A Milken Institute report curates a collection of strategies that technical service providers should keep at the forefront of their community outreach and program design. Of these, our research strongly supports the creation of a program and outreach strategy prioritizing **language accessibility, digital inclusion, cultural humility, building trust, and meeting people where they are.** To ensure language accessibility, marketing and resources should be made available in a variety of languages through both oral and written translation. Designing general and on demand content for both computer and mobile formats could broaden reach to those that have limited access to technology or time to navigate it. To imbed cultural humility into programming and build trust, practitioners must understand the history and systems that created the unique circumstances that minority- and woman-owned businesses are in when they seek help. One way to address this is hiring instructors and subject matter experts that are people of color and women. Marketing materials should also reflect the specific communities that the resources aims to serve. Lastly, programming should be made accessible to all that wish to participate regardless of geography or physical location. Using a mobile application ensures easy access to resources. Having content available live and on demand also accommodates a wide range of schedules despite industry. Barriers to access must be considered during the outreach phase as well. To build trust and access business owners that need assistance the most, NJEDA should market programs and resources for people of color and women and leverage community partnerships at the local level to conduct on the ground engagement.

Benefit: Designing programming and outreach that centers the experience of people of color and women increases the chances that they will seek, utilize, and benefit from programming. Our SBCI Survey revealed a majority of respondents reported that they were extremely likely or somewhat likely to access business resources marketed to a specific diversity category, while only 25 percent said they were neither likely nor unlikely. There was a near unanimous consensus among interviewed business advocacy organizations that social media and email marketing are immensely valuable in helping businesses adapt to operating during the pandemic. These strategies ensure that programming is relatable and accessible to the intended audience.

Needs Addressed: Accessing Resource Information

Examples: See Appendix E for further information on B-TAP+ and DTAP programs in Minneapolis (E2) and Detroit Means Business Program (E1)



CONCLUSION

Overall, a review of the current business support ecosystem for minority- and women-owned micro-businesses reveals a wealth of information and opportunities. Business owners, however, find themselves overwhelmed and inundated with the process of seeking assistance and identifying the best strategic steps for individual growth. At this juncture, NJEDA has a critical opportunity to create a tool to streamline information sharing within the New Jersey small business ecosystem, amplify the work of active partners in the field, and maximize the return for micro-business owners seeking assistance.

It is important to acknowledge that creating a mobile application is not an all encompassing solution to the challenges currently faced by micro-businesses. Scaling a business or entering new markets, marketing and advertising, and accessing information all require a wealth of knowledge that must be tailored to each specific business and its goals. The interventions in the report accomplish the important task of creating a platform that appropriately supports all of the players in the local ecosystem and brokers key relationships. Through this strategy, NJEDA will fill the gaps in the existing support system while creating space to build in new opportunities as the changing social and economic landscape dictates.



APPENDIX

APPENDIX A: LIMITATIONS

There are a number of identified limitations within this study. A primary limitation is the time allotted to investigation of the research question, thus limiting measurement of the longitudinal effects of the pandemic and micro-business needs. Given the rapidly changing and ongoing nature of the pandemic effects in question, there was a lack of prior, peer-reviewed research studies to inform the literature review of our specific research objective.

The three surveys analyzed within this report were facilitated at varying points of the COVID-19 pandemic, so trends identified in the response data are limited by respondents' understanding of the future of their business, consumer behavior, and the course of the pandemic and economic recovery. Moreover, the Heldrich Center RTA Survey was an opt-in survey, using a snowball/convenience sample, and the United States Census' SBP Survey did not include businesses classified in certain industries that may be eligible for relief programs. Estimates of the share of small businesses applying for or receiving assistance may not equal calculations based on the administrative records of those programs due to these differences or other possible non-sampling error. Our SBCI Survey may be subject to non-response bias, as businesses that have closed due to COVID-19 may not be receiving the invitation to participate and are unable to respond. The estimates may also be subject to bias if businesses that provide email addresses or that are willing to participate in an email-based survey are systematically different from businesses who do neither.

Finally, both the SBCI Survey and stakeholder interviews relied upon self-reported data which is subject to biases of selective memory, telescoping, attribution, and exaggeration. Both tools investigated a low sample size, limiting generalization of data as representative of the populations of interest.

Our recommendations for further research would be to expand the number of small business owners surveyed and languages in which the survey is offered in order to increase the sample size and ensure further insight across a wider number of industries. Additionally, while stakeholder schedules limited the number of business advocacy organizations interviewed, we recommend further conversations with organizations such as Rising Tide Capital; New Jersey Chamber of Commerce; Latin American Economic Development Association Women's Business Center; New Jersey Business & Industry Association; Main Street Business Associations; FDU Rothman Institute of Innovation and Entrepreneurship; and Downtown NJ. Programs and resources of interest that would be worth exploring in future research are briefly summarized in the attached resource guide (Appendix E). Specific questions to explore might include further details about outreach preferences. For instance, the preference for virtual programming reported in the SBCI survey may reflect the current understanding of COVID-19 safety protocols as opposed to micro-business owner preferences for programming outside of pandemic concerns. Another area of research might include further study into how consumer behavior and, in turn, business operations will change in the long term, in order to anticipate micro-business needs beyond the immediate recovery period. For example, will the stages of scaling a business or expanding into new markets look markedly different in a potentially hybrid environment than they did prior to the pandemic? Finally, we recommend further exploring if micro-business needs change significantly from industry to industry, in order to most effectively curate content on a sector-specific basis.

