B-Force Accelerator
Outcome Evaluation

Prepared for Black BRAND by Virginia Tech’s Center for Economic and Community Engagement

May, 2024
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List of Acronyms

Black BRAND- Black Business Research Analytics Networking and Development
CDFI – Community Direct Financial Institution
CECE – Virginia Tech Center for Economic and Community Engagement
CLIMB Team – CPA, Lawyer, Insurance, Marketing, Banking
ECB – Evaluation Capacity Building
EDAUC – Economic Development Administration University Center
ODU - Olde Dominion University
SEP – Systems Evaluation Protocol
SWaM- Small, Women-Owned & Minority-Owned
Executive Summary

Black BRAND is a nonprofit organization dedicated to supporting Black-owned businesses in Hampton Roads, functioning as the Black Chamber of Commerce. Its flagship, B-Force Accelerator, is a 12-week program designed to scale startups and enhance minority business owners' access to capital. Participants engage in weekly workshops on topics like building banking relationships and securing business certifications. They are paired with consultants who provide mentorship, new connections, and valuable insights. Despite facing challenges like the COVID-19 pandemic and subsequent low engagement rates, B-Force continues to uplift Black businesses and aims to narrow the Black wealth gap in the region.

The Virginia Tech Center for Economic and Community Engagement (CECE) was hired in Spring, 2023 to work with Black BRAND, help build their evaluation capacity, and assess the impacts of the B-Force program on the participants of the first nine cohorts. This is the first time that B-Force has been externally evaluated. CECE began by establishing monitoring and evaluation tools for the B-Force team to utilize. Then, using a combination of program monitoring information, in-depth interviews with participants and banking partners, and discussions with B-Force staff, CECE found evidence of the following outcomes and impacts:

In the short term, B-Force equips participants with essential skills and opportunities to grow their businesses. Participants build practical skills and relationships to grow and secure future funding. For instance, by obtaining certifications like Small, Women-Owned & Minority-Owned Programs (SWaM), participants increase their access to capital from diverse sources, benefiting from equity quotas at many lending institutions. Events such as Demo Day provide valuable experience in pitching and financial discussions while fostering connections with banking professionals that often lead to new accounts or loans. Workshops teach crucial techniques in branding, market identification, public speaking, and automation, transforming small operations into scalable enterprises and helping participants pinpoint target audiences and streamline business processes. The strong, lasting relationships formed among consultants and fellow participants create a supportive community, encouraging ongoing growth and collaboration.

Past graduates of the program have successfully secured funding through various channels, reporting a collective total of $2.1 million in grants, loans, new credit lines, and other forms of funding. Participants report significant business growth and revenue increase, attributing their success to the skills and opportunities provided by B-Force.
Force acts as a gateway to further entrepreneurial programs and resources, enhancing overall business development and community integration. Many graduates have transitioned into consultant roles within B-Force, promoting a sustainable ecosystem of support for entrepreneurs and encouraging ongoing support and participation in other Black BRAND initiatives.

In the long term, B-Force participants and stakeholders have highlighted the strong personal and business connections formed within their cohorts and with other Black BRAND stakeholders, enhancing their networks and increasing awareness of resources for Black entrepreneurs in the Hampton Roads region. With the success in fostering these connections, there is a continued need for outreach and connection on a greater scale for the Black business community that extends beyond Black BRAND’s current reach. Participants also report significant personal wealth growth and a keen interest in contributing to the local economy. However, Black BRAND, as a young organization, faces challenges in gathering long-term data to assess its full impact on regional Black wealth; while B-Force participants effectively access funding, confirming broader capital flows to Black businesses outside of Black BRAND is difficult. Finding qualified applicants also remains a challenge. With additional resources and organizational capacity, Black BRAND can continue to build on its success of scaling and supporting the Black business community.

Introduction

Program Overview

Black BRAND is a non-profit focused on business development and networking for Black businesses, serving as the Black Chamber of Commerce for the Hampton Road region. Black BRAND’s B-Force Accelerator is a business accelerator program that helps startups to scale. The accelerator aims to lessen the gap between minority business owners in Hampton Roads and access to capital. In the 12-week program, entrepreneurs work with a variety of business, marketing, accounting, and other professional experts to improve their business and financial acumen. Each week, participants attend workshops on different aspects of business growth, ranging from creating banking relationships to obtaining minority business certifications. B-Force participants are also paired with a personal business consultant to advise them throughout the program. B-Force staff select consultants based on their demonstrated expertise and knowledge of business growth practices. Many former and current consultants graduate from B-Force and return to help other participants, while also earning a stipend for their work. Participating businesses
who successfully complete the program are often able to connect with bankers and funders to secure capital.

**Purpose of Report**

This report is an analysis of two impact areas identified through participatory evaluation sessions with the Black BRAND B-Force team: banking relationships and how individual participant impacts contribute to regional economic growth. The report aims to show how the program contributes to the larger goal of narrowing the Black wealth gap in Hampton Roads. Furthermore, report findings are intended to support Black BRAND with an evaluative framework for future research and evaluation. The organization has strong data collection, management and evaluative thinking capacity. However, some challenges like interrupted engagement during and after the COVID-19 pandemic, and low response rates to data collection tools from former participants persist. The evaluation framework presented is intended to lead to better quantity and quality of program data for B-Force.

**Intended Audience**

This report is intended to elevate Black BRAND’s B-Force program and its impacts in the region, demonstrating Black BRAND’s value to future and existing funders and other key supporters of B-Force and Black BRAND. The recommendations and suggested next steps from this report are intended for internal use by Black BRAND to improve future program processes, data collection, and evaluation efforts.

**Structure of Report**

This evaluation report begins with a description of the B-Force program, including the funders, organizations involved, intended beneficiaries, program design, context, and history. We then present the background for this evaluation, including the purpose of the report, the scope of this evaluation, a summary of stakeholder engagement, and the budget allocated for this effort. Next, we introduce the evaluation team and the evaluation methods used, including evaluation capacity building to plan the evaluation and qualitative and quantitative methods to analyze impacts. In this section, we also include the instruments, timeline, data management procedures, interpretation, and limitations. The penultimate section details two sets of findings, according to the evaluation questions, one focused on participant impacts, and the other centered on B-Force’s ability to foster formal banking relationships. We conclude with recommendations for further program development and evaluation.
Program Description

Goals and Objectives

The goals and objectives of B-Force are to increase Black wealth creation by fostering connections between Black businesses and increasing total funding and revenue to those businesses.

Funders and Funding

Table 1 defines the sources of funding for the B-Force program, and the program’s partners.

<table>
<thead>
<tr>
<th>Organization</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Towne Bank</td>
<td>Partner</td>
</tr>
<tr>
<td>US Small Business Administration</td>
<td>Partner</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Partner</td>
</tr>
<tr>
<td>Business Development Center @ ODU</td>
<td>Partner</td>
</tr>
<tr>
<td>Veterans Business Center @ ODU</td>
<td>Partner</td>
</tr>
<tr>
<td>Women’s Business Center @ ODU</td>
<td>Partner</td>
</tr>
<tr>
<td>IIE @ ODU</td>
<td>Partner</td>
</tr>
<tr>
<td>Fulton Bank</td>
<td>Partner</td>
</tr>
<tr>
<td>Fulton Mortgage Company</td>
<td>Partner</td>
</tr>
<tr>
<td>Portsmouth VA Economic Development</td>
<td>Partner</td>
</tr>
<tr>
<td>The City of Norfolk</td>
<td>Partner</td>
</tr>
<tr>
<td>VDOT BOWD Center</td>
<td>Partner</td>
</tr>
<tr>
<td>Virginia Community Capital KNA Locus</td>
<td>Partner</td>
</tr>
<tr>
<td>Virginia Innovation Partnership Corporation</td>
<td>Partner</td>
</tr>
<tr>
<td>Bloom Coworking/Portsmouth Partnership</td>
<td>Funder and Partner</td>
</tr>
<tr>
<td>LISC Hampton Roads</td>
<td>Funder and Partner</td>
</tr>
<tr>
<td>Truist</td>
<td>Funder and Partner</td>
</tr>
<tr>
<td>COX</td>
<td>Funder</td>
</tr>
<tr>
<td>Dept of Housing and Community Development</td>
<td>Funder</td>
</tr>
<tr>
<td>Sentara Health</td>
<td>Funder</td>
</tr>
<tr>
<td>The Rockefeller Foundation</td>
<td>Funder</td>
</tr>
<tr>
<td>United Way of South Hampton Roads</td>
<td>Funder</td>
</tr>
<tr>
<td>US Dept of Commerce - EDA</td>
<td>Funder</td>
</tr>
</tbody>
</table>
Organizations Affected by B-Force

Table 2 displays those who benefit from the B-Force program, directly and indirectly.

