



An Evaluation: African Development Center

November 2006



Davidlyn Moore graduating ADC business development workshop, 2004. With mother Linda Caldwell as owners of 3D Dollar Plus, 2006.



Rainbow Research Inc.

An Evaluation of the African Development Center of Minnesota (ADC)

November 2006

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EXECUTIVE SUMMARY

The African Development Center (ADC) is a not-for-profit organization that started in 2002 with a mission “to work within African communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment.” Its definitive character is that it is a culturally-based economic development organization located in the heart of the African immigrant community. ADC has grown since its humble beginnings in 2002. In 2003 it had one half-time staff and a \$10,000 operating budget; by 2006 it had grown to five full-time staff with an operating budget of \$580,000 and has financially leveraged a total of \$4.5 million in funds.

With growth came the need to measure its impact on the community and to assess the quality of services. In January 2006 ADC contracted with Rainbow Research (Rainbow) of Minneapolis to conduct an assessment of its Business Development and Home Ownership Training programs. This is the first-ever evaluation for ADC and would serve as a benchmark against which it would measure its performance in years to come. ADC’s main interest in the evaluation is “to understand, verify and increase the impact of ADC products and services” on their customers.

The evaluation began by engaging ADC staff in the design of outcome models for both the Business Development and Home Ownership training programs which helped inform and guide the evaluation. The outcomes consisted of short-term and long-term outcomes. The evaluation addressed only those short-term outcomes which could be measured within the January-August time frame for the project. The longer-term outcomes would be addressed in the future.

Client Outcomes

Based on the Business Development program outcome model, the program has achieved the following:

1. Increased clients’ economic self-sufficiency
 - Based on ADC data from April 2004 to June 2006, 40 clients have started their own business, 8 clients have expanded their business, and an additional 66 clients have received training although they haven’t opened their own business. However, training-only BD clients interviewed for this study said they still have plans of opening a business and they would come back to ADC when that time comes. ADC has invested a total of \$524,292 in African businesses.
 - The client survey data revealed that:
 - Business owners said the BD program increased their understanding of the U.S. financial system “a lot. (67%) or “quite a lot” (33%)

- 100% of business owners said the BD program improved their ability to assess their readiness to own a business “a lot.”
 - 83% of business owners said their financial situation now is better than it was before they participated in ADC’s programs. They attributed this improvement to ADC “somewhat” (38%), “quite a lot” (25%) or “a lot” (38%).
 - Business owners said the BD program helped increase their **confidence** to negotiate with business, financial and regulatory entities “a lot” (67%) or “quite a lot” (22%)
 - Business owners said the program helped improve their **ability** to negotiate with business, financial and regulatory entities “quite a lot” (33%) or “a lot” (44%)
2. ADC has attained a standing as a business development and financial resource to the African community and other entities that serve the African community
- ADC has formed relationships with financial institutions or agencies including: Wells Fargo Bank, US Bank, Franklin Bank, Associated Bank, Western Bank, and the Federal Reserve Bank of Minneapolis
 - ADC has formed relationships with a number of economic development institutions or agencies including: Neighborhood Development Center (NDC), Minneapolis Consortium of Community Developers (MCCD), City of Minneapolis – Community Planning and Economic Department (CPED), Minneapolis Economic Development Association (MEDA), Sparc (neighborhood residential and commercial building investors), and Twin Cities Local Initiatives Support Corporation (LISC).
 - ADC provided a number of services to walk-ins and referrals from other agencies: accounting, tax preparation, legal assistance, marketing, and insurance
 - ADC added new services in response to community needs: Financial Literacy Center and accounting services (currently looking for new collaborator)

Based on the Home Ownership training program outcome model, the program has achieved the following:

1. ADC clients increased their knowledge of the home ownership process
 - 57% of the homeowners said the HO program prepared them to become a homeowner “quite well” and 43% said it prepared them “very well.”
 - 54% said they learned “a lot” and 38% said they learned “quite a lot” about what’s involved in purchasing a home.
 - 86% has been able to make use of that knowledge (29% said “very well” and 57% said “quite well”)
2. ADC clients improved their financial literacy
 - Homeowners said the HO program increased their understanding of the U.S. financial system “a lot” (43%) or “quite a lot” (33%)
3. ADC clients possessed the readiness to purchase a home
 - ADC data from December2004-August2006 shows that 159 clients received Homestretch (curriculum) education, 95 clients received general financial counseling, 69 clients received

- credit repair counseling, and 40 clients received assistance in obtaining a copy of their credit report
- The client survey data reveals that the training improved the homeowners' ability to assess readiness to own a home "a lot" (67%) or "quite a lot" (25%)
4. ADC clients achieved home ownership without difficulty
 - ADC data from December2004-August2006 shows that 46 families have bought homes and 26 clients used the services of an ADC partner during that period
 - Based on client survey data:
 - Two homeowners used the homebuyer resources offered by ADC, one of whom used the resources to find an insurance agent (data was missing for the other client)
 - Among those who sought ADC's assistance in finding financing, it didn't take long for them to secure it. It ranged from two weeks to eight months, with a mean of 3.5 months and a median of two months. One client found the lender through ADC.
 - As soon as they received financing, it didn't take long for them to close on their home. This ranged from a minimum of two weeks to a maximum of two months, with a mean of 1.2 months and a median of one month.
 - 69% of HO clients were "very satisfied" and 31% were "satisfied" with the program
 5. ADC clients sustained home ownership
 - All but one homeowner have never been delinquent with their mortgage payments since participating in the HO program
 - All but one homeowner have never defaulted on a home loan since participating in the program
 - 67% of homeowners are able to deal with home repair problems when they come up
 - Homeowners said the HO program helped increase their knowledge of working with home repair contractors and other repair professionals "a lot" (38%) or "quite a lot" (25%)
 6. Incidences of home buying pitfalls in the African community are decreased
 - ADC data from December2004-August2006 shows that no clients have become victims of predatory sub-prime lending

Other Lessons Learned

In addition to the outcomes specified in the outcome models, other lessons were learned from conducting this study based on information provided by clients and other key informants.

- The most common way by which the community learns about ADC activities is word-of-mouth. Both clients and key informants said this was how they became involved with ADC. Thus, ADC attracts people mainly through its community involvement.
- The majority of clients felt well served by the BD and HO programs. Overall, 86% were "very satisfied" with ADC, and 93% would recommend ADC to others who might be thinking of starting a business or purchasing a home. All of the community leaders interviewed also said they would recommend ADC to others.

- Ninety-two to 100 percent of business and home owners interviewed said ADC's staff possessed admirable qualities. Key informants cited ADC staff as the organization's most outstanding feature. They lauded its diversity, cultural competence, technical skills, good relationship building skills, and high morale.
- Clients put their confidence in ADC when it comes to making the big decisions, even if it meant not going through with the plan to start a business or purchase a home.
- Mere ownership was not the ultimate goal for those that decided to start a business or purchase a home. For business owners it also meant being their own boss, having greater control over their source of living, having a financial asset, reaping the financial rewards (income), and family involvement. For homeowners it meant a sense of independence, pride, confidence and responsibility, financial benefits (tax breaks), a safe and private place for their children and an opportunity to teach them about the rewards of hard work.
- The benefits that clients have derived from participating in the BD and HO programs extend beyond the more tangible business/home ownership or a loan. They also experienced life-enhancing benefits that included increased understanding or learning, a widened social network, and a strong sense of accomplishment, security and independence.
- The key informants believe that ADC is having a social and economic impact in the African community, both at the individual and community levels.
 - At the individual level, ADC helps individuals invest in businesses and homes. This has led to: the realization of many people's dreams, economic self-sufficiency, and increased confidence and pride. They also spoke of ADC's role in building relationships and trust between individuals and between individuals and institutions, building organizations and creating leaders.
 - At the community level, ADC gives the community hope, provides the community with a voice, has changed people's perspective on power and recognition and respect, serves as a catalyst for community change, creates wealth, and has elevated the level of business excellence.
 - Indirectly, ADC also has had an impact on African communities outside of Minnesota. Africans in Minnesota have relatives in other states and other parts of the world, and thus they are able to share with them the knowledge and wealth they gained as a result of ADC.
- High on the key informants' list of ADC accomplishments is its role in helping African business secure financing so they could participate in the Midtown Global Market project. This accomplishment raised ADC's status as a community economic development organization.
- ADC's leadership has been effective in building bridges within and across cultures, particularly bridges to the mainstream community which controls the resources key to ADC's success.
- Success can create increased demands for ADC's services. A challenge to ADC will be to carefully measure and monitor their growth so that they don't rapidly expand beyond their capacity, and to stay focused on its mission. The key informants believe ADC should take a balanced approach to growth.
- Key informants generally support the strategic direction that ADC is taking. Many agree that encouraging wealth preservation in the African community is an appropriate role for ADC, as is encouraging participation of Africans in the financial, educational, and regulatory institutions.
- Over time, they believe it would be important for ADC to achieve a position of economic self-sufficiency if it is going to meet its long-term goals. ADC is a nonprofit entity competing with many other nonprofits for finite resources. ADC needs to find ways to generate income in order to reduce its reliance on grants. Some informants would like to see ADC create business

opportunities that can provide it with an ongoing source of income. Some key informants also want to see ADC develop a more diverse clientele. Other improvements that ADC can consider include: expanding Islamic financing to the HO program, acquiring or building commercial property that it can lease or rent to African entrepreneurs, and making bigger-size loans (currently it is only a microlender).

- ADC has shown that it is a remarkable sprinter, but its long-term future is tied to its ability to become a long distance or marathon runner. Key informants' vision for ADC for the coming years is an organization that is bigger and better, has more statewide and national exposure, is viable and sustainable, and one that will create an impact on public policy and practice. It will continue to grow, but having already achieved significant growth in the last four years further growth will be in smaller but carefully designed increments. Other organizations, African-led or mainstream social service organizations that serve Africans, might come into the picture and offer the types of services ADC is currently offering, but key informants predict that ADC will remain the premier provider of services.

Recommended Next Steps

- The first step for ADC would be to take a step back and examine the results of this evaluation, then ask if these are the things that they had hoped to find out.
- The next step would be to review the other outcomes that the evaluation was unable to address, either because data for the indicators were unavailable at the time the evaluation was conducted or they were longer-term outcomes that are yet to be measured.
- Thus, a reexamination of the outcome models for the BD and HO program is recommended. ADC staff members have to ask themselves if these are the outcomes that define ADC's success and if these are what they want to measure themselves against. This exercise would also include a reexamination of the indicators (how the outcomes would be measured) and the sources of data.
- Another important step to take is to decide how much information needs to be collected so as to achieve wide representation from its many clients and key informants, but also to achieve generalizability of findings. One limitation of this evaluation is that due to time and budget constraints only 30 clients and 12 key informants were interviewed, and at times the numbers are too small to make generalizations. ADC might consider increasing these numbers in the future.
- One way to overcome the time and budget constraints is for ADC to establish a culture of evaluation in the organization. When evaluation becomes integrated into ADC as a regular activity, then the staff would be continually engaged in it, especially in data collection, and it doesn't become an obstruction in the performance of their tasks. The client survey can be turned into an exit interview of all clients who complete the program with a follow-up interview conducted at the same time staff perform follow-up technical assistance with clients. The key informant interviews can be conducted in conjunction with ADC's annual appreciation banquet and questionnaires can be sent out with the invitations.
- As an organization, ADC appears to be running smoothly and going in the right direction and most importantly, with strong support from its board, staff and the community. ADC has been successful in assembling a highly capable and competent staff. It would be important for the board of directors to find ways to recognize and reward staff for their excellent work and encourage them to remain with the organization.

INTRODUCTION

The African Development Center (ADC), founded in 2002, is a community-based organization that serves Minnesota's African immigrant community. Between 2002 and 2003 ADC and African business leaders organized and conducted focus groups, listening sessions and one-on-one meetings with the African community. They revealed that local economic development organizations lacked the resources to help address the financial, cultural and literacy barriers faced by African businesses and the community in general. The information from those sessions helped shape ADC and it officially opened its doors as a not-for-profit organization on April 1, 2004.

ADC's mission is "to work within African communities in Minnesota to start and sustain successful business, build assets, and promote community reinvestment." It offers services in six different languages, and each year serves about 300 clients that come mainly from Minneapolis-St. Paul and surrounding cities and some from other parts of the state. ADC's definitive character is that it is a culturally-based economic development organization located in the heart of the African immigrant community.

Business and Home Ownership in the Minnesota African Community

Recent immigration data shows that there are 155,000 African immigrants and refugees in Minnesota, many coming from Somalia, Liberia and Ethiopia. There also has been a significant growth in business enterprises. ADC estimates that compared to 1994 when there were almost no Somali-owned businesses in the state, in 2006 they number about 600.

But African entrepreneurs face major challenges: limited credit, limited planning and financial management skills; market isolation wherein entrepreneurs tend to open the same types of businesses that cater only to their own ethnic group; and, loss of community wealth in terms of capital and productivity since they pay rent to landlords and support their sometimes failing businesses by borrowing from family or holding second jobs. There also are some home ownership barriers: unfamiliarity with the home buying process; no savings for a downpayment; and, cultural preference for starting a business rather than buying a home. But perhaps the two biggest hurdles rest in the American financial system: their unfamiliarity with it limits their ability to navigate the system, comply with regulations and obtain financing; it is also at odds with their cultural beliefs.

Most Africans in Minnesota are Muslims, and Islamic law (Sharia) prohibits charging or paying interest on any financial transaction. As a result, entrepreneurs have limited access to capital that is needed to start and maintain business or home ownership. ADC addresses this need by offering a Sharia-compliant lending program that utilizes a profit-based, rather than interest-based financing model. As of July 2006, ADC has made 30 loans through its Sharia lending program.

Homeownership data from December 2004 to August 2006 shows that the program has served 159 clients, 90 male and 69 female. The Business development program, on the other hand, has served a total of 114 clients from April 2004 to June 2006. Out of this number, 8 expanded their business and 40 started their business with help from ADC.

Organizational Growth and Evaluation

ADC has grown since its humble beginnings in 2002. In 2003 it had one half-time staff and a \$10,000 operating budget; by 2006 it had grown to five full-time staff with an operating budget of \$580,000. Its Business Development program, for example, served one client and had a \$25,000 loan portfolio in 2005. A year later it had served 39 clients with a loan portfolio amounting to \$550,000 and which is projected to grow to over \$800,000 in 2007. It has financially leveraged a total of \$4.5 million in funds.

With growth came the need to measure its impact on the community and to assess the quality of services. In January 2006 ADC contracted with Rainbow Research (Rainbow) of Minneapolis to conduct an assessment of its Business Development and Home Ownership Training programs. This is the first-ever evaluation for ADC and would serve as a benchmark against which it would measure its performance in years to come. ADC's main interest in the evaluation is "to understand, verify and increase the impact of ADC products and services" on their customers.

This report covers the findings from this evaluation.

METHODOLOGY

Rainbow used a participatory approach to conduct the evaluation. ADC staff was engaged in every phase of the evaluation, which included identifying who will participate in the evaluation, identifying the evaluation questions, designing and implementing the evaluation tools, and examining preliminary results. Since ADC is a new organization, the evaluation focused on short-term outcomes. However, Rainbow, in consultation with staff, also identified longer-term outcomes, particularly its long-term goal of building and strengthening the African immigrant community, so that ADC can begin to plan for their measurement at a later time.