APPENDIX B: INTERVIEW INFORMATION

Advocacy and Resource Organizations Interviewed

- =SPACE Sharespace & Incubator (interviewed April 1, 2021)
- African American Chamber of Commerce of New Jersey (interviewed April 21, 2021)
- Greater Newark Enterprises Corporation (interviewed April 8 2021)
- New Jersey Community Capital (interviewed April 1, 2021)
- Statewide Hispanic Chamber of Commerce (interviewed April 6, 2021)
- New Jersey Small Business Development Center (interviewed April 13, 2021)
- Small Business Development Center at New Jersey City University (interviewed April 13, 2021)
- Small Business Development Center at Rutgers-Camden (interviewed April 13, 2021)

Micro-businesses Interviewed

- BAM Desserts (interviewed April 19, 2021)
- Brick City Bricks 4 Kidz (interviewed April 20, 2021)

Interview Questions

1. Resource Organizations

- What types of technical assistance has your organization provided in the past two years? What were the strengths/challenges of the programs? What are you doing now?
- What are the top three technical assistance needs for your client base? Has this changed because of COVID-19?
- What is your outreach strategy?
- What would be most helpful to your organization, besides financial assistance, at this time?

2. Business Advocacy Organizations

- What are the top three technical assistance needs for your constituent base? Has this changed because of COVID-19?
- What format is most convenient for your constituents to receive technical assistance and participate in sessions? One-on-one or group setting? In-person or virtual? Time of day? A la carte or comprehensive program?
- What is your outreach strategy?
- What would be most helpful to your organization at this time?

3. Business Owners

- Tell us about any previous technical assistance that you have received for your business. What was most valuable from the experience? What could have been done better?
- What format is most convenient for you to receive technical assistance and participate in sessions? One-on-one or group setting? In-person or virtual? Time of day? A la carte or comprehensive program?
- How do you receive your information about business support and technical assistance opportunities?
- What would be most helpful to your organization at this time?
- What types of support, besides financial assistance, do you need to help serve your clients? Help you serve your employees?

APPENDIX C: SMALL BUSINESS COVID-19 IMPACT (SBCI) SURVEY & CHARTS (CONDUCTED APRIL 12, 2021 THROUGH APRIL 25, 2021)

Our research team is a group of Rutgers University Master of Public Policy students consulting for a local business advocacy organization. We learned about your business from the State of New Jersey NJSAVI database, Port Authority MWSDBE Directory, or the Jersey City Supplier Diversity Directory.

Our research aims to identify the needs of New Jersey businesses and best practices for supporting them as they recover from the economic impact of the COVID-19 pandemic. Information collected from this survey will be kept confidential and general findings will be shared with our client.

By participating in this voluntary survey, you give the Rutgers research team consent to include your responses in its final research project. Thank you for your time.

Q1 What is your business industry?

- Arts/entertainment/recreation
- Banking/finance
- Construction
- Manufacturing
- Healthcare
- Retail/wholesale
- Grocery/convenience store
- Personal services (such as hair salons)
- Professional/business services
- Real estate
- Restaurant/bar/catering
- Tourism/lodging/hospitality/leisure
- Trade/transportation/utilities
- Education/childcare
- Technology
- Warehousing/distribution
- Nonprofit organization
- Other

Q2 How long have you been in business?

- Less than 3 years
- 3-5 years
- 6-10 years
- 11-20 years
- More than 20 years

Q3 How many employees do you have?

- 0-10
- 11-25
- 26-50
- More than 50

Q4 Does this business qualify as any of the following categories? Qualified businesses have majority ownership (51 percent or more) that identify as the respective category.

- Minority-owned
- Woman-owned
- Veteran-owned
- Disability-owned
- LGBT-owned
- Not applicable
- Prefer not to say

Q5 Has your business been negatively affected by the COVID-19 pandemic?

- Yes
- No

Q6 How much has the COVID-19 pandemic affected your business?

- A great deal
- A lot
- A moderate amount
- A little
- None at all

Q7 Have you received any financial business assistance in the past year?

- Yes
- No
- Prefer not to say

Q8 Have you received any non-financial business assistance in the past year?

- Yes
- No
- Prefer not to say

Q9 What type of non-financial assistance have you received in the past year?

Please select all that apply.

- Accounting/Financial Planning
- Business Plan Development
- Legal Services
- Marketing & Branding
- COVID-19 Health & Safety Training
- Scaling/Growing Business
- Technology (Working remotely/online sales)
- Workforce Management/Human Resources
- Networking
- Entering new markets (government, larger firms, etc.)
- Not applicable

Q10 If you received non-financial assistance in the past year, what did you find most helpful about the experience?

Q12 Do you currently need non-financial business assistance?

- Yes
- No
- Not sure

Q13 What type of non-financial assistance do you currently need?

- Accounting/Financial Planning
- Business Plan Development
- Legal Services
- Marketing & Branding
- COVID-19 Health & Safety Training
- Scaling/Growing Business
- Technology (Working remotely/online sales)
- Workforce Management/Human Resources
- Networking
- Entering new markets (government, larger firms, etc.)
- Not applicable
- Other _____

Q14 Which method of assistance would be most helpful to achieving your current business goals?

- One-on-one consultation(s)
- Industry mentor
- Product/software access
- One-time event/training
- Event/group training series
- Not applicable

Q15 Which setting is best for you to receive assistance?

- In-person
- Remote (Online, phone, etc.).
- Not applicable

Q16 Are you more or less likely to access business resources marketed for a specific business diversity category? (Ex. minority-owned, woman-owned, veteran-owned, etc.)

- Extremely likely
- Somewhat likely
- Neither likely nor unlikely
- Somewhat unlikely
- Extremely unlikely

Q17 How interested are you in participating in a business development program in the near future?

- Extremely interested
- Very interested
- Somewhat interested
- Not at all interested

Q18 How interested are you in accessing new markets in the near future?