Table 2: B-Force Has a Large Effect on the Region

<table>
<thead>
<tr>
<th>Core Users</th>
<th>Direct Stakeholders</th>
<th>Indirect Stakeholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>B-Force Staff</td>
<td>Black BRAND Board of Directors</td>
<td>Minority Business Owners</td>
</tr>
<tr>
<td>Entrepreneur Participants</td>
<td>Funders</td>
<td>Other Business Development Organizations</td>
</tr>
<tr>
<td>Banking Advisors</td>
<td>Local Banks</td>
<td>Elected Officials</td>
</tr>
<tr>
<td></td>
<td></td>
<td>K-12 Students</td>
</tr>
</tbody>
</table>

Intended beneficiaries

Entrepreneurs that seek opportunities like the B-Force program require passion, dedication, and a desire to improve in their businesses. B-Force staff estimate about a quarter of participants that enter the program are running their business full-time. The rest of participants aspire to run their business full-time, be sustainable, and scale to hire more staff in the future. Whether an owner continues to grow and run their business or transfers ownership through acquisitions, it is a way to generate revenue and build wealth over time. However, the Black community continues to experience the multi-generational impacts of historic gaps in access to financial resources and business capital. Black BRAND is working with B-Force participants to prepare them to access capital and help bridge that gap in Hampton Roads. The desired result is that participating businesses go on to scale their business, add employees, and build wealth that can be passed down to their families or other successors.

Additionally, strengthening Black business networks in the region will help keep money circulating in the community. Black businesses that are connected may be more likely to purchase supplies or services from other Black-owned businesses in the region.

Program Design

The following logic model was collaboratively developed over several months using existing participant data, program documentation, and evaluative thinking workshops held between Virginia Tech and B-Force Staff. A logic model is a visual representation that outlines how a program achieves its goals by connecting resources, activities, outputs, outcomes, and impact. Inputs, such as funding and staff, support activities like workshops, leading to outputs such as the attendance lists and topics covered. These
outputs result in short-term, medium, and long-term impacts. The program activities, goals, and objectives are all illustrated according to logic model elements: activities, outputs (Table 3), short term outcomes, medium term outcomes, and long-term outcomes (Figure 1).

B-Force offers many activities that support the program's goals. The primary activities of B-Force are the weekly workshops, during which participants gain the knowledge and skills to access capital. Participants are introduced to a team of professionals, including a personal consultant, who help grow their business during the program and after graduation. Bankers are invited to workshops to familiarize participants with the banking process. Participants are encouraged to participate in outside events like pitch competitions to increase confidence in their business and possibly secure additional funding. Many participants form connections with each other and graduates of other cohorts, strengthening the regional bond between minority business owners. To track these activities, B-Force systematically collects documentation regarding activity attendees, participants, and funders, meeting agendas which include the topics covered, and administers a monthly survey for participants. This documentation serves as the program’s “outputs”

Table 3- Logic Model Activities and Outputs.

<table>
<thead>
<tr>
<th>Activities</th>
<th>Outputs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workshops</td>
<td>Workshop Attendance Lists and Topics Covered</td>
</tr>
<tr>
<td>Bankers are Invited to Workshops</td>
<td>Activity Attendees, Participants, Funders,</td>
</tr>
<tr>
<td>Pitch Competitions</td>
<td>Ideas</td>
</tr>
<tr>
<td>Ongoing Individualized Programming</td>
<td>Survey Data on Monthly Accomplishments</td>
</tr>
<tr>
<td>Technical Assistance to Entrepreneurs by</td>
<td>Consultant Tracker</td>
</tr>
<tr>
<td>Consultants</td>
<td>Roundtable Meeting Attendance and Agendas</td>
</tr>
<tr>
<td>Reflection</td>
<td>List of Bankers Engaged in B-Force Activities</td>
</tr>
<tr>
<td>Celebration: Graduation Ceremony</td>
<td></td>
</tr>
<tr>
<td>Demo Day</td>
<td></td>
</tr>
<tr>
<td>Cash Mob</td>
<td></td>
</tr>
</tbody>
</table>

The “outcomes” of these activities are illustrated using short- medium- and long-term outcomes. Short term outcomes are the first level of change that the program expects to see because of successful activities and is generally about changes in knowledge, skills, and attitudes of participants. As a result of programming, participants learn how to access capital, scale, and become ready to request funding. They build technical skills needed for growth such as how to apply for SwAM and other certifications, which qualifies them to compete for public projects. The public, as a result of the awareness-building and
marketing activities of B-Force, also become exposed to entrepreneurship opportunities. Consultants, many of whom are previous participants themselves, also receive money for services, and similarly build skills, change attitudes, and build awareness of entrepreneurship and small business opportunities.

Medium term outcomes result from participants and consultants taking the learnings from the program and applying them. After participants successfully complete the program, they receive funding and grow their businesses. Participants and consultants increase their feelings of “generativity” or giving back. Medium-term outcomes also include indirect systems-level outcomes. In the medium term, banks increase their lending to Black businesses. Potential entrepreneurs, having been made aware of entrepreneurship opportunities, start new ventures themselves.

The longer-term outcomes of these efforts are an increase in regional Black wealth creation through two primary pathways: increased connectivity between Black businesses in terms of buying, selling and offering services, which keeps new money earned within the Black community, and an increase in total funding and revenue to Black-owned businesses.
Context

The legacy of systemic racism in the United States continues to have residual impacts in the economy and business climate. To this day, the share of Black-owned employer businesses remains disproportional to the share of the national population, with Black-owned businesses representing 2.7% of employers while Black Americans account for 14.4% of the U.S. population. The Black community has historically faced financial barriers and discrimination including redlining, lack of access to capital, income disparities, and lower rates of upward mobility. Across most industry sectors, the share of Black American professionals and business owners remains disproportional to the share

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of the Black community in the overall population of not just Hampton Roads, but the nation.

Despite continued challenges, the number of Black-owned employer businesses (businesses with more than one employee) in the country grew 14.3% between 2020-2021. In the Hampton Roads region\(^2\), there were 1,681 Black or African American owned firms in 2021.\(^3\) This growth represents a 14.7% increase over the last 5 years, since 2017 (Figure 2).

![Figure 2: The decrease in Black-Owned Businesses between 2020 and 2021 presents an opportunity for growth in Hampton Roads](chart)

Considering the momentum of the “Black Lives Matter” movement, there has been growing emphasis on improving equity and addressing disparities. This shift is illustrated in the business community, with social media and publicity campaigns to “#BuyBlack” and support minority-owned small businesses.\(^4\)

Many localities have dedicated resources including SWaM (Small, Women-owned, and Minority-owned) Business programs and supplier/procurement diversity initiatives. There has been an increase in funding opportunities and economic policy to support Black and

\(^2\) The region, as noted here, represents the Virginia Beach-Norfolk-Newport News MSA as delineated by the U.S. Census Bureau.

\(^3\) (AB2100CSA01Annual Business Survey: Statistics for Employer Firms by Industry, Sex, Ethnicity, Race, and Veteran Status for the U.S., States, and Metro Areas: 2021)

other minority-owned businesses. These range from federal programs to private company initiatives and funding programs.

Despite the growth in funding opportunities from regional CDFIs, nonprofits, private companies, and government grant programs, more can be done to close the gap for Black businesses trying to scale and access capital in Hampton Roads. Financial literacy, entrepreneurial education, and business training are persisting needs in the community. In both the entrepreneurship space and beyond, more efforts need to be made to ensure that businesses, boards, and organizations are more diverse and representative of the populations they serve in Hampton Roads. Black BRAND works to continue changing perspectives, bringing awareness to the Black entrepreneurship community and connecting businesses to funding opportunities.

**History**

The B-Force program began in 2022, with the first cohorts taking place in Portsmouth and Norfolk. There have been nine cohorts completed, and one is currently in progress. Four cohorts were based in Norfolk, three in Portsmouth, and the two most recent were open to businesses in the greater Hampton Roads region. Since the program’s inception, there have been a total of 297 participants, 261 of whom completed the program and became B-Force Graduates. The most represented business sectors include property management, home healthcare, and beauty services.

**Purpose of Report**

The purpose of this evaluation report is threefold. First, it documents the evaluation capacity-building process that led to the creation of the logic model (page 9), pathway model (appendix A), evaluation questions (page 20), and framework (page 14) for analysis. Second, we describe the program’s activities using existing monitoring data. Finally, the report documents two key areas of impact: individual participant impact and how that impact translates regionally; and the impacts that banking relationships fostered through B-Force have contributed to Black business owners engaging in the types of formal banking relationships necessary to grow their businesses.

