



How We Do Business

2019 Progress Report

Brew City Match in 2019

PURPOSE

Brew City Match connects new and expanding businesses with quality commercial real estate, business training, and funding to fuel the revival of Milwaukee's commercial corridors.

FOCUS AREAS

Cesar Chavez Drive Business Improvement District #38, Clarke Square
Historic King Drive Business Improvement District #8, Harambee
North Avenue/Fond du Lac Marketplace Business Improvement District #32, Lindsay Heights

APPROACH

The Brew City Match Collaborative conducts open-call competitions to identify investment-ready entrepreneurs, small business owners, and building owners, and connects the winners to the cash, space, and business services they require to develop capacity, start or grow enterprises, and renovate and lease commercial properties.

BREW CITY MATCH COLLABORATIVE

City of Milwaukee Department of City Development
Columbia Savings & Loan
Greater Milwaukee Committee
Hmong Wisconsin Chamber of Commerce
LISC Milwaukee
Milwaukee Economic Development Corporation
Wisconsin Women's Business Initiative Corporation

SUPPORTERS

City of Milwaukee Department of City Development
Greater Milwaukee Foundation, Anonymous
JP Morgan Chase Foundation
PNC Bank
Zilber Family Foundation

IMPACT

Transitioned the POP-UP business support program to city leadership
Conducted the first of five Brew City Match competitions
213 applicants
59 winners: 50 business owners and nine property owners
92% entrepreneurs of color
80% women-owned businesses
Leveraged \$1.8 million in private capital
Loaned \$179,000 to small businesses
Created 32 full-time jobs
Developed 70,250 square feet of commercial space
Attracted significant media, including a *Milwaukee Business Journal* insert


INSIGHTS

Competitions generate a high volume of time-sensitive work
Collaboration requires trust, transparency, and right relationships
Streamlining lending processes and materials across multiple financial institutions takes tenacity
Accountability for high-quality performance must be shared by all partners
Local trends mirror national trends: the majority of applications came from African-American women

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At the heart of many neighborhoods are their commercial corridors, where small businesses play a critical role. These corridors are the epicenter of local entrepreneurship, employment, and wealth creation, and they provide intangible benefits through services, amenities, cultural identity, and social capital. However, not all commercial corridors in the United States have the same resources and opportunities to thrive.

Brett Theodos, Jorge Gonzáles
Building Community and Wealth in Underserved Commercial Corridors, Urban Institute, July 2019

Introduction

How We Do Business is the first of three papers commissioned by LISC Milwaukee to document and assess Brew City Match. It discusses the origins of the program, its immediate and longer term goals, and its approach to community economic development. The paper also describes Brew City Match's progress in 2019 and its plans for 2020.

Brew City Match intends to demonstrate the value of concentrating investment in small businesses and commercial corridors, while simultaneously solidifying the relationships and processes needed to promote equitable and inclusive economic development. Inspired by Detroit's Motor City Match and led by LISC Milwaukee, Brew City Match is supported by a JP Morgan Chase Foundation grant of \$3.5 million over three years.

Brew City Match completed its first full year of implementation in 2019. *How We Do Business* describes the program's activities, accomplishments, challenges, and lessons learned. The paper also explores aspects of implementation that, on reflection, may suggest ways to improve the system of supports available to neighborhood entrepreneurs and small businesses.

The second paper, *Doing Business Differently*, will focus on Milwaukee's community investment system—its formal and informal processes and policies, the people and institutions most involved, the sources and uses of funds, the circumstances that facilitate or impede progress, and the like. It will document the efforts of the Brew City Match Collaborative as together the partners develop a framework for systems change, formulate strategies and action plans, and organize to advance improvements.

The final paper, *Deep and Durable Impact*, will analyze the efficacy of Brew City Match. It will assess the program's impact on local businesses, commercial corridors, and the city's community investment ecosystem. In addition, *Deep and Durable Impact* will discuss plans for sustaining Brew City Match—programmatically as well as financially—when the initial demonstration comes to a close.





