A GUIDE TO MAPPING LOCAL BUSINESS ASSETS
AND MOBILIZING LOCAL BUSINESS CAPACITIES

A Community Building Workbook
from
The Asset-Based Community Development Institute
Northwestern University
Evanston, Illinois

Deborah Puntenney, Research Associate
John P. Kretzmann and John L. McKnight, Co-directors

© 1996 by John P. Kretzmann and John L. McKnight
# Table of Contents

**Chapter One – INTRODUCTION**.................................................................................................................. 1

**PART I - MAPPING YOUR COMMUNITY BUSINESS ASSETS**

**Chapter Two - PRELIMINARY STEPS**....................................................................................................... 5
- Defining the community boundaries........................................................................................................... 5
- The Business Resource Method ............................................................................................................... 6
- The Local Survey Method ......................................................................................................................... 6

**Chapter Three - COMPLETING A COMMUNITY BUSINESS MAP**.............................................................. 7
- The Business Resource Method ............................................................................................................... 7
- The Local Survey Method ......................................................................................................................... 12

**Chapter Four - ASSESSING BUSINESS ASSETS**....................................................................................... 14
- What you can expect to find...................................................................................................................... 14
- Categories of special interest ................................................................................................................... 15
- Organizing the information ....................................................................................................................... 16

**Chapter Five - EXAMPLE OF A COMMUNITY BUSINESS MAP**.............................................................. 17
- Sample map components ......................................................................................................................... 17

**PART II - MOBILIZING COMMUNITY BUSINESS CAPACITIES**

**Chapter Six - MAKING CONTACT WITH LOCAL BUSINESSES**........................................................... 21
- How should you present your organization?........................................................................................... 21
- What information should you ask for?...................................................................................................... 22
- Conducting the capacity interview ......................................................................................................... 23

**Chapter Seven - ASSESSING LOCAL BUSINESS CAPACITIES**............................................................. 25
- What capacities can you expect to find?.................................................................................................. 25
- What do the connections look like?......................................................................................................... 26

**Chapter Eight - MOBILIZING BUSINESS CAPACITIES**........................................................................... 27
- How do you mobilize community business capacities?.......................................................................... 27
# Table of Contents

PART III - FOLLOW-UP ACTIVITIES

**Chapter Nine - OTHER COMMUNITY BUILDING BLOCKS**

<table>
<thead>
<tr>
<th>Building Block</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Expenditure Patterns Building Block</td>
<td>32</td>
</tr>
<tr>
<td>Individual Capacity Building Block</td>
<td>32</td>
</tr>
<tr>
<td>Local Non-Business Institution Building Block</td>
<td>33</td>
</tr>
</tbody>
</table>

APPENDICES – BUSINESS ASSET MAPPING WORKSHEETS

<table>
<thead>
<tr>
<th>Worksheet</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Map Worksheet</td>
<td>35</td>
</tr>
<tr>
<td>Business Resource Directory Worksheet</td>
<td>36</td>
</tr>
<tr>
<td>Business Information Worksheet</td>
<td>37</td>
</tr>
<tr>
<td>Standard Industrial Classification Code (SIC) Worksheet</td>
<td>38</td>
</tr>
<tr>
<td>Business Size Worksheet</td>
<td>39</td>
</tr>
<tr>
<td>Retail Assessment Worksheet</td>
<td>40</td>
</tr>
<tr>
<td>General Business Assessment Worksheet</td>
<td>41</td>
</tr>
<tr>
<td>Local Hiring Worksheet</td>
<td>42</td>
</tr>
<tr>
<td>Local Purchasing Worksheet</td>
<td>43</td>
</tr>
<tr>
<td>Local Sales Worksheet</td>
<td>44</td>
</tr>
<tr>
<td>Local Investment Worksheet</td>
<td>45</td>
</tr>
<tr>
<td>Local Involvement Worksheet</td>
<td>46</td>
</tr>
<tr>
<td>Community Mobilization Worksheet</td>
<td>47</td>
</tr>
</tbody>
</table>
INTRODUCTION

This is a guide to learning about the profit-making enterprises in your community. Completing the activities explained in this guide will help you understand what contribution these enterprises are making, and could potentially make, in terms of building the local economy. The guide is based on the experiences of one community group as it went through the process of trying to understand how its local businesses could participate in their economic-development efforts.

This guide is presented in three parts. Part I is devoted to sharing two simple methods of mapping out the assets of a community in terms of the businesses located within it. Part II focuses on making contact with those business in order to discover what capacities they hold, and ways to encourage mobilization of those capacities. Part III introduces some other Community Building Blocks that can be used toward whole-community mobilization.

Before beginning to outline the basic elements of these methods, it will be useful to discuss what a business actually is, how it is related to other institutions, how it plays a part in a local economy, and why a healthy local economy is important.

What is a business?

A business is a privately owned institution that participates in an economic system in order to generate and increase profit. In doing so, a business becomes a participant in a thing we call the economy. In general, when people talk about the economy, they are talking about the national or regional economy. Because these large economies can seem distant and unconnected to our community and the people living in it, we often ignore the smaller economy in the midst of which we live. The business mapping process we outline in this guide will help you to understand what we will call the local economy.

How is a business different from other institutions?

Businesses, or for-profit institutions, are one of the three kinds of institutions that can be found in a community along with public institutions and not-for-profit institutions. Business institutions, such as retail stores, manufacturing companies, and service providers, are part of the private sector. Public, or government institutions such as libraries, schools, parks, and police, are part of the public sector. Public institutions are mandated to accomplish certain functions and they are required to operate in certain ways. The mandates come to government institutions via the political process, and are not the choice of a single person or persons in charge of running the operation. Sometimes government institutions resemble businesses in their outward appearance, but government institutions do not participate in economic systems in order to generate and increase profit.

Not-for-profit institutions are generally engaged in various activities centered around well-being, perhaps for a community, perhaps for a specific interest group. Sometimes not-for-profit institutions resemble businesses in their outward appearance, but they also do not participate in economic systems in order to generate and increase profit.
How is a business different from an association?

An association is a group of citizens who have joined together for the purpose of solving a problem, to share common interests, or to undertake specific activities. Associations are much less formally organized than businesses or other institutions, and do not depend on paid staff. While some associations may resemble other institutions, a big difference is that most members participate on a voluntary basis and the incentive for membership is the benefit gained through interaction with the group rather than for profit.

Now that we have a clear idea what a business is, we can return to the question of what role a business plays in a healthy local economy.

What is a local economy?

- A local economy is one in which local people are working.
- A local economy is one in which local people own local businesses.
- A local economy is one in which local people make their purchases in neighborhood stores.
- A local economy is one in which local people and businesses make investments in the community.
- A local economy is one in which dollars and energy recirculate among the local residents.
- A local economy is one in which local people are active and connected.

Why is a healthy local economy important?

- In a healthy local economy, dollars circulate and recirculate, and the benefits produced by those dollars are retained within the community, making local people better off, and making economic growth possible.

Mapping Your Community Business Assets

An important part of promoting a healthy local economy is finding out what businesses already exist in your community. Part I of this guide provides a step-by-step plan to mapping the businesses in your community. The main steps are:

- Defining the community boundaries.
- Choosing a business inventory method.
- Making a complete list of all the businesses in the community.
- Assessing and organizing the information you find.
What can you expect to find?

There is more than you think in your local business community. Businesses can be hidden, perhaps because they don't display a big sign, and when we see the building we aren't even sure that there is a business inside. This can be true for large and small businesses, and it's especially true for personal or family businesses that do not employ other people. Very small businesses are often very hard to spot as many small entrepreneurs operate out of their homes and do very little advertising. Informal businesses are the most difficult to find. You only know about an informal business if you just happen to bump into one - for example, if a friend tells you: "Hey, my friend Alice does hair, and you can get a better deal from her than from the shop you go to." You've just discovered an informal business that you might not have known about otherwise.

A healthy local economy has many of each. Lots of large and small employers; lots of very small businesses; and even a few informal businesses. The more there are, the more jobs they provide, and the more potential there is for connecting businesses to one another and to the community.

Once you know what businesses exist in your community, you will want to find out how they participate in the local economy. Your inventory will tell you how many businesses there are, where they are located, how many people they employ, what kind of businesses they are, and much more. The next step is making contact with your local businesses in order to find out what capacities they can contribute to local economic-development efforts.

