



NH Community Development Finance Authority Community Navigator Pilot Program Implementation Guide

CDFA

The Community Development Finance Authority (CDFA) is a statewide nonprofit public authority focused on maximizing the value and impact of community development, economic development and clean energy initiatives throughout New Hampshire. The organization leverages a variety of financial and technical resources, including the competitive deployment of grant, loan and equity programs.

Vision & Mission

CDFA envisions New Hampshire's future with economically and socially resilient communities that reflect and respect their natural surroundings and represent places where people want to live and work. In working towards this vision, CDFA invests in the people of New Hampshire by:

- Enabling its partners to make transformational and sustainable changes;
- Meeting the evolving needs of New Hampshire communities;
- Deploying a well-tuned, effective investment system which directly impacts local communities; and
- Taking an innovative and collaborative approach to development finance.

Investment in the NH Small Business Ecosystem

Since 2012, CDFA has supported a growing Microenterprise Technical Assistance Program, which provides a full range of entrepreneurial training and technical assistance services to low- and moderate-income micro-business owners and start-ups (those with fewer than five employees). Funding supports a network of on-the-ground small-business technical-assistance partners, which work with qualifying micro-businesses to help them get access to free or low-cost business planning and consulting, training, loans and other financing. The robust and effective microenterprise TA network provides the backbone for the Community Navigator Program.

The CDFA Microenterprise Technical Program is a subset of the CDBG Economic Development Program, with funding provided through the U.S. Department of Housing and Urban Development. The NH Community Navigator program is the only one of its kind in the country that in which SBA-CNPP funding complements HUD CDBG Microenterprise funding.

Resources:

- www.nhcdfa.org
- www.resources.nhcdfa.org

PROGRAM OVERVIEW AND OBJECTIVES

The [Community Navigator Pilot Program](#) (CNPP) is an American Rescue Plan initiative designed to reduce barriers that underrepresented and underserved entrepreneurs often face in accessing the programs they need to recover, grow, or start their businesses. CDFA was awarded a \$2.5 million grant from the [U.S. Small Business Administration](#) to launch the program in New Hampshire. CDFA is [one of fifty-one grantees selected](#) from more than 700 submissions nationwide.

CDFA serves as the statewide “Hub” for implementation, working alongside our established microenterprise technical assistance providers, New Hampshire’s SBA office, statewide training and

language-access partners, and on-the-ground community partners to achieve the goals of the program. The program design builds on years of CDFA's investment in microenterprises through technical assistance community partners, including more than \$2.6 million in federal Community Development Block Grant resources in the past two years.

Through the Community Navigator Pilot Program, CDFA will invest in partner organizations around the state to advance small business development and expand wealth-building pathways in New Hampshire. Key community-based partners ("Spokes") include:

- [Northwest Spoke](#) (Grafton and Coos Counties) - [Grafton Regional Development Corporation \(GRDC\)](#) & [Coos Economic Development Corporation \(CEDC\)](#);
- [Northeast Spoke](#) (Belknap, Carroll and Strafford Counties) – [Belknap Economic Development Council \(BEDC\)](#) and [Wentworth Economic Development Corporation \(WEDCO\)](#);
- [Southeast Spoke](#) (Hillsborough, Merrimack and Rockingham Counties) – [Regional Economic Development Center of Southern NH \(REDC\)](#);
- [Southwest Spoke](#) (Cheshire and Sullivan Counties) – [Hannah Grimes Center \(HGC\)](#) and [River Valley Community College \(RVCC\)](#); and
- [Statewide Spoke](#) – [NH Small Business Development Center \(SBDC\)](#).

New Hampshire's Community Navigator Pilot Program will focus on addressing the barriers encountered by social and economically disadvantaged small businesses and entrepreneurs, with a particular focus on microenterprises, cooperatives, and early-stage businesses. The CNPP will enable CDFA and partners to focus collective and coordinated efforts to reach out to small businesses that are owned or being started by historically vulnerable community members, specifically Black, Indigenous, and People of Color (BIPOC); immigrants and refugees; veterans; women; disabled, formerly incarcerated, and LGBTQ and gender non-conforming people.

