



# Reinventing Our Communities (ROC) Lancaster County Cohort Strategic Plan



Lancaster Chamber



## What is the Reinventing Our Communities Program

A cross-sector collaboration of organizations, businesses, and community members in Lancaster County participated in the Federal Reserve Bank of Philadelphia's second annual Reinventing Our Communities (ROC) cohort program. This program used a lens of racial justice to focus on equitable business recovery, and to support small business owners and entrepreneurs disproportionately impacted by the COVID-19 pandemic, and those that have been historically and systematically oppressed. The 2021 program targeted nine communities across the U.S., bringing together experts and stakeholders that led the training program. They include: Allentown/PA, Broward County/FL, Charleston/SC, Chester County/PA, Lancaster County/PA, Las Vegas/NV, St. Cloud/MN, Wayne County/PA, and York/PA.

The Lancaster County cohort was represented by twelve cross-sector organizations and businesses: ASSETS, Communication Essentials LLC, Community Action Partnership of Lancaster County, Lancaster City Alliance, Lancaster City Council, Lancaster County Chamber of Commerce, Lancaster County Community Foundation, PhotOle Photography, The Cultured Professional Network, United Way of Lancaster County, Waller Tax & Financial Services, and YWCA Lancaster.

### Over this 10-month program, the cohort:

- > Participated in racial equity training led by Race Forward, a nonprofit racial justice organization, and in smaller group trainings with practitioners with business expertise.
- > Engaged Lancaster County businesses and the larger community throughout this initiative to ensure their voices were represented in any strategies that were developed.
- > Identified structural barriers that business owners face, and developed recommendations for equitable business recovery using input from the community, to enhance and fill in gaps that may exist in current initiatives.



### Community Centered Strategic Plan

To develop this real time strategy, the ROC cohort used program learnings, and continuously garnered important feedback from Lancaster County BIPOC small business owners through five community conversations. The conversations series called “Centering BIPOC & Underrepresented Business Voices” prompted input from nearly four dozen local business owners. The cohort aims to work with the community to implement this strategic plan, and to be intentional about continuing to communicate progress to the small business community. We also hope organizations adopt recommendations outlined in this plan and that BIPOC small business owners continue to be engaged in any strategies that are implemented.

## VISION

**Lancaster County is a nurturing environment for Black, Indigenous, and People Of Color (BIPOC)-owned small businesses to thrive.**

## STRATEGIC PRIORITIES

Strengthen trust among resource providers and BIPOC-owned small businesses.

Build equitable access to capital for BIPOC-owned small businesses.

Strengthen community for BIPOC-owned small businesses.

## GOALS

Hire a community liaison to connect BIPOC entrepreneurs to resources and resource providers to each other.

Resource providers will commit to implementing Diversity, Equity, and Inclusion (DEI) into their organization.

Establish a BIPOC Small Business Investment Fund.

Strengthen the cultural competency of financial institutions.

Implement a marketing strategy to amplify BIPOC-owned small businesses.

Leverage existing networking resources to create platforms that allow BIPOC-owned small businesses, resource providers, and the larger community to build genuine connections.

Our aim is to work with the community to implement the strategic plan over the next 3 years. Though this plan centers BIPOC-owned small businesses, the cohort believes that these strategies will ultimately benefit all current, and emerging, businesses in Lancaster County. Further clarification of language used in this plan can be found in the glossary of terms.

## STRATEGIC PRIORITY

Strengthen trust among resource providers and BIPOC-owned small businesses.

### GOALS

Hire a community liaison to connect BIPOC entrepreneurs to resources and resource providers to each other.

Resource providers will commit to developing and implementing Diversity, Equity, and Inclusion (DEI) within their organization.

### ACTION STEPS

> Create a job description and identify an organization or coalition of organizations to hire:

- BIPOC business owners must be included in the hiring process.
- A diverse candidate pool is required before making a final hiring decision.

> Identify funding resources for hiring and sustaining the position:

- Position could be supported by representatives at other organizations with a similar mission, or funded by multiple organizations.

> Develop a plan to implement DEI policies and practices into the organization:

- Includes internal audit of policies and procedures.
- Includes a system of accountability.
- Leverage existing networking resources and provide mechanisms for inclusion and cultural competency.

> Continuously communicate plan progress to stakeholders and the community.

> Identify or create a system of accountability that creates transparency around an organization's DEI efforts such as a scoring or rating system.

The cohort anticipates working with the community to implement the plan, however, this strategic plan's goals and action steps are also designed to be high-level recommendations and adaptable to any organization or institution to implement.

## STRATEGIC PRIORITY

Build equitable access to capital for BIPOC-owned small businesses.

### GOALS

Establish a BIPOC Small Business Investment Fund.

Strengthen cultural competency for financial institutions.

### ACTION STEPS

- > Identify funding sources and secure funding.
- > Identify CDFI or Community Financial Institution to support the fund.
- > Create a framework for a BIPOC Small Business Investment Fund.
- > Develop and implement a marketing campaign targeting BIPOC entrepreneurs.

- > Develop and implement best practices for Cultural Competency.
- > Reevaluate how “risk” is defined, framing it in a way that identifies profitability to financial institutions.
- > Leverage relationships with minority associations and affinity groups.
- > Advocate for transparency in the qualification process through a multipronged approach.
- > Develop alternative financing opportunities such as Lending Circles.

The cohort anticipates working with the community to implement the plan, however, this strategic plan’s goals and action steps are also designed to be high-level recommendations and adaptable to any organization or institution to implement.



## STRATEGIC PRIORITY

Strengthen community for BIPOC-owned small businesses.

### GOALS

Create a marketing strategy to amplify BIPOC-owned small businesses.

Leverage existing networking resources to create platforms for BIPOC-owned small businesses, resource providers, and the larger community to build genuine connections.