Purpose

Brew City Match uses local knowledge and coordinated investment to support small businesses, restore once-vibrant commercial corridors, and enhance the effectiveness of Milwaukee's community economic development ecosystem. Using both collaboration and competition, Brew City Match connects entrepreneurs, small business owners, and building owners to the resources they require to develop capacity, start or grow businesses, and rehab and lease commercial properties.

Brew City Match currently prioritizes investments along specific retail strips in neighborhoods adjacent to the downtown business district: Clarke Square, Harambee, and Lindsay Heights. Beginning in 2020, the Collaborative will add Near West Side to the mix. The program operates at the level of individual transactions, using an open-call competition to identify investable opportunities and establish a pipeline of deals to spur small business growth and commercial real estate development.

Over the course of three years, Brew City Match will provide grants and loans to 90 businesses, deliver training and technical assistance to an equivalent number, match 45 businesses to storefronts and other properties, improve 40 commercial properties, and make grants and loans to 40 property owners. It will also supply capital to 40 under-represented and under-resourced entrepreneurs, and create or retain 350 quality jobs.

Brew City Match also operates at the systems level, having assembled and activated a cross-sector Collaborative comprised of influential leaders and institutions in Milwaukee's community investment world. The Collaborative's partners reach deep into neighborhoods; identify and incubate promising business ideas and properties; and supply financial and other sources of support. Along the way,

they share tacit knowledge and expertise, figure out solutions to emerging problems, and identify patterns that point to a structural opportunity or barrier.

In 2019, the first year of Brew City Match implementation, the partners focused on forming the Collaborative, clarifying the program's purpose, establishing a set of shared priorities, standing up a program of work, and conducting the first competition. In 2020, the Brew City Match Collaborative will give greater attention to the larger context within which community economic development occurs in Milwaukee. The core partners and their allies will investigate "the enabling environment of policies, practices, and relationships" to see what facilitates project success and what stands in way; they will use their collective experience to identify problems and create or propose solutions.

Over the longer term, the Brew City Match Collaborative wants to boost the impact of individual investments, influence the distribution and use of funds, and promote a culture that lifts up and incentivizes entrepreneurship and small business development in neighborhoods. Only in the last few years has community economic development ceased to be the red-headed stepchild to downtown development in Milwaukee. Brew City Match wants to finalize the adoption.





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Brew City Match
Invest in Growth
BREW CITY MATCH

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History

Brew City Match traces its origins to the Greater Milwaukee Committee, an affinity group of the city's corporate leadership, and to MKE United. MKE United's Strategic Action Agenda calls for intentional efforts to ensure that the benefits of \$5 billion in downtown investment extend to surrounding neighborhoods. The organization's role in Brew City Match has evolved over the years. Today MKE United serves as a strategic partner and "...as cheerleader, champion, [and] incubator of ideas."

In 2017 MKE United organized a site visit to Detroit for its staff, LISC Milwaukee, several Common Council members, and community leaders to learn about Motor City Match. Shortly thereafter, LISC Milwaukee announced an interest in adapting the Detroit program to the local context and sought grant support for that purpose. The pilot, called RAMP UP, launched six months later, supported by a grant from JP Morgan Chase's PRO Neighborhoods program.

The African American Chamber of Commerce of Milwaukee, LISC Milwaukee, the Milwaukee Department of City Development, and the Wisconsin Women's Business Initiative Corporation joined forces to revitalize distressed retail properties on commercial corridors using façade grants and white box grants. They also assisted promising entrepreneurs through RISE, a 14-week culturally

contextualized entrepreneurship academy, and by helping them locate in temporary "pop up" spaces in vacant but visible storefronts.