Exploring Community Business Capacities

Another important part of promoting a healthy local economy is finding out what capacities exist within the local business community. Part II of this guide provides a step-by-step plan to exploring the businesses in your community and mobilizing the capacities you find there. The main steps are:

- Preparing an introduction to your organization and its work.
- Visiting a representative of each business and making a complete list of the capacities they are currently using for the benefit of the community, and those that could potentially be used.
- Assessing and organizing the information you find.
- Mobilizing untapped business capacities in your community-building efforts.

What are the capacities you can expect to find in your local businesses?

Businesses possess a variety of different types of capacities that can be mobilized in economic-development activities. These capacities all have to do with the potential for increasing local involvement and building the local economy. You will find businesses that:

- Train and hire local individuals for jobs within the company.
• Urge their employees to participate in local associations.
• Make purchases at local business institutions, invest in local property, and support local volunteer activity.

How do you mobilize community business capacities?

When you have completed the Community Business Inventory and have explored the capacities existing within your local businesses, you will want to use the information to promote increased business activity and economic development. This may mean that you will encourage the start-up of new businesses by local residents, or try to attract new businesses to your community. It may mean that you will try to increase the business activity that already occurs within your community, or find ways for businesses to get more local people involved in their operations. It will certainly mean that you find creative ways of promoting new linkages and relationships among the individuals, associations, and institutions in your community as a way of encouraging your economy to grow. We will talk more about mobilizing community business capacities in Chapter 8.
PRELIMINARY STEPS

The first step in completing your community business mapping project is to define the boundaries of your community.

DEFINING THE COMMUNITY BOUNDARIES

Some communities are well defined by specific streets, and people living in the community and those outside of it clearly understand what is meant when someone refers to the community by name. The boundaries of other communities are not so clearly defined or understood, and may even be disagreed on by some people. The purpose of this exercise is not to insist on a formal or binding definition of the boundaries of your community, but to simply describe the area in which you will conduct your business exploration.

One good argument for describing a somewhat larger area than what you might normally consider your community is that from the perspective of nearby businesses, your community may be part of what they consider their community. For example, you may think of your community as not including a small industrial area that is several blocks away, but the businesses located there may view your community as a potential place from which to hire employees. Since your goal is to mobilize as many assets as you can in your community-building efforts, you will want to make sure that you include all of your potential partners.

Using a detailed street map, draw a line around the area which you consider your community. Using the Community Map Worksheet on page 47, make a note of the names of all of the streets that fall within the boundary you have designated, and of the lowest and highest street numbers that are included for the streets in this area.

For example, one community was defined as a square-mile area defined by the perimeter streets:

- Stewart Avenue on the west.
- Martin Luther King Drive on the east.
- 24th Street on the north.
- 33rd Street on the south.

And by the street numbers:

- Everything between 500 west and 400 east.
- Everything between 2400 south and 3300 south.

All of the streets and numbers within this area were included in the community business mapping project. If you live in a large community, the number of streets and street numbers encompassed by your boundaries will be quite extensive, and you may want to begin the exploration by defining a smaller area within the larger community boundaries.
Chapter Two - Preliminary Steps

Identifying the Zip Codes within your community:

Once you have made a map of your community, you should find out what zip codes are part of this area. This will be useful if you are using the Business Resource Method of completing the inventory. Zip codes should be available in your local telephone book. If you live in a large city, you can get this information from the Post Office or from the City Planning Department. Include the Zip Codes on your Community Map Worksheet.

THE BUSINESS RESOURCE METHOD (or library method)

The easiest method of conducting your community business mapping project utilizes resources available at your public library. Using the library's business resource directories allows you to develop a comprehensive map of your community's businesses without having to invest too many of your organization's human or financial resources.

This method is simple, and involves sending at least one representative of your organization to the local or regional library to gather the information from the business reference section. All that is required is a little advance preparation, in terms of defining the community boundaries and the included addresses, and the patience to examine the directories and write down the information listed there.

THE LOCAL SURVEY METHOD

This method is more time consuming as it involves actually walking or driving along each of the streets identified as part of the community, and looking for, and listing, each of the businesses found there. Local residents or volunteers in your organization will be able to conduct this business survey with very little training beyond how to fill out the survey forms.

One advantage of using this method is that it allows the volunteers to become familiar with the physical characteristics of the community. It also may be an effective way to mobilize community members into participating in a shared task that has some meaning in terms of local economic development. There are also some disadvantages to using this method. It is time consuming, and, while it may enable you to find some informal businesses that are not listed in the businesses directories, you may also miss some small businesses whose locations may not be obvious to the person or persons conducting the survey. Additionally, your volunteers will only be able to list business names and addresses as they travel through the community. The additional information about each business that will be interesting, such as number of employees and type of business, will only be available to you via direct inquiry of a representative of the business.

Which method is best?

Your organization will decide for itself which method is the most practical for its purposes and available resources. We recommend using the Business Resource Method, because you can find out a great deal of information without too much effort. We recommend saving the Local Survey Method for use in some of the follow-up activities which are listed in Chapter 9.
Chapter Three - Completing a Community Business Map

COMPLETING A COMMUNITY BUSINESS MAP

THE BUSINESS RESOURCE METHOD

First, telephone your local or regional public library for information about what business resource directories they have available in the reference or business reference section. If you live in a large city, try the main library or larger branch libraries. If you live in a small town or suburb, the regional library will probably have a copy of at least one business directory. Using the Business Resource Directory Worksheet, make a list of the possibilities. You will want to find out the names of the directories and whether your community is included in the geographic areas they cover. You will also want to ask how the information is organized so that you will know whether it will be easy to use. Finally, you will want to know if the information you are looking for is included.

What information should you collect?

Generally speaking, you will want to collect all the information about the businesses that is relevant to your community-building efforts. In most cases this will be all available information, as the list you create can then be used in the future for a variety of community-building activities. Some of the information you will want to find out about includes:

- Business name, address, and telephone number.
- Manager's name or the name of its chief executive.
- Kind of business or Standard Industrial Classification code, which breaks down all businesses into categories according to what kind of activity they are engaged in.
- Branch type - sole office, branch office, or home office.
- Business size by total sales or number of employees.

The specific source books listed on the following pages are examples of the business resources you may be able to find. These and similar directories covering individual regions of the country can generally be found in the business or business reference section at your library.

- Wards Business Directory of U.S. Private and Public Companies is an excellent resource as it covers the entire United States and is broken down by state and Zip Code.
- The Manufacturers Directory is another good resource because it covers the entire country and is broken down by city or town. It also offers a breakdown by Zip Code for large cities.
- Inside Contacts U.S.A. is an example of a good regional business resource because it provides detailed information broken down by Zip Code for the cities and counties it covers.
The following list provides a more detailed description of each directory.

**WARDS BUSINESS DIRECTORY OF U.S. PRIVATE & PUBLIC COMPANIES**

*Geographical areas covered by the directory:*
- The United States.

*Organization of the directory:*
- Breakdown of businesses by state and by Zip Code; alphabetical listing within Zip Code.
- Alphabetical listing of businesses organized nationally.
- Breakdown of businesses by national sales ranking; alphabetical listing within rankings.

*Information included in the directory:*
- Business name.
- Business address and telephone number.
- Name of key individual (e.g., owner, principal, CEO, director, officer).
- Standard Industrial Classification code.
- Site type (e.g., private/public holding, local office, company headquarters, branch office).
- Financial information (e.g., sales, assets, revenues, or billings).
- Number of employees.

**MANUFACTURERS DIRECTORY - (available for all states)**

*Geographical areas covered by the directory:*
- This directory is available for each of the fifty states. A separate corresponding Services Directory is available for Illinois, California, Connecticut, Massachusetts, and Wisconsin.
- Directories for the different states have different names, which are listed on the following page:

- Alabama Manufacturer's Register
- California Manufacturer's Register
- Directory of Connecticut Manufacturer's
- Florida Manufacturer's Register
- Georgia Manufacturer's Register
- Missouri Manufacturer's Register
- Nebraska Manufacturer's Register
- Nevada Industrial Directory
- Directory of New Jersey Manufacturer's
- MacRae's Industrial Directory of NY
- Illinois Manufacturer's Directory
- Indiana Manufacturer's Directory
- Iowa Manufacturer's Register
- Kentucky Manufacturer's Register
- North Carolina Manufacturer's Register
- Ohio Manufacturer's Register
- Oklahoma Manufacturer's Register
- Pennsylvania Manufacturer's Register
- Directory of Tennessee Manufacturer's
- Louisiana Manufacturer's Register
- Maryland/DC Manufacturer's Directory
- Directory of Massachusetts Manufacturer
- Michigan Manufacturer's Directory
- Minnesota Manufacturer's Register
Texas Manufacturer's Register
Virginia Manufacturer's Directory
Washington Manufacturer's Register
West Virginia Manufacturer's Register
Wisconsin Manufacturer's Register

All other states are listed as:

Organization of the directory:

- Statewide alphabetical listing of businesses by company name.
- Statewide breakdown of businesses by product or service type; alphabetical listing of businesses within category.
- Geographical breakdown by town or city; alphabetical listing of businesses within area.
- Numerical breakdown of businesses by Zip Code for larger cities only; alphabetical listing of businesses within Zip Code.
- Numerical breakdown of businesses by Standard Industrial Classification code; alphabetical listing within SIC code.
- Alphabetical listing of businesses by name of parent company; alphabetical listing of subsidiaries within parent company.