- Extremely interested
- Very interested
- Somewhat interested
- Not at all interested

Q19 How helpful would a discounted subscription to an accounting software be for your business? (e.g., QuickBooks, PayPal, Square, TurboTax)

- Extremely helpful
- Very helpful
- Somewhat helpful
- Not at all helpful

Q20 How helpful would a discounted subscription to a customer relationship management software be for your business? (e.g., Salesforce, HubSpot, Freshworks)

- Extremely helpful
- Very helpful
- Somewhat helpful
- Not at all helpful

Q21 How helpful would a discounted subscription to a marketing software be for your business? (e.g., Squarespace, Hootsuite, Mailchimp, Constant Contact, Canva, Google Analytics)

- Extremely helpful
- Very Helpful
- Somewhat helpful
- Not at all helpful

Q22 Are there other products or software that if received at a discounted rate would enhance your business operations?

Q23 Where do you learn about business resources? Please select all that apply.

- Social media
- Newspaper
- Business group/membership associations
- Internet search
- Word of Mouth
- Other -----

Q24 What barriers do you face when trying to access business resources? Please select all that apply.

- Don't know where to start
- Need help applying
- Don't have time
- Don't qualify
- Cost
- Language spoken
- Not applicable
- Other -----

Q25 Please share any additional feedback about your anticipated business needs in the near future (six months to one year).

Q26 Would you be interested in participating in a brief 20-minute phone interview?

- Yes
- No

Skip To: Q27 If Would you be interested in participating in a brief 20-minute phone interview? = Yes

Skip To: End of Survey If Would you be interested in participating in a brief 20-minute phone interview? = No

Q27 Business Name:

Q28 Contact Name:

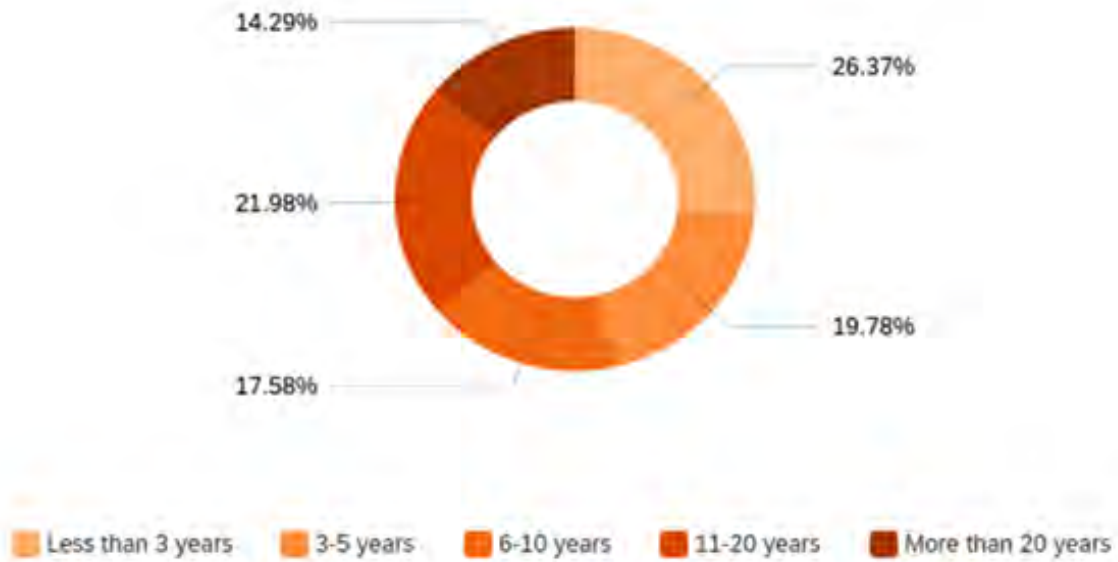
Q29 Email Address:

Q30 Phone Number:

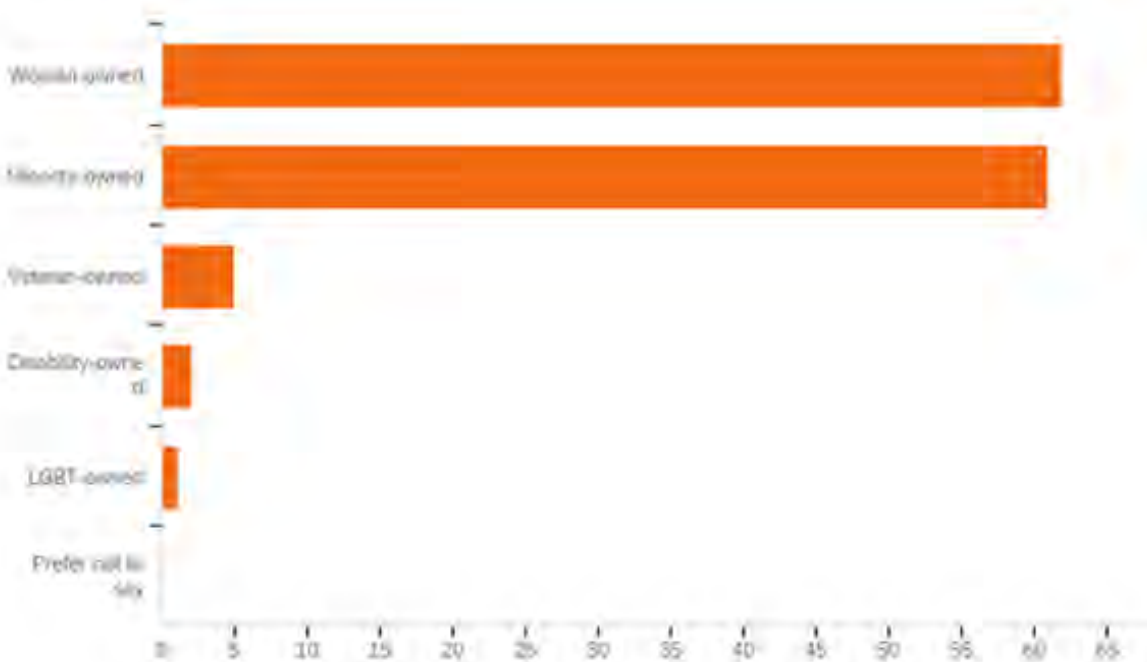
Business Industry



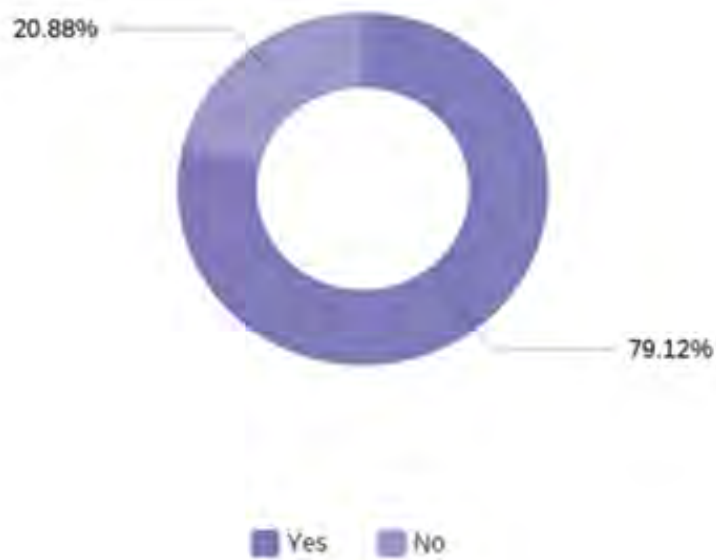
Years in Business



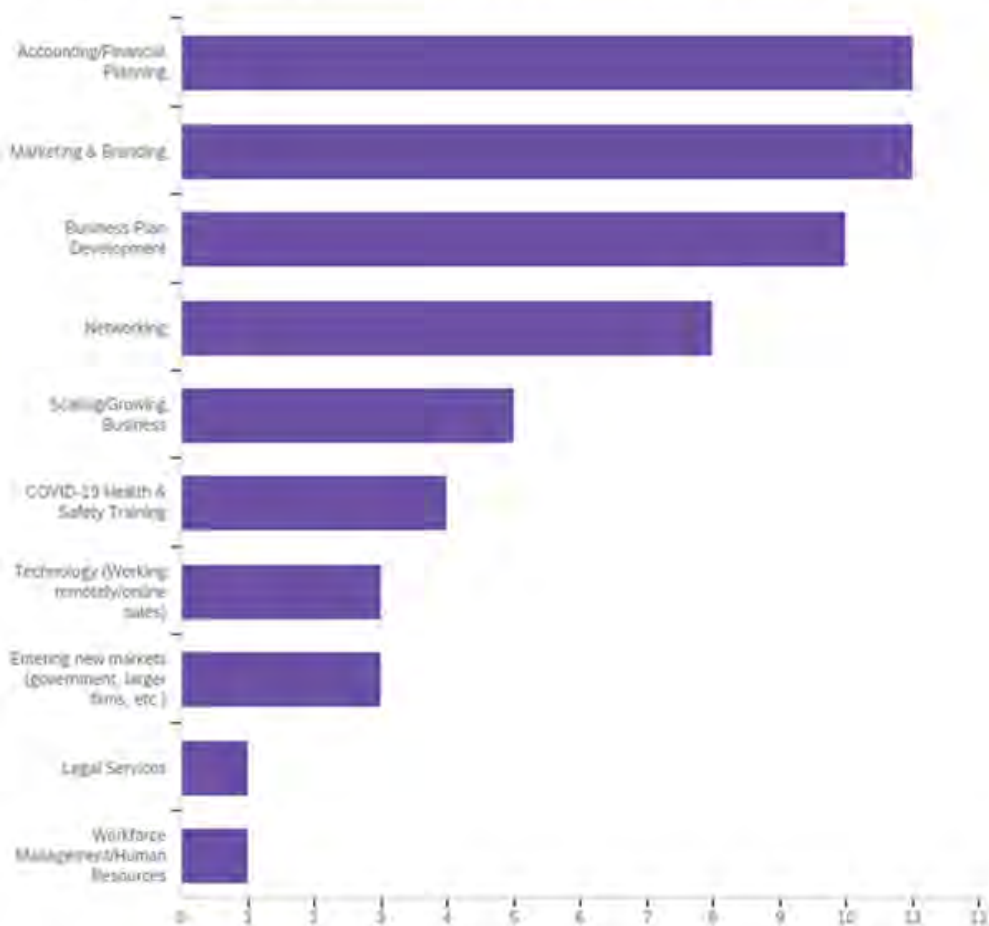
Business Diversity



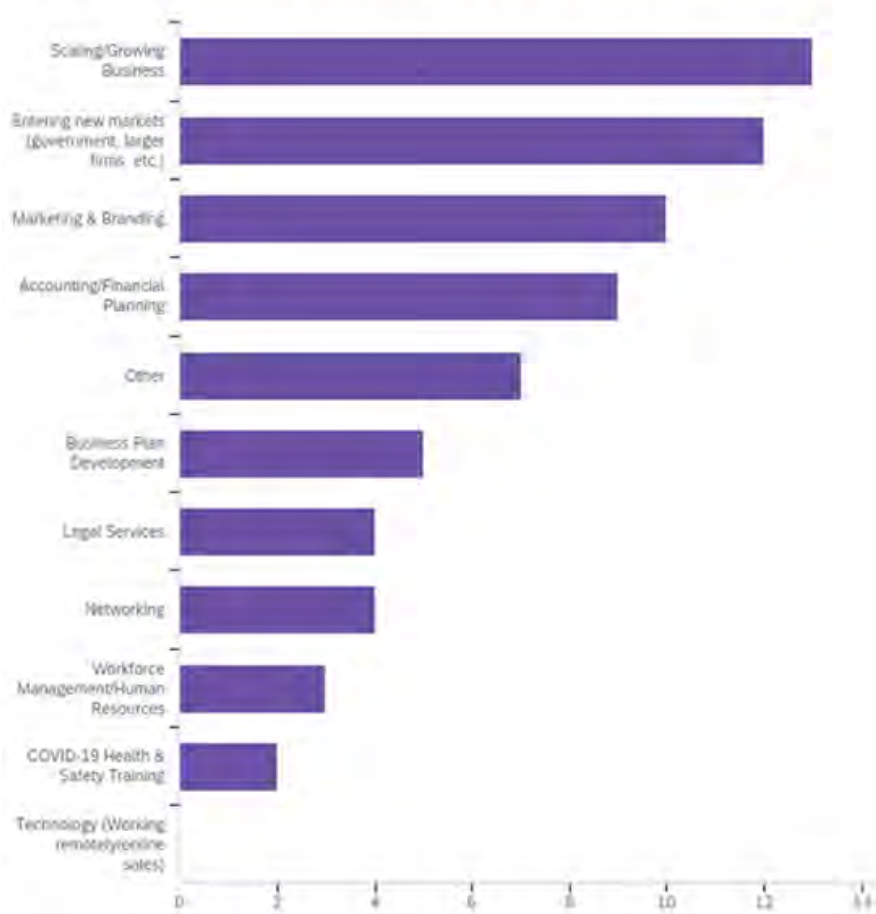
Has your business been negatively affected by the COVID-19 pandemic?



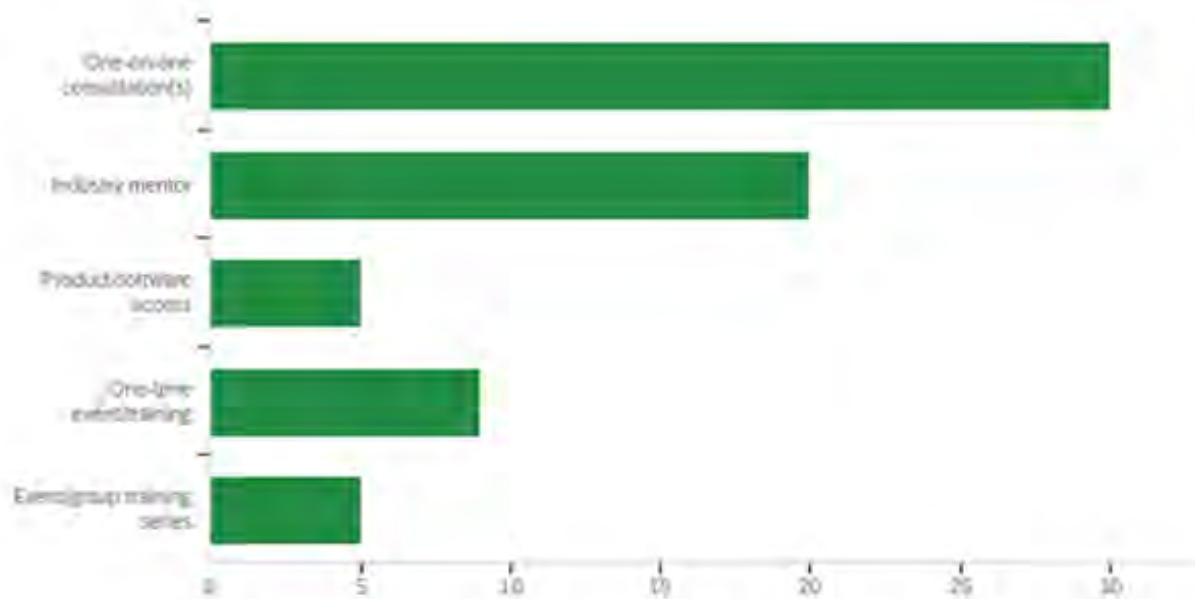
What type of non-financial assistance have you received in the past year?