RAMP UP prototyped Brew City Match, raised the profile of business improvement districts, and directed attention to the city's commercial corridor team. The Department of City Development subsequently integrated aspects of RAMP UP into the mix of municipal services available to business and neighborhood improvement districts. Today Brew City Match involves core partners and allies, including five Community Development Financial Institutions, three (soon to be four) Business Improvement Districts, MKE United, and the Department of City Development.

The Brew City Match Collaborative partners share responsibility for the program's design, implementation, performance standards, and impact. Each institutional partner is also responsible for certain program offerings, such as lending and technical assistance provision. The group meets monthly to develop the program, participate in peer learning, and plan open-call competitions for resources. The Collaborative's partners determine the winners of cash in the form of grants or loans, business services, space and renovation assistance. They also draw on their institutional standing and networks to promote Brew City Match and, through their other lending and technical assistance, contribute to meeting Brew City Match program metrics.



Brew City Match Collaborative



CITY OF MILWAUKEE DEPARTMENT OF CITY DEVELOPMENT

The mission of the Department of City Development is to improve the quality of life in Milwaukee by guiding and promoting development that creates jobs, builds wealth and strengthens the urban environment, and at the same time respects equity, economy and ecology. The Department has dedicated \$1 million in public funds to Brew City Match through its white box and façade programs. It is also managing Pop-Up MKE, contributing to the pipeline of commercial projects, troubleshooting City processes when needed, and coordinating courtesy inspections for commercial properties.



COLUMBIA SAVINGS AND LOAN ASSOCIATION

Organized in 1924, Columbia Savings and Loan Association was the first minority-owned and controlled lending institution in Wisconsin. Its mission is to serve the underbanked community in Milwaukee with competitive rates, home mortgages, and consumer and business loans. Columbia's involvement in Brew City Match was delayed initially; it has since fulfilled FDIC board leadership requirements and met LISC National financial standards. Starting in 2020, Columbia will begin to deploy \$450,000 in real estate loans to Brew City Match winners. A newly-hired bank officer will participate in the Collaborative and manage lending relationships; Milwaukee Economic Development Corporation will underwrite loans.



GREATER MILWAUKEE COMMITTEE

An originator of Brew City Match, Greater Milwaukee Committee's MKE United Initiative focuses on creating an environment that supports entrepreneurship and inclusive economic growth. In addition to serving as a liaison to the region's corporate leadership and facilitating relationships with elected officials, the Greater Milwaukee Committee operates two business assistance programs, both suited to graduates of Brew City Match. SPARC is training program for early-stage small businesses with annual revenues of \$100,000 to \$1 million. Scale Up is a high growth training program for businesses with approximately \$1 million to \$10 million in annual revenue; its sessions focus on leadership capacity, sales and marketing, organizational development, and finances.



HMONG WISCONSIN CHAMBER OF COMMERCE

The Hmong Wisconsin Chamber of Commerce delivers capital and economic development assistance in business planning, market analysis, marketing strategies, and business operations to small businesses. It acts as an advocate for the Hmong and Southeast Asian communities in Wisconsin regarding business and economic issues, and has a strong presence in Milwaukee and a significant history of making loans to other ethnically diverse businesses. Over the term of the grant, the Chamber will underwrite loans totaling \$350,000 to competition winners and deliver individualized technical assistance, pre- and post-loan.



LISC MILWAUKEE

LISC Milwaukee leads Brew City Match. Its role in Brew City Match is that of coordinator of the collaborative, responsible for all aspects of program development and administration, grants management, and data assembly and reporting. LISC Milwaukee is a neighborhoods-focused, community development expert that transforms distressed neighborhoods into healthy and sustainable communities of choice and opportunity. It mobilizes corporate, government, and philanthropic resources and provides loans, grants, equity investments, and technical and management assistance to benefit neighborhoods. Since its inception in 1995, LISC Milwaukee has invested \$144 million in community development projects in the city, leading to \$507 million in total development, and the development of 2,370,198 square feet of commercial space and 2,734 affordable homes.



