Immigrant-Owned Small Business:

Examining Beechmont, KY

Prepared by Civic Collaboration Team Louisville of the Morehead-Cain Foundation

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Executive Summary

Louisville, Kentucky's efforts to promote economic growth and community revitalization through attracting immigrants has resulted in a citywide network of support programs and resources for welcoming these new populations. A key component of this strategy is encouraging immigrant entrepreneurship through the establishment of immigrant-owned small businesses. Despite these efforts, immigrant business owners still face significant barriers to success compared to their native-born counterparts.

This report outlines the findings from an eight-week research project into immigrant-owned small businesses in the Beechmont, Iroquois, and Southside neighborhoods of Louisville, Kentucky. The focus of this project is to understand how the immigrant business community could be better supported by the city, through investigating the practices and priorities of business owners and program providers. The data informing our conclusions originate from interviews with immigrant business owners, community influencers, program providers, and government officials. These interviews are supplemented by observations from spending time in immigrant-owned businesses, participating in community events, and attending both a local summit and national conference. The following report outlines our research process, data analysis, solution specification, and recommendations.

Team Overview

We are four Morehead-Cain Scholars from the University of North Carolina at Chapel Hill, Class of 2021. Our research team claims three different countries as home, with parents originating from eight different countries. Over the course of our project we used five languages to communicate with business owners and community members. Our diverse backgrounds allowed us the opportunity to form connections with the business owners in the area and learn from the community in which we immersed ourselves.

Program Overview

The Morehead-Cain Foundation funds a program called Civic Collaboration, in which small teams of students are sent to mid-sized cities for eight-week periods. Students in these cities take a deep-dive into a local problem, often with greater historical contexts and socioeconomic consequences. The goal of Civic Collaboration is to provide students the opportunity to manage projects independently, contend with ambiguity, and work collaboratively in teams, all while serving the community.

Introduction

Our team of four Morehead-Cain Scholars from the University of North Carolina at Chapel Hill spent eight weeks in Louisville taking a deep dive into immigrant-owned businesses. Working with the Office for Globalization under the Metro Government, we investigated the best practices, problems, and trends that exist within the immigrant entrepreneur community of South Louisville's Beechmont. Our aim was to understand what sets these businesses apart from conventional small businesses in terms of functionality, priorities, and needs. We ultimately provided recommendations for actionable steps that the government, as well as local service providers, can take to better support the immigrant small business owner community in the city.

Initiation

Before arriving in Louisville, the mission of our project was to identify and understand the factors that lead to successful immigrant business development in the Beechmont, Southside, and Iroquois neighborhoods. The major questions we considered at the beginning of this process were:

1. What are the historical factors that supported early business development in Louisville?
2. What factors will keep the environment favourable for future sustainability and growth?
3. What are the best practices for business development in high-density immigrant neighbourhoods?

About Louisville, Kentucky
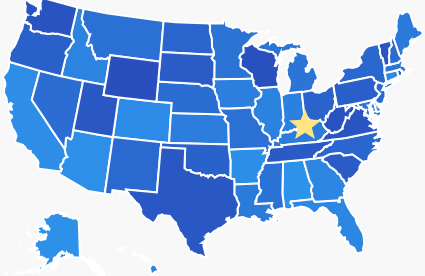
- ☑ Louisville's foreign-born population rose an estimated 42% between 2009 and 2014.

- ☑ Immigrants in Louisville are 22 times more likely to be self-employed than are native-born workers.

- ☑ Almost half of Louisville's population increase between 2000 and 2010 was due to immigration.

Facts from: Governing Magazine, March 2016; Federal Bank of Reserve of St. Louis, Fall 2013

Preliminary Investigation

The preliminary investigation was the first step of our research process and included two main components: a literature review into existing studies on the same topic areas as our project, as well as an environmental study of the current programs and resources related to immigrant business in Louisville. This background research gave us a basis for how to approach the interview process, comparison points to reference throughout our own research, and a greater understanding of the current situation in Louisville.

Online Search

We started our online search through the Louisville Forward website, using the information provided on the Office for Globalisation and Small Business Development pages to give our search direction (1, 2). The combination of these information sources lets us see which programs were widely recognised on the ground and which resources were available yet underused by our target community.

Literature Review

We completed the literature review through searches on online databases of journal articles and reports. Studies we read focused on barriers to immigrant small business success, the role of immigrant businesses in contributing to economic and population growth in cities, and programs developed in other cities that aim to support immigrant business owners. Examples of studies we read include a 2017 report written by the Ted Rogers School of Management titled, Immigrant Entrepreneurship: Barriers and Facilitators to Growth and a dissertation called Success Strategies Among Immigrant Small Business Owners in the Southeastern United States done in 2016 (3, 4). The literature reviewed is referenced directly in the Solution Specification, as it informs many of the justifications for the specification criteria

Environmental Study

Our environmental study was based on conversations with community influencers and program providers as well as a comprehensive search of resources available in the wider Louisville area. Initial introductions to these community influencers came from Bryan Warren, Director of Louisville Metro Office for Globalization; and Ricky Santiago, Programs Manager at Louisville Metro Office for Globalization, both of whom also contributed to our contextual knowledge of the community and available resources. Community influencers who provided context and information about available resources included Sophie Maier, Immigrant Service Librarian at the Iroquois Free Public Library; Edgardo Mansilla, Executive Director of Americana Community Center; Leo Barroso, Market Leader at BB&T; and Van Tran, an influential member of the Vietnamese community. As we conducted further interviews, other stakeholders and program providers contributed to our understanding of the available resources.

Community Engagement

To ensure that our approach was both holistic and inclusive; understanding our own attitudes as we interacted with community members, business owners, and key contacts was essential. Building trust with community was an invaluable step for our research. We approached meetings, interviews, and community events with cultural humility, not simply recognising the fact we were engaging with immigrants from around the globe, but realising that we each come from varying cultures. This disparity in outlook influences how we view situations and how we will be treated by others. Cultural humility emphasises approaching every interaction as an opportunity to learn from and build upon one another's ideas and goals, and ensures a reciprocal relationship through which information is shared. By using cultural humility as a guide for shaping our attitudes, we hoped that our interviews would become conversational and our research project would become seen as valuable to the community.

In line with these philosophies, we established a number of community engagement principles to maintain over the course of our project. This simple framework enabled us work with business owners and community leaders without imposing ourselves as burdens on these individuals. We created the following table to ensure that we remained accountable and inclusive.

Rules of Community Engagement

✅	❌
Combine our skills with the knowledge of the researched and grassroots communities.	Monopolise knowledge or impose techniques.
Be receptive to counter-narratives and incorporate them into strategy.	Trust elitist versions of history and science that primarily respond to dominant interests.
Mitigate bias by recovering local values, beliefs and actions by and with the organisations present.	Rely on personal culture to interpret facts, statistics and stories.
Diffuse and share findings with the relevant people in a manner that is wholly understandable and even literary and pleasant. Democratise knowledge.	Impose personal scientific style in the communication of results.
Consider the process as iterative, where collection, reflection and adaptation work in cyclical manner.	Be stagnant in reflection and adaptation.

Community Engagement (cont.)

Participatory Action Research

Our approach followed a Participatory Action Research (PAR) framework. Our first step was to build a strong network of influencers in the Beechmont community, which constituted a major part of the research portion of our engagement plan. This network of influencers pointed us in the right directions, connected us to businesses, and educated us on the historical contexts behind the community. The participation aspect of our approach included participating in community events, as well as spending as much time in the community and in local businesses as possible.

This not only allowed us to make authentic ground-level, qualitative observations, but also gave us an important level of visibility in the neighbourhood. Next, we conducted our interviews of immigrant small business owners in the area, which made up the action portion of our approach. These interviews were ways for us to engage directly with small business owners and learn about their experience and history first-hand, and were strengthened by the research and participatory aspects of the PAR framework.

Events

Participating in community-wide events was an essential part of our community engagement. For example, we volunteered at the annual GlobaLou festival put on by the Americana Community Center down in Iroquois Park. This was a celebration of the diversity of the area, and featured many immigrant attendees, food vendors, and volunteers.

We also volunteered at the Center for Neighbourhood's Better Block event on Woodlawn Avenue. Our team had a booth where we had people write on a whiteboard telling us what they loved about Beechmont and what they thought could be improved. We also asked people point out their favourite local businesses on a big, printed map. These were effective ways to start conversations with residents to try and get a sense of the community's perception of the immigrants and immigrant businesses in the neighbourhood. Both GlobaLou and Better Block facilitated our team's integration into the community.

Community Engagement (cont.)

Events (cont.)

Next, whenever possible, we participated in Iroquois Library's weekly English Conversation Club. This is a program which unites English-speaking volunteers with individuals seeking to improve their English to have conversations for an hour or so. This was not only a chance to interact directly with local immigrants, but also a place to meet other community leaders.

Finally, our team also had the opportunity to attend the Global Local Conference put on by the Metro Office for Globalization. It was a gathering of immigrant service providers and community leaders from all over the city which gave us perspective on the landscape of programs that exist to support them. We also used the conference as an opportunity to connect to researchers and service providers with whom we had not had the chance to meet yet.

Location

Early on in the project, we established a geographic scope within which to conduct our investigation. Outlined in the map below, this scope stretches from from 264 south to the Outer Loop (1065), and from the airport west to New Cut Road along Iroquois Park.
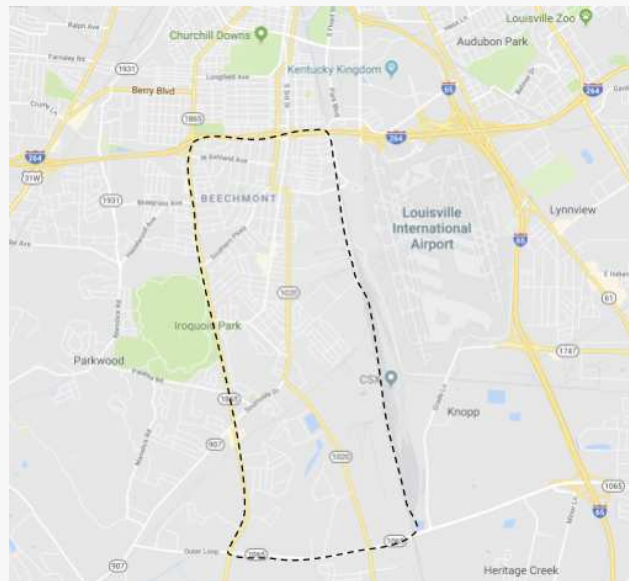
Another way that we tried to establish a visible presence in the community was to work in a location more geographically central to Beechmont, which eventually took the form of a satellite office at Americana Community Center. This was an ideal location because it allowed us to walk to local businesses for lunch, drop into businesses on short notice, and even conduct interviews out of Americana on occasion. Being in close proximity to local businesses was helpful as we tried to accommodate for business owners' busy schedules while arranging interviews. We often found ourselves visiting businesses multiple times per day in order to find a good time to speak with them.