What type of non-financial assistance do you currently need?



Which method of assistance would be most helpful to achieving your current business goals?



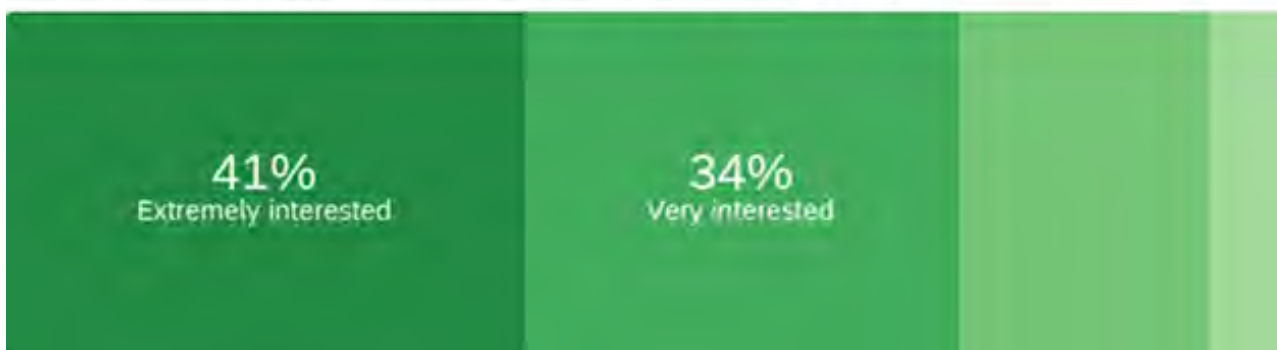
Are you more or less likely to access business resources marketed for a specific business diversity category? (Ex. minority-owned, woman-owned, veteran-owned, etc.)