MILWAUKEE ECONOMIC DEVELOPMENT CORPORATION

Founded in 1971, Milwaukee Economic Development Corporation provides below-market rate loans in the Milwaukee area. It focuses on minority and female-owned businesses, which make up 30 percent of its \$20 million in annual lending. Milwaukee Economic Development Corporation has pledged to lend \$1.2 million to businesses in the MKE United area, including the targeted commercial corridors, 2019 through 2022. It is also providing direct loan capital and capital through its partnerships to Brew City Match businesses, as well as funding and managing the loan loss reserve.



WISCONSIN WOMEN'S BUSINESS INITIATIVE CORPORATION

Since 1987 Wisconsin Women's Business Initiative Corporation has assisted 65,812 individuals, loaned \$76 million to small-business borrowers, and helped create and retain 16,475 jobs. It delivers business education and technical assistance, Revolving Loan Funds, and SBA Loans, and works with the Greater Milwaukee Committee to prepare entrepreneurs for investment through the SPARC program. It has pledged \$1.5 million in access to capital for businesses in the targeted areas. It is also the primary provider of Brew City March business planning and support services.



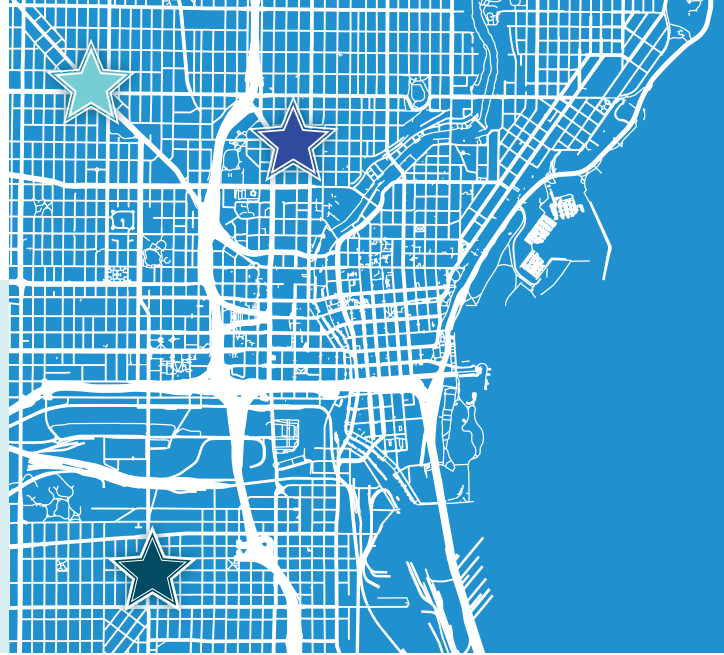
BUSINESS IMPROVEMENT DISTRICTS

Brew City Match relies on the leaders of three business improvement districts: Historic King Drive BID, North Avenue/Fond du Lac Marketplace BID, and Cesar Chavez Drive BID. The Near West Side BID will be added to the mix in 2020, when a fourth corridor is targeted for investment. BIDs directors supply on-the-ground insight, develop vacant property lists, identify possible projects, participate in the business selection process, match winners with property owners, and help property owners apply for buildout and façade improvement funding. Their efforts are data-informed, starting with parcel-level survey data collected in 2018 using Loveland Technologies software and adding market studies commissioned by Brew City Match and completed by Vandewalle & Associates in 2019.

Brew City Match's networked structure and collaborative approach are shaped by current circumstances and, for the most part, suited to the program's purpose. The arrangements take advantage of local assets, leverage the investments of financial intermediaries and place-based funders, and set the stage for future growth and expansion.

Focus Areas

The commercial corridors at the heart of Brew City Match are located in MKE United's footprint—in the neighborhoods adjacent to the downtown business district. All three corridors have nodes of promising activity that need a bigger boost; committed Business Improvement Districts and community support; and philanthropic investment that can be leveraged.