The evaluation covered two main service areas:

1. Business Development – comprised of:
 - a) Technical Assistance and Financial Planning
 - b) Financial Assistance (Micro Lending)
2. Home Ownership Training

ADC offers Financial Literacy Counseling as part of the Business Development and Home Ownership Training programs. The evaluation included an assessment of the financial literacy counseling services the clients receive in conjunction with the two programs targeted for evaluation.

Key Evaluation Questions

Rainbow had an initial meeting with ADC's Executive Director to identify the specific questions the evaluation would address. The following evaluation questions were identified, with the intent to hold future meetings with the entire staff to further focus and refine them.

- 1. How are ADC's clients benefiting from its services?**
- 2. To what extent are clients satisfied with ADC's services?**
- 3. How can ADC improve its services? How can they better serve their clients?**

Rainbow believes that engaging key stakeholders adds to the validity and credibility of findings and makes them more likely to be used. Thus, the evaluation included individuals who are knowledgeable about ADC and its programs - ADC clients, staff and board members, partners, community leaders, and funders.

Evaluation Design and Method

Program Outcome Models

The process began with the design of program outcome (logic) models for each program to guide the evaluation. Rainbow Research met with ADC staff several times to review and refocus the evaluation. A program outcome model was designed for the Business Development (BD) and Home Ownership Training (HO) programs describing inputs, activities, short-term, intermediate and long term outcomes, indicators for the outcomes and potential data sources.

Since ADC's programs are relatively new, the evaluation focused on the short-term outcomes and set the stage for evaluating intermediate and long-term outcomes. Lessons learned in the short-term can help ADC take the necessary steps to improve the programs in order to achieve longer-term outcomes.

See **Appendix A** and **Appendix B** for the BD and HO program outcome models.

Data Collection

Rainbow used a mix of methods to collect data on ADC's BD and HO programs from three main sources:

1. Program records
2. Clients
3. Key informants
 - Staff
 - Board
 - Community Leaders
 - Funders
 - ADC partners

Evaluation Question 1: How are ADC's clients benefiting from its services?

Rainbow reviewed ADC records and documents including ADC annual reports and strategic plan, and requested specific data from the BD and HO program directors. Rainbow conducted client surveys, as well as interviewed ADC staff, board and partners to obtain diverse perspectives on the question. These sources provided data that allowed for measurement of the short-term outcomes and also provided information on how the longer-term outcomes might be assessed at a later time.

Evaluation Question 2: To what extent are clients satisfied with ADC's services?

Client satisfaction was determined through a survey of ADC clients who have used its services. The clients were those who attended the training in both programs, including those who have opened their own business and purchased their own home and those who have not opened a business or purchased a home. They were asked about the extent to which the services they received met their expectations, and the extent to which they were satisfied with what was provided and how it was provided.

Evaluation Question 3: How can ADC improve its services? How can it serve clients better?

To address this question, information was obtained from client surveys and key informant interviews. ADC stakeholders were asked to share their insights on how ADC can improve program services so that it can serve clients better.

Client Satisfaction and Outcomes

In addition to determining the extent to which clients were pleased with the services they received, Rainbow also sought to learn what proportions of those who received services purchased a home or set up a business and why the others didn't do so. It would be helpful for ADC to know why clients did not follow through with their plans and how, if it at all, it was related to the services they received.

Thirty (30) client satisfaction surveys were administered by telephone. Rainbow designed the interview tools with input from ADC, and ADC and its interns took the lead in conducting the telephone interviews. Rainbow provided interviewer training. The number of interviews conducted was based on the number of clients that ADC had at the time the evaluation was planned, which at the time numbered more for the BD than the HO program. The 30 interviews were comprised of:

- 12 interviews with clients who received business loans
- 8 interviews with home owners
- 10 interviews with clients who have not started a business (5) or purchased a home (5)

All client telephone interviews were conducted by ADC and lasted about an hour each. The initial list of interviewees was created by first obtaining from ADC the list of BD and HO clients who have opened/have not opened a business, or have purchased/have not purchased a home. Then, 30 names were randomly selected from the lists.

ADC interviewers were instructed to document every contact made with clients (see Contact Record in **Appendix C**), and to make a maximum of 10 call attempts before removing the client from the list.

The interviews took place between May and July of 2006. Quality control was observed by checking in with ADC interviewers after two weeks of interviews to determine how easy/difficult it was to contact the clients and to discuss other challenges they were encountering, and by reviewing the completed questionnaires to make sure the correct information was being collected. The only difficulty experienced by the interviewers was making contact with the clients on the list. Those who are running their business were often busy with customers, and the homeowners were at their jobs

for most of the day. Also, some of the telephone numbers were disconnected or were incorrect. The database from which the telephone numbers were obtained came from information that clients provided at the time they registered for the training. Thus, some numbers had already changed, or, in the case of homeowners, they had moved into their new homes.

A second round of random selection was conducted to generate a list of “reserve” clients. A month later the interviewers were continuing to have difficulty contacting some clients. Eventually, the BD and HO program directors were asked to provide a list of more recent clients for whom they were certain the telephone numbers were correct, and a third “reserve” list was created. The interviews were completed in mid-July 2006.

See **Appendices D, E, and F** for the three client interview tools: BD client survey, HO client survey, and BD/HO Training-Only client survey. The interview tools had the following contents:

- Services received
- How they learned about ADC and its services
- Previous training in BD or HO
- Reason for choosing ADC
- Expectations of the program
- Extent to which they received the help they wanted
- Aspects of the BD or HO program that were most/least helpful
- Things they wish they had learned through ADC or support they wish they had received from ADC that would have helped them as a homeowner/business owner
- If they would refer others to the program, why/why not
- Suggestions for how ADC can better assist other prospective homeowners/business owners

Key Stakeholder Interviews

Rainbow worked with ADC to develop a list of staff, board, partners, funders and community leaders knowledgeable about ADC’s program and services to learn from them what they see are and should be the programs outcomes, whether or not they believe these are being achieved and why they believe this is so. Funders and partner organizations were asked about the nature of their partnership with ADC, the strengths and weaknesses of the partnership, and the mutual benefits to them and ADC of being in the partnership. Community leaders were asked what their community knows about ADC and its services, how the community benefits from these and how they could be improved.

Rainbow conducted twelve 30-90 minute telephone interviews with key informants. The interviews took place between June and July of 2006. The breakdown of key informants is as follows:

- 2 ADC staff
- 2 Board members
- 2 Funders
- 2 Partners
- 4 Community leaders

FINDINGS

Client Surveys

Number of clients surveyed

A total of 30 ADC clients were interviewed: 17 Business Development (BD) program clients and 13 Home Ownership (HO) training program clients. The 17 BD clients consisted of 12 clients who have opened their own business since completing the BD training and five clients who took the training only. The 13 HO clients consisted of 8 clients who have purchased their own homes since completing the Homestretch training and five clients who took the training only.

Tables summarizing the BD and HO client survey information can be found in **Appendix K** and **Appendix L**, respectively.

Description of Survey Respondents

There were nine male and eight female BD clients interviewed. An equal number of males and females (six) have opened up their own business since attending the training. Most clients (29%) belong in the 26-35 age group, with a majority (77%) aged 26 to 55. Fifty-six percent are married. Just over a third of the clients have a high school or GED diploma. Many of the clients who have their own business (42%) have achieved the same level of education, while most clients who attended the training only (40%) have had some post-high school education. The BD program has served mostly Somalis (88%) and a few Liberians (12%). Consequently, Somali is the primary language spoken by majority of clients. Ninety-four percent of clients work full-time but most of them (25%) earn under \$10,000 a year. Only nineteen percent earn \$50,000 or more and these were three clients who own their business. There were a few more BD clients who were the first one in the family to come to the United States than those who followed other family members (59% versus 41%). Household size ranged from one to nine with a mean and median of five. The businesses owned by the clients are all located in the Minneapolis area.

The 13 HO clients interviewed consisted of seven males and six females. Over half (54%) were in the 26-35 year old range and single. Most clients (36%) have a two-year or vocational college degree. Most business owners (43%) also have achieved the same level of education. HO clients are more ethnically diverse than BD clients. They are Ethiopians, Liberians, Somali, White and Asian Indian, with Ethiopians, Somali and White comprising the largest groups at 23 percent each. English is the primary language spoken at home by a majority of clients (62%). Two-thirds of HO clients interviewed are employed full-time, and most of them (38%) earn an annual income of \$40,000-\$49,000. Overall, HO clients earn more than BD clients. Sixty percent of these clients were the first in their family to come to the United States. HO clients who have purchased their own homes are

more geographically dispersed than BD clients who own businesses. Their homes are located in St. Paul and Minneapolis and their suburbs, across 10 zip code areas with one or two homes located in each area.

Clients who attended the training only and have not opened their own business participated in the program at various times. One client each attended the training in December 2003, March 2005 and June 2005, while two clients attended the training in February 2006. All five successfully completed the BD training.

HO training-only clients interviewed for this study participated in the program within the past year – August 2005, February 2006, July 2006 (two clients) and unknown for one client. All five successfully completed the Homestretch training.

Client Background Information

To provide some context to clients' responses regarding the impact of the programs, the survey asked clients questions about any previous training they have received, how they learned about the program, and their expectations.

None of the BD or HO clients have had any previous training on business development or home ownership, thus the learning experience with ADC was quite new for them.

Three-quarters of the BD clients learned about the program from a friend or relative. They were quite intentional in coming to ADC for assistance: sixty percent already had plans to open their own business and thus participated in the program mainly because they wanted to know how to go about it. A third of the clients cited reasons other than those listed in the survey including: already owns a business but wanted more training; already owns a business but wanted to expand it, needed loan to buy a new truck, and, needed to improve existing business and a loan to pay bills and debts and to get more inventory. They chose ADC's BD program specifically because it is the only one they know that can help them (42%). Other reasons they gave include: the Islamic financing loan option (2 clients); has seen what ADC has done for others, and ADC staff have the same culture and language as the client.

HO clients learned about the program mostly from a friend or relative (31%) and from a lender or mortgage company (31%). The result for both the BD and HO programs reveals that word-of-mouth is the most common mode through which the community learns about ADC activities. A large majority of HO clients interviewed (84%) decided to participate in the program because they had plans to purchase a home and wanted to know how to go about it. They chose to come to ADC because they were told ADC was good (38%) but for half of them it was because the location and the schedule of the training was convenient (50%).

Clients had various expectations when they signed up for the two programs at ADC, ranging from specifics such as learning about how to design a business plan or how to diversify a business and

obtaining a loan, to learning about general areas such as the U.S. financial system and the basics of business management and homeownership.

The BD clients had the following expectations:

- To learn about business ownership and the U.S. financial system (2 clients)
- To learn how to design a business plan and get a loan
- To gain some entrepreneurship qualities and to learn about leadership and business, to learn about business management (2 clients)
- To learn about business diversification and the U.S. business and financial systems
- To learn skills to run a business/succeed in business (3 clients)
- To get a loan and buy own truck (2 clients)
- To get a loan/interest-free loan (4 clients)
- No expectations, went in with an open mind

The HO clients had the following expectations:

- To learn everything about homeownership, to become well-informed about homeownership, to gain a better understanding of the home-buying process (7 clients)
- To complete the training successfully with information
- To complete the training to be able to close on a house
- To find out if homeownership is attainable to him
- To get more information and be ready when it comes time to buy a home
- Already owns a house and wants to learn about being a homeowner
- No expectations

Clients who have opened their own business and purchased their own home were asked if the program met their expectations. A majority of the BD clients (80%) and HO clients (69%) said it met their expectations “very well.”

Clients who participated in the training only were asked why they decided not to open their own business. Two BD clients said they realized they weren’t ready for it, and one said his initial plan differed from what ADC recommended and he decided to wait until he has learned more about the system. The question did not apply to two BD clients because they already owned businesses and merely wanted to learn more about business management and successful relocation. Three HO clients decided not to purchase a home because their financial situation had changed and thus they had other priorities; one client realized they didn’t really want to own a home and another client realized they weren’t ready.

Of the three clients who were not able to open businesses, two said that ADC was instrumental in their decision; one client said ADC could not offer him a loan and the other said ADC advised him to take his time in looking for the right truck for the trucking business he planned to open. As to whether there was anything that ADC could have done to help them proceed with starting a business, one said he would have preferred a direct loan from ADC and the other two said none.

All five training-only HO clients said ADC was not instrumental in their decision to not purchase a home, and there was nothing that ADC could have done to help change their decision.

ADC Impact

To determine the impact of the program on clients, the survey asked them about what and how much they learned and the application of those lessons, and the extent to which the programs have increased their learning and improved their skills based on each program's evaluation outcomes (see program outcome models).

A majority of business owners (80%) reported that the BD program prepared them "very well" to become business owners. All owners and non-owners said they learned "a lot" about what's involved in starting a business and all but one business owner said they have been able to use what they learned in the program "very well" in their business operations.

Among business owners, all but one said they learned everything they needed to know about starting a business. Two-thirds cited specific lessons they found most helpful as they prepared to open their business:

- Cash flow analysis, cash flow projections (3 clients)
- Balance sheet (2 clients)
- Income statement
- Financial record keeping
- Check balancing
- Marketing and promotional tools, targeting markets, approaching businesses (3 clients)
- Competition analysis
- Business planning
- Business management
- How to get cheap inventory
- Networking

In regard to managing their business from day-to-day, 89 percent said they found specific lessons most helpful, namely:

- Cash flow analysis (4 clients)
- Balance sheet (2 clients)
- Income statements (2 clients)
- Business management (2 clients)
- Analyzing the competition and bringing something different
- Target market analysis
- Bookkeeping

Fifty-seven percent of the homeowners said the HO program prepared them to become a homeowner "quite well" and 43% said it prepared them "very well." Over half (54%) said they learned "a lot" and 38% said they learned "quite a lot" about what's involved in purchasing a home. Clients have been able to make use of that knowledge "very well" (29%) or "quite well" (57%).

All but one homeowner said there are specific lessons from the HO program that they found most helpful as they prepared to purchase a home and they are:

- Creditors and credit issues
- Choosing a home
- Home inspection procedures
- How to get a good real estate agent
- Home insurance
- Closing process (2)
- Avoiding foreclosure

However, just over a third said there were specific lessons from the program they found most helpful since they began living in their new home. Two clients did not name these specific lessons, but one client said it was the lesson on “learning to prepare in advance.” Only one client wished they had learned some things in the program before they purchased their own home, but the client did not specify which ones these are.

Even though they did not open a business, the training-only BD clients said that certain lessons offered by the program are still helpful to them today:

- Cash flow analysis (5 clients)
- Cash flow projections (3 clients)
- Target market analysis (3 clients)
- Income statements and balance sheets (3 clients)
- Company description (2 clients)
- Company mission (2 clients)
- Competition analysis (2 clients)
- Personal and company credit analysis (2 clients)
- Management (2 clients)
- Marketing and promotional tools
- Lease agreements

The training-only HO clients felt the same way, saying they consider the following lessons helpful even though they do not own a home:

- Qualifying for a mortgage (4 clients)
- The loan application process (4 clients)
- Shopping for a home (4 clients)
- Knowing if home ownership is right for you (3 clients)
- Lifelong money management (3 clients)
- Life as a home owner (3 clients)
- Financing a home (2 clients)
- The closing process (2 clients)
- Preventing foreclosure (2 clients)

As to the various ways the program has helped them, the survey revealed the following:

- 67% of business owners said the BD program increased their understanding of the U.S. financial system “a lot.” This percentage was 43% for homeowners.
- 100% of business owners said the BD program improved their ability to assess their readiness to own a business “a lot.” This percentage was 67% for homeowners.
- 83% of business owners said their financial situation now is better than it was before they participated in ADC’s programs. They attributed this improvement to ADC “somewhat” (38%), “quite a lot” (25%) or “a lot” (38%). Only two homeowners (25%) said their financial situation now is better than before they came to ADC (data on attribution to ADC is missing for both clients). This can be due to either the financial literacy lessons from ADC or income from their new business, but it also suggests that some factors are at play aside from ADC.