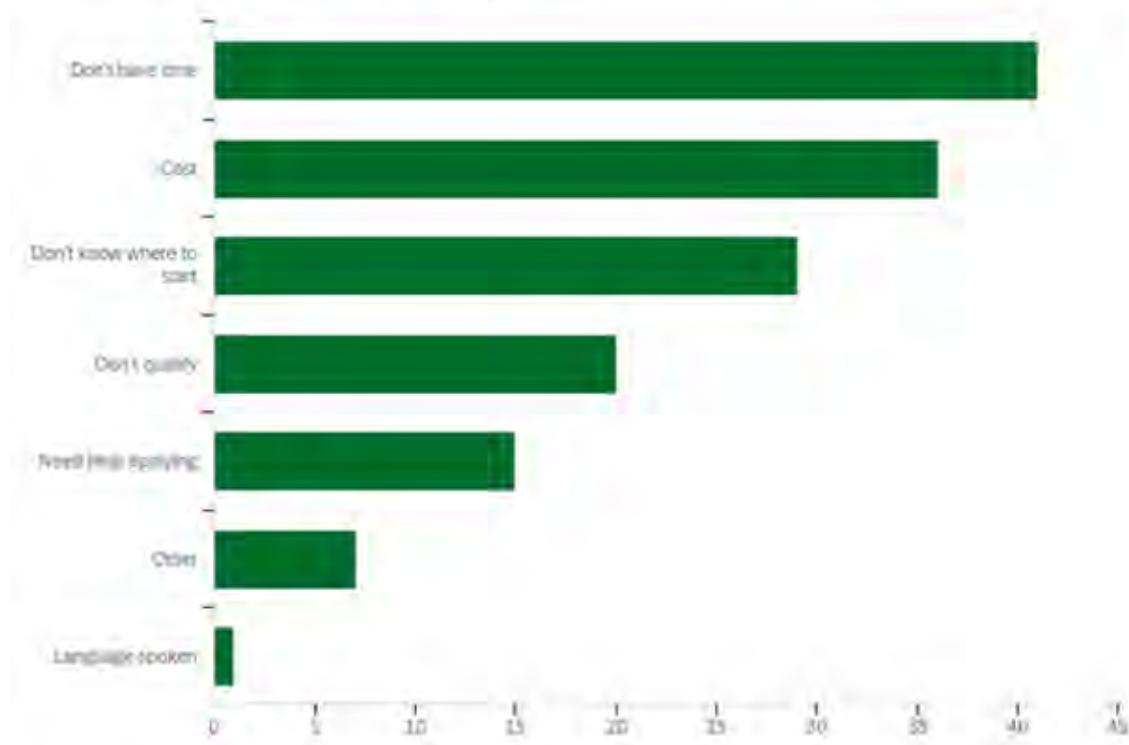
How interested are you in participating in a business development program in the near future?



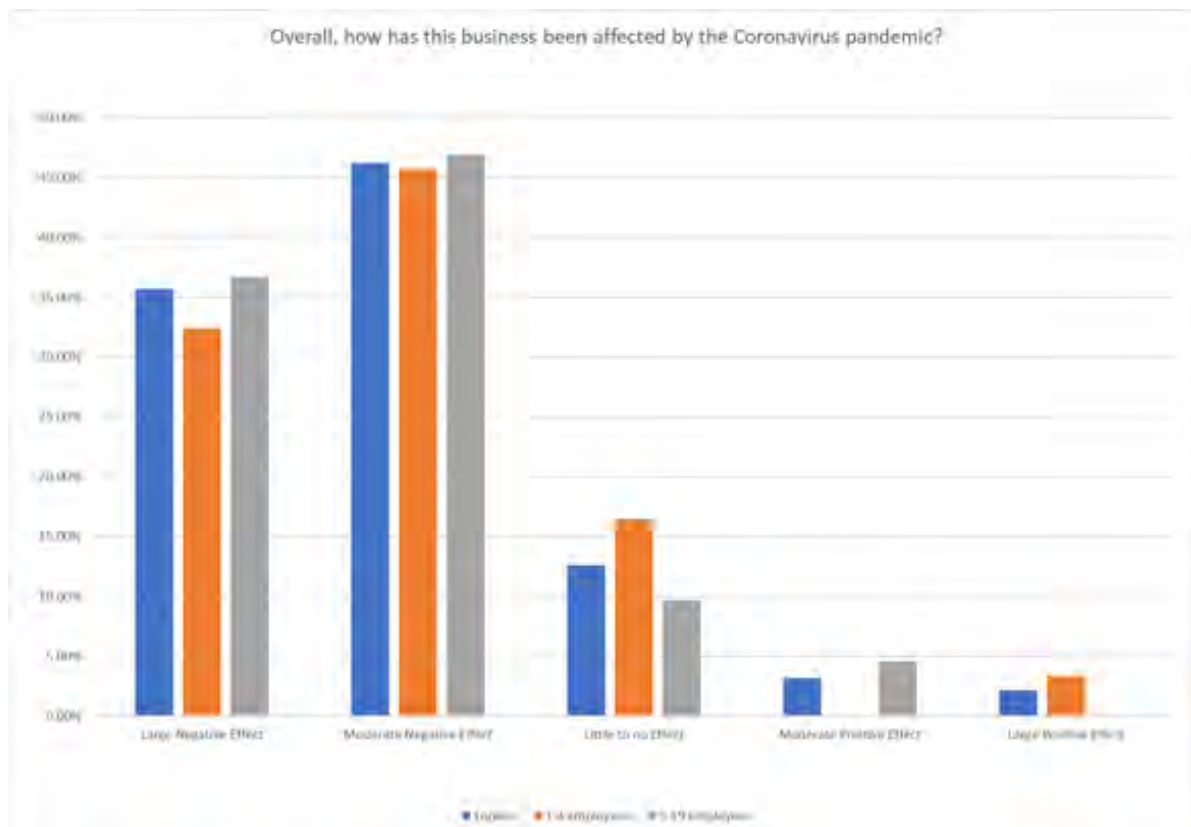
How interested are you in accessing new markets in the near future?