Information included in the directory:

- Business name.
- Business address and telephone number.
- Name of key individual (e.g., owner, principal, CEO, director, officer).
- Standard Industrial Classification code.
- Site type (local office, company headquarters, branch office).
- Number of employees.
- Date the business was established
- Size of the physical plant measured in square feet.
- Distribution or area served (e.g., local, regional, national).

INSIDE CONTACTS USA MARKETING INFORMATION DIRECTORY

Geographical areas covered by the directory:

- Chicago, Illinois and the collar counties.
- Cleveland, Ohio and the surrounding counties.
- Portland, Oregon and the surrounding counties.
- Seattle, Washington and the surrounding counties.
- San Diego, California and the surrounding counties.
• Austin, Texas and the surrounding counties.
• Orange County, California.

Organization of the directory:
• Alphabetical listing of businesses by company name.
• Numerical breakdown of businesses by Standard Industrial Classification code; alphabetical listing within SIC code.
• Numerical breakdown of businesses by Zip Code; alphabetical listing within Zip Code.
• Alphabetical listing of businesses by last name of key individual.
• Numerical listing of businesses by telephone number.

Information included in the directory:
• Business name.
• Business address and telephone number.
• Name of key individual (e.g., owner, principal, CEO, director, officer).
• Standard Industrial Classification code.
• Site type (local office, company headquarters, branch office).
• Number of employees.

Inside Contacts also offers data on magnetic tape or diskette - call (312) 939-2955 or (800) 451-2014 for a price quote.

Important Note:

The information in each of these directories is covered by U.S. Copyright Law. It is illegal to copy the information and sell it, or to use the information for profit in any way.

Other Resources:

Another resource is the U.S. Government's Standard Industrial Classification Manual, which may be useful in understanding the range of businesses in the United States, and in analyzing and organizing your information.
Chapter Three - Completing a Community Business Map

STANDARD INDUSTRIAL CLASSIFICATION MANUAL

Published by the Executive Office of the President - Office of Management and Budget, this manual lists every classification used to describe the activities of all businesses in the United States. The major categories are:

A  Agriculture, Forestry, and Fishing.
B  Mining.
C  Construction.
D  Manufacturing.
E  Transportation and Public Utilities.
F  Wholesale Trade.
G  Retail Trade.
H  Finance, Insurance, and Real Estate.
I  Services.
J  Public Administration.
K  Nonclassifiable Establishments.

Each of these classification categories is broken into sub-categories and business-specific categories, resulting in hundreds of classification codes which will help you to understand exactly what the business does.

Mapping the Businesses:

Using the map and the list of streets and street numbers that define your community, which you developed on your Community Map Worksheet, send at least one representative to the public library to complete your business inventory. Using the Business Information Worksheet on page 37 and the business resource directory you select, this person should make note of all the information about local businesses that is relevant to your community-building efforts. The Business Information Worksheet allows you to collect the following information about each business:

• Company name and address.
• Zip code and telephone number.
• Business site type (local office, headquarters, regional or branch office).
• Standard Industrial Classification Division.
• Standard Industrial Classification Code.
• Number of people employed.
• Name of manager or key individual.
THE LOCAL SURVEY METHOD

The local survey method of mapping your community businesses is more difficult in that it requires more time and more people to accomplish. It will probably be the most useful for very small communities, and those in rural areas or small cities that are not covered in any of the business resources.

Mapping the Businesses:

Using the map and the list of streets and street numbers that define your community, which you developed on your Community Map Worksheet, you will send at least one representative into your community to complete the business survey. This representative can be a member of your organization or a volunteer who is willing to participate in the project. The more representatives you can involve, the easier and faster the task will be.

By walking or driving along each of the streets identified as part of the community, your representatives will record information about the businesses on the Business Information Worksheet. This process should be done methodically and every street should be completely covered. In a sense this is a 'door-to-door' survey, in which your representatives must examine each building with the intention of discovering whether or not there is a business or several businesses in operation there.

Getting the Details:

Before you send out your representatives, you should decide how much information they should attempt to collect. Because only the business names and addresses will be obvious from surveying the area, you must decide:

- Whether your representatives should enter each business and make contact with someone there who can provide the additional details.
- Whether your representatives should record only the business name and address and then attempt to contact the business later by telephone.

If you decide that your representatives should make direct contact with the businesses they discover, you may encounter any of the following difficulties:

- Walking through the community and making contact with the businesses there may be intimidating for some people.
- Repeat visits may be necessary to actually get in touch with a company representative who can provide the information.
- Company representatives may be unwilling to give out information to individuals with whom they are unfamiliar.

You can deal with these potential difficulties in advance. If your representatives are uncomfortable walking through the community alone, organize them into pairs. The Local
Survey Method is usually easier when two people go out together to collect information because they can provide support for one another as they work.

If your representatives encounter difficulty obtaining details about businesses from the company, providing information about your organization will help to make them more comfortable with your request. For this reason it is a good idea to provide your volunteers with identification that describes their relationship to your organization, and a written explanation of the purpose of their visit.

If you decide to contact the businesses by telephone, you may still encounter the third difficulty. Therefore it is a good idea to prepare an explanation about your organization and its purposes in advance so that it can be easily offered during a telephone conversation. Whether you contact the businesses directly or over the telephone, use the Business Information Worksheet on page 37 to record the information you collect. If other information is available and of interest to your organization, you should develop a Business Information Worksheet of your own which includes the relevant categories.

When the information-gathering process is complete, you will have a comprehensive list of the businesses in your community, and detailed information about those businesses. You will use this information in your community-building efforts, some examples of which are given in Chapter 8.

Note: Because this Local Survey Method is more complicated, and requires more of your organization’s time and energy, we recommend using the Business Resource Method. If you use the Local Survey Method to conduct your business mapping project, be sure to read all of Part II, Mobilizing Community Business Capacities, before you begin. You may then be able to combine parts of the business mapping with the process of making contact with your local businesses. In this way you will not have to visit a second time.
ASSESSING BUSINESS ASSETS

Once you have recorded the information about the businesses in your community, you can organize it in different ways that will enable you to understand exactly what your community business capacity includes.

WHAT YOU CAN EXPECT TO FIND

You can expect that your community business map will reveal a range of business types existing in your area. Using the Standard Industrial Major Classifications, you may find businesses of the following types:

* Agriculture, forestry, fishing.
* Construction.
* Manufacturing.
* Transportation, Communications, Public Utilities.
* Wholesale Trade.
* Retail Trade.
* Finance, Insurance, Real Estate.
* Services.

Use the Standard Industrial Classification (SIC) Worksheet to break down the businesses into these major categories. It is certain that you will find you have more of some types of businesses than others. This exercise will give you a sense of the overall mix of businesses in your community.

You will also find a range of business sizes. The easiest way to assess this characteristic is by the number of people each business employs. Our example used the following size categories:

* No employees.
* 1 to 4 employees.
* 5 to 9 employees.
* 10 to 19 employees.
* 20 to 49 employees.
* 50 to 99 employees.
* 100 to 250 employees.
* 251 or more employees.
Use the Business Size Worksheet on page 39 to break down the businesses by size. You will most likely find that you have many very small businesses that employ between one and four people. This exercise will give you a sense of the overall mix of businesses in your community as well as the total employment potential of all the businesses in your community.

You may also find some informal businesses in your community, especially if you use the Local Survey Method to create your community business map. Include these businesses and the information you recorded about them in your overall community business map, placing them into the same categories that characterize the formal businesses. Informal businesses will probably be small businesses, and they will probably fall into the retail or service categories.

