

U.S. Small Business Administration

Evaluation of the Community Navigator Pilot Program

Final Evaluation Report

May 2024

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U.S. Small Business Administration
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Contract No. **73351018A0038** Order No. **73351022F0081**

Disclaimer

The statements, findings, and conclusions found in this study are those of the contractor and do not necessarily reflect the views of the Office of Strategic Management and Enterprise Integrity (OSMEI), the U.S. Small Business Administration, or the United States government.

Acknowledgments

This report is made possible through the joint efforts of the U.S. Small Business Administration (SBA) and the staff at Optimal Solutions Group, LLC (Optimal), who designed the evaluation, facilitated methodological discussions, undertook data collection and analysis, drafted the report, and provided feedback and insight to guide the study at each stage.

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The Optimal team thanks OSMEI, particularly Sana Ahmed Wilder, who provided valuable input and constructive feedback on the evaluation design, analyses, and report drafts. The team also thanks SBA's Community Navigator Program Office, and in particular, Benjamin Selden, who provided insight and subject matter expertise regarding the program's inner workings. Finally, the team thanks Optimal's executive and communications teams, who provided guidance and feedback on the research design and results.

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Acronyms & Glossary

Acronym / Term	Description / Definition
APEX Accelerators	Organizations that provide technical assistance to businesses interested in selling products or services to federal, state, and local governments (formerly known as Procurement Technical Assistance Centers).
B2B	SBA's Boots to Business Program is an entrepreneurial education and training program for transitioning service members (including National Guard and Reserve) and their spouses.
CDC	A Certified Development Company is a nonprofit corporation, certified and regulated by the SBA, that provides financing to small businesses in order to promote economic development within its community.
CDFI	Community Development Financial Institution
CNPP	SBA's Community Navigator Pilot Program was launched in 2021 to foster economic recovery in response to the COVID-19 pandemic and uses a "Hub and Spoke model" in which centralized organizations ("Hubs") are tasked with enlisting and coordinating a network of local partners ("Spokes") to directly engage with small businesses at the grassroots level.
COMNAVS	Community Navigator Management Information System
CoP	Community of Practice
DO	SBA District Office
EDMIS	Entrepreneurial Development Management Information System
EIDL	Economic Injury Disaster Loan
Equity	This term is defined as "the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment." ¹
FIPS	Federal Information Processing Standard
Implementation Barriers	Contextual factors (processes, resources, and relationships) that are perceived to hinder program implementation and/or achievement of intended program outcomes.
Implementation Facilitators	Contextual factors (processes, resources, and relationships) that are perceived to enable program implementation and/or achievement of intended program outcomes.
LGBTQ	Lesbian, gay, bisexual, transgender, and queer
OLS	Ordinary Least Squares (used in linear regression)
PII	Personally Identifiable Information
RIC	SBA's Regional Innovation Cluster Initiative promotes and supports U.S. regional clusters (geographically concentrated groups of connected businesses, suppliers, service providers, and similar institutions in an industry or field) to act as small business networking hubs.

¹ <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>

SBA	United States Small Business Administration
SBA Form 641	Form used by SBDCs, WBCs, and SCORE to collect counseled clients' data for EDMIS.
SBA Form 888	Form used by SBDCs, WBCs, and SCORE to collect trained clients' data for EDMIS.
SBA Form 3516	Form used by Hubs to collect detailed information on individual and business characteristics in order to support SBA's oversight and management of the CNPP, ensure program equity and integrity, and to meet congressional and executive branch reporting requirements.
SBA RPs	SBA Resource Partners are organizations around the country (including SBDCs, VBOCs, WBCs, and SCORE) that partner with SBA to provide training, opportunities, and funding to small businesses in their local area.
SBDC	Small Business Development Centers are SBA Resource Partners that provide entrepreneurial development services (e.g., counseling, training, referrals) to individuals interested in starting or growing their small business.
SCORE	An SBA Resource Partner that provides volunteer mentoring and training services to small businesses.
SES	Socioeconomic Status
THRIVE	SBA's THRIVE (“Train. Hope. Rise. Innovate. Venture. Elevate”) Emerging Leaders Reimagined Program is an executive-level training series intended to give small business leaders the opportunity to accelerate business growth through targeted training.
Underserved Communities	This term refers to “populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life.” ² In the context of the CNPP, these populations include women, racial and ethnic groups that have been historically marginalized, immigrant, LGBTQ, disabled, veterans, and military entrepreneurs (including spouses); socially and economically disadvantaged small businesses; and rural and tribal communities. ³
USEAC	United States Export Assistance Center
VBOC	Veterans Business Outreach Centers are SBA Resource Partners that provide entrepreneurial development services (e.g., counseling, training, referrals) to service members, veterans, National Guard and Reserve members, military spouses, and family members interested in starting or growing their small business.
WBCs	Women’s Business Centers are SBA Resource Partners that provide entrepreneurial development services (e.g., counseling, training, referrals) to women interested in starting or growing their small business.

² <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>

³ Community Navigator Pilot Program, Frequently Asked Questions | 10/28/21. https://www.sba.gov/sites/default/files/2021-11/CNPP%20FAQs_Approved%5B90%5D_508.pdf

Executive Summary

The Small Business Administration's (SBA) Community Navigator Pilot Program (CNPP) was established in 2021 as part of the American Rescue Plan to foster economic recovery in response to the COVID-19 pandemic. The CNPP uses a "Hub and Spoke model" in which centralized organizations ("Hubs") are tasked with enlisting and coordinating a network of local partners ("Spokes") to directly engage with small businesses at the grassroots level. Spokes are organizations that deploy local employees to provide outreach, education, and technical assistance to small businesses through direct outreach and engagement, as well as through partnerships with schools, churches, and community organizations. These networks leverage the business development expertise of Hubs and the community credibility of Spokes in order to connect business owners with critical resources, including financial assistance and access to capital, procurement assistance, business development, and industry-specific training.

As of 2023, the CNPP network consisted of 51 Hubs and 452 Spokes. The SBA utilized a tiered approach to award CNPP funding based on organizational reach, as follows:

- Tier 1 represents Hubs with a national footprint and a minimum of five multistate service areas (eight awards, \$5 million each).
- Tier 2 represents Hubs with a statewide/regional reach and a total service population of greater than or equal to 500,000 (11 awards, \$2.5 million each).
- Tier 3 represents Hubs that focus on region, municipality, county, city, tribal, or rural areas with total service populations of less than 500,000 (32 awards, \$1 million each).

The purpose of this evaluation was to provide the SBA with an understanding of CNPP implementation during the program's initial performance period (December 2021 through November 2023). The evaluation focused on four primary research questions:

1. To what extent has the program been implemented as intended?⁴
2. To what extent is the program achieving the desired outputs and short-term outcomes at the agency, partner, and community navigator levels?
3. How well are partners⁵ aligning and conforming to the guidelines stated in the application submission?
4. What best practices in customer-centric design and program delivery have been identified in the implementation to date, and how might those practices be integrated into other SBA programs?

To address these questions, the evaluation used a combination of quantitative and qualitative data sources, including SBA administrative data from the Community Navigator Management Information System (COMNAVS) and the Entrepreneurial Development Management Information System (EDMIS),

⁴ For the purpose of this evaluation, "as intended" is defined based on the CNPP Notice of Funding Opportunity (<https://govtribe.com/file/government-file/community-navigator-program-fy2021-nofo-2-dot-pdf>) and the original program logic model.

⁵ In the context of this research question, "partners" refers to Spoke partners only.

desk reviews of Hub proposals, web-based surveys and virtual interviews with CNPP stakeholders, and program site visits with Hubs and Spokes (see Appendix A).⁶

Below are key findings pertaining to each research question.

Research Question 1: To what extent has the program been implemented as intended?

Summary of key findings

- The CNPP was implemented as intended overall, and particularly with respect to the use of the Hub and Spoke model, which relies on partnerships with culturally knowledgeable and locally trusted organizations.
- The CNPP added 8% to the total number of SBA counseling clients and 11% to the number of underserved SBA counseling clients from 2018 to 2021 baseline to 2022.
- The CNPP increased client awareness of SBA (67% of clients).
- Most Spokes (over 65%) used culturally competent practices to promote equitable outreach and increased engagement with underserved populations.
- Compared to SBA Resource Partners (RPs), CNPP enrolled a higher proportion of clients belonging to racialized groups and ethnicities that have been historically marginalized.

RQ1.a What factors enable or prevent implementation?

The most frequently reported factors enabling CNPP implementation (facilitators) were Hub relationships, support, training, and communication with Spokes and other partners (as reported by over 80% of survey respondents; see report Exhibits 9 and 10). These relationships are the hallmark of the Hub and Spoke model. Interview and site visit data further described partnerships with local community organizations, as well as Hub support provided to Spokes, as key facilitators to CNPP implementation (see Appendix C, Subtheme 1d). These results demonstrate how the Hub and Spoke model, which relies on partnerships and collaboration, has contributed to the successful implementation of the CNPP. The most frequently reported partnerships (at least 80%) for both Hubs and Spokes were with nonprofits, business organizations, and Small Business Development Centers (SBDCs) (see report Exhibits 11 and 12). Partnerships were less frequently reported with places of worship (50% of Hubs and 39% of Spokes) and with Veterans Business Outreach Centers (VBOCs) (40% of Hubs and 25% of Spokes; see report Exhibits 11 and 12).

The most frequently reported factors hindering CNPP implementation (barriers) included Spoke budget and Spoke staffing (as reported by 21% of Hub survey respondents and 30% of Spoke survey respondents; and 45% of Hub survey respondents and 27% of Spoke survey respondents, respectively; see report Exhibits 9 and 10). Monitoring Spokes' activities and outcomes was another frequently reported barrier (as reported by 34% of Hub survey respondents). Interview and site visit data further described budget and staffing limitations, as well as challenges related to program clarity,

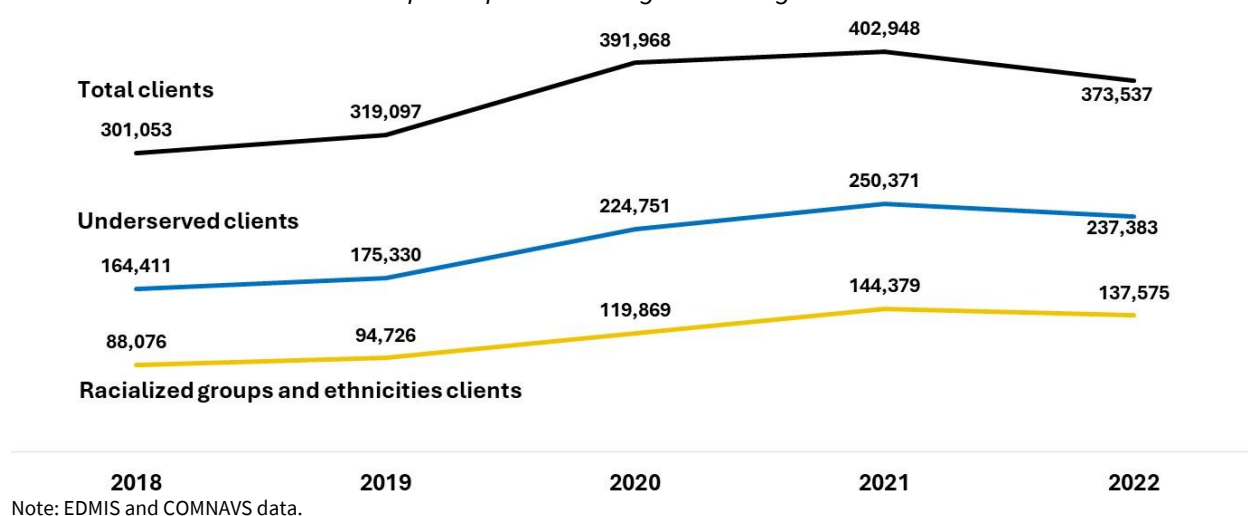
⁶ Methodological limitations included the low response rate for the client survey (11%) and the high proportion of missing demographic data in EDMIS and COMNAVS (30.2% and 14.6% for training, 20.0% and 6.4% for counseling). The evaluation team addressed these issues via descriptive analyses comparing results for cases with available data versus for all cases and via nonresponse bias analysis.

compatibility, and adaptability (i.e., changing guidelines around funding and data reporting requirements) as key barriers to CNPP implementation (see Appendix C, Theme 2).

RQ1.b To what extent is the program increasing awareness of and participation in SBA programs?

Overall, the CNPP increased client participation in SBA programs. The number of clients that participated in counseling through SBA RPs—including SCORE, SBDCs, and Women’s Business Centers (WBCs)—increased from 2018 to 2021 and decreased in 2022. These trends were similar across client groups (total clients, underserved clients, and clients belonging to racialized groups and ethnicities that have been historically marginalized; see Exhibit ES-1 below).

Exhibit ES-1. Time trends in SBA participation among counseling clients: 2018-2022



Based on available administrative data for the first year of CNPP implementation (2022), the CNPP engaged 19,367 counseling clients and provided an average of four counseling hours per client. In 2022, implementation of the CNPP added a 6% increase in SBA counseling participation among underserved clients, and an almost 9% increase in SBA counseling participation among clients belonging to racialized groups and ethnicities (see Table ES-1 below).

Table ES-1. Change in SBA participation among counseling clients due to CNPP: 2022

Client Group/Demographic	Number of Counseling Clients			Percent increase due to CNPP
	SBA RPs	CNPP	CNPP and SBA RPs	
Total	373,537	19,367	392,904	4.9%
Underserved	237,383	15,467	252,850	6.1%
Racialized groups and ethnicities	137,575	12,732	150,307	8.5%

Note: EDMIS and COMNAVS data.

The CNPP increased client awareness of SBA programs. The majority of surveyed CNPP clients (67%) reported an increase in knowledge of any SBA programs, loans, SBA RPs, and SBA District Offices (DOs) as a result of participating in the CNPP (see report Exhibit 13). Key themes from interviews and site visits described an increase in clients’ overall familiarity and comfortability with

SBA providers as a result of participation in the CNPP, as well as an increase in collaboration between SBA RPs and underserved communities (see Appendix C, Subtheme 1c).

RQ1.c To what extent is the program attracting new clients to SBA programs?

This research sub-question was addressed by using penetration ratios that measured populations in a county who received counseling or training before (2018–2021 baseline) and during (2022) the CNPP. The results depicted a proportional increase in the number of SBA clients from 2018 to 2021 to 2022 for SBA RP clients only, for both SBA RP and CNPP clients, and the change that was due to the addition of CNPP clients.⁷ **As compared to 2018–2021, the number of SBA clients increased following CNPP implementation in 2022. The CNPP added 8% to the total number of SBA counseling clients and 11% to the number of underserved SBA counseling clients between 2018–2021 and 2022** (Exhibit ES-2). The CNPP’s addition to increasing the number of SBA non-unique training clients from baseline to 2022 was over 58% for all groups of underserved clients (see report Exhibit 17). A key theme from interviews and site visits described how SBA provider organizations, such as District Offices and RPs, may feel “unwelcoming” for members of some underserved communities, and that the CNPP has helped change this perception through warm handoffs to SBA providers (see Summary of Qualitative Findings section under RQ1c below).

Exhibit ES-2. Penetration ratios for counseling clients by population and program (descending by change due to CNPP)

Client Group/Demographic	SBA RPs clients	SBA RPs and CNPP clients	Ratio change due to CNPP	Percent change due to CNPP
Multiracial, other race	2.52	2.84	0.32	32%
Black/African American	1.30	1.47	0.17	17%
Native American and Alaska Native	1.11	1.28	0.17	17%
With disability	1.43	1.57	0.14	14%
Hispanic	1.26	1.39	0.13	13%
Asian	1.04	1.16	0.13	13%
Women	1.24	1.34	0.10	10%
Native Hawaiian and Other Pacific Islander	1.17	1.25	0.08	8%
Veteran/Military	1.17	1.25	0.07	7%
Underserved clients	1.21	1.32	0.11	11%
Total counseled clients	1.07	1.15	0.08	8%

Note 1: EDMIS and COMNAVS data. Note 2: means weighted by county population size, counties with CNPP clients n=1,016.

RQ1.d How is the program equitably reaching clients?

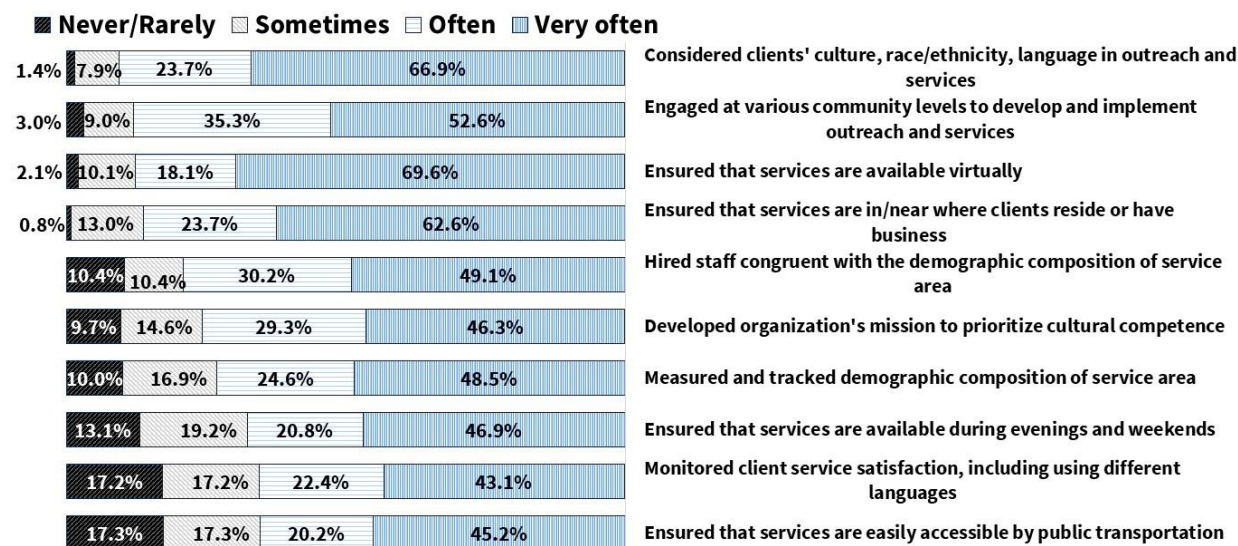
Most Spokes reported conducting various culturally competent practices to reach and engage underserved clients, either often or very often (see Exhibit ES-3 below). Additionally, more than 75% of CNPP clients perceived Hub/Spoke staff to be culturally competent, knowledgeable, and respectful of clients and their communities (see report Exhibit 23).

Hubs tended to partner with Spokes that had an established foundation of trust and cultural relevance within their local communities. Key themes from interview and site visit data

⁷ A penetration ratio can be interpreted as a percent increase — for example, a ratio of 1.20 indicates a 20% increase in the number of clients from the baseline to 2022.

demonstrate how Hubs selected Spokes with a long history of established trust and relationships in underserved communities, and with the ability to effectively reach and engage with small businesses in those communities (see Appendix C, Subtheme 1c). These results support the CNPP’s adherence to the Hub and Spoke model, which enabled Hubs to develop networks of culturally competent Spokes that could increase equitable outreach and engagement with underserved populations.

Exhibit ES-3. Spoke-reported culturally competent practices



Note 1: Spoke survey data (n=143). Note 2: respondents were asked: “How often did your organization conduct the following activities?”.

Most Hubs described targeting their outreach to women (76.5%), veterans (68.6%), Hispanic (68.6%), Black or African American (66.7%), and rural (62.7%) clients (report Exhibit 18). **Compared to SBA RPs, the CNPP enrolled a higher proportion of counseling clients belonging to racialized groups and ethnicities that have been historically marginalized**, a comparable proportion of residents in completely rural counties, and a smaller proportion of veterans (Exhibit ES-4).⁸ CNPP also collected more demographic data of its clients than SBA RPs, as seen by the smaller proportion of missing demographic data for CNPP than SBA RPs. This might suggest that CNPP staff were able to establish better relationships with underserved clients to improve reporting of demographic data.

⁸ As previously mentioned, the CNPP also had smaller proportions of clients missing demographic data than SBA RPs. The descriptive analyses using cases with valid data confirmed larger proportions of racialized groups and ethnicities clients in CNPP than in RPs (Appendix B, Table 11).

Exhibit ES-4. SBA counseling clients' demographics by program in 2022

Client Group/Demographic	SBA RPs	CNPP	% Point Difference
Black or African American	17.4%	33.3%	15.9%
Hispanic	13.3%	20.6%	7.3%
Asian	3.7%	7.5%	3.8%
Native American and Alaska Native	1.3%	4.5%	3.2%
Women	44.8%	47.2%	2.4%
With disability	5.2%	5.8%	0.6%
Native Hawaiian or Other Pacific	0.4%	0.7%	0.3%
Multiracial	2.8%	3.1%	0.3%
In completely rural counties	1.4%	1.5%	0.1%
Veteran/Military	7.5%	5.2%	-2.3%
White	42.0%	29.6%	-12.4%
All demographics missing	20.0%	6.4%	-13.6%
Number of clients	373,537	19,367	

Note: EDMIS and COMNAVS data.

Research Question 2: To what extent is the program achieving the desired outputs and short-term outcomes at the agency, partner, and community navigator levels?

Summary of key findings

The CNPP achieved its intended:

- Key outputs at the partner level, including engaging clients in business assistance services and providing referrals to various business support programs and resources (90% of Spokes).
- Short-term outcomes at the community navigator level, including increasing clients' trust in the SBA (52%), developing skills in applying to business assistance programs (68%), and achieving business performance outcomes (56.9%).
- Key outputs at the agency level, including the provision of grant management support and technical assistance to Hubs and Spokes.
- Short-term outcomes at the agency level, including increased knowledge of best practices for capacity-building among Hubs and Spokes, developing communities of practice, and engaging underserved communities and business ecosystems.

The CNPP achieved its intended key outputs at the partner level, including engaging clients in business assistance services and providing referrals to various business support programs and resources. Over 90% of Spokes reported conducting startups and business development, business operations, and business networking training and assistance activities (report Exhibit 26). These activities were also rated as successful or very successful in promoting small business participation by over 80% of Spokes.

Most Spokes (89.5%) also reported referring clients to various business support programs and services (Exhibit ES-5). SBA loans (48.3%) and SBA programs (38.5%) were less frequently referred to by Spokes than other non-SBA sources (as reported by over 60% of Spokes; Exhibit ES-5). This could perhaps suggest that CNPP clients required more “hands-on” support from local organizations.

Exhibit ES-5. Referrals provided by Spokes

	Percent of Spokes
Referred clients to any other business support programs or services	89.5%
Referred clients to:	
State or local government business assistance programs	69.9%
Business, industry, chamber of commerce, professional organization	65.7%
Non-SBA loans or grants	60.1%
SBA resource partners (SBDC, VBOC, PTAC, WBC, etc.)	60.1%
SBA loans (7(a), Microloan, CDC/504, etc.)	48.3%
Other business financing sources (investors, line of credit)	39.9%
SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)	38.5%
Other federal business assistance programs	30.8%

Note 1: Spoke survey data (n=143). Note 2: respondents were asked: "Which business support programs or services did you refer clients to?".

Interviews with SBA officials described how the CNPP achieved its intended key outputs of providing grant management support and technical assistance to Hubs and Spokes (see Appendix C, Subtheme 1a). The respondents also described that the CNPP began achieving its intended short-term outcomes of gaining knowledge of best practices for capacity-building among Hubs and Spokes, developing a community of practice, and engaging underserved communities and small business ecosystems.

RQ2.a To what extent are initial service offerings contributing to client and program outcomes?

The CNPP services contributed to key client outcomes of increased skills in applying to business assistance programs, increased trust in the SBA, and achieving business performance or growth outcomes. The CNPP achieved the following intended short-term program outcomes.

- Over two-thirds (68%) of clients reported that CNPP participation increased their skills, abilities, or confidence in applying for and enrolling in business assistance services (report Exhibit 32).
- Over half of the clients (56.9%) reported that CNPP allowed them to achieve at least one business management, survival, or growth outcome (report Exhibit 33).
- Over half of the clients (52%) reported that CNPP participation increased their trust in SBA programs and resources (report Exhibit 31).
- Key themes from interviews and site visits data highlighted ways in which the CNPP allowed clients to achieve business goals and outcomes, including business startups as well as business survival, growth, and expansion (see Appendix C, Subtheme 1c).

RQ2.b To what extent do outputs and short-term outcomes vary by tier, partner type, client characteristics, and geography?

Key program outputs and short-term outcomes did not significantly vary by tier, partner type, client characteristics, and geography. Key program outputs (e.g., participation in any business assistance services) and short-term outcomes (increase in SBA knowledge, trust of SBA sources, skills enrolling in business assistance services, or achievement of business goals as a result of CNPP) did not significantly vary by tier, partner type, client characteristics, and geography (Appendix B, Tables 18-

22). This might suggest the program's equity in achieving key program outputs and short-term outcomes.

The significant relationship of tier to the *source* of business assistance received provided further understanding of CNPP implementation. Clients from Tier 3 Hubs were significantly more likely to report receiving services directly from their Hubs (rather than Spokes) as compared to clients from other CNPP tiers (46.3% vs. 18.4% for Tier 1 and 25.4% for Tier 2; Appendix B, Table 12). This might suggest that smaller size Tier 3 Hubs are more likely to provide client services themselves compared to Tier 2 and 1 Hubs.

RQ2.c Based on the findings, does the evidence support changes to the logic model to improve program design or implementation?

Based on evaluation findings, the evidence supported changes to the logic model in the form of additional program activities and outputs. These additions were intended to improve CNPP design and implementation by more accurately reflecting the true scope of activities conducted by Hubs and Spokes during implementation, as well as providing a more detailed description of key program components and their expected impact on program outcomes (see report section for Research Question 2c and see Appendix A for the full updated logic model).

Research Question 3: How well are partners aligning and conforming to the guidelines stated in the application submission?

Summary of key findings

- The majority of Spokes (over 54%) implemented activities according to the plan stated in the Hub applications.
- The findings for the implementation alignment by targeted groups of clients provided further support for the Hub and Spoke model. Spokes tailored their activities to meet their clients' needs. For instance, Spokes that targeted immigrants had a higher alignment for assistance in languages other than English than Spokes that did not target immigrants (69% vs. 40.4%).
- Reported reasons for implementation misalignment involved an increased understanding of client needs and contextual circumstances, which necessitated modifications to service delivery to better accommodate clients.
- Most of the program funds (over 75%) were allocated and spent on contractual services (i.e., reimbursing Spokes) and Hub personnel salaries. This pattern reflected the Hub and Spoke model.

The majority of Spokes (over 54%) reported implementing the activities that their Hubs planned to conduct (Appendix B, Table 14).

- The highest alignment was for business operations, startup/business development, and accessing capital (93%, 93.7%, and 86% of Spokes planned and conducted these activities, respectively).

- The lowest alignment was for assistance in languages other than English and contracting/procurement (28.7% and 21.7% planned and did not conduct these activities, respectively).
- According to key themes from interview and site visit data, reported reasons for implementation misalignment included an increased understanding of client needs and contextual circumstances throughout the CNPP implementation period and subsequent modifications to service delivery in order to better accommodate those needs (see Appendix C, Subthemes 2b & 3b).

RQ3.a How does implementation alignment vary by tier, partner type, client characteristics, and geography?

The implementation alignment did not significantly vary by tier, partner type, client characteristics, and geography. The implementation alignment significantly varied by targeted groups of clients. The results provided further support for the Hub and Spoke model, which engages knowledgeable and competent Spokes that tailor their planned activities to meet their clients' needs.

- Spokes that targeted immigrants had a higher alignment for assistance in languages other than English than Spokes that did not target immigrants (69% vs. 40.4% planned and provided this activity) (Appendix B, Table 15). This suggests that Spokes tailored their activities to address language issues experienced by immigrant business owners and entrepreneurs.
- Spokes that targeted racialized groups and ethnicities had a higher alignment of assistance with accessing business capital relative to Spokes that did not target racialized groups and ethnicities (89.8% vs. 74.3% planned and provided this activity) (Appendix B, Table 16). This suggests that Spokes tailored their activities to address important business needs of racialized groups and ethnicities.

RQ3.b How are program funds being spent, and what relationship, if any, exists between funding allocations and outputs and short-term outcomes?

Most of the program funds were allocated and spent on contractual services (i.e., reimbursing Spokes) and Hub personnel salaries. On average, about 75% of expenditures were allocated for contractual services with Spokes (50.5%) and Hub personnel salaries (23.4%) (report Exhibit 35). Compared with Tier 1 and 2 Hubs, Tier 3 Hubs budgeted more for personnel (14%, 19.4%, and 27.2%, respectively) and less for contractual services (61.9%, 59.4%, and 44.4%, respectively; report Exhibit 35). This further suggested that Tier 3 Hubs might be more likely to implement services themselves and less likely to engage Spokes to conduct services.

On average, over three-quarters (76.6%) of overall expenditures budgeted for FY 2022 were spent. Underspent expenditures might be due to the ramping-up period. Of note, contractual services and Hub personnel expenditures tended to have larger percentages spent than other types of expenditures (report Exhibit 36). **There were no clear findings for the correlations of funding allocations or expenditures to key program outcomes.**

Research Question 4: What best practices in customer-centric design and program delivery have been identified in the implementation to date, and how might those practices be integrated into other SBA programs?

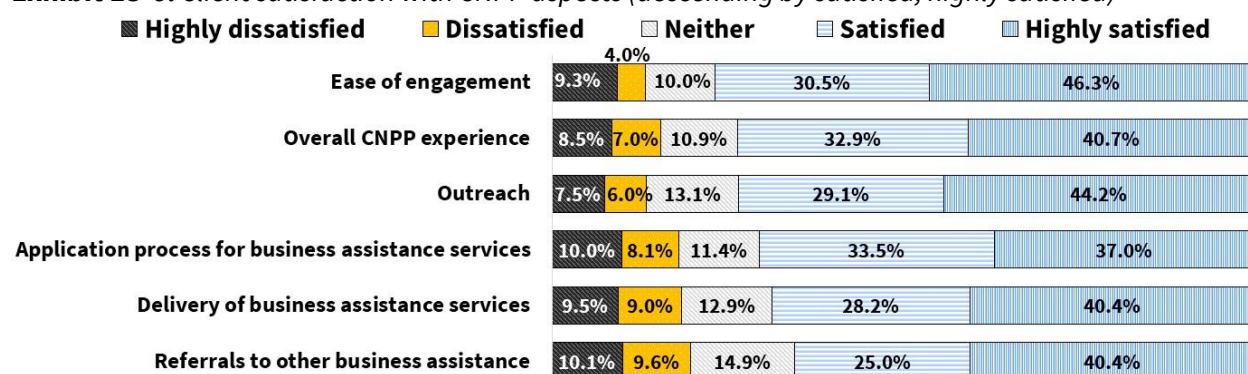
Summary of key findings

- The evaluation provided support for using the Hub and Spoke model that engages culturally knowledgeable and competent Spokes that can improve the engagement of underserved populations by being responsive to their needs and circumstances.
- Most clients (over 75%) reported being satisfied or highly satisfied with CNPP overall.
- The qualitative findings provided support for using the Hub and Spoke model that engages culturally knowledgeable and competent Spokes that can improve the engagement of underserved populations by being responsive to their needs and circumstances.
- Hub and Spoke administrators suggested developing a community of practice and streamlining the CNPP data reporting system and procedures.
- CNPP clients suggested improving the communication, follow-up, and responsiveness of Hubs, Spokes, and the SBA to address their needs more quickly.
- Hub and Spoke administrators and clients shared best practices for online and in-person outreach activities to better engage underserved clients and their communities.

RQ4.a To what extent are clients satisfied with the initial service offerings?

Most clients (over 75%) reported being satisfied or highly satisfied with CNPP overall and with various aspects of CNPP services (as reported by at least 65% of clients; Exhibit ES-6 below). Key themes from interview and site visit data also demonstrated a high level of client satisfaction with CNPP services, which was largely attributed to the dedication, relatability, and expertise of CNPP Hub/Spoke staff (see Appendix C, Subtheme 1c).

Exhibit ES-6. Client satisfaction with CNPP aspects (descending by satisfied, highly satisfied)



Note 1: client survey (n=415), based on valid responses other than N/A. Note 2: respondents were asked: "Please rate your level of satisfaction with the following services or activities provided by [HUB/Spoke] over the past 12 months:".

RQ4.b How does client satisfaction differ by partner type, client characteristics, and geography?

The client satisfaction did not significantly vary by tier, Spoke type, client demographics, urbanicity, or region (Appendix B, Table 18). This might further suggest the program's equity in achieving short-term outcomes.

RQ4.c Which customer-centric design and program delivery practices or procedures should enhance CNPP design?

Key suggestions for improving design and program delivery involved developing a CNPP community of practice, streamlining CNPP's data reporting system and procedures, and improving communication, follow-up, and responsiveness of Hubs, Spokes, and the SBA. We asked Hub and Spoke administrators, staff, and clients for their suggestions for better meeting clients' circumstances and needs. The following major themes emerged through thematic analyses of qualitative data (see Appendix C, Theme 3):

- Improve collaboration and communication, and build a community of practice among Hubs, Spokes, and the SBA (described by Hubs and Spokes).
- Improve the data reporting process by simplifying the process, improving COMNAVS, reducing the requirements of the 3516 Form, and measuring the Hub and Spoke model's partnerships and engagement of underserved clients (described by Hubs and Spokes).
- Improve communication, follow-up, and responsiveness of Hubs, Spokes, and the SBA to address clients' needs more quickly (described by clients).
- Provide a more comprehensive explanation of what exactly the CNPP entails and offers during the intake process (described by clients).

RQ4.d What customer-centric design and program delivery practices or procedures could be integrated into other SBA programs that provide counseling and training assistance to entrepreneurs and small businesses?

The major themes that emerged through thematic analyses of qualitative data for suggestions to improve the CNPP were targeting outreach and services to better engage potential clients in counseling and training activities. These findings should be relevant for other SBA programs.

Best practices reported for conducting targeted outreach and engagement of underserved clients included the following (see Appendix C, Theme 3):

- Increasing outreach about business assistance programs via online tools that link clients with needed resources and points of contact (described by clients).
- Increasing social media outreach, particularly by engaging local partners and local community influencers (described by Spokes).
- Conducting in-person activities, community events, word of mouth, and grassroots outreach, especially in immigrant communities, by working with local partners, businesses, and community members (described by Spokes).
- Offering complimentary food and beverages to attract underserved community members and encourage them to participate in events and activities (described by Hubs and Spokes).

- Focusing more on cultural sensitivity in conducting counseling and training activities. This involves developing partnerships and providing training to assist those working with underrepresented communities to better tailor their services.

Recommendations

The evaluation team identified the following four primary recommendations (and three sub-recommendations) for integrating best practices in customer-centric program design and delivery into other SBA programs and initiatives:

1. Program Marketing. Improve branding and marketing of other SBA programs and initiatives:

- Deliver more consistent messaging about SBA's role and the specific services offered, especially during the rollout of new programs and initiatives.
- Provide grantees with more hands-on training and technical assistance for more effective use and dissemination of the SBA marketing toolkit amongst their contractors and local partners.
- Promote engagement in the Community of Practice (CoP) to facilitate sharing of best practices for tailoring marketing strategies to better reach underserved populations and communities.

2. Data Systems & Procedures. Reduce burden and difficulty of data collection and reporting within other SBA programs and initiatives:

- Refine data collection systems to increase user-friendliness via additional user testing and feedback.
- Provide grantees with extensive training, technical assistance, online resources, and helpdesk availability following the launch of any new data collection system.
- Create a universal short form for initial client data collection and program enrollment.
- Administer program-specific forms to collect detailed demographic and business characteristic data once the client is enrolled and engaged in services.
- Promote CoP engagement to facilitate sharing of data collection training resources, as well as best practices for user testing and technical assistance.

3. Performance Metrics. Develop performance metrics that better measure interorganizational collaboration and more closely align with population needs:

- Implement certain "ecosystem engagement" measures that have been used in other SBA program evaluations.
- Promote CoP engagement to facilitate shared development and validation of performance metrics that reflect the needs of the target population, and capture program outputs/outcomes such as:
 - Nature and intensity of interorganizational collaboration (*number and type of partnerships; new partnerships formed; outreach conducted by partners; etc.*)
 - Nature and intensity of engagement with underserved clients (*number and type of client referrals/introductions provided; client relationships established/maintained; informal resources/advocacy provided to clients; etc.*)

4. Community of Practice (CoP). Promote engagement in the SBA Community of Practice (CoP) to facilitate interorganizational collaboration, resource-sharing, and dissemination of best practices:

- Encourage regular meetings, networking, formalized partnerships (e.g., SBA district officer serving as guest instructor during monthly program workshops), and online tools to share:
 - Information, resources, and best practices (e.g., program marketing, outreach strategies, fundraising, and client engagement tailored to various underserved populations).
 - Links to partners, networks, and referrals for clients.
 - Approaches for performance measurement.
 - Data collection practices, particularly for reducing missing client demographic data.

4a/4b. Community of Practice (CoP) – *Client Outreach & Client Engagement*. Promote engagement in the SBA Community of Practice (CoP) to facilitate sharing of best practices for culturally competent client outreach and engagement, including:

- Tailoring outreach strategies to better align with the needs and preferences of underserved populations and communities.
- Implementing staff training that consistently covers topics on culturally competent outreach and service delivery (*e.g., considering clients' culture, race/ethnicity, and language during planning and implementation; engaging at various levels of the community; increasing accessibility and availability of services; etc.*).

4c. Community of Practice (CoP) – *Contractor Management*. Promote engagement in the SBA Community of Practice (CoP) to facilitate sharing of best practices for contractor and grantee management, including:

- Facilitating opportunities for fundraising, collaboration, and volunteering in order to mitigate budgetary and staffing issues.
- Providing grantees with Standard Operating Procedures (SOPs), technical assistance, and training to better explain grant regulations and invoicing procedures.

Introduction

The Small Business Administration's (SBA) Community Navigator Pilot Program (CNPP) was established in 2021 as part of the American Rescue Plan to foster economic recovery in response to the COVID-19 pandemic. Through the CNPP, the SBA partners with local governments, nonprofit organizations, and other entities to strengthen outreach and support for underserved small businesses, including those owned by veterans, women, immigrants, racialized groups and ethnicities, tribal communities, entrepreneurs with disabilities, and socially and economically disadvantaged individuals in both rural and urban communities.

The CNPP uses a "Hub and Spoke" model in which centralized organizations ("Hubs") are tasked with enlisting and coordinating a network of local partners ("Spokes") to directly engage with small businesses at the grassroots level. These networks leverage the business development expertise of Hubs and the community credibility of Spokes to successfully connect business owners with critical resources, including financial assistance and access to capital, procurement assistance, business development, and industry-specific training, among others. In addition, the SBA anticipates that developing new community partnerships through the CNPP will spur the growth of local business ecosystems that are more responsive to the needs of small businesses.

In 2023, the CNPP network consisted of 51 Hubs and 452 Spokes. Hubs are responsible for outreach, coordination, communication, collaborative strategy development, and dissemination of best practices among their networks of Spokes. Hubs are expected to leverage SBA funding by working in conjunction with SBA District Offices (DOs) and SBA resource partners (RPs); other federal, state, local, and tribal governments; economic business development programs; Certified Development Companies (CDCs); SBA lenders and community development financial institutions (CDFIs); universities and colleges; as well as private organizations, such as chambers of commerce, trade and industry groups and associations. Some Hubs also conduct outreach and business assistance activities themselves.

Spokes are organizations that deploy local employees to provide outreach, education, and technical assistance to small businesses through direct engagement, as well as through partnerships with schools, churches, community leaders, and local organizations. Spokes also provide linguistically and culturally knowledgeable experts such as certified public accountants, attorneys, and other professionals to offer counseling and technical assistance for entrepreneurs in underserved communities. Spokes work with vulnerable small businesses to increase their awareness, trust, and participation in the SBA and other business assistance programs. Not all Spokes conduct business counseling or training activities; some might only be involved in outreach activities.