Data Collection

Our data collection consisted of two main components: situational observations and semi-structured interviews. We also conducted an informal social network analysis to map the connections between our interviewees. Keeping track of these points of contact gave us an opportunity to understand how information is passed throughout the community.

Observation Methods

Observations took place in three main contexts: during interviews with business owners, at community events, and in meetings with government officials and program providers. During interviews, we took note of the condition of the business, placement of signs and products, business owner interactions with customers, and any other notable features. Community events provided the chance to observe common perceptions among community members in regard to immigrant-owned businesses, the wider immigrant and refugee community, and the role of the city government and support programs. These observations came from conversations that we had with community members, as well as from witnessing interactions between community members.
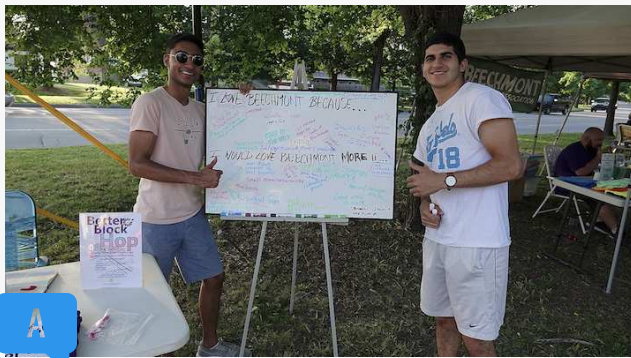
The Team @ Better Block on Woodlawn Avenue

The two observational situations described above gave us a picture of the ground level happenings in our area of focus. From our time spent in the Louisville Forward office, attending meetings, and at the Welcoming Interactive Economies Conference we were able gauge the attitudes present at the top level. We focused on how these stakeholders view themselves and their programs in relation to the target population. Our observations supplemented the information we got from our interviews and provided unspoken context and a broader picture for how both the business community and provider community interact with and view one another.

Data Collection (cont.)

Observation Findings

Our findings from observing the businesses tie into our findings from business-owner interviews (5). Observations allowed us to see whether what was said in interviews aligned with the reality of the store's appearance or the behaviour of the business owner. They also helped us understand what business owners meant when using words such as "quality," "customer relationships," and "inventory," as we could compare our own observations with the examples they gave.

Volunteering @ GlobaLou

Our attendance of community events like Better Block and GlobaLou revealed that, overall, many in the neighbourhood feel that the sizeable immigrant and refugee populations add diversity and multiculturalism to the community, making it a more enjoyable place to live (6,7). Members of the community who had been in the area for longer periods of time, often at least 15 years, cited a lot of change within the neighbourhood. They felt that the encompassing area had declined in safety and appeal, but believed that new businesses and resident participation in community events is revitalising the neighbourhood.

Though these long-term residents seemed optimistic, they also referred to the old businesses with nostalgia, often listing out the businesses that used to be on the Woodlawn Corridor. A common narrative was that the number of immigrant businesses in the community is a result of immigrant and refugee access to special resources and funding opportunities that are not open to native-born business owners. This contradicts what we were told during interviews, where we learned that only 6 out of 20 businesses even knew about available support resources, and one business had utilized a resource (8). It would be pertinent to understand where this sentiment comes from, as it could be a factor that affects the customer base of immigrant-owned businesses. Many local residents admitted that they were hesitant to go into certain businesses, as they felt they were not the target customer. They cited signage and storefronts as an indicator of whether they would be welcome in certain businesses. This aligns with the conversations that we had with both business owners and community influencers about the need for greater visibility of businesses and the challenge of breaking out of one's ethnic enclave to reach wider consumer bases.

Data Collection (cont.)

Observation Findings (cont.)

The Global Local and Welcoming Interactive Economies and Welcoming America Convening afforded us the opportunity to observe interactions between service providers, government officials, and the immigrant and refugee communities (9,10). The Global Local illuminated the number of services available, how they collaborate and interact, and what action looks like for each of them. Two key observations from the Global Local portion of the conference included an awareness of who is included at events like this one, and, secondly, the importance of informal social networks.

Social networks play a key role in information dissemination. The opportunity to see numerous program providers, members of refugee and immigrant communities, government officials and other community advocates in the same room reinforced the role of these social networks. Our observations made us aware of the disconnects between certain players in these networks and between the networks themselves. This summit also gave us the chance to see how providers and government officials approach speaking about immigrant and refugee populations and needs when they know key representatives of immigrant communities are present. Some messages were tailored to these individuals, specifically pitching programs to this audience. Others used the opportunity to raise awareness for the cause that they support. Regardless, it was a chance to see how people in the refugee and immigrant support ecosystem in Louisville collaborate and work to extend their own networks.

The national portion of the conference revealed how different cities address problems similar to those that Louisville faces (11). In hearing about national programs and the issues they address, it became clear which trends we had observed in our interviews were rooted in deeper, systemic problems and which were more unique to Louisville and our specific geographic scope. Additionally, barriers to small business resources which we had identified were confirmed in conversations throughout the conference. These included topics such as English language proficiency (bringing up questions about when to translate documents, when to provide an interpreter, when to call on communities to provide their own interpreters, and when English proficiency should be expected), time (how to accommodate people working multiple shifts or business owners with no other employees, how to work with and around the school day so as to avoid childcare issues, and how long programming should last), and location (transportation needs, localizing services, etc.).

Data Collection (cont.)

Observation Findings (cont.)

Finally, observations conducted throughout our time in the Louisville Forward office, as well as those from Louisville Forward staff meetings and a Small Business Development meeting gave us insight into how government officials and government programs fit in with ground-level perceptions of community members and business owners. These observations revealed the understanding gap between program and resource developers and business owners. The general sentiment in Louisville Forward suggested that programs were well-known and used somewhat frequently, however this was contradicted by what we saw and heard from the immigrant business-owners.

The Small Business Development meeting, which included representatives from the small business team at Louisville Forward as well as community resource providers, demonstrated a lack of understanding of the needs of immigrant business owners (12). The members in attendance focused on all aspects of small business development across Louisville, rather than a specific demographic. It was therefore not surprising that there was only one program provider present whose services specifically targeted the immigrant community. When the topic was raised, there seemed to be a general desire to find ways to better support this specific business community, however, there was no acknowledgement of how programs would need to be tailored to meet the needs of the average refugee and immigrant business owner. In particular, suggestions offered at the meeting did not show an understanding of how resources, especially mentorship programs, would need to be relatable and visible within the community in order to be successful.
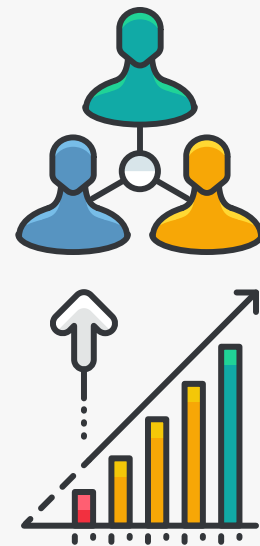
Staff meetings revealed a concern for how the Metro Government and its projects are viewed by the community as well as a commitment to using community engagement plans to gauge public perceptions of the government. When combined with our other observations and findings from the interviews, these sentiments reveal the general atmosphere surrounding the topic of immigrant-owned small businesses in southern Louisville. According to our observations, despite an understanding gap between top-level government officials, service providers and ground-level business owners, there is a genuine willingness and desire to understand the cause of that gap and address it so as to design effective resources.

Data Collection (cont.)

Interview Methods

We conducted interviews with four categories of people: immigrant business owners, community influencers, program providers, and government officials. The framework for our interviews was an iterative process, a cycle of getting contacts, performing interviews, and re-evaluating the questions and approach we were taking. We used the CRAPPS model to craft and outline the questions for business owners and community influencers. Our business owner interviews were conducted in two phases. The first, which consisted of 20 interviews, followed the CRAPPS model outlined below, and generally took 45 to 90 minutes. We used these interviews to understand the general experience of the business owners, the state of their business, and how they arrived at that point. The second phase of business owner interviews used a Value-Situation Analysis (VSA). The purpose of which was to understand the values and priorities of business owners during different points of their business's life cycle. In addition to this analysis, we also asked supplemental questions during the Value-Situation analysis interviews to get elaboration on business owner priorities.

Tool 1: CRAPPS Model

Context: history & culture
Reception: impact on a communities structure
Audience: relationship and consumer base
Purpose: motivations & goals
Problems: issues and challenges
Style: techniques in day-to-day operations

Figure 1, CRAPPS Model

This framework paints a picture of variables that influence immigrant small business owners on a day-to-day basis. We used the CRAPPS model both to craft our questions and as a guide to provide a level of standardisation across interviews, as well as a means to organize data and define relationships. Given the semi-structured nature of our interviews, our questions varied depending on the flow of the conversation. However, keeping the CRAPPS model in mind, we were able to ensure a similar trajectory for each interview. After every few interviews, our hypotheses changed, leading us to re-evaluate what questions were most essential or interesting to ask and on which part of the immigrant business-owners story we should focus.

Data Collection (cont.)

Tool 2: Interview Questions

We developed sets of questions for interviews: one for business-owners, and another for community influencers and service providers. Due to the semi-structured and conversational flow of the interviews, not all questions were asked at every interview and there was no defined order in which we asked questions. The CRAPPS model gave us enough standardisation across our interviews that this structure allowed us to gather sufficient data for comparisons. Included here are the interview questions for the different types of interviews. It should be noted that, when conducting influencer or program provider interviews, we often tailored the questions more specifically depending on the role of the interviewee and what was already known about their position.

Figure 2. List of Interview Questions for Business Owner Interview (Phase I)

Tell me about your home country?

How long have you lived in the US? (year that you arrived)

How did you learn english? (walk us through arriving)

Do you practice a religion? Where do you go?

How long have you been running your business?

What were you doing before you ran this business?

What made you want to be in business? What made you start this business?

Walk us through the process of opening the business? What did you have to do?

Who helped you?

What problems did you have?

What is your relationship with other businesses in the area?

Has your business always been X or have you owned other kinds of businesses before?

Do you own more than one business?

How many people work with you/for you?

Who comes to your business?

What has helped the business do well?

What has been the hardest part?

Do you think your children will keep running the business?

How do you feel about your business now?

What do you think could make your business better?

Are you happy with your business?

What are your plans for the future?

Keep on doing this?

Data Collection (cont.)

Tool 2: Interview Questions (cont.)

Figure 3. List of Interview Questions for Business Owner Interview (Phase II)

If you have a problem, business or non-business related, who do you turn to for advice? ((Who do you trust the most?))

What were your goals when you first started this business?

Ideally, where do you see yourself in 5 years?

Outline what success means to you.