If you find, or if you think your community may contain, many informal businesses, you may want to consider a related Community Building Blocks project, called an Individual Capacity Building Block. This undertaking is similar to the Local Business Institutions Building Block, but it allows you to examine the skills, abilities, and experience of individuals in your community, rather than the characteristics of the businesses located there. This exercise is useful if you want to know about informal businesses, or if you are interested in developing a general understanding of your local population. If you are interested in finding out about the capacities of local residents, you should refer to the publication, Building Communities from the Inside Out: A Path Toward Finding and Mobilizing a Community's Assets. You may find information about ordering this publication at: http://www.sesp.northwestern.edu/abcd/

**CATEGORIES OF SPECIAL INTEREST**

It may seem that some types of businesses are more important to a community than others. For example, every community has certain retail needs, while a communications company, or public utility company may be less important in terms of everyday life. Because retail businesses make up a large part of the economic vitality of a community, we recommend that you put some special emphasis on this component of your businesses map. The most meaningful way to accomplish this is to break down the retail businesses into smaller categories in order to assess whether or not important retail businesses are included in your business mix.

At the very least, a community requires retail stores to provide for basic needs such as food and clothing. In addition, we probably hope that our community businesses can provide gasoline for our cars, drugstores, restaurants, hardware, and general merchandise stores. If these businesses exist in our community it is more likely that our local economy will be stronger.

Use the Retail Assessment Worksheet on page 40 to assess the specific retail businesses that are located within your community. From the list you made on the Business Information Worksheet, count the number of businesses of specific retail types, using the SIC Codes and descriptions to categorize them. Decide whether or not the retail businesses you found are important to the community, and if you think there are a sufficient number of each type.

If your organization is interested in other categories of businesses, for example services, or manufacturing, use the General Business Assessment Worksheet on page 41 to assess your local
businesses capacities in these areas. Using the categories from the Standard Industrial Classification Codes, or any other breakdown you feel is appropriate, count the number of businesses of specific types, just as you did for the retail assessment. Decide whether or not the businesses are important to the community, and if you think there are a sufficient number of each.

**ORGANIZING THE INFORMATION**

When you have completed all the steps outlined in this guide, your business map is complete. Included in the final product are:

- An actual map with descriptive boundaries of the area you consider your community.
- A list of every business located within these boundaries.
- Detailed information about each of these businesses.
- An assessment of the businesses by SIC type.
- An assessment of the businesses by size or capacity to employ.
- An assessment of the retail businesses and their importance to the community.
- Assessments of other types of businesses as necessary.

This bundle of information comprises the basic community business map. If you have the equipment and resources available, you may wish to illustrate your findings in a manner that will be easily understood. Think about the following possibilities:

- Use a computer spreadsheet with graphing capabilities to illustrate your findings in graph form.
- Use a colored pen or pencil to mark the actual locations of the businesses on the street map of your community.
- Bind all the information together into a notebook so that all the details about the businesses in your community are together in one place.

Congratulations! You have finished mapping your community business assets and you are now ready to move on to mobilizing your community business capacities.

The following section shows an example of a completed community business map and some graphs illustrating some of the findings about the businesses located in this community.
EXAMPLE OF A COMMUNITY BUSINESS MAP

The following pages are an example of what you can find out about the businesses in your community. The example illustrates some of the many businesses one can find by exploring the business community, and some of the treasures they hold. Following the steps indicated in the previous section produced the results illustrated in the charts on these pages.

The community group who produced this example were especially interested in retail establishments and wanted the opportunity to identify what important retail establishments were missing in the neighborhood. For this reason they examined the local retail establishments quite carefully. They were also interested in jobs and employment opportunities, so paid special attention to this information as well.

The pages following this introduction represent some examples of charts, graphs, and lists that you can prepare to help explain your community businesses to other people.

- A graph of the number of businesses within each of the major industrial classifications.
- A graph of the businesses in each of the minor industrial classifications in the retail category.
- A partial list of the businesses found within the community and some of the information collected about the businesses, including street address and number of jobs.
- A graph illustrating the minimum and maximum number of jobs available at all the businesses in the area.

This example of a map of community businesses illustrates just a few of the ways you can use the information. A nice addition is an actual street map of the area you are mapping.

SAMPLE MAP COMPONENTS
BUSINESSES BY MAJOR INDUSTRIAL CLASSIFICATION

- Florist: 1
- Gift & Novelty: 2
- Books: 1
- Sporting Goods: 1
- Liquor Store: 2
- Drug Store: 2
- Drinking Places: 2
- Eating Places: 1
- Musical Instruments: 1
- Misc Apparel: 2
- Gas Service Stations: 1
- Auto & Home Supply: 1
- Used Cars: 1
- New & Used Cars: 1
- Nuts & Confectionery: 1
- Groceries: 5
- Hardware: 1
- Misc Retail: 2

BUSINESSES BY MINOR INDUSTRIAL CLASSIFICATION
### LIST OF BUSINESSES WITHIN THE COMMUNITY

<table>
<thead>
<tr>
<th>#</th>
<th>BUSINESS ADDRESS</th>
<th>COMPANY NAME</th>
<th>SIC DIVISION</th>
<th>NUMBER PEOPLE EMPLOYED</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>E 24th Street</td>
<td>Plymstone Studios</td>
<td>Manufacturing</td>
<td>1 to 4</td>
</tr>
<tr>
<td>220</td>
<td>W 24th Place</td>
<td>Schleffler Plumbing Co</td>
<td>Construction</td>
<td>1 to 4</td>
</tr>
<tr>
<td>234</td>
<td>E 24th Street</td>
<td>Brinkner Credit Union</td>
<td>Finance/Ins/Real Est</td>
<td>5 to 9</td>
</tr>
<tr>
<td>234</td>
<td>E 24th Street</td>
<td>McMinn Comm. Services</td>
<td>Services</td>
<td>50 to 99</td>
</tr>
<tr>
<td>234</td>
<td>E 24th Street</td>
<td>Soo Wah Meat Co.</td>
<td>Wholesale Trade</td>
<td>5 to 9</td>
</tr>
<tr>
<td>268</td>
<td>W 24th Street</td>
<td>Steiffel Hardward Inc.</td>
<td>Retail Trade</td>
<td>5 to 9</td>
</tr>
<tr>
<td>300</td>
<td>W 24th Street</td>
<td>Stendahl Engineering</td>
<td>Construction</td>
<td>5 to 9</td>
</tr>
<tr>
<td>304</td>
<td>E 24th Street</td>
<td>Stateway Currency Exch.</td>
<td>Finance/Ins/Real Est</td>
<td>10 to 19</td>
</tr>
<tr>
<td>310</td>
<td>W 24th Place</td>
<td>Fortella Co., Inc.</td>
<td>Manufacturing</td>
<td>5 to 9</td>
</tr>
<tr>
<td>330</td>
<td>E 24th Street</td>
<td>Family Dental Care</td>
<td>Services</td>
<td>10 to 19</td>
</tr>
<tr>
<td>462</td>
<td>W 24th Street</td>
<td>Sports Unlimited Inc.</td>
<td>Services</td>
<td>5 to 9</td>
</tr>
<tr>
<td>53</td>
<td>E 25th Street</td>
<td>Richards Pizza</td>
<td>Retail Trade</td>
<td>20 to 49</td>
</tr>
<tr>
<td>217</td>
<td>W 25th Place</td>
<td>Bobs Standard Station</td>
<td>Retail Trade</td>
<td>1 to 4</td>
</tr>
<tr>
<td>229</td>
<td>W 25th Place</td>
<td>Yau Lee Grocery Store</td>
<td>Retail Trade</td>
<td>1 to 4</td>
</tr>
<tr>
<td>325</td>
<td>W 25th Place</td>
<td>DeCuomo Funeral Home</td>
<td>Services</td>
<td>1 to 4</td>
</tr>
<tr>
<td>325</td>
<td>W 25th Place</td>
<td>Yls Corporation</td>
<td>Manufacturing</td>
<td>10 to 19</td>
</tr>
<tr>
<td>325</td>
<td>W 25th Place</td>
<td>Midtown Truck &amp; Auto</td>
<td>Wholesale Trade</td>
<td>20 to 49</td>
</tr>
<tr>
<td>345</td>
<td>W 25th Place</td>
<td>IRT Campus</td>
<td>Services</td>
<td>251 to 500</td>
</tr>
<tr>
<td>345</td>
<td>W 25th Place</td>
<td>Marty's Italian Beef Co.</td>
<td>Retail Trade</td>
<td>20 to 49</td>
</tr>
<tr>
<td>20</td>
<td>E 26th Street</td>
<td>Bentley's Pharmacy Plus</td>
<td>Retail Trade</td>
<td>5 to 9</td>
</tr>
<tr>
<td>214</td>
<td>W 26th Street</td>
<td>Independent TV Engineers</td>
<td>Services</td>
<td>1 to 4</td>
</tr>
<tr>
<td>215</td>
<td>W 26th Street</td>
<td>Southtown Liquors</td>
<td>Retail Trade</td>
<td>5 to 9</td>
</tr>
<tr>
<td>218</td>
<td>W 26th Street</td>
<td>City Chinese TV</td>
<td>Trans/Comm/Elec/Gas</td>
<td>1 to 4</td>
</tr>
<tr>
<td>234</td>
<td>W 26th Street</td>
<td>Bridgefield Travel</td>
<td>Trans/Comm/Elec/Gas</td>
<td>1 to 4</td>
</tr>
<tr>
<td>235</td>
<td>W 26th Street</td>
<td>Marcuzzo Real Estate</td>
<td>Finance/Ins/Real Est</td>
<td>1 to 4</td>
</tr>
<tr>
<td>252</td>
<td>W 26th Street</td>
<td>Local 143 Intl. Union</td>
<td>Services</td>
<td>1 to 4</td>
</tr>
<tr>
<td>262</td>
<td>W 26th Street</td>
<td>Services Corp. Offset</td>
<td>Manufacturing</td>
<td>100 to 250</td>
</tr>
</tbody>
</table>