### ACTION STEPS

- > Get a commitment from resource providers to develop and implement a marketing strategy designed to celebrate BIPOC-owned small businesses.
- > Create the marketing strategy.
- > Find funders to underwrite free advertising space at various publications that will highlight BIPOC-owned small businesses.
- > Identify and leverage influencers in our community to market BIPOC-owned small businesses.

- > Create a county-wide community platform that allows small businesses to share resources and knowledge.
- > Promote to local and national resource providers in addition to small business owners.
- > Identify and work with existing minority associations or affinity groups.
- > Provide technical assistance and training for existing minority associations and affinity groups.

The cohort anticipates working with the community to implement the plan, however, this strategic plan's goals and action steps are also designed to be high-level recommendations and adaptable to any organization or institution to implement.

# GLOSSARY OF TERMS

**ACCOUNTABILITY:** The position or body that is responsible for the action and/or is held accountable for its completion.

**BIPOC:** BLACK, INDIGENOUS, AND PEOPLE OF COLOR

**BIPOC SMALL BUSINESS INVESTMENT FUND:** This can function in many ways and be funded by various sources. Ultimately it is meant to help BIPOC-owned small businesses by providing equitable access to capital, should be innovative in breaking down lending or granting barriers, be transparent at every stage of the process, be intentional about marketing and reaching the people it is meant to serve, and be committed to working with BIPOC-owned small businesses so it is accessible.

**COMMUNITY CENTERED:** Adhering to the principle “nothing about us without us” as a core tenet of your approach.

**CAPITAL:** Any form of monetary or other wealth including but not limited to loans, grants, and investments.

**CDFI:** Community Development Financial Institution

**CULTURAL COMPETENCE:** Skills that lead to effective and appropriate communication with people of other cultures. It encourages the acknowledgment and acceptance of differences in appearance, behavior, and culture. It goes beyond language access or diversifying staff and includes awareness, attitude, knowledge, and skills that give the ability to understand, appreciate, and interact with people or belief systems different from one's own.

**DIVERSITY:** A variety of racial identities or characteristics (e.g. African Americans, Native Americans, Latinx). Diversity is a quantitative measure of representation.

**EQUALITY:** Is sameness; everyone gets the same thing. Equality focuses on everyone getting the same opportunity, but often ignores the realities of historical exclusion and power differentials among whites and other racialized groups.

**EQUITY:** Ensures that outcomes in the conditions of well-being are improved for marginalized groups, lifting outcomes for all. Equity is a measure of justice.

**FINANCIAL INSTITUTIONS:** Institutions that provide lending or other financial services for small businesses, including but not limited to banks, CDFIs, and grant programs.

**INCLUSION:** The measure of the quality of representation, such as full access, authentic representation, empowered participation, true belonging, and power-sharing. Inclusion is a qualitative measure of representation and participation.

\*These definitions are derived from a combination of established sources such as Race Forward and created by the cohort group using input from the BIPOC small business community. They are meant to help further understand the intention of the strategic plan.

# GLOSSARY OF TERMS

**NURTURING ENVIRONMENT:** An equitable, diverse, inclusive, caring, welcoming, and accessible place where small businesses feel like they belong, that they are supported, and that their business can succeed no matter the size, or how long they have been established.

**RACIAL EQUITY:** A process of eliminating racial disparities and improving outcomes for everyone. It is the intentional and continual practice of changing policies, practices, systems, and structures by prioritizing measurable change in the lives of people of color.

**RACIAL JUSTICE:** A vision and transformation of society to eliminate racial hierarchies and advance collective liberation, where Black, Indigenous, Latinx, Asian Americans, Native Hawaiians, and Pacific Islanders, in particular, have the dignity, resources, power, and self-determination to fully thrive.

**RACIAL EQUITY FOCUS:** Maintaining a clear focus on racial equity throughout all stages of the process, working with any resistance that arises, and providing racial equity resources for participants who lack the skills needed to meaningfully participate.

**RESOURCE PROVIDERS:** Any organization, financial institution, or other stakeholders that provide any type of resources for small businesses including but not limited to educational resources, monetary help, and networking opportunities.

**SMALL BUSINESS:** 1-25 employees

**STRUCTURAL RACISM:** Racial inequities across institutions, policies, social structures, history, and culture. Structural racism highlights how racism operates as a system of power with multiple interconnected, reinforcing, and self-perpetuating components which result in racial inequities across all indicators for success. Structural racism is the racial inequity that is deeply rooted and embedded in our history and culture and our economic, political, and legal systems. Examples: The “racial wealth gap,” where Whites have many times the wealth of people of color, resulting from the history and current reality of institutional racism in multiple systems.

**VISION:** The ultimate goal that we hope our community can continue to work towards and what the cohort hopes they can take a step further towards through the strategic plan

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# ACKNOWLEDGEMENTS

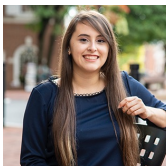
The cohort group would like to thank the Federal Reserve Bank of Philadelphia for their guidance, and the resources they provided to help develop a plan for equitable business recovery in our community.

The cohort would also like to thank all the small business owners who attended the community conversations that provided valuable insights and feedback essential to developing this strategic plan.

The cohort team hopes the community will join them as they work to implement this plan and hope that together, we can get closer to creating a nurturing environment for Black, Indigenous, and People Of Color (BIPOC)-owned small businesses to thrive.



## Cohort Team



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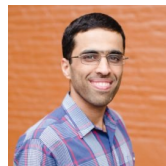
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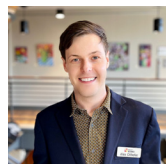
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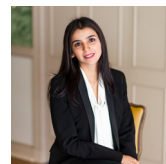
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