

A Social Enterprise Ahead of the Curve

At Northern Initiatives, we've been building our training, education, and technology systems for years. We recognized the necessity for online technical assistance to serve our expansive geographical footprint as well as the varied needs of entrepreneurs. That's why we created Initiate, our online business resource with over 300 interactive tools, templates, videos, and guides. Two years after launch we opened it up for peer subscriptions. Interest was high and demand grew. With that strong foundation, we were able to transition, grow and help more business owners and the organizations that support them during the pandemic.



“ We thought we knew what we didn't know, but we had no idea how much there was to learn.

— RACHEL BRAND,
BAKE SUPERIOR BREAD
Initiate User

Users In The Driver's Seat

The Initiate Learning Community (ILC) brings together people from business support organizations, who utilize Initiate. This includes 17 organizations that serve businesses across 33 states. They share best practices, evaluate impact, and drive future enhancements.

In 2020, we partnered with the Business Ownership Initiative at The Aspen Institute to gather insights in to Initiate. The results will drive our 2021 strategy and beyond.

Findings from the interviews indicate subscribers value Initiate's quality, relevancy, and professional resources. They also value the relationships and support Northern Initiatives provides.

As one Initiate subscriber reflected, **“A lot of the businesses are not traditional. We have to provide coaching and Initiate helps us provide these services. I don't consider myself to be an expert in everything. Initiate is the expert.”**

We launched 36 bilingual resources for doing business during COVID to go with the **300+** existing resources. Working toward access for all, two-thirds of the resources are in Spanish and 100% of the videos have captioning.

2019-20 Initiate Subscriptions increased by **87.5%**



“ It's a great addition to our technical assistance toolbox. We have our own WWBIC client resource manual, business coaching volunteers within our network, and classes in our offices. The portal rounds these out nicely, especially because it's available all day, every day.

— WWBIC

CURRENT INITIATE SUBSCRIBERS

- Access to Capital for Entrepreneurs
- BBIF Florida
- Carolina Community Impact
- Colorado Enterprise Fund
- ECDI
- Entrepreneur Fund
- Feed the Hunger Fund
- Grand Rapids Opportunities for Women
- LiftFund
- Main Street Launch
- Michigan Economic Development Corporation
- Native360 Loan Fund
- Mountain Association
- Rural Community Assistance Corporation
- Southwest Initiative Foundation
- TechTown Detroit
- Wisconsin Women's Business Initiative Corporation

COVID-19 Accelerated Initiate as a Critical Asset for Small Businesses

To better understand small business owners' and entrepreneurs' needs, motivations, and concerns, we employed human-centered design while creating Initiate. This process also allowed us to be more efficient as we scaled up Initiate at the beginning of the pandemic. We created a new set of resources to help businesses navigate the changes - and opened those resources to the public. Our subscriber base grew by 87.5%, as we continued to help our industry peers gain operational efficiencies.

MOST UTILIZED RESOURCES DURING THE PANDEMIC: 6,000+ VIEWS IN 42 STATES



90-day financial scenario analysis



Projecting cash flow needs in times of uncertainty



Tips for restaurants in response to COVID



Preparing to reopen your business after COVID



Financial management in the face of an emergency



Tips for leveraging technology during COVID



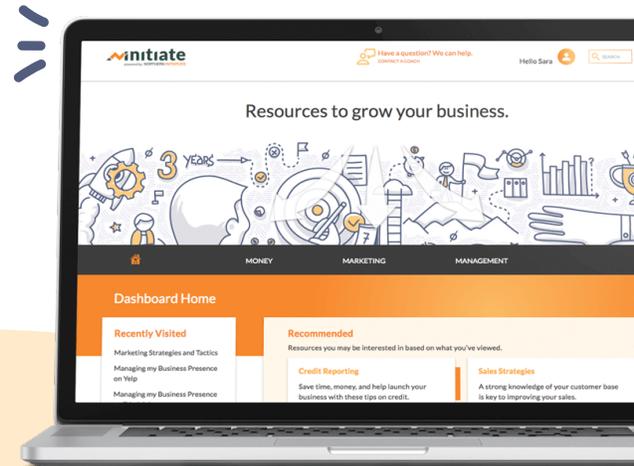
Tips for retailers in response to COVID



Javier Olvera, owner of Supermercado Mexico with three locations in and around Grand Rapids, Michigan, is one of the small business owners who incorporated his expertise into Initiate's videos.

NI HAS ALSO STEPPED IN TO FILL A CRITICAL GAP

by helping other business support organizations adopt Initiate to increase efficiency in core operations, allowing providers to be more responsive to small businesses' needs. This is especially true for underserved communities without access to mainstream business services - such as low-income, minority, and rural populations. Small businesses that need a lifeline to survive extended closures due to the pandemic are receiving support through direct access to Initiate and virtual coaching sessions that leverage Initiate resources.



Small Businesses Benefit

In a study conducted by the Center for Rural Entrepreneurship, **2/3** of NI's customers who were engaged in blended learning - using the portal, one-on-one coaching and/or group technical assistance - said it improves their understanding and confidence of what it takes to run a business.

Northern Initiatives is an equal opportunity provider, employer and lender.