A Community Building Workbook ©1996 Kretzmann & McKnight
MINIMUM AND MAXIMUM NUMBER OF JOBS
MAKING CONTACT WITH LOCAL BUSINESSES

The second part of promoting a healthy local economy is finding out what community-building capacities exist within the local business community. Through mapping your community business assets you know what businesses are in your area, and you have a sense of how big they are and what they do. Now you need to explore these businesses in depth so that you can begin to mobilize the capacities you find there. The main steps in exploring your community business capacities are:

Preparing an introduction to your organization and its work.

- Visiting a representative of each business and developing a complete list of:
  1. The capacities they are currently using for the benefit of the community
  2. The capacities that could potentially be used for the benefit of the community.
- Assessing and organizing the information you find.

HOW SHOULD YOU PRESENT YOUR ORGANIZATION?

As you prepare to make contact with representatives of the businesses in your community, you will need to develop an introduction that explains your organization and the work it does. This introduction should be brief, but it should tell the people you are talking to all the information they need to know in order to make them feel comfortable about having a conversation with you. Before you write this introduction, you should think about how much people already know and understand about your organization. Is your organization well known in the community? Does your organization work with many other organizations or just a few? Do you think businesses know about your organization and its work? How you answer these questions will help you prepare your organizational introduction. At a minimum your introduction should include:

- The name of your organization and the area it serves or the people it represents.
- The goals and aspirations of your organization.
- The origins of your organization.
- An explanation of the project and the purpose of your visit.

When business representatives make appointments to speak with you, they will probably have an hour or less to invest in the project. The introduction should take no more than five minutes because most of your appointment time should focus on the business and its capacities, rather than on your organization. The following sample illustrates a good organizational introduction.

Organizational Introduction:

Hello, my name is Mary Jordan and I represent the Douglas Area Community Organization. We're located on 34th Street and our members include people living throughout the Douglas neighborhood. Our organization was started ten years ago by a group of local residents who were concerned with the deterioration of employment...
opportunities in the neighborhood. We've been working ever since with local residents, associations, and institutions to promote the building of a healthy and active local economy. We've worked with the local elementary school to develop a business-sponsored athletic program for neighborhood kids, and we've worked with the local P.T.A. to create a program for adults who are looking for job training. Our current project involves finding out about the business assets that are located in our community and discovering the ways the capacities of these businesses have been mobilized toward developing the local economy. I know that your company is probably involved already, and I'd like to ask you some questions about that, as well as explore ways that this business might want to develop new relationships in the community.

This brief introduction tells the business representative what your organization is about and why you are there. It does so in a positive way, and assumes that the business is already at least somewhat connected to individuals, associations, and other institutions in the area. It suggests that you are eager to hear about the business, and want to offer an opportunity for this representative to share information. You should keep these things in mind as you write your introduction; don't be too aggressive and never be judgmental. The goal is to mobilize capacities by increasing whatever level of involvement already exists, and you will not accomplish this if you are critical of the business.

If your organization has a brochure or other printed information that explains what you are involved in, it is a good idea to mention it in your introduction and to leave a copy with the business representative with whom you are meeting.

**WHAT INFORMATION SHOULD YOU ASK FOR?**

There are four general categories in which you will want to gather information: local hiring, local purchasing, local involvement, and local investment. These categories have to do with the extent to which the businesses are connected with, or participating in the local economy. In each category there are a number of questions you will want to ask which will give you information about the extent of the business capacity in that area, and the extent to which the capacity has been mobilized for the benefit of the local economy. The following list gives examples of the categories and some of the questions you will want to ask.

**Local Hiring**

- How many people do you employ - both full time and part time?
- In what types of job categories do you employ people, for example:
  - Professional, technical, or managerial positions
  - Clerical, sales, or service positions
  - Processing work or machine trades positions
- Do you have entry-level jobs?
- What qualifications do entry-level positions require?
- Do you tend to promote from within?
- How do you conduct employee searches when you are hiring?
- How many of your employees are residents of the community?
- Do you work with any local organizations to promote local hiring?
Local Purchasing
- What kinds of office products does your company require?
- What kinds of services does your company require?
- Do you patronize local companies for products and services?
- What other kinds of things does your company buy?
- Does your company purchase these items from a local supplier?
- What kinds of things does your company look for in a supplier?
- Would you be willing to consider changing to local suppliers?

Local Investment
- Does your business do its banking with a local institution?
- Does that institution have a commitment to local development?
- What services does your company look for in a banking institution?
- Would you be willing to consider changing banks to a local institution?
- Does your company own local real estate?

Local Involvement
- Do you have any volunteer, training or internship positions available?
- Are any of these positions suitable for young people still in school?
- Are any of these positions suitable for adults preparing for work?
- Do you currently have any linkages with local high schools?
- Do you currently have any linkages with employment programs?
- Does the company sponsor local projects or organizations, for example:
  - Sports teams
  - Youth clubs
  - School organizations
- Does your company contribute time and energy to local projects?
- Does your company belong to a local economic development organization or Community Development Corporation (CDC)?
- In what other ways does your business contribute to the community?

Remember to adjust the questions to suit the particular business and the answers you are getting. Be flexible, and be sensitive to the fact that some of these questions may appear threatening, especially if the business is not currently doing any of these things. The point of the visit is to encourage the business to see itself as a community asset, and to see the value of creating community linkages, not to focus on what they might not be doing.

CONDUCTING THE CAPACITY INTERVIEW

Call the manager or other representative of each business and identify yourself and the organization you represent. Schedule a meeting with the this person and explain that your purpose is to discover each of the capacities within your business community and to begin a dialogue with each of the businesses existing there. Write a letter confirming your scheduled appointment, using the stationery of your organization, and briefly mention some of the same information you prepared for your organizational introduction. If your organization has a Board
of Directors or other advisory group, this is a good time to mention the names of these individuals. If your organization has a brochure or other printed material describing what you do, this is a good opportunity to present it to the business representative with whom you will be meeting.

When you go to the interview, take along the Local Hiring Worksheet, the Local Purchasing Worksheet, the Local Sales Worksheet, the Local Investment Worksheet, and the Local Involvement Worksheet, on pages 42 through 46. Use them to record the information you are given by the business representative.

- The Local Hiring Worksheet on page 42 allows you to record information about the number and kind of jobs that a business provides, whether they have any entry-level positions and what the qualifications are for those positions, whether the company has a promote-from-within policy, and how they search for eligible employees when they are hiring.

- The Local Purchasing Worksheet on page 63 allows you to record information about what kinds of office products and production materials a business purchases, what kinds of services they use, reasons why the business makes purchases from the vendor it does, and whether they would be willing to change to a local supplier.

- The Local Sales Worksheet on page 44 allows you to record information about what kinds of products and services the business sells locally, and whether they are currently linked to other local organizations and businesses who might be potential customers.

- The Local Involvement Worksheet on page 45 allows you to record information about volunteer, training, and internship positions that the business might offer, the extent of its linkages with different associations and institutions in the community, the extent of its sponsorship of local projects or organizations, the extent it encourages its employees to participate in local events, and the various other ways the business is connected to the community.

- The Local Investment Worksheet on page 46 allows you to record information about whether the business does its banking locally and whether their banking institution has a commitment to local development, what kinds of services the business requires from their banking institution, whether they have invested in local real estate, and how they reinvest a portion of their profits back into the community.
ASSESSING LOCAL BUSINESS CAPACITIES

 Businesses possess a variety of different types of capacities that can be mobilized in economic-development activities. These capacities all have to do with the potential for increasing local involvement and building the local economy. The kinds of capacities you will find include local hiring, local purchasing, local involvement, and local investment.