CESAR CHAVEZ DRIVE BID 38

The Chavez Drive business district is surrounded by Milwaukee's oldest neighborhoods of Walker's Point and Clarke Square. The district is a commercial drive located on 16th Street Avenue on Milwaukee's near southside. It embraces traditions, old and new, in an ongoing effort to maintain the area's vitality and spirit. The drive is home to a variety of traditional Mexican American restaurants and clothing shops. From vintage Latin clothing to gourmet Mexican cheeses, Cesar Chavez Drive offers an abundance of choices for those who want more than the traditional shopping experience. El Rey Foods, the region's largest and best-known cultural supermarket, is located on the Drive. It is also one of the largest producers of corn and flour tortillas. In the last 30 years, the Drive has become the destination point for Wisconsin's Hispanics and for cultural foods, clothing, and products.

MARKETPLACE BID 32

Established in 2004, the Marketplace BID 32 was one of the first BIDs in the country to focus its mission on how the environment affects businesses and business practices. The Marketplace BID works to reduce environmental waste through promotion of healthy business and healthy living projects that have environmentally-centered goals, such as waste remediation, recycling, and energy and water conservation projects. Because of its location in Lindsay Heights, the city's first ECO-Neighborhood, the district is well-positioned to advance environmental projects. It is home to several health and wellness entities, including the Fondy Farmers Market, Walnut Way Conservation Corp., Johnsons Park, Alice's Garden, a YMCA fitness center, and several community medical clinics.

HISTORIC KING DRIVE BID 8

Since its 1982 inception, the mission of the Martin Luther King Drive District has been to foster a culture that enjoys a trendy and authentic retail experience while attracting businesses that embrace a commitment to hard work and strong character that the neighborhood was founded on. The business district abuts and supports the Bronzeville Cultural District. In the past 15 years, the area has seen over \$400 million in new development. BID members and the residents of Harambee and Brewer's Hill are working together to cultivate a thriving community like no other in Milwaukee.



CESAR
CHAVEZ
DRIVE BID 38

MARKETPLACE
BID 32



HISTORIC
KING DRIVE
BID 8

Approach

In the first year of the program, the Brew City Match Collaborative established the Brew City Match brand; created website content and materials in English and Spanish; agreed on a common application and winner selection criteria; used Loveland Technologies to map commercial properties and *Submittable* to facilitate online application and review; publicly launched the program at a storefront in a business improvement district; and, through earned and social media, raised awareness of Brew City Match, especially among Milwaukee's business press.

The partners also designed a sophisticated yet user-friendly competitive process for selecting small businesses and property owners to receive financial and/or technical resources. Applicants would be routed to one of two tracks: a business owner track open to businesses looking to launch or expand a business to another location; and a building owner track open to commercial property owners to improve or lease vacant property.

Entrepreneurs and small business owners would be eligible for financial assistance and business planning, space and site location services. Building owners would be eligible for grants and loans, assistance in designing and leasing space and, through the city's façade and white box grant programs, financing or grant support to rehab and build out properties.

LISC Milwaukee would screen applications for completeness and eligibility (no liquor stores or other "sin" businesses; no warehouses or storage facilities; taxable property or tax revenue generating businesses only); distribute applications to the reviewers for online assessment; and convene meetings to discuss applicants' strengths and shortcomings. Orientation, and the completion of formal agreements, would follow the selection of winners.

Though not without a few hiccups, the first of what will be semiannual Brew City Match competitions garnered significant public attention. It also attracted strong applications: 213 business and property owners submitted applications, and 59 were selected as winners—50 entrepreneurs and small businesses and nine property owners. Of these, 92 percent were entrepreneurs of color; and 80 percent were women-owned businesses. In addition, across the Collaborative in 2019, Brew City Match leveraged nearly \$2 million in public and private funding; loaned \$179,000 to six businesses; delivered other assistance to 71 businesses; and created 32 full-time jobs.