**Evaluation Scope**

**Step 1: Evaluability Assessment**

The first step of the process was to understand and document all the data collection and evaluation activities that had previously taken place with Black BRAND and the B-Force
program. This initial assessment uncovered a culture of reflective and evaluative thinking, desire for continual program improvement, strong data collection and record keeping, and high levels of knowledge about the program and its participants among staff. It also uncovered challenges in collecting participant data after graduation. This was deemed largely due to a recent staffing switch that led to follow-up surveys being administered for only 6 months post participation instead of the suggested 18 months. Furthermore, the response rate to the post-graduation surveys is low, limiting the B-Force team’s ability to systematically capture the extent to which medium-term outcome goals were being reached. Based on this evaluability assessment, the research team continued with an adapted version of the Systems Evaluation Protocol (SEP), described below.

**Step 2: Evaluation capacity building and revising the evaluation plan using the Systems Evaluation Protocol**

The SEP provided an essential framework for increasing the evaluation capacity of the B-Force team, helping uncover and explicate the connections between activities and long-term outcomes, and identify gaps in the data that could be ameliorated with an improvement of existing instruments and the collection of additional quantitative and qualitative data. Core SEP activities included the development of a stakeholder map, logic model and pathway model. Additional changes made during the ECB effort included an update to the participant intake form to include more banking information. By “mining the model”, we were able to identify two essential pathways of impact for further exploration.

**Step 3: Illustrating Impacts**

The two areas of impact identified for further exploration were changes in banking relationships, and overall participant impacts. To answer these questions, the team used a combination of already collected primary data and in-depth qualitative interviews with a selection of former participants and banking partners.

**Stakeholder Engagement and Responsiveness to Culture and Context**

The Virginia Tech team primarily worked with Black BRAND and B-Force staff to develop our initial program theory, models, and evaluation questions. As part of this, we developed a stakeholder map (Figure 3).
Direct communication with participants was reserved for the data collection portion of the evaluation design. The CECE evaluation team relied on staff as intermediaries between the research team and participants and funders. The desire to work at a distance and not interact directly with participants at the program’s beginning was part of a cultural competence and data privacy strategy. Recognizing the CECE evaluation team’s positionality at a research university and given the history of White university-based researchers minimizing the knowledge of Black communities through their research (at best) and doing active harm through their research methods (at worst), this distance was deemed appropriate. Through formal agreements such as a non-disclosure agreement (NDA), and regular evaluation sessions over a year-long period, trust slowly increased through the project. Authentic participant voices were thus gathered later through the qualitative interviews. These interviews validated many of the elements of the logic model developed collaboratively between the B-Force and Virginia Tech teams. Therefore, a lack of direct participant engagement in developing the model and determining impact areas to explore is not considered a limitation of this evaluation.

**Budget**

The budget for this evaluation capacity building effort and creation of two impact statements was $17,500 to the client, subsidized with approximately $3,000 of Virginia Tech specialist evaluation support as part of our Economic Development Administration University Center Program (EDAUC), which has a goal of serving underrepresented groups in under resourced geographies. Funding from the evaluation came from the Rockefeller Foundation, LISC Hampton Roads, and Truist.
Evaluation Team

CECE Team:

Elli Travis
Elli is an economist, evaluator, and community developer with 10 years of experience in economic and community evaluations. Since 2015, she has worked with CECE on a range of economic analyses, visioning studies, strategic plans, evaluation capacity building projects, impact evaluations, and assessments. Elli is a participatory evaluator, meaning that she works collaboratively with communities to understand and communicate their impacts, rather than using a desk-study approach to assess effectiveness. Elli conducts evaluation capacity building activities in many areas, including childcare, workforce development, entrepreneurship, tourism development, and university-based innovation and economic development. Elli’s role in this evaluation was as the lead coordinator and evaluation capacity builder.

Anna Nagorniuk
Anna received her master’s degree in urban and regional planning, with a focus in economic development and background in architecture, from Virginia Tech. Since starting with CECE in early 2021, she has led and supported a wide variety of projects as well as state and federal grant proposals. As a Specialist, Anna has experience in economic impact analysis, industry and market data collection and analysis, feasibility studies, and strategic planning. Most recently, Anna co-led an economic contribution analysis in the New River Valley region. She has also supported other projects focused on community impact, including an economic impact analysis of the revitalization of the historic Highland Inn in Highland County and strategic planning efforts for the New River-Mount Rogers Workforce Development Board. Anna’s role on this project was examining banking relationships and leading those qualitative interviews.

Bryan Jones
Bryan recently completed his Master of Urban and Regional Planning degree from Virginia Tech. He started working with CECE in January 2023 as a Graduate Assistant and transitioned to a Program Associate in May 2024. Bryan has assisted with a wide range of projects, from program evaluations to impact assessments. Bryan is motivated by a strong desire to contribute to community development through applied research. Bryan’s role in this project was to inventory and organize a database of project materials, review existing data, and conduct the participant qualitative interviews.
Mallory Tuttle

Mallory T. Tuttle is the associate director of the Virginia Tech Newport News Centers where she is responsible for engaging the community with the university’s graduate, professional development, and lifelong learning programs. In addition to managing a portfolio of continuing education programming, Mallory creates and facilitates uniquely tailored coursework for organizations in the private and public sector. She also provides center management and new business development for CECE and promotes regional partnerships and collaboration throughout the Hampton Roads region. She holds a master's degree in hospitality and Tourism Management from Virginia Tech and a Bachelor of Science degree from Ferrum College.

B-Force Team:

Blair Durham

Blair Durham is an award-winning social entrepreneur. A Hampton Roads native, Blair became a fervent activist as a student at Virginia Tech where she experienced firsthand the enduring impact of a legacy of racism and under representation. Upon completing two degree programs in Blacksburg, Blair honed networking, counseling, sales, and facilitation skills that led to the founding of Black BRAND, Hampton Roads Regional Black Chamber of Commerce, alongside her husband in 2016. Under this banner, Blair works to amass resources and support for a suite of business and professional development programs she and her team created as a means of narrowing the racial wealth gap. Blair serves on several boards and committees across the region, extending her thought leadership to impact economic development, inclusivity, and volunteerism initiatives.

Brian Owens

Brian Owens is currently the Program Manager of B-Force which provides business owners a thoughtfully structured environment in which they access technical assistance (legal, accounting, web development, government contracting), information from experts, and a collaborative community to help grow and scale their businesses. Because of his role in Black BRAND and his commitment to growth in his hometown, Brian is active in the entrepreneurial ecosystem in Hampton Roads and works to close gaps and eliminate the siloing of information resources.

Rebecca Richardson

Rebecca Richardson is a devoted advocate for community enrichment and serves as Client Services Support for B-Force. Rebecca manages communication and collaboration
between clients, consultants, and resources. A Hampton Roads native herself, Rebecca is deeply committed to her community, both professionally and personally. She's currently pursuing her doctorate in Chemistry at Old Dominion University. Beyond academia, Rebecca is actively involved in community service, including initiatives like Operation Inasmuch and Fight Hunger, Feed Hope, Feed the People community food pantry and garden. Her career and volunteer work highlights her profound commitment to education, community service, and economic empowerment.

Prior Evaluation

There is a strong culture of evaluative thinking at Black BRAND. They are motivated to understand and learn from their activities to improve the program and hence improve participant outcomes. There are several monitoring and evaluation tools employed. The most useful for this evaluation effort is the post-graduate survey. After the cohort graduates, they are sent a monthly check-in survey for six months (goal of expanding to 18 months). The survey asks participants to describe any changes to their profit, funding, scale, partnerships, and banking relationships. The responses to these surveys tend to get more and more sparse every month, which is consistent with challenges that other entrepreneurial accelerators have in collecting participant data after graduation. In general, business owners are extremely private about the data that they share, especially as it relates to funding, making it difficult to estimate exact monetary impacts of changes.

In February 2023, the B-Force team published the Rockefeller Evaluation Report. This report quantitatively described the impacts of the program. Technical assistance was identified as the most crucial component of the program, improving participant efficiency, competitiveness, value, and compliance. Another cornerstone of the program is its ability to create a strong network of business professionals through program structure and activities. A few areas for growth are identified in the report; maintaining engagement post-graduation and expansion into other cities. For the former, the B-Force team added a monitoring and evaluation professional to their team. For the latter, B-Force has expanded to Portsmouth and Hampton Roads.