What do you do outside of work?

Let's say you received $50,000 of extra income right now, what is the first thing you would do with it?

What do you think the people who live around here think about your business?

What kinds of services and support do you think exist out there to help immigrant small businesses?

If you could get anything from the government right now in terms of program or resource, what would it be and why?

Outline the kind of program you think would help your business grow

Figure 4. List of Interview Questions for Community Influencer Interview

Can you tell us a little bit more about the work you do?

Major groups that you work with? (# of people, demographics)

Tips for interacting with them?

Geographic boundaries for this community? (feasibility)

What has your experience been with small business owners in the community?

Do you have any programs focussed on immigrant small business owners?

What is their view on the municipal government/government programs?

Could you refer us to some examples of successful businesses in the community?

Is there a common thread throughout the problems that small business owners in this community face?

Tips for ways to get involved around here? → How can we spend useful time here?

Essential contacts/community influencers to talk to as we try to build a network in this community?

How should we introduce ourselves?

How will we be viewed?

Data Collection (cont.)

Tool 3: Value-Situation Analysis

We used this method during our second-round immigrant business owner interviews. It allowed us to analyze business and non-business related priorities held by owners during different phases of their business timeline. We used a list of 35 words related to business and personal values that were randomly located on a sheet of paper (Figure 4). Each interviewee was asked to circle the five words that best represented their priorities in the past (when they were starting their business), in the present (within the last 6 months), and in the future (anytime beyond 6 months from now). This association enabled both a range of interpretations and room for more creative responses. Since questions are not being asked that could lead the interviewee to think in a specific order, the VSA promoted less directional thought and a new level of creativity and interpretation that were not present in our first round interviews.

Children
Information
Originality
Equipment
Pride   Religion   Training
Immigrant
Spouse   Dreams   Government   Education
Income   Home
Business   Identity
Certification   Support   Growth
Morals   Loans
Involvement   Bank   Inventory   Quality
Marketing   Immigration
Credit   Grant
Community   Healthcare
Accountant
Independence   Reputation
America

Figure 5, Value Word Cloud

Data Collection (cont.)
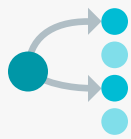
Tool 4: Social Network Analysis

Due to time and scope constraints, we did not complete a formal SNA through the traditional means of contacting relevant stakeholders and asking a series of questions to uncover a network of relationships. Instead, we relied upon referrals from all categories people we interviewed. These referrals indicated which resource providers were most widely known, as well as which people are considered trusted sources of information. At the end of interviews, we asked program providers and business owners alike who else we should talk to about our project. We also asked business owners who they would turn to if they needed advice or where they go for resources they use in other aspects of their life, such as ESL classes. Through these questions and our own observations, we were able to identify the most highly referenced people throughout the community. Figure 6 depicts these top influencers, and identifies if they referred us to any business owners themselves. The number cited as number of business referrals indicates the business owners we were able to interview rather than the total number of businesses referred to us. Many of these influencers, if they did not directly refer us to a business, provided us with the opportunity to meet other community members who in turn provided referrals or were frequently named by community members themselves.

Edgardo Mansilla
Executive Director,
Americana Community
Center
*referrals to one business

Jess Brown
Planning and Programs
Associate, Center for
Neighborhoods
*referrals to three businesses

Leo Barroso
Market Leader, BB&T
*referrals to seven
businesses

Key Influencers:
Beechmont, Southside,
Iroquois Neighborhoods

Cynthia Brown
Director, Navigate
Enterprise

Sophie Maier
Immigrant Services Librarian,
Iroquois Public Library

Van Tran
Community leader in,
Vietnamese community
*referrals to three businesses

*All other interviews
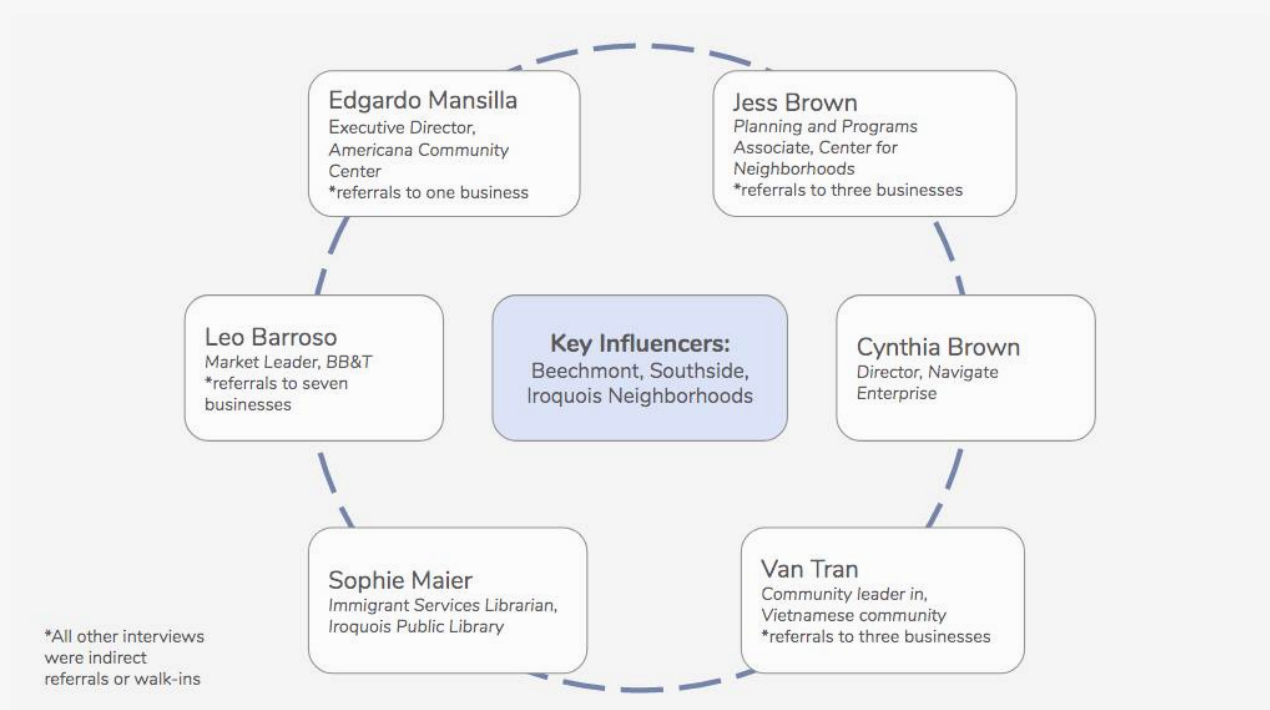were indirect
referrals or walk-ins

Figure 6, Informal SNA

Data Analysis

Introduction

Upon completion of the data collection process, we proceeded to parse collected information to answer three business-centric questions:

1. What are the common characteristics of successful immigrant small businesses?
2. Why are these characteristics focal points for success?
 3. How are these characteristics related?

Each question carries a slightly different focus, albeit centred around identifying the "best practices" for business. The first question contends with the underlying nature of small business success in the Beechmont neighbourhood. Once the first question is answered, the second question investigates the influence of certain common best practices. When studying the immigrant small business community of any locality, it is necessary to look at a system as greater than the sum of its parts. The purpose of studying systems like business - customer - community networks as an integrated whole is to uncover hidden patterns and relationships that would not otherwise reveal themselves if each business were studied in isolation. To maintain this holistic approach, responses from interviews must be parsed in such a manner that they can be aggregated and manipulated as versatile data points. The third question furthers a comprehensive understanding of the dynamic relationships between each stimulant of business success. This question also enables a deeper understanding of how information dissemination and other external factors influence the relationships.

Being an immigrant small business owner rather than a native-born American small business owner means that there are inherent differences in priorities and motivations. This is the personal value chain of immigrants, and understanding this is of utmost necessity to answer the following question:

1. What is the impact of varying motivations and priorities on the common characteristics and business success for immigrant small business owners?

The interviews, community engagement, and literature reviews all have surface level data that represents the business priorities. Hidden tones, messages and meanings can be extrapolated from the value - situation analysis, and the ranging supplementary conversations and interactions that occur as a result of relationship building. These give way to an understanding of how the priorities of these people who run these businesses differ or are similar, and why that is the case. To approach these sensitivities, there must be a qualitative, narrative based analysis to piece together an immigrant's journey over time and how their business plays into that.

Data Analysis (cont.)

Methods & Approaches to Data Analysis

Part 1: Categorization

The approaches outlined in the preceding introduction require a breaking down of the various factors that affect and influence immigrant small business. To understand exactly what these factors are, an understanding of the nuances of the interview questions was required. By working out the main focus of each question and the type of information it gathered, a list was compiled of the different relevant categories of information requested through our PAR methods. Some are similar to that of census data questions, such as year moved to the US, whilst many carry a focus on the immigrants' relationship with their business, customers, community and resources.

To further detail the process of discovering these categories, a keyword strategy was implemented, where words from each question and answer were highlighted, extracted onto a common document, and then analysed as either mission critical or non-mission critical information. Each chosen category must be justified in some form, with either a relevance to the general census data of these businesses, or providing value in the form of unique, measurable and comparable insights. Anomalous information, questions, and answers were not completely ignored, however; and were footnoted for reference in the details of each interview and conversation. The categorisation process was essential to find comparable data and to enable fluency in the rest of the data analysis section.

Category	Question/Definition
Year Moved to the US	The year that the business owner moved into the US for the first time.
Year Started Current Business	The year that the business owner officially registered and started his business.
Education	The level of education achieved (i.e. high school, graduate, etc.)
English Fluency	The level of English fluency (i.e. conversational, fluent, etc.)
Funding	The type of funding received in order to start/grow a business (i.e. family, loans, grants)
Use of External Programs	The utilization or maximization of any official small business/business programs (i.e. SCORE, etc.)
Source of Information	The primary source of information about all things related to their business lives.
Prior Experience Owning A Business	Does the business owner themselves have prior experience in owning of a business?
Prior Experience Working In A Business	Does the business owner themselves have prior experience in owning of a business?
Accountant	The knowledge, use and employment of an external or an internal accountant.
Knowledge of External Programs	The level of knowledge and comprehension of external programs such as those provided by SCORE or SBA.
Motivations	What are the motivations/priorities for these business owners?
Awareness of Competition	The level of reception and monitoring of direct and/or indirect competitors.
Future Plans for Business	The consideration of the long term outcomes of the business operations.
Future Plans for Goods/Service	The considerations of long term consistencies/changes to the products/services on offer.

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 1: Categorisation (cont.)