The survey revealed additional outcomes for business owners:

- 67% of business owners said the BD program helped increase their **confidence** to negotiate with business, financial and regulatory entities “a lot.”
- The percentage of business owners who said the program helped improve their **ability** to negotiate with business, financial and regulatory entities “quite a lot” was 33%, while those who said it improved this ability “a lot” was 44%.”

The survey also provided information on additional outcomes for homeowners:

- None of the clients has received credit repair counseling since participating in the HO program. However, clients were not asked if they felt they needed credit repair counseling.
- Only one client has obtained a copy of their credit report since enrolling in the program, and this was done upon ADC’s suggestion. This client obtained the report without assistance from ADC.
- None of the homeowners have tried to dispute or clean up their credit records since participating in the HO program. However, they were not asked if they felt they needed to do this.
- Five of the eight homeowner-clients already found financing or were in the process of getting financing before coming to ADC and one had just bought a home. Among those who sought ADC’s assistance in finding financing, however, it didn’t take long for them to secure it. For three clients, it ranged from two weeks to eight months, with a mean of 3.5 months and a median of two months. One client found the lender through ADC.
- As soon as they got financing, it didn’t take long either for them to close on their home. For six clients on which data is available, this period ranged from a minimum of two weeks to a maximum of two months, with a mean of 1.2 months and a median of one month.
- They had a number of sources for financing:
 - RMG Mortgage (1 client)
 - US Bank (2 clients)
 - Wells Fargo Bank (4 clients)
- All but one homeowner have never been delinquent with their mortgage payments since participating in the HO program
- All but one homeowner have never defaulted on a home loan since participating in the program

- Sixty-seven percent of homeowners are able to deal with home repair problems when they come up
- Thirty-eight percent of homeowners said the HO program helped increase their knowledge of working with home repair contractors and other repair professionals “a lot” (25% said “quite a lot”)
- Two of the homeowners used the homebuyer resources offered by ADC. One client used the resources to find an insurance agent (data was missing for the other client)

ADC clients faced a wide range of challenges. As with any other business, BD clients have had to deal with competition, marketing, financial hardships, and lack of knowledge and experience in dealing with some problems in the business. Specifically, they said:

- The price of gas is too high and it’s hard to get loads to deliver
- Competition from the same businesses in surrounding areas
- Lack of knowledge to deal with financial hardships
- Lack of experience in searching for resources (2)
- Getting held up, robbed and broken into
- Staying open, establishing and running a new business (2)
- Getting/keeping inventory (3)
- Impatience in the first months of the business and wanting to see immediate good results
- Marketing the business, getting display equipment needed
- Building customer base (2)
- Finding a suitable location for the business (2)
- Not being able to get a receipt for used equipment bought and thus cannot get reimbursed
- Not being able to come up with rent money
- Balancing bills
- Small profit margin

Only seven out of 12 business owners asked for help in dealing with the challenges. They turned to ADC (6 clients), the Neighborhood Development Center and family for help. Additionally, they said the lessons they learned from the ADC training were helpful in dealing with the challenges (56% said they were “quite helpful” and 44% said they were “very helpful”).

Two homeowners cited keeping their homes clean, living alone, and paying high property taxes as major challenges. They did not seek help in dealing with the challenges. As to whether the lessons they learned from ADC were helpful, one client said they were “somewhat helpful” while the other client said they were “not at all helpful.” Three clients have not moved into their homes and thus have not faced challenges, while three other clients said they have not encountered any challenges.

This evaluation sought to find out if ADC’s clientele derived unique benefits or satisfaction from business or home ownership. The survey revealed that the benefits are no different from those that a more general population would derive. The family benefit they mentioned is less commonly cited in the literature, although generalization is not possible since it was mentioned by only one BD client and one HO client. For business owners the benefits are being their own boss, greater control, business as a financial asset, financial rewards, and family involvement; for homeowners the benefits

are a sense of independence, pride, confidence and responsibility; financial benefits, and a safe place for the children.

In particular, the benefits of owning a business according to BD clients are:

- Being own boss
 - Can open and close any time and have own key
 - Independence in business decision-making (2)
 - Gratification, pride and satisfaction
- Greater ownership
 - Being in charge of your own money, controlling own finances and bank account, financial independence (3)
 - Being able to invest in own future
 - Being in charge of own effort and sustainability
- Being able to offer a service that people need
- Being more relaxed because you own the business
- Family benefits – having whole family involved in the business, especially the children, and being able to teach the children how to be independent
- Financial rewards
- Challenging – going through the journey without a destination, excitement of putting puzzles together and solving problems, greater reward when you work hard for something
- Can't tell yet, still struggling

The benefits of homeownership according to HO clients are:

- Increases wealth; having own asset and property; having an investment (6 clients)
- Gives sense of independence, no landlord telling you what to do; freedom to do anything (3 clients)
- Mortgage interest is tax deductible
- Increases credit score; builds credit history
- Teaches responsibility
- It is a statement of pride and increases confidence
- Safety and privacy for children

Overall Assessment of ADC

The survey asked clients to assess staff, the programs, their experience in the program, and ADC as an organization.

Clients were asked if ADC program staff possessed certain qualities: knowledgeable about the subject matter, caring and warm towards clients, showed understanding and respect for their culture, responsive to their questions and concerns, and gave useful suggestions and recommendations. Ninety-two to 100 percent of business owners and 100% of homeowners interviewed said ADC's program staff possessed all these qualities (92% was the proportion of business owners who felt ADC staff were responsive to their questions and concerns).

Three clients said they liked everything about the BD program. Others mentioned specific things they liked the most about the program:

- ADC encourages African immigrants to establish their own business, lessons on how to start a business, training (6 clients)
- ADC staff, suggestions and recommendations and other help from staff (3 clients)
- Networking, relationships
- Consultations
- ADC helped provide “loan”
- Loan

When asked what they liked the least about the BD program, eight out of 12 clients said there was “none.” Only two clients said something about what they liked the least: the lack of space in class and that ADC staff did not respond in a timely manner when they left messages for them.

Homeowners said they liked the following the most about the HO program:

- General:
 - Booklet of information
 - Knowing all questions would be answered, knowing they had full service
 - How informed and appropriate all the speakers were, how there were discussions and answers to our questions; Knowledge of trainers; Excellent presenters (3)
 - It was well-rounded
 - The idea of ADC having a defined process to give information and a package that was well put together; they were very organized
 - Food (2)
- Specific:
 - Learning about saving money for mortgage and retirement
 - Lesson about credit because previously was not knowledgeable about the U.S. financial system

Six homeowners said there was nothing they liked the least about the HO program. For two clients who had something to say, one client did not like that ADC was very remote and hard to find, while another found the training too long.

Overall, 100% of BD clients and 69% of HO clients were “very satisfied” with the program. All BD clients and 85% of HO clients would recommend ADC to others who might be thinking of starting a business or purchasing a home.

Among the 12 business owners, nine (75%) said that there was no other place they could have gone to for assistance if ADC were not around. Only one homeowner felt the same way. Other places that HO clients said they could have gone to include: Home Ownership Center in St. Paul, a realtor, and Wells Fargo Bank.

Ownership of a business or home was not the only overall benefit from participation in ADC programs. Seven business owners said they obtained other benefits including increased understanding or learning, a wider network of friends, and an opportunity to work for themselves.

- Increased understanding or learning
 - Understanding how the U.S. financial system works
 - Learning about customer service and satisfaction
 - Learning more about diversifying business
 - Learning about planning, patience, and research required in business ownership
- Wider network of friends
 - Meeting new, interesting and helpful people
 - Meeting the ADC staff who are like extended family
- Opportunity to work for self

Two out of eight homeowners also talked about other benefits to their participation in the HO program, and these were “meeting a lot of good people” and “participating in the Business Development class.” Even though the training-only HO clients did not purchase a home, they obtained other benefits from participating in the program including:

- Gained knowledge that will stay with me when ready to purchase a home
- Learned about mortgage business and processes
- Learned about home ownership

When the training-only BD clients were asked if they still plan to start a business, three of five said yes (question did not apply to two clients who already own a business) and that they would come back to ADC when that time comes. All five HO training-only clients said they still plan to purchase homes. Asked if they would come back to ADC for help in the future, four said “yes” and one said “maybe.”

Clients’ answers were mixed when asked about how well they felt the African community in Minnesota is aware of ADC and how well ADC is received in the community. Although some said a lot of people or most people in the African community are aware of ADC, there were those who felt ADC needs to do more to raise awareness.

BD clients said the following:

- A lot of people are aware/very well aware (6 clients)
- Most people are aware (2 clients)
- They are aware, but not very well (2 clients)
- A lot of people don’t know, even in places where Somalis live and congregate; need to publicize more (hand out flyers at African-owned restaurants and malls)
- About 30-40 percent is aware; need to expand awareness
- The word hasn’t spread
- Don’t know, not sure (4 clients)

HO clients had these to say:

- Very well aware (3 clients)

- Somewhat aware
- Not aware
- Not everyone is aware
- Don't know (6 clients)
- Don't know, not African

Despite the lack of awareness, however, many of the interviewees felt that ADC is well received by those who know it. BD clients said the following about the subject:

- ADC is well/very well received (11 clients)
- ADC is received by all in African community (2 clients)
- Don't know (3 clients)
- No comment (1 client)

HO clients had these to say:

- Very well received (3 clients)
- They're happy with ADC
- Not well
- Don't know (8 clients)

Other Comments from Clients

When the survey asked clients for final comments, 11 BD program clients either expressed a mix of gratitude or appreciation for ADC or offered suggestions for improving the program. The suggestions were for ADC to expand to other areas in Minnesota, to make more interest-free loans available, to periodically follow-up with clients who have completed the program, and to translate program materials to Somali. They said:

- Suggestions:
 - Expand the program, build more branches and outreach offices in places like Willmar, Rochester and St. Cloud where there is a growing number of Somalis who want to invest in and start their own business (3 clients)
 - Everything is excellent but would like to ask ADC to put more effort, time and money into making interest-free loans available because a lot of people are looking for that
 - Follow-up with new business owners periodically and help them come up with marketing strategies
 - It would be good to translate all materials to Somali
 - Stress the Dos and Don'ts of business and competition
- Gratitude and appreciation for ADC:
 - Experience with ADC has been wonderful
 - Good job, thank you
 - Keep up what you're doing
 - Thank you for the help and hospitality
 - Happy that ADC helps minorities, single moms, and anyone seeking assistance; likes how ADC has improved people and their credit without too many restrictions and conditions; they give people a chance

- Working for self is a challenge but also satisfying because you're working towards a bigger goal, and ADC taught them to become committed and persistent

Only one HO client offered a suggestion, and three clients praised ADC for a job well done.

- Excellent job!
- You're doing a good job.
- I really like it, especially the lunch.
- The experience was good. I would suggest having a better location and more food options

Combined Findings for All Clients

The combined findings for all BD and HO clients interviewed are discussed in this section. The summary tables on common items in the BD and HO client surveys can be found in **Appendix M**.

A total of 30 ADC clients were interviewed: 17 Business Development (BD) program clients and 13 Home Ownership (HO) training program clients. The 17 BD clients consisted of 12 clients who have opened their own business since completing the BD training and five clients who took the training only. The 13 HO clients consisted of 8 clients who have purchased their own homes since completing the Homestretch training and five clients who took the training only. They have the following demographic characteristics:

- 53% male and 47% female
- Most (40%) are in the 26-35 age group
- 52% are married and living with their spouse/partner
- Most have a high school/GED diploma or a two-year or vocational college degree (21% each).
- 60% are Somali and 66% speak Somali as their primary language
- 59% said they were the first one in their family to come to the United States.
- 83% work full time
- Most (18%) earn \$40,000-49,000 per year and a slightly smaller percentage (17%) earn \$20,000-29,000 or \$30,000-39,000
- Household size ranged from 1 to 9 people with a mean of 3.7 and a median of 3

Summary findings below include only those response categories with the highest percentages.

Pre-program background information on clients:

- None of the clients have taken other BD/HO training before coming to ADC.
- 57% found out about ADC's programs through a friend or relative
- 71% decided to participate in the BD/HO program because they had plans to open their business/purchase a home and wanted to know how to go about this
- 40% chose to come to ADC for "other" reasons that included: All of the Above ("It's the only program I know," "It's geared towards my culture," "I know the staff," "I was told that ADC is good"); Islamic financing loan option; saw what ADC has done for others and

thought ADC could do the same for him/her and also because ADC staff have the same culture and language; location was convenient; and, and time was convenient.

- 83% felt the program met their expectations “very well”

Impact of ADC

- 65% felt the BD/HO program prepared them to become a business owner/homeowner “very well”
- 78% felt they learned “a lot” about what’s involved in starting a business/purchasing a home
- 65% said they have been able to use what they learned “very well”
- 56% said the BD/HO program helped increased their knowledge of the U.S. financial system “a lot”
- 85% said the BD/HO program helped improve their ability to assess readiness to own a business/home “a lot”
- All clients felt that the BD/HO program staff was knowledgeable about the subject matter, caring and warm towards them, understood and respected their culture, and gave useful suggestions and recommendations; 95% felt the program staff responded to their questions and concerns well and 5% felt they did this only “somewhat”

Additional information on training-only clients:

- 38% decided not to start a business/purchase a home because they realized they weren’t ready; 38% also said their financial situation, and thus their priorities, changed
- 75% said ADC did not have a role in their decision to not start a business/purchase a home
- All training-only clients still have plans of starting a business/purchasing a home, and 88% of them would come back to ADC when that time comes

Overall assessment of ADC

- 93% would recommend ADC to others who might be thinking of starting a business or purchasing a home
- 59% said there was no other place they could have gone to for assistance if they didn’t come to ADC (other places mentioned were: Home Ownership Center, Neighborhood Development Corporation and Wells Fargo Bank)
- 86% were “very satisfied” with ADC overall
- The responses were mixed in regards to how well they felt the African community in Minnesota is aware of ADC
 - 9 clients said a lot of people are aware or very aware of ADC
 - 6 clients said most people in the community are aware of ADC or that people are somewhat aware of ADC
 - 5 said a lot of people don’t know/not aware of ADC or that the word hasn’t spread
 - 11 people said they “don’t know” enough about ADC to respond to the question
- There was also a mix in the responses to the question on how well ADC is received by the African community in Minnesota, but they were mostly positive
 - 17 clients said ADC is well received in the African community and that they’re happy with ADC
 - 1 client said ADC is not well received
 - 12 clients either “don’t know” or had no comment

Key Informant Interviews

Rainbow Research conducted 12 key informant interviews for this study. Each interviewee belonged in one of four categories: program staff, board member, partner (organization or funder), and community leader. Rainbow asked ADC to create a list of individuals who are familiar with ADC and its programs, and who as a group can give an unbiased, well-rounded view of ADC's performance as an organization and its impact on the community, particularly the African immigrant community in Minnesota. The key informants interviewed for this study included:

- ADC staff:
 - Loan, Investment and Technology Manager
 - Homeownership and Financial Literacy Director
- ADC board member:
 - Board president, currently an employee at a financial services company
 - Board vice-president, currently an employee at the West Bank Community Development Corporation (CDC)
- Funder:
 - Senior Program Officer at Twin Cities Local Initiatives Support Corporation (LISC)
 - Senior Program Officer at the Saint Paul Foundation
- Partner Organization:
 - Executive Director of Minneapolis Consortium of Community Developers (MCCD)
 - Executive Director of Cultural Wellness Center
- Community Leader:
 - Employee of an investment bank and institutional securities company
 - Employee of the Minneapolis Public Library
 - Editor of an African newspaper
 - Student at the University of Minnesota

Rainbow conducted telephone interviews that each lasted 30 to 60 minutes. The five interview tools can be found in **Appendices H through I**. The key informants offered their views on five general areas:

1. **Relationship Development.** When and how did their relationship with ADC begin? What is their understanding of their respective roles and responsibilities in relation to ADC? What are the mutual benefits from their involvement with ADC? What are the barriers and challenges in the relationship and how can it be better?
2. **Organizational Credibility.** To what extent is the African community in Minnesota aware of ADC and to what extent is it received in the community?
3. **Organizational Effectiveness and Community Impact.** What are ADC's outstanding features and what have been its key accomplishments? What are ADC's weaknesses or limitations upon which it can improve? How is ADC's work making a difference among African immigrants, both at the individual and community levels?
4. **Organizational Growth and Development.** How can ADC serve its clients better with the services it currently offers? What are some potential areas for expansion? Should ADC continue with its strategic focus?