The CNPP team will leverage additional resources to build on our previous program strengths and to intentionally reach into communities of high need that we have not successfully connected to capital and technical assistance providers. Critical resources and services include, but are not limited to:

- Financial assistance and access to capital;
- Contracting and procurement support;
- Marketing, operations, business planning & development, and exporting;
- Industry-specific training; and
- Other technical assistance as identified by each individual small business.

Resources:

- www.nhcommunitynavigator.org
- [NH Community Navigator Program - Overview](#)
- [Spoke Primary Service Areas](#)
- [CDFA - Supporting Microenterprises in New Hampshire](#)

PARTNER ROLES AND RESPONSIBILITIES

CDFA

CDFA's Hub responsibilities are defined in a [contract executed with the SBA](#). Key elements of that contract include:

- Coordinating with SBA's national (CNPP) and NH staff on implementation of the CNPP;
- Ensuring meaningful access to project services across New Hampshire, including for clients with limited English language proficiency and/or disabilities;
- Executing 'funding distribution agreements' (FDAs) and contracts with Spokes to clearly outline Spoke responsibilities, reporting requirements, etc.
- Providing funding, guidance and technical assistance to Spokes to enable their on-the-ground implementation of the CNPP (pursuant to FDAs and contracts); and
- Monitoring Spoke implementation to ensure compliance with all applicable conditions, requirements and restrictions.

Other hub responsibilities include:

- Web site – Creating and deploying a centralized web site for the CNPP, including a growing list of resources for CNPP clients and other small businesses in NH.
- Client data management – Creating and deploying a central client data management system (Center IC) to enable Spokes to enter and report information about CNPP clients, to enable tracking of client data required by SBA as well as quarterly reporting consistent with “Smart Goals” for the NH program and each Spoke.
- Statewide Community Partners – Identify and engage with partners who can assist with access to and engagement with target populations across the state or multiple Spoke geographies.
- Statewide Training – Identifying and providing training for Hub and Spoke staff on various topics related to program implementation (e.g. Diversity, Equity and Inclusion).
- Spoke Community Partner Support – Providing a centralized contracting process for identified ‘community partners’ to assist Spokes with outreach to and engagement with target client populations.
- Community of Practice – Monthly gathering to enable programmatic sharing and learning among Hub and Spoke staff.
- Grants Management System (GMS) – Creating and managing Spoke grant records in GMS, to provide a repository for contract documents, a process for disbursing and reporting on CNPP funds (“Claims” component), and a process for reporting on community partner outreach and engagement (“Status Reports” component).
- Ecosystem Assessment – Developing a comprehensive assessment of New Hampshire’s small-business technical-assistance and funding ecosystem, including barriers to access, gaps in service, specific needs of underserved small businesses, etc.

Resources: [NH Community Navigators - Programmatic Framework](#)

Key CDFA Staff

- Executive Director – Katherine Easterly Martey (Project oversight and guidance, CDFA budgeting, Board liaison)
- Project Director – Kevin Peterson (Overall project coordination, liaison with SBA, quarterly reporting to SBA, Spoke contracting and financial management)
- Project Manager – Jennifer Near (Outreach/engagement with Community Partners, support for Spokes on outreach to community partners/target populations, SNP web site, Community of Practice, review/approval of quarterly Status Reports submitted by Spokes through GMS)
- Data & Compliance Manager – OPEN (Center IC management, Spoke training on client data management,
- Other Staff
 - Finance
 - Kim Pacocha (Program accounting, support for quarterly SBA report)
 - Debbie Morin (Finance team oversight)
 - Client Data/GMS
 - Jacqueline Matthews
 - Communications
 - Melissa Latham (Program messaging, major event coordination, Web site, quarterly Stakeholder gathering)
 - Other
 - Joshua Ahmad-Kahloon (First-level claim review of Spoke quarterly financial reports/Claims in GMS)

Spokes

Each Spoke is responsible for implementation of the Community Navigator Program within a defined geographic area, in partnership with CDFA (Hub), the other Spokes, and various community partners. Spoke responsibilities are outlined in several documents:

- “Funding Distribution Agreement” executed with CDFA as part of the program application;
- “Subrecipient Agreement” executed with CDFA following receipt of the SBA award to CDFA as the Hub for the NH CNPP consortium; and
- [NH Community Navigators - Programmatic Framework](#).

