

# MERRIMACK VALLEY BUSINESS RELIEF COALITION

Supporting Small Business through Crisis

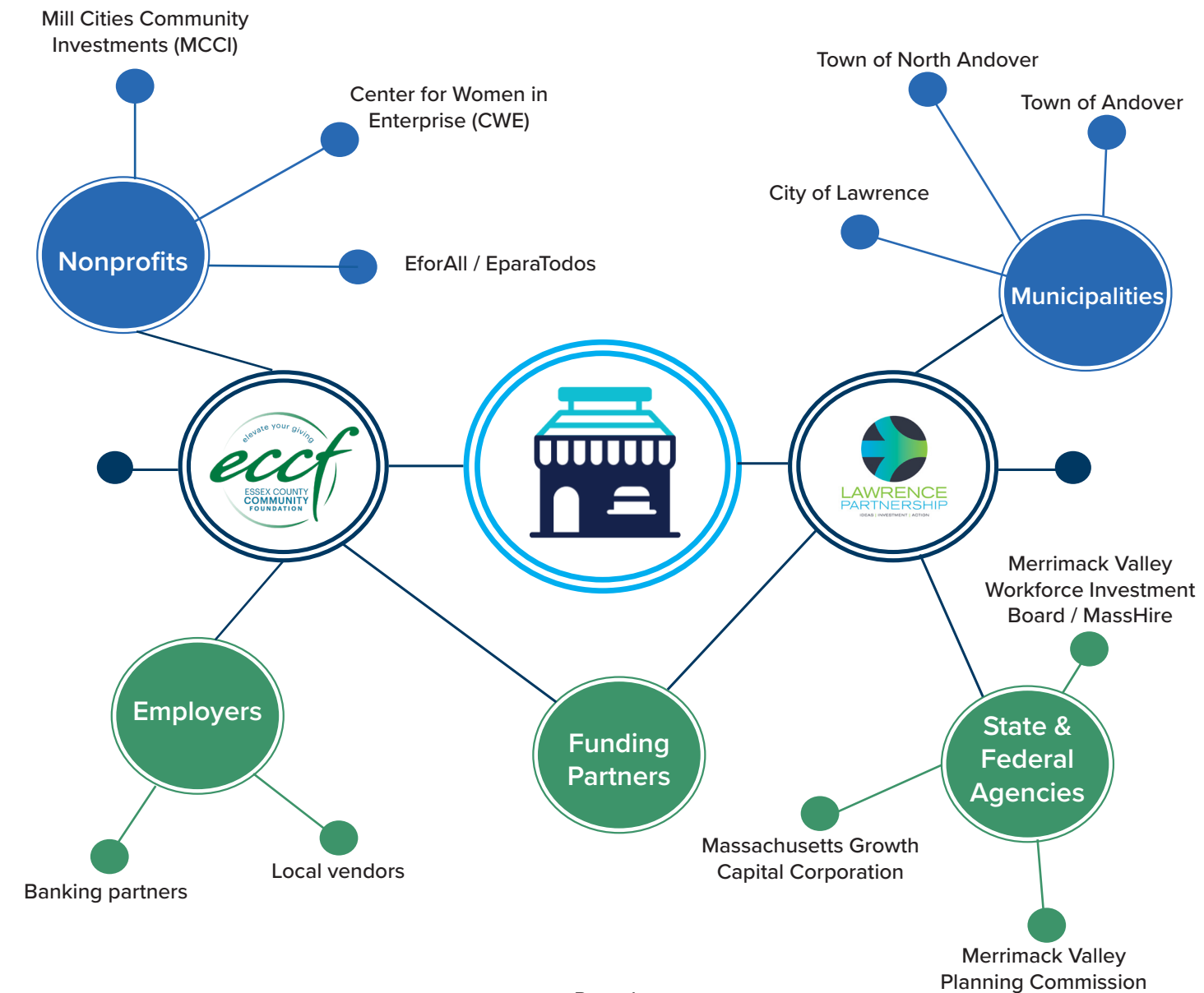


## MERRIMACK VALLEY BUSINESS RELIEF COALITION

The September 2018 Merrimack Valley gas explosions devastated the local economy. In response, the Merrimack Valley Business Relief (MVBR) Coalition, led by the Lawrence Partnership and ECCF, mobilized immediately to support, stabilize and revitalize the thousands of small businesses severely impacted by the crisis.