5. **The Future of ADC.** Can ADC sustain itself? How can it remain viable? How do they see ADC two to five years from now?

Relationship Development

We asked the key informants to reflect on their early and current relationships with ADC. Our key informants clearly understand their roles in the organization and how they interface with the work of others at ADC. The staff is especially aware of their respective roles and how they work together to help meet the needs of their clients. They are most proud of how they are able to prepare their clients well for business or home ownership. This coincides with what clients said in the survey. Sixty-five percent said ADC prepared them to become business or home owners “very well” and 35% said ADC prepared them “quite well.”

Non-staff key informants began their relationship with ADC in various ways: when they met a staff member in the process of doing some community work where ADC was either the focus of the community gathering or was a participant in the community gathering. Thus, ADC attracts people mainly through its community involvement. Some of these connections were through ADC Executive Director Hussein Samatar’s involvement with other organizations (LISC, NDC, MCCD) and former employer (Wells Fargo Bank). Thus, Hussein Samatar has been responsible for bringing new leadership to the organization through board membership and for laying the groundwork for the formation of ADC.

Hussein Samatar’s activities at Wells Fargo and MCCD heightened his awareness of the need to create a mechanism to reach out to the African Immigrant communities to provide them with opportunities for increased economic self sufficiency. The challenge was to find the right vehicle to bridge the social, cultural and economic gap between African communities and the mainstream community which controlled most of the resources needed to gain economic self-sufficiency. Samatar’s concept of an African development center was the kind of vehicle needed to address the problem. ADC would be grounded in African tradition and culture, with leadership that understood that tradition as well as the American financial and economic systems.

Samatar’s experiences with Wells Fargo and MCCD’s loan committee activities exposed him to the many different networks critical to community economic development. ADC’s survival and future growth and development would depend on its ability to tap into these multiple networks. MCCD became an important network for ADC because it had access to capital and could provide a backroom function in helping ADC access capital for its community that might not otherwise be available. According to the MCCD’s Executive Director, a partnership between MCCD and ADC seemed like an obvious choice. Such a partnership could “provide connections to a community that MCCD would not otherwise reach. MCCD is in business to promote development. ADC is in business to find business opportunities for its clients. Capital resources are needed, MCCD has access to capital resources; ADC has access to clients who need capital resources. MCCD is not in a position to directly serve these clients, ADC is.”

Other partnerships growing out of Samatar's Wells Fargo experience include West Bank CDC, which initially exposed Samatar to MCCD, LISC and Payne-Lake Community Partners which introduced him to the Saint Paul Foundation. West Bank CDC subsequently provided ADC with its first office space and LISC and the Saint Paul Foundation provided funding support. Partnership development is a priority for ADC's future development. ADC has been able to attract a diverse group of partners to share in its future growth and development.

According to the community leaders interviewed, they decided to become involved with ADC because they were impressed with the staff and with what ADC does and its reputation in the community. One said ADC is "a highly professional and committed organization." The African newspaper editor said his paper tracks ADC because "they are so heavily invested in the African community."

When asked what benefits their involvement with ADC brings, the key informants said it fits well with their personal and professional interests. The community leaders said they derive a lot of personal fulfillment from the relationship with ADC in that: they have a role model in Hussein Samatar to look up to that encourages them to develop their own professional capacity further; they are able to fulfill their responsibility to the community of informing the people about successful African-oriented organizations; and, it is a pleasure to be associated with an organization that is "the pride and joy of the community."

A board member commented that his involvement with ADC fits his own interests and philosophy in life which is "all about education and building wealth and giving back to the community." ADC partners and funders also find that ADC's work fit their organizations' mission well. One partner said her organization is all about community development, and so is ADC; a funder said their foundation works to build community capacity, and so does ADC.

The relationship goes both ways. ADC has also benefited from these relationships by receiving referrals from partner organizations and thus increasing its client base.

Only one of the partners identified a challenge in the relationship, but this was early on in the partnership. When ADC was trying to become a member of MCCD there was some concern that there wouldn't be enough financial resources available for all members, and there was also lack of understanding about the African culture, but these have all been resolved.

They have some ideas on how the partnership could be expanded. Together, ADC and its partners could collaborate more with financial and banking institutions to help them realize their potential in African immigrant communities, especially those that observe Islamic financing laws. In order for this to happen ADC needs to grow its capacity in terms of staff and financial resources. Another partner would like to create an African American economic development center that is akin to ADC, and that for this to happen they would like ADC to share with them its experience in building their organization.

The interviewees continue to be involved in ADC by either becoming a client or promoting ADC any way they can. For example, an ADC community leader engaged ADC as a sponsor of his KMOJ radio program, which provided an opportunity for him to discuss ADC and its programs.

Organizational Credibility

ADC is a new organization. While it is taking steps to secure the resources it needs to operate, at the same time it is building community credibility. In the case of ADC there is no single community in which it must build credibility; rather, it must build credibility in multiple communities that are both multicultural and multiracial. This suggests that ADC needs a leadership that can function within and across cultures and build cross-cultural bridges, particularly a bridge to the mainstream community which controls the resources key to ADC's success. In key informant interviews, Rainbow was interested in learning how the interviewees perceived ADC's progress toward building community credibility and viability in the long-run.

All key informants believe that ADC has the right person in its Executive Director, Hussein Samatar, to build and sustain community credibility. He is well regarded in the business, finance and nonprofit communities. In many ways he is regarded as an important public figure with skills to help build and usher ADC in the community.

In the interviews, key informants were asked how well ADC is known and received in the African community. According to them a significant part to all of the people in the Minneapolis/St. Paul area is aware of ADC, but some said awareness could be better (this is consistent with the survey findings which revealed that a third of clients felt that some people in the African community are not aware or only somewhat aware of ADC). Most key informants believe ADC is focusing its efforts primarily in the Twin Cities area, thus they are better known here than in places like Rochester and St. Cloud where the African immigrant population is growing. Some respondents would like to see that change, but also recognize that resources are not yet available to make it happen. One respondent's opinion was that the leadership in the business and housing sectors would have to come from those respective communities before one could expect to see an organization like ADC make significant investments beyond the Twin Cities.

All except one key informant said ADC is well-received in the African communities throughout Minnesota, and is also consistent with what clients said in the survey. A funder who is not well acquainted with ADC's work couldn't answer the question directly, but acknowledged that there is "a lot of activity" in the African community because of ADC.

When key informants were asked how ADC can become better known in the African community they said:

- Continue to do good work so people can tell others
- Organize forums and community meetings and get people's input on what ADC can do for the community

- Have presence in the African media to let people know about ADC, use technology (keep website current), provide sufficient information to people who walk in
- Get more involved with grassroots organizations serving African communities

Organizational Effectiveness and Community Impact

Hussein Samatar, ADC's Executive Director, is focused on strengthening ADC's organizational capacity. It is reflected in the staff selected to implement ADC's program, and community and business leaders recruited to become board members and partners in organizational capacity-building and community economic development. Most recently ADC engaged an outside evaluator (Rainbow Research) to help define what success looks like and how to measure it. The outcome of this process can help ADC achieve its goals.

Key informants were asked what they considered to be the most outstanding feature of ADC as an organization. Often cited was the ADC staff. They lauded its diversity, cultural competence, skills, good relationship building skills, and high morale. They also named ADC's sound management, clear roles and objectives, connections with the community including individuals, businesses and economic development organizations.

Key informants were asked what they felt were ADC's key accomplishments in the past two years. High on their list is the role that ADC played in helping African business secure financing so they could participate in the Midtown Global Market project. Some key informants believe that ADC's important role in helping make the Midtown Global Market a reality adds to ADC's status as a community economic development organization. Other ADC's accomplishments cited by key informants are both tangible and intangible and include:

- Establishing a reliable business service for African immigrant businesses and potential business owners;
- Providing 37 business development loans, 80% of which were made to start-up businesses and continuing to provide them with technical assistance;
- Identifying financial systems needed for financial success, having the capacity to interpret these systems to clients, and teaching clients how to navigate them;
- Being the most the productive lending member of MCCD, they are reaching a community that might otherwise not get served;
- Keeping community people involved in every part of ADC's work; and,
- Being a community resource to larger institutions seeking to constructively engage with the African immigrant community.

Rainbow also asked the key informants whether they thought ADC was having an impact in the community. All key informants believe that ADC is having a social and economic impact in the African community. They were able to cite many specific instances where ADC's work is making a difference in the lives of many Africans.

At the individual level, most often cited was ADC's role in assisting individuals finance and invest in businesses and houses. This has led to:

- The realization of many people's dreams;
- Economic self-sufficiency;
- Increased confidence and pride; and,
- Increased financial literacy and knowledge of the U.S. financial systems and how to function well within them.

The last point is consistent with what most clients said in the survey: 96% said they learned “quite a lot” or “a lot” about what’s involved in starting a business or purchasing a home, 89% said they have been able to use what they learned “quite well” or “very well,” and 94% said ADC increased their knowledge of the U.S. financial system “quite a lot” or “a lot.”

Key informants also spoke of ADC’s role in building personal and professional relationships between individuals and between individuals and institutions, of building organizations, of creating leaders, and building trust among people in the community.

At the community level, the key informants said ADC accomplished the following for the African community in Minnesota:

- Gave the community hope;
- Provided the community with a voice;
- Changed the people’s perspective on power, recognition and respect;
- Served as a catalyst for community change;
- Created wealth; and,
- Elevated the level of business excellence.

ADC also has had an indirect effect on African communities outside of Minnesota. Africans in Minnesota have relatives in other states and other parts of the world, and thus they are able to share with them the knowledge and wealth they gained as a result of ADC. One key informant said that ADC is “the conduit of information, resources, and technical assistance internationally” for clients that have families outside of Minnesota.

Organizational Growth and Development

ADC’s mission is “to work with African communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment.” There are two objectives that underlie this mission: encourage wealth preservation in the African community, and increase participation by Africans in the various systems. The key informants provided their perspectives on ADC’s progress toward achieving its mission.

The key informants believe that financial literacy, homeownership and business development are important programmatic strategies for achieving economic self-sufficiency in African communities. This position is supported by the board and is delegated to staff for implementation.

According to the HO program director, ADC’s challenge is to design and implement a program that can increase the clients’ knowledge about the home buying process, prepare them for home buying

and homeownership, help them avoid home buying mistakes and help them maintain homeownership once they have made a purchase. Another challenge is to give clients access to capital in line with their faith, provide them with options that they understand and help them with their business plan whether they apply for loan or not.

ADC works with clients where they are in terms of their knowledge and understanding of credit and finance. Some clients have had negative experiences in seeking financing. They may have come up against predatory lenders or received false information from friends and others. Clients sometimes look to ADC to provide answers to questions they have regarding their prior experiences in seeking financing homes or businesses. ADC does not always have the answers, but what it does is provide clients with the best information they have on hand and to try to get answers to clients' unanswered questions by tapping other information sources. One strategy ADC uses is to invite outside speakers to talk about subjects where ADC staff's knowledge is more limited. It should be noted that in the client survey, three respondents were quite impressed with the trainers and presenters, and with how informed and appropriate they were.

There is a special challenge on the business development side of the program. The BD program director serves the dual role of lender and collector. It sometimes puts ADC in a position of second-guessing its decision to make a loan when they experience problems collecting. Ideally, ADC would like to separate the role of lender and collector. In the future, ADC will explore hiring someone who can focus more on the collection side so ADC as a lender can spend more time strengthening relations with clients.

Rainbow asked key informants how they felt about the strategic direction that ADC has taken to get a sense of the various roles they saw for ADC in the African community. First, did they feel that encouraging wealth preservation in the African community is an appropriate role for ADC? (This means, for example, that instead of African business owners paying rent, ADC would like to see them become the property owners so the wealth stays in the community.) If so, do they see evidence of it happening, and if not, what does ADC need to do to make it happen?

All but two (who didn't know enough to comment) agreed that encouraging wealth preservation in the African community is an appropriate role for ADC. Wealth is leaving the community because of poor personal habits and business practices. People don't know how to save; or they don't plan their businesses well and thus when it fails they sell it to another African who then proceeds to commit the same mistake. Education is the key and that is what ADC is doing. They see signs of wealth preservation happening in people that are setting up their own businesses, especially those in the Midtown Global Market, and those that are hiring employees from within the community.

However, one key informant qualified the response by saying it's an appropriate role for ADC "but only to a certain limit." According to this key informant, it is the business owners who have to become social activists, not ADC. Business owners have to "step up to the plate and bring about changes in their own community." Two said they prefer a different term; one preferred the term "asset building" while the other preferred "wealth acquisition."

A second question to key informants was, did they feel that encouraging participation of Africans in the financial, educational, and regulatory institutions is an appropriate role for ADC? (This means, for example, that instead of merely following the laws or policy, Africans will become engaged in the law-or policy-making processes regarding matters that concern them.) If so, do they see evidence of it happening, and if not, what does ADC need to do to make it happen? Two key informants felt it was not an appropriate role for ADC (they viewed this as activism or advocacy and that engaging in these activities would only detract ADC from its mission); one key informant said he's not aware of it happening; and, the rest agreed that it was an appropriate role for ADC.

Many Africans have difficulty understanding the regulatory environments. ADC has a critical role to play in helping Africans become more financially literate. They need to understand how the system works so they can make changes in the system. It is through education ADC can best serve African communities by giving them the tools to become more organized and united so they will have a bigger voice and better representation. In time, they will be invited to the table to discuss African issues and interests. ADC can also help get people in institutions to promote better understanding. ADC is already leading by example by partnering with institutions and organizations. One example is Hussein Samatar's involvement in the Neighborhood Development Center which gives him access to economic resources. There is also his appointment to the Minneapolis Public Library and Minneapolis Foundation boards, a role which according to one key informant will empower him to challenge the policies and practices that impact his community. One interviewee would like to see ADC challenge the larger financial institutions to become more engaged in African communities and to be more demographically reflective of the communities they serve.