Category	Question/Definition
Primary Income	Is the business owned the primary income of the owner?
Reach with Americans	The level of influence over American customers (i.e. no American patrons, well known with American patrons etc)
Customer Base Ethnicity	Whether or not the businesses are trapped in their "ethnic enclave" or have broken out of it, and if so by how much?
English Translations	Do services and products have English translations?
Transactions with Businesses in the Area	The level of business relationships and transactions in a certain locality.
Marketing Strategies	What types of marketing strategies were used in launching and maintaining the business?
Street Visibility	Is the store/office visible from the street?
Signage	Does the store/office have clear and sufficient signage indicating its presence?
Customer Base Geography	The geographic range of the customers.
Infrastructure	The level of infrastructure in a certain business.

Part 2: Relationship Analysis

Upon defining these categories, we determined that understanding their relationship with each other was paramount to the investigation. Each category was, in some shape or form, part of a larger mindset that cannot be ignored when designing programs and tools for these businesses to use. For this reason, relationship analysis was necessary. Specifically, a form of relationship analysis that enabled a demonstration of information dissemination flow. By gauging information dissemination as a fluid process in the immigrant small business ecosystem, patterns surrounding key entry points or bottlenecks can be uncovered. Additionally, specific types of information might be received and might flow through the system differently depending on the deployment of the information or data at hand. A structure that enables most, if not all, of these considerations, is the process of Affinity Diagramming.

Most research literature defines the Affinity Diagram as a tool used to gather large amounts of language data in an effort toward improved organization of the ideas, concepts, and theories at play.

This process can take anywhere between 20 minutes to 90 minutes. If it goes on for too long, then a category may need to be split up into multiple sub categories in order to encompass the varying nuances of the discussion.

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 2: Relationship Analysis (cont.)

Step	Instructions
1	Record each category on a sticky note and randomly spread out them out over a large workspace
2	Until a general stop has been reached, each person involved must look for ideas/categories that seem related based on knowledge from the interview stage or other events, and place those sticky notes side by side. No one must talk during this stage, and it is okay to move around a sticky note that some has already placed/organised. If one sticky note is being moved around a lot, you can duplicate it and put it in two places. Not everything has to fit with something, so do not force relatedness
3	You can now discuss how the categories are related to each other, justify movements and comment on the general shape and feel of the diagram created. At this point, you can also agree to move around categories based on verbal consensus.
4	Title and header groups that are created, and draw arrows to demonstrate relationships such as key points of entry of information, or other key information as discussed in Step 3.
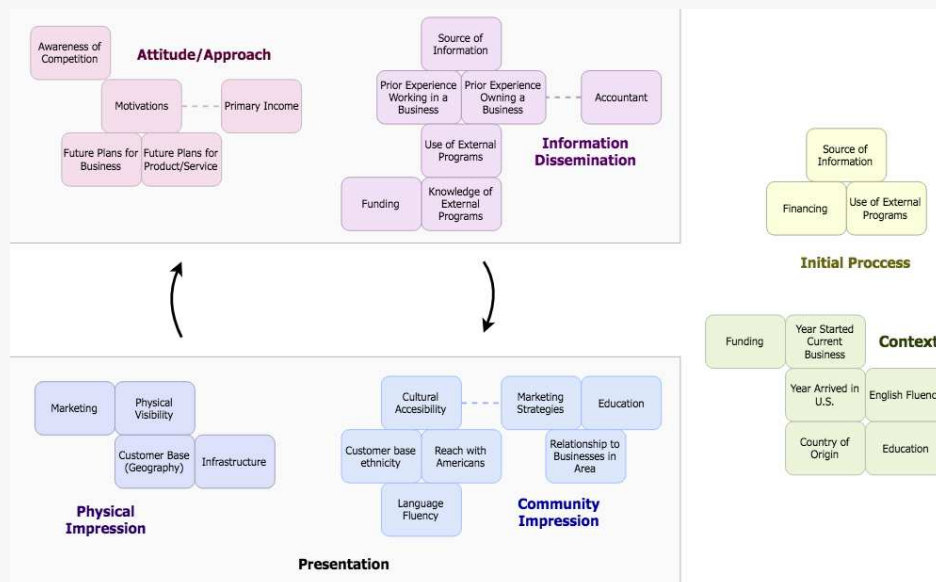
Our Affinity Diagram

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 3: Synthesis of Interviews

An approach to synthesise the details of these categories was needed. Any developed format would require a simple visualisation that can be manipulated on a range of softwares, and for this reason, a coded spreadsheet that used a range of scales was selected. The following pages will be dedicated to the spreadsheet itself, giving a complete yet anonymous breakdown of the how each of the categories play out.

Each category was assigned a scale. The following three questions dictated the categories' subsequent scales:

1. How detailed were the responses to questions relating to this category?
2. Are the types of responses qualitative or quantitative?
3. Did the responses to questions of a specific category have more depth or breadth?

With less detailed responses, a binary scale was applied, where 1 represented a negative response, and a 2 represented a positive response. Since most of the qualitative data tended to have some added level of depth, an ordinal scale was applied where the lowest end of the scale was the most basic, simple answer to a question, whereas the higher end of the scale represented a more intricate answer, or more thorough approach. Most of the categories above were given some form of a nominal scale in order to be able to be manipulated on platforms such as Tableau, and correlate and draw conclusions from.

For purposes of protecting the identity of these immigrant small businesses as per our agreement with them, we have removed the names of the business from the left most column.

Delving into the first section about the Context (located on the following page) of these immigrant small businesses, the key categories in question are Year Started, Year Moved to the US, Funding, Education and Country of Origin. The purpose of this section is to create the baseline story for the business in terms of its history, and give an indication on basic capabilities/barriers as a specific type of immigrant as a result. With the average education level in our sample found to be somewhere in between High School and University, we began to understand the immigrants in this area were relatively highly literate, albeit having conducted most of their education in their home country, with very little education completed here in the US. The other two major categories of English fluency and funding are noted in other sections, and hence this part of the data is purely for reference and identification.

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 3.1: Context

BUSINESS	Country of origin	Year moved to US	Year Started Current Business	Education	English Fluency	Funding
1	Guatemala	1995	2004	3	3	1
2	Vietnam		1998	2	1	2
3	Haiti	2001	2017	3	3	1
4	India	2003	2017	3	3	2
5	Vietnam	1993	2009	2	2	1
6	Bosnia	1996	2017	3	3	1
7	Iraq	2009	2018	3	3	4
8	Somalia	2005	2008		3	2
9	Vietnam	1998	2000	2	3	1
10	Cuba	2000	2012	2	1	1
11	Cuba	1980	2018	4	3	1
12	Mexico	1993	2015	2	2	2
13	Cuba	2008	2014	3	1	1
14	Jordan	1988	2005	3	2	1
15	Bosnia	1997	2014	4	3	1
16	Ecuador	1998	1998	3	3	1
17	Myanmar	2000	2016	3	2	3
18	Vietnam	1980	1993	2	2	4
19	Venezuela	2015	2018	4	3	1

Legend	1	2	3	4
Education	Lower Than High School	High School	More than High School	Professional
English Fluency	Some Difficulty Understanding	Understandable but gaps in proficiency	No difficulty understanding	N/A
Funding	Savings	Family & Friends Loans	Official Program Loans	Bank Loans

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 3.2: Initial Process

Part 2 of this data, the Initial Process, has been defined from our affinity diagramming as the key categories or information that affects the planning and launch of the businesses. The three vectors of financial aid, general assistance, and influence were collectively measured to determine the types of networks that our immigrant business community leverages.

Based on the data, the correlations demonstrate that the business owners rely heavily upon informal social networks, informed and created by their immediate family, friends and ethnic enclave. This can be for a variety of purposes, ranging from financial support to more general assistance in the day-to-day operations. The role of banks tended to be an outlier in this discussion as knowledge of more formal financial institutions tended to be ameliorated by their visibility in key commercial districts in and around the neighbourhood, as well as personal connections to the bankers. After a more in-depth exploration of how banks are used by immigrants, it was understood that often the banks are perceived to provide a simpler process than most of the government financing resources available, and due to proximity are able it be more supportive on a one-on-one basis.

Information dissemination at this initial stage tended to vary depending on a number of factors; however, one that stood out was the reliance on immigrants that had arrived at an earlier point in time, and had prior experience developing a business in Louisville. These community "influencers" often had an informal role of aiding newcomers in adapting to and understanding business culture in the country.

This proved to be a key entry point of information at this stage of business development, and could continue to be leveraged to encourage the adoption of programs that are perhaps less well known as of this moment.

Data Analysis (cont.)

→ ## Methods & Approaches to Data Analysis (cont.)
Part 3.2: Initial Process

Business	Funding	Use of external programs	Source of information
1	1	1	2
2	2	1	2
3	1	1	1
4	2	1	2
5	1	1	2
6	1	1	1
7	4	1	2
8	2	1	2
9	1	1	1
10	1	1	1
11	1	2	4
12	2	1	1
13	1	1	2
14	1	1	1
15	1	1	4
16	1	1	1
17	3	2	1
18	4	1	1
19	1	1	3

Legend	1	2	3	4
Funding	Savings	Family & Friends Loans	Official Program Loans	Bank Loans
Use of External Programs	No	Yes	N/A	N/A
Source of Information	Family & Friends	Community Members	Online Resources	Formal Programs

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 3.3: Information Dissemination

Part 3 of this data, Information Dissemination post business launch, has been defined by the affinity diagramming as central to how different stakeholders impact the immigrant business community's knowledge.

Common trends in this section focus on two key metrics: the use of an accountant and prior experience. Most business owners that seemed comfortable in the state of their businesses had an accountant to aid with the financial intricacies of running a business. The reasons that spurred business owners to hire an accountant varied, but the most common response was through a recommendation by a friend or a family member who had some form of business experience. Business owners' personal experiences in either running or working in business also made them privy to insights such as these. This led to discussions about the social capital that exists in immigrants' informal communities. Social capital is the network of relationships that a particular person has within his/her particular community.

We heard often, especially from the businesses, about the power of the informal networks between customers. The trust and quality of relationship in these informal networks were unparalleled in the opinions of many.

Prior experience also tended to accompany a higher level of pride regarding the self sufficiency of immigrant lives. This often had a direct impact on how they viewed and sought out support. Business owners who had more experience in running a business tended to be unaware of specific programs or support systems in existence. Those who were newer to the field, tended to seek out support more proactively, however the direct level of "success" or results obtained through utilization of resources were subject to discussion. These businesses also tended to have much lower social capital than older, more experienced businesses, and inadvertently knew about more programs and tools.

Leveraging these businesses to be champions of formal resources could prove to be key in finding an entry point into the informal communities and social networks that exist.