In discussing applications, Brew City Match Collaborative partners observed that "people see 'cash' and want that, not business planning;" and noted "stark differences [in the quality of applications] between those with a business plan versus those that didn't [have one]." They also exchanged firsthand knowledge of the applicants, drawing on past experiences and sharing idiosyncratic details that would not otherwise find their way into decision-making. The partners noted the importance of supporting existing businesses on the corridors, wanting to "find out what people [operating businesses] need and want" in order to develop services and supports.

Revisions to the competition for 2020 respond to these and other lessons learned. Adjustments include making it easier to distinguish between property owners seeking tenants and those seeking buildout assistance, encouraging not-quite-ready businesses to apply for technical assistance rather than cash, emphasizing that businesses can apply sequentially for different kinds of assistance, and requiring that certain documents, such as business plans, be uploaded with initial applications.

Accomplishments

In the first year of a three-year program, the Brew City Match Collaborative partners completed a long and varied list of administrative and program development activities. Some were routine project startup tasks; some were more complicated and specific to the program.

GRANT AND PROGRAM ADMINISTRATION

- Announced the JP Morgan Chase PRO Neighborhood grant of \$3.5 million that formally established Brew City Match
- Executed Memoranda of Understanding and grant agreements with Brew City Match partners that specify expectations and deliverables
- Secured commitments from the City of Milwaukee to continue operating Pop-Up MKE and to allocate \$1 million in public funds to Brew City Match
- Organized local Business Improvement Districts to assist with Pop-Up MKE, support façade and white box applications, and participate in Brew City Match
- Contracted with branding and web design firms (Xo3 and Big MPG respectively) to create the Brew City Match brand, logo, and website
- Retained Lloyd Consulting, Inc. as the local evaluator and decided on an assessment plan
- Participated in online meetings with the national evaluator, Abt Associates, to confirm expectations and learn about the PRO Neighborhoods database

PLANNING AND DEVELOPMENT

- Convened the BIDs for the commercial corridors to develop lists of properties and, in consultation with the BIDs, selected five properties for the first-round competition
- Invested early in three real estate projects: a Jamaican restaurant, an art-and-wellness gathering space, and the buildout of a business incubator space and headquarters for the African American Chamber of Commerce of Wisconsin
- Issued a Request for Proposals and commissioned Vandewalle & Associates to produce market analyses for two of the BIDs
- Met monthly to develop the design and process for the competition, establish the application process, determine eligibility and scoring criteria, and produce competition materials
- Streamlined deal making and referrals by creating common loan documentation and developing a roster of professionals prepared to assist businesses and building owners
- Organized a mix of resources on two tracks—one for business owners, the other for building owners—and developed process flowcharts and guidelines for both tracks
- Launched the first-round competition on June 3, 2019 with a press conference, other visibility events, corridor tours, and earned and social media campaigns
- Screened and evaluated 213 applications using Submittable, an online grants management software package, conducted review sessions, and collaboratively made selection decisions
- Selected 59 winners: 31 to receive free business planning assistance, 15 to receive location selection support, four to receive design assistance and modest grants up to \$5,000 to build out spaces and cover start-up expenses, and nine to receive grants and loans to prepare properties for occupancy

In these ways over the course of 2019, the partners established Brew City Match and implemented an action plan for achieving its initial goals and objectives. They leveraged their relationships and expertise, and existing and new sources of financing, to support entrepreneurship and small business development. They created a pipeline of projects and aligned investments to take advantage of community assets, taking care to lift up local business leadership and respect local preferences. The partners also deployed capital and other resources to benefit specific commercial corridors, aiming to demonstrate the value of strategically focused community investment. These actions, they hope, will extend the benefits of downtown business development to collar communities and move Milwaukee closer to realizing an equitable and inclusive economy.

Winners

Of 213 applicants, Brew City Match selected 59 small businesses and property owners as winners of the first competition. The partners help the winners obtain the resources needed to grow enterprises, renovate buildings, and activate neighborhood business districts.