The CNPP consists of three tiers based on Hubs' scope of service delivery. Tier 1 represents Hubs with a national footprint and a minimum of five service areas (eight awards, maximum \$5 million per award). Tier 2 represents Hubs with a statewide/regional reach and a total service population greater than or equal to 500,000 (11 awards, maximum \$2.5 million per award). Tier 3 represents Hubs that reach region, municipality, county, city, tribal or rural areas with total service populations of less than

500,000 (32 awards, maximum \$1 million per award). Each Hub is expected to support a minimum of five Spokes. Hubs in Tiers 2 and 3 tend to be located within the same state as their Spokes.

Description of the Evaluation

The objective of this formative evaluation was to provide the SBA with an understanding of CNPP implementation during the performance period (December 1, 2021, through November 30, 2023). The evaluation addressed the following research questions:

1. To what extent has the program been implemented as intended?
 - a. What factors enable or prevent implementation?
 - b. To what extent is the program increasing awareness of and participation in SBA programs?
 - c. To what extent is the program attracting new clients to SBA programs?
 - d. How is the program equitably reaching clients?
2. To what extent is the program achieving the desired outputs and short-term outcomes at the agency, partner, and community navigator levels?
 - a. To what extent are initial service offerings contributing to client and program outcomes?
 - b. To what extent do outputs and short-term outcomes vary by tier, partner type, client characteristics, and geography (urban/rural or region)?
 - c. Based on the findings, does the evidence support changes to the logic model to improve program design or implementation?
3. How well are partners aligning and conforming to the guidelines (use of partner entities, measurable goals, program innovations, ecosystem resources, assets, budgets, and staffing) stated in the application submission?
 - a. How does implementation alignment vary by tier, partner type, client characteristics, and geography (urban/rural or region)?
 - b. How are program funds being spent, and what relationship, if any, exists between funding allocations and outputs and short-term outcomes?
4. What best practices in customer-centric design and program delivery have been identified in the implementation to date, and how might those practices be integrated into other SBA programs?
 - a. To what extent are clients satisfied with the initial service offerings?
 - b. How does client satisfaction differ by partner type, client characteristics, and geography (urban/rural or region)?
 - c. Which customer-centric design and program delivery practices or procedures should enhance CNPP design?
 - d. What customer-centric design and program delivery practices or procedures could be integrated into other SBA programs that provide counseling and training assistance to entrepreneurs and small businesses?

Evaluation Methods

This evaluation utilized a mixed-methods approach, collecting and analyzing qualitative and quantitative data from interviews, site visits, and surveys; administrative data on Hubs, Spokes, and

clients; and secondary data sources for the demographics and socioeconomic status (SES) of the residents of the counties with CNPP and SBA RP clients. For a full detailed description of the methodology, see Appendix A.

Data Sources

Administrative Data

Optimal utilized the following SBA-provided administrative data sources to assess CNPP implementation and key outcomes (see Appendix A for further details):

- **Hub Grant Proposals:** Optimal conducted desk reviews of all 51 Hub grant proposals to gather data on their characteristics and CNPP implementation. The available data elements included the Hub organization mission, type, service area, including Federal Information Processing Standard (FIPS) county codes; staff numbers; types of business assistance and outreach activities to be conducted, the description of Spokes; and targeted populations.
- **Community Navigator Management Information System (COMNAVS):** contained Hub-reported data on CNPP client engagement. Key elements assessed for this evaluation included the following.
 - 2021–22 Counseling Data (collected via SBA Form 3516): Client demographics, number of unique clients, county, Hub/Spoke provider, total counseling hours, and type of assistance sought. This source included clients from 51 Hubs and 353 Spokes.⁹
 - 2021–22 Training Data (collected via SBA Form 3516): Number of clients (total and by target group), number of training sessions, and total training hours. This source included data from 48 Hubs and 280 Spokes.¹⁰ It was aggregated at the Spoke level and reported at the quarter level.
- **Entrepreneurial Development Management Information System (EDMIS):** contained data reported by SBA RPs, including SCORE, Small Business Development Centers (SBDCs), and Women's Business Centers (WBCs), on SBA client engagement. Two data files for calendar years 2018–2022 were used.
 - 2018–22 Counseling Data (collected via SBA Form 641): Client demographics, number of unique counseling clients, county, SBA RP, and total counseling hours.
 - 2018–22 Training Data (collected via SBA Form 888): Number of clients (total and by target group), number of training sessions, and total training hours. This source did not contain unique client counts and was aggregated at SBA RPs, quarter, and county levels.

Secondary Data

Optimal utilized the following publicly available secondary data sources on adult population demographics and SES in counties reached by CNPP and SBA RPs.

- **2020 Decennial Census Redistricting Data:** Race and ethnicity.
- **2020 American Community Survey Data:** SES, gender, disability, immigrant status, and military status.

⁹ Grant proposals for some Hubs described that some Spokes only engage in outreach and would not conduct counseling or training activities.

¹⁰ When training data for the first quarter of 2023 was explored, the number of Hubs increased to 50, and the number of Spokes increased to 310.

Primary Data

Optimal utilized the following primary data sources to assess CNPP implementation, outputs, and short-term outcomes (see Appendix D for data collection instruments).

- **Web Surveys:** Optimal collected survey data from the following CNPP stakeholder groups:
 - Hub Administrators: Universe consisted of all 51 Hubs. Optimal received 38 surveys for a 75% response rate.
 - Spoke Administrators: Universe consisted of 347 Spoke representatives for whom Optimal received 143 surveys for a response rate of 41%.
 - Clients: Universe consisted of 6,390 CNPP clients for whom SBA had up-to-date contact information, as well as consented to contact via email. Optimal received 668 client surveys for a response rate of 11%.
- **Virtual Interviews:** Optimal collected interview data from the following CNPP stakeholder groups.
 - SBA staff: 5 SBA officials.
 - Hub and Spoke Administrators: 22 Hub representatives and 23 Spoke representatives.
 - Clients: 12 CNPP clients.
- **Hub/Spoke Site Visits:** Optimal conducted three program site visits with two Hubs and one Spoke. During the site selection process, Optimal categorized Hubs based on several key characteristics (tier level, geographic area, target population, and overall program performance) in order to identify diverse grantees for site visit facilitation. During site visits, Optimal collected qualitative data through program observations, interviews with 11 program staff members, six focus groups with clients, and administrative data reviews.

Methodological Limitations

There were several methodological limitations that could affect this evaluation's findings and interpretations.

- High proportion of missing data for the demographics of counseling and training clients among SBA RPs (Appendix B, Tables 7 and 9). CNPP had a much lower proportion of missing demographics data than SBA RPs (14.6% vs. 29.4% for training and 6.4% vs. 20% for counseling; Appendix B, Tables 7 and 9). This might have inflated the results of the increase in clients from various underserved groups. Optimal conducted descriptive analyses comparing demographics of SBA RP and CNPP clients for cases with available data versus for all cases (Appendix A, Table 11).
- Lack of individual-level data for demographics, location, hours, and sessions for *unique* trained clients for CNPP. The lack of data for the location of unique trained clients affected analyses of change in SBA participation over time for the CNPP areas. The training location was provided for the source of training, not for the location of clients' businesses. Therefore, Optimal assigned training clients to counties based on the distribution of counseling clients' business locations. This allowed analyses of penetration ratios at the county level, which are described below.
- COMNAVS training data contained outliers for the number of clients, hours, and sessions. This might have inflated some of the results. Thus, Optimal provided results for the medians as well as means.
- Hub financial reporting data had outliers for expenditures. Thus, Optimal provided results for

the medians as well as means.

- Low response rates to the client survey may have introduced some bias, as the survey respondents could be different from nonrespondents. The nonresponse bias analysis revealed very small differences between survey respondents and nonrespondents for the demographic characteristics (Appendix A, Nonresponse Bias Analysis section). However, differences in unmeasured factors and characteristics might remain. This issue will need to be further mitigated by future evaluations. Optimal provided recommendations for improving client survey response rates (see the section below, Recommendations for Future Evaluations).

Evaluation Results

The evaluation results describe the core program components for CNPP (see Appendix A for the CNPP logic model), which are presented in the subsequent sections and organized by research question. Core CNPP components examined by the evaluation are as follows.

- **Inputs:** Factors that affect CNPP implementation, such as funds, budget, staffing, data collection systems, and partnerships (addressed under RQ1a and RQ3b).
- **Activities:** Outreach and services conducted, referrals provided, culturally competent practices conducted, partnerships developed, and expenditures (addressed under RQ1 and RQ1d).
- **Outputs:** Underserved populations engaged, types of outreach and services received, referrals received, number of training sessions and hours, and number of counseling hours (addressed under RQ1c and RQ2a).
- **Short-term Outcomes:** Increased knowledge and trust of the SBA, satisfaction with the CNPP, skills applying to business assistance programs, business outcomes achieved as a result of CNPP, and perceived cultural competency of Spokes and Hubs (addressed under RQ1b, RQ1d, and RQ4a).
- **Intermediate Outcomes:** Participation in various SBA and non-SBA services, and an increase in participation in SBA programs due to the CNPP (addressed under RQ2a).

Description of CNPP Stakeholders

This section presents information about characteristics of the CNPP Hubs and Spokes to provide important context for subsequent findings addressing the research questions about the CNPP implementation and outcomes.

Hub Characteristics

Among 51 Hubs, the majority (62.7%) were Tier 3, followed by Tier 2 (21.6%) and Tier 1 (15.7%). Hubs were diverse in terms of organization type and included business organizations, universities, economic and community development organizations, SBDCs, and nonprofits (Exhibit 1). By design, Hubs are not allowed to be for-profit entities. On average, Hub networks consisted of nine Spokes, and Hubs employed about nine CNPP staff members.

As expected, Tier 1 Hubs with a national scope were larger than Tier 2 and 3 Hubs with respect to the number of Spokes and the number of clients. Tier 1 Hubs had a larger number of Spokes than Tier 2

and 3 Hubs (9.5 vs 7.6 and 6.1, respectively). On average, they also had a larger number of counseling clients than Tier 2 and 3 Hubs (1,295.3 vs 403.2 and 142.8, respectively).

Exhibit 1. Hub characteristics

	Tier 1 (N=8)	Tier 2 (N=11)	Tier 3 (N=32)	Total (N=51)
Type of Organization (could be more than one)				
Chamber of commerce, business organization	25.0%	18.2%	21.9%	21.6%
University, college	12.5%	36.4%	15.6%	19.6%
Economic development organization	-	18.2%	18.8%	15.7%
SBDC	-	45.5%	9.4%	15.7%
Non-profit, local community organization	-	9.1%	18.8%	13.7%
Non-profit, national organization	50.0%	9.1%	3.1%	11.8%
Community development organization	-	9.1%	9.4%	7.8%
State, local government	-	-	9.4%	5.9%
Tribal organization	12.5%	-	3.1%	3.9%
Average number of staff employed by Hubs (st. dev.)	9.5 (4.0)	8.2 (3.6)	8.5 (4.1)	8.6 (3.9)
Average number of Spokes (st. dev.)	21.6 (12.6)	7.6 (2.0)	6.1 (1.7)	8.9 (7.5)
Average number of counseling clients (st. dev.)	1,295.3 (952.25)	403.2 (219.88)	142.8 (101.80)	379.8 (559.64)
Type of area coverage				
Multiple states	25.0%	0.0%	0.0%	3.9%
Multiple counties in multiple states	75.0%	0.0%	0.0%	11.8%
One state	0.0%	72.7%	0.0%	15.7%
Multiple counties in one state	0.0%	18.2%	43.8%	31.4%
One county	0.0%	9.1%	56.3%	37.3%

Note: Desk reviews data.

Among 51 Hubs, the most frequent organizational missions involved support for targeted populations, regions, small businesses, business ecosystems, and communities (Exhibit 2).

Exhibit 2. Hub missions

	Hubs (N=51)
Foster economic development for targeted region, population	51.0%
Support small business education, growth, development, innovation, and/or opportunity	45.1%
Develop business ecosystem, promote collaboration and partnership across industries, sectors	25.5%
Improve community well-being and quality of life	25.5%
Address community/population-specific needs and/or promote equity in underserved communities, populations	23.5%
Promote citizen empowerment, civic engagement, and/or community capacity and resilience	19.6%
Deliver multifaceted, community-based services, programming	15.7%

Note: Desk reviews data.

Spoke Characteristics

Among the 452 Spokes operating in 2023, less than half (43.1%) were affiliated with a Tier 3 Hub network, followed by Tier 1 and Tier 2 (38.3% and 18.6%, respectively). Like Hubs, Spokes were diverse in terms of organization type, with the majority falling into one of three categories: nonprofits (21.5%), business organizations (20.6%), and firms (12.8%) (Exhibit 3).

Tier 1 Spokes were significantly more likely to be nonprofits than Tier 2 and 3 Spokes (33.5% vs 10.7% and 15.4%, respectively) and less likely to be firms (6.4% vs 16.7% and 16.9%, respectively). Whereas Tier 3 Spokes were significantly more likely to be local community organizations than Tier 2 and 3 Spokes (13.8% vs about 6% for Tier 1 and 2).

Exhibit 3. Spoke characteristics

	Tier 1	Tier 2	Tier 3	Total
	N=173	N=84	N=195	N=452
Type (could be more than one)				
Nonprofit, foundation, Urban League ***	33.5%	10.7%	15.4%	21.5%
Chamber of commerce, business support organization, network	23.1%	21.4%	17.9%	20.6%
Firm, LLC, corporation **	6.4%	16.7%	16.9%	12.8%
Local community organization, center, church, library *	6.4%	6.0%	13.8%	9.5%
University, college	8.1%	10.7%	7.7%	8.4%
Fund, CDFI, bank, Credit Union, lending	9.8%	11.9%	4.6%	8.0%
Economic development	4.6%	13.1%	6.7%	7.1%
Community development	7.5%	3.6%	9.7%	7.7%
SBA resource partner (SBDC, WBC, VBOC, SCORE)	1.7%	3.6%	3.6%	2.9%
Local government	1.7%	2.4%	5.1%	3.3%
Tribal organization	2.9%	3.6%	1.0%	2.2%
Geographic region ***				
South	29.5%	61.9%	23.6%	33.0%
Midwest	22.5%	3.6%	36.9%	25.2%
West	30.1%	16.7%	16.4%	21.7%
Northeast	17.9%	17.9%	20.5%	19.0%
Puerto Rico	-	-	2.6%	1.1%

Note 1: Desk reviews data. Note 2: ***p<.001; **p<.01; *p<.05 (Pearson's chi-square test).

During the evaluation period (December 1, 2021, through November 30, 2023), the CNPP saw a 21% rate of Spoke turnover based on the initial list of proposed Spokes. Of the 503 Spokes that ever participated in the CNPP, around 10% dropped out and almost 11% were added (with prior approval from the SBA Program Office) over the course of the program's implementation. Tier 1 Hubs added a higher proportion of Spokes, whereas Tier 3 Hubs had a higher proportion of Spokes that dropped out of the program (see Exhibit 4 below).

Exhibit 4. Spoke turnover by tier

	Tier 1	Tier 2	Tier 3	Total
Spoke status *	N=188	N=91	N=224	N=503
Added	16.0%	7.7%	7.6%	10.7%
Dropped	8.0%	7.7%	12.9%	10.1%
Remained	76.1%	84.6%	79.5%	79.1%
Total	100%	100%	100%	100%

Note 1: Hubs desk reviews. Note 2: *p<.05 (Pearson's chi-square test).

Below are the sections presenting the evaluation findings pertaining to each research question and sub-question.

Research Question 1

To what extent has the program been implemented as intended?

Summary of key findings

- The CNPP was implemented as intended with respect to engaging underserved clients and communities.
 - The largest underserved groups engaged in CNPP counseling included Black or African American (33.3%), Hispanic (20.6%), and women (47.2%) clients.
 - CNPP had counseling clients in racially and ethnically diverse and metropolitan counties.
- The CNPP was implemented as intended with respect to the Hub and Spoke model that relies on partnerships and collaboration with culturally competent organizations.
- The CNPP increased clients' awareness of and participation in SBA programs.
- Most Spokes conducted various outreach activities and used culturally competent practices to promote the engagement of underserved populations.
- Compared to SBA RPs, CNPP enrolled a higher proportion of racialized groups and ethnicities.

Key Program Outputs

This section summarizes findings on key program outputs for the 2022 program year, including number of clients, geographic scope, and intensity of implementation.

Clients Served

The CNPP served 19,367 unique counseling clients during the 2022 program year. The majority of clients were served by Tier 1 Hubs (53.5%, Exhibit 5). The largest underserved groups included Black or African American (33.3%), Hispanic (20.6%), and women (47.2%) clients.

Exhibit 5. CNPP counseling client characteristics

	Tier 1 N=10,362	Tier 2 N=4,435	Tier 3 N=4,570	Total N=19,367
Race				
Black or African American	27.2%	40.5%	39.9%	33.3%
Asian	10.0%	1.7%	7.5%	7.5%
American Indian/ Alaska Native	4.3%	6.7%	2.8%	4.5%
Multiracial	4.6%	1.3%	1.3%	3.1%
Native Hawaiian/Pacific Islander	0.9%	0.3%	0.5%	0.7%
White	27.0%	36.2%	29.2%	29.6%
Not Available	26.0%	13.3%	18.8%	21.4%
Hispanic or Latino	22.3%	25.7%	11.7%	20.6%
Not Available	38.1%	13.2%	27.1%	29.8%
Female	40.4%	59.2%	51.1%	47.2%
Not Available	23.0%	5.6%	16.9%	17.6%
Veterans & Family	4.4%	7.7%	4.9%	5.2%
Not Available	28.7%	13.7%	26.0%	24.6%
A person with disability	2.2%	14.1%	5.7%	5.8%
Not Available	31.3%	11.3%	25.4%	25.3%
LGBTQ	0.9%	4.1%	2.8%	2.1%
Not Available	68.9%	49.8%	51.0%	60.3%

Note: COMNAVS data.

Most counseling clients were from metropolitan areas (87.3%), with a small proportion being from non-metro areas (12.7%). There was a higher proportion of Tier 1 clients residing in metropolitan areas than Tier 2 or 3 clients (93.3% vs 75.1% and 84.9%, respectively).

Exhibit 5 (continued). CNPP counseling client characteristics

	Tier 1	Tier 2	Tier 3	Total
Metropolitan areas (based on RUCA)	N=10,362	N=4,435	N=4,570	N=19,367
Metro areas of 1 million or more population	60.8%	39.5%	54.5%	54.5%
Metro areas of 250,000 to 1 million population	28.0%	23.5%	10.2%	22.8%
Metro areas of fewer than 250,000 population	4.5%	12.1%	20.2%	10.0%
Non-metro areas of 20,000 or more population	1.5%	8.7%	2.8%	3.5%
Non-metro areas of 2,500 to 19,999 population	3.5%	14.8%	11.2%	7.9%
Completely rural or less than 2,500 population	1.6%	1.4%	1.2%	1.5%
Metro vs non-metro areas				
Metro areas	93.3%	75.1%	84.9%	87.3%
Non-metro areas	6.7%	24.9%	15.1%	12.7%

Note 1: COMNAVS data. Note 2: the USDA rural-urban commuting area (RUCA) codes classify U.S. zip codes using measures of population density, urbanization, and daily commuting.

CNPP Scope

In 2022, the CNPP had counseling clients in less than a third of counties (31.5%, 1,016; Exhibit 6).

Exhibit 6. Counties with CNPP counseling clients (blue: 1 or 2 clients; dark red: 30+ clients)

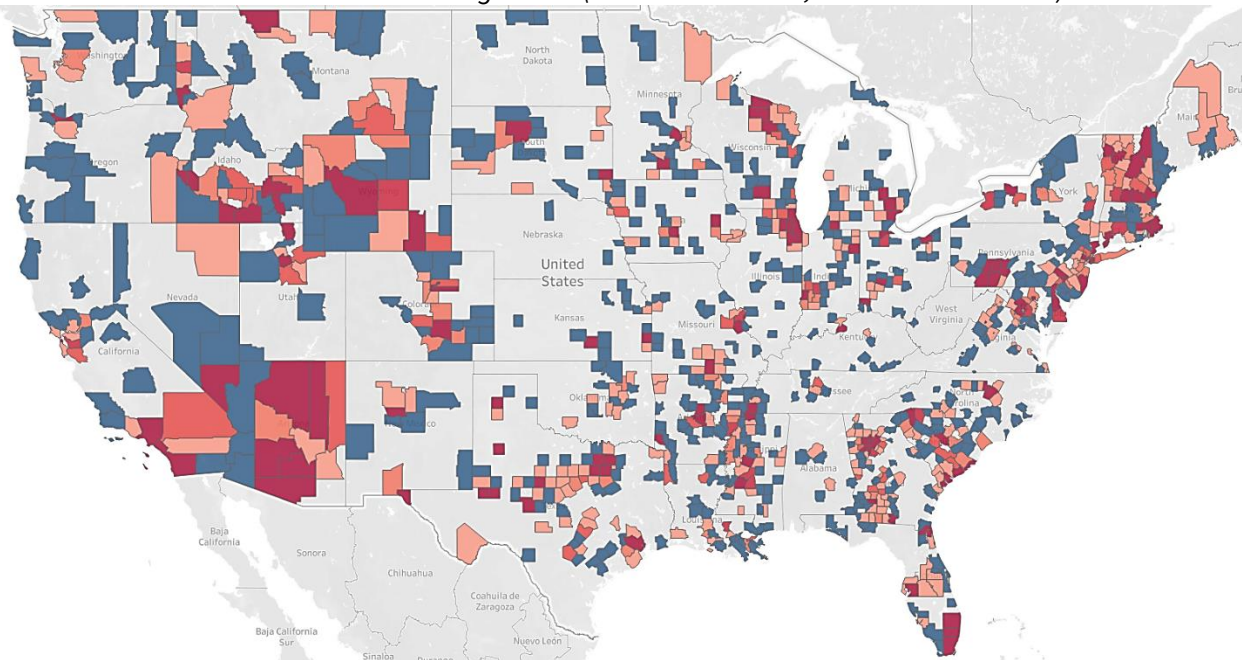
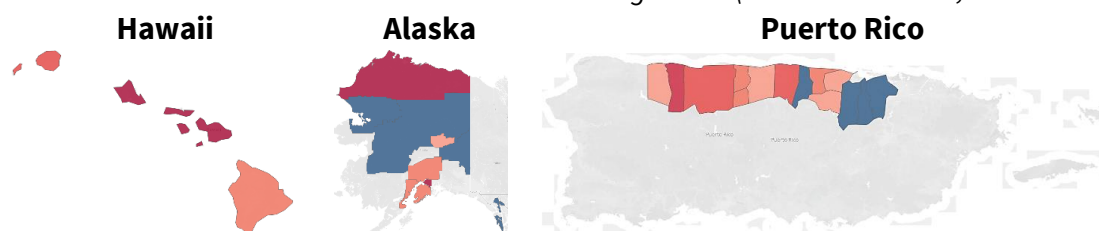


Exhibit 6. CONTINUES Counties with CNPP counseling clients (blue: 1 or 2 clients; dark red: 30+ clients)



Characteristics of Counties with and without CNPP Counseled Clients

Optimal compared characteristics of counties with CNPP clients to all other counties. Hubs and Spokes engaged counseling clients in more racially and ethnically diverse counties, with a larger proportion of foreign-born individuals, in metropolitan counties, and in slightly more affluent counties (higher household income and education) and (Exhibit 7).

Exhibit 7. Characteristics of CNPP targeted counties with and without counseled clients

	Counties without CNPP clients	Counties with CNPP clients	% point difference
Demographics of residents			
Foreign born	6.8%	19.3%	12.5%
Black/African American	8.4%	14.7%	6.3%
Asian	2.2%	8.4%	6.3%
Hispanic	13.7%	18.9%	5.2%
Women	50.7%	51.5%	0.8%
Native Hawaiian and Other Pacific Islander	0.2%	0.5%	0.3%
American Indian and Alaska Native	3.2%	2.6%	-0.6%
Veteran/Military	8.4%	6.6%	-1.8%
With disability	18.8%	14.1%	-4.6%
SES of county residents			
Below poverty level	13.7%	11.2%	-2.5%
Low household income (<\$35,000)	33.0%	25.5%	-7.5%
High-school education or less	45.6%	35.8%	-9.8%
County characteristics			
Total population (average)	28,027	196,132	
Average number of SBA resource partners	0.6	3.1	
Urbanicity			
Metro	27.9%	61.1%	33.3%
Non-metro	45.9%	32.1%	-13.9%
Completely rural	26.2%	6.8%	-19.4%
Total counties	2,205	1,016	

Note 1: Census data. Note 2: characteristics of residents were calculated as average percent weighted by county population size.

Intensity of CNPP Services

On average, CNPP clients attended four hours of counseling, with a median of two hours (Appendix B, Table 1). The CNPP conducted 8,879 training sessions that were attended by 204,999 non-unique training clients for a total of 21,208 training hours (Exhibit 8). Tier 1 Hubs, on average, had larger numbers of training clients, training sessions, and hours of training than Tier 2 and Tier 3 Hubs. Due to the presence of outliers, we presented both means and averages for the training clients' data.

Exhibit 8. CNPP training clients and sessions by Hub tier

	Tier 1 (N=8)	Tier 2 (N=11)	Tier 3 (N=29)	Total (N=48)
Total trained clients	147,292	25,795	31,912	204,999
Mean (st. dev.)	18,411.5 (31,814.6)	2,345.0 (2,637.6)	1,100.4 (2,101.3)	4,270.8 (13,998.7)
Median	3,346.5	1,252.0	386.0	908.5
Total number of sessions	5,419	1,359	2,101	8,879
Mean (st. dev.)	677.4 (1,007.0)	123.5 (109.0)	72.4 (92.6)	185.0 (456.8)
Median	269.5	97.0	42.0	62.5
Total hours of training	14,351	2,279	4,578	21,208
Mean (st. dev.)	1,793.9 (2,429.6)	207.2 (149.3)	157.9 (156.8)	441.8 (1,128.0)
Median	525.0	144.0	107.0	143.0
Training clients per session				
Mean (st. dev.)	22.1 (11.7)	15.8 (8.9)	15.9 (19.9)	16.9 (16.7)
Median	18.5	20.6	8.6	11.4

Source: COMNAVS data.

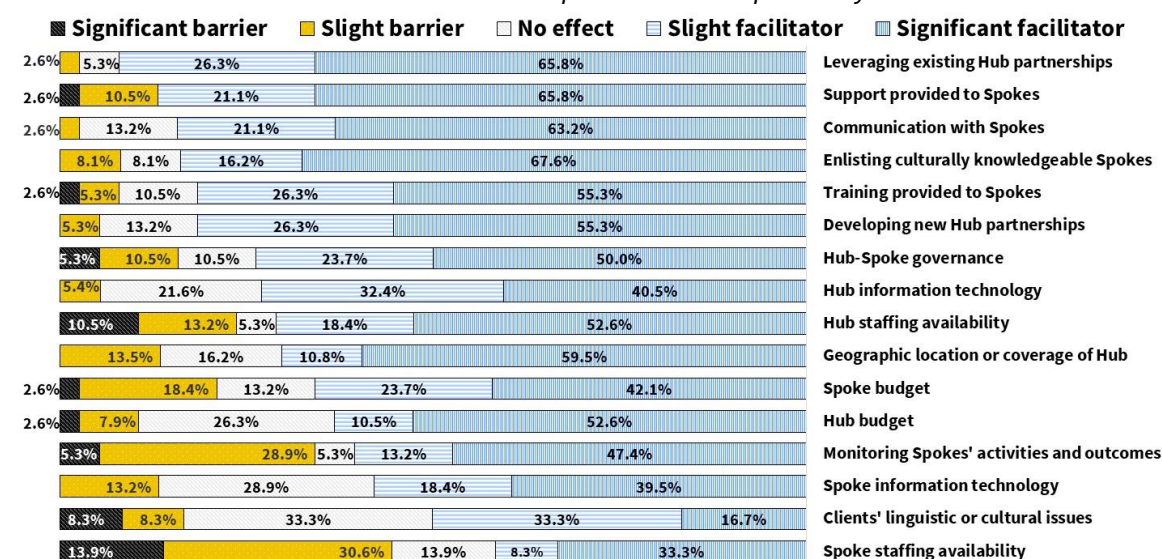
RQ1.a What factors enable or prevent implementation?

Factors enabling CNPP implementation involved partnerships and collaborations based on the Hub and Spoke model. Factors hindering implementation included insufficient Spoke budget and staff.

Hub Barriers and Facilitators to CNPP Implementation

When surveyed about a variety of factors influencing CNPP implementation, the most frequently reported facilitators were Hub partnerships and relationships, support, training, and communication with Spokes (Exhibit 9). These results supported the Hub and Spoke model, which relies on partnerships and collaboration. The most frequently reported barriers to CNPP implementation included Spoke and Hub staffing availability (44.5% and 23.7%) and Spoke budgets (21%; Exhibit 9). Monitoring Spokes' activities and outcomes was another frequently reported barrier (34.2%), which is further discussed below in terms of difficulties with CNPP data collection requirements and systems.

Exhibit 9. Effect of various factors on CNPP implementation reported by Hubs

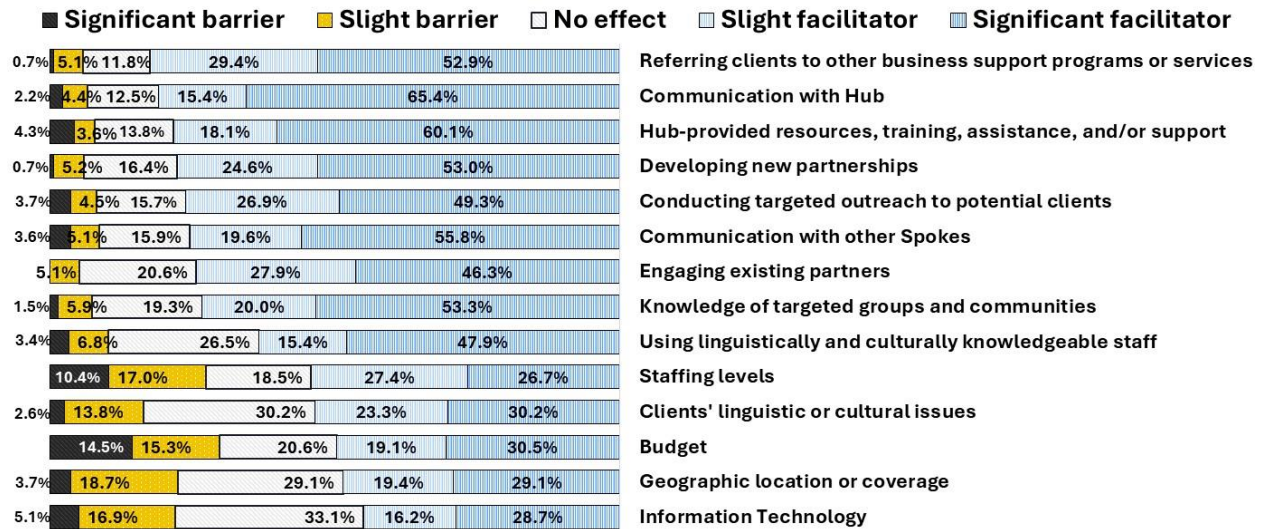


Note 1: Hub survey (n=38). Note 2: respondents were asked: "Based on your experience implementing the Community Navigators Program, please indicate whether (and to what extent) the following factors acted as either barriers or facilitators to implementation:". Note 3: valid data, other than N/A.

Spoke Barriers and Facilitators to CNPP Implementation

Spokes' reported facilitators and barriers to CNPP implementation were similar to what the Hubs reported. The most frequently reported facilitators were partnerships, referrals, targeted outreach, and relationships, support, and communication with Hubs (over 74%) (Exhibit 10). The most frequently reported barriers were Spoke budgets (29.8%) and staffing levels (27.4%).

Exhibit 10. Effect of various factors on CNPP implementation reported by Spokes



Note 1: Spoke survey data (n=143). Note 2: respondents were asked: "Based on your experience implementing the Community Navigators Program, please indicate whether (and to what extent) the following factors acted as either barriers or facilitators to implementation:".

Note 3: valid data, other than N/A. Note 4: the results were similar by tier.

Summary of Qualitative Findings (Interview & Site Visit Data)

The following qualitative findings provided important context for the survey findings presented above. These findings are based on a comprehensive thematic analysis of interview and site visit data. Below are key themes that emerged during discussions with Hub and Spoke staff regarding their perception of factors that affected CNPP implementation (see Appendix C, Themes 1 & 2 for additional qualitative findings; see Appendix D for interview and site visit protocols).

Staffing

During interviews, several Hub and Spoke respondents mentioned issues pertaining to hiring, training, and maintaining staff given the relatively short two-year CNPP funding timeline:

- "Some Spokes have been more successful than others, and I think a lot of it has to do with changes in staffing. It's always hard, the lag time between when someone leaves and getting someone new on board." (Hub interviewee)

Program Clarity, Compatibility, & Adaptability

Other barriers described by Hub and Spoke respondents involved clarity, compatibility, and adaptability of CNPP procedures and guidelines, including those related to funding, contractor management, and data reporting requirements. This theme involves the degree to which all program

components were consistently defined and understood by implementing stakeholders, how well they fit within the organization's existing workflow, and how easily they could be refined to fit local context and needs. Multiple respondents described how procedural changes around contractor management had acted as a barrier throughout the implementation period. As explained by one Hub interviewee:

- *"We got one set of messaging around how to structure contracts and handle invoicing and payment at the beginning, and then we got a revised and somewhat significantly updated set of guidance later on in the project that required us to basically have to go back and redo a lot of items." (Hub interviewee)*

Respondents also perceived the lack of clarity around program funding as a barrier. This included both the unknown future of funding for CNPP¹¹ as well as the delay in payments following CNPP service delivery.

- *"Without any kind of horizon around continued funding, I think one of the biggest challenges is trying to continue to work with our Spokes and hold on to the message that SBA really does want to continue to serve these communities that have for so long been left out." (Hub interviewee)*
- *"Given this started out as an advanced payment agreement, and then has switched back and forth between advanced and reimbursement, has been a barrier, because our Spokes are much smaller organizations, so a delay of three months (or more at times) to receive payment for services they've already provided – when that wasn't the initial expectation – can make things very challenging." (Hub interviewee)*

Challenges with CNPP data reporting had to do with the perceived lack of clarity and compatibility of the COMNAVS system, which had been newly developed by the SBA and was launched in tandem with the launch of the CNPP.

- *"Because this was a new project for SBA, they were building the COMNAVS data system sort of 'as the plane was flying', which required a certain amount of nimbleness on our end. That certainly presented some challenges as compared to if the data system had already been up and running when the project got started." (Hub interviewee)*
- *"We do have a system in place for monitoring and collecting data. COMNAVS just wasn't super compatible, not only with our platform but with others because it was a new system, and it didn't integrate, and we lost the ability to accurately count our data. Because if you look at our system, you'll see the numbers are way larger than they are when they get to COMNAVS, because of integration issues that we've had and the way the system reads things."*

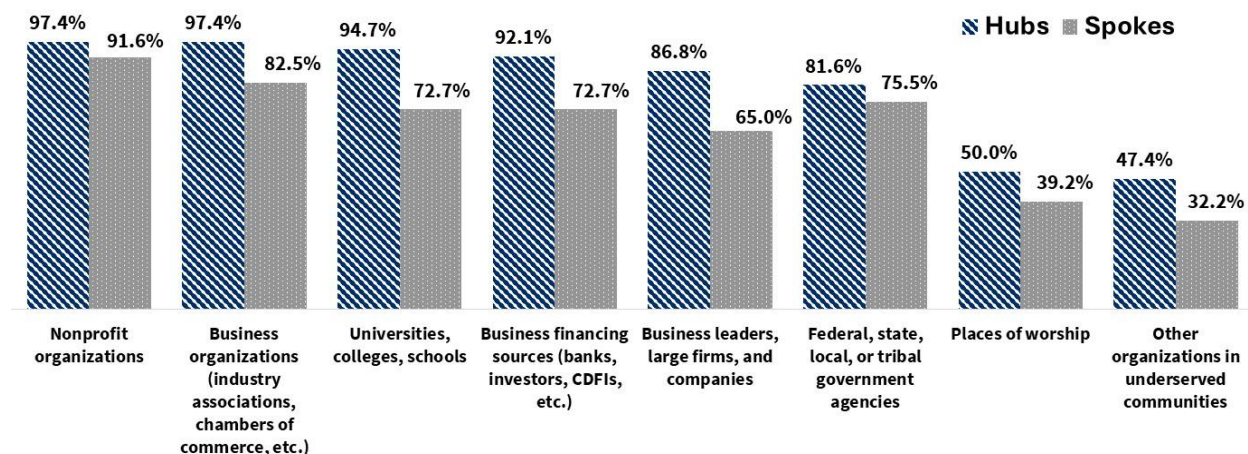
CNPP Partnerships

Partnerships are an important part of the Hub and Spoke model, and thus a key contributor to successful CNPP implementation. The survey respondents were asked to report on their partnerships and the extent to which they changed as a result of CNPP participation (i.e., started, increased, remained the same, decreased, stopped). The most frequently reported (over 80%) non-SBA partnerships for both Hubs and Spokes were with nonprofits and business organizations (Exhibit 11). Partnerships with the nonprofits were reported as increased due to CNPP by over 80% of Hubs and Spokes (Appendix B; Tables 2 and 4). Places of worship were the least frequently reported partners

¹¹ FY2025 request for \$30 million CNPP funding was asked of Congress. The CNPP will be ending in May 2024.

(50% of Hubs and 39.2% of Spokes) and were also the most frequently reported as remained unchanged (52.6% of Hubs and 41.1% of Spokes; Appendix B, Tables 2 and 4).

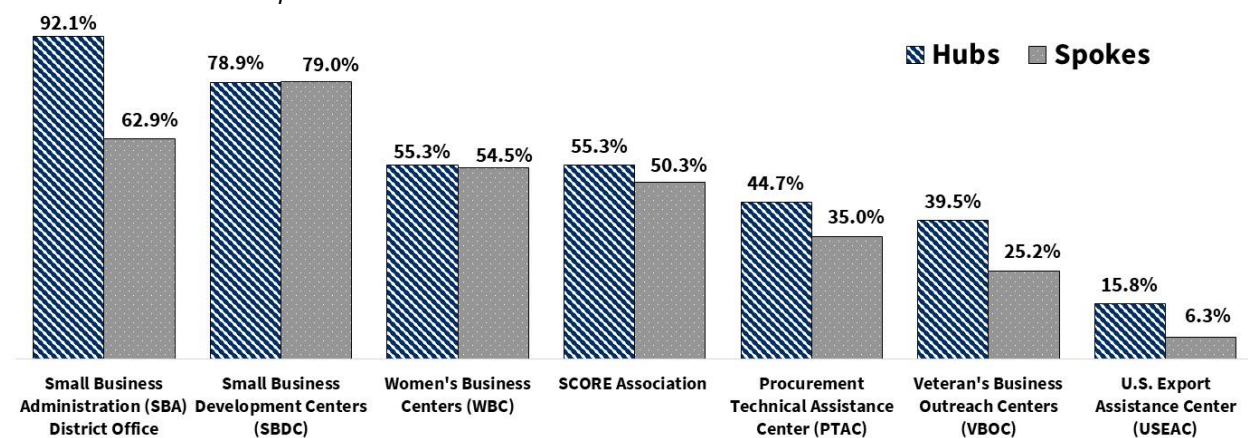
Exhibit 11. Partnerships with non-SBA sources



Note 1: Hub (n=38) and Spoke (n=143) survey data. Note 2: respondents were asked: "Which of the following organizations has your organization ever partnered or collaborated with?". Note 3: average number of organizations partnered with were 6.5 for Hubs and 5.3 for Spokes. Note 4: tier 1 Spokes were significantly more likely to partner with local organizations than tier 3 Spokes (45.2% vs 21.5%; Appendix B, Table 4a).

Regarding SBA partnerships, the most frequent partners were SBA District Offices (92.1% of Hubs and 62.9% of Spokes) and SBDCs (78.9% of Hubs and 79.0% of Spokes) (Exhibit 12). These partnerships were also reported as increased due to CNPP participation by most Hubs and Spokes (88.6% of Hubs and 75.6% of Spokes; and 73.3% of Hubs and 76.9% of Spokes, respectively) (Appendix B, Tables 3 and 5). The least frequent SBA partnerships were with Veterans Business Outreach Centers (VBOC) and U.S. Export Assistance Center (USEAC) (less than 15% of Hubs and Spokes reported them; Exhibit 12).

