



Keeping Our Doors Open

# Keeping Our Doors Open: Small Businesses Relief Program

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[www.csbcoalition.com](http://www.csbcoalition.com)

## Overview

Keeping Our Doors Open (K.O.D.O.) is a small business relief program offered by the CSB Coalition designed to support micro-small businesses facing closure due to COVID-19. The CSB Coalition has established a relationship with small churches to minimize the number of a CLOSED DUE TO CORONAVIRUS sign becoming permanently affixed to the front doors of the micro-small businesses.



CSB and its network provides small business support services for the program participants. The results of data collected through outreach by local pastors of small churches will assist in determining the number of businesses on the brink of closure and what resources will be required to restore the micro-businesses.

The mission of K.O.D.O. is to provide low to no-cost financial services, marketing plan development, and execution to increase sales and a full back office team that will allow optimum operational performance. K.O.D.O.'s mission is to help at a minimum of 100,000 micro-businesses located in underserved and rural markets. To accomplish this enormous feat, they will call The Whitehouse, S.B.A., The U.S. Treasury Department, to fulfill the intent of the sense of the Senate in H.R. Bill 748 C.A.R.E.S. Act 2020. The sense of the Senate states

"It is the sense of the Senate that the Administrator should issue guidance to lenders and agents to ensure that the processing and disbursement of covered loans prioritizes small business concerns and entities in underserved and rural markets, including veterans and

members of the military community, small business concerns owned and controlled by socially and economically disadvantaged individuals (as defined in section 8(d)(3)(C)), women, and businesses in operation for less than 2 years. "

The sense of the Senate was ignored in the first \$350 Billion in H.R. 748 as micro-businesses, especially those owned by socially and economically disadvantaged, were not prioritized but purposefully neglected. African and Hispanic owned businesses were further discriminated against as it related to P.P.P. loans processed and funds distributed.

<https://www.brookings.edu/blog/the-avenue/2020/04/08/coronavirus-economic-relief-cannot-neglect-black-owned-business/>

For some, when COVID-19 is no longer a threat, it will be back to business as usual, but not many in the underserved markets unless they receive resources.

<https://www.ncrc.org/covid-19-hits-black-and-hispanic-businesses-hardest-of-all/>

Small Churches, Accountants, Bookkeepers, and Restaurant Servers will be the force behind future funding and more effective guidelines for micro-businesses. Each group will have a specific task with the primary goal of assisting micro-small businesses to acquire a P.P.P. Loan. The assignment focuses on outreach, preparation, packing, and applying at no cost to the micro-small business owner.

Small Churches- will lead the charge in collecting the primary data from micro-small businesses that will provide an in-depth analysis of the resources required to rescue the micro-business. The outreach effort will target underserved and rural markets situated in specific U.S. counties.

Accountants- will prepare taxes and a Schedule C when required for a specific program applicant.

Bookkeepers- will prepare a profit and loss statement, budget, and reconcile records utilizing bank records.

Restaurant Servers will be trained to QuickBooks efficiently to provide entry support.

## Goals

K.O.D.O's goal is to fulfill the intent of the Senate as it relates to P.P.P. Loans. To do so and stay in line with the mission of the organization, it will implement a national data and support. The project will employ approximately **395** individuals, which includes Small Churches Pastors, Accountants, and Restaurant Servers.

While the organization will have hubs in 19 counties, it will serve over 40 plus counties in each of its service states. Consolation Baptist Church will cover the following 16 states: Arkansas, Colorado, Illinois, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, and Wisconsin. In total, K.O.D.O. will keep thousands of individuals employed and reduce their need for unemployment, while developing the capacity to serve 10,000 micro-small businesses.

Keeping Our Doors Open's final goal is to take the data gathered and share with Congress to create streamlined guidelines to fund micro-small businesses.



## Deliverables

Keeping Our Doors Open will deliver the following:

1. 10,000 processable P.P.P. Loans
2. More educated micro-small businesses owners
3. 160 Certified QuickBooks Technicians

## Milestones

### I. Apply For PPP On April 20th, 2020

Officially apply for \$10,000,000.00 under H.R. 748 program PPP

### II. Receive Funding By May 7th, 2020

Addressed any issues and provided additional documentation if required

### III. Staff Meeting By May 8th, 2020

Virtual meeting to provide announcement of funding and share the strategic plan

### IV. Launch Keeping Our Doors Open by May 17th, 2020

Have a virtual national prayer with all participating pastors

### V. Open Portal to Public May 18th, 2020

The first infomercial featuring youth asking everyone to practice social distancing

## Expected Outcomes

*Keeping Our Doors Open (K.O.D.O.) collaborative partners* theorizes, based on primary data, that *K.O.D.O.* will effectively reach communities of color and those with little trust in government and banks. Thousands of community small businesses will be rescued from permanent closure, have access to an affordable back house support system and case manager.

**HUB COUNTIES**

1. Pulaski County, Arkansas
2. El Paso County, Colorado
3. Denver County, Colorado
4. Cooke County, Illinois
5. Johnson / Linn County, Iowa
6. Polk County, Iowa
7. Wyandotte, County
8. Jefferson County, Kentucky
9. Wayne County, Michigan
10. Ramsey County, Minnesota
11. St. Louis County, Missouri
12. Mecklenburg County, North Carolina
13. Hamilton County, Ohio
14. Franklin County, Ohio
15. Oklahoma, County
16. Philadelphia County, Pennsylvania
17. Greenville County, South Carolina
18. Shelby County, Tennessee
19. Milwaukee County, Wisconsin

**HUB CITIES**

Little Rock Arkansas  
 Colorado Springs, Colorado  
 Denver, Colorado  
 Chicago, Illinois  
 Cedar Rapids, Iowa  
 Des Moines, Iowa  
 Kansas City, Kansas  
 Louisville, Kentucky  
 Detroit, Michigan  
 St. Paul, Minnesota  
 St. Louis, Missouri  
 Charlotte, North Carolina  
 Cincinnati, Ohio  
 Columbus, Ohio  
 Oklahoma City, Oklahoma  
 Philadelphia, Pennsylvania  
 Greenville, South Carolina  
 Memphis, Tennessee  
 Milwaukee, Wisconsin

## Additional benefits of Keeping Our Doors Open

### **Industries getting an infusion of cash**

- Rental Car Agency - Deliver transportation
- Health Insurance - For permanent and part-time employees
- Telecommunications - Cell Phones for all participants
- Retail - Computers for supervisor and county leads
- Hotels - temporary housing for traveling staff to reduce the chance of community spread
- Graph Designers - design aprons, badge and paper bags
- Printing - printing of bags, aprons, badges and daily memos attached delivery bags
- Legal - preparation of agreements for community small businesses

### **Communication's Online Platform**

- Alternative to Community-Based Social Services Activities
- Child Educational Support (Academic and Socio-Emotional Curricula) through digital distance learning

### **Independent Self-Sufficiency Programming**

- Digital Self Sufficiency Programs for Families and Seniors
- Adult Literacy & Budgeting
- Job Readiness and Entrepreneurship

### **TeleHealth**

- Provide Hope while addressing Mental Health due to social distancing
- Addressing the fear of losing everything due to the COVID-19 Pandemic