Through this work, the Coalition learned that **a successful economic recovery lies in a systems approach that actively involves nonprofits, business and community leaders, state and municipal governments, funders and volunteers.**

### ECOSYSTEM BUILDING

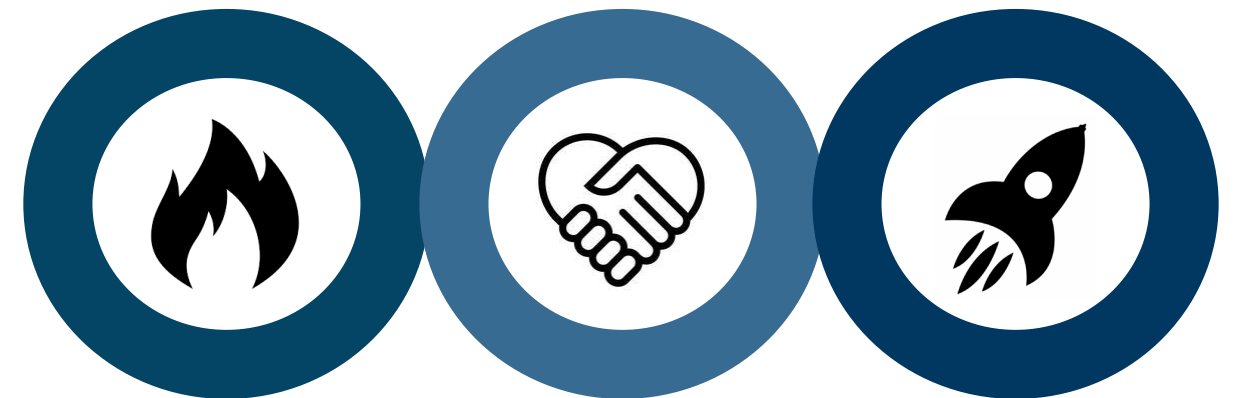


## MERRIMACK VALLEY BUSINESS RELIEF COALITION



The coalition also discovered that the road to recovery is long and spans three key phases - **RESPONSE, RECOVERY and RESILIENCY** - each with unique challenges that must be fully understood and approached with care to successfully support businesses along the way.

### THREE PHASES OF CRISIS RELIEF



#### RESPONSE

Working to fully understand the direct and indirect acute needs resulting from the crisis, and developing integrated programming to support impacted business.

#### RECOVERY

Continuing to use community input and data to design and deliver interventions that support the evolving needs of the business community - getting them back to business as quickly as possible.

#### RESILIENCY

Investing in and building a small business ecosystem - providing resources, support and access to capital, to grow, thrive and withstand future stresses.



Just when many Merrimack Valley businesses were beginning to turn a corner from the 2018 gas disaster, the COVID-19 pandemic hit, once again causing widespread disruption.

The MVBR Coalition responded by pivoting and expanding its work to support the business community through the new crisis, taking immediate steps to **launch a response and recovery plan driven by data and the voice of the community.**



RESPONSE



DRIVEN BY DATA

An immediate survey of nearly 200 Merrimack Valley businesses revealed that more than **96% had been negatively affected** by the COVID-19 pandemic, with **78% reporting that they expected to be suffering an extreme impact within six months.**

Additionally, in partnership with MassINC Polling Group and dozens of other supporting agencies, the Coalition conducted a statewide survey this summer revealing the depth of the challenges thousands of small businesses continued to face.



**MassINC**  
**POLLING GROUP**

Other key findings from the survey data created an unfortunate déjà vu effect for Merrimack Valley businesses. Two years after the gas disaster, the same sectors and shops are again being disproportionately impacted by crisis.

Of the 1,900 businesses surveyed...

- 46%** have laid off or furloughed employees.
- 64%** reported drops in gross revenue of at least 25% in the first half of 2020.
- 55%** of the smallest businesses (reporting under \$100,000 in revenue for 2019) saw declines greater than 50% for the first part of this year.

ACCORDING TO THE DATA



View full survey findings at [Massincpolling.com](https://massincpolling.com)

From the survey data and continuous feedback from the community, immediate priorities became clear. The MVBR Coalition designed a flexible, four-part response strategy to address the acute and evolving needs of the business community.