Exhibit 12. Partnerships with SBA resources



Note 1: Hub (n=38) and Spoke (n=143) survey data. Note 2: respondents were asked: "Which of the following organizations has your organization ever partnered or collaborated with?". Note 3: average number of SBA sources partnered with were 3.9 for Hubs and 3.2 for Spokes. Note 4: tier 1 Spokes were significantly more likely to partner with WBCs than tier 3 Spokes (71.4% vs 38.5%; Appendix B, Table 5a).

Summary of Qualitative Findings (Interview & Site Visit Data)

Interview and site visit data strongly supported partnerships as one of the most important facilitators of CNPP implementation. This theme involved strengthening existing partnerships and formation of new partnerships with the SBA and other organizations in the Hub and Spoke network and how these partnerships facilitated the successful implementation of the CNPP (see Appendix C, Subtheme 1d for additional qualitative findings; see Appendix D for interview and site visit protocols):

- *“The collaboration with our SBA District Program Officer was phenomenal – she was really committed to making sure that she engaged with us, she had a lot of resources and information to offer our business owners. Our regional SBA District Offices also joined us for regular calls where they interacted with our Spokes and connected them with resources. They partnered with us on events and webinars. I’d say the thing that worked really well for us was that collaboration, partnership, integration with the SBA and all of their resource partners, whether they were SCOREs in certain markets, SBDCs, WBCs as well as the District Offices.” (Hub interviewee)*
- *“I enjoyed our monthly CNPP luncheons because it was a chance to not just read another Spoke’s biography on paper, but to get to know them in person, learn their area of expertise and the different services they offer, so in the future when a client comes to me with something that may not be in my wheelhouse, I’m able to make a referral to a Spoke that can help. Being able to funnel people into the program and hand them off to the right people, gave me more negotiating power, because I knew the powerhouses within my network where I could refer people.” (Spoke interviewee)*

RQ1.b To what extent is the program increasing awareness of and participation in SBA programs?

Overall, the CNPP increased clients’ awareness of and participation in SBA programs.

Client Increase in SBA Knowledge as a Result of CNPP

The majority of CNPP client survey respondents (67.2%) reported an increase in knowledge (awareness) of any SBA programs, loans, SBA RPs, or SBA District Offices as a result of CNPP participation. For the SBA resources, knowledge increased the most for SBA programs (66.3%; Exhibit 13). For the non-SBA sources, knowledge increased the most for business, industry, and professional organizations (67.4%).

Exhibit 13. Change in knowledge of SBA and non-SBA resources as a result of CNPP (descending by any increase)

□ No change ■ Slight increase ■ Moderate increase ■ Considerable increase ■ Substantial increase

Business, industry, chamber of commerce, professional organization, or association	32.7%	15.2%	16.0%	17.8%	18.4%
SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)	33.6%	13.3%	14.4%	18.9%	19.7%
Other federal, state, or local government business assistance programs	38.1%	13.8%	18.2%	16.4%	13.5%
SBA resource partners (SCORE, SBDC, VBOC, PTAC, WBC, etc.)	38.6%	11.6%	17.3%	14.9%	17.6%
SBA loans (7(a), Microloan, CDC/504, etc.)	40.5%	12.7%	15.7%	14.8%	16.3%
Non-SBA loans or grants	41.8%	15.8%	14.8%	11.2%	16.4%
SBA District Office	42.5%	13.7%	15.9%	11.7%	16.2%
Other business financing sources (investors, etc.)	47.3%	14.1%	14.7%	10.2%	13.7%

Note 1: client survey (N=415). Note 2: respondents were asked: “As a result of your participation in services through [HUB/Spoke] over the past 12 months, rate the change in your knowledge of the following programs/organizations.”. Note 3: based on responses other than N/A. Note 4: Increase in knowledge of any non-SBA sources was 64.8%.

Summary of Qualitative Findings (Interview & Site Visit Data)

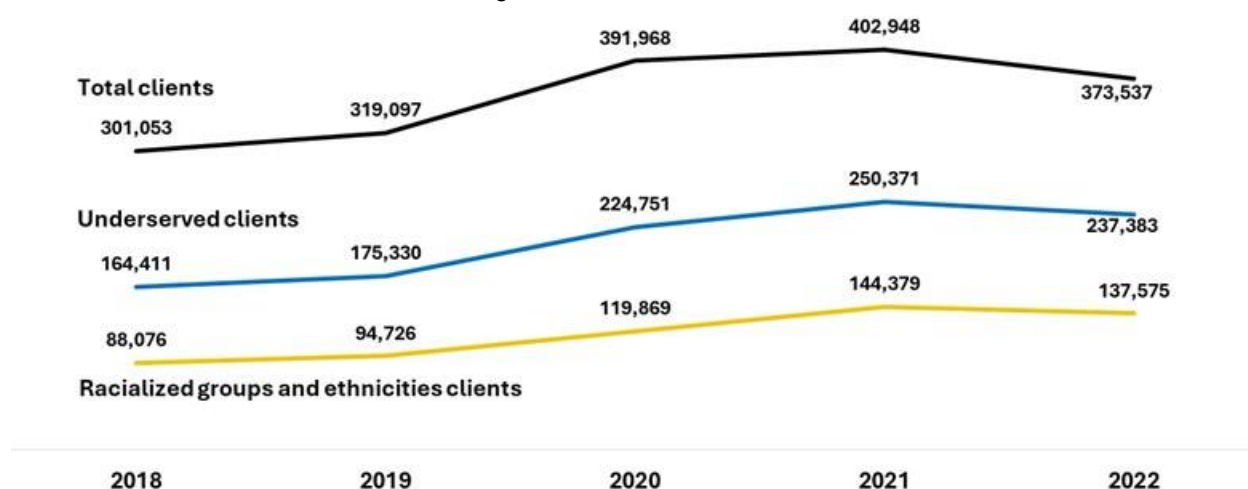
The following qualitative findings demonstrated how the CNPP has facilitated an increase in awareness, familiarity, and engagement of underserved communities with the SBA (see Appendix C, Subtheme 1c for additional qualitative findings; see Appendix D for interview and site visit protocols):

- “For the vast majority of our clients, especially those just starting up, they don’t even know that these opportunities are out there. So the CNPP [has] been great for them to learn about so many resources beyond what we can offer.” (Hub interviewee)
- “There was not a lot of participation with the SBDC for a lot of these people. At the beginning of the year, our navigators asked their clients, ‘did you know what the SBA was prior to this program?’ And just about 100% had no idea. So there definitely is more awareness, and because most of the clients we’re talking to have had such a positive experience with the CNPP, it translates as a positive experience of the SBA.” (Hub interviewee)

Number of SBA Clients Over Time

To determine the extent to which the CNPP increases participation in SBA programs, we first examined change over time in program participation among SBA RPs (WBC, SCORE, and SBDC) for counseling and training clients. Counseling clients’ participation in SBA programs increased from 2018 to 2021 but decreased in 2022 by 7.3 percent (Exhibit 14). Underserved and racialized groups and ethnicities counseling clients’ participation in SBA programs also increased from 2018 to 2021 and decreased in 2022 by 5.2 and 4.7 percent, respectively. The time trends for various underserved groups of clients are difficult to interpret due to a substantial proportion of missing data that fluctuated over time (27.9% in 2019 and 20% in 2022 for counseling clients). Time trends for underserved groups and missing data are presented in Appendix B, Tables 6 and 7.

Exhibit 14. Time trends in SBA counseling clients 2018-2022



Note 1: EDMIS data. Note 2: results are presented for CNPP coverage areas: 50 states, Washington, DC, and Puerto Rico.

The CNPP added to the SBA counseling clients by increasing the number of total clients (4.9%), underserved clients (6.1%), and racialized groups and ethnicities clients (8.5%) from 2021 to 2022 (Table 14).

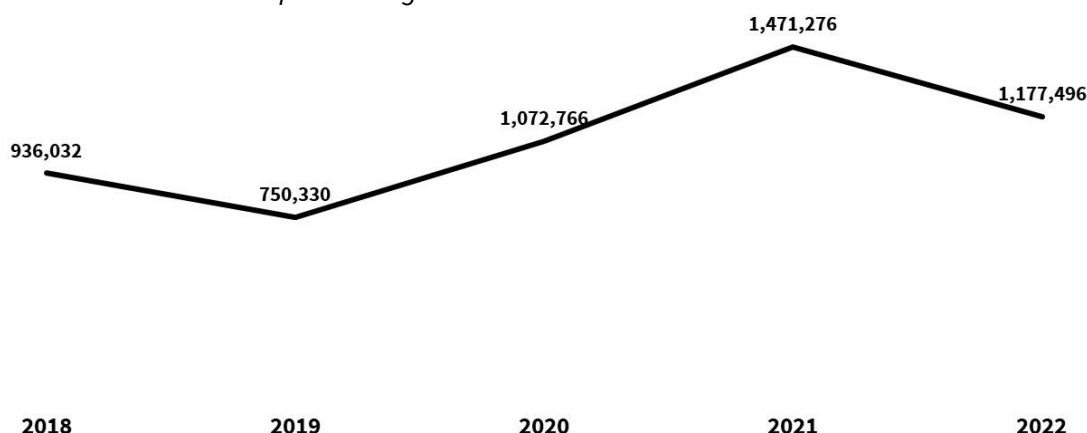
Table 14. Change in counseling clients in 2022 due to CNPP

	2022 SBA RPs	2022 CNPP	2022 both CNPP and SBA RPs	% increase due to CNPP
Total counseling clients	373,537	19,367	392,904	4.9%
Underserved counseling clients	237,383	15,467	252,850	6.1%
Racialized groups and ethnicities counseling clients	137,575	12,732	150,307	8.5%

Note: EDMIS and COMNAVS data.

Non-unique training clients' participation in SBA programs increased from 2019 to 2021 and decreased in 2022 by 20 percent (Exhibit 15). Participation of training clients in SBA RPs decreased in 2022 for all underserved groups (Appendix B, Table 8). The CNPP added to the total training clients by increasing their number by 17.4 percent from 1,177,496 to 1,382,495. The CNPP added to the SBA training clients by increasing the number of various underserved clients from 2021 to 2022, with the exception of Asian clients (Appendix B, Table 8). The time trends for various groups are difficult to interpret due to the large proportion of missing data that fluctuated over time (33.7% in 2020 and 24.4% in 2021; Appendix B, Tables 8 and 9).

Exhibit 15. SBA total non-unique training clients 2018-2022



Note 1: EDMIS data. Note 2: based on aggregated data at the SBA resource partner by county level.

RQ1.c To what extent is the program attracting new clients to SBA programs?

CNPP contributed to an increase from 2018-2021 to 2022 in SBA total counseling clients by 8%, racialized groups and ethnicities clients by 16%, and underserved clients by 11%.

Penetration Ratios

This research sub-question was addressed by penetration ratios, which measure the proportion of targeted populations (e.g., Hispanic, Asian) in a county that have received counseling or training before (2018-2021) and during (2022) CNPP. Penetration ratios were calculated as follows.

$$\text{Penetration Ratio} = \left[\frac{\# \text{ Participation}_{\text{higt}}}{\# \text{ Population}_{\text{higt}}} \right] / \left[\frac{\# \text{ Participation}_{\text{higt-1}}}{\# \text{ Population}_{\text{higt-1}}} \right]$$

Where h =specific county, i = targeted underserved group(s), g =CNPP coverage, t =during CNPP implementation, $t-1$ =pre-CNPP implementation

The ratios can be interpreted as follows.

- If the penetration ratio < 1, then participation decreased from baseline to during CNPP.
- If the penetration ratio = 1, then participation did not change from baseline to during CNPP.
- If the penetration ratio > 1, then participation increased from baseline to during CNPP.

The ratio can be interpreted as a proportional change in clients from the baseline to 2022. For example, a ratio of 1.20 indicates a 20% increase in the number of clients from the baseline to 2022.

The penetration ratio results are presented for three groups: 1) SBA RPs clients, 2) combined SBA RPs and CNPP clients, and 3) change in SBA clients due to the addition of CNPP clients. Together, these ratios illustrated changes in SBA program participation with and without the addition of CNPP clients.

For the counseling clients:

- The ratios indicated increased SBA program participation among SBA RPs from the baseline to 2022 for all underserved groups (Exhibit 16).
- The CNPP addition to the increase in SBA counseled clients from baseline to 2022 was over 7% for all groups of underserved clients.

Exhibit 16. Penetration ratios for counseling clients by population and program¹²

	SBA RPs only	SBA RPs and CNPP	Change due to CNPP	Ratio change due to CNPP as %
Multiracial, other race	2.52	2.84	0.32	32%
Black/African American	1.30	1.47	0.17	17%
Native American and Alaska Native	1.11	1.28	0.17	17%
With disability	1.43	1.57	0.14	14%
Hispanic	1.26	1.39	0.13	13%
Asian	1.04	1.16	0.13	13%
Women	1.24	1.34	0.10	10%
Native Hawaiian and Other Pacific Islander	1.17	1.25	0.08	8%
Veteran/Military	1.17	1.25	0.07	7%
White race	0.99	1.04	0.05	5%
<i>Racialized groups and ethnicities</i>	1.28	1.45	0.16	16%
<i>Any underserved</i>	1.21	1.32	0.11	11%
Total counseled	1.07	1.15	0.08	8%

Note 1: EDMIS and COMNAVS data. Note 2: means weighted by county population size, for counties with CNPP clients (1,016). Note 3: there were no significant differences in ratios by tier (Appendix B, Table 17).

For the training clients:

- The ratios indicated increases in SBA program participation from the baseline to 2022 among the SBA RPs for disabled, Black/African American, and Hispanic clients (Exhibit 17).
- The CNPP's addition to the increase in SBA clients from baseline to 2022 was over 58% for all groups of underserved clients.

The large increases in penetration ratios due to CNPP might be partially due to nonunique counts of training clients and also reflect the larger proportion of missing data for demographics among SBA RPs than CNPP clients (e.g., 29.4% vs. 14.6% in 2022; Appendix B, Table 9). This likely inflated the CNPP ratio change for the underserved groups. These large increases could also be partially attributable to decrease in training clients among SBA RPs from the baseline to 2022. Due to these methodological and trending issues, these results should be interpreted with caution.

Exhibit 17. Penetration ratios for non-unique training clients by population and program

	SBA RPs only	SBA RPs and CNPP	Change due to CNPP	Ratio change due to CNPP as %
With disability	1.21	6.57	5.35	535%
Veteran/Military	0.83	3.06	2.23	223%
Black/African American	1.08	3.14	2.06	206%
Hispanic	1.03	2.38	1.35	135%
Native Hawaiian	0.88	1.72	0.84	84%
Women	0.86	1.64	0.78	78%
Asian	0.77	1.35	0.58	58%
Total trained	1.11	1.40	0.28	28%

Note 1: EDMIS and COMNAVS data. Note 2: training clients were assigned to counties by multiplying total training clients in a state by the proportion of counseling clients in a county. Note 3: means weighted by county population size, for counties with CNPP clients (1,016).

¹² These results also reflect the larger proportion of missing data for demographics among SBA RPs than CNPP clients.

Summary of Qualitative Findings (Interview & Site Visit Data)

Interviews and site visits demonstrated that SBA provider organizations may have felt “unwelcoming” for some members of underserved communities, whereas the CNPP has helped to change this perception by providing warm handoffs to SBA RPs such as SBDCs. This theme also ties into a later discussion of increased client trust in the SBA as a result of the CNPP, as well as the importance of cultural competency among Hubs and Spokes. Multiple interview and site visit respondents talked about how CNPP offers outreach and services in a way that establishes a foundation of trust and better meets the cultural and linguistic needs of the community (see Appendix C, Subtheme 1c for additional qualitative findings; see Appendix D for interview and site visit protocols):

- *“If you are a preliterate, Swahili-speaking business owner, you’re just not going to walk into an SBA office and be well served by anything in that office. They don’t know what to do with you – it’s just not the on-ramp to services that population requires.” (Spoke interviewee)*
- *“We asked people, have you ever gone to the SBDC office? They’re like, no, I wouldn’t go in there. It’s not welcoming at all. And through CNPP, we’ve been able to change that perception somewhat, because we really sit down and explain to them how the SBDC can help, and give a warm handoff to the SBDC, and so they have more trust in what can happen there.” (Spoke interviewee)*

RQ1.d How is the program equitably reaching clients?

Equity is defined as the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment.¹³ The CNPP efforts to promote equity included outreach and programmatic activities to remove barriers to and provide equal access to opportunities, services, and resources (i.e., capital access, federal government procurement and contracting opportunities, disaster assistance, business counseling, training, and services).¹⁴ Based on the Hub and Spoke model, the CNPP specifically used a network of local, trustworthy Spokes to directly reach and engage with small businesses at the grassroots level.

Most Spokes conducted various outreach activities and culturally competent practices to promote the engagement of underserved populations. Compared to SBA RPs, CNPP enrolled a higher proportion of racialized groups and ethnicities clients.

CNPP Targeted Populations

The majority of Hubs proposed targeting and engaging women (76.5%), veterans (68.6%), Hispanic/Latino (68.6%), Black/African American (66.7%), rural (62.7%), immigrant (62.7%), and low-income or low to moderate income clients or communities (52.9%) (Exhibit 18). However, there were issues with coding Hub proposals for their targeted populations as some did not specify particular groups, instead describing engagement with broad groups like socially and economically disadvantaged small businesses or minority-owned businesses.

¹³ <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>

¹⁴ SBA Equity Action Plan. <https://www.sba.gov/sites/default/files/2022-04/SBA%20Equity%20Action%20Plan-508.pdf>

Exhibit 18. CNPP Hub targeted groups

	Hubs (N=51)
Women	76.5%
Veterans	68.6%
Hispanic, Latino	68.6%
Black, African American	66.7%
Rural	62.7%
Immigrants	62.7%
Low to Moderate Income clients or communities	52.9%
Disabled	35.3%
Native American/Alaska Native	31.4%
LGBTQ	17.6%
Asian	15.7%
Native Hawaiian/Pacific Islander	11.8%
<i>Socially and Economically Disadvantaged Small Businesses</i>	47.1%
<i>Minority-owned businesses</i>	45.1%
Average number of targeted groups	6.6 (2.5)

Note 1: desk reviews data (n=51). Note 2: tier 1 Hubs were significantly ($p<.01$) more likely to outreach to Native Hawaiian/Pacific Islanders 50.0% vs 0.0% for tier 2 and 6.3% for tier 3. Note 2: Hubs that engaged Native Hawaiian/Pacific Islanders included Community Development Corporation of Oregon, International Rescue Committee, Local Initiatives Support Corporation, Maui Economic Development Board, Oweesta Corporation, U.S. Pan Asian American Chamber of Commerce Education Foundation.

Outreach Activities Conducted and Received

The most frequently conducted outreach activities that were also reported by Spokes as being successful in recruiting participants were (Exhibits 19a and 19b):

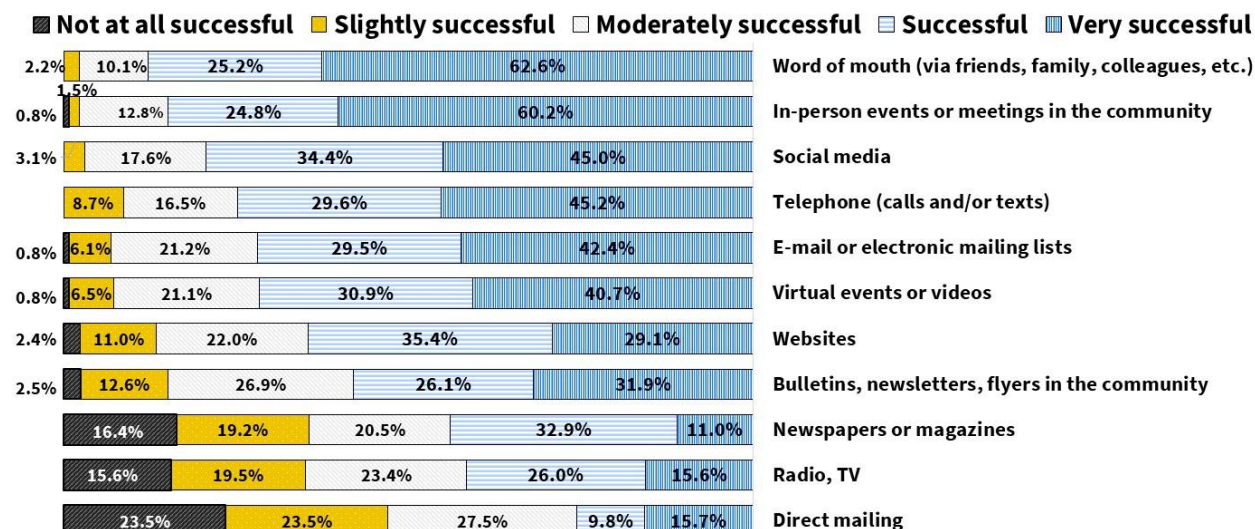
- Word of mouth (97.2% conducted and 87.8% rated as successful or very successful).
- In-person events and meetings in the community (93% conducted and 85% rated them as successful or very successful).
- Social media (91.6% conducted and 79.4% rated as successful or very successful).
- E-mail or electronic mailing lists (92.3% conducted and 71.9% rated as successful or very successful).
- Telephone calls and texts (80.4% conducted and 74.8% rated as successful or very successful).

Exhibit 19a. Outreach modes conducted by Spokes

	Spokes
Word of mouth (via friends, family, colleagues, etc.)	97.2%
In-person events or meetings in the community	93.0%
E-mail or electronic mailing lists	92.3%
Social media	91.6%
Websites	88.8%
Virtual events or videos	86.0%
Bulletins, newsletters, flyers in the community	83.2%
Telephone (calls and/or texts)	80.4%
Radio, TV	53.8%
Newspapers or magazines	51.0%
Direct mailing	35.7%
Other (apps, support from SBA)	6.3%

Note 1: Spoke survey data (n=143). Note 2: respondents were asked: “How successful was your organization in using the following methods to conduct outreach among local entrepreneurs and business owners?”. Note 3: average number of outreach activity types conducted (12 total) was 8.6. Note 5: outreach modes did not significantly vary by tier, region, or targeted groups.

Exhibit 19b. Successfulness of Spoke outreach modes (descending by successful, very successful)



Note 1: Spoke survey data (n=143). Note 2: respondents were asked: “How successful was your organization in using the following methods to conduct outreach among local entrepreneurs and business owners?”. Note 3: average rating of CNPP outreach success (1-5 scale) was 4.0. Note 4: outreach modes did not significantly vary by tier, region, or targeted groups.

Most CNPP clients (73.5%) reported receiving any outreach about business assistance, training, or financing services (Exhibit 20). The majority of clients (58.1%) reported receiving outreach from Spokes or Hubs. About a third (34.3%) reported receiving SBA outreach, from SBA programs (20.2%) and SBA RPs (20.5%). Tier 3 clients were significantly more likely to report receiving outreach from Hubs than clients from other tiers (41.1% vs. 16.9% for tier 1 and 21.9% for tier 2; Appendix B, Table 10). This suggested that tier 3 Hubs might be more likely to conduct outreach themselves.

Exhibit 20. Sources of outreach received by clients

	Clients (n=668)
In the past 12 months, received outreach about business assistance, training	73.5%
Outreach sources:	
Community Navigator Spoke	46.9%
Community Navigator Hub	28.1%
SBA resource partners	20.5%
SBA programs	20.2%
Other government business assistance programs	14.1%
Industry, business, or professional organization	13.9%
SBA district office	10.9%
Bank or financial institution	8.7%
Private-sector business assistance program	6.1%
Other (universities, nonprofits)	5.1%
Hub or Spoke outreach	58.1%
Any SBA outreach	34.3%

Note 1: client survey data (n=668). Note 2: respondents were asked: “In the past 12 months, did you receive outreach from any of the following organizations regarding business assistance, training, and/or financing services available in your community?”. Note 3: Average number of outreach sources (10 total) was 2.4.

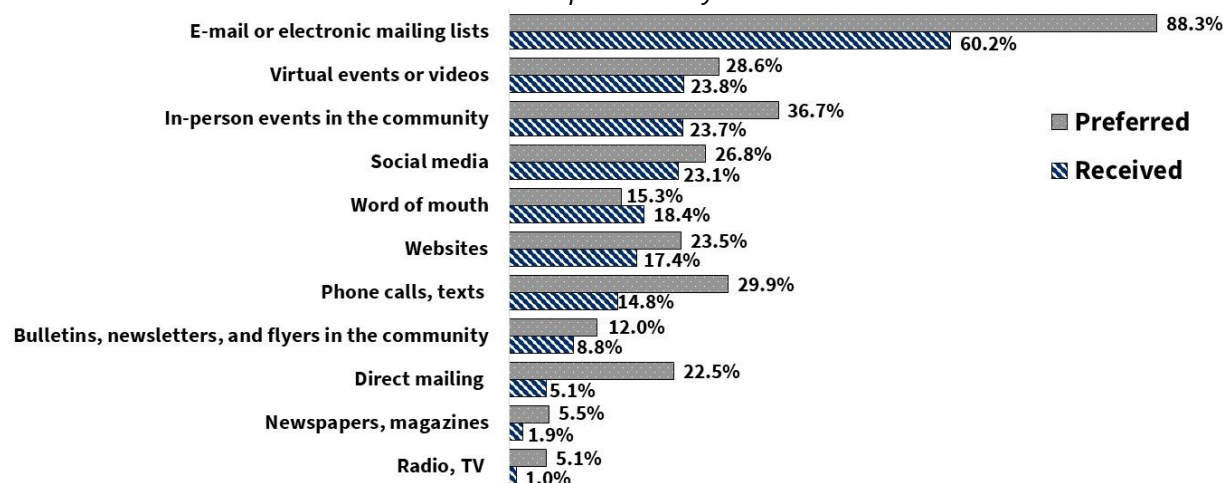
Based on the Hub and Spoke model, CNPP outreach activities are expected to be tailored and targeted to reflect preferences of program participants. Almost half of Spokes (45.5%) reported changing their outreach strategies or activities to better reach certain communities. The results also mostly supported the congruency of clients received and preferred outreach activities. The outreach mode that was the most frequently received and preferred by clients was e-mail or electronic mailing lists (60.2% received and 88.3% preferred; Exhibit 21). The outreach modes that were somewhat frequently received and preferred by clients were:

- In-person events and meetings in the community (23.7% received and 36.7% preferred).
- Virtual events or videos (23.8% received and 28.6% preferred).
- Social media (23.1% received and 26.8% preferred).

The large difference between preferred and received outreach modes included phone calls/texts. More than a fifth of respondents preferred this mode (29.9%), although small proportions reported receiving it (14.8%). Direct mailing was another mode with a large difference between received and preferred clients’ reports (5.1% vs. 22.5%, respectively). These results suggest a further need for tailoring some outreach activities to the clients’ preferences.

Some of the received outreach modes significantly varied by tier. Clients in tier 3 Hubs and Spokes were significantly more likely to report receiving outreach via in-person (30.7% vs. 18.4% for tier 1 and 18.4% for tier 2) and word of mouth (25.4% vs. 13.5% for tier 1 and 12.3% for tier 2; Appendix B, Table 10a).

Exhibit 21. CNPP outreach modes received and preferred by clients



Note 1: client survey data (n=668). Note 2: respondents were asked: “In the past 12 months, did you receive any of the following types of outreach regarding business assistance, training, and/or financing services available in your community?” and “Moving forward, how would you prefer to receive outreach regarding business assistance, training, and/or financing services available in your community?”. Note 3: average number of outreach modes about business assistance (12 total) was 2.7 for received outreach and 3.0 for preferred outreach. Note 4: preferred outreach modes did not significantly vary by tier, region, or client demographics.

Summary of Qualitative Findings (Interview & Site Visit Data)

The following qualitative findings provided context for the above survey data regarding received and preferred modes of outreach (see Appendix C, Subtheme 3a for additional qualitative findings; see Appendix D for interview and site visit protocols). The majority of client interviewees and focus group participants identified in-person events and word-of-mouth as the most common forms of outreach they received from Hubs and Spokes over the past year, as well as their preferred form of outreach moving forward. For example, one respondent explained that he had been connected with his current Hub while attending a community event. Another respondent reportedly learned about the CNPP during a weekly “Brown Bag Lunch Seminar” hosted by the local chamber of commerce, and another was referred to the program through a friend and fellow small business owner.

Many client interviewees and focus group participants also highlighted web-based platforms (including e-mail and social media) as the most effective and preferred mode of delivery for CNPP-related outreach. For example, one respondent mentioned that her Spoke frequently sends information, resources, and event invites via Facebook, which is especially helpful as the respondent explained that Facebook is her primary tool for marketing her business.

Organizational Cultural Competence

An important driver of equity in reaching and engaging underserved clients is cultural competence. It can be defined as organizations and professionals’ ability to function successfully with people from different backgrounds, including, but not limited to, race, ethnicity, culture, class, gender, veteran status, sexual orientation, religion, physical or mental ability, age, and national origin. A culturally competent organization is focused on advancing equity, improving quality, and reducing disparities in access to and provision of services.¹⁵

Most Spokes reported often or very often conducting various activities to promote equity in reaching and engaging clients. The culturally competent practices that were the most frequently reported to be implemented by Spokes included the following (Exhibit 22).

- Considered clients’ culture, race/ethnicity, and language in outreach and support services (90.6% conducted often or very often).
- Engaged at various community levels to develop and implement outreach and services (87.9% conducted often or very often).
- Ensured that services were available virtually and located close to clients’ residences (conducted often or very often 87.7% and 86.3%, respectively).

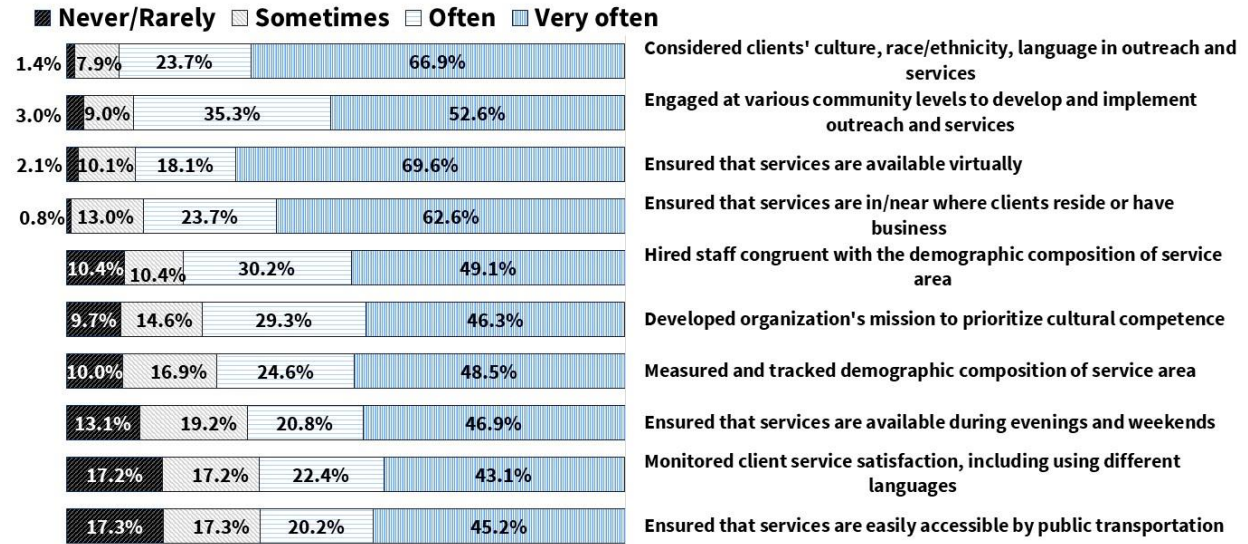
The culturally competent practices that were less frequently reported included the following (Exhibit 22).

- Ensured that services were available during evenings and weekends (67.7% conducted often or very often).
- Monitored client service satisfaction, including using different languages (65.5% conducted often or very often).

¹⁵ Substance Abuse and Mental Health Services Administration (2014). Improving Cultural Competence. Treatment Improvement Protocol (TIP) Series No. 59. HHS Publication No. (SMA) 14-4849. Rockville, MD: Substance Abuse and Mental Health Services Administration. www.ncbi.nlm.nih.gov/books/NBK248429/

- Ensured that services were easily accessible by public transportation (65.4% conducted often or very often).

Exhibit 22. Spoke-reported culturally competent practices (descending by often, very often)



Note 1: Spoke survey data (n=143). Note 2: respondents were asked: "How often did your organization conduct the following activities?". Note 3: the average rating of the CNPP cultural competency measure was 4.2 on a 5-point scale, corresponding to "often".

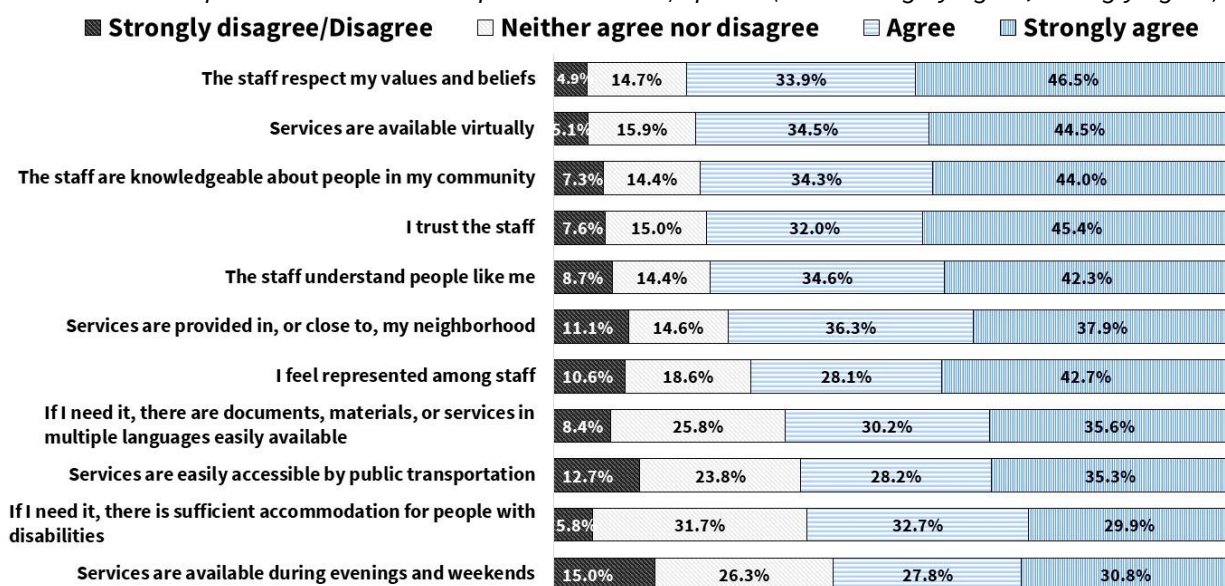
Most clients agreed or strongly agreed that Hubs/Spokes were culturally competent in their organizational practices. The practices that were endorsed by over 75% of clients were (Exhibit 23):

- The staff respects my values and beliefs (80.4% agreed or strongly agreed).
- Services are available virtually (79% agreed or strongly agreed).
- The staff are knowledgeable about people in my community (78.3% agreed or strongly agreed).

The practices that were less frequently endorsed by clients were similar to Spoke reports and included (Exhibit 23):

- Services are available during evenings and weekends (58.6% agreed or strongly agreed).
- If I need it, there is sufficient accommodation for people with disabilities (62.6% agreed or strongly agreed).
- Services are easily accessible by public transportation (63.5% agreed or strongly agreed).
- If I need it, there are documents, materials, or services in multiple languages easily available (65.8% agreed or strongly agreed).

Exhibit 23. Client perceived cultural competence of Hubs/Spokes (descending by agree, strongly agree)



Note 1: client survey data (n=415). Note 2: respondents were asked: “To what extent do you agree or disagree with the following statements about your experience working with [HUB/Spoke] over the past 12 months?”. Note 3: based on valid responses, other than N/A. Note 4: average ratings of CNPP cultural competency (1-5 scale) were 4.0.

Summary of Qualitative Findings (Interview & Site Visit Data)

Qualitative findings further highlighted the importance of cultural competency as a key driver for client engagement and equity. The following interview and site visit data demonstrated how Spokes with a long history of established trust and relationships in underserved communities are better able to effectively reach and engage with diverse clients in those communities (see Appendix C, Subtheme 1c for additional qualitative findings; see Appendix D for interview and site visit protocols):

- “Choosing Spoke organizations that have rock solid, demonstrated experience working with the historically disadvantaged entrepreneur population has been critical for reaching those populations, and has been very valuable and important to the success of the CNPP. It’s something we’ve seen time and again – if you’re not working with organizations that have long history, trust, and reach into those communities, you’re not going to reach them in an equitable way.” (Hub interviewee)
- “This is why it matters so much that these trusted community partners are delivering the services. Our clients are able to walk into a community-based social services organization in their neighborhood, three blocks from their house, and sit across from a business counselor who speaks their language, as compared to expecting that client to feel comfortable walking into a sterile downtown government office. It’s like night and day.” (Hub interviewee)
- “Our businesses have language barriers and have faced a long line of discrimination and uneasiness. They don’t feel very comfortable going to a meeting where they don’t see faces that look like theirs or accents that sound like theirs. And that’s why the community navigator approach is so important.” (Spoke site visit participant)
- “I appreciate how [SPOKE STAFF NAME] came to my shop to introduce herself and talk about the program and how it could benefit me. She’s a part of our community and has family in the

business, so she has a deep understanding of my business needs, and she really always takes the time to explain things in a way that makes sense, and she connects me with resources that fit with my needs.” (Client focus group participant)

Client Characteristics Among SBA Resource Partners and CNPP

To show the extent to which CNPP was able to outreach to and engage diverse populations of clients, we compared the characteristics of SBA RPs and CNPP clients. The results revealed that CNPP enrolled in counseling higher proportions of racialized groups and ethnicities clients (Exhibit 24).¹⁶

Exhibit 24. Counseling clients’ demographics by program in 2022

	SBA RPs	CNPP	CNPP % point difference
Black or African American	17.4%	33.3%	15.9%
Hispanic	13.3%	20.6%	7.3%
Asian	3.7%	7.5%	3.8%
Native American and Alaska Native	1.3%	4.5%	3.2%
Women	44.8%	47.2%	2.4%
With disability	5.2%	5.8%	0.6%
Native Hawaiian or Other Pacific	0.4%	0.7%	0.3%
Multiracial	2.8%	3.1%	0.3%
Veteran/Military	7.5%	5.2%	-2.3%
Urbanicity			
Metro	85.9%	87.3%	1.4%
Non-metro	12.7%	11.4%	-1.3%
Completely rural	1.4%	1.5%	0.1%
Missing data			
Race missing	32.4%	21.4%	-11.0%
Race/Ethnicity missing	26.9%	14.7%	-12.2%
All demographics missing	20.0%	6.4%	-13.6%
Number of clients	373,537	19,367	

Note: EDMIS and COMNAVS data.

CNPP also enrolled in training higher proportions of underserved clients for all groups than SBA RPs (Exhibit 25). As previously mentioned, these results also reflect that CNPP has a much lower proportion of missing data for the demographics of clients. This could suggest that CNPP implementors were able to establish better relationships with clients to improve their reporting of demographics. The Hubs and Spokes might have also used additional strategies to increase response rates to demographic questions. The community of practice might be used to share these practices.

¹⁶ As previously mentioned, CNPP has a lower proportion of missing data for demographic characteristics. Therefore, we also compared counseled client demographics using valid responses without missing data. These results were comparable (Appendix B, Table 11). Although CNPP counseled clients with available data, it had lower proportions of veterans/military and comparable percents for disabled, multiracial, and women than clients of SBA RPs. However, the comparisons based on available data assume that the nature and the pattern of missing data for various demographics are the same for SBA RPs and CNPP.