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 3.3: Information Dissemination

Business	Source Of Information	Prior Experience Owning A Business	Prior experience working in a business	Accountant	Knowledge of external programs	Use of external programs	Funding
1	2	1	2	1	3	1	1
2	2	2	2	N/A	1	1	1
3	1	1	2	2	2	1	1
4	2	2	2	2	1	1	2
5	2	2	2	2	1	1	1
6	1	2	2	2	1	1	1
7	2	2	2	2	1	1	4
8	2	2	2	2	3	1	2
9	1	1	2	N/A	1	1	1
10	1	2	2	2	1	1	1
11	4	2	2	1	3	2	1
12	1	2	2	1	1	1	2
13	2	2	2	2	2	1	1
14	1	2	2	N/A	1	1	1
15	4	1	1	1	3	1	1
16	1	1	1	1	2	1	1
17	1	1	2	N/A	3	2	3
18	1	1	2	2	1	1	4
19	3	1	2	1	3	1	1

Legend	1	2	3	4
Source of Information	Family & Friends	Community Members	Online Resources	Formal Programs
Prior Experience Owning a Business	No	Yes	N/A	N/A
Prior Experience Working in a Business	No	Yes	N/A	N/A
Accountant	No	Yes	N/A	N/A
Knowledge of External Programs	None	Vague Knowledge	Could Name Specific Programs	N/A
Use of External Programs	No	Yes	N/A	N/A
Funding	Savings	Family & Friends Loans	Official Program Loans	Bank Loans

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 3.4: Approaches & Attitudes

Part 4 of this data, Attitudes and Approaches, is defined as the importance of motivations and priorities in the direction and relative success of a business. How a business approaches its present circumstances and anticipated future circumstances have proven to be key determinants in how they invest their time and money.

In terms of the present, awareness of competition was highlighted as key indicator of a business' ability to differentiate itself and create a unique selling proposition. Our sample had a relatively acute level of awareness of its competition. Several times these business owners either visited or received insight about similar products and services in order to decide on a range of metrics, at the center of which was price point. Those businesses that primarily catered to their ethnic enclave had their business operations founded in deep relationships of trust and respect with their clientele, and losing a customer's business in this scenario tended to be based on non price factors, such as range of products available, quality, or convenience of business. Our data also demonstrated that many of these immigrants start their businesses out of choice, rather than it being seen as a last resort.

Delving into future aspirations, the owners tended to have plans for their business as a whole rather than for the specific products/services they provided. The rationale behind this more aggressive growth and expansion approach was that that several owners felt that they had larger missed market opportunities that they could maximise. The category for "Future Plans for Business" is not scaled, and rather is a list of options generalized. The most frequently heard was that of selling the existing business and transferring over to a new industry or sometimes even relocating to a different city to run their business in a more appropriate location. The sentiment observed and analyzed was that of a perceived glass ceiling that their current business had. For this reason, businesses that were often simpler in structure, such as a restaurant or a store, often had the intention of switching to a higher income businesses, such as flipping houses. To speak to the breadth of responses to these questions, the data also demonstrates that the next major criteria was the physical expansion of the current location. This was often to make way for a secondary revenue stream that complements the existing business. This data, when compared to primary income data and the visible improvements being made, also gave a hint of how investments impacted the development of the business.

Those who use their business as their primary source of income were more likely to consider their future development and growth, particularly in terms of the diversification of their operations.

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 3.4: Attitudes & Approaches

Business	Motivations	Awareness Of Competition	Future Plans for Business	Future Plans for Good/service	Primary income
1	2	4	2	1	2
2	1	3	1	1	1
3	2	3	3	1	2
4	2	4	4	1	2
5	1	3	2	1	2
6	2	4	5	2	2
7	2	4	3	1	2
8	2	4	2	1	2
9	2	4	2	1	1
10	1	1	2	1	1
11	1	4	5	2	2
12	2	4	2	1	2
13	2	4	5	2	2
14	2	2	1	1	2
15	2	3	4	2	2
16	2	3	3	1	1
17	1	2	1	1	2
18	2	2	3	2	2
19	2	4	3	2	1

Legend	1	2	3	4	5
Motivations	Push	Pull	N/A	N/A	N/A
Awareness of Competition	Completely Unaware	Vague Knowledge	Can List Competitors	Can identify personal advantage over competitors	N/A
Future Plans for Business	No Plans	Selling Business	Upgrading Business	New Locations	Diversifying
Future Plans for Goods/Service	No	Yes	N/A	N/A	N/A
Primary Income	No	Yes	N/A	N/A	N/A

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 3.5: Presentation

Part 5 of the data, **Presentation, is perhaps one of the most actionable sets of data available.**

Our affinity diagramming process defined it in two broad branches: the community impression that a business creates, and the physical impression. Community impression refers to the sensibilities and approaches of the business in connecting with their target market in a more emotional, cultural and verbal manner. Physical impression refers to the actual visibility of the businesses and how it creates an impact on a variety of stakeholders.

Beginning with community impression, it is key to understand the multifaceted approach this broad category takes. With a range of interpretations, from language barriers to actual business transactions with complementary businesses, there are levels of intricacies that can reveal deep patterns about the functioning and branding of immigrant small business. Our sample group were, on average, competent in understanding how to break out of their ethnic enclave, barring a few glaring exceptions. The average business in the sample group tended to have an even mix of customer ethnicities, and many have a very strong reach with native-born Americans.

Surprisingly, whilst it helped businesses reach a wider target market, English fluency did not seem to have a direct hindrance on their ability to be able to reach this goal.

The reason for this, based on our understanding of the community, the consumers, and these businesses, comes down to the type of service/product provided. Communication on quality of a product can happen if the product/service being sold is very visible, verifiable and replicable. Services like cleaning and restaurants are able to leverage this to overcome their language barrier. This focus on ensuring high quality and high levels of satisfaction can often mean that the prospect of a successful business transaction is able to transcend verbal communication issues, as less energy is now spent by customers on understanding what they are receiving. Grocery stores and places that have less replicable products and services, tend to receive the opposite treatment. Where verbal communication is much more essential in the ability to sell a product, the immediate value may not be as easily understood.

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 3.5: Presentation (cont.)

The majority of the owners that were able to achieve some form of influence with native-born Americans and expand their customer base utilised social media or a website. The prevalence of a use of technology in the promotion of these businesses demonstrates a key to finding customers that are outside of the ethnic enclave. Specific examples of approaches taken are posting in communal Facebook groups of those who have similar interests to what the business offers, consistency in usage of platforms, and ensuring an accurate presence on Google. Technology is not the only tool that was identified, as these business were noted to mainly use offline advertisements, such as placing their information in popular storefronts' adboards, as well as in community centers and religious houses. Tech fluency is a characteristic that was not measured, but must be investigated further in order to present complete representation of the role of technology and social media in branding and customer acquisition.

Shifting focus to the physical impression, the emphasis is much more tangible and directly observable. Metrics amongst this section include, but are not limited to, infrastructure, signage, and visibility. Visibility does concern the ease of customer access to the product, but goes on to include the dimension of maintaining an effective communal presence to portray reliability, consistency, and hospitality. In essence, physical visibility is necessary for a business to attract and retain customers. Street visibility itself does not prove to be a completely reliable metric in its current form, due to varying types of business. Business to Business ventures do not require as much of an emphasis on this as Business to Consumer operations, like restaurants or stores. Additionally, e-businesses also invest in their physical impression through digital means, by creating a digital footprint and hence a follower base. The key metric that led to an insightful correlation is signage. Having signage to mark your business in some shape or form gives those searching for your business physically a mental and literal reference point. The clarity of signage is also key in consideration; however, businesses that were unclear in their signage often were already planning on improving it. Signage was surprisingly relatively exclusive of whether it was visible from the street or not. This can indicate that most customers who come to this neighborhood, often do not tend to wander into new stores, restaurants or business, unless told about it directly, and have done some form of research beforehand. This is where the digital presence can make a difference in a business' reach outside of it's ethnic enclave.

Therefore, business owners must consider what information a customer can readily and actively learn about their business without physically being inside of the store. The clean and intuitive businesses are the ones that are able to leverage their positive physical atmosphere in their digital and communal spheres of influence.

Data Analysis (cont.)

SALE Methods & Approaches to Data Analysis (cont.)

Part 3.5: Presentation

Business	English fluency	Reach with Americans	Customer Base ethnicity	English Translations	Transactions with businesses in the area
1	3	1	4	1	2
2	1	1	2	1	1
3	3	3	3	2	1
4	3	4	4	2	2
5	2	2	2	2	2
6	3	2	3	2	2
7	3	3	3	2	2
8	3	2	2	2	2
9	3	2	2	2	2
10	1	1	1	1	1
11	3	3	4	2	1
12	1	2	3	2	1
13	1	4	4	2	2
14	3	3	4	1	1
15	3	4	4	2	1
16	3	4	4	2	1
17	2	4	4	2	2
18	2	2	2	2	1
19	3	4	4	2	1

Legend	1	2	3	4
English Fluency	Some Difficulty Understanding	Understandable but gaps	Fluent	N/A
Reach With Americans (% of existing customer base)	None	Less than Half	About Half	More than Half
Customer Base Ethnicity	Within Same Ethnicity as Owner	Mostly same, some other ethnicities	Even Mix	More of other ethnicities
English Translations	No	Yes	N/A	N/A
Transactions with Nearby Businesses	No	Yes	N/A	N/A

Data Analysis (cont.)

SALE Methods & Approaches to Data Analysis (cont.)

Part 3.5: Presentation

Business	Yelp?	Google?	Website?	Facebook?	Primary?	Street Visbility	Signage	Cust. Geography	Infrastructure
1	1	2	2	2	1	0	0	2	0
2	2	2	1	1	1	2	2	2	1
3	2	2	1	2	1	2	2	2	2
4	2	2	2	2	3	2	2	2	3
5	1	2	1	2	1	2	2	2	2
6		2		2	1	1	2	2	3
7	1	1	1	1	1	1	1	2	3
8	2	2	1	2	1	2	2	2	3
9	2	2	1	2	1	2	2	2	3
10	1	1	1	1	1	2	-2	2	1
11	2	2	1	2	2	1	-2	2	2
12	2	2		2	2	2	2	2	2
13	1	2	2	1	1	1	1	2	0
14	2	2	1	1	1	1	2	1	2
15	1	1	1	1		0	0	2	0
16	1	1	1	1	1	0	0	2	0
17	2	2	2	2	1	1	2	2	3
18	2	2	1	2	1	2	2	2	2
19	1	1	2	2	1	0	0	2	0

Legend	1	2	3
Yelp?	No	Yes	N/A
Google?	No	Yes	N/A
Website?	No	Yes	N/A
Facebook?	No	Yes	N/A
Primary Form of Marketing	Word of Mouth	Offline	Online
Street Visbility	No	Yes	N/A
Signage	No	Yes	N/A
Customer Geography	Only in Beechmont	Outside of Beechmont	N/A
Infrastructure	Basic (plastic furniture, simple fittings etc.)	Medium (1 TV, hardwoods, music etc.)	High (Many TVs, Security, Very Clean & Aesthetic

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)
Part 4: Value Situation Analysis

As mentioned in the introduction, a qualitative, narrative approach was needed to begin to capture the values and priorities of these businesses. A process that was discovered was a word association exercise, where we printed out words on a sheet of paper that we either had heard of in interviews, or had found in literature.