WHAT CAPACITIES CAN YOU EXPECT TO FIND?

You may find that the business has already mobilized some of its capacities for the benefit of the community. If this is the case, what you will actually find will be various kinds of connections already established:

- Connections to local individuals in terms of jobs and job training.
- Connections to local associations through employee volunteer work and company sponsorship of local projects.
- Connections to other local institutions through local purchasing, local investment, and co-sponsored community projects.

A fully mobilized business community would look like a complicated web of connections:
WHAT DO THE CONNECTIONS LOOK LIKE?

The connections, or mobilized capacities, between a business and the other parts of a community take an infinite variety of forms. Some of them are very simple, some are very complex and highly developed. In the following example, the business is a very small mini-mart that sells groceries, meat, produce, dairy products and other basic commodities. It is located in the midst of a low-income community and has mobilized its capacities in each of the following ways:

- The store offers special senior citizens discounts on meat and produce one day every week.
- The store has developed relationships with each of the families who do their shopping there, and has offered charge accounts to those families. The employees who work at the business welcome the local children and call them by name when they come in after school for a snack. They have a special section set aside for the kids' favorites.
- The store has developed relationships with the local police officers who make a stop at the store when they are conducting their rounds through the community.
- The store offers food specialty products that are made by residents of the community. They use a nearby supplier for many of the regular products they carry.
- The store has developed a relationship with the local resident management corporation, through membership in the organization and regular attendance at community meetings.
- The store has coordinated its hours with field house activities at the neighborhood park, and sponsors a Parks Department Little League team.
- The store owner is a member of the local school council and participates in school decision-making activities in an advisory capacity.
- The store owner is a member of a local church and contributes cookies and punch to the after church social hours.
- The store hires cashiers and a deli-counter worker from among residents of the community.
- The store employees volunteer time to assist local tenants when they have community clean-up days in the buildings they occupy.

The next chapter helps you understand what you can do with the information you have gathered.
MOBILIZING BUSINESS CAPACITIES

At the beginning of this guide, we set out the steps to mapping your community business assets, and mobilizing your community business capacities. You have completed the community business mapping project which included:

- Defining the community boundaries.
- Choosing a business inventory method.
- Making a complete list of all the businesses in the community.
- Assessing and organizing the information you found.

You have also completed the assessment of community business capacities which included:

- Preparing an introduction to your organization and its work.
- Visiting a representative of each business and making a complete list of the capacities they are currently using for the benefit of the community, and those that could potentially be used.
- Assessing and organizing the information you found.
- The completion of both of these parts of the Local Business Institutions Building Block has prepared you for the final step, which is mobilizing untapped business capacities in your community-building efforts.

HOW DO YOU MOBILIZE COMMUNITY BUSINESS CAPACITIES?

Every community is different and there is therefore no uniform answer to this question. There are, however, general areas in which you can put this information to use, and some suggestions that can be made as to the specific possibilities.

Before we move into this section, it will be useful to discuss how you should be thinking about using this information. If you are part of a community group that is trying to figure out ways to begin to rebuild your local economy, it is very easy to start using 'needs' language. This means that you look at the information you have collected and see only what needs to be done and the deficiencies in your business community and their level of local participation. Don't allow your group to be caught in this negative process. If you use the information you have gathered for your community business map to simply identify community needs, you will miss the larger opportunity. Your goal is to find good things in the way of economic activity, make them keep happening, and increase the ways and the places they happen. Therefore the point is to think about potential and about the ways existing potential can be directed to available opportunities. This is a very different perspective from a 'needs' perspective, and working this way can be much more exciting. Encouraging local people to build the economy through the creative use of their capacities is what will get stalled economies off the ground.
When you have completed the community business mapping and have explored the capacities existing within your local businesses, you will want to use the information to promote increased business activity and economic development. This may mean that you will encourage the start-up of new businesses by local residents, or try to attract new businesses to your community. It may mean that you will try to increase the business activity that already occurs within your community, or find ways for businesses to get more local people involved in their operations. It will certainly mean that you find creative ways of promoting new linkages and relationships among the individuals, associations, and institutions in your community as a way of encouraging your economy to grow.

Because you have developed a detailed map of the community business assets, you can use it in some of the following ways:

- *Understanding jobs and employment capacities.* By fully assessing the businesses in your area, you have generated an understanding of how many jobs may be available to people living in your community. Your economic-development efforts should focus on keeping economic activity within the community, so the employment of residents in jobs available at local businesses is desirable. Ideas for using the jobs and employment capacity information you have collected include:

  Creating an employment network that links local working people with job opportunities, and keeps employers informed about the qualifications and availability of local workers.

  Opening a job center in which information about the education requirements and qualifications for the kinds of jobs available locally are provided to workers who want to improve their job skills.

  Developing a cooperative program at a local school in which local workers can upgrade their skills in order to qualify for local jobs.

- *Understanding the location and distribution of businesses in your community.* By mapping out exactly where businesses are located, you have generated an understanding of the economically active parts of your community. You can evaluate how centrally located these areas are, and whether they provide sufficient and convenient access. You can evaluate whether these areas are appropriate, whether old centers of economic activity can be renewed, and whether there are opportunities to create new areas of economic activity. This information you collected about your business community will reveal previously unknown businesses and you will be able to assess how these fit into the overall business mix. Ideas for using the business location information you have collected include:

  Generating a plan to improve the mix of business types in key business centers in your community.

  Exploring the possibility of developing unused and vacant property for new commercial ventures.

  Promoting expansion of existing businesses and the improvement of access to the areas in which they do business.
• **Understanding strengths and weaknesses in consumer provision.** By assessing your community retail businesses by location, type, and size, you generated an understanding of the adequacy of local retail stores in providing both the necessities of everyday life, and the other things that your local residents may wish to purchase. By deciding what a 'full service retail community' would look like for your neighborhood, you can measure the businesses you found against your list of requirements, and identify opportunities for increasing or expanding the extent of consumer provision. You may also wish to explore this issue further through the use of the *Consumer Expenditure Patterns Building Block* which will help you identify exactly what products your local residents would prefer to purchase. Ideas for using the consumer provision information you have collected include:

Generating a plan to increase the provision of basic commodities in key business centers in your community.

Promoting the development of small businesses by local residents in order to satisfy the consumer requirements of the community.

Bringing business owners together to work collectively to promote the commercial activity in their area.

• **Understanding transportation needs.** By mapping out exactly where businesses are located in your community, you can identify what vehicle traffic patterns, parking patterns, pedestrian accommodation, and public transportation are available in and around these businesses, and generate an understanding of the user friendliness of your business centers. This will allow you to identify areas that are prepared for economic growth, and opportunities for increasing the openness and accessibility of other areas. Understanding transportation patterns also enables you to identify areas within your community that may be isolated from current shopping opportunities. These areas may have great potential for the development of new businesses. Ideas for using the transportation information you have collected include:

Promoting support for changing traffic patterns to bring automobile, bus, and foot traffic into commercial areas in the community.

Organizing plans for making businesses accessible to elderly, handicapped, or other special members of your local population.

Developing plans for making busy commercial areas user-friendly places for pedestrians, automobile drivers, and bus riders.

• **Identifying potential enterprise development opportunities.** Because you understand the extent of the commercial activity in your community, you can identify development opportunities. The range of potential businesses you may wish to promote is virtually endless. You will want to look to your local residents to start businesses whenever possible, as this is the most direct route to local economic development. Therefore you may wish to explore enterprise development further through the use of both the *Individual Capacity Building Block* and the *Consumer Expenditure Patterns Building Blocks*. These
will help you identify which local residents are likely possibilities for starting a business, and exactly what products and services your local residents and local businesses would prefer to purchase. Ideas for using the enterprise development information you have collected include:

Identifying areas in which different types of businesses would have good opportunities for success.

Promoting self-employment training for local individuals.

Establishing working relationships with Community Development Corporations to sponsor local projects.

Because you have also visited the businesses in your community, you now know about their connections to other individuals, organizations, and institutions. One of the next things you may want to think about are the possibilities for creating new linkages among these community members. In other words, how can the capacities of these businesses be translated into increased participation in activities that will be good for local economic development? Some of the questions you might want to ask about each business in your community include:

- Is there potential for a link between this business and a local supplier?
- Could this business be linked with the local high school so that young people could learn about jobs they might want in the future?
- Could this business be linked with a local school to offer training programs and jobs to local residents?
- Could this business be convinced to sponsor a Little League Team or other activity for kids or youth?
- Could this business encourage its workers to participate in a community project?
- Could this business be linked with the local police to promote a safer community?
- Could this business have an open house to introduce itself to the community and allow local people to get to know who they are?
- Is there this possibility that the owner, manager, or employees of a business would participate in a mentorship program for young people?
- Could this business be linked to other businesses or to an economic-development organization?