The Future of ADC

ADC has made remarkable progress in a relatively short period of time since it opened for business in 2002. Since then an outstanding staff has been pulled together under the able leadership of Hussein Samatar. ADC has shown that it is a remarkable sprinter, but its long-term future is tied to its ability to become a long distance or marathon runner. Key informants were asked to reflect on ADC's future. What opportunities and challenges lie ahead for ADC?

Most key informant mentioned that although ADC has experienced incredible growth it still has limited capacity to meet many of the community's needs. Most respondents believe that ADC should stick to its core function as it contemplates growth or expansion to meet growing community needs. Staff and board respondents are particularly committed to maintaining that focus. Because of the great need for their services there could be tendencies to get distracted. Staying focused on their mission and core services will continue to be a challenge for ADC. These respondents believe ADC should take a balanced approach to growth.

Several key informants believe that ADC must convince the funding community of its credibility and capacity so that they can secure resources needed to fulfill their mission. According to one key informant, this can be done as long as ADC is able "...to make sure they articulate a purpose that is

charitable and sustainable.” Current ADC staff leadership has been effective in this area, said this key informant.

Over time, it is important for ADC to achieve a position of economic self-sufficiency if it is going to achieve its long-term goals. ADC is a nonprofit entity competing with many other nonprofits for finite resources. ADC needs to find ways to generate income in order to reduce its reliance on grants. Some informants would like to see ADC create business opportunities that can provide it with an ongoing source of income.

Some key informants also want to see ADC develop a more diverse clientele. The perception is that their clients are mostly Somali. ADC should do more to build broad grassroots support.

Most key informants believe ADC serves mostly uninformed or under-informed communities about how to do business in this country. This creates a need to provide broad-based education to African communities on how to do business in the United States, and ADC should address this need.

When key informants were asked about how ADC could improve its services in key areas or if there were specific areas ripe for expansion, they responded by saying:

- Expand Islamic financing to the homeowners program; it’s currently available to business development clients. ADC will need to work with different financial institutions to help them better understand the concept of Islamic financing;
- Acquire or build commercial property so they can lease to African clients in more favorable terms, so they don’t sign month-to-month leases;
- Provide accounting help to businesses (currently under consideration);
- Engage a broader dialogue about how to adapt to American business practices and still maintain cultural integrity; and,
- Become more independent, make bigger loans (only a microlender now), be less reliant on funders and be more self-reliant by generating its own income

Rainbow asked respondents to share their vision for ADC for the coming years. In two to five years, they see ADC in the following ways:

- Fully-grown and fully-staffed, big enough and well known enough;
- It will have found the right size and structure that’s sustainable, slightly larger, will have been through several rounds of strategic planning and articulation of its role in the community;
- A viable statewide program;
- More successful in generating more revenue that will sustain program, growth in earned income, will have an associate executive and executive succession plan, able to sustain a change in leadership;
- Continuing to educate the growing African community about transitions it’s making and how it’s contributing to society;
- Would like to see it become a national organization creating greater impact on public policy and advocacy; and,
- Not that much different from how it is now since they already had significant growth the last three years; they will still grow, but not as much.

We asked our key informants if they felt ADC would continue to be unique in the type of services it provides to the African community, or if there would be a bigger playing field. The respondents were split. Of the 12 responding, four thought ADC would continue to be the provider of these unique services. Four thought others would be able to offer the same services on a par with ADC. They mentioned mainstream social service organizations that serve Africans as well as African-led organizations, some of which are beginning to emerge as exemplified by a group of Somali women who are planning to form a financial cooperative. Finally, four key informants thought there would be other providers, but ADC by far would be the premier provider that could offer well-rounded services under one roof and would be the one to provide the leadership to other providers.

Community leaders were asked if they would recommend ADC to others who might be in need of the kinds of services that ADC offers. All four said yes. ADC clients feel the same way. In survey interviews, 93% said they would recommend ADC to others who might be thinking of starting a business or purchasing a home.

SUMMARY AND LESSONS LEARNED

ADC's goal for the evaluation was "to understand, verify and increase the impact of ADC products and services" on its customers. The process started with engaging ADC staff in the design of outcome models for both the Business Development and Home Ownership training programs to inform and guide the evaluation. The outcomes consisted of short-term and long-term outcomes. The evaluation addressed only those short-term outcomes which could be measured within the January-August time frame for the project. This first-time evaluation for ADC would serve as a benchmark against which it would measure its performance in years to come. The process also provided an opportunity for staff to reflect on when and how the longer-term outcomes would be addressed in the future.

Client Outcomes

The outcomes for the Business Development program based on the BD outcome model and the corresponding evidence from this study are as follows:

3. ADC clients attain economic efficiency
 - Based on ADC data from April 2004 to June 2006:
 - 40 clients have started their own business
 - 8 clients have expanded their business
 - An additional 66 clients have received training although they haven't opened their own business. However, training-only BD clients interviewed for this study said they still have plans of opening a business and they would come back to ADC when that time comes.
 - ADC has invested a total of \$524,292 in African businesses
 - The client survey data also revealed that:
 - 67% of business owners said the BD program increased their understanding of the U.S. financial system "a lot."
 - 100% of business owners said the BD program improved their ability to assess their readiness to own a business "a lot."
 - 83% of business owners said their financial situation now is better than it was before they participated in ADC's programs. They attributed this improvement to ADC "somewhat" (38%), "quite a lot" (25%) or "a lot" (38%).
 - Business owners said the BD program helped increase their **confidence** to negotiate with business, financial and regulatory entities "a lot" (67%) or "quite a lot" (22%)
 - Business owners said the program helped improve their **ability** to negotiate with business, financial and regulatory entities "quite a lot" (33%) or "a lot" (44%)
4. ADC attains standing as a business development and financial resource to the African community and other entities that serve the African community
 - ADC has formed relationships with the following financial institutions/agencies: Wells Fargo Bank, US Bank, Franklin Bank, Associated Bank, Western Bank, and the Federal Reserve Bank of Minneapolis

- ADC has formed relationships with a number of economic development institutions/agencies: Neighborhood Development Center (NDC), Minneapolis Consortium of Community Developers (MCCD), City of Minneapolis – Community Planning & Economic Dept (CPED), Minneapolis Economic Development Association (MEDA), Sparc (neighborhood residential and commercial building investors), and Twin Cities Local Initiatives Support Corporation (LISC).
- ADC provided a number of services to walk-ins and referrals from other agencies: accounting, tax preparation, legal assistance, marketing, insurance
- ADC added new services in response to community needs: Financial Literacy Center and accounting services (currently looking for new collaborator)

The outcomes for the Home Ownership training program based on the HO Outcome model and the corresponding evidence from this study are as follows:

7. ADC clients increase their knowledge of the home ownership process
 - 57% of the homeowners said the HO program prepared them to become a homeowner “quite well” and 43% said it prepared them “very well.”
 - 54% said they learned “a lot” and 38% said they learned “quite a lot” about what’s involved in purchasing a home.
 - 86% has been able to make use of that knowledge (29% said “very well” and 57% said “quite well”)
8. ADC clients improve their financial literacy
 - Business owners said the HO program increased their understanding of the U.S. financial system “a lot” (43%) or “quite a lot” (33%)
9. ADC clients possess the readiness to purchase a home
 - ADC data from December2004-August2006 shows that:
 - 159 clients received Homestretch (curriculum) education
 - 95 clients received general financial counseling
 - 69 clients received credit repair counseling
 - 40 clients received assistance in obtaining a copy of their credit report
 - The client survey data reveals that:
 - The homeowners’ ability to assess their readiness to own a home improved “a lot” (67%) or “quite a lot” (25%)
 - None of the homeowners have tried to dispute or clean up their credit records since participating in the HO program. However, they were not asked if they felt they needed to do this.
10. ADC clients are able to achieve home ownership without difficulty
 - ADC data from December2004-August2006 shows that:
 - 46 families have bought homes during that period
 - 26 clients used the services of an ADC partner
 - Based on client survey data:

- Two homeowners used the homebuyer resources offered by ADC. One client used the resources to find an insurance agent (data was missing for the other client)
- Among those who sought ADC's assistance in finding financing, it didn't take long for them to secure it. For three clients, it ranged from two weeks to eight months, with a mean of 3.5 months and a median of two months. One client found the lender through ADC.
- As soon as they received financing, it didn't take long for them to close on their home. For six clients on which data is available, this period ranged from a minimum of two weeks to a maximum of two months, with a mean of 1.2 months and a median of one month.
- 69% of HO clients were "very satisfied" with the program

11. ADC clients are able to sustain home ownership

- All but one homeowner have never been delinquent with their mortgage payments since participating in the HO program
- All but one homeowner have never defaulted on a home loan since participating in the program
- 67% of homeowners are able to deal with home repair problems when they come up
- Homeowners said the HO program helped increase their knowledge of working with home repair contractors and other repair professionals "a lot" (38%) or "quite a lot" (25%)

12. Incidences of home buying pitfalls in the African community are decreased

- ADC data from December 2004-August 2006 shows that no clients have become victims of predatory sub-prime lending

Other Lessons Learned

In addition to the outcomes specified in the outcome models, other lessons were learned from conducting this study based on information provided by clients and other key informants.

Ninety-four percent of clients work full-time but most of them (41%) earn under \$30,000 a year. Thus, ADC has been effective in reaching low income participants. Also notable is that most of the BD program clients (25%) earn less than \$10,000 a year. One implication of this is that some people may view the program as a job development strategy.

The most common way by which the community learns about ADC activities is word-of-mouth. For some of them, ADC was their only recourse, as evidenced by the 25% of clients that said they came to ADC because it was the only program they knew who could help them. And non-staff key informants said their relationship with ADC began when they met a staff member in the process of doing some community work where ADC was either the focus of the community gathering or was a participant in the community gathering. Thus, ADC attracts people mainly through its community involvement.

The majority of clients felt well served by the BD and HO programs. Overall, 86% were "very satisfied" with ADC, and 93% would recommend ADC to others who might be thinking of starting a business or purchasing a home. All of the community leaders interviewed also said they would recommend ADC to others who might be in need of the kinds of services ADC offers.

Ninety-two to 100 percent of business and home owners interviewed said ADC's staff possessed admirable qualities. They are knowledgeable about the subject matter, caring and warm towards clients, showed understanding and respect for their culture, responsive to their questions and concerns, and gave useful suggestions and recommendations. The ADC staff was often cited by key informants as the organization's most outstanding feature. They lauded its diversity, cultural competence, skills, good relationship building skills, and high morale.

Clients put their confidence in ADC when it comes to making the big decisions, even if it meant not going through with the plan that was their reason for coming to ADC. As an example, two BD clients decided not to start a business when, after going through the training, they realized they weren't ready for it; one client's initial plan differed from what ADC recommended and he decided to wait until he has learned more about the financial system; another client followed ADC's advice to wait until he has found the right truck for his trucking business.

Mere ownership was not the ultimate goal for those that decided to start a business or purchase a home. For business owners it also meant being their own boss, having greater control over their source of living, having a financial asset, reaping the financial rewards (income), and family involvement. For homeowners it also meant a sense of independence, pride, confidence and responsibility, financial benefits (tax breaks), a safe and private place for their children and an opportunity to teach them about the rewards of hard work.

The benefits that clients have derived from participating in the BD and HO programs extend beyond the more tangible business/home ownership or a loan. They also experienced life-enhancing benefits that included increased understanding or learning and a widened social network. But even for those who were unable to start a business or purchase a home, the lessons they learned from attending the training were still helpful in their day-to-day living.

The benefits that clients have received from participating in ADC's business development and home owners programs have provided them with more than a home or business. They have a strong sense of accomplishment. They feel more secure and independent. Owning a home and starting a business have been uplifting experiences that is likely to have some lasting value in the community.

The key informants believe that ADC is having a social and economic impact in the African community, both at the individual and community levels. At the individual level, ADC helps individuals invest in businesses and homes. This has led to: the realization of many people's dreams, economic self-sufficiency, and increased confidence and pride. They also spoke of ADC's role in building personal and professional relationships between individuals and between individuals and institutions, of building organizations, of creating leaders, and building trust among people in the community. At the community level, the key informants said ADC gave the community hope, provided the community with a voice, changed the people's perspective on power and recognition and respect, served as a catalyst for community change, created wealth and elevated the level of business excellence.

ADC also has had an indirect effect on African communities outside of Minnesota. Africans in Minnesota have relatives in other states and other parts of the world, and thus they are able to share with them the knowledge and wealth they gained as a result of ADC. ADC is “the conduit of information, resources, and technical assistance internationally” for clients that have families outside of Minnesota.

ADC, led by Executive Director Hussein Samatar, has demonstrated an appreciation and understanding of global issues and has shown cultural competency among its staff and other leaders. This has been played out in the leadership that ADC provided in the development of the Midtown Global Market.

High on the key informants’ list of ADC accomplishments is its role in helping African business secure financing so they could participate in the Midtown Global Market project. This accomplishment raised ADC’s status as a community economic development organization.

ADC is a unique organization that is playing an important role in the community, particularly in the African immigrant communities. Because they are the only organization providing HO and BD services to African immigrants, the pressure is there for them to expand their services into other communities in Minnesota. This was mentioned by clients and other key informants interviewed for this study. A challenge to ADC will be to carefully measure and monitor their growth so that they don’t expand too fast and beyond their capacity, and to stay focused on its mission. Currently, ADC has a small cadre of highly capable staff that appears to be meeting the needs of their community.

Strong community-wide networks are important to community economic development. Culturally competent leadership has enabled ADC to tap into various community networks to direct resources into the African immigrant communities. ADC’s leadership has been effective in building bridges within and across cultures, particularly bridges to the mainstream community which controls the resources key to ADC’s success. Building cross-cultural, cross-racial and cross-system relationships have been important in ADC’s early phase and will continue to be important in its development.

Key informants generally support the strategic direction that ADC is taking. All but two (who didn’t know enough about ADC to comment) agreed that encouraging wealth preservation in the African community is an appropriate role for ADC. Wealth is leaving the community because of poor personal habits and business practices. People don’t know how to save; or they don’t plan their businesses well and when it fails they sell it to another African who then proceeds to commit the same mistake. Education is the key and that is what ADC does well. In regard to ADC’s role of encouraging participation of Africans in the financial, educational, and regulatory institutions, two key informants felt it was not an appropriate role for ADC; they viewed this as activism or advocacy and that engaging in these activities would only detract ADC from its mission. One key informant said he’s not aware of it happening, and the other nine agreed that it was an appropriate role for ADC. Many Africans have difficulty understanding the regulatory environments. ADC can help them become more financially literate and help them understand the workings of a system that provides limited opportunities for them to participate. Through education ADC can provide them

with the tools to become more organized and united so they will have a bigger voice and better representation. In time, they will be invited to the table to discuss African issues and interests.

The future of ADC looks bright, and opportunities as well as challenges lie ahead. It will have to contemplate growth or expansion to meet growing community needs, but it also has to stay focused on its mission and core services. The key informants believe ADC should take a balanced approach to growth.

Over time, they believe it would be important for ADC to achieve a position of economic self-sufficiency if it is going to meet its long-term goals. ADC is a nonprofit entity competing with many other nonprofits for finite resources. ADC needs to find ways to generate income in order to reduce its reliance on grants. Some informants would like to see ADC create business opportunities that can provide it with an ongoing source of income.