The B-Force team is receptive to feedback, and participants were happy to do what they could to help improve the program. The team has already implemented suggested improvements to intake forms, increasing their own evaluative capacity. The team at CECE worked less to create a program evaluation plan to refine an already well-operating plan. A major overhaul was not necessary since the largest obstacle the B-Force team faces in program evaluation is low response rates. Table 4 below describes the monitoring and evaluation tasks in place before CECE work began.
### Table 4: Current Monitoring & Evaluation Data Gathering

<table>
<thead>
<tr>
<th>Title</th>
<th>Description</th>
<th>Data Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Access Tracker</td>
<td>Self-Reported Funding</td>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Participant Consultants</td>
<td>List of Participants who have become consultants and vice versa</td>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Consultant Trackers</td>
<td>Log of Consultant Activities</td>
<td>Document</td>
</tr>
<tr>
<td>Landing (Graduation) Ceremony Registration</td>
<td>List of those registered to attend graduation ceremony NOT ceremony attendance</td>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Connecting Flights Resource Fair Registration</td>
<td>List of those registered to attend the resource fair NOT attendance</td>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Connecting Flights Resource Fair Vendor Registration</td>
<td>List of vendors registered to attend the resource fair NOT attendance</td>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Pitch Competition Submissions</td>
<td>90 Second Company Pitches</td>
<td>Video</td>
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<td>Workshop and Other Event Attendance</td>
<td>Workshop and Other Event Attendance</td>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Workshop Descriptions</td>
<td>Description of each workshop and number that corresponds to attendance</td>
<td>Document</td>
</tr>
<tr>
<td>Survey Tools</td>
<td>Monthly Participant Survey Results From Each Cohort</td>
<td>Spreadsheet</td>
</tr>
</tbody>
</table>

### Evaluation Methods

#### Approach

The evaluation approach used for this evaluation was evaluation capacity building using the Systems Evaluation Protocol. The SEP is agnostic regarding which methods are used in the actual evaluation, rather it encourages the alignment of data collection and analysis methods with evaluation questions. The following evaluation questions, which were co-developed between the CECE and B-Force evaluation team, are answered using a mix of qualitative interview data and pre-existing program monitoring data (Figure 4).

#### Evaluation Questions

1. How and to what extent does B-Force enhance banking relationships?
   a. What challenges do participants have with accessing formal banking?
   b. Does the program help participants become more comfortable with formal banking?
c. Do banking relationships help solve problems outside of funding?
d. How do bankers and banks participate in the program?
e. Does participation in the B-Force program lead banks and bankers to serve other minority businesses?
f. Does the B-Force curriculum answer the challenges that bankers face when working with new businesses?
g. What pre-existing prejudices or systemic barriers exist with banks and bankers in the Hampton Roads region that the B-Force program is contributing to ameliorating?

2. What impact does B-Force have on its participants, and the wider community?
   a. How does B-Force help participants grow their businesses?
   b. What are the key outcomes of the program from the perspective of participants?
   c. Are B-Force Participants more likely to stay in the Hampton-Roads region post-graduation?
   d. How long after graduation do former participants participate in black BRAND activities?

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Criteria; Indicators; Data Sources

The SEP was used to develop the logic model and served as the foundation for evaluating the outcomes that Black BRAND identified as priority impacts. The following table helps to crosswalk the desired outcomes, or the changes Black BRAND hopes to see in the community because of the B-Force program, with indicators that may show whether a particular outcome is being achieved. The two indicator categories, participant impacts and banking relationships, are further subdivided by variables that indicate B-Force outcomes. In turn, the measures are the tools and processes that will gather the
information needed to analyze the indicators and confirm the outcomes of the B-Force program (Table 5).

**Table 5: Outcome Indicators: Participant impacts in the regional economy & banking relationships**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Variables</th>
<th>Definitions</th>
<th>Outcomes</th>
<th>Measures</th>
</tr>
</thead>
</table>
| **Participant impacts in the regional economy** | Growth in sales  
Growth in investment  
Growth in employees  
Self-identified areas of impact | Participants grow their business by accessing more capital.                   | Business Owners  
Access More Capital  
Businesses are more connected to each other | Pre and post cohort surveys to gauge change in business size/success  
Monthly surveys post-graduation to track business growth  
Capital access tracker |
| **Banking Relationships**        | Bankers participating in workshops  
Are bankers consultants?  
Connecting Flights Resource Fair includes banking partners | Participants’ comfort/past experiences with formal banking  
Accessing bank loans, services for business funding  
Business advising/other resources from banking partners | B- Force participants have business-related bank accounts, have accessed loans/other funding  
Can identify their banking partners  
Businesses report communication/connection with banking partners to help advise or address other concerns outside of formal funding | Pre- and post- cohort surveys to gauge shift in perspectives  
-Gathering more data from banks? Particularly, consistent banking partners (Towne Bank, Southern, Langley) share their data on loaning/capital given to Black businesses in Hampton Roads  
Case studies/ interviews with participants who build banking relationships and solved challenges not related to funding  
Banking partners: interviews about their experiences with Black BRAND, plus anecdotally, relationship building or case studies on helping black businesses |
Data Source Selection

The CECE evaluation team determined that the best way to answer both sets of evaluation questions was through direct interaction with participants and bankers. Brian, the program coordinator, identified two members of each cohort based on their continued involvement in Black BRAND, suggesting a high likelihood of agreement to participate. An e-introduction to participants was sent by Brian, with Bryan and Elli on copy, and instructions to contact Elli to set up the interview. An additional follow-up email approximately two weeks later resulted in seven participants who expressed interest in being interviewed. Of those, we were able to conduct and schedule six interviews. After the initial round of interviews was completed, the team conducted one additional in-person engagement to collect additional perspectives at a B-Force “free professional headshot event”. Former participants were invited to receive a free professional headshot in exchange for completing a post-survey. They were then invited to participate in a short in-person interview with Mallory Tuttle. Those short in-person interviews (10 in total) reinforced initial qualitative findings, and quotes from those additional individuals are included in the analysis.

For interviews with financial professionals, Black BRAND staff identified bankers and lenders within Hampton Roads who directly participated in B-Force Accelerator or partnered with Black BRAND. Six bankers received a personal request from Brian. CECE then followed up and we were able to schedule five lending interviews.

CECE also worked with Black BRAND to incorporate existing monitoring and evaluation (M/E) tracking data gathered from participant surveys administered during and after each cohort. Some up-to-date data was gathered in April 2024 from the current Spring 2024 cohort and other participants at the free headshot event. Table 6 describes how CECE connected the evaluation components to each data source.

<table>
<thead>
<tr>
<th>Components</th>
<th>Type of Data to be Collected</th>
<th>Data Source(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant Impacts in the regional economy</td>
<td>Participant Revenue</td>
<td>Participant Interviews</td>
</tr>
<tr>
<td></td>
<td>Participant Access to Capital</td>
<td>Participant Interviews</td>
</tr>
<tr>
<td></td>
<td>Participant relation to each member of their CLIMB Team]</td>
<td>Participant Interviews</td>
</tr>
<tr>
<td></td>
<td>Participant relationship with the Region</td>
<td>Participant Interviews</td>
</tr>
<tr>
<td>Components</td>
<td>Type of Data to be Collected</td>
<td>Data Source(s)</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Banking Relationships</td>
<td>Regional bank lending to Black Businesses over time (does not have to be identified to Black BRAND cohorts, but can show big picture trends, loose ties to Black BRAND)</td>
<td>Regional banking partners (Langley, Southern, Towne Bank, etc.)</td>
</tr>
<tr>
<td></td>
<td># of participants that have accessed bank services/ having formal banking partners after the program</td>
<td>Participant - post-program survey</td>
</tr>
<tr>
<td></td>
<td>Participants’ experiences with banking support (not funding related)</td>
<td>Interviews with banking partners</td>
</tr>
<tr>
<td></td>
<td>Banking partners’ experiences with Black BRAND</td>
<td>Interviews with banking partners</td>
</tr>
<tr>
<td></td>
<td>Banking partners’ experiences with black businesses, Black BRAND participants</td>
<td>Interviews with banking partners</td>
</tr>
</tbody>
</table>

**Interview Procedural Information**

CECE and B-Force co-developed the interview guide based on the evaluation questions and corresponding elements of the logic model. Once the interviewee confirmed interest and a desired time to participate in a virtual interview, CECE sent each interviewee the list of questions. This was done so interviewees could 1) provide highly detailed answers and minimize lag time between the question and their answer and 2) to increase participant comfortability and maximize authentic participation. CECE conducted 11 full interviews on Microsoft Teams. Five interviews were with banking and lending professionals, and six interviews were conducted with B-Force graduates. CECE conducted 10 additional abbreviated interviews with B-Force participants during a Black BRAND Headshot Day event.

**Instruments**

**B-Force Participant Interview Protocol**

The following instructions and interview questions were sent to participants before their interviews.

*The following questions will be used as a guide for our 30 - 45-minute conversation. We are especially interested in hearing about how you and your business have grown or changed since graduation. All answers will be kept confidential to our analytics team, and we will present the findings as a summary together with perspectives and information from other graduates.*
Part A: Basic information:

1. How did you come to apply for the program?
2. Describe your experience as a participant?
3. What cohort did you graduate with?
   a. Did you attend graduation? Who attended with you?
4. Describe your relationship with Black BRAND after graduating from the B-Force Academy.
   a. To the best of your knowledge, how often do you receive correspondence from Black BRAND?
   b. How often do you attend black BRAND events?
   c. Have you considered becoming a consultant for future B-Force cohorts?