From all of the information you have gathered by completing the Local Business Institutions Building Block your final goal should be implementing community-building activities that are designed to take advantage of your local business assets and capacities.

The best community-building activities will be those that are based on what you now understand about the capacities of each business. In order to mobilize these capacities you just need to decide what the special gifts are that this business could give to this community, and how you
can help and encourage them to give those gifts. A fully mobilized community is one in which all of the capacities are being used toward community well-being. Worthwhile projects will be easy to identify now that you know what assets and capacities you have to work with.

Mobilizing the capacities of your local businesses is really about generating the greatest possible number of connections between each business and the other parts of your community. A business may be well connected to other business institutions, but not to local individuals or associations. Or a business may be well connected to local residents, but not to other institutions. Because you have mapped your local business assets and explored your local business capacities, you have all the information in hand to move forward on helping to develop these relationships. Using the Community Mobilization Worksheet, imagine each business at the center of a complex web of relationships. Itemize what types of linkages you found between the business and each of the other components of the web. Examine which parts of the web are solid and functioning as they should, and which parts have fewer strands of connection.

As you explore ideas for community-development projects, think about the many kinds of relationships that could be developed to supplement strength in the weaker parts of the web. For example, if you are thinking about developing an overall community development plan, ask yourself if you have included strategies to incorporate individuals, associations, and institutions into each component of the plan. If you are thinking of a community employment strategy, do not focus simply on getting jobs for individuals, but include local associations and institutions in the design. Any development strategy you design should include the promotion of relationships and linkages among the members of each of these groups. As you begin to develop plans that consistently incorporate the notion of connectedness and interrelationship, you will succeed in building your local economy. Remember from the first chapter we said that:

- A local economy is one in which local people are working.
- A local economy is one in which local people own local businesses.
- A local economy is one in which local people make their purchases in neighborhood stores.
- A local economy is one in which local people and businesses make investments in the community.
- A local economy is one in which dollars and energy recirculate among the local residents.
- A local economy is one in which local people are active and connected.

And we said that a healthy local economy is important because:

- Dollars circulate and recirculate, and the benefits produced by those dollars are retained within the community, making local people better off, and making economic growth possible.
OTHER COMMUNITY BUILDING BLOCKS

Knowing more about the community and the assets and capacities existing there should be a major goal of most community groups. When we don't know what is already happening in our community, we probably won't do a very good job of building on the strengths we already have. One way to build on internal strengths is to first develop a good understanding of what each of our local assets and capacities look like, and then to create strong links among them. Some important things you need to understand, in relationship to what you have found out about your business community, are a) the most important things your residents may wish to purchase, and b) the capacities of individuals living in your community, and c) the role of non-business institutions in the local economy. Three follow-up activities may help you to gain a better understanding of each of these areas.

CONSUMER EXPENDITURE PATTERNS BUILDING BLOCK

Another way that you can think about expanding your ability to use the information you collected in your Local Business Institutions Building Block is to find out about how your local residents prefer to spend their money. This project involves a Consumer Expenditure Patterns Building Block which enables you to find out:

• What products people prefer to purchase.
• At what businesses people make their purchases.
• Why people choose to patronize the businesses they do.
• How much people typically spend on particular types of purchases.
• How people travel to the merchants they patronize.

The Consumer Expenditure Patterns Building Block is accomplished by talking directly to people in your community and asking them to help you understand what their consumer needs are, what kinds of businesses they would like to see in the community, and what kinds of things motivate them to make the purchases they do. This information is then matched with the information about existing businesses, and is used to more precisely define what new businesses might be successfully started.

INDIVIDUAL CAPACITY BUILDING BLOCK

Individuals make up the largest segment of your community and the capacity of individuals to make a difference is sometimes overlooked. Individuals represent enormous, and sometimes untapped, potential. The Individual Capacity Building Block helps you make an assessment of the strengths existing among the individuals who make up your community. The Individual Capacity Building Block focuses on learning about the capacities of individuals in the following areas:
• General skills and abilities.
• Employment skills and abilities.
• Teaching skills and abilities.
• Community skills and abilities.
• Entrepreneurial interests and experience.

The Individual Capacity Building Block is conducted by talking directly to people in your community and asking them to help you understand what strengths they have, and how these strengths could be released toward building a stronger community. The information you collect about individuals can be matched with the information you have collected about businesses and consumer needs to form a comprehensive picture of the potential of your community.

LOCAL NON-BUSINESS INSTITUTION BUILDING BLOCK

Institutions other than business make up an important component of every community and the capacity of government and not-for-profit institutions to be involved in their local economy is sometimes overlooked. The Local Non-Business Institution Building Block helps you make an assessment of the capacities existing among the institutions who are members of your community. The Local Non-Business Institution Building Block focuses on learning about the capacities of these institutions in the following areas:

• Local Hiring.
• Local Purchasing.
• Local Investment.
• Local Provision of Services.
• Local Involvement.

The Local Non-Business Institution Building Block is conducted in a manner similar to the Local Business Institution Building Block. By talking directly to representatives of the various kinds of non-business institutions in your community, you can discover the strengths they possess, and begin to mobilize them toward building a stronger community. The information you collect about non-business institutions can be combined with the information you have collected about businesses and consumer needs to form a comprehensive picture of the potential of your community.
APPENDICES

Community Map Worksheet

Business Resource Directory Worksheet

Business Information Worksheet

Standard Industrial Classification Code Worksheet

Business Size Worksheet

Retail Assessment Worksheet

General Business Assessment Worksheet

Local Hiring Worksheet

Local Purchasing Worksheet

Local Sales Worksheet

Local Involvement Worksheet

Local Investment Worksheet

Community Mobilization Worksheet
<table>
<thead>
<tr>
<th>NAMES OF STREETS IN ORDER THEY APPEAR ON YOUR MAP</th>
<th>DIRECTION EAST/WEST NORTH/SOUTH</th>
<th>HIGHEST STREET NUMBER</th>
<th>LOWEST STREET NUMBER</th>
<th>ZIP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CALL YOUR LOCAL OR REGIONAL LIBRARY AND ASK THE REFERENCE OR BUSINESS REFERENCE SECTION WHAT BUSINESS DIRECTORIES THEY HAVE AVAILABLE. ASK QUESTIONS ABOUT EACH DIRECTORY SO THAT YOU UNDERSTAND THE FOLLOWING THINGS:

ORGANIZATION: By ZIP code; by city, town, county, region; alphabetical, numerical.
INFORMATION: Business name, address, phone, key individual, SIC Code, type of company, number of employees, square feet of space, financial information, date established.

<table>
<thead>
<tr>
<th>DIRECTORY NAME</th>
<th>IS INFORMATION ON YOUR COMMUNITY INCLUDED?</th>
<th>IS INFORMATION ORGANIZED FOR EASY USE?</th>
<th>IS APPROPRIATE INFORMATION INCLUDED?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OF THE AVAILABLE DIRECTORIES, CHOOSE THE ONE THAT IS ORGANIZED SO THAT IT IS SIMPLE FOR YOU TO COLLECT THE INFORMATION, AND INCLUDES ALL THE INFORMATION WANT.
<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>COMPANY NAME</th>
<th>ZIP</th>
<th>PHONE</th>
<th>SIC DIV</th>
<th>SIC CODE</th>
<th># PEOPLE EMPLOYED</th>
<th>MANAGER'S NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Standard Industrial Classification Worksheet