The rationale for this exercise was that value creation for immigrant small business is a timeline-esque process, where information of the past informs the present, present scenario informs their future, and future wants inform their present actions.

This association enabled a range of interpretation and let these businesses be more creative and candid in terms of their responses. The process also required less thinking because keywords that they may not have been explicitly thinking about could leap out at them. It gamified the "interview" and weaves it into an instant narrative arch that demonstrates how values change, how it relates to key immigrant scenarios (arrival, building up a life, first/second/third child). Additionally, this format standardized and provided immediate depth to the discussion.

Due to time constraints, we were only able to have these in depth discussions with four of the business owners. Their priorities at each stage are noted anonymously here in order, as well as the word cloud used:

Children Originality Information Equipment Training Pride Religion Immigrant Spouse Dreams Government Education Income Home Business Identity Certification Morals Loans Support Growth Involvement Bank Inventory Quality Marketing Immigration Credit Community Grant Accountant Healthcare Independence Reputation America

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 4: Value Situation Analysis (cont.)

Business	1	2	3	4	5
1	healthcare	government	business	education	quality
2	growth	community	loans	quality	children
3	growth	income	certification	support	identity
4	quality	customer	equipment	marketing	accountant

Past

Business	1	2	3	4	5
1	information	growth	income	marketing	quality
2	growth	income	children	dreams	quality
3	home	income	growth	independance	revenue
4	revenue	information	community	loans	marketing

Present

Business	1	2	3	4	5
1	inventory	spouse	morals	independance	training
2	customer	support	certification	education	home
3	healthcare	information	community	dreams	quality
4	growth	equipment	business	vacation	retirement

Future

Data Analysis (cont.)

Methods & Approaches to Data Analysis (cont.)

Part 4: Value Situation Analysis (cont.)

Starting with the "past" time frame, quality and growth tended to be the notable focal points of the discussion. The interpretations of these words however, varied from business to business. Quality was mentioned as the quality of the product, the quality of the business in terms of its physical presence, and the quality of the business owner's personal life. Growth was mentioned as the growth of sales and the growth of business presence in the community. Business owners often defined at least one of these two aspects as catalysts for their ability to create personal value. They felt that through the production of growth and/or quality, they would be able to generate enough sustained, organic business to improve their lives outside of the business. In terms of the point of inception of their business, this represented a dream and a dedication to the creation of products and services that they believe a community lacked at that time. Looking at the rest of the data collected, there was a sustained sentiment that these business owners were looking for a sense of personal security, such as healthcare, and some level of capital, physical or monetary. These desires were the push factors to get their businesses started.

Continuing on to the "present" time frame, growth, income and information were standout words selected. The definition of growth by these business remained relatively similar to the previous time frame. Income became a large factor in the decision making processes of these businesses, however was often not discussed in isolation, but rather in conjunction with a certain utilization of the generated income. With a range of applications for their cash, what they appeared to choose to spend their money on provided a depth to what these owners prioritize. More socially secure business owners were more willing to grow their existing operations by either purchasing new capital, or investing in the future of the business. Less socially secure business owners sought to funnel the income into their children and their schooling, or back to their home country to aid parents and extended family. At this present stage, the businesses were looking to seek new information to help in endeavours such as but not limited to those mentioned above. When asked about how they sought out information the answer either related to informal community networks or a lack of a proactive effort, often due to time constraints.

Finally, the "future" time frame had the most diversity of responses. Not a single word from the word cloud was repeated in any of the interviews. This indicated that looking forward, the paths for several of these small business varied as long-term expansion and growth was not necessarily a priority. Their personal development in their community and their city was a focus for the future, as was a feeling of eventual "total" integration. More interviews like this will have to take place before further trends and patterns are discovered around future goals and priorities.

Best Practices

Customer Patronization

At the intersection of solution criteria and best practices is the concept of customer patronisation.

Customer patronisation is the process of acquiring and retaining customers through analyses of target markets and the realignment of products with customer priorities.

The customer is central to every single transaction. If a business fails to include the customer in its focus, then that business will produce minimal value for the community, along with insufficient revenue to stay afloat. And if the customer is not purchasing a business' product, any effort toward government transparency and resource centralisation would be futile.

There are three items that should spearhead business decisions: presentation, customer capital, and service. The interaction of these items constitutes the customer's value chain, which governs customer priorities and subsequent actions. Based on our interviews with business owners, we identified the following immigrant small business success strategies.

The customer's value chain is a set of customer priorities that both enable and inspire them to commit to certain objectives.

Best Practices

Customer Patronisation: Presentation

Presentation entails how a business chooses to present itself, both physically and digitally to its customer base. The way in which a business presents its product reflects the customer market that the business is targeting. For instance, a Vietnamese grocery store with a particularly Vietnamese customer base often has great diversity of product, and subsequently appears rather cluttered. On the other hand, a Vietnamese restaurant with a primarily American customer base has English translations and menu items listed as A1, A2, and so on, to simplify the ordering process.

Physical visibility is essential to getting customers through the door. First, the services offered by the business must be readily understandable to a customer from street-view, as well as from within the business itself. Next, services must be geographically central to the target market. Finally, aesthetic decisions regarding the business should also take customer preferences into consideration.

Additionally, businesses must consider what information a customer can readily and actively learn about the business without physically being inside of the store. This concept entails marketing strategies, online presence, proactivity against language barriers, and more. The businesses most known in the community were usually active on Facebook, Yelp, and other sources (13); and were often seen at events like Better Block and GlobaLou (14, 15)

Community participation is another way for businesses to improve their reputation in the wider community. We commented earlier on the importance of these informal networks between customers (16). Tapping into new customer bases by increasing community presence, then, exponentially increases the amount of customers that a business can target. Events like Better Block or GlobaLou are opportunities for immigrant business owners to present themselves favourably to the community.

Best Practices

Customer Patronisation: Capital

The customer's capital is how, or more explicitly, with what resources customers make their decisions. This concept is twofold: there exist monetary capital and social capital.

Monetary capital is the amount of money a customer is willing to spend at a given time. A business should understand its target market well enough to efficiently tailor the pricing of products to the financial capacities of its customers.

The second facet of capital is social capital. Social capital is the network of relationships that a particular person has within his/her particular community. We often heard, especially from the businesses, about the power of the informal networks between customers (cite source). In fact, immigrant business owners cited these networks as a primary means of advertising. Every interaction that an employee has with a customer, therefore, should attempt to actively yet discreetly motivate the consumption of the product.

Customer Patronisation: Service

Lastly is service: proper treatment of the customer is absolutely necessary. To do this, business owners must understand the motivations of customers. Every customer comes to a particular business for a particular set of reasons, and every business should know those exact reasons. Since all operations of a business are contingent upon customer interactions, targeting customer desires and inclinations is essential to deciding the best items to sell and the setting in which to sell them. So, we often asked, "What sells?" and "Why?"An understanding of the motivations of customers necessitates direct investigation from the ground level. The existence of a particular product should always be a direct result of what the customer base values; and for that reason, the customers play a direct role in businesses' production. Interactions with customers to gauge their values, then, are essential. We advocate for this in the forms of individualization of service, the invitation to customers for feedback, and the impartation of a purpose for customers to extract value from that particular business. But the capabilities, motivations, and capital of the customer all exist on the direct behalf of the customer.

The way a business presents its product, is seen by the community, and provides unique customer service become the overall impression that the business makes on its customers. Impression creates an expectation for what the attainable value might be for buying that business' good or service. A business that maximizes the impression it has on the community earned not only the most customers, but the right customers. Presentation, capital, and service are the keys to customer patronization, and encompass both the customer relations and the business relations to the concept.

Solution Specification

Introduction

Due to the large number of immigrant and small business development resources all ready in existence in Louisville, our team crafted a solution specification aimed at enhancing these programs, making them as effective as possible. These recommendations provide guidelines for how nonprofits and government agencies alike can improve the design of immigrant business resources. The components that make up our solution specification are aimed at addressing the core issues our research exposed, and are broken down into a set of criteria and requirements. The key problem areas we address include Program and Resource Design, Knowledge and Utilization of Resources, Interagency Collaboration and Cohesion, and Community Participation and Engagement.

Specification 1: Program & Resource Design

Section A: Accessibility

Language, time, and location have emerged as major factors in limiting program accessibility. English language proficiency is frequently listed as a primary barrier to success for immigrant-business owners and a factor of resource accessibility (17). One explanation offered by those we interviewed to explain limited resource use was lack a lack of confidence in English ability. Even when conversational in English, business owners felt they lacked the reading and writing skills required to fully understand resources. Additionally, a lack of confidence in speaking ability in front of strangers, especially in formal situations, also creates a barrier to these programs. Translation, the use of visuals to support text, and hired interpretation all aim to ameliorate access issues created by language barriers.

Time is another frequently cited roadblock to participating in any formal program. Many business owners work long hours everyday and thus do not have the time to attend workshops or in-person meetings. Factors such as childcare, familial obligations, and transit logistics are all priorities that demand the limited time and attention of business owners and can hinder access to programs.

Business owners have to prioritise their free time, so it is essential that they see the value in directing their free time towards program usage and that these programs are worth the time they require.

Location fits into the logistical side of the time consideration. Many of the programs and resources that require in-person commitments are not located conveniently in relation to the geographic centers of immigrant communities. Working with local community organisations or ensuring locations of resources are along public transportation routes would help ensure physical accessibility of programs.

Solution Specification (cont.)

Specification 1: Program & Resource Design (cont.)
Section B: Reliability

The different roles that cultural, socioeconomic, and political factors play in immigrant-owned businesses as compared to native-born owned businesses result in different priorities, goals, motivations, and understandings in the approach to business. Resources will only be useful to immigrant-business owners if they take that into account. Cultural humility as a criteria refers to both recognizing the cultural values of the owner as well as the fact that cultural differences in the way businesses are organized and run can act as a barrier to business success (18). One study elaborates on how differences in business cultures not only restrict access to programs and resources, but also disadvantage business owners when it comes to applying for funding and complying with regulations (19). Cultural beliefs also impact the way businesses are structured and upon what resources and support systems people rely, such as upon family and personal networks rather than government resources (20).

Finally, cultural humility will ensure that all immigrant-business owners are not viewed as a single category, rather as individuals with a common but unique set of needs.

Cultural differences, not only between immigrant and non-immigrant business owners, but between individual immigrant business owners mean that business owners will require different supports at different times (22). The same factors that an approach of cultural humility recognizes also influence the goals of the business owners, and what they foresee their business looking like in the future. Being upfront about recognizing cultural differences will allow space for explanations to be made when confusion arises and ensure that provider and business owner have the same goals in mind when working together.