The Spoke contract includes the following Project Description:

“The Subrecipient commits to engagement with CDFA and the four other CNPP ‘Spokes’ in a collaborative, Statewide approach to support long-term economic recovery and resiliency of qualifying small businesses in New Hampshire by providing high-quality technical assistance with pandemic relief programs and recovery services to small businesses and entrepreneurs (hereinafter referred to as the ‘Project’ or ‘CNPP’).

“The focus of the Project is to reach and support underserved small businesses, including micro and rural businesses, with emphasis on those owned by women, veterans and socially and economically disadvantaged individuals. Recovery services can include financial assistance, access to capital, contracting and procurement assistance, marketing, operations, and business development, export and industry specific training, among other areas of technical assistance to aid businesses in stabilization and expansion.

Programming that focuses on supporting communities where English is a second language and that offers technical assistance in languages other than English is encouraged.”

The [NH Community Navigators - Programmatic Framework](#) provides more detail on Spoke responsibilities, with a particular focus on efforts to engage with Community Partners and target outreach/marketing to identified underserved communities and small businesses.

Target Populations

As outlined in the SBA Notice of Award/Contract with CDFA and the individual Spoke Subrecipient Agreement (excerpted above), Spokes are required to identify new small-business clients from underserved communities and target populations. The Navigator program can build from and intersect with the other small-business-support programs (such as the Microenterprise program), but the primary goal of the CNPP is to meet and support the needs of new underserved community members.

Community Partners

A ‘community partner’ is an organization, alliance, group, association, individual business or business owner with deep connections within and/or trusted relationships with people and business owners in underserved communities and within target populations of NH residents, with a particular emphasis on racial justice and multicultural capacity. Community partners serve a vital role as trusted advisors and connectors within communities; they can help build a bridge between underserved businesses/target populations and Spokes and the larger the ecosystem of small-business support and financing entities.

Community Partner (‘CP’) Service Levels – Spokes work with community partners at three different levels of service/engagement, depending on the capacity of the community partner and the expected level of service provided. The three service/engagement levels – “Co-Creator,” “Advisor” and “Connector” – are further described as follows:

CP Service Level	Description of Relevant Activities	Participation
Co-creator \$5,000 – 10,000 per quarter based on needs for engagement/assessment by Spoke and Hub	<ul style="list-style-type: none"> • Works closely with Spoke staff (and service-providing partners) to design solutions for meeting the community outreach and engagement objectives. • Provides continuous feedback to Spoke staff on the value, accessibility and impact of Spoke business-support services. • Engages with businesses through trusted existing relationships to promote Spoke services. • Actively bridges between business owners and Spokes. • Identifies opportunities or additional training and improvement. • Provides direct feedback to the Hub to build content and context for the NH CNPP consortium. 	Co-leads design and implementation with Spoke representatives

Advisor \$3,000 stipend per quarter	<ul style="list-style-type: none"> Promotes and engages with businesses through trusted existing relationships. Actively bridges between existing business owners and entrepreneurs (those interested in starting a small business) and Spokes. 	Publicly-named partner on whom businesses and entrepreneurs can rely for connection
Connector \$1,500 stipend per quarter	<ul style="list-style-type: none"> Promotes the work of the Spokes with community contacts. Introduces existing business owners and entrepreneurs (those interested in starting a small business) to Spokes. 	Publicly-named partner on whom businesses and entrepreneurs can expect to get info and referrals

In Year 1 of CNPP implementation, Hub and Spokes will focus on identifying and engaging with community partners who have established relationships with and within underserved businesses and target populations. The goal is to engage individuals and entities who have existing, trusted relationships in these communities, and to build on that local trust and credibility to enable underserved business owners to work with Spokes, connect to the small-business-support and economic-development ecosystem, and cultivate relationships that eventually will lead to more business support and resources for those underserved small businesses.