Exhibit 25. Training non-unique clients' demographics by program in 2022

	SBA RPs	CNPP	CNPP % point difference
Black/African American	5.9%	33.1%	27.2%
Hispanic	4.1%	16.7%	12.6%
Women	15.0%	40.8%	25.8%
With disability	1.1%	7.5%	6.4%
Veteran/Military	1.1%	6.3%	5.2%
Asian	1.0%	1.6%	0.6%
Native Hawaiian or Other Pacific	0.2%	0.5%	0.3%
Native American and Alaska Native		1.1%	
LGBTQ		4.6%	
All demographics missing	30.2%	14.6%	-15.6%
Total clients trained	1,177,496	204,999	

Note: EDMIS and COMNAVS data.

Summary of Findings for Research Question 1

The results revealed that CNPP increased the number of historically marginalized small business owners (SBOs) and entrepreneurs that SBA reached. To do this, the CNPP used a Hub and Spoke model in which Hubs enlisted and managed Spoke partners that were culturally competent and skilled in reaching and engaging entrepreneurs and SBOs in their communities. These partners were able to provide individualized and tailored outreach and support services in a way that establishes a foundation of trust and better meets the needs and circumstances of the clients and their communities. This suggests that other SBA programs might consider implementing a Hub and Spoke approach, given the success of the CNPP in reaching and engaging marginalized small business owners (SBOs) and entrepreneurs at a greater rate than is typical for SBA programs and services.

Research Question 2

To what extent is the program achieving the desired outputs and short term outcomes at the agency, partner, and community navigator levels?

Summary of key findings

- CNPP achieved its intended key outputs at the partner level, including engaging clients in business assistance services and providing referrals to business support resources.
- CNPP achieved its intended key outputs at the agency level, including the provision of grant management support and technical assistance to Hubs and Spokes.
- CNPP achieved its intended short-term outcomes at the agency level, including increased knowledge of best practices for capacity-building among Hubs and Spokes, developing community of practice, and engaging underserved small business ecosystems.
- CNPP achieved its intended short-term outcomes at the community navigator level, including increasing clients' trust in SBA, developing skills in applying to business assistance programs, and achieving business performance outcomes.

Business Assistance Services

CNPP achieved its intended key outputs at the partner level, including engaging clients in business assistance services and providing referrals to various business support programs and resources. Spokes reported that the most frequently conducted business training and assistance activities that were also successful in promoting small business participation included (Exhibits 26a and 26b):

- Startups and business development (93.7% conducted and 82.9% rated as successful or very successful).
- Business operations (93% conducted and 80.4% rated as successful or very successful).
- Business networking (93.7% conducted and 77.6% rated as successful or very successful).

The business training and assistance activities that were reported by Spokes as less frequently conducted and successful in promoting small business participation included (Exhibit 26):

- Disaster preparedness and recovery (54.5% conducted and 42.3% rated as successful or very successful).
- Business certifications (60.8% conducted and 37.9% rated as successful or very successful).
- Contracting and procurement (68.5% conducted and 44.9% rated as successful or very successful).

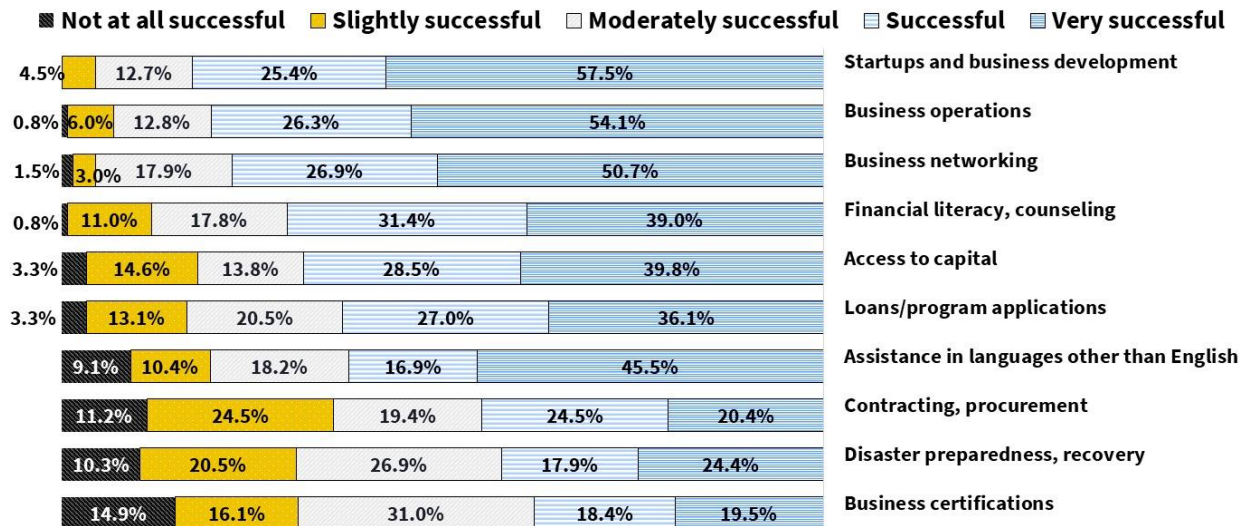
This might suggest that Spokes could be tailoring their business support services more to CNPP clients' needs for foundational business support, and less for specific SBA assistance programs like contracting or certifications.

Exhibit 26a. Business training and assistance activities conducted by Spokes

	Spokes (n=143)
Business networking	93.7%
Startups and business development	93.7%
Business operations	93.0%
Access to capital	86.0%
Loans/program applications	85.3%
Financial literacy, counseling	82.5%
Contracting, procurement	68.5%
Business certifications	60.8%
Disaster preparedness, recovery	54.5%
Assistance in languages other than English	53.8%

Note 1: Spoke survey data (n=143). Note 2: respondents were asked: "How successful was your organization in promoting participation by entrepreneurs and business owners in the following business training and assistance activities conducted by your organization?". Note 3: success ratings were calculated for Spokes that conducted an activity. Note 4: average number of activity types conducted to promote participation (11 total) was 7.8.

Exhibit 26b. Successfulness of business training and assistance activities in promoting small business participation (descending by successful, very successful)



Note 1: Spoke survey data (n=143). Note 2: respondents were asked: "How successful was your organization in promoting participation by entrepreneurs and business owners in the following business training and assistance activities conducted by your organization?". Note 3: success ratings were calculated for Spokes that conducted an activity. Note 4: average ratings of success promoting participation (1-5 scale) was 3.9. Note 6: there were no significant differences by tier.

Most Spokes (89.5%) reported referring clients to various other business support programs and services, with SBA loans and programs having a lower proportion of referrals than many other sources (Exhibit 27).

Exhibit 27. Referrals provided by Spokes

	Spokes (n=143)
Referred clients to any other business support programs or services	89.5%
Referred clients to:	
State or local government business assistance programs	69.9%
Business, industry, chamber of commerce, professional organ	65.7%
Non-SBA loans or grants	60.1%
SBA resource partners (SBDC, VBOC, PTAC, WBC, etc.)	60.1%
SBA loans (7(a), Microloan, CDC/504, etc.)	48.3%
Other business financing sources (investors, line of credit	39.9%
SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)	38.5%
Other federal business assistance programs	30.8%
Other (universities, nonprofits, private firms)	6.3%

Note 1: Spoke survey data (n=143). Note 2: respondents were asked: "Which business support programs or services did you refer clients to?". Note 3: the average number of organizations referred to (9 total) was 4.7. Note 4: there were no significant differences by tier.

The majority of clients (62.1%) reported receiving business assistance from Hubs or Spokes (Exhibit 28). Less than a quarter of clients (23.2%) reported receiving SBA services, and small proportions reported receiving other non-SBA sources of business assistance. It's possible that some clients only

received outreach and information dissemination and did not actively participate in business assistance services. Some clients may not have had sufficient time to apply for and begin receiving non-CNPP business assistance services at the time of the data collection. Some clients also described during interviews that they did not recognize that the activities were administered by CNPP or SBA.

Exhibit 28. Sources of business assistance received in the past 12-months

	Clients (n=668)
In the past 12-months, participated in any business assistance, training, or financing services	75.0%
Assistance sources:	
Community Navigator Spoke	51.0%
Community Navigator Hub	31.6%
SBA resource partners	14.5%
Industry, business, or professional organization	10.6%
SBA programs	9.1%
Other government business assistance programs	8.4%
SBA district office	7.5%
Bank or financial institution	6.0%
Private-sector business assistance program	2.7%
Other	9.0%
<i>Received HUB/Spoke business assistance</i>	<i>62.1%</i>
<i>Received any SBA business assistance</i>	<i>23.2%</i>

Note 1: client survey data (n=668). Note 2: respondents were asked: “In the past 12 months, which of the following organizations provided you with business assistance, training, and/or financing services? (Select all that apply)”. Note 3: average number of business assistance sources (10 total) was 2.0.

The frequency for the types of CNPP assistance received by clients was similar to Spoke reports. The most frequently reported types of CNPP assistance received by clients were business networking, business operations, and startups/business development (Exhibit 29). The least frequently received types of CNPP assistance were contracting and procurement, business certifications, and disaster preparedness/recovery.

Exhibit 29. Types of CNPP assistance received by clients

	Clients (n=415)
Business networking	50.6%
Business operations	39.8%
Startups and business development	37.1%
Loan/program applications	23.9%
Access to capital	22.7%
Financial literacy, credit counseling	17.6%
Contracting and procurement	13.5%
Business certifications (WOSB, 8(a), HubZone)	10.1%
Disaster preparedness, recovery	4.1%
Other	13.3%

Note 1: client survey data (n=415). Note 2: respondents were asked: “In the past 12 months, which of the following business assistance, training, and/or financing services have you received through [HUB/Spoke]?”. Note 3: average number of CNPP assistance types (10 total) was 2.3.

About half of clients (49.2%) reported receiving referrals to various business support programs and services (Exhibit 30). The most frequently reported primary source of referrals was business organizations or associations (20.1%). Although 90% of Spokes provided referrals to clients, only half of clients reported receiving them. It's possible that Spokes did not provide referrals to all clients.

Exhibit 30. CNPP referrals received by clients

	Clients (n=415)
Referred by HUB/Spoke to participate in any other business support programs or services	49.2%
The primary business support program or service that has been referred to:	
Business, industry, chamber of commerce, professional organization, or association	10.1%
Other business financing sources (investors, line of credit, etc.)	6.0%
SBA programs	5.8%
SBA loans	5.1%
State or local government business assistance programs	4.8%
Non-SBA loans or grants	4.6%
SBA resource partners	4.3%
Other (schools, local community organizations, nonprofits)	2.4%
SBA district office	2.2%
Other federal business assistance programs	1.9%
Don't know	1.9%

Note 1: client survey data. Note 2: respondents were asked: "Which business support programs or services have you been referred to?".

Key Outputs at the Agency

Interviews with five SBA officials described how CNPP achieved its intended key outputs at the agency level, which included providing technical assistance to CNPP grantees (See Appendix C, Subtheme 1a):

- *"From a leadership perspective, we immersed our [District Office] staff in the navigator program to ensure its success. If a grantee needed lender relations or needed to know about capital, we send over one of our lender relations specialists. If they needed to know about contracting, we send over one of our business opportunity specialists. We did that to make sure that they could provide all those diverse communities with all the information about what programs and services the SBA and its resource partners offer."* (SBA interviewee)

SBA respondents also described how CNPP began achieving its intended short-term outcomes at the agency level, including increased knowledge of best practices in the following areas:

- Implementing the Hub and Spoke Model by reaching out to organizations and state agencies that had already implemented the hub and spoke model.
- Developing a Community of Practice with Hubs, Spokes, resource partners, and ecosystem resources.
- Promoting communication and targeted referrals within ecosystem of resources to facilitate engagement of underserved clients and communities.

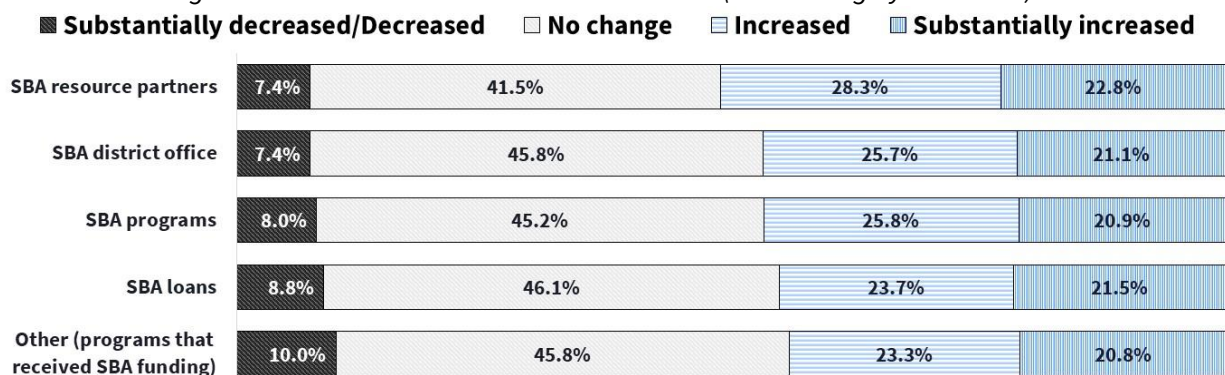
RQ2.a To what extent are service offerings contributing to client and program outcomes?

CNPP services contributed to key program outcomes. The majority of clients reported that CNPP participation increased their skills in applying to business assistance programs, increased their trust in the SBA, and allowed them to achieve business performance or growth outcomes.

Increase in Trust and Skills as a Result of CNPP

Over half of the clients (52%) reported that CNPP participation increased their trust in any SBA resource. The increase in trust in SBA RPs was slightly higher than for other types of SBA sources (51% vs. about 46%; Exhibit 31). Another noteworthy finding is that about one-fifth of clients reported a substantial increase in trust of various SBA sources as a result of CNPP.

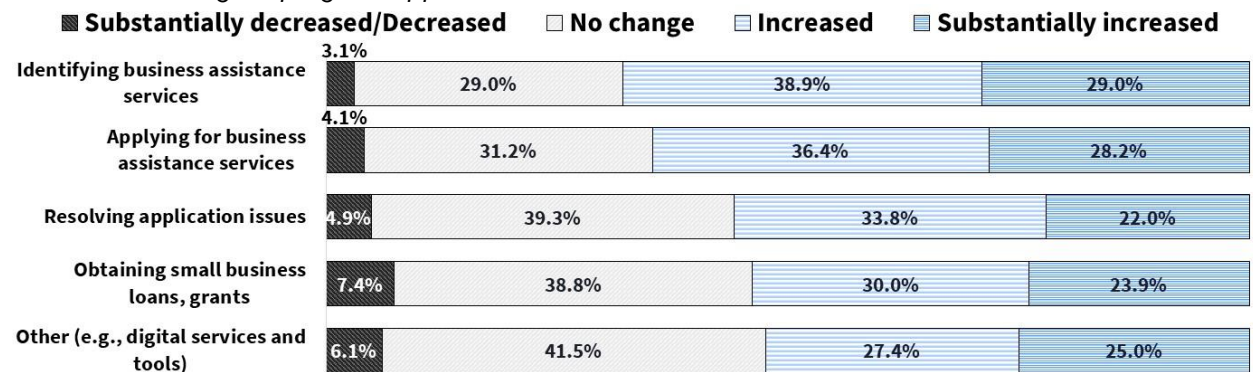
Exhibit 31. Change in trust of SBA sources as a result of CNPP (descending by increased)



Note 1: client survey data (n=415), based on valid responses other than N/A. Note 2: respondents were asked: “As a result of your participation in services through [HUB/Spoke] over the past 12 months, please rate the change in your trust in the following SBA programs/partners:”. Note 3: average ratings of change in trust as a result of CNPP (1-5 scale) was 3.6.

Over two-thirds (68%) of clients reported that CNPP participation increased their skills, abilities, or confidence in applying for and enrolling in business assistance services. Increases for identifying and applying for business services were higher than for resolving application issues and obtaining business loans or grants (67.9% and 64.6% vs. 55.8% and 53.9%; Exhibit 32).

Exhibit 32. Change in program application skills as a result of CNPP



Note 1: client survey data (n=415), based on valid responses other than N/A. Note 2: respondents were asked: “As a result of your participation in services through [HUB/Spoke] over the past 12 months, please rate the change in your skills, abilities, and/or confidence to complete the following activities:”. Note 3: as a result of CNPP the increase in any application skills was 68.0%. Note 4: average number of activities with increase in skills (5 total) was 2.3. Note 5: average ratings of change in skills as a result of CNPP (1-5 scale) was 3.8.

Business Outcomes Achieved as a Result of CNPP

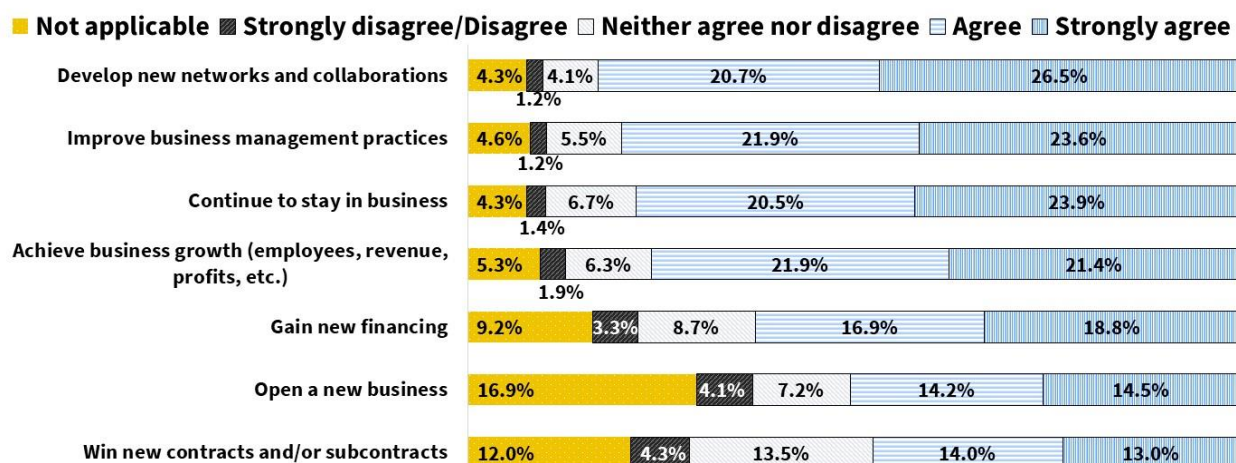
The majority of clients (56.9%) reported that CNPP allowed them to achieve at least one business performance or growth outcome. They were then asked which business outcomes CNPP allowed them to achieve. Business outcomes that were most frequently reported to be achieved by clients were (Exhibit 33):

- Developed new networks and collaborations (47.2%).
- Improved business management practices (45.5%).
- Continued to stay in business (44.4%).
- Achieved business growth (43.3%).

Business outcomes that were less frequently reported to be achieved by clients were:

- Opened a new business (28.7%).
- Won new contracts and/or subcontracts (27.0%).

Exhibit 33. Services provided by HUB/Spoke allowed clients to achieve business goals or outcomes



Note 1: client survey data (N=415). Note 2: respondents were asked: “To what extent do you agree or disagree with the following statements about the services provided by [HUB/Spoke]? The services provided by [HUB/Spoke] have allowed me to...”. Note 3: services provided by HUB/Spoke allowed to achieve any new business goals or outcomes was 56.9%. Note 4: average number of goals or outcomes affected by CNPP (8 total) was 5.0. Note 5: average ratings of CNPP effect on business goals or outcomes (1-5 scale) was 4.2. Note 6: other included business operations, and descriptions of needs for more assistance.

Summary of Qualitative Findings (Interview & Site Visit Data)

The following qualitative findings provided important context for the survey response data outlined above, as clients gave examples of how CNPP services have helped them gain new skills, as well as achieve business goals and outcomes that they were not able to achieve before participating (see Appendix C, Subtheme 1c for additional qualitative findings; see Appendix D for interview and site visit protocols). For example, one client interviewee mentioned how the program has allowed him to

expand his business and even start planning to open up a second business: *“This is our third move in three years. They helped us so much that we outgrew the building that we’ve been in.”*

Another client interviewee discussed how she had recently transitioned from being a full-time nurse with very little business knowledge or experience prior to participating in CNPP, and how the program helped to get her newly launched small business off the ground. Yet another client focus group respondent explained how her participation in the program has allowed her to learn a variety of new technical skills in order to expand the online marketing presence of her business, which has led to a tangible increase in her customer base.

RQ2.b To what extent do outputs and short-term outcomes vary by tier, partner type, client characteristics, and geography?

With respect to the key program outputs, analyses revealed no significant relationships of tier, demographics, region, and urbanicity to participation in any business assistance, training, or financing services (Appendix B, Tables 20 and 21). Significant positive findings were found for receiving outreach about business assistance, including from Hubs or Spokes and via digital or in-person modes. These findings highlighted the importance of CNPP outreach for engaging clients in business assistance services.

The results also revealed that clients from tier 3 Hubs were significantly more likely to report receiving services directly from their Hubs (rather than Spokes) as compared to clients from other CNPP tiers (46.3% vs. 18.4% for tier 1 and 25.4% for tier 2; Appendix B, Table 12). This suggested that smaller tier 3 Hubs may be more likely to conduct services themselves than tier 2 or 3 Hubs. Clients from tier 1 Hubs/Spokes were significantly less likely to report receiving assistance with startup and business development (27.3% vs. 47.5% for tier 2 and 41.5% for tier 3; Appendix B, Table 13), and more likely to receive assistance with contracting (19.5% vs. 11.5% for tier 2 and 9.5% for tier 3) and business certifications (18.2% vs. 8.2% for tier 2 and 4.5% for tier 3). Receiving assistance with contracting also significantly differed by gender, with women being less likely to report receiving this assistance (19.1% for males vs. 9.5% for females; Appendix B, Table 13a).

To determine differences in program outcomes by various factors and characteristics, we examined average ratings of the following client outcome measures: 1) increase in SBA knowledge, 2) change in trust in various SBA sources as a result of CNPP, 3) change in skills, abilities, and confidence in applying for and enrolling into business assistance services, 4) perceived cultural competency of Hubs/Spokes, and 5) CNPP services allowing clients to achieve new business goals or outcomes. The results revealed no significant findings for the tier, client demographics, urbanicity, or region (Appendix B, Table 18). There were significant positive relationships for the clients reporting receiving CNPP activities of business operations, access to capital, business networking, startup/business development, and referrals to other programs. These results revealed that clients who received these CNPP services had significantly higher ratings of the program outcomes than those who did not receive these services and received other services (e.g., financial literacy, contracting, disaster preparedness and recovery). These results suggested the importance of these CNPP services for reaching the program outcomes.

RQ2.c Based on the findings, does the evidence support changes to the logic model to improve program design or implementation?

The revised CNPP logic model is presented in Appendix A. The major changes to the logic model included the additions of Hub and Spoke activities and outputs. These additions could improve program design and implementation by providing a more detailed description of the key program components that are expected to affect CNPP outputs and outcomes. The additions were made based on the survey and interview findings describing frequently conducted and discussed program activities and outputs that were missing in the model. These additions are expected to provide a more complete picture of the program activities that should be implemented and outputs that should be monitored to ensure that activities could be tailored based on the results.

Activities that were added to the CNPP logic model included:

- Hubs recruiting new Spokes to augment or replace Spokes that withdrew from the CNPP.
- Hubs recruiting local partners in addition to Spokes.
- Hubs' monitoring Spokes' activities and outcomes.
- Hubs and Spokes conducting client intake (SBA 3516 Form).
- Hubs providing information, support, and technical assistance to Spokes.
- Hubs and Spokes referring clients to various business assistance sources.

Outputs that were added to the model included:

- Number of clients that were provided with referrals to various business assistance sources.
- Tailored outreach and client services to meet client needs, based on monitoring of program activities and outcomes.

Summary of Findings for Research Question 2

CNPP design and implementation relied on community participation, community-building, and community support. Through CNPP, SBA built trust with communities of small business owners and increased their skills related to business management, networking, and growth. SBA provided guidance to Hubs to connect with one another to encourage community building by connecting with one another to form several CoPs. CNPP implementation was also a community effort, aided by Hubs and Spokes forming local partnerships with other organizations, and sharing knowledge, support, and technical assistance across its community of service providers. This suggests that SBA should continue to leverage the networks that historically marginalized business owners use and rely on the community of practice for the programmatic expertise.

Research Question 3

How well are partners aligning and conforming to the guidelines (use of partner entities, measurable goals, program innovations, ecosystem resources, assets, budgets, and staffing) stated in the application submission?

Summary of key findings

- More than half of Spokes (over 54%) implemented CNPP activities as planned per the Hub proposal.
- Implementation alignment varied by target group, suggesting that Spokes tailored activities to better meet specific client needs, in adherence to the Hub and Spoke model.
- Reasons for implementation misalignment included Spokes' increased understanding of client needs, and subsequent modifications to service delivery.
- The majority of program funds were allocated and spent on contractual services (i.e., reimbursing Spokes) and Hub personnel salaries, which underscored further adherence to the Hub and Spoke model.

CNPP Activities Planned vs. Conducted

CNPP implementation alignment was examined with respect to the business assistance activities that were initially proposed by Hubs versus those that Spokes conducted. The alignment categories included activities that were 1) not planned and not provided, 2) not planned and provided, 3) planned and provided, and 4) planned and not provided. The last category is an indicator of program misalignment.

The majority of Spokes (over 54%) implemented activities they planned to conduct (Appendix B, Table 14). The difference between the types of CNPP activities initially proposed and those conducted revealed the following findings.

- The highest alignment was for business operations, startup/business development, and accessing capital (93%, 93.7%, and 86% planned and conducted these activities, respectively).
- The lowest alignment was for assistance in languages other than English and contracting/procurement (28.7% and 21.7% planned and did not conduct these activities, respectively; Exhibit 34).

Summary of Qualitative Findings (Interview & Site Visit Data)

Survey results on implementation alignment were further contextualized by interview and site visit data (see Appendix C, Subthemes 2b & 3b for additional qualitative findings; see Appendix D for interview and site visit protocols). Qualitative analyses found that many instances of implementation misalignment (i.e., Spokes not providing services as initially planned in the Hub proposal) could be attributed to a mismatch in client demand, such that services like contracting and procurement assistance were not relevant or appropriate for the population of clients that were targeted and served by the CNPP. Rather, several Hub and Spoke respondents identified a demand for less advanced and more foundational business assistance among clients they served through the CNPP:

- “This program is not for those \$1 million businesses. We're working primarily with ‘solopreneurs’—the one or two-person businesses that are struggling with basic things like setting up a bank account and getting their business registered. Most of them don't have access to capital or contracts. They're so small, they don't have the collateral. They're starting at square one.” (Spoke interviewee)
- “We've seen relatively limited uptake of those additional resources—like SBA certifications or loan products—among the small business owners that we work with. This has to do with the gaps in eligibility, and gaps in the level of skill, knowledge and sophistication that are required to take advantage of those resources, in the client population that the CNPP serves.” (Hub interviewee)
- “We're helping people in low-income communities so that they can have economic security to start their businesses. We need to look at offering more foundational services for people at that ‘pre-entrepreneur’ level.” (Spoke interviewee)

Exhibit 34. Business assistance activities misalignment among Spokes (planned and not provided)

	Spokes (n=143)
Languages other than English	28.7%
Contracting	21.7%
Disaster preparedness, recovery	18.9%
Access to capital	14.0%
Business certifications	11.9%
Business operations	7.0%
Startups	6.3%
Program applications	5.6%
Business networking	4.9%
Financial literacy	4.2%

Note 1: Spoke survey (n=143). Note 2: respondents were asked: “How successful was your organization in promoting participation by entrepreneurs and business owners in the following business training and assistance activities conducted by your organization?”.

RQ3.a How does implementation alignment vary by tier, partner type, client characteristics, and geography?

There was no clear pattern of the results for implementation alignment by tier (Appendix B, Table 14). The alignment by targeted groups of clients revealed the following findings that further supported the Hub and Spoke model, which engages culturally competent Spokes that tailor their planned services to meet their client needs (Appendix B, Tables 15 and 16).

- Spokes that targeted immigrants had a higher alignment for planning and providing assistance in languages other than English than Spokes that did not target immigrants (69% vs. 40.4%) (Appendix B, Table 15). This suggests that Spokes that targeted immigrants were more likely to tailor their services to language needs of their clients than Spokes that did not target immigrants.
- Spokes that targeted racialized groups and ethnicities had higher alignment of planning and providing assistance with access to capital relative to Spokes that did not target racialized groups and ethnicities (89.8% vs. 74.3%, respectively) (Appendix B, Table 16). Since access to capital is a major barrier to business formation and growth among racialized groups and

ethnicities,^{17 18 19 20 21} Spokes that targeted these groups were more likely to provide this planned activity than Spokes that did not specifically targeted these groups.

Summary of Qualitative Findings (Interview & Site Visit Data)

Findings from the interview and site visit data further supported the potential relationship between client characteristics and implementation alignment. Hubs and Spokes discussed different ways in which they gained an increased understanding of community needs and local contextual circumstances over the course of the CNPP implementation period, and how they had to adjust their implementation approaches to better accommodate those needs and circumstances (see Appendix C, Subthemes 2b & 3b for additional qualitative findings; see Appendix D for interview and site visit protocols).

- *“In order to meet local needs, we’ve needed to adjust our approach to implementation, in the sense that we’ve recognized that the needs of a Native American entrepreneur are very different than the needs of an entrepreneur from the Hispanic community, or from the Veteran community. Our team has traveled to local reservations and sat face to face with tribal counsels and based on those conversations we’ve made a lot of specific adjustments to our approach, such as implementing additional cultural competency training for our team on how to work with Native American business owners.” (Hub interviewee)*

Several interviewees also mentioned the need to modify plans for providing access to capital based on availability of financing sources for underserved businesses and communities.

- *“We had to change our goals and approach for obtaining grants, because it turned out that there’s not much availability of SBA grants for brick-and-mortar retail stores in our area, which is a lot of what our clients are wanting. We’ve met goals as far as the number of grant applications that were submitted and the counseling hours for grants, but approval goals have just not been possible.” (Hub interviewee)*
- *“CNPP was initially intended to be a vehicle to help underserved communities access COVID relief funding programs like PPP²² and SVOG²³, but by the time SBA had made these Hub awards, those programs had essentially ended. So our Hub re-casted the project to provide more general assistance and access to capital—that was a pivot we had to make.” (Hub interviewee)*

¹⁷ Berdejó, Carlos (2021). Financing Minority Entrepreneurship. Wisconsin Law Review, 2021, 1, 41-99.

¹⁸ U.S. Department of Commerce, Minority Business Development Agency, Office of Policy Analysis and Development (2012). The State of Minority Business Enterprises: An Overview of the 2012 Survey of Business Owners. www.mbda.gov/mbda-research-report/files/assets/common/downloads/MBDAStateofMinorityBusinessEnterprises_2012Data.pdf

¹⁹ Robert W. Fairlie, Alicia Robb, and David T. Robinson (2022). Black and White: Access to Capital among Minority-Owned Startups. Management Science. 68, 4, 2377-2400.

²⁰ Mels de Zeeuw and Brett Barkley (2021). Mind the Gap: Minority-Owned Small Businesses' Financing Experiences in 2018. Consumer & Community Context, Federal Reserve System. www.federalreserve.gov/publications/2019-november-consumer-community-context.htm

²¹ Robert W. Fairlie and Alicia M. Robb (2010). Disparities in Capital Access between Minority and Non-Minority-Owned Businesses: The Troubling Reality of Capital Limitations Faced by MBEs. U.S. Department of Commerce, Minority Business Development Agency. www.archive.mbda.gov/sites/mbda.gov/files/migrated/files-attachments/DisparitiesinCapitalAccessReport.pdf

²² The Paycheck Protection Program (PPP) was an SBA-backed loan that helped businesses keep their workforce employed during the COVID-19 crisis (<https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program>)

²³ The Shuttered Venue Operators Grant (SVOG) was administered by SBA's Office of Disaster Assistance and provided emergency assistance for eligible venues affected by COVID-19 (www.sba.gov/funding-programs/loans/covid-19-relief-options/shuttered-venue-operators-grant)

RQ3.b How are program funds being spent, and what relationship, if any, exists between funding allocations and outputs and short-term outcomes?

On average, most of the expenditures were budgeted for contractual services of reimbursing Spokes (50.5%) and Hub personnel salaries (23.4%) (Exhibit 35). Tier 3 Hubs budgeted more for personnel and less for contractual services than Tier 2 and 1 Hubs. This further suggests that Tier 3 Hubs (as compared to Tier 1 and 2 Hubs) were more likely to implement a “side-by-side” service provision model, in which the Hub was responsible for both Spoke oversight as well as direct service delivery alongside their Spoke partners.

Exhibit 35. Average percent of expenditure types budgeted by Hubs

	Tier 1 (N=8)	Tier 2 (N=11)	Tier 3 (N=31)	TOTAL (N=50)
Contractual (Spokes)	61.9%	59.4%	44.4%	50.5%
Personnel Services (salary)	14.0%	19.4%	27.2%	23.4%
Other Direct Costs (e.g., rent, reproduction, telephone, janitorial or security services)	13.0%	10.4%	8.7%	9.7%
Indirect Costs	4.2%	5.1%	6.5%	5.8%
Fringe Benefits	4.0%	4.0%	5.2%	4.7%
Supplies (office supplies, postage, training materials, copy paper, and expendable equipment, such as books, tape recorders)	1.0%	1.2%	3.2%	2.4%
Travel (e.g. staff to training, field interviews, advisory group meeting, etc.)	2.0%	0.5%	1.0%	1.0%
Equipment (i.e., non-expendable items)	0.0%	0.0%	0.7%	0.5%
Total budgeted	\$5,089,409	\$2,499,607	\$985,947	\$1,975,506

Note: missing expenditures data for one Hub.

Overall, over three-quarters (76.6%) of expenditures budgeted for four quarters of program year 2022 were spent (Exhibit 36). However, on average, the budgeted expenditures were overspent on supplies (103%) and contractual services (122.9%). The results for the median expenditures spent are presented in Exhibit 36 due to the presence of outliers. The expenditures that had the largest percentage spent included contractual and personnel services (medians of 91.1% and 80.2%).

With respect to the differences by Hub tier:

- Tier 3 Hubs spent a higher percent of total budgeted expenditures than Tiers 2 and 3.
- Tier 1 Hubs spent a lower percent of budgeted expenditures than Tiers 2 and 3 for most expenditures, except for indirect costs.

There were no clear correlational findings suggesting that funding allocations or expenditures may affect key program outcomes of an increase in counseling and training ratios due to CNPP.

Exhibit 36. Percent of Hub budgeted expenditures spent in program year 2022

	Tier 1			Tier 2			Tier 3			TOTAL		
	Mean	Median	N	Mean	Median	N	Mean	Median	N	Mean	Median	N
Personnel Services	73.8%	66.3%	8	78.5%	80.9%	11	88.4%	79.8%	31	83.9%	80.2%	50
Fringe Benefits	71.4%	60.3%	8	80.5%	87.2%	10	103.3%	76.6%	30	93.3%	79.5%	48
Travel	27.4%	12.9%	8	41.7%	29.1%	11	92.9%	23.2%	22	66.4%	19.1%	41
Equipment	.	.	0	.	.	0	50.0%	0.0%	8	50.0%	0.0%	8
Supplies	30.3%	24.4%	6	145.9%	102.9%	11	101.8%	71.3%	31	103.0%	69.9%	48
Contractual	228.9%	64.4%	8	83.1%	93.6%	11	109.7%	91.4%	31	122.9%	91.1%	50
Other Direct Costs	57.0%	24.3%	6	62.1%	65.8%	10	75.5%	28.5%	27	69.8%	33.3%	43
Indirect Costs	117.5%	81.7%	8	66.4%	67.8%	9	89.3%	83.1%	28	89.7%	79.7%	45
Total Expenditures	65.0%	69.9%	8	70.1%	64.4%	11	81.8%	74.6%	31	76.6%	73.0%	50

Note 1: missing expenditures data for one Hub. Note 2: if budgeted=0 and spent>0, percent spent =100%. Note 3: One case with 1,400% contractual expenditures spent.

Summary of Findings for Research Question 3

Our findings demonstrate ways in which the CNPP provided services that were personalized to meet the needs of business owners and their communities, particularly with respect to providing assistance in languages other than English and accessing capital. Most of the CNPP program funds were allocated and spent on reimbursing Spokes and providing Hub personnel salaries, which supported implementation of the Hub and Spoke model as the foundation for the CNPP. This further highlights the importance of the Hub and Spoke model in providing tailored services that address diverse community contexts and client needs.

Research Question 4

What best practices in customer centric design and program delivery have been identified in the implementation to date, and how might those practices be integrated into other SBA programs?

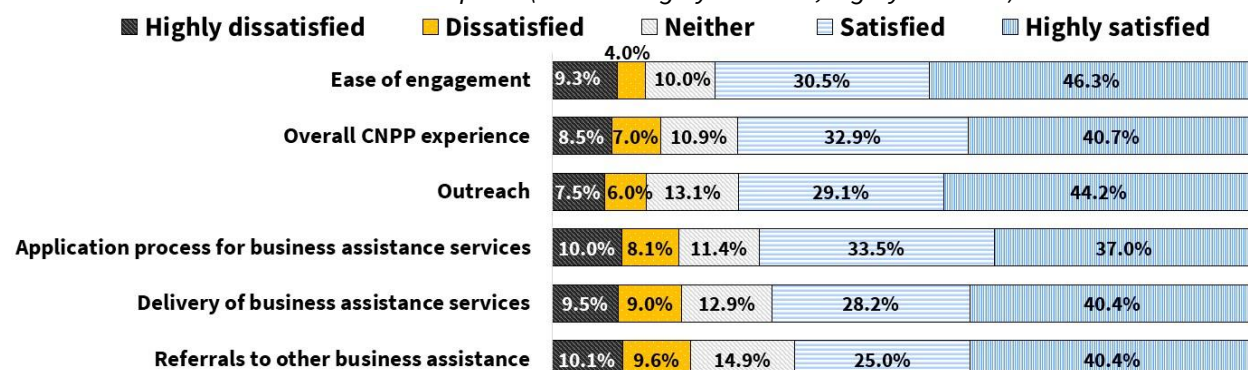
Summary of key findings

- The findings supported client satisfaction with the Hub and Spoke model that engages culturally knowledgeable and competent Spokes that can improve engagement of underserved populations by being responsive to their needs and circumstances.
- Hub and Spoke administrators' key suggestions for improving CNPP involved facilitating engagement in a community of practice and streamlining the data reporting system and procedures.
- Clients' key suggestions were to improve communication, follow-up, and responsiveness of Hubs, Spokes, and the SBA to address their needs more quickly.
- The CNPP Hub and Spoke staff and clients also offered best practices for online and in-person outreach activities to better engage underserved clients and their communities.

RQ4.a To what extent are clients satisfied with the initial service offerings?

Most clients reported being satisfied with CNPP overall (73.6%) and with various aspects of CNPP services (over 65%) (Exhibit 37). The clients were especially satisfied with the ease of engagement (76.8%) and outreach (73.3%). The clients were less satisfied with referrals to other organizations for business assistance (65.4%).

Exhibit 37. Satisfaction with CNPP aspects (descending by satisfied, highly satisfied)



Note 1: client survey (n=415), based on valid responses other than N/A. Note 2: respondents were asked: "Please rate your level of satisfaction with the following services or activities provided by [HUB/Spoke] over the past 12 months:". Note 3: average CNPP satisfaction rating (1-5 scale) was 3.9.

Summary of Qualitative Findings (Interview & Site Visit Data)

Key themes from interviews and site visits data further indicated a high level of client satisfaction with CNPP services, which could be attributed to appreciation for the program's human-centered focus—especially the passion, dedication, relatability, and expertise of community navigator program staff (see Appendix C, Subtheme 1c for additional qualitative findings; see Appendix D for interview and site visit protocols):

- "We really infuse a humanistic element to this process, which I think is a huge element that people are craving, especially in the context of technology. People that are trying to learn these skills are already hesitant about technology anyway. They already have the mindset of, 'do I even belong in this space?' And so for them to just jump into a program without the humanistic part, it's not going to be a[s] successful." (Spoke interviewee)
- "It's been two years since I met [Hub/Spoke staff], they've helped with anything we've needed or wanted to talk to them about. They've always been there for us." (Client interviewee)
- "We don't deal directly with the SBA, but anything that's going on with it, [Hub staff] lets me know. Anything that we want to know, I go to him. Then he points us to who we need to talk to. But we have access to everything that's available in this area." (Client interviewee)

RQ4.b How does client satisfaction differ by partner type, client characteristics, and geography?