Some key informants also want to see ADC develop a more diverse clientele. The perception is that their clients are mostly Somali. ADC should do more to build broad grassroots support. Other improvements that ADC can consider include: expanding Islamic financing to the HO program, acquiring or building commercial property that it can lease or rent to African entrepreneurs, and making bigger-size loans (currently it is only a microlender).

The vision for ADC for the coming years is an organization that is bigger and better, has more statewide and national exposure, is viable and sustainable, and one that will create an impact on public policy and practice. It will continue to grow, but having already achieved significant growth in the last four years it will continue to grow, but growth will be in smaller but carefully designed increments. Other organizations, African-led or mainstream social service organizations that serve Africans, might come into the picture and offer the types of services ADC is currently offering. The key informants predict, however, that ADC will remain the premier provider of services that are well-rounded and under one roof, and will be the one to provide leadership to others.

Recommended Next Steps

This is the first-ever evaluation for ADC and the findings would serve as a benchmark against which it would measure its performance in years to come. The first step for ADC would be to take a step back and examine the results of this evaluation, then ask if these are the things that they had hoped to find out. The next step would be to review the other outcomes that the evaluation was unable to address, either because data for the indicators were unavailable at the time the evaluation was conducted or they were longer-term outcomes that are yet to be measured.

The other Business Development program outcomes that will be addressed in future evaluations and for which data will have to be collected include:

- ADC attains status as a model lender that other lending institutions can emulate
- Awareness about ADC inside and outside of Minnesota is increased
- ADC encourages community reinvestment or wealth preservation in the African community

- Participation by the African community in the broader financial, education and regulatory institutions that govern them increases
- African businesses are geographically diversified
- The African economic corridor is improved

Only one other Home Ownership program outcome needs to be addressed in future evaluations: ADC is able to assist other lenders in the fulfillment of their Community Reinvestment Act (CRA) obligations. This will be measured by the number of loans to ADC clients financed by key ADC partners.

Thus, a reexamination of the outcome models for the BD and HO program is highly recommended. ADC staff have to ask themselves if these are the outcomes that define ADC's success and if these are what they want to measure themselves against. This exercise would also include a reexamination of the indicators (how the outcomes would be measured) and the sources of data. For this evaluation data was obtained from ADC records, client survey and key informant interviews, but there may be better ways of collecting the information. The data collection instruments also should be reviewed, with particular attention to what questions to ask, how they should be asked and to whom.

Another important step to take on the subject of evaluation is to decide how much information needs to be collected so as to achieve wide representation from its many clients and key informants, but also to achieve generalizability of findings. One limitation of this evaluation is that due to time and budget constraints only 30 clients and 12 key informants were interviewed, and at times the numbers are too small to make generalizations. ADC might consider increasing these numbers in the future.

One way to overcome the time and budget constraints is for ADC to establish a culture of evaluation in the organization. When evaluation becomes integrated into ADC as a regular activity, then the staff would be continually engaged in it, especially in data collection, and it doesn't become an obstruction in the performance of their tasks. The client survey, for example, can be turned into an exit interview of all clients who complete the program, and a follow-up interview can be done at the same time staff perform follow-up technical assistance with them. The key informant interviews can be conducted in conjunction with ADC's annual appreciation banquet and questionnaires can be sent out with the invitations.

As an organization, ADC appears to be running smoothly and going in the right direction and most importantly, with strong support from its board, staff and the community. ADC has been successful in assembling a highly capable and competent staff under the leadership of its Executive Director, Hussein Samatar. The community is beginning to recognize the leadership capacities of Mr. Samatar by inviting him to many different organization boards and committees. Mr. Samatar and other key staff are vital to the growth and development of the organization. It would be important for the board of directors to find ways to recognize and reward staff for their excellent work and encourage them to remain with the organization because ADC's constituents would surely want the relationships they have established with them to continue.

APPENDIX A: BUSINESS DEVELOPMENT PROGRAM OUTCOME MODEL

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources
<p>Curriculum</p> <p>Manuals</p> <ul style="list-style-type: none"> ▪ Loan manual (conventional) ▪ Profit-based financing manual (Islamic) <p>Database software</p> <p>Staff</p> <ul style="list-style-type: none"> ▪ ADC staff (2.5 FTE) ▪ Workshop presenters (2) <p>Funding</p> <ul style="list-style-type: none"> ▪ Grants ▪ Application fees ▪ Investment income <p>Partners</p> <ul style="list-style-type: none"> ▪ Neighborhood orgs ▪ Econ devt orgs ▪ Banking community ▪ Govt – city, 	<p>Micro lending</p> <ul style="list-style-type: none"> ▪ Conventional ▪ Islamic <p>Technical assistance (formal & informal),</p> <p>Business Plans, internal & external (inviting clients to share their experiences</p> <p>Training</p> <ul style="list-style-type: none"> ▪ Financial literacy ▪ Bookkeeping ▪ Business tax returns filing <p>Lender education about Islamic financing</p> <p>Outreach</p> <ul style="list-style-type: none"> ▪ Visits to African-based orgs and other orgs ▪ Formal presentations to corporations and 	<p># trainings</p> <p># business classes/yr</p> <p># clients provided with technical assistance</p> <p># hours of technical assistance provided</p> <p># referrals made</p> <p># community presentations</p> <p># outreach visits</p> <p># public education appearances</p> <p># lender contacts made</p> <p># loan applications received, processed, and approved</p>	<p>1. Clients attain economic self-sufficiency</p> <p>a. Awareness and knowledge of U.S. financial system</p> <p>b. Ability to self-assess readiness to own a business</p> <p>c. Good understanding of their choices and priorities in earning a livelihood</p> <p>d. Gain the confidence to negotiate with any business, financial, or regulatory entity</p> <p>e. Possess the readiness to negotiate with any business, financial, or regulatory entity</p> <p>2. ADC attains standing as a business development and financial resource to the African</p>	<p># Clients who report:</p> <p>a. They have successfully started their own business</p> <p>b. They are more knowledgeable about the U.S. financial system</p> <p>c. ADC has helped improve their ability to assess their readiness to own a business</p> <p>d. ADC has helped increased their understanding of their choices and priorities in earning a livelihood</p> <p>e. ADC has helped increase their confidence to negotiate with any business, financial, or regulatory entity</p> <p>f. ADC has helped improve their ability to negotiate with any business, financial, or regulatory entity</p> <p>a. # relationships formed with financial institutions/agencies</p> <p>b. # relationships formed with econ development</p>	<p>Program records</p> <p>Client survey</p> <p>Key informant interviews</p> <p>Program records</p> <p>Key informant interviews</p>

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources
county, state, federal ▪ Business professionals – lawyers, accountants ▪ Legislators, other public officials ▪ Consultants Community spaces or venues Individual networks Computer lab Website Quarterly newsletter Brochures/Flyers Other communications	nat'l nonprofits ▪ Media (radio, TV newspapers) ▪ Mailing out newsletters and brochures Referrals to other service providers (e.g., lenders, accountants, lawyers, etc.) Responses to request for information Festivities / Celebrations ▪ Annual banquet ▪ Community celebrations Staff development	# loan committee presentations # loan participations # articles produced # broadcast media appearances # online (web) hits # informal contacts (contacts made outside ADC setting, e.g., at social gatherings)	community and other entities that serve the community (ability to deliver resources as needed)	institutions/agencies c. # ADC-based models in operation or in development in and outside MN d. \$ funds invested in CDCs e. # service units provided relative to requests (accounting, tax, insurance, etc.) – walk-ins and referrals from other agencies f. # new services added in response to community need g. African real estate equity (\$ invested in real estate by Africans in the African community) through ADC h. # and \$ of loans received and made	
			3. ADC attains status as a model lender that other lending institutions can emulate	Short-term indicators: a. # requests for info about ADC model b. # solicitations for consulting services c. # requests for presentations d. # invitations to conduct workshops, classes, or training Long-term indicator e. # ADC-based models in operation or in development in and outside MN	Program records Key informant interviews

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources
			4. Increase awareness about ADC inside and outside of Minnesota	Track the origin (inside and outside MN) of the following: a. # requests for info about ADC and its model b. # solicitations for consulting services c. # requests for presentations d. # requests for workshops e. # online (web) hits f. # internet citations g. # media contacts	Program records
			Long-term outcome: 5. ADC encourages community reinvestment / Wealth preservation in the African community	a. African real estate equity (\$ invested in real estate by Africans in the African community) through ADC b. \$ invested in African businesses c. \$ invested in real estate in African community	Program records Key informant interviews
			Long-term outcome: 6. Increase participation by the African community in the broader financial, educational and regulatory institutions that govern them	a. # Africans in leadership positions in the banking and financial regulatory entities b. # African members in business and commerce associations c. # Africans who have increased their engagement in business and financial regulatory decision-making processes d. # Africans who have expanded their leadership roles in business, financial and regulatory entities	Key informant interviews Client survey Secondary data

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources
			Long-term outcome: 7. Geographic diversification of African businesses	a. # African businesses established or expanded outside the traditional geographic boundaries of African communities with ADC assistance Note: Includes businesses that ADC was involved with directly (as a lender) and indirectly (as a referral source)	Program records Secondary data
			Long-term outcome: 8. Improved African economic corridor within a geographic boundary	a. # real estate investments in African businesses b. # certifications as minority-owned business c. # African businesses revived d. # African businesses financed (start-ups) e. # African businesses expanded or made viable	Program records Secondary data

APPENDIX B: HOMEOWNERSHIP TRAINING PROGRAM OUTCOME MODEL

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources	
<p>Curriculum</p> <p>Manuals</p> <ul style="list-style-type: none"> ▪ Loan manual (conventional) ▪ Profit-based financing manual (Islamic) <p>Staff</p> <ul style="list-style-type: none"> ▪ ADC staff (2.5 FTE) ▪ Workshop presenters (10) <p>Funding</p> <ul style="list-style-type: none"> ▪ Grants ▪ Application fees ▪ Fees for service <p>Partners</p> <ul style="list-style-type: none"> ▪ Neighborhood orgs ▪ Econ devt orgs ▪ Banking community ▪ Govt – city, county, state, 	Homebuyer education	<p># trainings</p> <ul style="list-style-type: none"> ▪ 16 weeks – business side ▪ 10 hours – homeownership process 	1. ADC clients increase their knowledge of the home ownership process	a. # and % of clients who score higher on home ownership items on the post-test compared to the pre-test	Pre-post test	
	Counseling 101		Financial literacy training	# training participants	2. ADC clients improve their financial literacy	a. # and % of clients who score higher on financial literacy items on the post-test compared to the pre-test
	Lender education about Islamic financing	Outreach	# clients provided with counseling	3. ADC clients possess the readiness to purchase a home	<p>a. # ADC clients who have received credit repair counseling</p> <p>b. # ADC clients who have obtained copies of their credit reports</p> <p>c. # ADC clients in the process of disputing or cleaning up their credit records</p> <p>d. # ADC clients who have improved their credit records</p> <p>e. # clients who indicate that ADC helped improve their ability to assess their readiness to own a home</p>	<p>Program records</p> <p>Client survey</p>
	<ul style="list-style-type: none"> ▪ Visits to African-based orgs and other orgs ▪ Formal presentations to corporations and nat'l nonprofits ▪ Media (radio, TV newspapers) ▪ Mailing out newsletters and brochures 	# hours of counseling provided	# referrals made			
	Referrals to other	# outreach visits	# public education appearances			

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources
federal <ul style="list-style-type: none"> ▪ Real estate professionals ▪ Legislators, other public officials ▪ Consultants Community spaces or venues Individual networks Database software Website Quarterly newsletter Brochures/Flyers Other communications	service providers (e.g., mortgage lenders, etc.) Responses to request for information Annual banquet Staff development	# online (web) hits # informal contacts (contacts made outside ADC setting, e.g., at social gatherings)	4. ADC clients are able to achieve homeownership without difficulty	a. # ADC clients in the homebuyer education program who have purchased homes (purchase rate) b. Length of time from education/counseling to finding source of financing to purchase of home c. # ADC clients who have utilized mortgage products recommended by ADC d. # clients who indicate satisfaction with their home buying experience through ADC	Program records Client survey
			5. ADC clients are able to sustain homeownership	# ADC clients who have purchased homes who are: a. Able to make mortgage payments (# mortgage defaults, delinquency rates) b. Able to make home repairs c. Knowledgeable on how to work with contractors and repair professionals	Program records Client survey
			6. ADC attains standing as a homeownership resource to the African community and other entities that serve African home buyers - to facilitate the home ownership process - ability to deliver	a. # ADC clients and non-clients who have used ADC homebuyer resources, e.g., list of reputable lenders # ADC clients who indicate that: b. They were able to obtain information (will specify) from ADC they wouldn't	Program records Client survey

Inputs	Activities	Outputs	Outcomes	Indicators	Data Sources
			resources as needed	have been able to get from other sources c. They were able to obtain services (will specify) from ADC they wouldn't have been able to get from other sources	
			7. Decreased incidences of home buying pitfalls in the African community	a. # cases of predatory lending b. # cases of sub-prime lending	Program records
			Long-term outcome: 8. ADC is able to assist other lenders in the fulfillment of their Community Reinvestment Act (CRA) obligations	a. # loans to ADC clients financed by key ADC partners	Program records Key informant interviews

APPENDIX C: CLIENT INTERVIEWS CONTACT RECORD

Label with homeowner name, address, phone number

***Interview Scheduled on Contact #** _____

Date: _____ Time: _____

Who talked to: _____

Notes:

Contact #1

Date Attempted: _____

Time Attempted: _____

Interview scheduled*
 No answer/no voice mail
 Voice Mail/Machine **
 Busy signal
 Not a working number
 Incorrect number
 Fax/computer signal
 Refused to participate***
 Talked to someone, but Head of household not available *
 Child answered/no adult avail.
 No English speakers avail
 Time to callback indicated to schedule interview*

Who spoke with: _____

**Left message: _____

Requested callback time/date: _____

Contact #2

Date Attempted: _____

Time Attempted: _____

Interview scheduled*
 No answer/no voice mail
 Voice Mail/Machine **
 Busy signal
 Not a working number
 Incorrect number
 Fax/computer signal
 Refused to participate***
 Talked to someone, but Head of household not available *
 Child answered/no adult avail
 No English speakers avail.
 Time to callback indicated to schedule interview*

Who spoke with: _____

**Left message: _____

Requested callback time/date: _____

Contact #3

Date Attempted: _____

Time Attempted: _____

Interview scheduled*
 No answer/no voice mail
 Voice Mail/Machine **
 Busy signal
 Not a working number
 Incorrect number
 Fax/computer signal
 Refused to participate***
 Talked to someone, but Head of household not available *
 Child answered/no adult avail
 No English speakers avail.
 Time to callback indicated to schedule interview*

Who spoke with: _____

**Left message: _____

Requested callback time/date: _____

Cont. – Panels for Contact # 4 - # 10 here

*****Refused to Participate:**

Who talked to:

Reason for declining:

***Contact Notes:** (indicate date/contact number) record anything that will help the next person contacting household

APPENDIX D: BUSINESS DEVELOPMENT PROGRAM CLIENT SURVEY

Hello, my name is Nimo Farah. I am working with the African Development Center (ADC) and also with Rainbow Research on some interviews for ADC. Rainbow was engaged by ADC to assist in evaluating its Business Development and Home Ownership Training programs. I was given your name as one of the participants in the Business Development program. We have a few questions we would like to ask you about your experience with the program that can help us learn more about how the program helps participants become business owners. Your answers will remain confidential and will be seen by Rainbow Research only. Individual respondents will not be identified in any report or publication, and data will be reported in aggregate form only. The information you and others provide will be used to help ADC improve the program. We would like to learn:

- How you became involved in the program
- How you have benefited from participating in the program
- How the program can be better

Can we start now? Thank you.