**FOUR-PART RESPONSE STRATEGY**

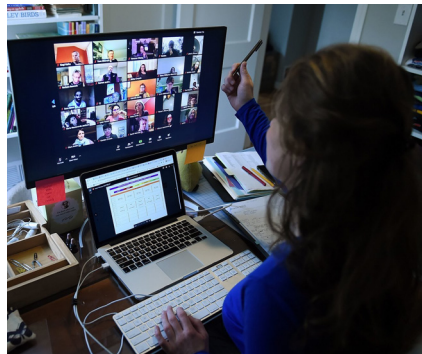


**1. COALITION BUILDING**

Working towards long-term resiliency by building an ecosystem of support based on strong relationships and trust within the business community.

**IMPACT TO DATE:**

Nearly 20 community partners are convening bi-weekly to foster the cross-sector collaborations necessary to share ideas and implement solutions.



**2. TRAININGS AND EDUCATION**

Developing and delivering a series of bilingual digital workshops focused on helping businesses reopen, acquire new customers, navigate Paycheck Protection Program (PPP) loan forgiveness and more.

**IMPACT TO DATE:**

More than 150 business owners and service providers participated in five digital workshops featuring Sen. Ed Markey, Congresswoman Lori Trahan, Regional SBA Leaders and other key small business advocates.



**3. PAYCHECK PROTECTION PROGRAM (PPP)**

Helping underrepresented businesses access and understand the CARES Act - specifically, the Paycheck Protection Program - by gathering and presenting clearcut information and providing customized technical support.

**IMPACT TO DATE:**

Thousands of businesses have been targeted, resulting in 300+ businesses reached, 150+ applications submitted, 98% of loans approved and more than \$2.2M awarded.



**4. PERSONAL PROTECTIVE EQUIPMENT (PPE)**

Saving small businesses critical dollars and time in the reopening process by sourcing, bulk purchasing and distributing the Personal Protective Equipment (PPE) required to maintain compliance with new statewide regulations.

**IMPACT**

\$300k invested in PPE, resulting in 300k+ masks, 100+ face shields and 7k+ bottles of sanitizer delivered to 1,000+ local businesses.

**LOOKING AHEAD: RECOVERY & RESILIENCY**

Looking ahead, the Coalition is actively listening, learning and working to shape the **RECOVERY PHASE** of work and build a sustainable and resilient small business ecosystem. Our vision is to make Merrimack Valley the best place for small business owners to create, grow and thrive.

Informed by survey data, the Coalition will deliver technical assistance to support small, minority and women-owned businesses via three strategies based on sector and size:



**UNIQUE INTERVENTION STRATEGIES:**

- Strategy 1** Customized technical assistance (short-term, targeted support)
- Strategy 2** Sector-specific support (focused on personal services and restaurants)
- Strategy 3** Cohort-based programming for small/micro businesses (longer-term, deeper engagement)

➤ For real time **RECOVERY PHASE** updates and information, visit [mvopenforbusiness.org](http://mvopenforbusiness.org).

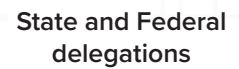
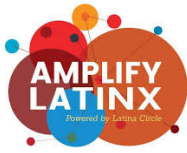


In the meantime, the Coalition continues to plan for the **RESILIENCY PHASE** of work that will, over the next 12-18 months, help these businesses prosper and be better equipped to withstand future shocks and stresses.

➤ Learn more and support the work at [eccf.org](http://eccf.org).



# MERRIMACK VALLEY BUSINESS RELIEF COALITION



“One of the reasons we keep coming back to size is that it also is very closely related to inequities. If you’re talking about the impacts on the smallest businesses, those are disproportionately likely to hit women-owned businesses and businesses owned by people of color.”

- Steve Koczela, president, MassINC Polling Group

“The Coalition and MCCI helped me get the PPP loan very quickly and that loan has kept my business afloat during these tough times.”

- Jenny Tucarella, Owner, Pure and Clean Non-Toxic Cleaning

“Not since the Civil War has our economy been hit like this. It is crucial that we get our businesses back up and running safely.”

- Daniel Rivera, Mayor, City of Lawrence