Immigrant entrepreneurs and business owners are motivated by a combination of "push" and "pull" factors (23). These factors look different than what motivates non-immigrant business owners as they are influenced by cultural, socioeconomic, and political factors. Pull factors often include increased flexibility and independence and the identification of a niche market (24). Though not always the case, immigrants are more likely to be pushed, or forced into, starting a business than their non-immigrant counterparts (25). Reasons for this include lack of employment options, difficulty getting foreign certifications recognised, the need for a supplemental income, or family obligations that restrict working options (26). Programs and resources must reflect these different motivations, what that means for resources support, and how that influences the goals of business owners.

Solution Specification (cont.)

Specification 1: Program & Resource Design (cont.)
Section C: Visbility

Immigrant communities are close-knit and use word of mouth as a primary communication tool. To take advantage of this, using trusted, localized individuals as an entry point into the community is recommended. Our own research revealed a trust amongst business owners towards resource providers who were visible within the community. Additionally, studies cited the usefulness of tapping into existing communication networks within communities, such as ethnic media.

Programs and resources are not visible if immigrants do not see how they personally relate to the resource.

Discussions about program effectiveness usually do not include business owners or a representative of their community. Including diverse perspectives in development phases of resources will make programs more relatable and visible, as those involved in helping design programs will contribute to raising awareness about resources. Mentorship programs are a place where relatability is essential. Programs that incorporate peer-to-peer mentoring are more successful when the mentor resembles the business owner, either in terms of cultural understanding or business size and characteristics.

Finally, the visibility of these programs will greatly increase if successful immigrant users of the programs are highlighted. Advertising a successful immigrant will tie into word of mouth communication strategies. Programs that highlight successful immigrant business owners have had success in the past (29), drawing attention to both the business owner's best practices within the business community as well as increasing the visibility of the business across wider communities.

Solution Specification (cont.)
Specification 1: Program & Resource Design (cont.)
Section D: Specification Chart

	No.	Criteria	Requirement
Accessibility	1	Language	1.1 Translate documents or have translation option easily visible 1.2 Use visuals in printed and online material 1.3 Have interpretation options available during in-person meetings
	2	Time	2.1 Ensure that resources and programs are available at times that do not interfere with business owners' schedules (e.g. at night or on the weekends) 2.2 Provide childcare, transport options, or other incentives that recognize why time is a factor in accessing resources and address them
	3	Location	3.1 Make resources/workshops available along public transport routes 3.2 Hold workshops, programs, and other in-person opportunities in geographically relevant locations
Relatability	4	Cultural Humility	4.1 Promote the use of organizations which tailor their services specifically to immigrant business owners, recognizing cultural differences that exist between immigrant owners and their native-born counterparts 4.2 Recognize cultural differences in the way businesses are organized and run.
	5	Goals	5.1 Understand the goals of the business owner and how they relate to the goal of a resource or program 5.2 Use goals of business owners to tailor resources and requirements for programs to the business owner
	6	Mentorship	6.1 Use mentors that reflect the situation of business owners, both culturally and in terms of the current state of their business.
	7	Motivations	7.1 Differentiate between the reasons behind owners desires to start businesses and identify programs that address those motivations 7.2 Recognize the difference in values between foreign-born and native-born business owners and how this will affect the needs of business owners during different phases of their business development cycle 7.3 Adjust resources/programs to reflect recognition that outside factors (social, political, and economic) influence business decisions
Visibility	8	Communication	8.1 Use trusted partners in the community to communicate program and resource availability 8.2 Ensure visibility of programs through utilization of localized, place-based communication networks
	9	Inclusion	9.1 Include representatives of community in discussions about resource development
	10	Success	10.1 Have successful resource users act as ambassadors for programs in their community

Solution Specification (cont.)

Specification 2: Knowledge & Utilisation of Programs

Section A: Justification

There already exist a wide variety of immigrant and small business support programs in Louisville, but there is a need for better marketing for and incentivising the use of these resources. In terms of accessibility, language plays a key role. The translation of resources into the primary languages spoken by immigrants in Louisville will enable a range of nationalities and ethnicities to understand the texts and available programs and opportunities (34).

Accessibility also concerns time. A time sensitive approach to dealing with community members, one which is considerate to their extremely limited availability, is more likely to make resources more appealing to these business owners. Services must also be physically accessible in order to attract immigrant entrepreneurs (See Best Practices).

The localisation of resources throughout different neighbourhoods will make them more visible and more attainable for immigrant small business owners. Marketing, outreach, and investment are also solution criteria that must be taken into consideration in order to encourage the utilisation of immigrant and small business services. Providing some form of instant gratification, for instance, gives a demonstrable financial value to the business owner's investment of time, energy and money. Finally, utilising technology to increase the knowledge and utilisation of programs will enable a modern, democratic approach to ensuring widespread knowledge of the resources. The utilisation of the digital networks already in existence will also create an outlet on which innovative resources and programs can thrive and build a user base.

Solution Specification (cont.)

Specification 2: Knowledge & Utilisation of Programs (cont.)

Section B: Specification Chart

No.	Criteria	Requirement	Requirement
1	Language	1.1 Resources must be available and communicated in a range of languages such as but not limited to: Spanish, Somali, Vietnamese, Arabic, and Karen.	1.1 Translate documents or have translation option easily visible 1.2 Use visuals in printed and online material 1.3 Have interpretation options available during in-person meetings
2	Marketing	2.1 Resources must be marketed in a such a way to demonstrates it's immediate value proposition. 2.2 Resources must be communicated about through existing networks of social influence such as but not limited to: Community Centers, Religious Houses, Key Community Influencers.	2.1 Ensure that resources and programs are available at times that do not interfere with business owners' schedules (e.g. at night or on the weekends) 2.2 Provide childcare, transport options, or other incentives that recognize why time is a factor in accessing resources and address them
3	Outreach	3.1 Community leaders must be identified to be used as "resource champions." 3.2 Efforts to expand resource usage must be localized to specific neighborhoods and demographics to speak to geographic, social, economic and political diversity. 3.3 Resources must be connected to a face and a personality within the government or service provider.	3.1 Make resources/workshops available along public transport routes 3.2 Hold workshops, programs, and other in-person opportunities in geographically relevant locations
4	Time	4.1 Resources must be available during non-business hours as well as business hours. 4.2 Resources must take into account the lack of time small business owners have to commit to lengthy programs. 4.3 Resources must have some level of "instant gratification" once time is invested into it.	4.1 Promote the use of organizations which tailor their services specifically to immigrant business owners, recognizing cultural differences that exist between immigrant owners and their native-born counterparts 4.2 Recognize cultural differences in the way businesses are organized and run.
5	Investment	5.1 Resources should be free/inexpensive both in terms of price of the program and the price of implementations after the program. 5.2 Resources should have a proven return on investment.	5.1 Understand the goals of the business owner and how they relate to the goal of a resource or program 5.2 Use goals of business owners to tailor resources and requirements for programs to the business owner
6	Location	6.1 Resources should ideally not require a car to reach and should be easily accessible through walking, bike and public transportation.	6.1 Use mentors that reflect the situation of business owners, both culturally and in terms of the current state of their business.
7	Technology	7.1 Resources should maximise technology both in the program itself and its branding by using known streams of social media such as but not limited to: Communal Facebook Groups.	7.1 Differentiate between the reasons behind owners desires to start businesses and identify programs that address those motivations 7.2 Recognize the difference in values between foreign-born and native-born business owners and how this will affect the needs of business owners during different phases of their business development cycle 7.3 Adjust resources/programs to reflect recognition that outside factors (social, political, and economic) influence business decisions

Solution Specification (cont.)

Specification 3: Interagency Cohesion & Collaboration

Section A: Justification

The fragmentation of services is a common barrier for resource access among immigrant small business owners (30). Promoting interagency collaboration and cohesion will combat these issues, in turn increasing knowledge and accessibility of a greater diversity of support resources. This can be done by bridging the gap between immigrant service providers, who do not often offer business services, and conventional small business support systems, which are not necessarily tailored to immigrant needs.

The integration of these programs will facilitate their use by helping to create a single contact point for immigrants to access the network of resources.

An integration of all levels of service providers also capitalises on the insight and expertise of community leaders working on the ground to help organisations craft more relevant and impactful programs.

Working with these ground-level stakeholders necessarily entails localisation. Less focus on city-wide services and more focus on local-level leaders will increase visibility of programs in the eyes of immigrant business owners. Local operations will serve as intermediary steps between the government and the business owners on the ground. Localisation will also help to promote accessibility of city services by promoting collaboration among all levels of providers.

A social network analysis of immigrant service providers in Louisville reported fatigue as a problem for most of the central organisations (31). It is important to craft solutions that promote interagency collaboration without worsening the strain on the primary service providers. The social network analysis also demonstrated that service providers were willing to increase interagency coordination only on the condition that they maintained decision-making autonomy within their own organisations. This is something to keep in mind while crafting solutions. Finally, any program designed to increase collaboration among immigrant services needs to ensure this coordination can be maintained in the long-run.

Collaboration must be sustainable for the impact to be meaningful.

Solution Specification (cont.)

Specification 3: Interagency Collaboration & Cohesion (cont.)

Section B: Specification Chart

No.	Criteria	Requirement	
1	Integration	1.1 Offer hybrid services that address business, as well as non-business related issues. 1.2. Strengthen public-private partnerships. 1.3. Ensure that the government plays the role of a contributor as opposed to a controller.	
2	Localization	2.1. Localize organizations in specific geographic regions of the city to bridge the gap between communities and programs.	
3	Viability	3.1. Avoid fatigue of central players. 3.2. Maintain independent decision-making process of agencies. 3.3 Establish a sustainable process for collaboration.	

Solution Specification (cont.)

Specification 4: Community Participation & Engagement

Section A: Justification

A lack of community engagement on behalf of business owners not only restricts their personal networks, but also limits their visibility across communities.

Addressing this by incorporating incentives for greater community participation would expand business owner networks beyond their ethnic enclaves and encourage customer patronisation of their businesses across wider communities.

Networking, especially outside of one's own ethnic enclave, is generally listed as a best practice for immigrant small business owners (32).Encouraging community engagement by immigrant business owners needs to account for business owners' busy schedules. Low maintenance of programs is essential. It is also important to provide some kind of tangible benefit for these business owners to participate in the community. If they cannot clearly see how community engagement will help them, they are unlikely to invest the time and energy to participate. Part of incentivising community engagement is also leveraging community leaders' social capital. Many studies, including a report by Tony Chidebe Nnabue outline the importance of informal networks and social capital to immigrant small business owners (33). Capitalising on the relationships and connections of the individuals who are already trusted members of the immigrant community can inspire community engagement.

Any program designed to encourage community participation must also emphasise engagement in a community that extends beyond individuals' ethnic enclaves. This will create a sense of solidarity, promote self-advocacy among these communities, and diversify immigrant business owner connections. Finally, any solution must establish a culture of community participation within the area in order to have a long-lasting impact.

