



SBA Information Notice

TO: All SBA Employees, SBDC Lead Centers, WBCs, SCORE Headquarters, and Other Resource Partners

CONTROL NO.: 6000-806503

SUBJECT: Use of Community Navigators to Provide Technical Assistance

EFFECTIVE: March 3, 2021

The Biden Administration is committed to strengthening engagement of its technical assistance programs with underserved businesses. To further this goal, U.S. Small Business Administration (SBA) will support leveraging a community navigator model to reach businesses owned by women, veterans, and socially and economically disadvantaged individuals as part of a broader outreach strategy. This memorandum offers information on best practices for adopting a community navigator model for use by SBA district offices, state government partners, Small Business Development Centers (SBDCs), Women’s Business Centers (WBCs), Service Corps of Retired Executives (SCORE), and other resource partners.

SBA encourages its resource partners to consider adopting a community navigator model to broaden and intensify their outreach to every corner of the small business community. SBDCs and WBCs, as well as state and local governments, may utilize any remaining CARES Act or other funding provided by SBA, consistent with the purpose of the funding, to support the use of navigators to help them better reach small businesses in minority, rural, and other under-engaged communities.

Community Navigator Model:

Under the community navigator approach, traditional business assistance organizations enlist trusted, culturally knowledgeable partners to conduct targeted outreach to specific sectors of the entrepreneurial community. This can take on several forms, from hiring dedicated staff to focus on these communities or partnering with specialized community organizations and chambers of commerce via a “hub and spoke” model.

Culturally Knowledgeable Staff

As SBA and its resource partners know well, completing applications for small business loans, government assistance programs, and other programs often requires business owners to produce tax documents, bank statements, profit and loss statements, business plans, and other documents. Preparing and assembling these documents can be a significant challenge for many small

business owners. These challenges can be more significant for individuals with disabilities and/or in minority, immigrant, rural, and other underserved communities. Organizations seeking to support these populations can strengthen their engagement by hiring or contracting with culturally and/or linguistically knowledgeable experts – certified public accountants (CPAs), attorneys, and other professionals – to work with these business owners to complete their applications for the Paycheck Protection Program (PPP) and other assistance programs.

Hub and Spoke “Navigator” Model

The hub and spoke approach features a lead non-profit – a “hub” – at the center of a network of “spoke” organizations that deploy trusted messengers to work with businesses in targeted communities. These networks leverage the business development expertise of the central hub organization and the community credibility of spoke organizations to better connect business owners in targeted communities with critical services and assistance programs. Key principles for effective use of this model include the following:

- Hubs at the center of action.
 - Hubs are responsible for coordination via regular meetings, joint planning, and collaborative strategy development.
 - Hubs drive communication strategy, including the planning of outreach events, webinars, and list building.
 - The hubs develop training curricula to prepare spokes to work with businesses on 1-1 document preparation and application completion.
 - Hubs serve as a clearing house for best practices on outreach, education, and 1-1 counseling.
 - Hubs dedicated to serving hard-to-reach populations hire linguistically and culturally knowledgeable CPAs, attorneys, or other professionals to offer counseling for minority entrepreneurs.
- Spokes are trusted ambassadors
 - Spokes are nonprofits dedicated to engaging direct outreach and 1-1 document preparation for businesses.
 - These organizations are focused on reaching or exceeding agreed upon goals for participation in aid programs by targeted communities (Black, Latino, Native Americans, rural, veterans, individuals with disabilities, immigrants etc.).
 - Spokes are dedicated to focused, grassroots outreach including phone calls, texts, e-mails, and door-to-door canvassing of businesses.
 - Effective spoke organizations work to amplify communications via earned and paid media and leveraging other trusted partners like schools, churches, and local elected officials.

- Effective hub and spoke networks are data-driven and accountable
 - An effective network feeds completed, quality applications into a lender to best ensure timely review.
 - Navigator networks ensure that they keep track of applicants assisted by documenting PPP loan (or other assistance program) processing numbers and tracking outcomes.
 - Navigator networks establish numerical goals for applications filed and loans/grants received and track progress.

For more information on community navigator models, please contact Mark Madrid, Associate Administrator for the Office of Entrepreneurial Development, at OED@sba.gov.

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