What barriers do you face when trying to access business resources?



APPENDIX D: NJ SMALL BUSINESS PULSE (SBP) SURVEY DATA CHART (SEPTEMBER 2020-FEBRUARY 2021)



APPENDIX E: RESOURCE REVIEW

Comprehensive Resource Portals

1) Detroit Means Business, Detroit, MI, Brookings Institute, <https://www.brookings.edu/research/supporting-microbusinesses-in-underserved-communities-during-the-covid-19-recovery/>

This program was designed to prepare small businesses with fewer than 50 employees to safely and successfully operate during the COVID-19 crisis. It provided resources for small business owners to work with experts, an economic development hotline, and virtual one-on-one consultations with experts on accounting, human resources, marketing, legal, or business reopening operations. Other resources included downloadable PDF toolkits in Health and Safety; Financial Management; and Operational Management, downloadable reopening playbooks by industry in multiple languages, and support through The MBA Response, an organization of MBA students from across the U.S. who offer free consulting on PPP Loan Forgiveness and Digital Marketing.

2) Small Business Technical Assistance Program (B-TAP), Minneapolis, MN, <https://www2.minneapolis.gov/government/programs-initiatives/b-tap/>

This program provides technical support services to small businesses in the Minneapolis area through contracting with nonprofit agencies focused on entrepreneur training and economic development. This advice ranges from starting a new business to business operations assistance (payroll, licensing, marketing). They also help business owners reduce their energy bills, help form co-operatives, and train businesses to navigate city departments and bureaucracy. B-TAP also has specific programs to help minority-owned businesses (B-TAP+) and minority and woman-owned developers (D-TAP). This is available in Hmong, Spanish, and Somali.

3) Long Beach Business Portal, Long Beach, CA, <http://bizport.longbeach.gov/>

This is a comprehensive website with several tools to help business owners in the city. Resources are available to develop business and financial plans, forecast costs and revenues, and access to capital and other resources. Businesses can also apply for permits and licenses, negotiate their leases, and ensure their property meets the appropriate zoning requirements. Links are also provided to various city business associations for networking opportunities. Available in Armenian, Chinese, Filipino, Japanese, Khmer, Korean, Russian, Spanish, and Vietnamese through Google Translate embedded on the website.

E-filing Government Documents

4) EasyGov.swiss, Switzerland, <https://www.easygov.swiss/easygov/#/>

This free portal allows businesses to e-file and track government forms for approval. There are various forms for both new and existing services, such as tax reporting, company incorporation, and patent management. It also helps navigate firms through various levels of government bureaucracy, recommending who to contact in a given situation. Available in German, French, and Italian.

5)DED Business, Dubai, UAE

<https://apps.apple.com/ae/app/ded-business/id649238162#?platform=iphone>

This app by a Dubai government agency where firms can apply for and renew their trade license with status tracking and can submit inquiries to the Department of Economic Development. Available in Arabic.

Technical Assistance Consulting Services

6)Partners for Regional Economic Performance Local Business Assistance Program, Pennsylvania, <https://dced.pa.gov/local-business-assistance/>

This is the Pennsylvania Department of Community and Economic Development network of regional business partners who offer assistance and resources including one-to-one counseling, online training, and specialized workshops. Businesses get assistance based on their region's economic development. There is also an Engage program that connects businesses to local-level business assistance resources.

7)Live Local, Arizona Small Business Association, Arizona,

<https://azgovernor.gov/governor/news/2020/07/600000-arizona-small-business-support>

In this program, the Arizona Small Business Association provides research on the impact of small businesses to understand best practices, growth trends and policy analyses. The program also includes personalized training courses for small businesses that help them run operations smoothly, strengthen financial stability, increase networks, attract and retain customers. Live Local will also help businesses better utilize opportunities and offer internship programs, providing guidance in the areas of strategy, finance and marketing.

8)Digital Main Street, Ontario, Canada, <https://digitalmainstreet.ca/>

The primary component of this technical assistance program is access to graduate students who provide businesses with free digital transformation consulting services in terms of website creation and design, social media, and software. They also provide free online training programs to small businesses. Some resources available in French.

Mentorship Programs

9)Micromentor, Accion Opportunity Fund, <https://www.micromentor.org/how-it-works/>

This is a mentorship program website for businesses which allows businesses to search for and contact mentors for various challenges. Mentors can also do the same for businesses they believe they can assist the best with their expertise. Available in Spanish.

10)TrustPlus, Accion Opportunity Fund, <https://go.mytrustplus.org/0000>

This is a financial planning assistance program for small businesses where they get one-on-one coaching to maintain cashflow, reduce bill payments, and build credit. Available in Spanish.