Section B: Specification Chart

No.	Criteria	Requirement
1	Incentives	1.1 Low-maintenance 1.2 Return of investment 1.3 Leverage community leaders' social capital for information dissemination
2	Scope	1.1 Extend community involvement beyond ethnic enclave
3	Longevity	1.1 Create a model for community participation which is self-sustaining

Recommendation 1

"Partner" Immigrant Business Certification

Community Participation & Engagement

Solution Specification Addressed

Customer Patronisation

Best Practices Addressed

Mission Statement

Partner's mission is to support, enhance and grow immigrant small businesses by increasing visibility and inspiring community patronisation.

What Is It?

"Partner" is a certification program available to all immigrant-owned small businesses that inspires an ethos of community participation, quality customer service, and continuous improvement.

How Does It Work?

Application **+** Receive Marketing **+** Community Incentives **+** Leadership Oversight
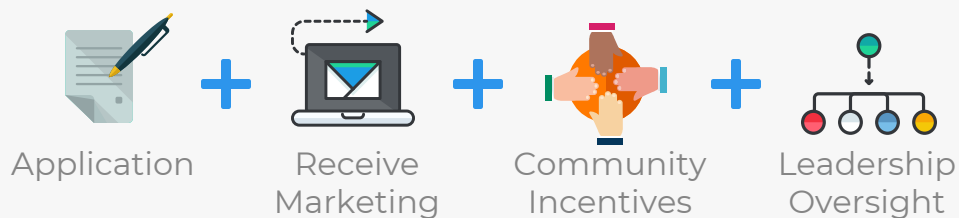
Recommendation 1 (cont.)

Partner Certification (cont.)

Application Process & Requirements

The Application Process details requirements businesses must meet in order to be eligible for the certification such as:

- ✓ Immigration Proof
- ? Country of Origin
- ✓ Business In Operation
- ? Languages Spoken
- ✓ < 20 Employees
- ? Years in Operation
- ? Industry
- ? No. of Employees
- ? Address
- ? Business Type
- ? Name of Business
- ? Motivations

Leadership Oversight

Partner would require some body to oversee and administer the program, to oversee application process, establish and maintain partnerships with incentive providers, get feedback about relevancy of incentives to businesses, ensure that incentives align with requirements of solution specification

Office of Globalisation
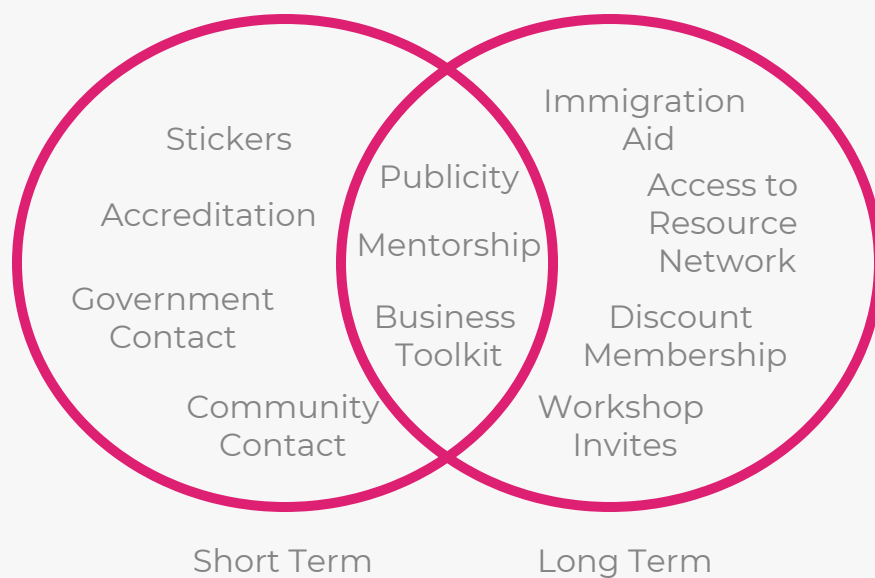
Small Business Team

Community Influencers

Recommendation 1 (cont.)

Partner Certification (cont.)

Potential Incentives

Incentives must encompass both short term and long term value creation so that business owners are inclined to apply and see the value in doing so.

Stickers

Accreditation

Government Contact

Community Contact

Publicity

Mentorship

Business Toolkit

Immigration Aid

Access to Resource Network

Discount Membership

Workshop Invites

Short Term

Long Term

Initial Marketing
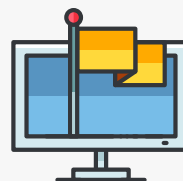
In-Store Business Profiles

Stickers & Promotions

Business "Trek" Challenges

Physical Marketing

Online Marketing

Social Campaigns

"Humans of Beechmont Businesses"

Recommendation 2

Information Management System

Inter-Agency Collaboration & Cohesion

Knowledge & Utilisation of Resources

Solution Specification Addressed

Solution Specification Addressed

Mission Statement

The mission of this system is to increase accessibility of immigrant resources by integrating immigrant services as well as creating a single-point of contact for immigrants to enter the service provider network.

What Is It?

A city-wide, integrated Immigrant Information System. This would be a digital network for immigrant service providers that would consist of two parts:

1. A comprehensive database of immigrant welcoming programs in the city organised by services provided (i.e. healthcare, education etc.) & geographic location.

2. A centralised "profile" for immigrants as they move through different service providers in the city.

Recommendation 2 (cont.)

Information Management System (cont.)

Advantages

☑ Point of Entry for Assistance

☑ Facilitates Data Collection

☑ Promotes Information Disseminations

☑ Useful for Funding Requests

☑ No "Falling through the cracks"

Timeline & Steps to Creation

1. Internal needs assessment — contact major players in the immigrant service provider industry and consult them to determine what information the form will need to record. Consider what information will be useful for the government, and what information will be useful for the service providers.

2. Investigate different software vendors

3. Decide on a software

4. Design the form/profile that will be used to record information on individuals who utilise any immigrant services.

5. Encourage the primary service providers to begin consistently utilising the software when offering services.

6. Formalise the data from Jud Hendrix's Social Network Analysis (36) to create an interactive database that sorts immigrant service providers by services offered, as well as geographic location.

7. Contact immigrant service providers on Jud Hendrix's list with information about the software system as well as information on how to update their own profile on the immigrant service provider database.

Recommendation 3

Interagency Training

Inter-Agency Collaboration & Cohesion

Program & Resource Design

Solution Specification Addressed

Solution Specification Addressed

Mission Statement

The mission of this program is to increase the quality of immigrant services by fostering greater integration by sharing expertise between immigrant service providers

What Is It?

An organised set of meetings, each with a topic which specialises in a different area of immigrant service, and each with a specific set of immigrant service providers in attendance.

These meetings will be used as an opportunity to have more experienced service providers "train" other service organisations by explaining the structure of their program and the best practices they have adopted for serving the immigrant community.

Recommendation 3 (cont.)

Interagency Training (cont.)

Advantages

- ✓ Delegates Responsibilites
- ✓ Increases Visibility
- ✓ Promotes Awareness
- ✓ Increases Quality
- ✓ Organises Local Meetings

Timeline & Steps to Creation

1. Formalise the data from Jud Hendrix's Social Network Analysis (37) to create an interactive database that sorts immigrant service providers by services offered, as well as geographic location.

2. Send out this database to all immigrant service organisations so that they can independently update the profile of their organization.

3. Identify the "experts" in different areas of service and reach out to them.

4. Organise meetings for all the organisations that offer similar immigrant services or offer services in a similar geographic areas to convene. These meetings would be an opportunity for the organisations to share their expertise and best practices, as well as get better acquainted with each other. The "experts" of different areas of service would lead the meeting and it would be overseen by a member of Louisville Forward.

This outline recommends one-off meetings which serve as catalysts for the creation of stronger interagency visibility and collaboration. One-off meetings are advantageous as they do not represent an overwhelming commitment by the service providers, nor do they require someone to constantly oversee and organise the convening. However, depending on the responsiveness of different organisations to the workshops, they have the ability to be repeated periodically.

Conclusion

Looking forward, any initiative toward enhancing opportunity for immigrant-owned small businesses must be iterative. To be an intelligent response to an ever-changing, dynamic business environment, it must be designed to adapt, evolve, and continually reflect the Louisville population. Many of the issues we have seen with current programs result from a disconnect between the motivations for using these resources and the priorities of the business owners that would use them. Any solution, then, ought reflect the population it is targeting by understanding the needs and values of the population.

Immigrant business owners face a multitude of challenges that their native-born counterparts do not. Adjusting to the cultural and political circumstances of another country creates barriers to navigating the new business culture and customs. Immigrant business owners are faced with a number of challenges, including adapting to an entirely new environment, carving out their own niche in the market, and contending with all the connotations that come with being an immigrant in the United States of America. Business and non-business related priorities overlap and shift, often influenced by personal factors and the timeline of the business. Taking these priorities into consideration helps service providers to meet immigrant business owners where they are.

There are clearly a multitude of areas from which problems originate for these immigrant business owners. For this reason, it is unlikely that one solution can exist in isolation. Any effort made by the government, a nonprofit resource, or other unaffiliated program must work in cohesion with the already existing body of resources in Louisville.

Our team's experience in Louisville has been as enlightening as it has been exciting. We would be delighted to field questions about our methodology, findings, and solutions. Feel free to email collab.louisville@gmail.com with any comments, questions or concerns.

About the Team

Justin Hadad is interested in economics, physics, and mathematics. Born nearby in Columbus, Ohio, Justin spent much of his time in Louisville reading up on city statistics and comparing them to those of his childhood home. A first-generation American, he cites his family heritage as the catalyst for his interest in immigrant-owned small businesses. His mother is an immigrant small business owner in Columbus, and his grandparents started their own clothing stores in both Trinidad and Lebanon.

Catherine Chang, a Canadian by birth, is currently interested in business and sustainability. She has devoted much of her time in Louisville to exploring American culture. Her heritage spurred her interest in immigrant-owned small business: her father, a Korean-born immigrant to Canada, helped his parents run a dry cleaning business when he was younger; and her mother grew up in France before migrating to Canada.

Mia Colloredo-Mansfeld studies human geography and environmental sustainability. She spent months in Ecuador, Uganda, India, Tanzania, and Nepal studying indigenous communities and working on grassroots projects. Her interest in equal opportunity for immigrants began when she went on research trips with her father to Ecuador, often for seasons at a time, since she was three years old.

Varun Jain is interested in computer science and statistics. A global nomad, Varun is Singaporean by residence, Australian by citizenship, and Indian by heritage. Louisville has become a source of not only Midwestern culture, but American culture to Varun. A businessman and design thinker by nature, he has become as fluent in American food as he has in the business processes around the city.

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