The results revealed no significant findings for the relationship of satisfaction to tier, Spoke type, client demographics, urbanicity, or region (Appendix B, Table 18). This suggested that diverse clients

had comparable levels of program satisfaction, which might further imply the program's equity in short-term outcomes.

The satisfaction was significantly higher for clients who reported receiving CNPP services for business operations, business networking, and referrals to other programs from Hubs/Spokes. Types of service were a significant positive predictor of client satisfaction (Appendix A, Table 18). These results suggested that clients who received business operations, business networking, and referrals were significantly more likely to be satisfied with CNPP than those who did not receive these services.

RQ4.c Which customer-centric design and program delivery practices or procedures should enhance CNPP design?

The customer-centric approach involves gaining an understanding of clients' experience, needs, and circumstances by incorporating their voice and feedback into the program design and implementation. We asked the Hub and Spoke staff and clients to provide suggestions for improving the CNPP to engage potential clients better.

Summary of Qualitative Findings (Interviews, Site Visits, & Open-Ended Surveys Data)

The most frequently reported suggestions for CNPP improvement included increased flexibility of funding, an enhanced community of practice, and improved data reporting procedures (see Appendix C, Theme 3 for additional qualitative findings; see Appendix D for data collection protocols and instruments).

Increase Flexibility of Funding

- Increase flexibility for the budget by making food an allowable expense to better recruit clients, and reducing the minimum Spoke budget to engage more local organizations:
 - *"Reduce the minimum Spoke budget. Now that we're up and running, we believe the program would run better if more orgs were engaged as spokes with smaller budgets."* (Hub respondent)
 - *"Augment the total budget and authorize using grant funds for food purchases. Food holds significant importance in the Native American community, and other minority communities, and offering complimentary food and beverages is a way to attract community members and encourage them to participate in events. Additionally, we could utilize the funds to procure food from our clients who are food vendors and provide it during training events."* (Spoke respondent)
- Speed up the payment process and increase funding for staff, outreach activities, and reporting requirements:
 - *"Speed up payment. Two of our Spokes almost went bankrupt twice because we didn't receive our "advance" payments until 3 months later."* (Hub respondent)
 - *"Allow Spokes more funding to account for the cost of the highly burdensome reporting requirements, by increasing their funding amounts."* (Spoke respondent)

Facilitate Engagement in Community of Practice

Improve collaboration and communication, and facilitate engagement in a community of practice among Hubs, Spokes, and the SBA for sharing information, best practices, resources, and mitigations to address implementation issues:

- *“Provide a way for Hubs to network to share information and build a community of practice to test new ways of engaging clients.” (Hub respondent)*
- *“Periodical check ins where we can bring small businesses to directly engage with certain SBA departments so that they can hear challenges firsthand to craft solutions together from all stakeholders.” (Spoke respondent)*
- *“Whether it's our Spokes or the partner organizations we work with—we have a really strong network that's invested in building an ecosystem for minority entrepreneurs. When you have all hands on deck and everyone's on the same page for how they can move minority entrepreneurs forward, that's what makes this process seamless and effective.” (Hub respondent)*

Improve Data Reporting Procedures

Mitigate issues with the burden and difficulties of complying with data collection and reporting requirements by simplifying the process, improving COMNAVS, reducing the requirements of the 3516 Form, and measuring outreach and partnerships:

- *“Remove the requirement of obtaining SBA Form 3516 from each potential client before rendering services. Many business owners have refused to complete and sign the form because they consider it too intrusive.” (Spoke respondent)*
- *“Improvement to the COMNAVS portal. Reporting in general was time-consuming and challenging, especially with a platform that was constantly changing and hard to understand.” (Hub respondent)*
- *“Traditional performance metrics don't measure or appreciate the collaborations and cross-sector cooperations that are hallmarks of CNPP.” (Hub respondent)*

RQ4.d What customer-centric design and program delivery practices or procedures could be integrated into other SBA programs?

The key suggestions for improving the CNPP that might be relevant for other SBA programs involved targeted outreach activities to better engage potential clients in counseling and training activities.

Summary of Qualitative Findings (Interviews, Site Visits, & Open-Ended Surveys Data)

Key suggestions for improving the CNPP to better engage potential clients included the following recommendations for outreach and business assistance activities to better mitigate implementation barriers and issues that may affect reaching intended outcomes (see Appendix C, Theme 3 for additional qualitative findings; see Appendix D for data collection protocols and instruments):

- **Work with local partners, community liaisons, translators, and local businesses to provide culturally competent approaches.**
 - *“We increased focus on community leaders, such as small-town officials, librarians etc., and less on existing business groups.” (Spoke respondent)*

- *“Keep Community Navigators engaged ‘on the street’ meeting with and working with local businesses. Additional and better developed marketing materials from the SBA itself would help.” (Spoke respondent)*
- **Conduct in person, community events, word of mouth, door-to-door, and grassroots work outreach.**
 - *“We recognized that business owners may not be connected with us on social media platforms and email; therefore, we provided opportunities for business owners to learn about the program at community events.” (Spoke respondent)*
 - *“It will be essential to continue the outreach, primarily through door-to-door/grassroots work. Word of mouth is crucial in the immigrant community, and connecting with people who speak the language is important.” (Spoke respondent)*
- **Conduct social media outreach via local partner organizations, influencers, and businesses.**
 - *“Ensure that local entities such as Chambers of Commerce were using local social media avenues to promote.” (Spoke respondent)*
 - *“We started doing traditional outreach methods, but then pivoted and focused more attention on attracting influencers who could help spread the word for us.” (Spoke respondent)*
- **Improve online outreach strategies via portals, podcasting, targeted email campaigns, text messaging, and apps.**
 - *“More concentration on text messaging. My audience responded better to text messaging.” (Spoke respondent)*
 - *“After COVID, a lot of folks seem[ed] to embrace virtual education more than previously experienced. This led us to creating an IOS and Android App that made everything we do accessible on demand.” (Spoke respondent)*
 - *“For me having a portal I can log into with business resources would be helpful. This way business owners can log in and learn at their own pace and then ask questions.” (Client respondent)*
- **Increase SBA assistance with marketing and outreach, particularly with respect to co-branding and using a pre-designed marketing framework.**
 - *“The community navigator program was a great beginning. I think that some type of brand recognition specifically for the Community Navigators program would be great.” (Spoke respondent)*
 - *“Perhaps providing co-branded content that the SBA has already created. This would create an immediate and cohesive showing to those that we all support.” (Spoke respondent)*
- **Improve communication, follow-up, and responsiveness of Hubs, Spokes, and the SBA about business assistance services.**
 - *“I would greatly appreciate the assistance of a dedicated representative who can keep me informed about business support activities within the Small Business Administration (SBA) through telephone communication.” (Client respondent)*
 - *“It was difficult to get responses from the Spokes of the Community Navigator programs. Once I did, things went better, but the delay initially was extremely frustrating.” (Client respondent)*

- “SBA Community partners should be more available to assist with business startups and business coaching. It took me a year to get a coach and to be assigned someone that would assist me with starting my business.” (Client respondent)
- **Enhance the focus of business assistance services on cultural sensitivity and cultural diversity.**
 - “One of the most impressive aspects of the Community Navigator Pilot Program is its commitment to cultural sensitivity and linguistic accessibility. Many Hispanic entrepreneurs face unique challenges due to language barriers and cultural differences, making it challenging to navigate the complexities of starting and growing a business. The program’s bilingual and culturally competent navigators have bridged these gaps, creating a more inclusive and supportive environment for Hispanic business owners. Furthermore, the Community Navigator Pilot Program has been instrumental in promoting entrepreneurship and innovation within the Hispanic community. By offering tailored workshops, mentorship opportunities, and assistance in accessing capital, the program has empowered aspiring entrepreneurs to turn their ideas into thriving businesses.” (Spoke respondent)

Summary of Findings for Research Question 4

Clients’ high level of satisfaction with CNPP services was mainly attributed to appreciation for the program’s focus on cultural sensitivity and diversity and the relatability and expertise of CNPP staff in conducting outreach and engagement of clients. Although SBA conducted a national promotional outreach campaign, Hub and Spoke staff and clients preferred more localized, community based, and grassroots forms of outreach and engagement. Clients also described the importance of ongoing communication, follow-up, and responsiveness of Hubs, Spokes, and the SBA to address their needs more quickly. The results also point to the importance of community of practice among Hubs, Spokes, and the SBA for sharing information, best practices, and resources for conducting targeted and responsive outreach and services. This suggests that other SBA programs should increase their participation in community events and other forms of grassroots outreach and conduct counseling and training sessions in the local communities. The use of communities of practice among various SBA programs could facilitate targeting and tailoring outreach and engagement activities to better meet the community context of clients.

Conclusions and Recommendations

Overall, the results supported the CNPP in achieving its desired outputs. In program year 2022, CNPP served 19,367 unique counseling clients and conducted 8,879 training sessions that were attended by 204,999 non-unique training clients. The largest underserved groups engaged in counseling by the CNPP were Black or African American (33.3%), Hispanic (20.6%), and women (47.2%) clients. The CNPP also contributed to an increase in SBA counseled and trained clients, especially for multiracial, Black/African American, Native American/Alaska Native, disabled, and Hispanic clients. Compared to SBA RPs, the CNPP served clients of various racialized groups and ethnicities in higher proportions.

The results also supported CNPP implementation being consistent with the intended Hub and Spoke model. The most frequently reported facilitators to CNPP implementation involved partnerships and

targeted outreach, along with relationships, support, training, and communication of Hubs with Spokes. The majority of Spokes reported conducting various activities that can promote equity in reaching and engaging underserved clients, especially engaging with underserved communities to develop and implement outreach and services, and tailoring outreach and support services to clients' culture, race, ethnicity, and language. The majority of clients perceived Hubs' and Spokes' staff and organizational practices as being responsive to their backgrounds, experiences, and circumstances. Furthermore, the CNPP had a much lower proportion of missing demographic data than SBA RPs. This could suggest that CNPP implementors were able to establish better relationships with clients to improve their reporting of demographics.

The results also supported CNPP in reaching its intended short-term program outcomes. The majority of CNPP clients reported that CNPP participation: 1) increased their knowledge of SBA programs, loans, and RPs; 2) increased their skills, abilities, and/or confidence in applying for and enrolling in business assistance services; 3) increased their trust in various SBA sources; and 4) allowed them to achieve various business management, networking, growth, and survival outcomes. Most clients also reported being satisfied with CNPP overall and with various aspects of CNPP services.

Recommendations for Program Design and Implementation

Based on major implications drawn from the study's key findings, the evaluation team identified four primary recommendations (and three sub-recommendations) for integrating best practices in customer-centric program design and delivery into other SBA programs and initiatives. These recommendations are presented below.

Recommendation 1: Program Marketing

About 60% of surveyed CNPP clients reported participating in business assistance services through a Hub or Spoke during the past year, whereas only 23% reported participating in business assistance services through SBA (see Exhibit 28). These results suggest a potential gap in client understanding of SBA's role and available resources. Additionally, Hub and Spoke interview participants mentioned a need for increased assistance from SBA to spread awareness about the CNPP, particularly with respect to co-branding and using a pre-designed marketing framework (see Appendix C, Theme 3). These results suggest an opportunity for SBA to improve branding and marketing, especially during the rollout of new programs and initiatives, in order to deliver more consistent messaging about the services they offer.

SBA conducted a national CNPP marketing campaign from April to September of 2023. SBA provided a marketing toolkit to all Hubs in the first month of the program, with the instruction to share amongst their Spoke networks. During future initiative rollouts, SBA might consider providing grantees with more hands-on training and technical assistance for more effective use and dissemination of the SBA marketing toolkit amongst their contractors and local partners.

Lastly, SBA should promote engagement in the Community of Practice (CoP) to facilitate sharing of best practices for tailoring marketing strategies to better reach underserved populations and communities.

Recommendation 2: Data Systems & Procedures

More than one-third of surveyed Hubs (34.2%) reportedly perceived the monitoring of Spoke activities and outcomes as a barrier to CNPP implementation (see Exhibit 9). Interview data provided further context for this finding, as several Hubs and Spokes explained how challenges with CNPP data monitoring could be attributed to the incompatibility of the COMNAVS system, which had been newly developed by SBA and was launched in tandem with the launch of the CNPP (see Appendix C, Subthemes 2a & 3d). SBA could mitigate these issues by:

- Refining data collection systems to increase user-friendliness via additional user testing and feedback.
- Providing grantees with extensive training, technical assistance, online resources, and helpdesk availability following launch of any new data collection system.

Interviewees also mentioned how CNPP data collection requirements (i.e., the use of the SBA 3516 Form) could impede engagement with potential CNPP clients during the enrollment process (see Appendix C, Subtheme 2a). SBA might consider reducing the burden of data collection in other programs by:

- Creating a universal short form for initial data collection and enrollment.
- Administering program-specific forms to collect detailed demographics and business characteristics once the client is enrolled and engaged in services.
- Promoting CoP engagement to facilitate sharing of data collection training resources, as well as best practices for user testing and technical assistance.

Recommendation 3: Performance Metrics

Interviewees described how traditional SBA performance metrics do not adequately measure the cross-sector collaboration that is a hallmark of the Hub and Spoke model and a key facilitator to successful CNPP implementation. Additionally, interviewees suggested the development of performance metrics that capture a wider range of important outreach and engagement activities, including client advocacy and referrals to business resource partners (see Appendix C, Subtheme 3b).

SBA might consider implementing certain “ecosystem engagement” measures that have been used in other SBA program evaluations.

SBA should also promote CoP engagement to facilitate shared development and validation of performance metrics that reflect the needs of the target population and that capture program outputs/outcomes such as:

- Nature and intensity of interorganizational collaboration (*number and type of partnerships; new partnerships formed; outreach conducted by partners; etc.*).
- Nature and intensity of engagement with underserved clients (*number and type of client referrals/introductions provided; client relationships established/maintained; informal resources/advocacy provided to clients; etc.*).

Recommendation 4: Community of Practice (CoP)

The most frequently reported facilitators to CNPP implementation (over 75%) were partnerships, as well as Hub-provided support, training, and communication with Spokes (see Exhibits 9 and 10). Additionally, interviews with Hubs and Spokes demonstrated the importance of collaboration and communication among grantees, contractors, partners, and SBA in order to better reach and engage with underserved clients (see Appendix C, Subtheme 3c).

SBA should promote CoP engagement to facilitate sharing of best practices for establishing and maintaining partnerships. This could be achieved through regular meetings, networking, formalized partnerships (e.g., SBA district officer serving as guest instructor during monthly program workshops), and online tools to share:

- Information, resources, and best practices (e.g., program marketing, outreach strategies, fundraising, and client engagement tailored to various underserved populations).
- Links to partners, networks, and referrals for clients.
- Approaches for performance measurement.
- Data collection practices, particularly for reducing missing client demographic data.

Sub-recommendation 4a: Community of Practice (CoP) – *Client Outreach*

According to over 80% of Spoke survey respondents, best practices for effective outreach to underserved populations include 1) conducting in-person community events, 2) utilizing word of mouth and grassroots community involvement strategies, and 3) using social media, web-based, and telephone (calls, texts, apps) modes (see Exhibit 19). Hub and Spoke interview participants also described collaboration with local partners and community leaders as an additional best practice for effective outreach to underserved populations (see Appendix C, Subtheme 3a). Lastly, over 25% of client survey respondents reportedly preferred to receive outreach via web (email and/or social media), in-person, and via phone (see Exhibit 21).

SBA should promote CoP engagement to facilitate sharing of best practices for culturally competent client outreach, including tailoring program outreach strategies to better align with the needs and preferences of underserved populations and communities.

Sub-recommendation 4b: Community of Practice (CoP) – *Client Engagement*

The following culturally competent practices for engagement with underserved clients were conducted by the majority (over 65%) of Spoke survey respondents (see Exhibit 22):

- Considering clients' culture, race/ethnicity, and language in developing and conducting outreach and support services.
- Engaging at various community levels to develop and implement outreach and services.
- Ensuring that services are available virtually and located close to clients' residences.
- Providing services that are easily accessible by public transportation, available during evenings and weekends, and offered with supporting translated materials in multiple languages.

Culturally competent staff was another strength of the CNPP. Survey data revealed that most clients (about 80%) had positive perceptions of Hub/Spoke staff in terms of respecting client values and beliefs, being knowledgeable about diverse people and communities, and understanding people from diverse backgrounds (see Exhibit 23).

SBA should promote CoP engagement to facilitate sharing of best practices for culturally competent client engagement, including the following:

- Program implementors should ensure that the above-listed practices are consistently covered as part of staff training in order to promote culturally competent service delivery to underserved populations.

Sub-recommendation 4c: Community of Practice (CoP) – *Contractor Management*

Based on Hub and Spoke survey data, the most frequently reported barriers to CNPP implementation were Spoke staffing (44.5% of Hubs and 27.4% of Spokes), Hub staffing (23.7% of Hubs), and Spoke budgets (21% of Hubs and 29.8% of Spokes; see Exhibits 9 and 10). Interview data revealed how issues with staff hiring and retention, as well as limited flexibility in Spoke budgets (e.g., fund distribution among Spokes, allowable vs. non-allowable reimbursements) were perceived as barriers to CNPP implementation, particularly with regards to conducting outreach activities and meeting requirements for data collection and reporting (see Appendix C, Subtheme 2a).

SBA should provide grantees with Standard Operating Procedures (SOPs), technical assistance, and training to better explain grant regulations and invoicing procedures.

Recommendations for Future Evaluations

Future evaluations of the SBA programs and initiatives might consider developing a quasi-experimental design to examine the program's effect on long-term outcomes for small businesses. There are no publicly available data sources with reliable and valid data for small business survival, revenue, and employment at the firm level of analyses. The U.S. Census Bureau has restricted datasets with this information. If these data could be accessed for SBA evaluations, then the quasi-experimental design with a comparison group would be possible.

The low survey response rate among underserved populations is another issue that needs further attention in future evaluations. Developing a CoP and incorporating the evaluators into this network would be beneficial for establishing shared goals and collaboration with grantee and partner staff. Such a community would also involve developing a web-based system to share information about best practices and resources, establishing channels for ongoing communication and meetings, and engaging CNPP clients in this community. Furthermore, the assistance of program implementors in engaging CNPP clients in the data collection is invaluable for a successful evaluation. This requires increased support from grantees for the data collection and an increased time period for conducting survey data collection activities. It also requires establishing closer relationships with grantees and local partners to assist with outreach about the evaluation's data collection in underserved communities.

Appendix A: Detailed Evaluation Methodology

The formative evaluation provided SBA with an understanding of CNPP implementation during the first year period of performance (from December 1, 2021 through November 30, 2023). The evaluation relied on the CNPP logic model, which identifies the program's core components, such as inputs, activities, outputs, and outcomes. SBA's Framework and Guidelines for Program Evaluation²⁴ states that the purpose of a logic model is to assist in the development of the program's theory of change by depicting how the program's underlying resources, strategies, activities, and contextual factors are expected to influence and lead to the short-term, intermediate, and long-term outcomes.

Optimal redesigned the initial CNPP logic model to better reflect the transfer of funding, information, support, and data between and among the SBA, Hubs, and Spokes. The top level identifies the role of the SBA in the CNPP, demonstrating how the inputs and activities lead to outputs and eventual outcomes at the bottom Hub, Spoke, and client level.

The logic model was revised based on the evaluation findings. The major changes to the logic model included the following additions to Hub and Spoke activities and outputs (see green highlights).

Additional activities conducted.

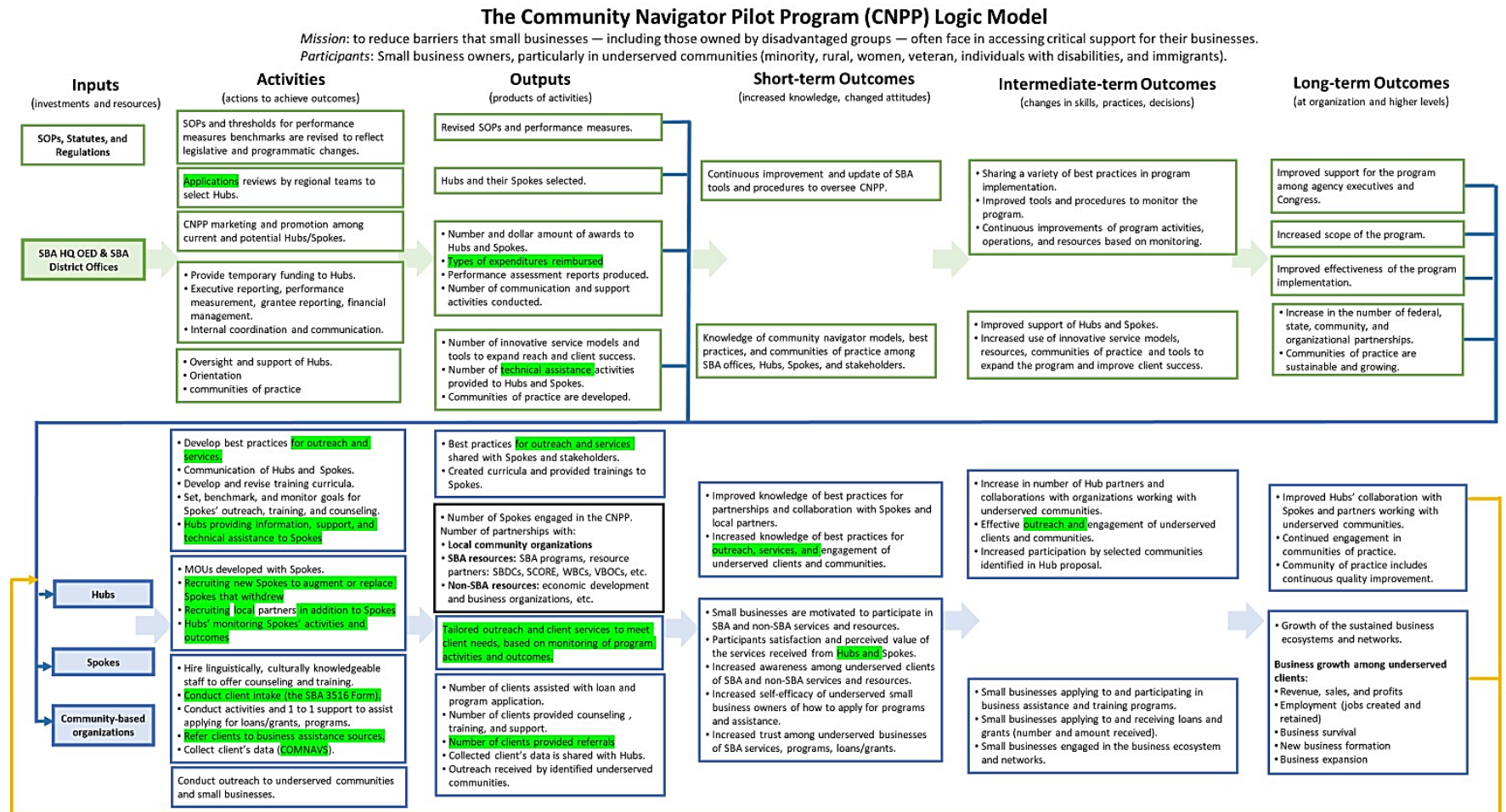
- Hubs recruiting new Spokes to augment or replace Spokes that withdrew from the CNPP.
- Hubs recruiting local partners, in addition to Spokes.
- Hubs monitoring Spokes' activities and outcomes.
- Hubs and Spokes conducting client intake (the SBA 3516 Form).
- Hubs providing information, support, and technical assistance to Spokes.
- Hubs and Spokes referring clients to various business assistance sources.

Additional outputs achieved.

- Number of clients that were provided with referrals to various business assistance sources.
- Tailored outreach and client services to meet client needs, based on monitoring of program activities and outcomes.

²⁴ SOURCE: <https://www.sba.gov/document/policy-guidance--framework-guidelines-program-evaluation-us-small-business-administration>

Figure 1. CNPP Logic Model (green highlights additions)



ABBREVIATIONS: Standard Operating Procedures (SOPs); Memorandum of Understanding (MOU); Small Business Development Centers (SBDCs); Women's Business Centers (WBCs); Procurement Technical Assistance Centers (PTACs); Veterans Business Outreach Centers (VBOCs).

Figure 2. Research Matrix by Evaluation Question

Research Question	Data Sources	Key Performance Measures	Methodological Approach
RQ 1. To what extent has the program been implemented as intended?			
1a. What factors enable or prevent implementation?	Interviews, Web Surveys	The list of barriers and facilitators to program implementation at the SBA, Hub, and Spoke levels.	Descriptive analyses to identify frequently reported barriers and facilitators to program implementation.
1b. To what extent is the program increasing awareness of, and participation in, SBA programs?	COMNAVS and EDMIS	Participation penetration ratios for increase in clients over time at the Hub level.	Descriptive analyses to identify ratios >1 indicating increase in participation. The quasi-experimental design to compare ratios for counties without CNPP activities. Engagement data is not readily available.
1c. To what extent is the program attracting new clients to SBA programs?	COMNAVS and EDMIS	Participation penetration ratios for increase in new clients over time at the Hub level.	Descriptive analyses to identify ratios >1 indicating increase in participation.
1d. How is the program equitably reaching clients?	COMNAVS and EDMIS	Measure the variance in the ratios at the Hub and Spoke levels of analysis.	Descriptive analyses comparing the variance in penetration ratios within and across the various targeted groups and geographic areas.
RQ 2. To what extent is the program achieving the desired outputs and short-term outcomes at the Agency, partner, and community navigator levels?			
2a. To what extent are initial service offerings contributing to client and program outcomes?	COMNAVS, EDMIS, surveys, and desk reviews	The list of outreach and training activities conducted at the Hub and Spoke levels of analysis.	Descriptive analyses to identify frequently conducted activities. Correlations of these activities to the ratios to determine if particular types of activities are related to increase participation in SBA programs.
2b. To what extent do outputs and short-term outcomes vary by tier partner type, client characteristics, and geography (urban/rural, or region)?	COMNAVS, EDMIS, desk reviews, surveys	Participation penetration ratios. The list of outreach and training activities conducted by Spokes.	Cross-tabulate ratios by key Hub characteristics at the Hub level of analysis. Results will identify factors related to the program outcomes of increasing client participation. Correlate outreach and training activities conducted by Spokes to their characteristics. The results will identify the types of activities that are more or less likely to be conducted by Spokes with certain characteristics. Also, whether Spokes are more or less likely to have an increase in client participation for particular groups of clients.
2c. Based on the findings, does evidence support changes to the logic model to improve program design or implementation?	Quantitative and qualitative data	Key program elements, particularly the community of practice.	Changes will be made to the logic model to improve understanding of the program design and implementation for future program improvements and evaluations.
RQ 3. How well are partners aligning and conforming to the guidelines (use of partner entities, measurable goals, program innovations, ecosystem resources and assets, budgets, and staffing) stated in the application submission?			

Research Question	Data Sources	Key Performance Measures	Methodological Approach
3a. How does implementation alignment vary by tier, partner type, client characteristics, geography (urban/rural, or region)?	Desk reviews, COMNAVS, EDMIS	A metric for the proportion of activities in each implementation group (planned and provided, planned and not provided, not planned and provided, not planned and not provided).	Descriptive analyses of the program implementation activities. Correlate metric with Hub characteristics to identify factors related to implementation alignment.
3b. How are program funds being spent, and what relationship, if any, exists between funding allocations and outputs and short-term outcomes?	Desk reviews, progress reports, detailed budget documentation	Data coded for the proportion of funds used for various program activities (management, client training, outreach, overhead, etc.).	Descriptive analyses of the program funding allocations. Correlate (at the Hub level) funding allocations and ratios. Correlate (at the Hub level) funding allocations and outcomes (proportion of clients trained, number of training & counseling hours per client, percent of clients received any SBA services, percent of clients received any loans or grants). The results will suggest which funding elements relate to outputs and outcomes.
RQ 4. What best practices in customer-centric design and program delivery have been identified in the implementation to date, and how might those practices be integrated into other SBA programs?			
4a. To what extent are clients satisfied with the initial service offerings?	Qualitative data, client survey	Ratings of satisfaction, trust, self-efficacy, awareness, and participation in SBA programs.	Descriptive analyses of client survey for the ratings of satisfaction.
4b. How does client satisfaction differ by partner type, client characteristics, geography (urban/rural, region)?	Client survey	Satisfaction measure based on multiple items.	Multivariate analysis with client characteristics, Hub tier, type, and geography as predictors. The results will identify client characteristics that are significantly related to satisfaction.
4c. Which customer-centric design and program delivery practices or procedures should enhance CNPP design?	Qualitative data, literature review, interviews (SBA officials, HUB/Spoke staff, clients)	Best practices, issues, and contextual considerations for designing and implementing CNPP procedures.	Qualitative data analysis to describe best practices for the CNPP to increase the number of partnerships with culturally knowledgeable, local community organizations to provide direct services to various groups of clients within local community contexts.
4d. What customer-centric design and program delivery practices or procedures could be integrated into other SBA programs that provide counseling and training assistance to entrepreneurs and small businesses?	Qualitative data, interviews (SBA officials, HUB/Spoke staff)	Best practices, issues, and contextual considerations for designing and implementing SBA programs.	Identify the best practices for customer-centric program designs and delivery practices, such as incorporating culturally competent approaches, developing the community of practice, addressing contextual influences, and others.

Data Sources & Analysis Methods

This evaluation utilized a mixed-methods approach, collecting qualitative and quantitative data from interviews, site visits, surveys, and administrative data on Hubs, Spokes, and Clients. The evaluation also used secondary data sources for the demographics and socioeconomic status (SES) of the residents of the counties covered by CNPP and SBA resource partners (RPs). Optimal utilized the following administrative, secondary, and primary data sources to conduct this evaluation:

- **Desk Reviews:** All 51 Hub proposals were reviewed to identify available data elements.
 - Hub organization name, tier level, type, service area including regions, states, and Federal Information Processing System (FIPS) codes; Hub mission; staff numbers for the Hub; types of business assistance activities to be conducted, number of Spokes and type; targeted populations; and outreach plan. This data was consistently collected by Hubs and Optimal was able to code it to assess program implementation, compliance, and performance. The coding involved developing major themes that reflect the most frequently reported types of missions, assistance types provided, and targeted populations. The desk reviews were analyzed via descriptive analyses.
 - However, the coding for targeted counties was not reliable. It was based on the list of regions, states, and FIPS codes described in the Hub proposals. This approach did not necessarily reflect the counties where Hubs actually provided services or conducted outreach activities. It described broad areas covered by Hubs, for instance, one Hub described covering all of the states and some described covering regions. Some of the FIPS codes in the proposals could not be verified.
 - Optimal also reviewed Hub quarterly performance narratives from the program's first quarter (12/1/2021 – 2/28/2022) and second quarter (3/1/2022 – 5/31/2022) to gather data on award-funded activities conducted during these performance periods. *This data could not be reliably coded.* Progress and performance reports were provided in a variety of structures and lacked consistently reported outcome metrics. Most described program development and networking activities, rather than providing numbers for the types and number of activities conducted, client engagement, use of partners other than Spokes, measurable goals, or other metrics that serve as indicators of CNPP implementation and performance.
- **SBA Administrative Data: Community Navigator Management Information System (COMNAVS):** Hubs use this system to report Hub and Spoke engagement with clients. This data was used to describe the CNPP outputs and to calculate penetration ratios. Two data files were used.
 - Counseling data: number of unique clients (based on clientcontactid18), their demographics, county, Hub, Spoke, total hours of counseling assistance, and type of assistance sought. For fiscal year 2022 (from November 01, 2021 through December 31 2022). We kept cases with counseling date in November and December 2022 because their case creation date was before November 01, 2022. The data covered 51 Hubs and 353 Spokes.
 - Training data: aggregated at the Spoke and FY year quarter level and included data elements for the number of nonunique clients total and for each targeted group, and the number of sessions and hours of training. For FY 2022, the data covered 48 Hubs and 280 Spokes.
- **SBA Administrative Data: Entrepreneurial Development Management Information System (EDMIS):** SBA RPs (SCORE, SBDC, WBC) use this system to report on training and counseling activities with clients. This data was used to calculate penetration ratios. Two data files for calendar years 2018-2022 were used.

- Training data (form 888): aggregated at the resource partner, calendar year quarter, and county level and provided data elements for the number of clients total and for each targeted group, number of session and hours of training. The data does not provide unique trained clients counts. The data included 1.5% cases (14.9% of total clients) with missing state or in VI, GU, or Territories other than PR; these cases were removed due to being out of scope for matching to the counties covered by the CNPP. Additional data management involved recoding 19 cases that had fewer total trained clients than total white trained clients.
- Counseling data: provides individual level data for unique clients with information for their demographics, county, and total hours of counseling.
- **Virtual Interviews:** CNPP stakeholders were interviewed to gain a more detailed understanding of their experiences with program implementation. The analyses involved describing major themes and subthemes and selecting best examples of relevant quotes (see Appendix C for more detailed description of qualitative analysis methodology). The following qualitative data were collected to assess program implementation.
 - SBA CNPP Officials identified resources and practices provided by the SBA that are vital to Hub performance, barriers and facilitators to implementation, compliance with program guidelines, and performance outcomes. Optimal interviewed five SBA officials.
 - Hub and Spoke Administrators provided detailed and contextualized understanding of program implementation, outreach efforts, engagement with diverse populations, challenges, partner relationships, program referrals, best practices, innovations, and reaching goals. Optimal interviewed 22 Hub representatives and 23 Spoke representatives. Optimal recruited interview respondents to ensure diversity with respect to tiers, four regions, and organization type.
 - CNPP Clients provided detailed and contextualized understanding of program participation, engagement and satisfaction. Optimal interviewed 12 CNPP Clients. Optimal recruited interview respondents to ensure diversity with respect to tiers, four regions, and underserved population (yes/no).
- **Web Surveys:** CNPP stakeholders were surveyed about their experiences with program implementation. The descriptive, univariate, and multivariate analyses were conducted using the survey data. The following quantitative data were collected to assess program implementation.
 - Hub Administrators completed survey regarding barriers and facilitators to program implementation and identify the ways in which their assistance and services to clients has changed. There were 38 completed surveys with the response rate of 74.5%.
 - Spoke Administrators completed survey regarding barriers and facilitators to program implementation, outreach and program activities conducted. There were 143 completed surveys with the response rate of 41.1%.
 - Client survey collected key outcomes of satisfaction, trust, knowledge, and participation in SBA programs. There were 668 completed surveys, with the response rate of 10.5%.
- **Site Visits:** Optimal facilitated three program site visits to gain a more in-depth understanding of CNPP implementation at the ground level (see Appendix C for more detailed description of qualitative analysis methodology). During the site selection process, Optimal categorized Hubs based on several key characteristics (tier level, geographic area, target population, and overall program performance) in order to identify the most representative sample of CNPP programs for site visit facilitation, as follows:

- Tier 1 Spoke (South Region): Given the fully virtual design and implementation of this Spoke's CNPP program, Optimal conducted a weeklong virtual site visit to collect in-depth qualitative data through program observation, interviews with three program staff members, facilitation of two client focus groups, and administrative data review.
- Tier 2 Hub & Spoke (South Region): Optimal conducted a one-day, in-person site visit with this Hub to collect in-depth qualitative data through interviews with four program staff members, facilitation of two client focus groups, and administrative data review. As part of this site visit, Optimal also traveled to a nearby affiliated Spoke program site and conducted interviews with two program staff members.
- Tier 3 Hub (West Region): Optimal conducted a two-day, in-person site visit with this Hub to collect in-depth qualitative data through interviews with four program staff members, facilitation of two client focus groups, program observation, and administrative data review.
- **Census data**: provided description of the CNPP coverage areas for the demographics and SES of the residents. The data was also used to calculate penetration ratios by dividing CNPP and SBA RPs clients by the number of residents in the same county with the same demographics and SES characteristics. The following Census data elements were used.
 - 2013 USDA ERS Rural-Urban Continuum Codes ²⁵
 - 2020 Decennial Census Redistricting Data (18 years old and over) ²⁶
 - Population size
 - Hispanic or Latino
 - White
 - Black or African American
 - American Indian and Alaska Native
 - Asian
 - Native Hawaiian and Other Pacific Islander
 - 2020 American Community Survey (18 years old and over) ²⁷
 - Female
 - Born outside the United States
 - Disability status
 - Veteran status
 - Percent in poverty
 - Median Household Income
 - Percent with high school education
 - Percent unemployed
 - SBA offices and Resource Partner offices
 - The number of SBA and resource partners offices in the county

Penetration Ratios

To identify the extent to which CNPP is increasing participation in SBA programs among targeted populations, we calculated penetration ratios as the proportion of targeted populations who participated in SBA-provided counseling or training in the program service area (counties) in 2018-2022.

²⁵ <https://www.ers.usda.gov/data-products/rural-urban-continuum-codes/>

²⁶ <https://www.census.gov/programs-surveys/decennial-census/about/rdo/summary-files.html>

²⁷ <https://data.census.gov/cedsci/table?t=Foreign%20Born&g=0100000US%240500000&y=2020>

Penetration ratios were calculated as follows.

$$\text{Penetration Ratio} = [\# \text{ Participation}_{\text{higt}} / \# \text{ Population}_{\text{higt}}] / [\# \text{ Participation}_{\text{higt-1}} / \# \text{ Population}_{\text{higt-1}}]$$

Where h =specific county, i = targeted underserved group(s), g =CNPP coverage, t =during CNPP implementation, $t-1$ =pre-CNPP implementation

The following thresholds were used for the interpretation of the ratios.

- If the penetration ratio < 1, then relative participation from time t to $t-1$ declined.
- If the penetration ratio = 1, then relative participation from time t to $t-1$ did not change.
- If the penetration ratio > 1, then relative participation from time t to $t-1$ increased.

The ratios could be interpreted as the proportion increase in SBA clients from baseline to the program implementation years. For example, a ratio of 1.2 suggests a 20 percent increase in SBA clients and a ratio of .8 suggests a 20 percent decrease in SBA clients.

The ratios were calculated using the following data sources.

- The population total for populations in a county were based on Census data.
- The ratios for the pre-CNPP implementation period (2018-2021) were calculated based on EDMIS data to measure the proportion of targeted populations who were engaged or have received counseling or training provided by SBA RPs (WBCs, SBDCs, and SCORE).
- The ratios for the post-CNPP implementation period (2022) were calculated based on EDMIS data and COMNAVS data to measure the proportion of targeted populations who were engaged or have received counseling or training provided by SBA RPs and CNPP combined.

The results for the pre-post ratios were separated for: 1) SBA RPs only, 2) SBA RPs and CNPP, and 3) Change due to CNPP (change in ratios dues to CNPP).

The targeted population benchmarks are the number of adults (age 18 or older) in the targeted underserved groups and program geographic areas using Census data (county population totals). Using the adult residents in an area provided the results for potential entrepreneurs and business owners being reached by CNPP, including those who might want to start business ventures.

Nonresponse Bias Analysis

Survey response rates were 75% for Hubs, 41% for Spokes, and 11% for clients (Table 1). The refusal rate was low. However, rates for bounced and unopened emails were high for client survey. This suggests issues with email accuracy and potentially email spam filters.

Table 1. Survey response rates

	Hub		Spoke		Client	
	Count	Percent	Count	Percent	Count	Percent
Surveys completed	38	74.5%	143	41.1%	668	10.5%
Surveys partially completed	2	3.9%	24	6.9%	132	2.1%
Surveys not opened	4	7.8%	73	21.0%	2,008	31.4%
Email opened, survey not started	6	11.8%	83	23.9%	2,593	40.6%
Hard refusals (system optouts or emails)	1	2.0%	1	0.3%	239	3.7%
Bounced emails (includes failed emails)	0	0.0%	24	6.9%	750	11.7%
WEB SURVEYS TOTAL CASES	51	100.0%	348	100.0%	6,390	100.0%

The nonresponse bias analysis used the multivariate model (logistic regression) to compare characteristics of survey respondents and nonrespondents for the full universe of the CNPP counseling clients in 2022. The results revealed that respondents were different from nonrespondents for the following characteristics (Table 2).

