



**Small Business Resiliency Index
for
CLIMBER Loan Fund**

10/27/2022

Mission

Catalyzing change for a more resilient and equitable small business ecosystem across the state of Colorado.



What is the Small Business Resiliency Index?

- 1. Culturally responsive & scientifically valid measure of program impact**
(operational & social)
- 2. Identifies value of low-cost capital in the market to improve long-term business success**
(resiliency)
- 3. Comprehensive instrument for future program iterations & policy-making**



What is the Small Business Resiliency Index?



Vectors of Resilience

Social Capital Personal/community
HOPE Future Orientation
TRUST Communications Climate Assessment
BELONGING Community Connectivity
TECHNOLOGY Business/Market Alignment

+

Operational Capital Business operations + funding access	
Business Network	Funding Access
Operational Efficiency	Employment Pool
Adaptability	Destructive Competition
Turnover	

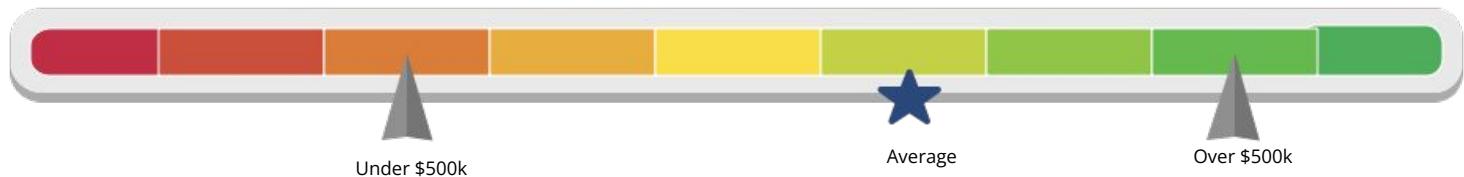
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Resilience Capital

The ability of a business owner and their business to absorb shock, cope with stress and achieve business success.

State Report Card

Overall Resilience Index
score of **60/100**



Future Orientation **64/100**

You set goals for your future and can find ways around barriers to success.



Communication Climate **51/100**

You receive guidance for your business from the state government, and you trust their leadership.



Business & Market Alignment **68/100**

Your business is embracing new technology and adapting well to environmental changes.



Community Connectivity **66/100**

You feel your business belongs in the broader community and is crucial to its shared success.



Operational Assets **55/100**

You have strong business networks, access to skilled employees, and adequate funding.



Performance Benchmarking

Your business's overall 2020 performance, compared to others in your industry.

Example SMB Scorecard

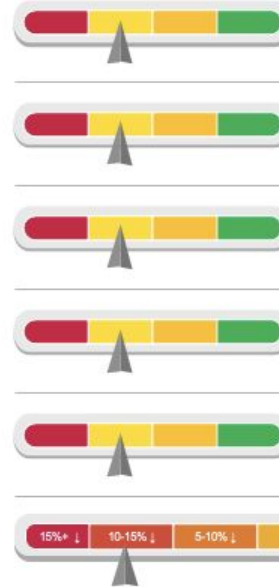
[Insert Business Name] Scorecard Overall Resilience Index score of 100/100



Vectors of resilience

- Future Orientation**
You set goals for your future and can find ways around barriers to success.
- Communication Climate**
You receive guidance for your business from the state government, and you trust their leadership.
- Business & Market Alignment**
Your business is embracing new technology and adapting well to environmental changes.
- Community Connectivity**
You feel your business belongs in the broader community and is crucial to its shared success.
- Operational Assets**
You have strong business networks, access to skilled employees, and adequate funding.
- Performance Benchmarking**
Your business's overall 2020 performance, compared to others in your industry.

Survey performance



What this means

Your survey response indicate that your business is **below average** when it comes to **future orientation**

Your survey response indicate that your business is **below average** when it comes to **communications climate**

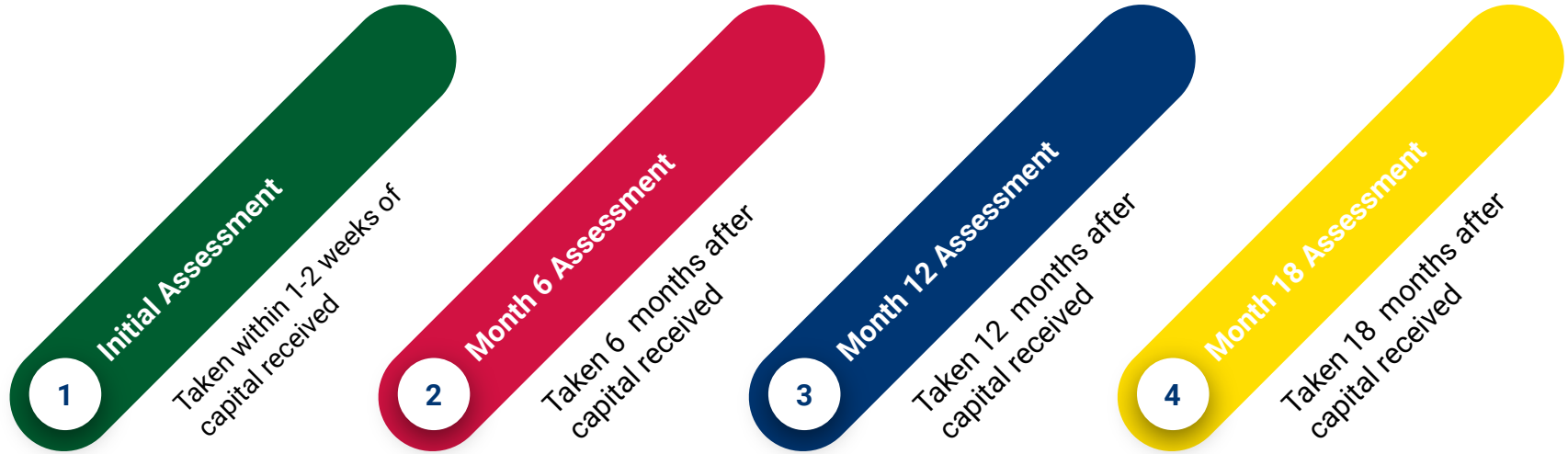
Your survey response indicate that your business is **above average** when it comes to **business and market alignment**

Your survey response indicate that your business is **above average** when it comes to **community connectivity**

Your survey response indicate that your business is **below average** when it comes to **business needs and operations**



SBRI for CLIMBER



Critical Mass: 300 business per cycle

Reports to Committee: every 6 months

Anticipated Bottleneck: time to achieve critical mass

Proposal



\$115,000 + \$45,000 Set Up Fee

- Systems & Tools
- Project Manager & Research Contractors
- Outreach & Incentives
- Reports & Administrative

Total for 18-Month Report: \$275,000

- Expected Timeline is 27-months
depending on time to reach critical mass

The Team

1. Dustin Weilbach
Lead Analyst
2. Cameron Lister
Research Designer
3. Brooks Johnson
Project Manager



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