<table>
<thead>
<tr>
<th>MAJOR CLASSIFICATIONS OF BUSINESSES THAT YOU FOUND IN YOUR COMMUNITY</th>
<th>SIC CODE</th>
<th>HOW MANY OF THIS TYPE DID YOU FIND?</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGRICULTURE, FORESTRY, AND FISHING</td>
<td>0001</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0999</td>
<td></td>
</tr>
<tr>
<td>MINING</td>
<td>1000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1499</td>
<td></td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td>1500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1799</td>
<td></td>
</tr>
<tr>
<td>MANUFACTURING</td>
<td>2000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3999</td>
<td></td>
</tr>
<tr>
<td>TRANSPORTATION AND PUBLIC UTILITIES</td>
<td>4000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4999</td>
<td></td>
</tr>
<tr>
<td>WHOLESALE TRADE</td>
<td>5000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5199</td>
<td></td>
</tr>
<tr>
<td>RETAIL TRADE</td>
<td>5200</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5999</td>
<td></td>
</tr>
<tr>
<td>FINANCE, INSURANCE, AND REAL ESTATE</td>
<td>6000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6799</td>
<td></td>
</tr>
<tr>
<td>SERVICES</td>
<td>7000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8999</td>
<td></td>
</tr>
<tr>
<td>SIZE OF BUSINESS BY NUMBER OF EMPLOYEES OF BUSINESSES YOU FIND IN YOUR COMMUNITY</td>
<td>HOW MANY OF THIS KIND DID YOU FIND?</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------</td>
<td>-----------------------------------</td>
<td></td>
</tr>
<tr>
<td>NO EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 TO 4 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 TO 9 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 TO 19 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 TO 49 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 TO 99 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 TO 250 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MORE THAN 250 EMPLOYEES</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Retail Assessment Worksheet

<table>
<thead>
<tr>
<th>WHAT KINDS OF RETAIL BUSINESSES DID YOU FIND?</th>
<th>SIC CODE</th>
<th>HOW MANY OF THIS TYPE DID YOU FIND?</th>
<th>HOW MANY SHOULD THERE BE?</th>
</tr>
</thead>
<tbody>
<tr>
<td>BUILDING MATERIALS/GARDEN SUPPLIES</td>
<td>5200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LUMBER AND BUILDING MATERIALS</td>
<td>5211</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HARDWARE STORES</td>
<td>5251</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NURSERIES AND GARDEN SUPPLIES</td>
<td>5261</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GENERAL MERCHANDISE STORES</td>
<td>5300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEPARTMENT STORES</td>
<td>5311</td>
<td></td>
<td></td>
</tr>
<tr>
<td>VARIETY STORES</td>
<td>5331</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FOOD STORES</td>
<td>5400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GROCERY STORES</td>
<td>5411</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MEAT AND FISH MARKETS</td>
<td>5421</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FRUIT AND VEGETABLE MARKETS</td>
<td>5431</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DAIRY PRODUCTS</td>
<td>5451</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BAKERIES</td>
<td>5461</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AUTOMOTIVE DEALERS/SERVICE STATIONS</td>
<td>5500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NEW AND USED CAR DEALERS</td>
<td>5511</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GASOLINE SERVICE STATIONS</td>
<td>5541</td>
<td></td>
<td></td>
</tr>
<tr>
<td>APPAREL AND ACCESSORY STORES</td>
<td>5600</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MEN'S AND BOYS CLOTHING</td>
<td>5611</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WOMEN'S CLOTHING</td>
<td>5621</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHILDREN'S AND INFANTS CLOTHING</td>
<td>5641</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SHOE STORES</td>
<td>5661</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FURNITURE/HOME FURNISHINGS STORES</td>
<td>5700</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EATING AND DRINKING PLACES</td>
<td>5812</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MISCELLANEOUS RETAIL STORES</td>
<td>5900</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DRUG STORES</td>
<td>5912</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIQUOR STORES</td>
<td>5921</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NEWS DEALERS AND NEWSSTANDS</td>
<td>5994</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WHAT KINDS OF BUSINESSES DID YOU FIND?</td>
<td>SIC CODE</td>
<td>HOW MANY OF THIS TYPE DID YOU FIND?</td>
<td>HOW MANY SHOULD THERE BE?</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>----------</td>
<td>------------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>COMPANY NAME</td>
<td>NUMBER OF FULL TIME JOBS</td>
<td>NUMBER OF PART TIME JOBS</td>
<td>NUMBER OF ENTRY LEVEL JOBS</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------</td>
<td>--------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>PROF, TECH, MANAGERIAL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CLERICAL AND SALES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SERVICE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AGRICULTURE, FISHERY, FORESTRY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PROCESSING</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MACHINE TRADES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BENCHWORK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STRUCTURAL WORK</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MISCELLANEOUS</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

WHAT QUALIFICATIONS ARE REQUIRED FOR ENTRY LEVEL POSITIONS?

WHAT ARE YOUR POLICIES FOR PROMOTION FROM WITHIN?

HOW DO YOU CONDUCT EMPLOYEE SEARCHES?

DO YOU WORK WITH ANY ORGANIZATIONS TO PROMOTE LOCAL HIRING?
### Local Purchasing Worksheet

<table>
<thead>
<tr>
<th>GENERAL CATEGORIES OF PURCHASES</th>
<th>WHAT KIND DOES YOUR COMPANY USE?</th>
<th>DO YOU PURCHASE FROM A LOCAL VENDOR?</th>
<th>WHY DO YOU PATRONIZE THIS VENDOR?</th>
<th>WOULD YOU CONSIDER A LOCAL VENDOR?</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAPER PRODUCTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OFFICE SUPPLIES</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>COMPUTER PRODUCTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FOOD PRODUCTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FURNITURE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHEMICALS/CLEANING PRODUCTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MACHINE/EQUIPMENT RENTALS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRODUCTION SUPPLIES</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RAW MATERIALS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRODUCTION EQUIPMENT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRANSPORTATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER SUPPLIES</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEMPORARY SERVICES</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GENERAL CATEGORIES OF PRODUCTS OR SERVICES YOUR COMPANY SELLS</td>
<td>DO YOU SUPPLY THESE PRODUCTS OR SERVICES TO ANY LOCAL BUSINESSES OR ASSOCIATIONS?</td>
<td>DO YOU PROMOTE THESE PRODUCTS OR SERVICES IN ANY LOCAL PUBLICATIONS?</td>
<td>WOULD YOU BE INTERESTED IN CONNECTING WITH LOCAL ORGANIZATIONS WHO NEED YOUR PRODUCT OR SERVICE?</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>--------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AT WHAT FINANCIAL INSTITUTION DO YOU CONDUCT YOUR BUSINESS BANKING?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS THIS FINANCIAL INSTITUTION LOCATED IN THE COMMUNITY?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WHAT PARTICULAR SERVICES DOES THIS FINANCIAL INSTITUTION PROVIDE?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS THIS FINANCIAL INSTITUTION COMMITTED TO LOCAL INVESTMENT AND REDEVELOPMENT?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOES THIS FINANCIAL INSTITUTION MAKE SMALL BUSINESS LOANS FOR BUSINESS START UP?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOES THIS INSTITUTION PROMOTE HOME OWNERSHIP IN THE COMMUNITY?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IF THIS IS NOT A LOCAL INSTITUTION, IS THERE A LOCAL INSTITUTION THAT COULD SERVE YOUR NEEDS?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOES THIS BUSINESS INVEST IN REAL ESTATE IN THE LOCAL COMMUNITY?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOES THIS BUSINESS BELONG TO A LOCAL BUSINESS ORGANIZATION?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN WHAT OTHER WAYS DOES THIS BUSINESS INVEST IN THE COMMUNITY?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS THIS BUSINESS INVOLVED IN ANY OF THE FOLLOWING ACTIVITIES?</td>
<td>PLEASE DESCRIBE THIS PROGRAM AND HOW IT WORKS</td>
<td>ARE OTHER ORGANIZATIONS OR INSTITUTIONS INVOLVED?</td>
<td>IS THIS PROGRAM TARGETED TO YOUR LOCAL COMMUNITY AND ITS RESIDENTS?</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>--------------------------------------------------</td>
<td>---------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>VOLUNTEER OPPORTUNITIES FOR ADULTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VOLUNTEER OPPORTUNITIES FOR YOUTH</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JOB TRAINING FOR ADULTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JOB TRAINING FOR YOUTH</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INTERNSHIPS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SPONSORSHIP OF COMMUNITY PROJECTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SPONSORSHIP OF ATHLETIC TEAMS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SPONSORSHIP OF OTHER EVENTS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMPLOYEE COMMUNITY SERVICE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>COMMUNITY OPEN HOUSE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER COMMUNITY INVOLVEMENT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In the empty boxes enter the specific institution, association, or individuals with whom the business has developed a relationship. Some possibilities are already listed.

Relationships with individuals may include, but are not limited to:
- Residents, tenants, marginalized or labeled citizens, youth, families.

Relationships with associations may include, but are not limited to:
- Churches, political groups, athletic and sports associations, clubs.

Relationships with institutions may include, but are not limited to:
- Other businesses, police, hospitals, parks, libraries, schools.

On a separate sheet, list the kinds of relationships you found between the business and each other part of the community, numbering them the same as your diagram.