Part B: Post graduation activities:

d. What business practices did you change or adopt after your graduation?
 e. Do you have a continued relationship with your consultant?
 f. Do you have a continued relationship with your CLIMB Team?
 g. What are your banking and funding relationships like?
5. Have you recommended the program to anyone?
   a. If yes, how involved did they become? If no, why not?
6. How has the scale of your business changed since graduation?
   a. How about your revenue?
   b. What about the amount of funding you receive?
   c. How much would you attribute the change in your business to your time at B-Force?
   d. Could these changes have occurred without B-Force?

Part C: Regional connections and impacts

7. How long do you plan to continue business operations in the Hampton-Roads Region?
8. Describe your Relationship to the Region
   a. What role does your time at B-Force play in your relationship to the region?
   b. Do you have a professional relationship with B-Force Graduates?
   c. Do you have a professional relationship with current or former B-Force Consultants?
   d. What is your relationship like with other Black-owned businesses in the region?

Banking Partner Interview Protocol

1. Do you have an ongoing relationship with Black BRAND? Please describe. (how long, shared goals, etc.)
   a. Any events you have participated in?
   b. Tell us more about any workshops you have attended
2. Please describe your personal experiences with B-Force, Black BRAND, and/or program participants or graduates.
3. How do you engage with BFORCE participants?
   a. Types of advice/interactions etc.
   b. During vs. after the program?
c. Do they come back for business financial advice/help?

d. Do you help connect black business owners to other black business owners? (interconnectivity)

4. Have you experienced/witnessed increased money flows to black businesses through B-Force? Explain.

5. Does your company collect data on lending to Black-owned businesses? Would you be able/willing to share this data (or your assessment of it) with our team?

6. What impacts have you seen as a result of B-Force-related relationships/experiences? What difference has it made?
   a. How has this changed your clients’ outcomes? Any feedback?
   b. Are there other programs that you participated in that provide similar results?
   c. Has it changed the way that your bank views Black-owned businesses?
   d. Has it changed your clients’/prospective clients’ views on banking?
   e. Has it changed your views/ made you think differently?
   f. Has it changed the way that you or your colleagues do your work?

**Timeline**

Black BRAND and CECE entered contract negotiations in April 2023. Between May and June, a non-disclosure agreement was developed and reviewed by Black BRAND and Virginia Tech Legal. In July, the team began B-Force team evaluation capacity building with pathway model (Appendix A) and evaluation question development with several virtual sessions. This included a review of Black BRAND’s existing participant monitoring data. B-Force approved the final pathway model and final evaluation questions in December 2023. The CECE evaluation team conducted Participant and Banker interviews from January – February 2024. Analysis was conducted in early March 2024. In late April, Black BRAND hosted a professional headshot day event. This event provided CECE the opportunity to survey participants and collect more program outcome data.

**Data Management**

The B-Force team created and shared a monitoring and evaluation Google Drive folder with CECE. This folder contained previous survey responses, the capital access tracker, workshop attendance, and a previous evaluation report. As CECE identified gaps, the B-Force team was receptive to locating the data and providing it to the CECE evaluation team.

Interview transcripts and recordings were organized into a folder on Teams only accessible by members of the CECE evaluation team to protect the confidentiality of participants. Transcripts were cleaned using Microsoft Word. Cleaned transcripts were uploaded to the aforementioned folder on Teams and into Atlas.ti for thematic coding.
Data Analysis

CECE used the program logic model as a codebook, where different short-, medium-, and long-term outcomes were identified and highlighted as they appeared in interview transcripts. Codes were then compared to respective Monitoring and Evaluation data. Data points that appeared in multiple data sources—interviews, logic model, and existing data—constituted more valid findings and were therefore “verified impacts”. Figure 5 displays how data was triangulated to identify program outcomes.

![Diagram](image_url)

*Figure 5: Data triangulation method*

Interpretation

After analyzing the qualitative data from participant interviews and coding them according to the logic model, CECE synthesized the narrative of the range of impacts from short-term outcomes to long-term outcomes. Evidence of indicator outcomes are supported by direct quotes from participants, which give details of the type of impact. Many quotes and outcomes weave together as participants collectively experience the different components of the B-Force program. Interpreting the data as a written narrative with direct anecdotes and commentary shows the linkages between the B-Force program and its impact and between different outcomes that participants experience. By sharing personal stories and detailed observations, we can illustrate how the B-Force program influences participants' success in business, and in overall professional development.
Limitations

Most of B-Force's existing monitoring data relies on previous participants voluntarily sharing private business data. It is difficult to obtain accurate and up-to-date quantitative financial data from private companies. Black BRAND explained that when they asked some participants why they did not respond to the survey, some former participants of the program who may have had low success after graduation may be wary to respond, not wanting their experience to negatively reflect the program. Furthermore, increased virtual participation following the Coronavirus pandemic made it difficult to sustain participants’ engagement once the cohort ended. The in-person Hampton Roads Spring 2024 Headshot Day activity provided the CECE evaluation team with the opportunity to collect necessary data. However, the qualitative data obtained has additional limitations as well. The six participants interviewed independently, and the insights collected during the headshot day event are not meant to represent the experiences of the entire cohort. Rather, they help us understand the underlying mechanisms that contribute to successful outcomes and validate and verify the existing pathways through which outcomes are achieved. Future quantitative analysis is required to determine how much interviewee outcomes are realized by other program participants.

Overall, B-Force has robust data collection and evaluation frameworks, but staff turnover, difficulties sustaining engagement, virtual participation, and response bias impacted the amount and quality of data collected.

Evaluation Results

The following evaluation results section is organized according to short, medium, and long-term outcomes. The findings are a combination of qualitative interview data and participant monitoring data.

Core Outcomes

- B-Force's instruction and guidance provide participants with a foundational skillset to run and scale their business.
- Businesses coming out of the program are more skilled and prepared to access funding and scale.
- Since the start of B-Force, graduates have received $2.1 million in funding, including grants, loans, new credit, and other funding.
- B-Force participants build lasting ties with one another, both professionally and personally leading to a stronger and more connected entrepreneurial ecosystem.
B-Force graduates often come out of the program with the confidence and knowledge for building relationships with bankers and other finance experts.

**Short-Term Outcomes**

- Participants Learn how to Access Capital and Scale, Become Ready to Request Funding
- Consultants Build Participant’s Awareness, Skills, and Change Attitudes
- Participants Build Technical Skills in Areas Needed for Business Growth
- Bankers Build Relationships with Participants
- Public Awareness of Entrepreneurship Opportunities

**Participants Learn how to Access Capital and Scale, Become Ready to Request Funding**

One of B-Force's primary directives is to help its graduates access capital. Program activities teach participants various strategies to achieve this goal. One effective strategy is obtaining business certifications that enable businesses to seek capital from more sources and increase their likelihood of receiving funding. For example, a SWaM business designation opens funding opportunities from agencies with equity quotas. Graduates who responded to participant monitoring surveys reported receiving a variety of business certificates. Of the 70 survey respondents, 23 obtained certifications including:

- SWaM (Small, Women-Owned and Minority-owned Business);
- HubZone;
- ODU DreamBuilders Entrepreneurship;
- eCornell Entrepreneurship Certificate;
- And Women-Owned Small Business Federal Contract Program (WOSB).

A participant shares how working with professionals helped them obtain a SWaM certification:

> “Another thing was they brought in government officials, or officials that know how to do certain certifications that government contracts and I was able to get SWaM [sic] certified so I can my business can now do this with the state.”

Another key strategy is building strong relationships with banking professionals. Consultant bankers guide participants on how to approach banks to secure funding more effectively.
Several participants found Demo Day particularly valuable, as it provided the opportunity to practice interacting with funders and discussing finances with bankers.

One participant shared how Demo Day gave them experience talking with bankers:

“There’s a certain language that they want to hear, and I knew nothing about that. So, at Demo Day, we sat in front of bankers and literally you get to talk to each one.”

**Consultants Build Participant’s Skills and Change Attitudes**

Most participants feel a strong connection with their consultant and many graduates felt they could ask their consultant for assistance. Participants we interviewed maintained ongoing relationships with their consultants, and were able to specifically identify areas where they received help. Alongside their personal consultant, participants also formed relationships with other program consultants and staff. Some participants described a more informal relationship with their consultant, highlighting B-Force's ability to foster lasting connections:

“Brian Owens, the one who runs the accelerator program, we've been in constant communication. He's still helping me with some of my deliverables and some things that I need to tweak and work on. So even though I graduated and I feel like I finished strong, he’s still saying, hey, this is the direction you’re your business is going in. Let me help you with this.”

Connections like the ones described above help B-Force create an atmosphere where graduates feel cared for, even long after their cohort has graduated:

“Yes, you don’t. You don't get dropped off like, ‘OK, you're graduated now. That's it. See you later, sayonara.’ That that doesn't happen with them. It felt good to still maintain the connection.”