- Respondents had larger proportions of those who are:
 - From tier 3 Hubs
 - Female
 - Disabled
 - Black or African American.
- Respondents had lower proportions of those who are from tier 1 Hubs.

The R square for the model was .06, suggesting a very small effect of nonresponse based on available characteristics. Non-response weights were developed, and then weighted and unweighted results were compared. The results were comparable for weighted and unweighted data. Although, weighted data increased standard errors and some of the differences that were significant in unweighted data became nonsignificant (for p more than .01). Thus, unweighted data results were presented in the report and differences at p more than .01 were not interpreted.

Table 2. *Characteristics of survey respondents and nonrespondents*

	Nonrespondents	Respondents	Total
	N=18,699	N=668	N=19,367
Tier			
Tier 1	54.0%	40.0%	53.5%
Tier 2	23.1%	17.1%	22.9%
Tier 3	22.9%	43.0%	23.6%
Race			
American Indian/ Alaska Native	4.5%	3.9%	4.5%
Asian	7.5%	6.3%	7.5%
Black or African American	32.7%	49.7%	33.3%
Multiracial	3.2%	0.6%	3.1%
Native Hawaiian/Pacific Islander	0.7%	0.3%	0.7%
Not Available	21.6%	14.4%	21.4%
White	29.8%	24.9%	29.6%
Ethnicity			
Hispanic or Latino	20.7%	16.6%	20.6%
Not Available	30.1%	21.0%	29.8%
Not Hispanic or Latino	49.2%	62.4%	49.7%
Gender			
Male	35.4%	29.0%	35.2%
Female	46.9%	56.4%	47.2%
Not Available	17.7%	14.5%	17.6%
Military Status			
No military service	70.2%	69.9%	70.2%
Not Available	24.6%	25.1%	24.6%
Veterans & Family	5.2%	4.9%	5.2%
A person with disability			
No	68.9%	67.4%	68.9%
Not Available	25.5%	21.9%	25.3%
Yes	5.6%	10.8%	5.8%
Sexual Orientation			
LGBTQ	2.0%	2.5%	2.1%
Not Available	60.5%	55.5%	60.3%
Not LGBTQ	37.5%	41.9%	37.6%

Table 2. CONTINUES Characteristics of survey respondents and nonrespondents

	Nonrespondents N=18,699	Respondents N=668	Total N=19,367
Rural-Urban Continuum Codes			
Metro areas of 1 million or more	54.8%	46.1%	54.5%
Metro areas of 250,000 to 1 million	22.7%	25.4%	22.8%
Metro areas of fewer than 250,000	9.7%	16.2%	10.0%
Non-metro areas of 20,000 or more	3.5%	1.6%	3.5%
Non-metro areas of 2,500 to 19,999	7.9%	9.1%	7.9%
Completely rural or less than 2,500	1.5%	1.5%	1.5%
Region			
Midwest	23.5%	30.2%	23.7%
Northeast	11.5%	7.0%	11.4%
South	37.0%	44.2%	37.2%
US Territories	0.6%	0.0%	0.6%
West	27.4%	18.6%	27.1%
Total hours of counseling assistance, groups			
.5	8.0%	6.4%	8.0%
1	32.5%	29.5%	32.4%
2	23.8%	20.5%	23.7%
3-5 hours	18.4%	20.1%	18.5%
More than 5 hours	17.2%	23.5%	17.4%
Average total hours of counseling assistance	4.2 (8.4)	5.3 (10.4)	4.3 (8.5)
Median total hours of counseling assistance	2	2	2

Targeted Literature Review

Optimal conducted the targeted literature review to identify best practices for customer-centric program delivery practices with respect to the culturally competent, equity-based approaches to the program and services implementation. The review first identified definitions of equity, culture, and cultural competency. Then, it provided suggestions for the development of the survey and interview instruments to capture culturally competent and equity-based organizational and staff practices.

Definitions of Key Constructs

Equity is defined as “the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment.”²⁸ This term refers to “populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life.”²⁹ In the context of the CNPP, these populations include women, racial and ethnic groups that have been historically marginalized, immigrant, LGBTQ, disabled, veteran and military entrepreneurs (including spouses); socially and economically disadvantaged small businesses; and rural and tribal communities.³⁰

The concept of culture has long defied consensual agreement. Traditionally it has referred to the long-standing group patterns of thought and behavior that have been transmitted intergenerationally through child-rearing, folklore, art, interpersonal interactions, ceremonies, and the structure of

²⁸ <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>

²⁹ <https://www.whitehouse.gov/briefing-room/presidential-actions/2021/01/20/executive-order-advancing-racial-equity-and-support-for-underserved-communities-through-the-federal-government/>

³⁰ Community Navigator Pilot Program, Frequently Asked Questions | 10/28/21. https://www.sba.gov/sites/default/files/2021-11/CNPP%20FAQs_Approved%5B90%5D_508.pdf

community and societal institutions.³¹ Globalization and immigration have complicated the meaning of culture because of the increased interdependence of cultures and access to media and telecommunications. In addition, in community psychology, the culture has been used to refer not only to ethno-cultural groups but to community institutions such as schools or organizations. Further, individuals from the same cultural group living in different communities, over time, diverge as a function of aspects of the local context. In addition, individuals' different levels of acculturation further increase diversity of a cultural group. Acculturation is a process that occurs when distinct cultural groups have continuous first-hand contact, resulting in subsequent changes in the original cultural patterns of the groups. Overall, the acculturation process is defined as a balance of adopting and maintaining various cultural elements of multiple cultures, as well as selective expression of one or the other depending on contexts.^{32 33} Given the complex and ever-changing nature of the culture and emerging difficulties in defining and operationalizing culture, it becomes crucial to delineate the elements involved in conducting research and interventions with diverse populations.

Cultural Competence

Cultural competence can be defined as the ability of professionals to function successfully with people from different cultural backgrounds including, but not limited to, race, ethnicity, culture, class, gender, sexual orientation, religion, physical or mental ability, age, and national origin. Cultural competence promotes the development of knowledge, abilities, and skills to respect differences and effectively interact with individuals from different backgrounds.³⁴ Cultural competence is rooted in respect, validation, and openness towards people with different social and cultural perceptions, expectations, and behaviors. When professionals are culturally competent, they establish positive relationships, engage people, and improve their quality of life. Cultural competency involves working with people and communities to build their capacities and resources and to promote empowerment. A focus on capacities shifts attention from an exclusive focus on needs and deficits to the search for strengths and resources.³⁵ Equitable and inclusive organizations and providers are focused on advancing equity, improving quality, and helping reduce disparities in the access to and provision of services.³⁶

The main bases for the cultural competency framework involve the following three domains.³⁷

1. The attitude domain involves reflecting on own attitudes, the effects of these attitudes, and changing detrimental attitudes.
2. The knowledge domain includes learning about different cultures to effectively interact with them.

³¹ Edison J. Trickett. (2009). Multilevel Community-Based Culturally Situated Interventions and Community Impact: An Ecological Perspective. *American Journal of Community Psychology*, 43:257–266

³² Miller, A. M., Sorokin, O., Wang, E., Feetham, S., Choi, M., and Wilbur, J. (2006). Acculturation, Social Alienation, and Depressed Mood in Midlife Women from the Former Soviet Union. *Research in Nursing & Health*, 29, 134–146.

³³ Dina Birman and Corrina D. Simon (2014). Acculturation Research: Challenges, Complexities, and Possibilities. In *APA Handbook of Multicultural Psychology: 2 Volume Set: Theory and Research*. American Psychological Association (APA).

³⁴ Hermeet K. Kohli, Ruth Huber and Anna C. Faul (2010). Historical and Theoretical Development of Culturally Competent Social Work Practice. *Journal of Teaching in Social Work*, 30:252–271.

³⁵ Edison J. Trickett, Sarah Beehler, Charles Deutsch, et al. (2011). Advancing the Science of Community-Level Interventions. *American Journal of Public Health*, Vol 101, No. 8, 1410-1419.

³⁶ Reyes, M.-E. & Curry-Stevens, A. (2014). Protocol for culturally responsive organizations: Literature review and standards for performance. Portland, OR: Center to Advance Racial Equity, Portland State University.

³⁷ Gopalkrishnan, N. (2019). Cultural Competence and Beyond: Working Across Cultures in Culturally Dynamic Partnerships. *The International Journal of Community and Social Development*, 1(1), 28-41.

3. The skills domain covers specific actions and methods to conduct culturally competent research and interventions.

The culturally competent research and interventions consist of conducting the following practices^{38 39}:

- *Cultural awareness* begins with the researcher or practitioner examining and challenging their own cultural values and understanding how these values are socially constructed. It involves continuously undertaking self-assessment and adjusting to dynamic and challenging opportunities in remaining culturally aware and effective.
- *Cultural knowledge* is familiarity with cultural elements, social structures, and behavioral patterns improves an understanding of the participants. It requires knowledge of sociocultural context, major historical and political determinants of the culture, as well as communication and interpersonal styles.
- *Cultural sensitivity* is achieved by establishing and promoting mutual respect, rapport, empathy, understanding, and truly collaborative relations. It also highlights the importance of being sensitive, understanding, non-judgmental, and respectful in dealings with people from different backgrounds; and being flexible and skillful in responding and adapting to different contexts and circumstances.
- *Cultural competence* refers to the ability to demonstrate cultural awareness, knowledge, and sensitivity and continuously applying these components in interactions with others. It involves working to improve the health and well-being of people and their communities through research and action, including social change.

Measurement of the perceived cultural competency of the programs and provider staff includes the following major factors.^{40 41 42 43}

- Staff is knowledgeable of diverse cultures and communities.
- Respect and trust of staff.
- Staff being respectful of diverse people and communities.
- Staff being represented of diverse people and communities.
- Staff is working collaboratively to improve well-being of people and their communities.
- Accessibility of services.
- Availability of translation.
- Availability of accommodation for people with disabilities.

³⁸ Irena Papadopoulos and Shelley Lees. 2001 Developing culturally competent researchers. *Journal of Advanced Nursing*, 37(3), 258–264.

³⁹ <https://ctb.ku.edu/en/table-of-contents/culture/cultural-competence/culturally-competent-organizations/main>

⁴⁰ White K., Clayton R., Arndt S. (2009). Culturally competent substance abuse treatment project: Annual report (#5889CP43). Iowa City, IA: Consortium for Substance Abuse Research and Evaluation.

⁴¹ Substance Abuse and Mental Health Services Administration (2014). Improving Cultural Competence. Treatment Improvement Protocol (TIP) Series No. 59. HHS Publication No. (SMA) 14-4849. Rockville, MD: Substance Abuse and Mental Health Services Administration. <https://www.ncbi.nlm.nih.gov/books/NBK248429/>

⁴² Mario Hernandez Ph.D. Teresa Nesman Ph.D. Debra Mowery Ph.D. Ignacio D. Acevedo-Polakovich Ph.D. Linda M. Callejas M.A. (2015). Cultural Competence: A Literature Review and Conceptual Model for Mental Health Services. <https://doi.org/10.1176/ps.2009.60.8.1046>

⁴³ Kristine E. Larson, Catherine P. Bradshaw (2017). Cultural competence and social desirability among practitioners: A systematic review of the literature. *Children and Youth Services Review*, 76, 100–111.

One of the widely used measures of organizational cultural competence includes the following components.^{44 45}

- Governance and leadership
 - Recruit, promote, and support diverse governance, leadership that are responsive to the population in the service area.
 - Educate and train governance and leadership in equitable and inclusive policies and practices on an ongoing basis.
 - Establish equitable and inclusive goals, policies, and management accountability, and infuse them throughout the organization's planning and operations.
 - Developed a mission statement that commits to equitability and inclusiveness.
- Communication
 - Offer language assistance and translated materials to individuals who have limited English proficiency and/or other communication needs.
 - Inform all individuals of the availability of language assistance services and materials clearly and in their preferred language, verbally and in writing.
 - Provide easy-to-understand materials and signage.
 - Provide accommodation to individuals with disabilities.
- Community Engagement
 - Identify community resources that can support services (community councils, ethnic/cultural social entities, spiritual leaders, etc.).
 - Partner with the community to design, implement, and evaluate services to ensure equitability, inclusiveness, and contextual appropriateness.
 - Use other programs or organizations that specialize in serving persons with diverse backgrounds as a resource for staff education and training.
 - Use letters of agreement and MOUs with community organizations.
- Client Engagement
 - Consider the client's culture, race, ethnicity, language and other factors in developing and implementing outreach and support services.
 - Ensure that services are located in or close to the neighborhoods where persons from targeted groups reside.
 - Ensure that services are available during evenings and weekends.
 - Ensure that services are easily accessible by public transportation.
- Human resources development
 - The principles of cultural competence, equitability, and inclusiveness are included in staff orientation and ongoing training programs.
 - Hire the staff congruent with the demographic composition of the service area and populations (ethnicity, race, culture, language capabilities, etc.).
 - The program is maximizing recruitment and retention efforts for staff who reflect the populations needing services.
 - The staff has attended training programs on cultural competence, equitability, and inclusiveness in the past two years.

⁴⁴ Substance Abuse and Mental Health Services Administration (2014). Improving Cultural Competence. Treatment Improvement Protocol (TIP) Series No. 59. HHS Publication No. (SMA) 14-4849. Rockville, MD: Substance Abuse and Mental Health Services Administration. <https://www.ncbi.nlm.nih.gov/books/NBK248429/>

⁴⁵ Catholic Charities USA (2014). Assessment Guidelines For Culturally Responsive Organizations Or Programs. <https://www.ccasnm.org/uploads/2/2/1/9/22190466/ccusa-cultural-assessment-guide.pdf>

- Quality monitoring and improvement
 - Identify the demographic composition of the program's service area including ethnicity, race, primary language, and other characteristics of the individuals.
 - Collect and maintain accurate and reliable demographic data to monitor and evaluate the impact of the activities to inform service delivery.
 - Client service satisfaction surveys are available, including in different languages reflecting the demographic data of the program's service area.
 - The data collection systems are developed and maintained to track clients by demographics, utilization, and outcomes.
 - There is a process for continually monitoring, evaluating, and rewarding the competence of staff in cultural competence, equitability, and inclusiveness.

Appendix B: Additional Quantitative Results

Table 1. CNPP counseled client and hours of counseling

	Tier 1	Tier 2	Tier 3	Total
	N=10,362	N=4,435	N=4,570	N=19,367
Total hours of counseling assistance, groups				
Less than one hour (≤ 1)	5.7%	12.6%	8.6%	8.0%
About one hour (>1 and ≤ 1.5)	34.0%	27.4%	33.7%	32.4%
About 2 hours (>1.5 and ≤ 2.5)	29.1%	16.2%	18.8%	23.7%
About 3-5 hours (>2.5 and ≤ 5.5)	17.5%	20.4%	18.8%	18.5%
More than 5 hours (>5.5)	13.7%	23.3%	20.1%	17.4%
Average total hours of counseling assistance (st. dev.)	3.6 (7.2)	5.6 (11.0)	4.4 (8.2)	4.3 (8.5)
Median total hours of counseling assistance	2	2	2	2

Source: COMNAVS data. Note: there were 20 clients with more than 100 hours of counseling.

Table 2. Hub partnerships with non-SBA sources and change in collaboration due to CNPP

	Partnered with	Change in collaboration				
		Slight decrease	No change	Slight increase	Significant increase	Started
Business financing sources (banks, investors, CDFIs, etc.)	92.1%		20.0%	17.1%	57.1%	5.7%
Federal, state, local, or tribal government agencies	81.6%		25.8%	19.4%	45.2%	9.7%
Nonprofit organizations	97.4%		27.0%	24.3%	43.2%	5.4%
Business organizations (industry associations, chambers of commerce, etc.)	97.4%		16.2%	32.4%	45.9%	5.4%
Business leaders, large firms, and companies	86.8%		33.3%	36.4%	24.2%	6.1%
Universities, colleges, schools	94.7%	2.8%	38.9%	33.3%	19.4%	5.6%
Places of worship	50.0%		52.6%	15.8%	26.3%	5.3%
Other firms, local governments, networks, organizations in underserved communities	47.4%		22.2%	33.3%	44.4%	

Note 1: Hub survey data. Note 2: respondents were asked: “Which of the following organizations has your organization ever partnered or collaborated with?” and “To what extent has your level of collaboration with the following organizations changed as a result of your participation in Community Navigators?”. Note 3: change in collaboration was calculated among those with partnerships. Note 4: average number of organizations partnered with (8 total) was 6.5 (1.4).

Table 3. Hub partnerships with SBA sources and change in collaboration due to CNPP

	Partnered with	Change in collaboration			
		No change	Slight increase	Significant increase	Started
Small Business Administration (SBA) District Office	92.1%	11.4%	17.1%	54.3%	17.1%
Small Business Development Centers (SBDC)	78.9%	26.7%	33.3%	33.3%	6.7%
SCORE Association	55.3%	57.1%	33.3%	9.5%	
Women's Business Centers (WBC)	55.3%	9.5%	42.9%	23.8%	23.8%
Veteran's Business Outreach Centers (VBOC)	39.5%	33.3%	13.3%	33.3%	20.0%
U.S. Export Assistance Center (USEAC)	15.8%	66.7%	33.3%		
Procurement Technical Assistance Center (PTAC)	44.7%	29.4%	35.3%	17.6%	17.6%
Other organizations	10.5%	50.0%	25.0%	25.0%	

Note 1: Hub survey data. Note 2: respondents were asked: “Which of the following organizations has your organization ever partnered or collaborated with?” and “To what extent has your level of collaboration with the following SBA programs or resource partners changed as a result of your participation in Community Navigators?”. Note 3: change in collaboration was calculated among those with partnerships. Note 4: average number of SBA resource partners collaborated or partnered with (8 total) was 3.9 (2.0).

Table 4. Spoke Partnerships with non-SBA sources and change in collaboration due to CNPP

	Partnered with	Change in collaboration						
		Stopped	Significant decrease	Slight decrease	No change	Slight increase	Significant increase	Started
Business financing sources (banks, investors, etc.)	72.7%		1.0%	2.9%	18.3%	35.6%	38.5%	3.8%
Federal, state, local, or tribal government agencies	75.5%	0.9%		0.9%	25.9%	23.1%	42.6%	6.5%
Nonprofit organizations	91.6%		1.5%		17.6%	34.4%	38.2%	8.4%
Business organizations (industry associations, chambers of commerce)	82.5%		0.8%	0.8%	33.1%	25.4%	34.7%	5.1%
Business leaders, large firms, and companies	65.0%		1.1%		30.1%	33.3%	28.0%	7.5%
Universities, colleges, and schools	72.7%		1.0%	1.0%	28.8%	31.7%	31.7%	5.8%
Places of worship	39.2%	1.8%	1.8%		41.1%	28.6%	12.5%	14.3%
Other (nonprofits, universities, firms and organizations in underserved communities)	32.2%				30.4%	23.9%	39.1%	6.5%

Note 1: Spoke survey data. Note 2: respondents were asked: “Which of the following organizations has your organization ever partnered or collaborated with?” and “To what extent has your level of collaboration with the following organizations changed as a result of your participation in Community Navigators?”. Note 3: Spoke did not report any partnerships. Note 4: change in collaboration was calculated among those with partnerships.

Table 4a. Spoke Partnerships with non-SBA sources by tier

	Tier 1	Tier 2	Tier 3	Total
	N=42	N=36	N=65	N=143
Business financing sources (banks, investors, etc.)	78.6%	77.8%	66.2%	72.7%
Federal, state, local, or tribal government agencies	81.0%	77.8%	70.8%	75.5%
Nonprofit organizations	92.9%	88.9%	92.3%	91.6%
Business organizations (industry associations, chambers of commerce)	88.1%	80.6%	80.0%	82.5%
Business leaders, large firms, and companies	71.4%	72.2%	56.9%	65.0%
Universities, colleges, and schools	71.4%	77.8%	70.8%	72.7%
Places of worship	45.2%	38.9%	35.4%	39.2%
Other (nonprofits, universities, firms and orgs in underserved communities) *	45.2%	36.1%	21.5%	32.2%
Average number of organizations partnered with (8 total)	5.7 (st. dev. 1.7)	5.5 (st. dev. 1.8)	4.9 (st. dev. 1.9)	5.3 (st. dev. 1.8)

Note 1: Spoke survey data. Note 2: respondents were asked: “Which of the following organizations has your organization ever partnered or collaborated with?”. Note 3: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square test for categorical and ANOVA for continuous variable).

Table 5. Spoke Partnerships with SBA sources and change in collaboration due to CNPP

	Partnered with	Change in collaboration						
		Stopped	Significant decrease	Slight decrease	No change	Slight increase	Significant increase	Started collaboration
Small Business Administration (SBA) District Office	62.9%				24.4%	33.3%	37.8%	4.4%
Small Business Development Centers (SBDC)	79.0%	0.9%	0.9%	0.9%	20.4%	26.5%	44.2%	6.2%
SCORE Association	50.3%		1.4%	1.4%	45.8%	26.4%	19.4%	5.6%
Women's Business Centers (WBC)	54.5%			1.3%	26.9%	23.1%	37.2%	11.5%
Veteran's Business Outreach Centers (VBOC)	25.2%				47.2%	33.3%	13.9%	5.6%
U.S. Export Assistance Center (USEAC)	6.3%	11.1%			44.4%	11.1%	22.2%	11.1%
Procurement Technical Assistance Center (PTAC)	35.0%			2.0%	28.0%	36.0%	28.0%	6.0%
Other (finance sources)	8.4%				16.7%	25.0%	33.3%	25.0%

Note 1: Spoke survey data. Note 2: respondents were asked: "Which of the following organizations has your organization ever partnered or collaborated with?" and "To what extent has your level of collaboration with the following SBA programs or resource partners changed as a result of your participation in Community Navigators?". Note 3: 11 Spokes did not report any partnerships. Note 4: change in collaboration was calculated among those with partnerships.

Table 5a. Spoke Partnerships with SBA sources by tier

	Tier 1	Tier 2	Tier 3	Total
	N=42	N=36	N=65	N=143
SBA District Office *	78.6%	63.9%	52.3%	62.9%
Small Business Development Centers (SBDC)	81.0%	83.3%	75.4%	79.0%
SCORE Association	54.8%	52.8%	46.2%	50.3%
Women's Business Centers (WBC) **	71.4%	63.9%	38.5%	54.5%
Veteran's Business Outreach Centers (VBOC)	16.7%	36.1%	24.6%	25.2%
U.S. Export Assistance Center (USEAC)	7.1%	11.1%	3.1%	6.3%
Procurement Technical Assistance Center (PTAC)	40.5%	41.7%	27.7%	35.0%
Other (finance sources)	16.7%	8.3%	3.1%	8.4%
Average number of SBA resource partners partnered with (8 total)	3.7 (st. dev. 1.9)	3.6 (st. dev. 2.0)	2.7 (st. dev. 1.6)	3.2 (st. dev. 1.8)

Note 1: Spoke survey data. Note 2: respondents were asked: "Which of the following organizations has your organization ever partnered or collaborated with?". Note 3: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square test for categorical and ANOVA for continuous variable).

Table 6. SBA Counseling clients by year and program, SBA Resource Partners (RP) and CNPP

	2018 SBA RP	2019 SBA RP	2020 SBA RP	2021 SBA RP	2018- 2021 SBA RP mean	2022 SBA RP	2022 both SBA RP and CNPP	2022 CNPP
Total clients counseled	301,053	319,097	391,968	402,948	354,195	373,537	392,904	19,367
Women	114,855	119,983	154,734	173,947	141,276	167,399	176,541	9,142
Hispanic	32,539	34,392	45,212	51,586	41,182	49,773	53,756	3,983
Black/African American	41,577	45,403	52,442	68,204	52,122	65,065	71,510	6,445
Asian	10,333	11,067	16,114	16,419	13,645	13,625	15,076	1,451
Native American and Alaska Native	3,085	3,370	4,310	4,996	4,064	4,683	5,549	866
Native Hawaiian and Other Pacific Islander	1,165	1,340	1,565	1,676	1,481	1,646	1,777	131
Multiracial, other race	2,908	3,329	5,877	9,294	5,477	10,474	11,069	595
<i>Racialized groups and ethnicities</i>	88,076	94,726	119,869	144,379	112,094	137,575	150,307	12,732
Veteran/Military	15,478	23,879	28,476	29,508	24,657	27,845	28,859	1,014
With disability	12,071	12,809	15,585	18,176	14,936	19,499	20,617	1,118
<i>Underserved</i>	164,411	175,330	224,751	250,371	204,095	237,383	252,850	15,467
White	138,566	140,638	182,177	177,538	160,124	157,051	162,792	5,741
LGBTQ								399

Note 1: EDMIS and COMNAVS data.

Note 2: results are presented for 50 states, DC, and PR (i.e., CNPP coverage areas).

Table 7. Percent of SBA Counseling clients by year and program, SBA Resource Partners (RP) and CNPP

	2018 SBA RP	2019 SBA RP	2020 SBA RP	2021 SBA RP	2018- 2021 SBA RP mean	2022 SBA RP	2022 both SBA RP and CNPP	2022 CNPP
Total clients counseled	301,053	319,097	391,968	402,948	354,195	373,537	392,904	19,367
Women	38.2%	37.6%	39.5%	43.2%	39.9%	44.8%	44.9%	47.2%
Hispanic	10.8%	10.8%	11.5%	12.8%	11.6%	13.3%	13.7%	20.6%
Black/African American	13.8%	14.2%	13.4%	16.9%	14.7%	17.4%	18.2%	33.3%
Asian	3.4%	3.5%	4.1%	4.1%	3.9%	3.6%	3.8%	7.5%
Native American and Alaska Native	1.0%	1.1%	1.1%	1.2%	1.1%	1.3%	1.4%	4.5%
Native Hawaiian and Other Pacific Islander	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.7%
Multiracial, other race	1.0%	1.0%	1.5%	2.3%	1.5%	2.8%	2.8%	3.1%
<i>Racialized groups and ethnicities</i>	29.3%	29.7%	30.6%	35.8%	31.6%	36.8%	38.3%	65.7%
Veteran/Military	5.1%	7.5%	7.3%	7.3%	7.0%	7.5%	7.3%	5.2%
With disability	4.0%	4.0%	4.0%	4.5%	4.2%	5.2%	5.2%	5.8%
<i>Underserved</i>	54.6%	54.9%	57.3%	62.1%	57.6%	63.6%	64.4%	79.9%
White	46.0%	44.1%	46.5%	44.1%	45.2%	42.0%	41.4%	29.6%
LGBTQ								2.1%
Missing data								
All demographics missing	26.8%	27.9%	23.6%	20.3%		20.0%		6.4%
Race/Ethnicity missing	30.5%	31.6%	28.5%	26.0%		26.9%		14.7%

Note 1: EDMIS and COMNAVS data.

Note 2: results are presented for 50 states, DC, and PR (i.e., CNPP coverage areas).

Table 8. Training clients by year, population, and program

	2018 SBA RP	2019 SBA RP	2020 SBA RP	2021 SBA RP	2018- 2021 SBA RP mean	2022 SBA RP	2022 both SBA RP and CNPP	2022 CNPP
Total Training Clients								
Total clients trained	936,032	750,330	1,072,766	1,471,276	1,057,601	1,177,496	1,382,495	204,999
Women	198,370	191,567	213,004	203,746	201,672	176,195	259,881	83,686
Hispanic	51,231	53,159	52,773	49,752	51,729	47,858	82,049	34,191
Black/African American	54,960	57,926	63,722	81,839	64,612	69,306	137,152	67,846
Asian	13,743	15,552	16,241	16,663	15,550	12,359	15,608	3,249
Native Hawaiian or Other Pacific	2,068	2,222	2,536	2,805	2,408	2,743	3,745	1,002
Native American and Alaska Native							2,175	2,175
Veteran/Military	17,367	15,937	15,362	14,130	15,699	13,477	26,461	12,984
With disability	7,606	8,441	10,016	12,726	9,697	12,407	27,831	15,424
White	155,455	147,686	171,770	145,189	155,025	118,229		
LGBTQ								9,510

Note 1: EDMIS and COMNAVS data.

Note 2: based on aggregated data at the SBA resource partner or Spoke by county level.

Table 9. Percent Training clients by year, population, and program

	2018 SBA RP	2019 SBA RP	2020 SBA RP	2021 SBA RP	2018- 2021 SBA RP mean	2022 SBA RP	2022 both SBA RP and CNPP	2022 CNPP
Total clients								
Total clients	936,032	750,330	1,072,766	1,471,276	1,057,601	1,177,496	1,382,495	204,999
Women	21.2%	25.5%	19.9%	13.8%	19.1%	15.0%	18.8%	40.8%
Hispanic	5.5%	7.1%	4.9%	3.4%	4.9%	4.1%	5.9%	16.7%
Black/African American	5.9%	7.7%	5.9%	5.6%	6.1%	5.9%	9.9%	33.1%
Asian	1.5%	2.1%	1.5%	1.1%	1.5%	1.0%	1.1%	1.6%
Native Hawaiian or Other Pacific	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%	0.5%
Native American and Alaska Native								1.1%
Veteran/Military	1.9%	2.1%	1.4%	1.0%	1.5%	1.1%	1.9%	6.3%
With disability	0.8%	1.1%	0.9%	0.9%	0.9%	1.1%	2.0%	7.5%
White	16.6%	19.7%	16.0%	9.9%		10.0%		
LGBTQ								4.6%
All demographics missing	32.1%	29.5%	33.7%	24.4		29.4%		14.6%

Note 1: EDMIS and COMNAVS data.

Note 2: based on aggregated data at the SBA resource partner or Spoke by county level.

Table 10. Sources of outreach received by clients

	Tier 1	Tier 2	Tier 3	Total
	N=267	N=114	N=287	N=668
In the past 12 months, received outreach for business assistance, training, financing	72.3%	69.3%	76.3%	73.5%
Outreach source:				
Community Navigator Spoke	48.3%	41.2%	47.7%	46.9%
Community Navigator Hub ***	16.9%	21.9%	41.1%	28.1%
SBA programs	22.1%	24.6%	16.7%	20.2%
SBA resource partners	22.5%	19.3%	19.2%	20.5%
SBA district office **	15.4%	12.3%	6.3%	10.9%
Other government business assistance programs	14.2%	14.9%	13.6%	14.1%
Bank or financial institution	7.9%	12.3%	8.0%	8.7%
Private-sector business assistance program	8.6%	2.6%	5.2%	6.1%
Industry, business, or professional organization	13.1%	12.3%	15.3%	13.9%
Other (universities, nonprofits, grants)	4.9%	7.9%	4.2%	5.1%
In the past 12 months, received HUB/Spoke outreach about business assistance	53.9%	50.0%	65.2%	58.1%
In the past 12 months, received SBA outreach about business assistance	37.5%	36.8%	30.3%	34.3%

Note 1: client survey data.

Notes 2: respondents were asked: “In the past 12 months, did you receive outreach from any of the following organizations regarding business assistance, training, and/or financing services available in your community? (Select all that apply)”.

Note 3: average number of outreach sources (10 total) was 2.4.

Note 4: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square test for categorical and ANOVA for continuous variable).

Table 10a. Outreach modes received by clients by tier

	Tier 1	Tier 2	Tier 3	Total
	N=267	N=114	N=287	N=668
E-mail or electronic mailing lists	59.6%	57.9%	61.7%	60.2%
Websites	16.5%	16.7%	18.5%	17.4%
Virtual events or videos	23.6%	26.3%	23.0%	23.8%
Social media	24.7%	18.4%	23.3%	23.1%
Direct mailing	5.6%	2.6%	5.6%	5.1%
Phone calls, texts	12.4%	15.8%	16.7%	14.8%
Radio, TV	1.1%	0.9%	1.0%	1.0%
Newspapers, magazines	1.5%	2.6%	2.1%	1.9%
In-person events and meetings in the community **	18.4%	18.4%	30.7%	23.7%
Bulletins, newsletters, and flyers in the community	7.9%	7.0%	10.5%	8.8%
Word of mouth (via friends, family, colleagues, etc.) **	13.5%	12.3%	25.4%	18.4%
Other	4.9%	4.4%	2.1%	3.6%
Digital (email, web, social media)	63.3%	63.2%	67.6%	65.1%
Average number of outreach modes about business assistance (12 total)	2.6 (1.9)	2.6 (1.9)	2.9 (2.0)	2.7 (2.0)

Note 1: client survey data (n=668). Note 2: respondents were asked: “In the past 12 months, did you receive any of the following types of outreach regarding business assistance, training, and/or financing services available in your community?”. Note 3: *** p<.001; **p<.01;

*p<.05 (Pearson's chi-square test for categorical and ANOVA for continuous variable).

Table 11. Counseled client demographics by program (valid data without missing values)

	SBA RPs	CNPP	Percent difference
Black or African American	25.8%	42.3%	16.5%
Hispanic or Latino	20.6%	29.3%	8.7%
Asian	5.4%	9.5%	4.1%
American Indian/ Alaska Native	1.9%	5.7%	3.8%
Native Hawaiian/Pacific Islander	0.7%	0.9%	0.2%
Women	57.5%	57.3%	-0.2%
Disabled	7.9%	7.7%	-0.2%
Multiracial	4.2%	3.9%	-0.3%
Veterans/Military	17.6%	6.9%	-10.7%
White	62.2%	37.7%	-24.5%

Note: EDMIS and COMNAVS data for cases without missing data.

Table 12. Sources of business assistance received in the past 12-months

	Tier 1	Tier 2	Tier 3	Total
	N=267	N=114	N=287	N=668
In the past 12-months, participated in any business assistance, training, or financing services	74.2%	72.8%	76.7%	75.0%
Assistance sources:				
Community Navigator Spoke	52.8%	44.7%	51.9%	51.0%
Community Navigator Hub ***	18.4%	25.4%	46.3%	31.6%
SBA resource partners	15.0%	13.2%	14.6%	14.5%
Industry, business, or professional organization	11.6%	7.0%	11.1%	10.6%
SBA programs	9.0%	13.2%	7.7%	9.1%
Other government business assistance programs	9.7%	11.4%	5.9%	8.4%
SBA district office	9.0%	5.3%	7.0%	7.5%
Bank or financial institution **	2.6%	11.4%	7.0%	6.0%
Private-sector business assistance program	3.4%	2.6%	2.1%	2.7%
Other (universities, nonprofits, local governments)	7.5%	13.2%	8.7%	9.0%
<i>Received HUB/Spoke business assistance **</i>	<i>57.7%</i>	<i>53.5%</i>	<i>69.7%</i>	<i>62.1%</i>
<i>Received SBA business assistance</i>	<i>24.7%</i>	<i>24.6%</i>	<i>21.3%</i>	<i>23.2%</i>

Note 1: client survey data. Note 2: respondents were asked: "In the past 12 months, which of the following organizations provided you with business assistance, training, and/or financing services? (Select all that apply)". Note 3: average number of business assistance sources (10 total) was 2.0. Note 4: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square).

Table 13. Types of CNPP assistance received

	Tier 1	Tier 2	Tier 3	Total
	N=154	N=61	N=200	N=415
Business networking	50.6%	44.3%	52.5%	50.6%
Business operations	33.8%	37.7%	45.0%	39.8%
Startups and business development ***	27.3%	47.5%	41.5%	37.1%
Loan/program applications	25.3%	29.5%	21.0%	23.9%
Access to capital	19.5%	31.1%	22.5%	22.7%
Financial literacy, credit counseling	14.9%	18.0%	19.5%	17.6%
Contracting and procurement **	19.5%	11.5%	9.5%	13.5%
Business certifications (WOSB, 8(a), HubZone) **	18.2%	8.2%	4.5%	10.1%
Disaster preparedness, recovery	5.2%	4.9%	3.0%	4.1%
Other (mentorship, business support, need more assistance)	14.9%	16.4%	11.0%	13.3%

Note 1: client survey data. Note 2: respondents were asked: “In the past 12 months, which of the following business assistance, training, and/or financing services have you received through [HUB/Spoke]?”. Note 3: average number of CNPP assistance types (10 total) was 2.3. Note 4: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square).

Table 13a. CNPP contracting and procurement assistance received by gender

	Male	Female	Not Available	Total
Contracting and procurement assistance received				
No	81.0%	90.5%	80.4%	86.5%
Yes	19.1%	9.5%	19.6%	13.5%
Total	100.0%	100.0%	100.0%	100.0%
	126	243	46	415

Note 1: client survey data. Note 2: respondents were asked: “In the past 12 months, which of the following business assistance, training, and/or financing services have you received through [HUB/Spoke]?”.

Table 14. Business training and assistance activities alignment among Spokes

	Tier 1	Tier 2	Tier 3	Total
	N=42	N=36	N=65	N=143
Financial literacy, credit counseling				
Not planned and not provided	2.4%	5.6%	4.6%	4.2%
Not planned and provided	16.7%	16.7%	18.5%	17.5%
Planned and provided	76.2%	61.1%	60.0%	65.0%
Planned and not provided	4.8%	16.7%	16.9%	13.3%
Business operations (business plan, accounting, marketing, import/export, HR)				
Planned and provided	95.2%	91.7%	92.3%	93.0%
Planned and not provided	4.8%	8.3%	7.7%	7.0%
Contracting and procurement ***				
Not planned and not provided	0.0%	0.0%	21.5%	9.8%
Not planned and provided	0.0%	0.0%	23.1%	10.5%
Planned and provided	73.8%	72.2%	40.0%	58.0%
Planned and not provided	26.2%	27.8%	15.4%	21.7%
Access to capital				
Planned and provided	92.9%	91.7%	78.5%	86.0%
Planned and not provided	7.1%	8.3%	21.5%	14.0%
Disaster preparedness, recovery				
Not planned and not provided	21.4%	13.9%	36.9%	26.6%
Not planned and provided	40.5%	16.7%	21.5%	25.9%
Planned and provided	23.8%	38.9%	26.2%	28.7%
Planned and not provided	14.3%	30.6%	15.4%	18.9%
Loans/program applications				
Not planned and not provided	7.1%	11.1%	9.2%	9.1%
Not planned and provided	54.8%	33.3%	43.1%	44.1%
Planned and provided	31.0%	55.6%	40.0%	41.3%
Planned and not provided	7.1%	0.0%	7.7%	5.6%
Business certifications (WOSB, 8(a), HUBZone) **				
Not planned and not provided	16.7%	25.0%	35.4%	27.3%
Not planned and provided	57.1%	16.7%	29.2%	34.3%
Planned and provided	16.7%	38.9%	26.2%	26.6%
Planned and not provided	9.5%	19.4%	9.2%	11.9%
Business networking				
Not planned and not provided	2.4%	0.0%	1.5%	1.4%
Not planned and provided	11.9%	16.7%	30.8%	21.7%
Planned and provided	83.3%	77.8%	61.5%	72.0%
Planned and not provided	2.4%	5.6%	6.2%	4.9%
Startups and business development				
Planned and provided	97.6%	88.9%	93.8%	93.7%
Planned and not provided	2.4%	11.1%	6.2%	6.3%
Assistance in languages other than English *				
Not planned and not provided	19.0%	5.6%	23.1%	17.5%
Not planned and provided	0.0%	8.3%	12.3%	7.7%
Planned and provided	54.8%	38.9%	44.6%	46.2%
Planned and not provided	26.2%	47.2%	20.0%	28.7%

Note 1: desk reviews and Spoke survey data.

Note 2: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square test for categorical and ANOVA for continuous variable).

Table 15. Spokes Business training and assistance activities alignment by targeted immigrants

	Immigrants		
	No	Yes	Total
Assistance in languages other than English *	N=114	N=29	N=143
Planned and provided	40.4%	69.0%	46.2%
Not planned and provided	8.8%	3.4%	7.7%
Planned and not provided	30.7%	20.7%	28.7%
Not planned and not provided	20.2%	6.9%	17.5%

Note 1: desk reviews and Spoke survey data. Note 2: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square).

Table 16. Spokes Business training and assistance activities alignment by targeted racialized groups and ethnicities

	Racialized groups and ethnicities		
	No	Yes	Total
Access to capital *	N=35	N=108	N=143
Planned and provided	74.3%	89.8%	86.0%
Planned and not provided	25.7%	10.2%	14.0%

Note 1: desk reviews and Spoke survey data. Note 2: *** p<.001; **p<.01; *p<.05 (Pearson's chi-square).