Client Name: _____ Date: _____ Time: _____

1. Have you taken any other Business Development training before coming to ADC?
 - 1 Yes (What kinds? _____)
 - 2 No
2. How did you learn about ADC's Business Development program?
 - 1 ADC staff
 - 2 Another agency (specify: _____)
 - 3 Mailer/Flyer/Brochure
 - 4 Friend/Relative
 - 5 Lender/Mortgage company
 - 6 Newspaper
 - 7 Internet
 - 8 Someone who took the workshop before
 - 9 Another seminar/workshop/training I attended (specify: _____)
 - 10 Other (specify: _____)
3. Why did you decide to participate in the Business Development program?
 - 1 I was just curious
 - 2 I had plans to open my own business and I wanted to know how to go about this
 - 3 I was invited (specify by whom: _____)
 - 4 I was required (specify by whom and for what reason: _____)
 - 5 Other (specify: _____)

4. Why did you choose ADC?
 - 1 It is the only program I know that can help me
 - 2 It is geared towards my culture
 - 3 I know the staff
 - 4 Someone told me they're good
 - 5 Other (specify: _____
_____)

5. What were your expectations from the Business Development program when you first signed up for it? What did you want to get out of it?

6. How well did the Business Development program meet your expectations?
 - 1 Not well
 - 2 A little
 - 3 Somewhat
 - 4 Quite well
 - 5 Very well

If answered Not Well, A little, or Somewhat:

 - a) What did you not get out of the program that you were expecting to get?

ADC Impact

Now I'd like to ask you what ADC has done for you.

7. How well did the Business Development Program prepare you to become a business owner?
 - 1 Not well
 - 2 A little
 - 3 Somewhat
 - 4 Quite well
 - 5 Very well

8. How much do you feel you learned about what's involved in starting a business?
 - 1 Nothing
 - 2 A little
 - 3 Some
 - 4 Quite a lot
 - 5 A lot

9. How well have you been able to use what you learned in the Business Development Program?
 - 1 Not well
 - 2 A little
 - 3 Somewhat

- 4 Quite well
- 5 Very well

10. Are there specific lessons from the Business Development program that you found most helpful as you prepared to open your own business?

- 1 Yes (What are they?)
-
-

- 2 No

[PROMPT: The topics covered in the training were: Company description, Company mission, Target market analysis, Competition analysis, Marketing and promotional tools, Personal and company credit analysis, Management, Cash flow analysis, Cash flow projections and Income statements and balance sheets.]

11. Are there specific lessons from the Business Development program that you found most helpful in the day-to-day management of your business?

- 1 Yes (What are they?)
-
-

- 2 No

[PROMPT: The topics covered in the training were: Company description, Company mission, Target market analysis, Competition analysis, Marketing and promotional tools, Personal and company credit analysis, Management, Cash flow analysis, Cash flow projections and Income statements and balance sheets.]

12. Are there things that you wish you had learned in the Business Development Program before you started your own business?

- 1 Yes (What are they?)
-
-

- 2 No

13. To what extent did ADC's Business Development Program help increase your knowledge of the U.S. financial system?

- 1 Not at all
- 2 A little
- 3 Somewhat
- 4 Quite a lot
- 5 A lot

14. To what extent did ADC's Business Development Program help improve your ability to assess your readiness to own a business?

- 1 Not at all
- 2 A little
- 3 Somewhat
- 4 Quite a lot

- 5 A lot
15. To what extent did ADC's Business Development Program help increase your understanding of your choices and priorities in earning a living?
- 1 Not at all
 - 2 A little
 - 3 Somewhat
 - 4 Quite a lot
 - 5 A lot
16. To what extent did ADC's Business Development Program help increase your **confidence** to negotiate with any business, financial or regulatory entity?
- 1 Not at all
 - 2 A little
 - 3 Somewhat
 - 4 Quite a lot
 - 5 A lot
17. To what extent did ADC's Business Development Program help improve your **ability** to negotiate with any business, financial or regulatory entity?
- 1 Not at all
 - 2 A little
 - 3 Some
 - 4 Quite a lot
 - 5 A lot
18. How would you describe your financial situation now compared to how it was before you came to ADC?
- 1 Worse
 - 2 Better
 - 3 The same

If answered Worse or Better:

- a) To what extent would you credit or ascribe your current financial situation to ADC's Business Development Program?
- 1 Not at all
 - 2 A little
 - 3 Somewhat
 - 4 Quite
 - 5 A lot

Challenges

19. What challenges, if any, have you come across in running your own business?
20. What has been the most challenging?
21. Did you ask for help in dealing with these challenges?
 - 1 Yes (specify from whom: _____)
 - 2 No
22. To what extent were the lessons you learned in the Business Development Program helpful in dealing with these challenges?
 - 1 Not at all helpful
 - 2 A little helpful
 - 3 Somewhat helpful
 - 4 Quite helpful
 - 5 Very helpful

Program Staff

23. I would now like to ask how you feel about the staff in the Business Development Program.

Do you feel that the staff:	Yes	No	Somewhat
a) Is knowledgeable about Business Development	1	2	3
b) Is caring and warm towards you	1	2	3
c) Understands and respects your culture	1	2	3
d) Responds to your questions and concerns well	1	2	3
e) Gives useful suggestions and recommendations	1	2	3

Overall Assessment

Now I'd like to ask you about your general impressions of the program.

24. Overall, what did you like the most about the Business Development Program?
25. Overall, what did you like the least about the Business Development Program?
26. Would you recommend ADC to others who might be thinking of starting a business?
 - 1 Yes
 - 2 No
 - 3 Maybe

27. What else, if any, could ADC's Business Development Program provide that would be helpful to others thinking about starting a business?
28. Aside from being able to start your own business, is there any other benefit that you got out of your participation in ADC's Business Development Program?
29. If you didn't come to ADC, was there any other place you could have gone to for assistance?
- 1 Yes (specify where: _____)
 - 2 No
30. Overall, how satisfied are you with your experience in ADC's Business Development Program?
- 1 Very unsatisfied
 - 2 Unsatisfied
 - 3 Neither satisfied nor unsatisfied
 - 4 Satisfied
 - 5 Very satisfied
31. What are the benefits of owning your own business?

ADC in the African Community

32. How well do you feel the African community in Minnesota is aware of ADC?
33. How well do you feel ADC is received by the African community in Minnesota?

Closing

34. Is there anything else you would like to share about your experience with ADC's Business Development Program?

About You

For my last set of questions, I'd like to ask about you personally. As in previous questions, the information you provide will be confidential. We will use it only to create a summary of the characteristics of the people who responded to this survey.

35. Gender [DO NOT ASK]
- 1 Male
 - 2 Female
36. Which of the following age group categories does your age fall under?

- | | |
|------------|-----------|
| 1 Below 18 | 5 46-55 |
| 2 18-25 | 6 56-65 |
| 3 26-35 | 7 66-75 |
| 4 36-45 | 8 Over 75 |

37. What is your marital status?

- | | |
|--|-----------------|
| 1 Single, never married | 4 Separated |
| 2 Married and living with spouse/partner | 5 Divorced |
| 3 Not married and living with spouse/partner | 6 Widow/Widower |

38. What is the highest level of education you have completed?

- | | |
|--|---|
| 1 Did not complete any years of school | 6 Some post high school |
| 2 Less than 8 th grade | 7 Two-year or vocational college degree |
| 3 Completed 8 th grade | 8 College degree (4-year) |
| 4 Some high school | 9 Some graduate or professional school |
| 5 High school graduate or GED | 10 Graduate or professional school degree |

39. What is your ethnicity (cultural origin)? _____

40. What is the primary language spoken in your home?

- 1 English
- 2 Other (specify language: _____)

41. Are you the first one in your family to come to the United States?

- 1 Yes
- 2 No

If answered No:

49b. Who was the first one in your family to come to the United States?

- 1 Parent(s)
- 2 Grandparent(s)
- 3 Great grandparent(s)

42. What is your employment status? (Select All That Apply)

- 1 Working full time - 35 hours/week or more (Occupation: _____)
- 2 Working part time (Occupation: _____)
- 3 Full time homemaker
- 4 Student
- 5 Unemployed
- 6 Retired
- 7 Disabled, unable to work

43. How many people currently live in your household, including yourself? _____

44. Which of the following categories describes your total household income?

- | | |
|---------------------|----------------------|
| 1 Under \$10,000 | 4 \$30,000 - 39,999 |
| 2 \$10,000 - 19,999 | 5 \$40,000 - 49,999 |
| 3 \$20,000 - 29,999 | 6 \$50,000 and above |

45. What is the zip code for where your business is located? _____

On behalf of ADC, I would like to thank you for taking the time to participate in this survey. It is very much appreciated.

APPENDIX E: HOME OWNERSHIP TRAINING PROGRAM CLIENT SURVEY

Hello, my name is Nimo Farah. I am working with the African Development Center (ADC) and also working with Rainbow Research on some interviews for ADC. Rainbow was engaged by ADC to assist in evaluating its Business Development and Home Ownership Training programs. I was given your name as one of the participants in the Home Ownership Training program. We have a few questions we would like to ask you about your experience with the program that can help us learn more about how the program helps participants become homeowners. Your answers will remain confidential and will be seen by Rainbow Research only. Individual respondents will not be identified in any report or publication, and data will be reported in aggregate form only. The information you and others provide will be used to help ADC improve the program. We would like to learn:

- How you became involved in the program
- How you have benefited from participating in the program
- How the program can be changed to make it better

Can we start now? Thank you.

Name of Client: _____ Date: _____ Time: _____

1. Have you taken any other Home Ownership Training before coming to ADC?
 - 1 Yes (What kinds? _____)
 - 2 No
2. How did you learn about ADC's Home Ownership Training program?
 - 1 ADC staff
 - 2 Another agency (specify: _____)
 - 3 Mailer/Flyer/Brochure
 - 4 Friend/Relative
 - 5 Lender/Mortgage company
 - 6 Newspaper
 - 7 Internet
 - 8 Someone who took the workshop before
 - 9 Another seminar/workshop/training I attended (specify: _____)
 - 10 Other (specify: _____)
3. Why did you decide to participate in the Home Ownership Training program?
 - 1 I was just curious
 - 2 I had plans to purchase my own home and I wanted to know how to go about this
 - 3 I was invited (specify by whom: _____)
 - 4 I was required (specify by whom and for what reason): _____

5 Other (specify: _____)

4. Why did you choose ADC?
- 1 It is the only program I know that can help me
 - 2 It is geared towards my culture
 - 3 I know the staff
 - 4 Someone told me they're good
 - 5 Other (specify): _____

5. What were your expectations from the Home Ownership Training program when you first signed up for it? What did you want to get out of it?

6. How well did the Home Ownership Training program meet your expectations?
- 1 Not well
 - 2 A little
 - 3 Somewhat
 - 4 Quite well
 - 5 Very well

If answered Not at all, A little, or Somewhat:

a) What did you not get out of the program that you were expecting to get?

ADC Impact

Now I'd like to ask you what ADC has done for you.

7. How well did the Home Ownership Training Program prepare you to become a homeowner?
- 1 Not well
 - 2 A little
 - 3 Somewhat
 - 4 Quite well
 - 5 Very well

8. How much do you feel you learned about what's involved in owning a home?
- 1 Nothing
 - 2 A little
 - 3 Some
 - 4 Quite a lot
 - 5 A lot

9. How well have you been able to use what you learned in the Home Ownership Training Program?

- 1 Not well
- 2 A little
- 3 Somewhat
- 4 Quite well
- 5 Very well

10. Are there specific lessons from the Home Ownership Training program that you found most helpful as you prepared to purchase your own home?

- 1 Yes (What are they?)
-
-

2 No

11. Are there specific lessons from the Home Ownership Training program that you found most helpful while living in your own home?

- 1 Yes (What are they?)
-
-

2 No

12. Are there things that you wish you had learned in the Home Ownership Training Program before you purchased your own home?

- 1 Yes (What are they?)
-
-

2 No

13. To what extent did ADC's Home Ownership Training Program help increase your knowledge of the U.S. financial system?

- 1 Not at all
- 2 A little
- 3 Somewhat
- 4 Quite a lot
- 5 A lot

14. To what extent did ADC's Home Ownership Training Program help improve your ability to assess your readiness to purchase your own home?

- 1 Not at all
- 2 A little
- 3 Somewhat
- 4 Quite a lot
- 5 A lot

15. Have you received credit repair counseling since participating in ADC's Home Ownership Training Program?
- 1 Yes
 - 2 No
- If answered Yes:
- a) Did ADC encourage you to do that?
 - 1 Yes
 - 2 No
 - b) Did ADC help you with that?
 - 1 Yes
 - 2 No
16. Have you tried to obtain copies of your credit report since participating in ADC's Home Ownership Training Program?
- 1 Yes
 - 2 No
- If answered Yes:
- a) Did ADC encourage you to do that?
 - 1 Yes
 - 2 No
 - b) Did ADC help you with that?
 - 1 Yes
 - 2 No
17. Have you tried to dispute or clean up your credit records since participating in ADC's Home Ownership Training Program?
- 1 Yes
 - 2 No
- If answered Yes:
- a) Did ADC encourage you to do that?
 - 1 Yes
 - 2 No
 - b) Did ADC help you with that?
 - 1 Yes
 - 2 No
 - c) Did your credit record improved after that?
 - 1 Yes
 - 2 No
18. How long did it take from the time you received assistance from the Home Ownership Training Program to the time you found a source of financing for your new home? _____ Years
_____ Months

19. How long did it take from the time you found a source of financing to the time you purchased your home? _____ Years _____ Months
20. Where did you get mortgage financing? _____
- a) Did you find this lender through ADC?
- 1 Yes
 - 2 No
21. Have you ever been delinquent with your mortgage payments since participating in ADC's Home Ownership Training program?
- 1 Yes
 - 2 No
22. Have you ever defaulted on a home loan since participating in ADC's Home Ownership Training program?
- 1 Yes
 - 2 No
23. Are you able to deal with any home repair problems when they come up?
- 1 Yes
 - 2 No
 - 3 Sometimes
24. To what extent did ADC's Homeownership Training Program increase your knowledge about working with home repair contractors and other repair professionals?
- 1 Not at all
 - 2 A little
 - 3 Somewhat
 - 4 Quite a lot
 - 5 A lot
25. Did you use any of the homebuyer resources offered by ADC?
- 1 Yes (Which ones?

_____)
 - 2 No
26. Looking back, were there some mistakes you made in the process of purchasing your own home that you wish you could correct?
[PROMPT: For example, did you buy a home that was too expensive, did you pay fees and costs that were a lot higher than what your mortgage broker or lender first told you, or did you wish you had cleaned up your credit record first?]

27. How would you describe your financial situation now compared to how it was before you came to ADC?

- 1 Worse
- 2 Better
- 3 The same

If answered Worse or Better:

b) To what extent would you credit or ascribe your current financial situation to ADC's Home Ownership Training Program?

