



community development partnership



Creating opportunities for people to
live, work, and thrive on the Lower Cape.

Mission

The Community Development Partnership (CDP) leads the Lower Cape in building a diverse year-round community of people who can afford to live, work and thrive here.

To accomplish the CDP's mission, we:

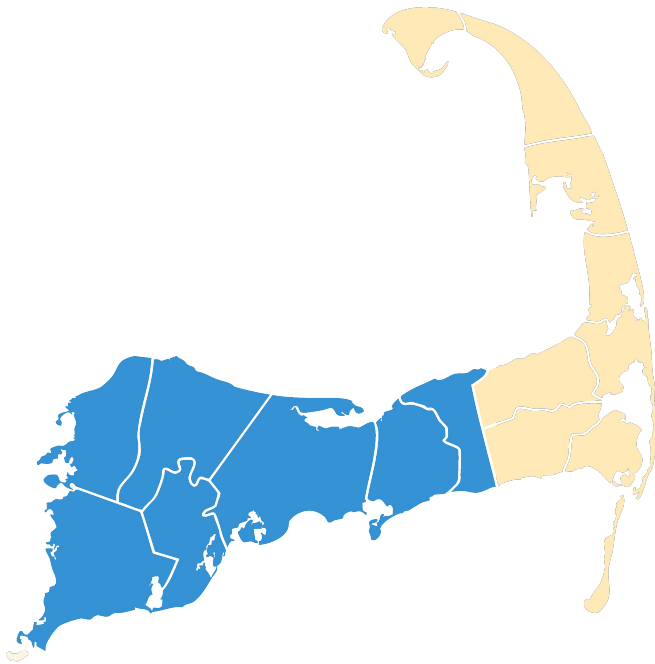
- ❖ Promote, develop, and manage affordable housing.
- ❖ Nurture the launch and growth of small businesses.
- ❖ Facilitate collaboration among businesses, nonprofits, and government leaders to serve the needs of low- and moderate-income individuals and families.



community development partnership



community development partnership



Where is the CDP located?

Cape Cod is:

- * a peninsula extending into the Atlantic Ocean

- *from the southeastern corner of Massachusetts

- *in the northeastern part of the U.S.

Small Business Technical Assistance



Free one-on-one consultation

- QuickBooks/record keeping help
- Goal setting, business plans
- Cash flow projections
- Marketing
- Accountability
- Support with applying for grants

- ❖ Provided 3,100+ small business owners free one-on-one consultation and workshops.
- ❖ In FY25 worked with over 290 small businesses.

FY25 Workshops

- Ø **The Art of Maximizing Your Potential**— w/The 204, Harwich
- Ø **QuickBooks Online** w/SCORE
- Ø **Bringing Your Food Product to Market** w/ Cape Cod Cooperative Extension
- Ø **Creative Development Series** w/Provincetown Commons
- Ø **Food Manager Safety Training and Exam** w/Cooperative Extension
- Ø **Marketing Series** w/Delude Communications & Cooperative Bank of Cape Cod



- ❖ In FY25 we held 18 workshop session for a total of 389 individual participant with 165 small businesses participating.

Micro Loans



- Program started in 1995, today we have \$600,000 in revolving funds
 - Loans of up to \$50,000 to qualified small businesses—money used for working capital, real estate, machinery and equipment.
 - Support helps existing businesses expand and get fledgling businesses off the ground.
 - Target audience is business owners who can not obtain a bank loan.
-
- ❖ Awarded \$4.6 million in micro-loans to help start and sustain 260 local small businesses.
 - ❖ Last 10 years \$2.16 million to 98 small businesses.
 - ❖ Averaged \$200,000 to 9 businesses/year over the last 10 years.
 - ❖ Fishing & Aquaculture -25% all time, currently 50% of existing portfolio

Outreach

Meet clients at our Orleans office or via Zoom

CDP Staff hold monthly office hours in

- Brewster
- Chatham
- Harwich
- Provincetown

[View as Webpage](#)March 2024



community development partnership

Inside Scoop

Bringing You the Latest Tools to Help Your Business



community development partnership

How we help:

Identifying needs

Teach skills (organization skills)

Offer options (marketing plans)

Layout processes (how to start your business)

Find the right tools (record keeping, POS)

Make referrals (SCORE, and Professional Service Providers)

LEARN/TEACH



What a session looks like

- 1st session – introduction to CDP and hear client background/story
- Identify Needs
- Often layout options on a topic
- Provide help with understanding process, where to get additional training
- Identify the timeline – set goals
- Schedule follow up appointments – Identify homework or tasks
- Review Accomplishments
- Provide Resources



Collaborations & Resources

Direct CDP Programing:

- Cape Cod Commercial Fisherman's Alliance
- WE CAN
- Provincetown Commons
- Harwich Cultural Center
- Cape Cod Cooperative Extension
- SCORE
- E-for-All Cape Cod
- Amplify POC Cape Cod
- Chatham Works
- Brewster Chamber of Commerce
- MACDC

Other Collaborators:

- Cape Cod Commission
- Cape Cod Chamber of Commerce
- Local Chambers of Commerce
- Cape Cod Young Professionals
- CDFIs - Coastal Community Capital & SEED
- International Business Relations
- Love Live Local
- Arts Foundation of Cape Cod
- Wellfleet Oyster Alliance
- Local Banks
- Latinx in Action
- Brazilian Resource Center



development partnership

TA Stories

Quick Fix:

- Client understand their problem and looking for a certain solution
- Can return later for a different topic



Kayak & Yoga



Longer Term Relationship

- Setting short term goals
- Record keeping
- QuickBooks
- Insurance
- Unemployment Insurance
- Payroll
- Cash Flow Projections
- Accountant
- Problem solve
- Loans and LOC



Isabel Souza Studio

Evolution of relationship

- Change form of organization
- Business Planning
- Cash flow projections
- What a lender is looking for
- Workshop participation
- Workshop speaker





Pam Andersen

Director, Business & Credit Programs

pam@capecdp.org | 508.290.0118

Tricia Murray

Manager, Business & Credit Programs

tricia@capecdp.org | 508.290.0129



community development partnership

BREWSTER • CHATHAM • EASTHAM • HARWICH • ORLEANS • PROVINCETOWN • TRURO • WELLFLEET