Table 17. Penetration ratios by Hub tier

	Tier 1	Tier 2	Tier 3	Total
Counseled ratio change due to CNPP:	N=8	N=11	N=32	N=51
Total				
Mean (st. dev.)	0.02 (0.01)	0.06 (0.05)	0.12 (0.27)	0.09 (0.22)
Median	0.02	0.05	0.03	0.03
Women				
Mean (st. dev.)	0.02 (0.02)	0.09 (0.08)	0.18 (0.38)	0.13 (0.31)
Median	0.02	0.08	0.05	0.04
Hispanic				
Mean (st. dev.)	0.02 (0.03)	0.15 (0.11)	0.13 (0.28)	0.12 (0.23)
Median	0.00	0.13	0.04	0.05
Black, African Amerian				
Mean (st. dev.)	0.04 (0.06)	0.22 (0.30)	0.12 (0.12)	0.13 (0.18)
Median	0.02	0.12	0.08	0.08
Asian				
Mean (st. dev.)	0.04 (0.05)	0.10 (0.21)	0.06 (0.14)	0.06 (0.15)
Median	0.01	0.03	0.01	0.01
Veteran				
Mean (st. dev.)	0.01 (0.02)	0.06 (0.07)	0.06 (0.14)	0.05 (0.12)
Median	0.01	0.04	0.01	0.02
Disabled				
Mean (st. dev.)	0.01 (0.01)	0.12 (0.16)	0.13 (0.23)	0.11 (0.20)
Median	0.01	0.08	0.04	0.04
Native American				
Mean (st. dev.)	0.06 (0.12)	0.16 (0.17)	0.11 (0.25)	0.12 (0.22)
Median	0.01	0.12	0.02	0.03
Native Hawaiian				
Mean (st. dev.)	0.02 (0.01)	0.03 (0.04)	0.06 (0.13)	0.05 (0.11)
Median	0.02	0.01	0.00	0.01

Note 1: COMNAVS and EDMIS data. Note 2: descriptively smaller ratios among tier 1 Hubs are likely due to their larger coverage areas that affected calculation of ratios at the count level.

Table 18. OLS regressions of client outcome measures

	Increased knowledge (R ² =0.27)	Change in trust (R ² =0.20)	Change in application skills (R ² =0.27)	Achieving business outcomes (R ² =0.24)	CNPP satisfaction (R ² =0.17)	CNPP cultural competency (R ² =0.22)
	alpha=.97 for 8 items	alpha=.97 for 5 items	alpha=.95 for 5 items	alpha=.92 for 8 items	alpha=.97 for 7 items	alpha=.97 for 12 items
Tier						
Tier 2	0.00	-0.04	-0.21	0.07	0.16	-0.01
Tier 3	0.28	0.06	0.13	0.08	0.19	0.09
Race						
Asian	0.85	0.22	0.36	0.27	-0.29	0.22
Black or African American	0.23	-0.13	0.07	-0.30	0.01	-0.16
Multiracial	0.94	0.41	-0.09	0.16	-0.95	0.49
Native Hawaiian/Pacific Islander	0.01	-0.64	-0.24	-0.81	0.76	-0.16
Not Available	0.16	-0.04	-0.22	-0.35	-0.11	-0.28
White	-0.02	-0.11	-0.07	-0.32	-0.04	-0.08
Gender						
Female	-0.17	-0.11	-0.01	-0.07	-0.10	-0.02
Not Available	0.32	0.03	0.10	0.44	0.19	0.17
Veteran						
Not Available	0.22	0.11	0.12	0.15	0.01	-0.05
Veterans & Family	-0.60	-0.18	-0.35	0.14	0.04	-0.37
Disability						
Not Available	-0.14	-0.31	-0.28	-0.37	-0.40	-0.03
Yes	0.22	-0.19	0.10	0.22	0.02	0.13
Ethnicity						
Hispanic or Latino	0.48*	0.25	0.25	0.20	-0.03	0.02
Not Available	-0.14	-0.16	0.02	0.10	-0.09	-0.11
LGBTQ						
LGBTQ	-0.09	-0.18	-0.15	0.31	-0.21	0.07
Not Available	-0.33	-0.10	-0.15	-0.04	0.02	-0.06
Region						
Northeast	-0.26	-0.18	-0.04	-0.27	-0.08	-0.03
South	0.16	0.09	0.12	0.07	0.07	0.18
West	0.00	-0.11	-0.17	-0.07	0.07	0.05
Urbanicity						
Metro areas of 250,000 to 1 million	0.28	0.14	0.18	0.12	0.19	0.13
Metro areas of fewer than 250,000	-0.03	0.26	0.25	0.18	0.20	0.08
Non-metro areas of 20,000 or more	-0.35	0.41	0.43	-0.44	0.26	-0.21
Non-metro areas of 2,500 to 19,999	-0.12	0.02	0.06	-0.09	0.34	-0.02
Completely rural or less than 2,500	0.52	0.32	0.46	0.12	0.45	0.38
CNPP assistance received						
Business operations	0.55***		0.35***	0.29**	0.37**	0.23*
Access to capital	0.48**	0.33**	0.25*	0.27**	0.29*	0.37**
Business networking	0.49**	0.41***			0.32**	
Startup and business development	0.38**	0.32**	0.26**			0.29**
Loan/program applications			0.22*			
Referred by HUB/Spoke to business services	0.29*		0.30***	0.31**	0.34**	0.38***
_cons	1.50***	3.31***	3.19***	3.88***	3.23***	3.52***
N	391	365	386	232	413	398

Note 1: client survey data. Note 2: alpha is an indicator of internal consistency of the measure. Note 3: *p<.05, **p<.01, ***p<.001.

Table 19. Logistic regressions of achieved any business outcomes with types of CNPP assistance received

	R²=0.23
	Odds ratios
Tier	
Tier 1	3.03
Tier 2	1.69
Race	
Asian	1.01
Black or African American	0.85
Not Available	0.89
White	0.83
Gender	
Female	0.90
Not Available	0.88
Veteran	
Not Available	0.83
Veterans & Family	0.67
Disability	
Not Available	0.81
Yes	0.46
Ethnicity	
Hispanic or Latino	0.80
Not Available	0.60
LGBTQ	
LGBTQ	3.23
Not Available	1.31
Region	
Northeast	1.18
South	0.80
West	0.72
Urbanicity	
Metro areas of 250,000 to 1 million population	1.89
Metro areas of fewer than 250,000 population	0.92
Non-metro areas of 20,000 or more population	0.49
Non-metro areas of 2,500 to 19,999 population	1.44
Completely rural or less than 2,500 population	13.85*
Types of CNPP assistance received	
Business operations	3.67***
Access to capital	2.02*
Startups and business development	2.08**
Referred by HUB/Spoke to business services	4.58***
_cons	0.25

Note 1: client survey data (n=412).

Note 2: *p<.05, **p<.01, ***p<.001.

Table 20. Logistic regression of participation in any business assistance with received outreach sources

	R²=0.47
	Odds ratios
Tier	
Tier 2	0.80
Tier 3	0.73
Race	
Asian	0.52
Black or African American	0.80
Multiracial	0.44
Not Available	0.95
White	0.53
Gender	
Female	1.01
Not Available	0.84
Veteran	
Not Available	1.38
Veterans & Family	0.81
Disability	
Not Available	0.54
Yes	0.60
Ethnicity	
Hispanic or Latino	0.54
Not Available	0.61
LGBTQ	
LGBTQ	0.30
Not Available	0.65
Region	
Northeast	1.81
South	1.28
West	1.27
Urbanicity	
Metro areas of 250,000 to 1 million population	0.76
Metro areas of fewer than 250,000 population	0.97
Non-metro areas of 20,000 or more population	1.93
Non-metro areas of 2,500 to 19,999 population	0.57
Completely rural or less than 2,500 population	0.55
Outreach received	
Received outreach for business assistance	6.32***
Received outreach from Spoke	19.41***
Received outreach from Hub	14.66***
_cons	1.00

Note 1: client survey data (n=666).

Note 2: **p<.01, ***p<.001.

Table 21. Logistic regression of participation in any business assistance with received outreach modes

	R²=0.41
	Odds ratios
Tier	
Tier 2	0.67
Tier 3	0.86
Race	
Asian	0.76
Black or African American	0.68
Multiracial	0.09
Not Available	1.03
White	0.55
Gender	
Female	0.90
Not Available	0.61
Veteran	
Not Available	1.70
Veterans & Family	0.80
Disability	
Not Available	0.47
Yes	0.87
Ethnicity	
Hispanic or Latino	0.51
Not Available	0.65
LGBTQ	
LGBTQ	0.40
Not Available	0.75
Region	
Northeast	1.93
South	1.21
West	0.84
Urbanicity	
Metro areas of 250,000 to 1 million population	0.85
Metro areas of fewer than 250,000 population	1.07
Non-metro areas of 20,000 or more population	1.67
Non-metro areas of 2,500 to 19,999 population	1.03
Completely rural or less than 2,500 population	0.49
Outreach received	
Received outreach for business assistance	7.34***
Received digital outreach	4.39***
Received in-person events and meetings in the community outreach	11.05**
_cons	0.97

Note 1: client survey data (n=666).

Note 2: **p<.01, ***p<.001.

Table 22. Logistic regression of increase in any knowledge of SBA programs, loans, resource partners, or district office with received business assistance sources

	R²=0.09
	Odds ratios
Tier	
Tier 2	0.72
Tier 3	1.33
Race	
Asian	1.73
Black or African American	0.91
Multiracial	0.66
Not Available	0.84
White	0.95
Gender	
Female	0.87
Not Available	1.72
Veteran	
Not Available	0.65
Veterans & Family	0.25**
Disability	
Not Available	1.41
Yes	1.30
Ethnicity	
Hispanic or Latino	0.90
Not Available	0.57
LGBTQ	
LGBTQ	1.06
Not Available	0.83
Region	
Northeast	1.11
South	1.01
West	1.22
Urbanicity (metropolitan)	1.48
Received business assistance from any SBA sources	2.73**
Referred by HUB/Spoke to participate in any business support programs or services	2.23***
_cons	1.04

Note 1: client survey data (n=414).

Note 2: **p<.01, ***p<.001.

Appendix C: Additional Qualitative Results

Qualitative data for this evaluation was gathered through virtual interviews with 62 CNPP stakeholders (including five SBA officials, 22 Hub administrators, 23 Spoke administrators, and 12 Clients); site visits with three CNPP programs (including interviews with program staff, facilitation of client focus groups, program observation, and administrative data review); and open-ended survey responses from Hubs, Spokes, and Clients.

Qualitative Analysis Methodology

The evaluation team utilized Excel and NVivo to collaboratively analyze all qualitative data collected through interviews, focus groups, and open-ended survey responses. Interviews and focus groups were transcribed verbatim using the Microsoft Teams, Zoom, and Otter online transcription tools. Open-ended survey responses were compiled via Excel. All qualitative data were analyzed using thematic analysis by way of an emergent, iterative, multi-step coding process. Analysts identified themes inductively as they emerged from the data and subsequently analyzed their relationships to the central evaluation questions.

First, all transcripts and open-ended survey response files were uploaded to the team's shared account. Analysis began with review of transcripts and survey files for accuracy. Throughout this step, analysts compiled separate analytic memos to gather 'first impression' codes and identify potential emergent themes. These memos were periodically revisited throughout the analysis so that analysts could make note of coding iterations. Once transcripts were finalized, analysts conducted a second round of coding to develop the initial code list. Following each round of coding, analysts met to review, compare, and discuss analyses, as well as ensure consistent understanding of data and use of codes. Once the initial code list was created, all tracked codes were further categorized into pre-defined domains and constructs. The team used findings from the targeted literature review, as well as components of the Consolidated Framework for Implementation Research (CFIR)⁴⁶, as guiding frameworks for this process.

The final step in the coding process was category and theme identification. This process was carried out through detection of relationships across categories and was conducted as a collaborative analysis by the evaluation team. Repeated examinations of data throughout the coding process made for a more seamless and intuitive transition from categories to themes.

Theme 1. Program/Stakeholder Successes, Assets, & Positive Impacts

Throughout interview, site visit, and open-ended survey response data, findings demonstrate respondents' perception of the CNPP and its implementation as successful and worthwhile overall (despite various challenges, as mentioned in the following section). Respondents described ways in which the program has had significant and unprecedented positive impact for underserved communities. Below are selected excerpts, as well as several relevant sub-themes, to summarize this overall theme.

⁴⁶ <https://cfirguide.org/>

Subtheme 1a. Agency-Level Output and Outcome Achievements

Interviews with SBA officials described how CNPP achieved its intended key outputs at the agency level, which included providing technical assistance to CNPP grantees:

- *“From a leadership perspective, we immersed our [District Office] staff in the navigator program to ensure its success. If a grantee needed lender relations or needed to know about capital, we send over one of our lender relations specialists. If they needed to know about contracting, we send over one of our business opportunity specialists. We did that to make sure that they could provide all those diverse communities with all the information about what programs and services the SBA and its resource partners offer.” (SBA interviewee)*
- *“We brought in external grant support help to get us up and running –since it was a new program, we didn't have a lot of guidance documents. They provided so much in terms of helping us shape the structure of the program and figuring out how we should do business or interact with these grant recipients, because there were some grantees that SBA has never worked with before. So just helping those organizations understand how the grant process works, getting them familiar with the CFR, things like that – it was definitely something we needed help with, and that's where the grant management support team came in.” (SBA interviewee)*

SBA respondents also described how CNPP began achieving its intended short-term outcomes at the agency level, including increased knowledge of best practices in the following areas:

- **Implementing the Hub and Spoke Model:**
 - *“We cultivated a committee of internal and external stakeholders – instead of trying to figure things out on our own, we actually reached out to some organizations and states that had already implemented the hub and spoke model to get their perspective, figure out the best way to do it at the federal level, and work together to produce the notice of funding opportunity.” (SBA interviewee)*
- **Developing a Community of Practice and Engaging Underserved Communities:**
 - *“Do our resource partners have the manpower and the skillsets to be able to reach these underserved markets? That's a key thing, and I don't know if they all do. So if there is going to be any type of meld between CNPP and our resource partners, it's going to be taking some of those trusted community advocates – the ones who were out there and made things happen on the ground – and somehow get them embedded into our resource partner network so they can continue that mission.” (SBA interviewee)*
 - *“SBA district offices, resource partners, nonprofits, banks, other lenders - they're all part of this ecosystem where everyone knows everyone else, and the navigators have added to that enough now that even if funding doesn't continue, they should be part of that conversation and still receive funding to do work like this. There needs to be cross referral and communication throughout that ecosystem, and it needs to include these Spoke organizations that are potentially smaller but are community-focused and well-suited to break down barriers for underserved businesses.” (SBA interviewee)*
- **Engaging Underserved Communities:**
 - *“Across the agency, we always have to keep in mind how we're reaching and connecting with our underserved small businesses and realize that it's not a one size fits all approach - we need to give them choices. There might be a woman-owned business that feels more comfortable working with the WBC, and then the next woman-owned business more*

comfortable at an SBDC. And yet another one that's more comfortable with the navigator, and yet another who's more comfortable with the SCORE mentor.” (SBA interviewee)

Subtheme 1b. Resources, Information Technology, & Capacity Building

- **Grant Funding**
 - “This Program has been extremely successful in [COUNTY NAME] and throughout our rural region. We need to continue the momentum, and having funding opportunities like this Hub and Spoke model is very important in order to do so.” (Hub respondent)
 - “Primarily the most important enabler was the \$2.5 million that was made available. Without that, we wouldn't have been able to do much of this work at all, so that was certainly a facilitator.” (Hub respondent)
 - “It brings a certain legitimacy to be awarded such a big grant in such a rural community.” (Hub respondent)
 - “This grant provided us with a tremendous opportunity to establish our value in the Veteran Community.” (Hub respondent)
- **Enhanced Data Infrastructure**
 - “As much as we may have found the reporting to be cumbersome at times, at the end of the day it is extremely beneficial for us to have tracked this data consistently for 2 years, and to have these numbers to reflect the great work we’ve been doing all along.” (Hub respondent)
- **Enhanced Staffing & Organizational Capacity**
 - “Just to see what happens when you can bring resources, tools, and a team together, it’s been amazing. We’re funding a full-time position on three of our five reservations. We have a full-time business advisor. We have one that works with them on metrics and one on marketing. We love our framework, and we see it working. We were very intentional that first year of building a strong foundation before we started putting up the walls of our house. And so that did slow us down a little bit. But I think it’s been worth the time for the long haul.” (Hub respondent)
 - “The Hub brought us together, and they were like, ‘go, I trust you.’ And being in collaboration where there’s a trust of expertise, I think that is super potent for success in a program like this. When someone feels trusted, they’re more likely to come to the table with new ideas and creative outlooks, and they’re more likely to feel valued in what they’re doing. And I felt like I was trusted by Hub leadership to do what I needed to do, and because of that I was able to show up in a more effective way, instead of thinking in the box. So I think that redirect of leadership is a big part of the secret sauce.” (Spoke respondent)
 - “The program we launched, with the help of the funding from CNPP, has really taken off and we have far outstripped our capacity -- we have a current waiting list of 400+ people.” (Hub respondent)
 - “[HUB NAME] is a large organization, we can manage a large federal grant like this. We’ve got systems and staff and capacity to do this, not to mention a really strong track record of doing this kind of work ourselves for a long time. And with the hub and spoke model, we’ve been able to really engage and bring on board much smaller community-based organizations that have none of those things. They’ve got a handful of staff; they’ve maybe never had a federal award. They’ve never used a data system before, but they are trusted providers in the community. And I think that the hub and spoke model itself has been just a

- really great way to kind of get the best of both worlds. So that's been that's been really positive.” (Hub respondent)
- “The ability for the Hub to manage the real interior contract details, to understand what SBA needs and communicate that with us - that was extremely helpful because we weren’t tied up with administrative work, and we could really focus on building our program and providing high-quality services on the ground.” (Spoke respondent)
 - “We have just been delighted and blown away by the amount of capacity building we've been able to do with these smaller community-based organizations, most of whom do not have much experience with federal awards, maybe don't even have that much experience with formal small business development programming, have never done lending. And we've been able to really build their capacity in ways that I think are impactful and will be long lasting, in terms of the role that these organizations are able to play in their communities.” (Hub respondent)

Subtheme 1c. Relative Advantage (Community Navigator Model vs. Traditional SBA Program Model)

- **Culturally Competent, Equity-Focused, Holistic, & “High-Touch” Service Delivery**
 - “The SBDCs have difficulty reaching out to Asian Americans, particularly the underserved population, and we're able to reach them because we have the cultural competency and language competency.” (Hub respondent)
 - “When my counselor comes to meet me at my shop and takes the time to get to know me and understand how my business works, it makes me feel like they actually care about helping my business grow and helping me meet my goals. The process can be confusing and overwhelming, but this program is the first time that it feels like there’s help for me.” (Client respondent)
 - “Service models like SBDCs, they don't provide the level of personal connection that our community navigators have been doing, because we know the people, and if they send us a text at 8:00 PM, we respond to them.” (Spoke respondent)
 - “Our Navigators don't have to be geniuses in business, but more so just need to have a deep understanding of the community, and the community’s cultural perspective on business, and an understanding of how the U.S. business system works – plus they need to have the nuanced communication skills to bridge that gap. For example, you might have a client who immigrated from Kenya and wants to start a food business. If you're in Kenya, you can sell some stuff right on the street, no problem. But in the United States, you just can't do that. And that takes time for people to understand. They think that it can't really be that complicated, when actually it's really complicated, especially if you don't speak English very well. So our Navigators have the culturally specific skills and understanding to help them think through things like that – things that are not obvious to people who are newcomers.” (Spoke respondent)
 - “Our organization has the holistic view of how to attack just what our small businesses are facing, which is at the core of the CNPP model. It's so important to have collaboration between people doing economic development work, and things like community health services and housing. We can all work together. Because it's very hard to have your business going, if you're worried about your child that's sick and you don't know what you can do about health insurance, those types of things.” (Hub respondent)

- *"I do believe that Hub and Spoke is a successful grant model for SBA, and I'd definitely like to participate in more programs that are based on the Hub and Spoke model." (Spoke respondent)*
- **Increased SBA Awareness, Trust, Participation, & Self Efficacy**
 - *"This program has been a tremendous opportunity for networking, and for spreading awareness of what kinds of resources are out there. All of a sudden, we've started getting calls from veterans left and right, all over the country." (Hub respondent)*
 - *"We have created some real awareness that we think for the most part will last because once you connect people to resources, they tend to continue to use those resources and we can also connect them to other organizations that will help them with those resources." (Spoke respondent)*
 - *"CNPP is pretty much a new concept for our clients. There weren't a lot of opportunities for SBA programs and grants in the area. So that's why it was so important for this area, and we hate to see it go, if it's not renewed for that additional year." (Hub respondent)*
 - *"Over 95% of the clients we have served never stepped foot in any kind of government program to help them with their small business. And these are small businesses that are critical to the local economies in which they work - the trucking businesses, childcare businesses, non-emergency medical transport businesses. These are businesses that really matter in communities, and for these small business owners to – for the first time ever – feel like there is a government small business program that they actually feel welcomed into, I think this is pretty important. It's harder to quantify that, but I think that's a really key thing, not just for them, but also for the economic health of these communities." (Hub respondent)*
 - *"I think our clients will continue on with these providers because that's a resource that they didn't know of before. And even though those fees will then have to be incurred by them or their business moving forward, they seem very happy with those relationships and those bonds that they formed with them in the meantime." (Hub respondent)*
 - *"The empowerment aspect is huge - the fact that people walk away from the program feeling empowered in themselves, that they that they can make a decision for their business and trust themselves and believe in their decision as the one that they need to make." (Spoke respondent)*

Subtheme 1d. Partnerships

- **Enhanced Collaboration with SBA**
 - *"The relationship and the communication with SBA has been really positive – we have been assigned to a project officer for the program side and one for the financial side. They really value what we have to say. We've had a lot of great feedback for what we're doing." (Hub respondent)*
 - *"The fact that we had this support from SBA was huge – they brought in a VA representative, which meant there was a door open where I could refer veterans. And they could walk them through some processes that I couldn't." (Hub respondent)*
 - *"We're very happy with our relationship with SBA. The program managers we had were very responsive to any questions that we had. And our district office SBA person was also very helpful, she was always trying to connect the different programs. So we had a very positive experience with the SBA and hope to continue that beyond this program." (Hub respondent)*

- *“The CNPP has absolutely allowed us to strengthen our relationship with SBA. We did have a relationship with them before, although it was much narrower. And having the ability to engage on this project at a national scale with key leadership at SBA, and really focus on acknowledging that we need a different model of services if we are going to equitably reach diverse populations, has really made a tremendous difference.” (Hub respondent)*
- **Enhanced Collaboration with Hubs, Spokes, & Other External Entities**
 - *“Communication with the hub and other spokes has been key and has been really good.” (Spoke respondent)*
 - *“Partnerships were the highlight of the CNPP because we got to meet, work with, and learn from new organizations, update each other on what activities we're doing, and figure out how we could help each other. This kind of networking is one of the most effective ways to do our work, and it's one of the best things that came out of this grant.” (Spoke respondent)*
 - *“The relationship-building piece between the hub and spokes has been the biggest facilitator for success. Our organizations were all part of this larger coalition and basically, we plan to extend our Community Navigator model throughout this larger group of business support organizations, because the results of the program are clear. We know that we're having a wide reach and making impact in our communities, and we want to continue working together.” (Hub respondent)*

Theme 2. Program/Stakeholder Challenges & Gaps

Throughout interview, site visit, and open-ended survey response data, respondents discussed various challenges and gaps that they have encountered during CNPP implementation, as well as provided potential strategies and recommendations for addressing these challenges. Below are selected excerpts, as well as several relevant sub-themes, to summarize this overall theme:

Subtheme 2a. Resources, Information Technology, & Capacity Building

- **Payment Delays**
 - *“Some of our Spokes will have to completely cease operation when the money runs out from CNPP, because they can't afford to keep going – we are trying to figure out how to continue to build this ecosystem, which will be our approach on a volunteer basis in starting in 2024 and beyond.” (Hub respondent)*
 - *“The biggest issue we had with this program was the constant delay in funding that has put our Hub at risk of not making payroll several times. That means that our Spokes were heavily affected by not having money for three or four months, where they weren't able to hold trainings that they had committed to because they didn't have the funds to pay for a space, to pay for a facilitator, to pay for supplies and time. It feels as though this funding issue is preventing us from achieving our goals, which is a really hard pill to swallow.” (Hub respondent)*
 - *“We had to work really hard to gain trust in these underserved communities by making promises and by saying that the SBA really cares. And then not having the money to follow through on those commitments actually destroyed more trust than we were able to build up. Sometimes there was such a delay that it broke down trust in our relationships with stakeholders and the communities we were trying to serve.” (Hub respondent)*
 - *“They needed different payment structure –if reports are submitted on time, the money should be released the same day.” (Hub respondent)*

- *“The agency has had some difficulties issuing payment in a timely manner so as I mentioned, it was set up that we were required to use an advanced payment process. However, there have been several occasions where we’ve had to resubmit the paperwork as a reimbursement request because the agency didn’t get the request processed in time for it to be in advance.” (Hub respondent)*
- *“The review process for funding needs to be expedited, we had cashflow challenges because we had to wait too long for funds to pay our vendors and spokes.” (Hub respondent)*
- *“Speed up payment. Two of our Spokes almost went bankrupt twice because we didn’t receive our “advance” payments until 3 months later.” (Hub respondent)*
- *“Prompt payment by SBA of Hub advance funding.” (Hub respondent)*
- *“Focus tends to shift to survival rather than performance among some spokes when payment is delayed or the rules are changed mid-stream. This also places a difficult burden on some hubs who may not have sufficient cash flow to cover the expenses incurred by the spokes.” (Hub respondent)*
- **Budgetary Limitations**
 - *“We needed the flexibility to distribute the dollars a little bit more evenly. The way we had to set it up, the lead Spokes got so much more money and had to take on even more capacity, whereas the other Spokes were not able to do that, with their smaller subcontracts. So more flexibility in how we distribute among the Spokes that we bring in.” (Hub respondent)*
 - *“We suggest that future budgets allow for light refreshments such as water and coffee as well as lunch at times when the workshop runs for more than 4 hours and having lunch is conducive to keeping business owners longer for additional educational content.” (Hub respondent)*
 - *“The program needs to factor in cost to deliver services more and consider food for some of these events.” (Hub respondent)*
 - *“Please include funds for activity expenses and meal expenses in the program budget for outreach and events.” (Hub respondent)*
 - *“Make food an allowable expense.” (Hub respondent)*
 - *“It would be greatly beneficial to be allowed to serve food and water at trainings.” (Hub respondent)*
 - *“It’s impossible to connect with underresourced entrepreneurs if we’re not able to feed them. Make food an allowable expense.” (Hub respondent)*
 - *“Give us a small amount to use for the purchase of small refreshments at our trainings (maybe up to \$500 a month).” (Hub respondent)*
 - *“Reduce the minimum Spoke budget. Now that we’re up and running - we believe the program would run better if more orgs were engaged as spokes with smaller budgets.” (Hub respondent)*
 - *“Eliminate a 5-spoke minimum for hubs to facilitate less red tape.” (Hub respondent)*
- **Staffing Limitations**
 - *“The reality for our spokes is that, without the capacity to run these programs, sometimes they’re not at the forefront of priority. So if they don’t have the funding or the capacity to hire staff to do this work, then the program might lapse and then those clients lose that traction.” (Hub respondent)*
 - *“The staffing is where we had a bit of a problem getting started. I didn’t even get one of my business coaches in until the start of August [2022]. Our resource specialist was hired in*

September [2022]. Then we lost that business coach in October [2022], and I got two more business coaches, and finally in the first part of January 2023 we were fully staffed.” (Hub respondent)

- **Timeline & Sustainability Limitations**

- “It was a while before we were actually able to really begin, once I became acclimated and my staff became acclimated and we figured out how we really wanted this program to look, and that's only been within the past year, and now the grant is ending.” (Hub respondent)
- “The grant was awarded in October 2021, but money didn't really come through until about February, so it took quite a while. We lost a good three to five months. I knew that these things take time, especially a pilot program that's national in scope.” (Hub respondent)
- “We need to be thinking about this work in terms of a long-term viable solution, versus this being a two-year pilot program. You're going to do more harm than good by coming and providing resources for a very short amount of time, and then seemingly just pulling the plug on all the work that all of these great organizations are doing through this program.” (Hub respondent)
- “As a pilot, it's just been challenging to get the process together, to get the train rolling - it was such a short turnaround, because it's just two years. Finally we feel like our train is moving, and now we're pulling the brakes on the train, that's where we're kind of up in the air.” (Hub respondent)
- “There was so much that was being planned and developed after we were already started, that it took a minute to get caught up to the processes that were required by the SBA or the program itself.” (Hub respondent)
- “A lot of the Spokes had to hire new staff and create programming and, as we're getting into the second year, it is challenging because a lot of them have been wondering what comes next, if it's a long term thing, and we don't really have the answers for that.” (Hub respondent)

- **Data Collection Barriers**

- “The demographic information about race, gender or sexual preference – it's so much information that can specifically identify the individual that I think it creates a barrier to accessing services.” (Spoke respondent)
- “From the standpoint of underserved entrepreneurs who have been systematically discriminated against by the government, they are not even willing to give their government name to the government, let alone their phone number, their home address, their social security number, their sexual orientation. And the fact that these reporting requirements were just for intake, and were so extensive, it definitely cost us on metrics. I know that we served more entrepreneurs than we reported on because we couldn't convince them to fill out the form. The intake shouldn't be a barrier to receiving support.” (Spoke respondent)
- “Create the 3516 as a more welcoming document to the program. The intrusive questions did not engender trust with traditionally marginalized communities. 3516 was only offered in English.” (Spoke respondent)
- “The 3516 document was sometimes a barrier for specific populations that were uncomfortable sharing information that goes to the government.” (Spoke respondent)
- “An abbreviated 3516 form or one that shows what info is mandatory and what is optional. The reporting and the required fields were a barrier in the beginning. It is very hard to build

- trust with new clients while also requesting very personal information in order to meet tracking requirements.” (Hub respondent)
- “Remove the requirement of obtaining SBA Form 3516 from each potential client before rendering services. Many business owners have refused to complete and sign the form because they consider it too intrusive.” (Spoke respondent)
 - “Some of the questions on the 3516, they're very personal, and it takes time and trust to build up a relationship with some of our populations before they'll just provide that information, so that it that creates an unintentional barrier. There's other ways to collect the information needed without being super invasive – some of our partners have used innovative ways and added it to their forms to get this information. But I just think that just thinking that through if we're going to work with hard-to-reach populations, underserved communities, we can't just have a form up front to be completed with how much do you make, what's your income? All of these personal questions, it takes time to get to that. I think in the past SBDC's have functioned like that, if you need to get SBDC services you need to complete this form first, but it's just different the way that our spokes operate in the community.” (Hub respondent)
 - **Data Reporting Barriers**
 - “Learning the COMNAVS computer program has been one of our biggest challenges – there has to be a better way because as soon as we had somewhat figured it out, SBA kept changing it and we just couldn't get used to things.” (Hub respondent)
 - “There's a lot of activity going on that's probably just not being reported. Many of the Spokes aren't really used to capturing, collecting, and curating that kind of information at that level of level of detail.” (Hub respondent)
 - “It was just kind of like, here's a login for COMNAVS, we need you to document what you're doing. And then six months later, it was like, well, no one's documenting it correctly. So we were like, well, how do we document it? I have felt as though there hasn't been a lot of facilitated side-by-side help from SBA.” (Hub respondent)
 - “Some of the reporting policies have changed over the life of the CNPP program. And so just making sure every month I was reporting the correct way with moving standards, it felt like I was trying to hit a moving target.” (Hub respondent)
 - “Improvement to the COMNAVS portal. Reporting in general was time-consuming and challenging, especially with a platform that was constantly changing and hard to understand.” (Hub respondent)
 - “Our challenges as a spoke in implementing the project were driven largely by a lack of personnel capacity or funding to meet the extensive reporting requirements required by participation in the grant. The more extensive the reporting requirements, the more time we need to pull personnel away from direct services to small businesses in order to enter 30+ data points per client into the Hub's data management system.” (Hub respondent)

Subtheme 2b. Understanding Contextual Circumstances & Local Community Needs

- **Incompatible Metrics/Deliverables**
 - “What this grant did not do is truly resemble a navigation model for tracking how many times we referred, collaborated, connected, or networked with our business resource partners. For our organization, we saw value in doing this and tracking on our own, however, metrics being reported up to SBA will not reflect navigation to the full extent that we could have captured.” (Hub respondent)

- *Some of the metrics can be modified because not everybody is fitting into a that little box, and so you have to look at the businesses individually, where they are at the time.” (Hub respondent)*
- *“I am always an advocate for creating a volunteer panel or some type of review board to review those metrics across different communities. What was a fit for us, might not be a fit for somewhere like Phoenix or Detroit. I think it would be great if we tiered the metrics, so maybe a small urban community program has different goals than a larger program. We need to figure out something that can kind of encompass everyone because we're all so different.” (Hub respondent)*
- *“How do we value what the navigators are really good at, which is knowing their people? Those relationships are what make this program successful at its core, but it can be so hard to quantify that. These navigators are not experienced at documenting their time the way the government wants. They're like, yeah, I just walk around the neighborhood and talk to people, but how do we value that? It needs to be valued. That's the part that's been really challenging because we're concerned that the real work is getting “invisible-ized” – the navigators are the ones on the frontline, seeing people on a daily basis, supporting them and helping them to stay on track, but they may not be doing that in a specifically quantifiable way. We need to come up with a way where we can quantify that value.” (Spoke respondent)*
- *“The framing of the deliverables are really based in the same terms that a lot of micro-enterprise organizations have, which are kind of like ‘how many new employees do you have?’ And with our CNPP clients, 80-90% of them have zero or one employee because they're self-owned and they're just struggling through all of this. That's who we're working with. ‘Did you make more than \$8 million?’ How about more than \$800.00, you know? And a lot of times these people get pushed aside, if they're not gonna help the program meet their deliverables.” (Spoke respondent)*
- *“Traditional performance metrics don't measure or appreciate the collaborations and cross-sector cooperations that are hallmarks of CNPP.” (Hub respondent)*
- *“Allow us to track and submit metrics that refer to both outreach and advocacy.” (Hub respondent)*
- *“Make the reporting metrics and process easier and realistic.” (Hub respondent)*
- *“It would be a little easier if there was a little leeway in the metrics and deliverables, because you're not aware of everybody that you helped apply for something, that actually did get something.” (Spoke respondent)*
- **Gaps in Client Outcomes & Satisfaction**
 - *“Calling or follow up. I signed up but never heard from anyone directly until I reached out.” (Client respondent)*
 - *“Be more present in our small business community Hispanic. Hardly do we hear about SBA or USA Chamber of Commerce.” (Client respondent)*
 - *“Follow up. There was zero follow up.” (Client respondent)*
 - *“It was difficult to get responses from the spokes of the Community Navigator programs. Once I did, things went better, but the delay initially was extremely frustrating.” (Client respondent)*
 - *“SBA Community partners should be more available to assist with business startups and business coaching. It took me a year to get a coach and to be assigned someone that would assist me with starting my business.” (Client respondent)*

- **Gaps in Understanding of Geographic & Demographic-Specific Needs**

- *“One of the areas that the SBA needs to review is that the economy of Puerto Rico is not the same as the economy in the states. So maybe the products that they're offering are not attached to the reality of the needs of our entrepreneurs and business owners in Puerto Rico.” (Hub respondent)*

Subtheme 2c. Partnerships

- **Gaps in Collaboration with SBA**

- *“Encourage partners within the SBA small business ecosystem to be more open and prioritize partnering with spokes.” (Spoke respondent)*
- *“Allow the district offices to make themselves available to participate more on informational webinars and business workshops to educate our clients on all of the services that the SBA offers.” (Spoke respondent)*

- **Gaps in Collaboration with Hubs, Spokes, & Other External Entities**

- *“Something that would have been wonderful is a lot more exchange among the Hub managers and Spokes, a lot more intentionality around maybe a regional convening of Hubs and Spokes for us to say ‘hey, what is working for you guys with supporting women entrepreneurs?’ We really need to do more in terms of collaborative learning and feedback and revisions – it's a pilot where we're supposed to learn how to do this better, so there needs to be more of a knowledge exchange.” (Hub respondent)*
- *“I have felt as though there hasn't been a lot of facilitated side-by-side help from [HUB NAME]. There's been some emails saying everyone's doing great, kind of thing, but not a lot of check-ins or guidelines for the program. We're very close to being done and I've reached out the last couple of days, asking where are we at with some of our numbers. I wouldn't say there was tons of side-by-side guidance.” (Spoke respondent)*
- *“Out of all the spokes in our area, we were the only one that didn't have a tight relationship with [HUB NAME], meaning the other three or four Spokes work regularly together on all kinds of projects, and so they did a lot of stuff without us that was not related to the Navigator program, but so they were all very close buddies, and we were sort of left out.” (Spoke respondent)*

Theme 3. Lessons Learned, Opportunities for Improvement, & Potential for Expansion

Throughout interview, site visit, and open-ended survey response data, respondents discussed opportunities to expand the CNPP for further and continued impact, as well as opportunities to incorporate elements of the CNPP as best practices across SBA programming. Below are selected excerpts, as well as several relevant sub-themes, to summarize this overall theme:

Subtheme 3a. Enhance “High Touch” Approach

- **Expand Outreach/Marketing Strategies & Improve Client Communication**

- *“We had one person join the program a few months ago and he brought literally five people to the program - other business owners that all had different issues or different things they were struggling with. In a lot of these village-type communities, it really is the word of mouth that needs to happen to bring people into programs like this.” (Spoke respondent)*

- *“There was a realization during the pandemic that money that was intended for small businesses that are represented by marginalized owners who represent marginalized communities, that money didn't reach them. So the reason for the CNPP is to figure out, how do we connect to immigrants and refugees, BIPOC people? Well, the problem is they're not on your email list, many of them don't use email, so that's a problem and our solution is that we need to validate and fund the frontline organizations that are already trusted and giving this kind of information. We need to capacitate them and enable them to be able to connect them to other resources.” (Spoke respondent)*
- *“We increased focus on community leaders, such as small town officials, librarians etc. and less on existing business groups.” (Hub respondent)*
- *“We hired two community liaisons to help us reach out to underserved communities, provide support during client intake, attend community festivals/events, etc.” (Spoke respondent)*
- *“To best reach our outlying communities, we needed to make a lot of local connections to drum up early support prior to holding an event in those areas.” (Spoke respondent)*
- *“We recognized that business owners may not be connected with us on social media platforms and email; therefore, we provided opportunities for business owners to learn about the program at community events.” (Spoke respondent)*
- *“It will be essential to continue the outreach, primarily through door-to-door/grassroots work. Word of mouth is crucial in the immigrant community - and connecting with people who speak the language is important.” (Spoke respondent)*
- *“In the minority communities we work with, we found that word of mouth or in person outreach at events is the most effective. Additionally, in the rural communities we serve, we found that going to them and building relationships with existing partners was vitally important.” (Spoke respondent)*
- *“Ensure that local entities such as Chambers of Commerce were using local social media avenues to promote.” (Spoke respondent)*
- *“Created pinned features on social media, broadened our social media networking among all the spokes for broader reach.” (Spoke respondent)*
- *“We started doing traditional outreach methods, but then pivoted and focused more attention on attracting influencers, who could help spread the word for us.” (Spoke respondent)*
- *“We increased social media and podcasting to reach a wider audience.” (Spoke respondent)*
- *“We evolved as we learned what reached our target audience most effectively. We found WeChat articles to be very effective as well as targeted Email campaigns.” (Spoke respondent)*
- *“We used Chamber contact list and institutional email lists.” (Spoke respondent)*
- *“More concentration on text messaging. My audience responded better to text messaging.” (Spoke respondent)*
- *“After COVID a lot of folks seem to embrace virtual education more than previously experienced. This led us to creating an IOS and Android App that made everything we do accessible on demand.” (Spoke respondent)*
- *“Had to get an interpreter for my Haitian clients.” (Spoke respondent)*
- *“Enlisted a Spanish speaking partner to help encourage participation.” (Spoke respondent)*
- *“The community navigator program was a great beginning. I think that some type of brand recognition specifically for the Community Navigators program would be great.”*

- *“Perhaps providing co-branded content that the SBA has already created. This would create an immediate and cohesive showing to those that we all support.” (Spoke respondent)*
- *“I think a pre-designed marketing packet or framework would help to better engage clients early on in the program and remove confusion on what the program offers them.” (Spoke respondent)*
- *“Provide marketing guidelines or templates to help spread awareness about the CNPP. I’ve talked with others outside of Idaho and they have never heard of the CNPP and are very curious about it.” (Spoke respondent)*
- *“Additional and better developed marketing materials from the SBA itself would help.” (Spoke respondent)*
- *“Keep Community Navigators engaged “on the street” meeting with and working with local businesses. Additional and better developed Marketing materials from the SBA itself would help.” (Spoke respondent)*
- *“Using whatsapp and focusing more on in person connections. The internet is not a good way to build trusting relationships.” (Spoke respondent)*
- *“More awareness - and the opportunity to hear from staff more often - would be great. I’m busy so I miss things, and I never feel I know what’s going on.” (Client respondent)*
- *“Follow-up emails from one trustworthy source that you can go to ask questions.” (Client respondent)*
- *“Having a local business number or office.” (Client respondent)*
- *“I would greatly appreciate the assistance of a dedicated representative who can keep me informed about business support activities within the Small Business Administration (SBA) through telephone communication.” (Client respondent)*

Subtheme 3b. Assess Needs & Align Implementation Accordingly

- **Increase Adaptability of Metrics & Deliverables**
 - *“It would be beneficial to have more flexibility in the way the program can be designed and operationalized, so that those of us who are doing this work on the direct service side, we know best how to set up our hub and spoke system.” (Hub respondent)*
 - *“Some of the metrics that are built into CNPP are wildly out of perspective of what is actually going on in low-income communities. There needs to be another tier, which we call the visioner level or the pre-entrepreneur level, for those who maybe have never opened a business or are otherwise relatively unskilled in understanding what it takes to start a business – this level is much more foundational, more organizational, and more relational, but a lot messier and harder to track. But this is where a lot of our businesses are at, and we need to be able to measure that.” (Spoke respondent)*
- **Increase Accessibility & Availability of Culturally and Community Specific Resources**
 - *“It would be helpful to have a central website that describes the program clearly. I’m sure I’m missing what I need - I know it’s there, but it’s not always clear what things are relevant to me and what I could benefit from.” (Client respondent)*
 - *“Financial education and support obtaining grants or loans for the smaller business is needed.” (Client respondent)*
 - *“I just wish there were more individualized services for small businesses especially when it comes to funding for businesses that can’t get a loan through a bank or CDFI.” (Client respondent)*

- *"If it was easier to communicate with an agent at SBA office for more information to answer specific questions about loans." (Client respondent)*
- *"Offer frequent courses for beginners as it relates to financing and assistance with business forms needed for the loan." (Client respondent)*
- *"More SBA workshops on grant writing, and how to really navigate SBA loans." (Client respondent)*
- *"A comprehensive listing of all programs available in my area with acronyms and synopses to help navigate the many resources." (Client respondent)*
- *"A list of monthly and yearly events that small businesses can sign up for to become vendors at would be amazing!" (Client respondent)*
- *"For me having a portal I can log into with business resources would be helpful. This way business owners can log in and learn at their own pace and then ask questions." (Client respondent)*
- *"It would be great for the SBA to have resources listed online AND people available to connect with." (Client respondent)*
- *"Local outreach could improve. I seek everything out online and participate virtually as much as possible because we are in a rural community." (Client respondent)*
- *"More marketing through social media." (Client respondent)*
- *"Reaching out to businesses via their financial institution would develop trust with the SBA." (Client respondent)*
- *"Monthly newsletters with updates on programs and resources across federal, state and local opportunities." (Client respondent)*

Subtheme 3c. Develop Long-Term, Sustainable, & Diverse Community of Practice

- **Facilitate Exchange of Best Practices & Strengthen Referral Pathways**
 - *"I would love to see a panel of representatives from different organizations and networks, where we can share best practices and make sure that we're adapting and pivoting our approaches as necessary, as a measure of accountability. And I think that that's something that should just be long standing across any and all missions." (Hub respondent)*
 - *"To better implement the program, there should be a gathering of spokes at least twice a year to network and share data as well as Best Practices." (Hub respondent)*
 - *"Periodical check ins where we can bring small businesses to directly engage with certain SBA departments so that they can hear challenges firsthand to craft solutions together from all stakeholders." (Hub respondent)*
 - *"More opportunities for spokes and hubs to have unscripted communication and engagement to distill best practices." (Hub respondent)*
- **Leverage Resource-Sharing Opportunities & Fundraising Partnerships**
 - *"There are opportunities to think about lifting up some of the very specific practices and skillsets that Community Navigators are deploying as they work with small business owners – we should train SBDC staff and WBC staff and others who are providing these business technical assistance services, train them on those skills and that knowledge so that they are a little more equipped to work with a broader continuum of small business owners. And really thinking about what it means to meet someone where they're at as a small business owner in terms of their business practices, their knowledge, their language and literacy, all those things?" (Hub respondent)*

Subtheme 3d. Strengthen Technical Infrastructure

- **Develop Streamlined & Compatible Reporting System**

- *"All the same metrics are captured through our CRM, and then in a perfect world, it's uploaded to COMNAVS. But the systems didn't integrate, and we lost the ability to accurately count our data, which impacts our ability to show not only the great work we're doing and the impact we're having, but to show others why there's a need for these types of grants and programs. I think they could work with some of the third-party resource providers to design a fully integrated system."* (Hub respondent)

Appendix D: Data Collection Protocols & Instruments

Hub Survey

1) Which of the following organizations has your organization ever partnered or collaborated with?