Donut Monster

Cash Track

Donut Monster crafts donuts without artificial colors or flavors, using organic fruit concentrates and, whenever possible, hometown ingredients. Financing through the **Cash Track**, coupled with marketing and space design services, will enable Donut Monster to set up shop in a renovated storefront in the Historic King Drive district. The owners, Jackie and Sara Woods, participated in a special workshop on licensing and permitting for restaurants hosted by Milwaukee's Commercial Corridor Team, and welcomed a city site assessment to determine eligibility for additional resources. No doubt Donut Monster will attract conventioners, along with its Harambee neighbors, this summer.

Elevated Healing

Space Track

A winner in the **Space Track**, LaTasha Tharp of Elevated Healing offers massage therapy and other services at a Pop-Up MKE shop on the Fond du Lac corridor in Lindsay Heights. Business owner Tharp says that "massage is not luxury; it is a part of a stress management plan" that leads to "wellness for the mind, body, and spirit." Tharp received a curated list of available real estate, a tour of properties, guidance on site selection, and advice about commercial leases. She also attended a financing workshop sponsored by the Hmong Wisconsin Chamber of Commerce, a Collaborative partner specializing in small business lending.

Niche Bookbar

Business Planning Track

Cetonia Weston-Roy, a winner in the **Business Planning Track**, is clear about the inspiration for Niche Book Bar & Creative Space: her lifelong passion for reading and desire that African-American children have easy access to books with characters "that look like them...that don't come from a place of trauma." She wants to provide that—and create a joyful gathering space for families, a place for birthday parties, baby showers, and other celebrations. Weston-Roy says the program's business classes, planning assistance, and expert review of her plan strengthened her capacity and her confidence. Collaboration partner Wisconsin Women's Business Initiative Corporation sees the Niche as one of the top five businesses ready for advancement.

Business Owner Spotlight



THE RETREAT

Business owners Dasha and Kima Hamilton believe that “A retreat is both position and place. It’s the pause we take along the way to reassess plans and, sometimes, realign our very selves.” With this vision and a values-based business model, the Hamiltons used Brew City Match grant funds and design services to create The Retreat. Located on Historic King Drive, The Retreat is an appealing venue and ideal place for receptions, live music, poetry readings, and the like. The rentable space currently features an event gallery, breakout areas, meeting rooms with conference equipment, a “floating desk” shared office, and a podcast studio. A “whoosah” room—a place to smash pottery, throw paint balloons, and otherwise decompress—is in the works.

Brew City Match draws economic development partners out of institutional silos, bringing them together to operate more cohesively as a system. Its approach is presenting entrepreneurs with opportunities to create sustainable incomes; its focused investment is revitalizing historic commercial corridors in business districts adjacent to downtown. In these and other ways, Brew City Match seeks to address wealth disparities and mitigate the threat of displacement from unprecedented development in downtown Milwaukee.

Beth Haskovec
Program Officer
LISC Milwaukee

Building Owner Spotlight



EL REY ENTERPRISES

Owned by community-minded El Rey Enterprises, the commercial space at 1037 South Cesar Chavez Drive anchors the corner of South Cesar Chavez Drive and West Washington Street. It is a top site for Pop-Up MKE, a program that supplies “temporary space for opportunity,” where entrepreneurs can test the viability of business ideas, attract customers, and create the kind of buzz that validates. In recent months, the storefront has hosted three Pop-Up MKE businesses: Artesenia, importer of artisan pottery from Guanajuato, Mexico; Four the City, purveyor of distinctive t-shirts, hoodies, and jeans; and LUNA, a collective of 27 Latinx artists who organize gallery showings, workshops, and other events. Brew City Match paired a \$15,000 grant with a City white box grant to renovate of the 4,750 square foot building, and is helping secure a long-term tenant for the corridor.