In Year 2 of CNPP implementation, Hub and Spokes may engage with organizations, entities and individuals who wish to expand their ability and capacity to reach more underserved small businesses but have not done so to date or have a limited track record.

Community Partner Compensation – In recognition of the cost to community partners of providing Spokes with information, support, referrals and other services outlined in the above CP Engagement chart, the CNPP Hub budget includes funding to provide stipends to community partners, consistent with each CP’s specific level of engagement (with amounts specified). CDFA has developed the following process for a Spoke to request a formal, stipended relationship with a particular community partner:

Requesting a Community Partner – Submit the following into to CDFA:

- Organization/entity/individual to be engaged
- Type of entity (private business, association, 501c3, 501c6, etc.)
- Primary contact (name, email, phone)
- Initial term of engagement (recommend starting with 3-6 months, then re-assess)
- Proposed engagement level (from chart above)
- Proposed monthly stipend partnership and monthly compensation you would like to set up with the partner initially. I have attached a document that includes the community partners framework as outlined by Kevin in the original Navigators proposal as a reference point.
- Any key touchpoints or deliverables you would like to be included in the partnership (for example weekly or bi-weekly check ins)

CDFA created a [Community Partner Intake Form](#) to capture this information. Fill out the form and submit through the ‘Correspondence’ component of the Spoke CNPP grant record in GMS using these [submission instructions](#). Spokes may request multiple CP engagements to fulfill to its Community Partner goals, as described in the Spoke Framework document and further defined in each Spoke’s Status Report template.

If the CP relationship is approved, CDFA will work directly with the Community Partner to create a contract and reimbursement process for a three-month period (calendar quarter). If the Spoke wishes to continue, modify or terminate the CP relationship, it should notify CDFA of its preference within two (2) weeks of the end of the three-month contract period, via GMS Correspondence.

NH Stakeholders

A variety of organizations, business associations, state agencies, political leaders and others have supported the Community Navigator Pilot Program and the successful deployment of SBA-CNPP funds in New Hampshire. In an effort to keep representatives if these entities informed about and engaged with

CNPP work, CDFA provides a regular, hour-long 'stakeholder' briefing several weeks after the end of each SBA program quarter. The purpose of these 'stakeholder' briefings is to:

- Build awareness and knowledge among NH partners who are not directly involved in program implementation;
- Share a high-level overview of recent milestones and learning; and
- Provide a forum for questions, feedback and discussion of common initiatives.

US Small Business Administration (SBA)

As the formal grant recipient, CDFA maintains direct contact with staff and contractors of the US SBA related to all aspects of CNPP implementation, including financial management, client-data management, program goals and metrics, and client stories and success metrics. SBA has established a 'Box' account for distributing materials, information, training, policy and processes to all Hubs across the SBA CNPP network, including CDFA.

NH SBA Office – The SBA NH office administers a variety of SBA programs for NH businesses and provides direct liaison with other SBA partners in the state, including banks, regional development corporations and private consultants. CDFA and SBA-NH staff meet on a periodic basis to share information, resources and program initiatives.

PROGRAM ADMINISTRATION

Contracting

Each Spoke entered into both a 'Funding Distribution Agreement' – which laid out general commitments for the CNPP during the application phase – and a 'Subrecipient Agreement' with CDFA that spells out the specific contractual obligations for the full two-year term of the CNPP. Contract documents are kept within the individual Spoke grant record in the CDFA Grants Management System ([GMS](#)).

Financial Management

The \$2.5 million SBA CNPP award to New Hampshire is codified in a 'Notice of Award' from SBA to CDFA. CDFA is responsible for overall financial management and program implementation, including distribution of funds to the five NH Spokes, contracts with Community Partners, and other program finance needs. CDFA provides a quarterly financial report to SBA, pursuant to policies and processes provided by the SBA CNPP team and associated contractors and delivered by email and through the SBA Box account. Quarterly reports from CDFA must be submitted within one month of the close of the previous SBA CNPP quarter.