(select all that apply) [PROGRAMMER NOTE: Randomize the list's order]

- Business financing sources (banks, investors, Community development financial institutions (CDFIs), etc.)
- Federal, state, local, or tribal government agencies
- Nonprofit organizations
- Business organizations (industry associations, chambers of commerce, etc.)
- Business leaders, large firms, and companies
- Universities, colleges, schools
- Places of worship
- Other local organizations in underserved communities, specify:

2) [PROGRAMMER NOTE: Display for each option endorsed in Q1] To what extent has your level of collaboration with the following organizations changed as a result of your participation in Community Navigators? [PROGRAMMER NOTE: Randomize the list's order]

	Stopped collaboration	Significant decrease in collaboration	Slight decrease in collaboration	No change	Slight increase in collaboration	Significant increase in collaboration	Started collaboration	Not applicable
Business financing sources (banks, investors, CDFIs, etc.)								
Federal, state, local, or tribal government agencies								
Nonprofit organizations								
Business organizations (industry associations, chambers of commerce, etc.)								
Business leaders, large firms, and companies								
Universities, colleges, and schools								
Places of worship								
Other local organizations in underserved communities, specify								

3) Which of the following SBA programs or resource partners has your organization ever partnered or collaborated with? (select all that apply) [PROGRAMMER NOTE: Randomize the list's order]

- Small Business Administration (SBA) District Office
- Small Business Development Centers (SBDC)
- SCORE Association
- Women's Business Centers (WBC)
- Veteran's Business Outreach Centers (VBOC)
- U.S. Export Assistance Center (USEAC)
- Procurement Technical Assistance Center (PTAC)
- Other, specify:

4) [PROGRAMMER NOTE: Display for each option endorsed in Q3] To what extent has your level of collaboration with the following SBA programs or resource partners changed as a result of your participation in Community Navigators? [PROGRAMMER NOTE: Randomize the list's order]

	Stopped collaboration	Significant decrease in collaboration	Slight decrease in collaboration	No change	Slight increase in collaboration	Significant increase in collaboration	Started collaboration	Not applicable
Small Business Administration (SBA) District Office								
Small Business Development Centers (SBDC)								
SCORE Association								
Women's Business Centers (WBC)								
Veteran's Business Outreach Centers (VBOC)								
U.S. Export Assistance Center (USEAC)								
Procurement Technical Assistance Center (PTAC)								
Other, specify								

5) Based on your experience implementing the Community Navigators Program, please indicate whether (and to what extent) the following factors acted as either BARRIERS or FACILITATORS to implementation:

	Significant barrier	Slight barrier	No effect	Slight facilitator	Significant facilitator	Not applicable
Hub service delivery scope, staffing & resources:						
Geographic location or coverage of Hub						
Clients' linguistic or cultural issues						
Hub staffing availability						
Hub budget						
Hub information technology						
Partner relations:						
Leveraging existing Hub partnerships						
Developing new Hub partnerships						
Spoke relations:						
Enlisting culturally knowledgeable Spokes						
Hub-Spoke governance						
Monitoring Spokes' activities and outcomes						
Support provided to Spokes						
Communication with Spokes						
Training provided to Spokes						
Spoke staffing availability						
Spoke budget						
Spoke information technology						
Other						
Please specify: _____						

- 6) The evaluation team would like to describe clients' experiences in any group trainings Hubs and Spokes have provided. For the purpose of follow-up with clients, do you track and maintain the roster of clients who attend group trainings?
- Yes
 - No (Skip to Q8)
 - Don't know (Skip to Q8)
- 7) We would like to reach out to clients that (only) participated in group training sessions. Would you be willing to share the roster of clients, including their email addresses, that participated in group training sessions between Sept. 1, 2021 through Sept. 1, 2022?
- Yes ⁴⁷
 - No
 - Don't know

(If Yes to Q7) Thank you, we will contact you in the next few days.

- 8) Please provide suggestions for improving the Community Navigators program to better engage potential clients:

We thank you for your time spent taking this survey.
The results will provide suggestions for improvements to this valuable small business assistance program.

⁴⁷ Respondents were sent a follow-up email with instructions on how to securely transmit the roster of clients that participated in group training activities.

Hub Interview

Note: *In the context of this study, the term “underserved” refers to populations and communities that have been historically left out (those that have been underserved by governments).*

Introduction (5 minutes)

Please describe your organization and its mission. What are the goals for your organization’s participation in the Community Navigators?

Program Implementation (30 minutes)

- 1) What types of outreach activities has your network conducted to reach aspiring and existing local entrepreneurs?
- 2) How have you tailored activities to reach specific communities? *[Prompt: Could you describe the communities your organization serves? Are there differences in how you've tailored activities to each different community or group that you serve?]*
- 3) What barriers have you encountered in implementing Community Navigators?
- 4) What factors have enabled Community Navigators' success?
- 5) In order to meet local needs, have you needed to adjust or change your approach to implementation of the Community Navigators effort? *[Prompt: Were there any specific adjustments you made to the required program tasks? If so, why did you make these adjustments?]*
- 6) What outreach activities do you think are successful in increasing awareness of Community Navigators and/or SBA programs?
- 7) What outreach activities do think have not been effective in increasing awareness of Community Navigators and/or SBA programs?
- 8) Based on your outreach to communities *[mentioned in #2]* have you noticed any gaps in your organization’s outreach and engagement? *[list underserved communities that the respondent answered in #2]:*
- 9) How successful was your outreach to *[list underserved communities that the respondent answered in #2]* and why?
- 10) Which planned goals were the most challenging to achieve?

Partner Relationships (10 minutes)

- 11) Has your organization established any new strategic partnerships as a result of your Community Navigator efforts?
 - a) Briefly describe how these new strategic partnerships have affected your organization’s implementation of the Community Navigators (i.e., program innovations, resources, and/or assets, budgets, outreach, and staffing).
- 12) Does your organization have a system in place for monitoring the extent to which the Community Navigators Program is being implemented as planned?
[Prompt: Organizations might conduct quality assurance reviews to assess compliance and/or variation between the implementation plan (as outlined in the proposal) and program delivery (based on quarterly performance reports and other Hub/Spoke/client data).]
[If yes] What issues do you encounter when doing this work? *[If issues are given]* Do you employ any mitigation strategies? *[Prompt: Which ones? Tell me more about them.]*
- 13) Has your organization noticed increased engagement or communication between Spokes?

Identified Best Practices (10 minutes)

- 14) Has the CNPP increased awareness of and participation in SBA programs among business owners and entrepreneurs who you serve? Can you provide examples?
- 15) Based on your experiences with Community Navigators, what modifications to the program should we consider?

Conclusion (5 minutes)

- 16) Is there anything else related to Community Navigators that you would like to share?

Spoke Survey

1. How successful was your organization in using the following methods to conduct outreach among local entrepreneurs and business owners?

	Not at all successful	Slightly successful	Moderately successful	Successful	Very successful	Not applicable
Websites						
E-mail or electronic mailing lists						
Virtual events or videos						
Social media						
Direct mailing						
Telephone (calls and/or texts)						
Radio, TV						
Newspapers or magazines						
Bulletins, newsletters, and flyers in the community (places of worship, local organizations, etc.)						
In-person events or meetings in the community						
Word of mouth (via friends, family, colleagues, etc.)						
Other, specify						

2. Did you have to change your outreach strategies or activities to better reach certain communities?
 - Yes
 - No
 - Don't know
3. (IF YES) Please briefly describe these changes: _____
4. How successful was your organization in promoting participation by entrepreneurs and business owners in the following business training and assistance activities conducted by your organization? [PROGRAMMER NOTE: Randomize the list's order, excluding the 'Other' option]

	Not at all successful	Slightly successful	Moderately successful	Successful	Very successful	Not applicable
Financial literacy, credit counseling						
Business operations (business plan, accounting, marketing, import/export, HR)						
Contracting and procurement						
Access to capital						
Disaster preparedness, recovery						
Loans/program applications						
Business certifications (WOSB, 8(a), HUBZone)						
Business networking						
Startups and business development						
Assistance in languages other than English						
Other, specify						

5. Did you refer clients to any other business support programs or services?

- Yes
- No (Skip to Q7)
- Don't know (Skip to Q7)

6. (IF YES) Which business support programs or services did you refer clients to? (select all that apply)

- SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)
- SBA loans (7(a), Microloan, CDC/504, etc.)
- SBA resource partners (SBDC, VBOC, PTAC, WBC, etc.)
- Other federal business assistance programs
- State or local government business assistance programs
- Business, industry, chamber of commerce, professional organization, or association
- Non-SBA loans or grants
- Other business financing sources (investors, line of credit, etc.)
- Other, specify

7. Which of the following organizations has your organization ever partnered or collaborated with? (select all that apply) [PROGRAMMER NOTE: Randomize the list's order, excluding the 'Other' option]

- Business financing sources (banks, investors, etc.)
- Federal, state, local, or tribal government agencies
- Nonprofit organizations
- Business organizations (industry associations, chambers of commerce, etc.)
- Business leaders, large firms, and companies
- Universities, colleges, and schools
- Places of worship
- Other local organizations in underserved communities, specify

8. [PROGRAMMER NOTE: Display for each option endorsed in Q7] To what extent has your level of collaboration with the following organizations changed as a result of your participation in

Community Navigators? [PROGRAMMER NOTE: Randomize the list's order, excluding the 'Other' option]

	Stopped collaboration	Significant decrease in collaboration	Slight decrease in collaboration	No change	Slight increase in collaboration	Significant increase in collaboration	Started collaboration	Not applicable
Business financing sources (banks, investors, etc.)								
Federal, state, local, or tribal government agencies								
Nonprofit organizations								
Business organizations (industry associations, chambers of commerce, etc.)								
Business leaders, large firms, and companies								
Universities, colleges, and schools								
Places of worship								
Other local organizations in underserved communities, specify								

9. Which of the following SBA programs or resource partners has your organization ever partnered or collaborated with? (select all that apply) [PROGRAMMER NOTE: Randomize the list's order, excluding the 'Other' option]

- Small Business Administration (SBA) District Office
- Small Business Development Centers (SBDC)
- SCORE Association
- Women's Business Centers (WBC)
- Veteran's Business Outreach Centers (VBOC)
- U.S. Export Assistance Center (USEAC)
- Procurement Technical Assistance Center (PTAC)
- Other, specify

10. [PROGRAMMER NOTE: Display for each option endorsed in Q9] To what extent has your level of collaboration with the following SBA programs or resource partners changed as a result of your participation in Community Navigators? [PROGRAMMER NOTE: Randomize the list's order, excluding the 'Other' option]

	Stopped collaboration	Significant decrease in collaboration	Slight decrease in collaboration	No change	Slight increase in collaboration	Significant increase in collaboration	Started collaboration	Not applicable
Small Business Administration (SBA) District Office								
Small Business Development Centers (SBDC)								
SCORE Association								
Women's Business Centers (WBC)								
Veteran's Business Outreach Centers (VBOC)								
U.S. Export Assistance Center (USEAC)								
Procurement Technical Assistance Center (PTAC)								
Other, specify								

11. Based on your experience implementing the Community Navigators Program, please indicate whether (and to what extent) the following factors acted as either BARRIERS or FACILITATORS to implementation:

	Significant barrier	Slight barrier	No effect	Slight facilitator	Significant facilitator	Not applicable
Program staff:						
Using linguistically and culturally knowledgeable staff						
Staffing levels						
Client relations:						
Conducting targeted outreach to potential clients						
Knowledge of targeted groups and communities						
Clients' linguistic or cultural issues						
External partner relations:						
Engaging existing partners						
Developing new partnerships						
Referring clients to other business support programs or services						
Program-specific partner relations:						
Communication with other Spokes						
Communication with Hub						
Hub-provided resources, training, assistance, and/or support						
Service delivery scope & resources:						
Geographic location or coverage						
Information Technology						
Budget						
Other						
Please specify: _____						

12. How often did your organization conduct the following activities?

	Never	Rarely	Sometimes	Often	Very often	Not applicable
Measured and tracked over time the demographic composition of the program's service area (race, ethnicity, primary language spoken, gender, etc.).						
Ensured that services are in (or close to) the neighborhoods where people being reached by your organization reside or have business.						
Ensured that services are easily accessible by public transportation.						
Ensured that services are available during evenings and weekends.						
Ensured that services are available virtually						
Developed and reviewed your organization's mission statement to ensure that it prioritizes cultural competence and equitable access to services and resources.						
Hired staff congruent with the demographic composition of your service area (ethnicity, race, language capabilities, etc.).						
Considered clients' culture, race, ethnicity, language, inequality, and other factors in developing and implementing outreach and support services.						
Monitored client service satisfaction, including using different languages reflecting the demographic data of the program's service area.						
Engaged at various levels of the community (e.g., residents, leaders, and cultural/social organizations) to develop and implement outreach and assistance services						
Other, specify						

13. The evaluation team would like to describe clients' experiences in any group trainings that Hubs and Spokes have provided. For the purpose of follow-up with clients, do you track and maintain the roster of clients who attend group trainings?

- Yes
- No (Skip to Q15)
- Don't know (Skip to Q15)

14. (IF YES) We would like to reach out to clients that (only) participated in group training sessions. Would you be willing to share the roster of clients, including their email addresses, that participated in group training sessions between Sept. 1, 2021 through Sept. 1, 2022?

- Yes ⁴⁸
- No
- Don't know

(If Yes to 14) Thank you, we will contact you in the next few days.

⁴⁸ Respondents were sent a follow-up email with instructions on how to securely transmit the roster of clients that participated in group training activities.

15. Please provide suggestions for improving the Community Navigators program to better engage potential clients:

We thank you for your time spent taking this survey.

The results will provide suggestions for improvements to this valuable small business assistance program.

Spoke Interview

Note: *In the context of this study, the term “underserved” refers to populations and communities that have been historically left out (those that have been underserved by governments).*

Introduction (5 minutes)

Please describe your organization and its mission. What are the goals for your organization’s participation in the Community Navigators?

Program Implementation (30 minutes)

1. What types of outreach activities has your network conducted to reach aspiring and existing local entrepreneurs?
2. How have you tailored activities to reach specific communities? *[Prompt: Could you describe the communities your organization serves? Are there differences in how you've tailored activities to each different community or group that you serve?]*
3. What barriers have you encountered in implementing Community Navigators?
4. What factors have enabled Community Navigators' success?
5. In order to meet local needs, have you needed to adjust or change your approach to implementation of the Community Navigators effort? *[Prompt: Were there any specific adjustments you made to the required program tasks? If so, why did you make these adjustments?]*
6. What outreach activities do you think are successful in increasing awareness of Community Navigators and/or SBA programs?
7. What outreach activities do think have not been effective in increasing awareness of Community Navigators and/or SBA programs?
8. Based on your outreach to communities *[mentioned in #2]* have you noticed any gaps in your organization’s outreach and engagement? *[list underserved communities that the respondent answered in #2]:*
9. How successful was your outreach to *[list underserved communities that the respondent answered in #2]* and why?
10. Which planned goals were the most challenging to achieve?

Partner Relationships (10 minutes)

11. Has your organization established any new strategic partnerships as a result of your Community Navigator efforts?
 - Briefly describe how these new strategic partnerships have affected your organization’s implementation of the Community Navigators (i.e., program innovations, resources, and/or assets, budgets, outreach, and staffing).
12. Does your organization have a system in place for monitoring the extent to which the Community Navigators Program is being implemented as planned?

[Prompt: Organizations might conduct quality assurance reviews to assess compliance and/or variation between the implementation plan (as outlined in the proposal) and program delivery (based on quarterly performance reports and other Hub/Spoke/client data).]

[If yes] What issues do you encounter when doing this work? [If issues are given] Do you employ any mitigation strategies? *[Prompt: Which ones? Tell me more about them.]*

13. Has your organization noticed increased engagement or communication between Spokes?

Identified Best Practices (10 minutes)

14. Has the CNPP increased awareness of and participation in SBA programs among business owners and entrepreneurs who you serve? Can you provide examples?

15. Based on your experiences with Community Navigators, what modifications to the program should we consider?

Conclusion (5 minutes)

16. Is there anything else related to Community Navigators that you would like to share?

Client Survey

1. In the past 12 months, did you receive outreach (e.g., advertisements, emails, information at an event, etc.) from any organizations (e.g., local government agencies, community organizations, chambers of commerce, SBA resource partners) regarding business assistance, training, and/or financing services available in your community?
 - Yes
 - No (SKIP TO Q4)
 - Don't know (SKIP TO Q4)
2. In the past 12 months, did you receive outreach from any of the following organizations regarding business assistance, training, and/or financing services available in your community? (Select all that apply)
 - <insert Spoke_name> - Community Navigator Spoke
 - <insert Hub_name> - Community Navigator Hub
 - SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.) [links to definitions on web survey]
 - SBA resource partners (SBDC, VBOC, PTAC, WBC, etc.) [links to definitions on web survey]
 - SBA district office
 - Other federal, state, or local government business assistance programs
 - Bank or financial institution (Community Development Financial Institutions [CDFI], etc.)
 - Private-sector business assistance program (Goldman Sachs 10k small business, etc.)
 - Industry, business, or professional association/organization, chamber of commerce
 - Other, specify: _____
 - Don't know

3. In the past 12 months, did you receive any of the following types of outreach regarding business assistance, training, and/or financing services available in your community? (Select all that apply)
- E-mail or electronic mailing lists
 - Websites
 - Virtual events or videos
 - Social media
 - Direct mailing
 - Phone calls, texts
 - Radio, TV
 - Newspapers, magazines
 - In-person events and meetings in the community
 - Bulletins, newsletters, and flyers in the community (places of worship, local organizations, etc.)
 - Word of mouth (via friends, family, colleagues, etc.)
 - Other, specify: _____
 - Don't know
4. Moving forward, how would you prefer to receive outreach regarding business assistance, training, and/or financing services available in your community? (Select all that apply)
- E-mail or electronic mailing lists
 - Websites
 - Virtual events or videos
 - Social media
 - Direct mailing
 - Phone calls, texts
 - Radio, TV
 - Newspapers, magazines
 - In-person events and meetings in the community
 - Bulletins, newsletters, and flyers in the community (places of worship, local organizations, etc.)
 - Word of mouth (via friends, family, colleagues, etc.)
 - Other, specify: _____
 - Don't know
5. In the past 12-months, have you participated in any business assistance, training, and/or financing services related to your small business needs and goals? (e.g., workshops, events, counseling, etc.)
- Yes
 - No
 - Don't know

[Select out non-participants: SKIP TO Q17 IF NO/DON'T KNOW TO BOTH Q1 AND Q5]

SCREEN DISPLAY: "You stated that you have not received any outreach about nor participated in any business assistance, training, or financing services. If those responses are not correct, use the BACK

button below to return to the previous pages and change your answers. Otherwise, select “End survey.” [END SURVEY if Respondent selects “End Survey.”]

6. (IF Q5=Yes) In the past 12 months, which of the following organizations provided you with business assistance, training, and/or financing services? (Select all that apply)
- <insert Spoke_name> - Community Navigator Spoke
 - <insert Hub_name> - Community Navigator Hub
 - SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.) [links to definitions on web survey]
 - SBA resource partners (SBDC, VBOC, PTAC, WBC, etc.) [links to definitions on web survey]
 - SBA district office
 - Other federal, state, or local government business assistance programs
 - Bank or financial institution (Community Development Financial Institutions [CDFI], etc.)
 - Private-sector business assistance program (Goldman Sachs 10k small business, etc.)
 - Industry, business, or professional association/organization, chamber of commerce
 - Other, specify: _____
 - Don't know

[IF Q2 Hub or Spoke or Q6 Hub or Spoke is endorsed, go to Q7; otherwise, if none Hub and Spoke endorsed skip to Q17]

7. In the past 12 months, which of the following business assistance, training, and/or financing services have you received through [HUB/Spoke]? (Select all that apply) [PROGRAMMER NOTE: Randomize the list's order]
- Financial literacy, credit counseling
 - Business operations (business plan, accounting, marketing, import/export, HR, etc.)
 - Contracting and procurement
 - Access to capital
 - Disaster preparedness, recovery
 - Loan/program applications
 - Business certifications (WOSB, 8(a), HUBZone)
 - Business networking
 - Startups and business development
 - Other, specify
 - Don't know

8. Please rate your level of satisfaction with the following services or activities provided by [HUB/Spoke] over the past 12 months: [PROGRAMMER NOTE: Randomize the list's order]

	Highly dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Highly satisfied	Not Applicable
Ease of engagement (e.g., scheduling an appointment)						
Outreach (emails, phone calls, information at an event, etc.)						
Application process for business assistance, training, and/or financing services						
Delivery of business assistance, training, and/or financing services						
Referrals to other organizations for additional business assistance, training, and/or financing services						
Overall experience						
Other, specify:						

9. As a result of your participation in services through *[HUB/Spoke]* over the past 12 months, please rate the change in your **knowledge** of the following programs/organizations:

	No change	Slight increase	Moderate increase	Considerable increase	Substantial increase	Not Applicable
SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)						
SBA loans (7(a), Microloan, CDC/504, etc.)						
SBA resource partners (SCORE, SBDC, VBOC, PTAC, WBC, etc.)						
SBA District Office						
Other federal, state, or local government business assistance programs						
Business, industry, chamber of commerce, professional organization, or association						
Non-SBA loans or grants						
Other business financing sources (investors, etc.)						
Other, specify						

10. As a result of your participation in services through *[HUB/Spoke]* over the past 12 months, please rate the change in your **trust** in the following SBA programs/partners: [PROGRAMMER NOTE: Randomize the list's order]

	Substantially decreased	Decreased	No change	Increased	Substantially increased	Not applicable
SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)						
SBA loans (7(a), Microloan, CDC/504, etc.)						
SBA resource partners (SCORE, SBDC, VBOC, PTAC, WBC, etc.)						
SBA district office						
Other, specify						

11. As a result of your participation in services through *[HUB/Spoke]* over the past 12 months, please rate the change in your **skills, abilities, and/or confidence** to complete the following activities:

	Substantially decreased	Decreased	No change	Increased	Substantially increased	Not applicable
Identifying business assistance, training, and/or financing services that are relevant to my business needs and goals						
Applying for business assistance, training, and/or financing services that are relevant to my business needs and goals						
Resolving any application issues						
Obtaining small business loans and/or grants						
Other activities related to business assistance, training, and/or financing services (specify):						

12. To what extent do you **agree or disagree** with the following statements about your experience working with *[HUB/Spoke]* over the past 12 months?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Not applicable
The staff understand people like me.						
The staff are knowledgeable about people in my community.						
The staff respect my values and beliefs.						
I feel represented among staff.						
I trust the staff.						
Services are provided in, or close to, my neighborhood						
Services are easily accessible by public transportation.						
Services are available during evenings and weekends.						
Services are available virtually						
If I need it, there are documents, materials, or services in multiple languages easily available for me.						
If I need it, there is sufficient accommodation for people with disabilities.						
Other, specify						

13. Have you ever been referred by *[HUB/Spoke]* to participate in any other business support programs or services?

- Yes
- No (Skip to Q15)
- Don't know (Skip to Q15)

14. (IF YES) Which business support programs or services have you been referred to? (Select all that apply)

- SBA programs (8(a), 7(j), B2B, THRIVE, RIC, etc.)
- SBA loans (7(a), Microloan, CDC/504, etc.)
- SBA resource partners (SCORE, SBDC, VBOC, PTAC, WBC, etc.)
- SBA district office
- Other federal business assistance programs
- State or local government business assistance programs
- Business, industry, chamber of commerce, professional organization, or association
- Non-SBA loans or grants
- Other business financing sources (investors, etc.)
- Other, specify
- Don't know

15. Have the services provided by *[HUB/Spoke]* allowed you (or your business) to achieve new business goals/outcomes that you had not achieved prior to your participation in the program?

- Yes
- No (SKIP TO Q17)
- Don't know (SKIP TO Q17)

16. (IF YES) To what extent do you agree or disagree with the following statements about the services provided by [HUB/Spoke]?

The services provided by [HUB/Spoke] have allowed me to... [PROGRAMMER NOTE: Randomize the list's order]

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Not applicable
Improve my business management practices (business plan, accounting, marketing, import/export, HR, etc.)						
Win new contracts and/or subcontracts						
Gain new financing opportunities						
Develop new networks and collaborations						
Achieve business growth (employment, revenue, profits, etc.)						
Continue to stay in business						
Open a new business						
Other, specify						

17. Please, provide suggestions for improving your knowledge, trust, and engagement in SBA business assistance programs or services:

We thank you for your time spent taking this survey.
The results will provide suggestions for improvements to this valuable small business assistance program.

Client Interview

Introduction (5 minutes)

- 1) Could you please describe your business and your work?
 - a) What are your business goals?
 - b) Could you share what influenced your decision to start your own business, and start on this journey?
- 2) What are your business needs?
 - a) What organization(s) provide you with business trainings or counseling services?
 - b) How did you find out about the business support services provided by [organization]?

Program (15 minutes)

- 3) Within the past 12 months, what business trainings, events, and/or webinars have you attended?
- 4) How satisfied or dissatisfied are you with the services you have received and why?
- 5) Has CNPP allowed you to do something that you couldn't or didn't do before your participation in the program?
- 6) Would you recommend any of these services to others and why?
- 7) Have you received referral(s) to any other organizations or programs providing business support services?
 - a) If so, what type of service did they provide?
 - b) What organization(s) you were referred to?

Feedback (7 minutes)

- 8) Since receiving business support services, have you learned about other services offered by the SBA like Women's Business Centers (WBC), SCORE, or Small Business Development Centers (SBDC)?

Conclusion (3 minutes)

- 9) Is there anything else that you would like to share?

Site Visit Protocol

Optimal's identification of site visit Hubs and Spokes was based on information from the desk reviews and input from the SBA. In an effort not to overburden the Spokes, those who recently participated in a site visit (including Michigan and Alaska) were excluded from site selection.

Optimal completed each site visit in 1-2 days. A key factor in conducting successful site visits was strong logistical management and buy-in from stakeholders. After securing participation in the study by first establishing a relationship with Hubs, Optimal asked each Spoke director (or other key staff) to serve as the coordinator for the visit. Identifying a local coordinator was a critical component for ensuring that a wide range of data could be collected, while also minimizing burden. The local coordinator served as a key source for identifying any additional knowledgeable personnel, responding to survey questions, promoting staff cooperation, facilitating focus group scheduling, setting up meeting spaces, and assisting in the development of protocols to obtain access to administrative data and documentation.

The process that Optimal followed for scheduling and conducting the data collection employed clear milestones for the completion of the site visit activities. Optimal first established relationships with the selected Hubs to gain their buy-in and assistance in reaching out to the selected Spokes. Optimal worked with Hub managers, and then jointly reached out to Spoke directors and/or coordinators, 8 weeks in advance of the site visits to begin preparation by proposing the agenda, schedule, and logistics for each visit, focus group, and interviews. The following time frame allowed Optimal to make substitutions, if necessary, prior to the beginning of data collection.

Time frame	Site visit preparation
12 weeks out	Optimal worked with SBA on communication plan to alert Hubs of site visits, interviews, and surveys; selecting Hubs and spokes and obtaining spoke director contact information.
8 weeks out	Optimal established a relationship with selected Hubs to gain their assistance in reaching out to the selected spokes, and worked with spoke director and/or coordinators on the following: <ul style="list-style-type: none">• Agenda and schedule• Logistics for interviews and focus group
3 weeks out	Optimal finalized interviewee lists
2 weeks out	Optimal confirmed logistics of visit
1 week out	Optimal sent reminders to interview and focus group participants
2 days before	Optimal sent final reminders

Financial Reports

Optimal requested the following financial information for the period of analysis from each participating Hub/Spoke site:

- Overall annual revenue
- CNPP subaward
- CNPP Expenditures
- Expenditure – 1st year
- Personnel/Labor

- Managers
- Counselors / Trainers / Outreach / Other
- Other direct costs
- Travel (local and nonlocal)
- Marketing, advertising, outreach
- Other
- Indirect costs (G&A, overhead)

Interviews

Each site visit included two to three interviews with Hub/Spoke managers and community navigator counselors to gain a more detailed understanding of program implementation factors in addition to a more detailed discussion of contextual issues and mitigation strategies. These interviews also focused on identifying successful outreach strategies/methods for targeted populations. During the site visits, Optimal also conducted additional administrative data collection as well as informal observations of program implementation factors like counseling, training, or outreach activities.

Focus Groups

Each site visit included two focus groups consisting of up to eight clients each. Clients who were asked to participate in the focus groups included individuals who identify with the targeted population groups, and individuals who have attended trainings, received counseling or technical assistance, or have participated in some other service that the Spoke has provided (including referrals to resource partners).

Client focus groups were used to gain a better understanding of client participation in program services and describe how these services have assisted their business/company. The focus groups also identified and explained any unmet needs and perceived effectiveness of the program.

Focus group composition and discussion were carefully planned to create a non-threatening environment, so that participants felt free to talk openly and give honest opinions. The focus groups utilized a semi-structured question protocol, giving participants the opportunity to expand on ideas related to set topics. During the focus groups, Optimal team members took detailed notes as well as audio recordings, with permission from the participants, for subsequent qualitative coding and analyses.

Conclusion of Site Visit

Optimal team members completed a debriefing at the conclusion of each site visit. This debriefing captured difficulties with protocols, site visit activities and highlights, general impressions of the visit, unexpected findings, and any other significant information.

Interview Protocol for Site Visit

Respondents: Hub/Spoke managers and community navigator counselors

Duration: 30 minutes

Mode/Location: In-person and virtual interviews

Purpose: Contextualize factors that enable or prevent implementation (EQ1a), inform changes in the logic model to improve program design or implementation (EQ2c), inform and contextualize customer-centric design and program delivery approaches/practices (EQ4c, EQ4d).

Topic	Time in each section (in minutes)
Introduction	2
Program implementation and outreach	15
Relationships	10
Conclusion	3

Introduction (2 minutes)

1. Please explain your role as a Community Navigator Spoke.

Program Implementation and Outreach (15 minutes)

2. Confirm that your organization's Community Navigator program is focused on <targeted population(s)> in the following geographic areas <geographic areas>.
 - a. How has your organization conducted outreach to businesses and/or entrepreneurs as part of the Community Navigator program?
 - b. Did you tailor your outreach approach to the community? How so? (i.e., speaking in the language clients are most comfortable in, respecting cultural norms)? Please share any specific adjustments to the outreach approach to drive client engagement and participation.
 - c. Has any specific outreach approach (e.g., door to door, e-mail, social media, flyers) been more successful than others? Why? For which groups?
3. What are potential gaps you have noticed in outreach and engagement? Are there particular groups or communities that remained difficult to reach? *[Prompt: Examples of outreach activities might include e-mail, websites, electronic mailing lists, virtual events, videos, social media, direct mailing, phone calls, texts, radio, TV, newspapers, magazines, in-person events and meetings, bulletins, newsletters, flyers in the community (places of worship, local organizations, etc.), and word of mouth (via friends, family, colleagues, etc.)]*
4. What have been barriers or facilitators to Community Navigator program success?
5. What activities or events has your organization led or organized to reach a variety of community leaders that represent the <targeted population(s)> (community leaders can be individuals or local organizations)?
6. Has there been a noticeable change (increase/decrease) in the types of referrals to any other business support programs or services provided to clients? (Are you becoming more or less engaged with SBA resource partners?)

Relationships (10 minutes)

7. As a result of working on the Community Navigator Program, has your organization established new partner relationships? How?

8. Is your organization collaborating with CNPP partners to benefit program innovations, resources, and/or assets, budgets, and staffing? If yes, in which areas (innovations, resources, assets, budgets, and/or staffing)? How?
9. Has this organization (as a Spoke) noticed increased engagement or communication between the other Spokes within this Hub?

Conclusion (3 minutes)

10. Overall, what do you think about the effectiveness of Community Navigators in engaging <target populations> clients?
11. Any suggestions for improving CNPP services, support, or outreach?
12. Is there anything else related to CNPP that you would like to share that we have not already covered?

Focus Group Protocol for Site Visit

Respondents: 8-16 clients per site visit

Duration: 60 minutes

Mode/Location: In-person/virtual site visits with Hubs/Spokes

Purpose: Inform customer-centric design and program delivery practices for CNPP and other SBA programs (EQ4d). Inform and contextualize factors that enable or prevent implementation (EQ1a) and client satisfaction (EQ4a, EQ4b).

Topic	Time in each section (in minutes)
Introduction	5
Program	20
Feedback	20
Conclusion	10

Introduction (5 minutes)

1. Please describe your business (or business idea) and its mission.
2. How were you initially contacted regarding the different programs and services that were/are available in your community? *[prompts include varying modes: online, social media, direct mailing, phone calls, text messages, radio, in-person events/meetings, word of mouth]*

Program (20 minutes)

3. What trainings, events, or webinars have you or your business representatives participated in recently?
 - a. How involved have you or your business representatives been in these programs and services since March 2022?
4. How satisfied or dissatisfied are you with the services offered and why?
5. Have you received a referral to another resource partner (a business center, like Women's Business Centers, Small Business Development Centers)?
 - a. If so, what service(s) have they provided to your organization (or what services could they provide)?

- b. Please raise your hand if your business is located in a rural community or serves a rural community. Do you face particular challenges in achieving business outcomes due to be located in a rural community? Please describe.
- 6. Please describe the community or clientele your business serves. What are the business outcomes relating to serving this community or clientele, if any?
- 7. How has your participation in trainings, events, or webinars changed or addressed these? How has this affected your organization?
- 8. How are you treated by counselors, trainers, and other service partners? PROMPTS: Do you feel that:
 - a. You're being treated fairly.
 - b. You're being treated with professionalism.
 - c. The staff are knowledgeable about cultures and people in your community.
 - d. The staff respects your cultural, religious, spiritual, and other values and beliefs.
 - e. The staff are trustworthy.

Feedback (20 minutes)

- 9. Are you more knowledgeable of the services offered by other organizations, as a result of participation in CN activities and services?
 - a. How about your knowledge of other SBA resource partners such as Women's Business Centers (WBC) or SCORE?
 - b. How about your knowledge of services offered by other (non-SBA) resource partners?
- 10. What activities would your organization like to see offered? [*Prompt: For example, these could be activities offered through other programs but would be beneficial for this program as well*].
- 11. Are there unmet business needs that you have?

Conclusion (10 minutes)

- 12. Overall, how would you rate Community Navigators' effectiveness of Community Navigators?
- 13. Do you have any suggestions for future improvements?
- 14. Is there anything else related to CNPP that you would like to share?