**Participants Build Technical Skills in Areas Needed for Business Growth**

B-Force teaches its participants technical skills needed for business growth through weekly workshops. For example, participants learn to structure their business messages effectively and communicate more clearly about their offerings. Participants also learn to identify target markets, enabling their business messages to pinpoint and connect with their ideal customer bases. Participants gain valuable experience in public speaking and engaging potential investors and partners, boosting their confidence in public settings. They also learn to streamline their operations through the development of clearly defined products, which are crucial for online business platforms.
B-Force creates an environment where participants learn and apply their new knowledge in practical settings, leading to improved business operations and growth. The result is a more assertive and confident entrepreneur, equipped to tackle the challenges of expanding a business:

“Everything that we have learned I've put into action...”iii

Since accelerator programs mainly interact with first-time entrepreneurs, many of their participants do not know which questions they should be asking. The workshops help participants identify their gaps and learn how to address them:

“It's helped to put a language to where I had been blessed to be, so I would say coming into B-Force is really, really nerve-wracking. But there’s a peace that you get with like being vulnerable and saying, ‘alright, this is where I really am, help’; and that’s what they did.”ii

Bankers noticed the change in participant attitudes:

“But a lot of individuals that I've spoke to have become more open to receiving, being recipients of the feedback and implementing it.”iv

There were no workshops lost on participants, even the ones they thought were not directly applicable to their businesses. During a workshop focused on government contracting, a participant observed the program's comprehensive support for businesses, regardless of their current need for such contracts:

“Yes, when the during the workshop for the government contracts, although I didn't need a government contract, I was just sitting [t]here... it just really dawned on me that, wow, this organization really does assist businesses with where they [are]... And although I don't need any government contracting right now, I'm so happy for the people that were able to get that and get so much information on that.”iii

Another workshop centered on business pitching and market identification impacted a different participant, revealing the specific demographic most attracted to their services. This discovery helped clarify their business identity and target market strategies:

“That particular class, when we talked about pitching and creating that, that customer who's your customer, I never thought about my market. I knew that these particular people would come to me, but I never knew a market. I never knew that I appealed to this group more than this [other] group... that particular class for me basically kind of showed me who I was in business and where I had been...”ii
Additionally, a workshop on automation sparked a significant shift for another participant, who learned the importance of having concrete products on their website. This led to the creation of four new products, illustrating how automation and precise product offerings can enhance customer service and streamline business operations:

“The concept of automation as a customer service trainer really didn't dawn on me until I went through one workshop... She [the consultant leading the workshop] spoke about your product, and if you're gonna have a website, you need to have a product. And I was like, well, I don't have a product per se. And that day I created four products.”

Ultimately, many graduates stated that B-Force's greatest strength is its ability to create confidence. The program teaches participants the language of business and shows them how to use it effectively:

“I've been standing on business a lot lately... I kind of shrink sometimes when it's time to have business conversations... So I'm more confident now. So you have a gift in entrepreneurship, [you are] born with it, but the tools to like be successful. You really [need] other people to step in and like you need to do it like this. And I think that when you get real genuine help, it helps you to stand on business. And I've been able to do that a lot more. I'm sure the professionals in my salon suites, they recognize the difference in me, you know, not walking through bossy. But I'm more assertive and I'm [making] eye contact and kind of this is what it is and this is what is what it's gonna be. And you know, standing on business.”

A participant shares how B-Force helped them grow their confidence:

“... going through B force, it allowed me to get that confidence to continue to pitch my company and I've been working on that more as well. It allowed me to have that confidence to, you know, just get in front of the camera more and let people know who I am or what I'm doing.”

**Bankers Build Relationships with Participants**

As part of the skills-building included in B-Force, participants interact and learn from bankers and financing professionals from the region to help prepare them to access funding. Banking professionals consult participants on financing and participate in speed networking events, like Demo Day. For many participants, this opens the door for lasting relationships with their banker(s) that transcend limited interactions with a bank teller at a regional branch:
“But I’ve had to take- and B Force does this a lot- to teaching them how to have a relationship with an actual business banker. Not the teller at the branch, right?”

Almost all ten participants interviewed at the April 2024 Black BRAND event had preexisting business accounts, and a few had existing relationships with a local banker prior to entering the program. However, many still lack a consistent banking relationship and indicated that the B-Force program led them to search for stronger banking ties.

Banker interviewees indicated that participants sometimes go on to open new or additional accounts or loans through lending institutions after the program. Even if a B-Force banking partner cannot meet the need of a business owner, they often refer them to other banking professionals in their network:

“So I’m saying about 70% to 80% of the people that I speak to more than likely end up opening business accounts with me. Because I kind of guide them from what I can do. And if it’s like I said, if I can’t do it, I’ll guide you to another institution and I have friends at different banks so I can connect you to wherever you would like.”

A banker was asked: “Do you have any other examples of businesses that have interacted with through Black BRAND? Do they ever come back to you or to [your bank] for any further advice or assistance?

“So they do come back to me and I refer them since I’m not on that side of the bank anymore. I refer them to where they could go to open up an account. I let the person, usually it’s a branch manager or it might be a commercial loan officer, usually I call them at first to let them know that this individual is going to be coming through and what it is they’re looking for. So I do refer them to somebody else within the bank, who can actually help them and they always come back to me and said, you know, ‘they were nice. We were able to open up the account...”

Building banking relationships can be fulfilling not only for the participants, but for the banking professionals as well:

“One of the successful graduates of the cohort actually was just contacting me on the road and had inquired about some things for her [first] consumer needs, she has her relationship through the partnership that we had with B Force. And in that time, she’s kind of grown to trust me in terms of how I can be able to help coach and advise her on certain things. So that’s the thing I take great pride in.”
Public Awareness of Entrepreneurship Opportunities

Entrepreneurs actively promote the program within their communities, emphasizing its value especially to other Black and minority business owners. They participate in speaking engagements, share their positive experiences with potential new members, and even attend graduation events to support incoming cohorts. This organic spread of information has proven crucial, with many finding out about the program through social media or at networking events. Black BRAND has successfully cultivated a supportive and collaborative community that fosters individual entrepreneurial growth and strengthens connections with other organizations and partners, enriching the overall business environment for its members.

The CECE evaluation team asked graduates if and how they spread the word about the program after they graduated:

“...I would say evangelism to other entrepreneurs. So that's one thing that definitely increased was the amount of people that I was telling about B-Force.”

They touched on the importance of B-Force to black and people of color:

“If you are black or a person of color and you are in this area, I am going to say, 'do you know about Black BRAND' or 'you need to reach out to you to go look at their programs.'”

“There were people that were interested in joining the third cohort, so I was able to talk to them a little bit about my experience. So and I let Brian know that anytime he needs me to come and speak or, you know, talk about my success with them, I'd be open.”

Graduates who recommend business to the program follow them all the way to graduation:

“... I recommended about four or five people to the program and they went through different classes... and I attended the graduation for them.”

Many participants themselves found out about the program through their social media or events hosted by Black BRAND:

“Uh last year, during their pitch competition, I found them [Black BRAND] on Facebook and I wanted to go along, so when I went there, I didn't know exactly what it was... Then, a few weeks later. I met a consultant at an event, just a networking event, and talked more about it and he told me that there was going to be a cohort.”
“I seen a fellow hairstylist that had posted that she was accepted [into] B-Force. And then she started posting some things along the way. And I kept saying, ‘what is B-Force? What is Black BRAND?’ I clicked on the link on Instagram and I see that they had an accelerator application process coming up and I put my application in and did the interview and was accepted.”

Black BRAND creates a community, whose focus is to grow collaboratively.

“Out of all the states that I have been in, they [Black BRAND] have been the most driven, impactful, and collaborative community that I've been a part of and that I've seen in the different places I've lived in.”

“...through Black BRAND I've been able to connect with other organizations, but it was through their [Black BRAND] connections and through their [Black BRAND] partnerships that I have gained access.”

Medium Term Outcomes

- Participant businesses receive funding
- Former Participants Become Consultants
- Potential entrepreneurs start new ventures
- Banks increase lending to Black businesses
- Participants and consultants increase feelings of generativity
- Participants grow their businesses
- Partnership growth between entrepreneurship groups, including referrals

**Participant businesses receive funding**

**Grants and prize money**

Participant businesses receive funding through various grants and prize money facilitated by B-Force and associated programs. One example is the Impact Collective, a program where participants, including nonprofits, engage in learning experiences and each receive $2,500 upon completion.

“Black BRAND also offered programs called Impact Collective, where you can learn more, you know, different conferences, and they all that you can learn more about nonprofits also. Uh Blair had a program for Impact Collective and I applied for it. So I'm nonprofit. We was able to go through it and we all left with $2500 after we went through the program.”
Another participant transitioned from the B-Force program to winning the B-Force grant, which opened opportunities to apply for additional grants from the Urban League and Dominion Energy. These subsequent grants enabled the participant to successfully compete for a procurement contract with the City of Richmond.