Insights

Most new collaborative programs encounter challenges early on, usually matters of trust, communications, and right relationships. Here, years of working together and leveraging one another's investments stood the Collaborative in good stead. Prior experiences meant that, for many of the partners, the trust and transparency that diminish institutional territoriality and facilitate collective action were already in place.

As Brew City Match expands, as it will in 2020, it will be important to deepen relationships and reinforce the sense of shared purpose. The partners may also find it worthwhile to address issues that arose but went unaddressed, now that the pressures of startup are behind them. The sheer volume of time-sensitive tasks at the outset taxed the capacity of all Collaborative partners, none more so than LISC Milwaukee.

A case in point: responsiveness to requests for input or review of materials varied tremendously across the partners, occasionally due to the need for quick turnaround, but more often due to differences in capacity and sensitivity to deadlines. Most community development projects unfold quietly; this affords managers the flexibility to adjust with relative ease and little fanfare. In contrast, open-call competitions have public, and therefore fixed, deadlines. The nature of

competitions, and the number of affected parties, reduce the degrees of freedom for those charged with keeping projects on track. In the case of Brew City Match, the burden of meeting expectations and deadlines fell disproportionately on only a few.

That four of the five core partners experienced turnover in Brew City Match-related positions complicated matters. The program's collaborative structure and the distribution of responsibilities muted the impact of staff changes; even so, the prevalence of vacancies suggests that some level of soft redundancy may be warranted.

Going forward, the Collaborative partners would do well to hold each other accountable to high standards of performance and reliable participation. The activities of the next several months—to effectively deploy grant and loan funds and deliver the right technical assistance at the right time, while also conducting another round of competition—will be demanding. They will determine the short-term success of Brew City Match and, in the long run, the likelihood that the results will lead to improvements in the community investment system.



Up Next

In the year ahead, the Brew City Match Collaborative will continue the program activities the partners started in 2019. They will also refine aspects of the program and add new services and supports, based on the knowledge gained through practice in the first year of Brew City Match. In addition, over the course of 2020, the cross-sector group will develop a framework, a set of strategies, and an action plan for influencing Milwaukee's community economic development system.

GRANT AND PROGRAM ADMINISTRATION

- Work with Collaborative partners to raise additional funds for Brew City Match and develop a plan for its programmatic and financial sustainability
- Raise \$250,000 in matching funds to draw down \$250,000 pledged by JP Morgan Chase for the loan loss reserve
- Consider an arrangement with LISC National to leverage up to \$20,000 in matching support for KIVA loans, most likely through Wisconsin Women's Business Initiative Corporation, a KIVA Fellow and Brew City Match Collaborative partner
- Assess the prospects for transferring program infrastructure to public agencies and securing Community Development Block Grant and other public funds for ongoing operations

PLANNING AND DEVELOPMENT

- Refine Brew City Match materials and services: revise program flowcharts; strengthen the onboarding process for Brew City Match winners; and create opportunities for winners to gather quarterly for support, learn about business services vendors, and participate in small-group business coaching
- Add a fourth commercial corridor and business improvement district to the mix; implement two rounds of competition to identify small businesses and building owners and match them to cash, space, and business services; and continue to coach and market the winners of the 2019 competition
- Promote business improvement districts as retail, restaurant, and service destinations and help existing small businesses take advantage of the Democratic National Convention in July
- Investigate and address the needs of existing businesses on commercial corridors
- Create a visual representation and description of Milwaukee's current community economic development system that includes Brew City Match, Connect Capital, and other place-based economic development efforts

To Learn More

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JP Morgan Chase & Co. awarded a \$3.5 million PRO Neighborhoods grant to Brew City Match. Included in the award were funds to support local and national evaluations. LISC Milwaukee contracted with Lloyd Consulting, Inc. to serve as the local evaluator. Lloyd Consulting, Inc., which produced this report, is responsible for its content. The author thanks Beth Haskovec for fact-checking assistance and the Brew City Collaborative partners for their engagement. Without their involvement and dedication to continuous learning, this report would not have been possible.