Each Spoke provided a detailed, line-item budget for the two-year CNPP implementation period. Each Spoke budget is uploaded into the 'Claims' component of GMS. Spokes are responsible for implementing and managing the budget for its identified program elements, and for maintaining detailed and accurate records of SBA CNPP fund expenditures, using standard financial-management procedures. (Further details on financial management are provided within the Spoke Subrecipient Agreement.)

CDFA distributes funds to Spokes quarterly on an 'advance' basis. At the end of each CNPP quarter (with specific dates outlined in an appendix to the Spoke Subrecipient Agreement), each Spoke provides both an accounting of actual expenses incurred for the previous quarter, and an estimate of CNPP funds needed ('advance') for the current quarter. CDFA develops and provides each Spoke with a 'budget document for claims' spreadsheet on which to develop the quarterly financial report. This Spoke quarterly financial report is uploaded into the "Claims" component of GMS according to the [SBA-CNPP Quarterly Claim SOP](#).

Client Data Management

SBA requires each hub-and-spoke consortium involved in the CNPP to track specific information about each small-business client that receives technical assistance, training, funding and/or other services through the Community Navigator program. SBA provided detailed guidance on mandatory and optional data points to be collected from CNPP clients, using its form "SBA 3516."

CDFA contracted with Center Dynamics, Inc. to implement the web-based 'Center IC' client-data-management system for the CNPP in NH. Each Spoke staff member involved in the CNPP is provided access to the system (including an initial log-in) and follow-up training on how to enter and manage client information. CDFA provides centralized 'customer service' and support to Spoke staff and direct liaison with Center Dynamics.

Client information collected by Spokes is uploaded to a centralized SBA database ("COMNAVS") on a quarterly basis using a 'bulk upload' process created by Center Dynamics, in consultation with SBA. CDFA manages the quarterly data-upload process with assistance from Center Dynamics staff.

CDFA staff are developing an ever-growing library of Center IC training and technical-assistance materials, including the following:

- How to log into Center IC for first time - [Logging Into Center IC For The First Time](#)
- How to find ComNav issues in Center IC - [How To Find COMNAV Issues in Center IC](#)
- Navigating the "date" issues in Center IC - [Date Issue in Center IC Training 1 of 6.pptx](#)
- How to enter customers (And Form 3516 Guidance)
 - o Classic View - [Classic View to Enter Client into Center IC and 3516 Guidance.pptx](#)
 - o Board View - [New Interface Entering Clients into Center IC and 3516 Guidance.pptx](#)
- Referring clients from Spokes to SBDC – [CNPP Client Referral, Tracking and Follow-up – Spokes to SBDC - SOP](#)
- How to add events (to be added)
- How to get/interpret reports (to be added)

Outreach and Marketing

Both SBA and CDFA are working to provide consistent outreach and marketing materials to support implementation of the SBA-CNPP in New Hampshire. SBA provided standardized materials and guidance in January 2022, including:

- [FAQs](#)
- [Marketing, Digital and Press 'Playbook'](#)
- [Powerpoint templates](#)
- [Social Media guide](#)

CDFA developed a new Web site for NH Community Navigator program:

www.nhcommunitynavigator.org Through this web site (which has several language options), anyone can access information about the CNPP in New Hampshire, request services from the appropriate Spoke, and request language-translation assistance. Additional resources and information will be added to the web site periodically.

CDFA also is working to provide baseline outreach and marketing 'template' materials that can be customized by Spokes for use within their own service areas for outreach and marketing to underserved populations. Spokes are strongly urged to share successful materials and marketing efforts that they develop with other Spokes.

Community of Practice

One of the critical components of successful CNPP implementation in New Hampshire is the Community of Practice (COP), a monthly gathering of Hub and Spoke staff working on the CNPP. The COP is designed to be a sharing forum that will increase awareness of good practices, enhance outreach to underserved businesses in target populations, and support learning and capacity building among and between Spokes and other program partners. The COP deliberately is not meant to be a forum for discussion of client data management, financial management and other 'logistics' issues related to CNPP operations—other meetings are scheduled to address those issues.

The COP meets both virtually and in person, depending on time of year and current circumstances. Spoke participation is required as a component of the Subrecipient Agreement. Participation is guided by a mutually agreed set of ['norms and practices.'](#)