“OK, so I went from being in B-Force to win the B-Force grant. The B-Force Grant opened me up to the Urban League and Dominion Energy to apply for their separate [grants]. Those grants that I won from them allowed me to go and compete for a procurement contract with the City of Richmond. I won the procurement contract with the City of Richmond.”

Additionally, during a pitch competition, participants competed for awards, and the top four winners received a $4,000 scholarship.

[About the Pitch Competition] And then they narrowed it down from there to the top five businesses. And then I was one of the top, I think they gave out four [awards]. I was one of the top four to win a $4000 scholarship.

**Loans and lines of credit**

Participant businesses benefit from increased access to loans and lines of credit through their involvement in the B-Force program. One participant shared that after a discussion about funding, they approached their bank and successfully secured a line of credit under their business name. From the banker’s perspective, there are notable success stories, such as a participant who initially faced repeated rejections for loans but, after completing the B-Force program, was eventually approved for a loan and began to prosper. Another example is a couple who, following advice to build a relationship with their branch manager, were not only able to secure a better account but also received a $100,000 line of credit to expand their business. These examples highlight the program’s effectiveness in helping participants achieve financial support through traditional banking avenues.

A participant explains how B-Force was able to help them receive a line of credit:

“...that was another thing that happened because of B-Force. After one of the conversations we had about funding, I just decided, well, I'm gonna see if I can get funding, you know? So I went to my bank and asked for a line of credit, and this was the bank that I was already banking with as a business, and I was able to establish a line of credit under my business name.”

And a banker explains how B-Force helps prepare people to seek funding:
“...I have seen that there are some people who I met with a year ago. And they were getting told no, left and right. And she went through B-Force, and I was able to end up getting her a loan, and now she’s prospering.”

**Capital Access Tracker**

Of the total 269 participants that entered the B-Force program in 2022 and 2023, 70 responded to the Monitoring and Evaluation survey administered to all cohorts. Black BRAND received 22 survey responses in 2022, 48 in 2023, and 4 in 2024. During the Hampton Roads Spring 2024 cohort’s professional headshot day, the CECE evaluation team administered surveys to help the B-Force team collect baseline and outcome data. 28 participants responded to the survey. 24 of the respondents were in the Hampton Roads Spring 2024 cohort, four were B-Force Graduates. Of the 28 respondents six reported receiving capital since they started B-Force, totaling around $198,000. (Table 7)

Black BRAND also tracked capital and funding accessed by program participants. Across all completed B-Force cohorts, participants obtained $2.1 million in grants, loans, new credit lines, and other types of funding (Figure 6).

Bankers remarked on B-Force's ability to prepare businesses to seek capital, making them much more likely to receive funding.

“...we've [banking professionals] got a vetted, targeted audience. So the banks are honing in on them [B-Force Graduates]. So it will be very, very easy for them to find a relationship with a bank...”

<table>
<thead>
<tr>
<th>Type of Funding</th>
<th>Capital Access Tracker</th>
<th>Headshot Day</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>$1,148,394</td>
<td>$15,000</td>
<td>$1,148,409</td>
</tr>
<tr>
<td>Loans</td>
<td>$556,400</td>
<td>$149,000</td>
<td>$705,400</td>
</tr>
<tr>
<td>Credit Line(s)</td>
<td>$292,000</td>
<td>$32,000</td>
<td>$324,000</td>
</tr>
<tr>
<td>Other</td>
<td>$3,000</td>
<td>$1,500</td>
<td>$4,500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,118,794</strong></td>
<td><strong>$197,500</strong></td>
<td><strong>$2,316,294</strong></td>
</tr>
</tbody>
</table>

*Figure 6: Capital Access by B-Force Cohort*
**Former Participants Become Consultants**

Some graduates go on to become consultants for the program. There are even some consultants who decide to participate in the program themselves. The switching of roles reveals how beneficial B-Force is to everyone who participates in it. The program creates a highly connected ecosystem of entrepreneurs who all show a personal stake in helping fellow community members:

“I was able to become a lead consultant for them for the B Force program, so it just gave me more fortitude to just push more into trying to participate in to trying to still continue to learn as much as I can, you know, with the resources and just kind of be like an advocate for those anybody that I knew that has a business.”

Since the first cohort, 10 participants have become consultants, and five consultants joined a cohort.

**Potential entrepreneurs start new ventures**

Bankers remarked that the number of minority-owned businesses in Hampton Roads seemed to be rapidly climbing. They correlated this rapid growth with the presence of business development resources like Black BRAND:

“We never had such an influx of minority owned businesses, you know, immediately popping up out of nowhere. And it's a testament to being able to go and have a viable resource.”

The business development provided by B-Force encourages participants to think outside the box and find creative ways to grow. Participants are encouraged to experiment with new ventures and supported when a new idea develops into something larger. One participant remarked on how their time in the program turned them from a stylist to the owner of a startup wellness line.
“I was the stylist behind the chair and I was shifted out of the chair and now to pursue my full on hair care line. It’s now become a hair care...Wellness line. So yes, I’m now a startup company.”

**Banks increase lending to Black businesses**

Financial institutions are limited in the lending data that can be shared publicly, so it is difficult to establish a causal link between Black BRAND and B-Force activities and banks’ lending patterns to black-owned businesses, particularly those that do not participate in B-Force. Of the participants interviewed by the CECE evaluation team, three have opened new business accounts since completing the program, and a few are exploring moving business accounts to a different bank. Nonetheless, there is an overall trend to diversifying lending among banking institutions. Some Black BRAND-connected bankers see more lending and banking activity through their relationships with B-Force participants:

“But I know in interacting with these other managers, they have always seen some type of growth in participating with Black BRAND.”

However, some participants still have trouble securing a banking relationship after graduation, presenting an opportunity for the program to grow:

“...my banker relationship is not really good. Ah, so but that is my goal to one day. [To] Sit down and really try to figure out which bank would be the best.”

B-Force also benefits banks and lending institutions by creating a pool of vetted small businesses with the required financials and documentation to draw from:

“Again, from a LISC perspective, we're coming into contact with more Black-owned businesses. Certainly the ones that have gone through programs like B-Force. They're much more prepared when it comes to business plans, etc.”

**Participants and consultants increase feelings of generativity**

Through B-Force, Participants felt connected and welcome, generating the desire to stay connected to Black BRAND and help others within the Black business community. They felt like they gained a family that fostered vulnerability and support, expressed a commitment to continue giving back, and were motivated to remain involved every year:

“And that's the that's the real benefit of a cohort. You really gain a family that allows you to be vulnerable enough to say yes.”

“... I enjoyed it. I really do. I plan on, you know, continuing to give back even with Black BRAND. I plan on continuing to give back to them as well.”
Additionally, Black BRAND provided ongoing training and opportunities for alumni to return and share their knowledge with new cohorts, creating a supportive and continuous learning environment:

“Black BRAND also gives them a venue to go back to get further training, additional training, kept up training, so they’re able, you know, classes are going on over there all the time. So if you’ve graduated from this, you can actually come back and some of them come back and speak to new groups that are going through the program. So they’re all teaching each other, which is really good.”

**Participants grow their businesses**

B-Force participants grow their businesses due to knowledge and opportunities gained through the program. Participants described their revenue and business scale growing after their experiences in B-Force. Several participants said that their businesses would not be at their current stage without B-Force.

One business reported doubling her income:

Q- “How has the scale of your business changed since graduation?”
A- “I'm it's gone up a lot....But with the VA funding coming in...I can go on from 7 students...I'm gonna go to about 15 to 20 students... And I would say about $100,000 more in 2024 or I'll have versus 2023... I've...doubled my income.”

Another added staff:

Q- “Have you been able to add staff higher employees?”
A- “I have.”

Another added new product lines:

“As a result of that, I've skilled in different directions and have added new products and that's what I'm working on now was adding some additional products so that when I go speak to people, I have a product to sell them right there.”

B-Force has helped participants scale:

“I think that, like I said, that it's been awesome, you know, and I have had the opportunity to buy them. Helping me scale had the opportunity to work with a client last year and referenced to the decor side...So I am the, you know, doing more in my business and also got the confidence to try to book...”

Without B-force, one participant would have closed their business:

“B-Force was a lifesaver—if I hadn’t gotten in this program, I would have had to close my business...I’m holding back tears now thinking back and trying to tell you what this program has meant to me.”
Participants grow their connections and networks hand in hand with growing revenue:

“So it has grown me financially, but not also financially, just as a network, my network has changed because of the way that I have grown from all these different platforms.”

**Partnership growth between entrepreneurship groups, including referrals**

Participants of B-Force build relationships inside and outside of the program that lead to stronger community partnerships and involvement in other organizations and groups:

“Just like that anyway, so I actually work with him on a in a nonprofit at this time. And that is a result of the relationship that we built during the B-Force time frame, because I had seen him around and you know, you see people faces.”