11) Institute for Entrepreneurial Leadership, Success Circles, <https://www.weareifel.org/recoveryassistance>
IFEL's Success Circles program matches entrepreneurs with a volunteer team of business experts to increase sales; attract new clientele; launch or update websites; increase social media presence; ramp up marketing; get financials in order; address supply chain disruptions; and review legal matters. This support is available for those businesses with 2-25 employees with a revenue of over \$50,000 annually.

Resource Lists

12) InvestAtlanta Small Business Resource List, Atlanta, GA, https://www.investatlanta.com/assets/awbi_small_biz_covid-19_resource_list_v3272020-1-105wvev.pdf

This is a list of nonprofit and for-profit organizations offering small business assistance in Atlanta, Georgia.

APPENDIX F: WORKS CITED

- [1] https://www.governing.com/next/Helping-Small-Businesses-Bounce-Back-Legislative-Watch.html?utm_term=READ%20MORE&utm_campaign=Another%20%27Year%20of%20the%20Woman%2C%27%20Only%20This%20Time%20More%20Republican&utm_content=email&utm_source=Act-On+Software&utm_medium=email
- [2] https://www.nber.org/system/files/working_papers/w27309/w27309.pdf
- [3] https://www.nj.gov/labor/lwdhome/press/2021/2021315_njaddsjobsinjanuary.shtml
- [4] Ibid.
- [5] <https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/the-covid-19-recovery-will-be-digital-a-plan-for-the-first-90-days>
- [6] <https://www.tracktherecovery.org/>
- [7] https://aeoworks.org/wp-content/uploads/2019/03/AEO_Black_Owned_Business_Report_02_16_17_FOR_WEB-1.pdf
- [8] <https://milkeninstitute.org/sites/default/files/reports-pdf/Best-Practices-for-TA-Programs-FINAL.pdf>

APPENDIX G: TEAM BIOGRAPHIES

Erin Clifford is currently a Master of Public Policy (M.P.P.) candidate with a concentration in Nonprofit Management at the Edward J. Bloustein School of Planning and Public Policy at Rutgers – New Brunswick and is President of the Bloustein Chapter of the Pi Alpha Alpha Honor Society (Global Honor Society for Public Affairs & Administration). She works full-time at the F. M. Kirby Foundation, a family foundation based in Morristown, NJ with an annual grants budget of approximately \$14 million, as a Program Officer involved in the environmental, education, and health funding docket. From 2015 to 2016, prior to her current position, she was an AmeriCorps volunteer and Youth Program Coordinator in Juneau, AK for an adaptive recreation program serving children and teens experiencing physical and cognitive disabilities. Erin graduated cum laude with a B.A. degree in Psychology in 2015 from the College of the Holy Cross in Worcester, MA where she was the Thomas P. Joyce Memorial Scholar and member of the Psi Chi Honor Society (Psychology Honor Society) and Pi Delta Phi Honor Society (French Honor Society). She also studied French philosophy and history at the Université de Bourgogne in Dijon, France from 2013-2014.



Soraya Hebron is a Master of Public Policy candidate with a concentration in Social Justice and Advocacy at the Edward J. Bloustein School of Planning and Public Policy, and Vice President of the Pi Alpha Alpha Honor Society, Rutgers Chapter. Working full-time, she is Chief Diversity Officer for the City of Jersey City where she leads efforts to promote equity internally and externally through supplier, workforce, and workplace inclusion strategies. Before attending Rutgers University, Soraya earned a Bachelor of Arts in Urban Studies and Africana Studies from the University of Pennsylvania where she graduated cum laude. Her career in the public sector also includes positions at the Fresh Air Fund in New York City, Women's Way in Philadelphia, the Hudson County Division of Planning, and the Jersey City Mayor's Office.



Munsif Husami is a Master of Public Policy candidate at the Edward J. Bloustein School of Planning and Public Policy, and a member of the Bloustein Chapter of the Pi Alpha Alpha Honor Society (Global Honor Society for Public Affairs & Administration). During his graduate career, he has worked in policy research for the 18th Legislative District of New Jersey, as a Clean Water Campaign intern for Environment New Jersey, and as a Governance Intern at the New Jersey Economic Development Authority. At the Bloustein School, his areas of interest include economic development, renewable energy and fiscal policy. He also holds a Bachelor's degree in Journalism from Mumbai University, India. Prior to graduate school, he served as a creative consultant in the Indian film, television and advertising sectors.



Sabrina Riddick is a Master of Public Policy candidate at the Edward J. Bloustein School of Planning and Public Policy and holds a bachelor's degree in Social Work from Rutgers University – New Brunswick. At the Bloustein school, her areas of interest include social welfare policy and politics & government. During her graduate career, Sabrina has served as a graduate research assistant in the Rutgers Social Policy Lab, Fellow in the Eagleton Graduate Fellowship Program in Politics and Government, Policy, Advocacy, and Research Intern at FPWA, Intern for Councilwoman Edina Brown, and most recently, Analyst at the U.S. Government Accountability Office. Previously, Sabrina served as a dedicated higher education administrator; engaging in a broad range of functions to support the success of diverse academic student populations.



Aritra Samanta is a Master of Public Policy candidate with a concentration in Methods at the Bloustein School and a member of the Pi Alpha Alpha Honor Society. During his graduate career, he has worked as a Workforce and Economic Development Intern at the Voorhees Transportation Center. Aritra graduated from McGill University in 2019 with a bachelor's in economics with minors in mathematics and finance. He also worked as a research intern for the IDFC Institute in Mumbai, India and co-founded the McGill Policy Association, the only student organization dedicated to public policy on the McGill campus.