“It's majority of Black brand because through Black BRAND, I've been able to connect with other things, with other organizations, but it was through the connections and through their partnerships that I that have gained access...”

Through their expanded connections, participants can connect other partners in their entrepreneur and community networks back to Black BRAND as a resource:

“Even in the nonprofit sector, if they were looking for other help or seeking other resources, you know there's plenty of nonprofit assistance that comes through B-Force. Well, so on multiple avenues, I mean, I've been at, I've been in a meeting with the Urban League and somebody just stood up and said I [need] help and I don’t have anyone to go to. And I stood right up and said I got five resources.”

B-Force can also be a gateway to other programs and entrepreneur resources:

“It's a whirlwind and Hampton Roads has no idea what gold is in the ground until they go through that program and it will launch them to other programs. And it's not as if B-Force is the starting point to plant your feet, but it's definitely one to consider.”

“[I] definitely am, and there is more going on than [I] was aware of before. Slover Library has a lot of resources and many other business resources, etc. that are available that we can use.”
Long Term Outcomes and Impacts

- Black businesses more connected to one another
- Increase in regional Black wealth creation
- Increase in total funding to Black businesses

Black businesses more connected to one another

B-Force participants and other stakeholders emphasized the connections, both on a personal and business level, that they made within their cohorts and other Black BRAND participants:

“So I will tell you this. I have never seen so many minority and black businesses come together like it blew my mind to see so many black business owners working together collaborating, you know, picking each other’s brains or saying, ohh, you got this business. OK. You know, buying from each other and all that stuff. So it was such a good thing to see, which made me also say, OK, I have to take this one step further and it made me join the Hampton Roads Chamber of Commerce.”

Black BRAND is a leader in creating a space for connection:

“Out of all the states that I have been in, they have been the most driven, impactful and collaborative community that I've been a part of and that I've seen in the different places I've lived in.”

Several participants said they were more connected to the Black business community outside of Black BRAND. Some had preexisting networks but the awareness of other resources and groups helped them connect to other Black entrepreneurs and professionals in the area:

“Connection to other Black-owned businesses increased “tenfold.” Before, I was working 12 hour days, 7 days a week, but made a point to reinforce the importance of networking, at the [Black BRAND] events and connecting online.”

“I would not know the people to talk to or the local resources that are right here and how to connect with those resources and use them. We now understand that we can establish a relationship and that didn’t seem accessible to me and I didn’t know the right people and it was too late for me to get into this or known someone. Now all I need to do is ask and get the answer and you don’t leave without a yes.”
There is still room to grow in terms of the Black business community interconnecting outside of Black BRAND and a need for greater awareness among business owners across the region:

Q- “Have you seen that Black businesses are more connected to each other...?”
A- “I think there's a lot of room to grow in that space. I see B-Force as probably the leading connector in the Black business space. But again, there are so many black business owners, unfortunately, who haven't even heard of Black BRAND. Now that's not on Black BRAND. I'd say that's more on the business owners.”

**Increase in regional Black wealth creation**

Individual participants who completed the B-Force program indicated some improvement and growth in personal wealth. Multiple participants indicated intent to remain in the Hampton Roads region and stay involved in the economy:

“...[I'm] not looking to move – the lifespan of the business would pass along to [my] kids and ensure generational wealth. It is the end game!”

Black BRAND is relatively young organization—with longer-term operations, there is a need for more data collection that would tie Black BRAND’s impact to larger regional growth of wealth for the Black community as a whole.

**Increase in total funding to Black businesses**

Evidence of trends in total funding to Black businesses is somewhat mixed. Organizations and financial institutions have increased efforts to engage small businesses, Black-owned businesses, BIPOC businesses, and women-owned businesses. However, these organizations struggle to meet their goals for engagement and find qualified businesses:

“City of Norfolk, City of Portsmouth, others, we talked to leaders there, and they're trying to, you know, meet federal and state requirements for approaching minority women in small businesses, and they can't, they can't hit their numbers, because, like, they're just not out there. And then when you find them, when you find these small developers and contractors, they just—their stuff’s not up to par and they're like, we can't go with them.”

On an individual scale, participants are more prepared to build relationships at local funding institutions, which can lead to better financial outcomes for their business. On a larger scale, it is difficult to confirm that Black businesses unrelated to Black BRAND are accessing funding at an increased rate:
“So at the round-robin or the speed dating day, a couple who had been in one of my classes came to me and said after I told them what to do and to make a relationship or to get to know the branch manager at least. They told me that they did that at their bank. And not only were they able to get a better account, they were also offered a $100,000 line of credit to grow their business and so they were, and I was happy about that.”

Conclusions

There have been nine B-Force cohorts completed since the program’s inception, and one is currently in progress. Four cohorts were based in Norfolk, three in Portsmouth, and the two most recent were based in the greater Hampton Roads region. There are 157 total B-Force Graduates. The most represented industries across B-Force businesses are property management, home healthcare, and beauty services.

Interviews with participants confirmed the sense of confidence that many participants gain through the program. Through working with consultants and access to workshops and events, participants receive a strong foundation of skills and knowledge that they need to run their business, access funding, and scale.

B-Force program data and interviews suggest that participants that go through the program are more prepared to access different funding sources, including grants, pitch competition prizes, loans, and lines of credit. From the program’s inception, participating businesses received $2.1 million in various funding. This includes new lines of credit, which participants are better prepared to access through banking and lending institutions. Some participants go on to build stronger business relationships with banking and lending professionals during and after the program. The program opens participants’ eyes to the importance of strong banking ties, even if participants do not form those relationships during the program.

Participants that completed the program also built closer ties to fellow cohort participants and sometimes with consultants. These connections ranged from professional to longer-term personal relationships: for some, these connections provided moral and emotional support throughout, and the connections led some B-Force participants to reach out to fellow B-Force peers for business needs and networking.

Longer-term, larger-scale impacts of the B-Force program are more difficult to quantify after only two years of programming: there remains limited data that would tie Black BRAND’s activities to regional wealth increase for Black communities, increased financing to Black businesses, or more widespread connection among the Black business community. On the regional, state, and federal level, there has been an increase of
initiatives among financial institutions and government entities to grow and increase capital for Black businesses. However, these lenders, banks, and organizations may struggle to find enough applicants that are eligible for funding. Black BRAND is only one part of this pipeline—it is not feasible for Black BRAND to shoulder the sole responsibility for preparing and connecting all Black businesses in the region to access funding.

There is room for additional organizational capacity and diversification of targeted entrepreneurs for accelerator programs across the region, including other minority/BIPOC-owned businesses and women-owned businesses. With the profound experience and momentum that Black BRAND has had in the region in a short period of time, there is an opportunity to continue expanding and marketing to reach more Black-owned businesses and potential entrepreneurs. This would require greater staffing and sustained resources to make this possible. In turn, with expanded reach and greater graduation rates, Black BRAND would be better positioned to continue feeding the capital access pipeline to help financial partner institutions to meet their goals and promote more diverse funding and business activity in Hampton Roads.

**Recommendations**

**Monitoring and Evaluation Development**

The B-Force program has an excellent evaluation framework, which will be further strengthened by the implementation of a pre/post program survey to provide baseline data. Previously, a major hindrance to effective monitoring and evaluation was the decrease in the number of in-person Black BRAND events, leading to lower response rates for online surveys, particularly from participants who did not see short-term capital gains. To address this, the program has returned to an all in-person model and increased the frequency of events, making it easier for staff to encourage former participants to respond to correspondence.

To enhance the evaluation process, it is essential to utilize the resources developed during this evaluation to keep monitoring and evaluation centralized. Continue to collect quantitative data, especially revenue and capital access. Baseline data must be collected to understand the impact of program activities. Ensure that any data collection format changes are applied to past data, which will facilitate long-range evaluations. Standardizing data collection practices will also ease role transitions and create a centralized data collection protocol, helping to identify reasons for data gaps and disparities more easily.
Additional Ideas for Consideration

★ Greater collaboration and co-marketing with Black BRAND, banking partners, and other partners will help raise awareness of additional resources and opportunities among Black businesses not currently involved with B-Force.

★ Deploy a mechanism for participants to evaluate their consultants to ensure they receive optimal support throughout the program.

★ Encourage participants to create a business bank account during the program to facilitate better financial management post-program.

★ Press lenders and banking partners to proactively share data on B-Force referrals to improve tracking and outcomes.

Appendix

Appendix A: Pathway Model
Partnership Growth Between Entrepreneurship Groups, Including Exposure to Entrepreneurs by Consultants

- Participants Build Awareness, Skills, Change Attitudes
- Consultants Build Awareness, Skills, Change Attitudes
- Participants Learn How to Access Growth and Boost Become Ready to Seapant Funding
- Participants Build Technical Skills in Areas Needed for Business Growth
- Participants Enhance Business Opportunities for Entrepreneurs
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