- 1 Not at all
- 2 A little
- 3 Somewhat
- 4 Quite
- 5 A lot

Challenges

28. What challenges, if any, have you come across in owning your own home?

29. What has been the most challenging?

30. Did you ask for help in dealing with these challenges?

- 1 Yes (specify from whom: _____)
- 2 No

31. To what extent were the lessons you learned in the Home Ownership Training Program helpful in dealing with these challenges?

- 1 Not at all helpful
- 2 A little helpful
- 3 Somewhat helpful
- 4 Quite helpful
- 5 Very helpful

Program Staff

32. I would now like to ask how you feel about the staff in the Home Ownership Training Program.

Do you feel that the staff:	Yes	No	Somewhat
f) Is knowledgeable about home ownership	1	2	3
g) Is caring and warm towards you	1	2	3
h) Understands and respects your culture	1	2	3
i) Responds to your questions and concerns well	1	2	3
j) Gives useful suggestions and recommendations	1	2	3

Overall Assessment

Now I'd like to ask you about your general impressions.

- 33. Overall, what did you like the most about the Home Ownership Training Program?
- 34. Overall, what did you like the least about the Home Ownership Training Program?
- 35. Would you recommend ADC to others who might be thinking of purchasing their own home?
 - 1 Yes
 - 2 No
 - 3 Maybe
- 36. What else, if any, could ADC's Home Ownership Training Program provide that would be helpful to others thinking about purchasing their own home?
- 37. Aside from being able to purchase your own home, is there any other benefit that you got out of your participation in ADC's Home Ownership Training Program?
- 38. If you didn't come to ADC, was there any other place you could have gone to for assistance?
 - 1 Yes (specify where: _____)
 - 2 No
- 39. Overall, how satisfied are you with your home buying experience through ADC?
 - 1 Very unsatisfied
 - 2 Unsatisfied
 - 3 Neither satisfied nor unsatisfied
 - 4 Satisfied
 - 5 Very satisfied
- 40. What are the benefits of being a homeowner?

ADC in the African Community

- 41. How well do you feel the African community in Minnesota is aware of ADC?
- 42. How well do you feel ADC is received by the African community in Minnesota?

Closing

- 43. Is there anything else you would like to share about your experience with ADC's Home Ownership Training Program?

About You

For my last set of questions, I'd like to ask about you personally. As in previous questions, the information you provide will be confidential. We will use it only to create a summary of the characteristics of the people who responded to this survey.

44. Gender [DO NOT ASK]

- 1 Male
- 2 Female

45. Which of the following age group categories does your age fall under?

- 1 Below 18
- 2 18-25
- 3 26-35
- 4 36-45
- 5 46-55
- 6 56-65
- 7 66-75
- 8 Over 75

46. What is your marital status?

- 1 Single, never married
- 2 Married and living with spouse/partner
- 3 Not married and living with spouse/partner
- 4 Separated
- 5 Divorced
- 6 Widow/Widower

47. What is the highest level of education you have completed?

- 1 Did not complete any years of school
- 2 Less than 8th grade
- 3 Completed 8th grade
- 4 Some high school
- 5 High school graduate or GED
- 6 Some post high school
- 7 Two-year or vocational college degree
- 8 College degree (4-year)
- 9 Some graduate or professional school
- 10 Graduate or professional school degree

48. What is your ethnicity (cultural origin)? _____

49. What is the primary language spoken in your home?

- 1 English
- 2 Other (specify language: _____)

50. Are you the first one in your family to come to the United States?

- 1 Yes
- 2 No

If answered No:

49b. Who was the first one in your family to come to the United States?

- 1 Parent(s)
- 2 Grandparent(s)
- 3 Great grandparent(s)

51. What is your employment status? (Select All That Apply)
- 1 Working full time - 35 hours/week or more (Occupation: _____)
 - 2 Working part time (Occupation: _____)
 - 3 Full time homemaker
 - 4 Student
 - 5 Unemployed
 - 6 Retired
 - 7 Disabled, unable to work
52. How many people currently live in your household, including yourself? _____
53. Which of the following categories describes your total household income?
- | | |
|---------------------|----------------------|
| 1 Under \$10,000 | 4 \$30,000 - 39,999 |
| 2 \$10,000 - 19,999 | 5 \$40,000 - 49,999 |
| 3 \$20,000 - 29,999 | 6 \$50,000 and above |
54. What is the zip code for where your home is located? _____

On behalf of ADC, I would like to thank you for taking the time to participate in this survey. It is very much appreciated.

APPENDIX F: INTERVIEW GUIDE FOR CLIENTS WHO COMPLETED THE TRAINING ONLY

Hello, my name is Nimo Farah. I am an intern at the African Development Center (ADC) and also working with Rainbow Research on some interviews for ADC. Rainbow was engaged by ADC to assist in evaluating its Business Development and Home Ownership Training programs. I was given your name as someone who participated in the [Home Ownership Training/Business Development] program but did not [purchase a home/start a business]. We have a few questions we would like to ask you about your experience with the program that can help us learn more about how to make the program more effective. Your answers will remain confidential and will be seen by Rainbow Research only. Individual respondents will not be identified in any report or publication, and data will be reported in aggregate form only. ADC will use the information you and others provide to help improve the program. We would like to learn:

- How you became involved in the program
- How you have benefited from participating in the program
- Why you did not or have not purchased a home or started a business
- How the program can be better

Name: _____ Date: _____ Time: _____

1. What ADC program were you a part of?
 - 1 Home Ownership Training
 - 2 Business Development
2. When did you participate in the program? Month/Year _____
3. How did you learn about ADC's [Home Ownership Training/Business Development] program?
 - 1 ADC staff
 - 2 Another agency (specify: _____)
 - 3 Mailer/Flyer/Brochure
 - 4 Friend/Relative
 - 5 Lender/Mortgage company
 - 6 Newspaper
 - 7 Internet
 - 8 Someone who took the workshop before
 - 9 Another seminar/workshop/training I attended (specify: _____)
 - 10 Realtor
 - 11 Other (specify: _____)
4. Why did you decide to participate in the program?
 - 1 I was just curious

- 2 I had plans to [purchase my own home/open my own business] and I wanted to know how to go about this
- 3 I didn't want to disappoint the person who invited me
- 4 I was required (specify reason: _____)
- 5 Other (specify: _____)

5. Did you successfully complete the training?

- 1 Yes
- 2 No

If answered NO:

- a) Why not? _____
- b) How many sessions did you attend? _____)

6. What were your expectations from the program when you first signed up for it? What did you want to get out of it?

7. How well did the program meet your expectations?

- 1 Not well
- 2 A little
- 3 Somewhat
- 4 Quite well
- 5 Very well

Comment:

8. How much do you feel you learned about what's involved in [purchasing a home/starting a business] in ADC's [Home Ownership Training/Business Development] Program?

- 1 Nothing
- 2 A little
- 3 Some
- 4 Quite a lot
- 5 A lot

9. How much do you feel you learned about knowing how to assess your own readiness to [purchase a home/start a business]?

- 1 Nothing
- 2 A little
- 3 Some
- 4 Quite a lot
- 5 A lot

10. Why did you decide not to [purchase a home/start a business]?

1 I realized I didn't really want to

2 I realized I wasn't ready (Reason:

_____)

3 I was counseled that I wasn't ready (Reason:

_____)

4 My financial situation changed so it wasn't a priority any more

5 Other (specify):

11. Did ADC have a role in your decision not to [purchase a home/start a business]?

1 Yes

a) In what way? _____

2 No

12. Was there anything that ADC could have done to help you proceed with [purchasing a home/starting a business]?

13. Are there lessons you learned in the program that are still helpful to you now even though you didn't [purchase a home/start a business]? (Select All That Apply)

Home Ownership Training

1 None

2 Knowing if home ownership is right for you

3 Lifelong money management

4 Financing a home

5 Qualifying for a mortgage

6 The loan application process

7 Shopping for a home

8 The closing process

9 Preventing foreclosure

10 Life as a home owner

11 Other (specify): _____

Business Development

1 None

2 Company description

3 Company mission

4 Target market analysis

5 Competition analysis

6 Marketing and promotional tools

7 Personal and company credit analysis

8 Management

9 Cash flow analysis

10 Cash flow projections

11 Income statements and balance sheets

12 Other (specify): _____

14. Do you still plan to [purchase a home/start a business]?

1 Yes

2 No

3 Maybe

If answered YES or MAYBE:

- a) Would you come back to ADC when that time comes?
 - 1 Yes
 - 2 No
 - 3 Maybe

15. Would you recommend ADC to others who might be thinking of [purchasing a home/starting a business]?
 - 1 Yes
 - 2 No
 - 3 Maybe

16. What else, if any, could ADC's [Home Ownership Training Program/Business Development Program] provide that would be helpful to others thinking about [purchasing a home/starting a business]?

17. Even though you have not [owned a home/purchased a business], what benefit, if any, did you get from participating in ADC's [Home Ownership Training Program/Business Development Program]?

18. Overall, how satisfied are you with your experience in ADC's [Home Ownership Training Program/Business Development Program]?
 - 1 Very unsatisfied
 - 2 Unsatisfied
 - 3 Neither satisfied nor unsatisfied
 - 4 Satisfied
 - 5 Very satisfied

ADC in the African Community

19. How well do you feel the African community in Minnesota is aware of ADC?

20. How well do you feel ADC is received in the African community in Minnesota?

Closing

21. Is there anything else that you would like to share with me regarding your experience with ADC's [Home Ownership Training Program/Business Development Program]?

About You

For my last set of questions, I'd like to ask about you personally. As in previous questions, the information you provide will be confidential. We will use it only to create a summary of the characteristics of the people who responded to this survey.

22. Gender

- 1 Male
- 2 Female

23. Which of the following age group categories does your age fall under?

- | | |
|------------|-----------|
| 1 Below 18 | 5 46-55 |
| 2 18-25 | 6 56-65 |
| 3 26-35 | 7 66-75 |
| 4 36-45 | 8 Over 75 |

24. What is your marital status?

- | | |
|--|-----------------|
| 1 Single, never married | 4 Separated |
| 2 Married and living with spouse/partner | 5 Divorced |
| 3 Not married and living with spouse/partner | 6 Widow/Widower |

25. What is the highest level of education you have completed?

- | | |
|--|---|
| 1 Did not complete any years of school | 6 Some post high school |
| 2 Less than 8 th grade | 7 Two-year or vocational college degree |
| 3 Completed 8 th grade | 8 College degree (4-year) |
| 4 Some high school | 9 Some graduate or professional school |
| 5 High school graduate or GED | 10 Graduate or professional school degree |

26. What is your ethnicity (cultural origin)? _____

27. What is the primary language spoken in your home?

- 1 English
- 2 Other (specify language: _____)

28. Are you the first one in your family to come to the United States?

- 1 Yes
- 2 No

If answered NO:

49b. Who was the first one in your family to come to the United States?

- 1 Parent(s)
- 2 Grandparent(s)
- 3 Great grandparent(s)

29. What is your employment status? (Select All That Apply)
- 1 Working full time - 35 hours/week or more (Occupation: _____)
 - 2 Working part time (Occupation: _____)
 - 3 Full time homemaker
 - 4 Student
 - 5 Unemployed
 - 6 Retired
 - 7 Disabled, unable to work
30. How many people currently live in your household, including yourself? _____
31. Which of the following categories describes your total household income?
- | | |
|---------------------|----------------------|
| 1 Under \$10,000 | 4 \$30,000 - 39,999 |
| 2 \$10,000 - 19,999 | 5 \$40,000 - 49,999 |
| 3 \$20,000 - 29,999 | 6 \$50,000 and above |
32. What is the zip code where you currently live? _____

On behalf of ADC, I would like to thank you for taking the time to participate in this survey. It is very much appreciated.

APPENDIX G: KEY INFORMANTS (STAFF) INTERVIEW GUIDE

Name of Staff: _____ **Date:** _____ **Time:** _____

I'd like to ask you, an ADC staff member, a few questions about your work and your views on the extent to which ADC is making progress toward its mission. This will help us learn more about ADC's current and potential impact in helping to build economic self-sufficiency in Minnesota's African communities. Your answers will remain confidential and will be seen by Rainbow Research only. You will not be identified in any report or publication, and data will be reported in aggregate form only. You don't have to answer any question you feel uncomfortable with.

Your work

I'd like to start by asking you about the work that you do at ADC.

1. Could you give a general description of your position at ADC?
2. Could you describe what are the specific roles and responsibilities associated with that position?

The Business Development/Home Ownership Training] Program

Now I'd like to focus on the [Business Development/Home Ownership Training] program itself.

3. What is the objective for clients in the [Business Development/Home Ownership Training] program? In other words, what do you want to accomplish for clients in the program?
4. What things are you able to do well for clients in the [Business Development/Home Ownership Training] program?
5. What things are you not able to do well for clients in the [Business Development/Home Ownership Training] program? In other words, what are the challenges and difficulties faced by the program that limits your ability to assist clients?
6. What can be done in order to overcome these challenges and difficulties so you can do more for your clients in the [Business Development/Home Ownership Training] program?

ADC in General

Now I'd like to ask you about your views regarding ADC as an organization.

1. What do you consider to be the most outstanding feature of ADC as an organization?

2. To your knowledge, what have been the key accomplishments of ADC as an organization?
3. To your knowledge, what are ADC's weaknesses or limitations, if any, and how should ADC address them?

ADC in the African Community

The next set of questions is about ADC's work in the African community.

4. How well do you feel the African community in Minnesota is aware of ADC?
5. How well do you feel ADC is received in the African community in Minnesota?
6. In your opinion, how can ADC and its programs become better known and better received in the African communities in Minnesota?
7. In your opinion, what impact, if any, is ADC having on individuals in the African community?
8. In your opinion, what impact, if any, is ADC having on the African community in general in Minnesota?
9. In your opinion, what impact, if any, is ADC having on the African communities outside Minnesota?

ADC's mission is: **"To work with African Communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment."** There are two objectives that underlie this mission: encourage wealth preservation in the African community, and increase participation by Africans in the various systems.

10. Let's start with ADC's first objective which is to encourage wealth preservation in the African community. This means, for example, that instead of African business owners paying rent, ADC would like to see them become the property owners so the wealth stays in the community. Do you feel that encouraging wealth preservation in the African community is an appropriate role for ADC?
 - a) If NO: Why not?
 - b) If YES: Is this something that ADC is consciously doing right now; if it's not, what should ADC do to make it happen?
11. The second ADC objective is to increase participation by Africans in the broader financial, educational and regulatory institutions. This means, for example, that instead of merely following the laws, Africans will become engaged in the law-making processes on matters that

concern them. Do you feel that encouraging participation of Africans in financial, educational and regulatory institutions is an appropriate role for ADC?

- a) If NO: Why not?
- b) If YES: Is this something that ADC is consciously doing right now; if it's not, what should ADC do to make it happen?

The Future

Now I'd like to ask you about what you see in ADC's future.

12. Are there service areas on which ADC can improve upon? By this I mean things that you are already doing but could do better. If there are:

- a) What are they?
- b) Does ADC have any plans to make these improvements?
- c) What would it take to make these happen?

13. Are there any potential areas for expansion in ADC services? By this I mean things that you are not yet doing but for which you see a potential. If there are:

- a) What are they?
- b) Does ADC have any plans to expand on these areas?
- c) If it does, what would it take to make these happen?

14. Of the different areas for improvement and expansion that you mentioned, what would you say should be ADC's top three priorities in the near future, let's say in the next two to five years?

- # 1 _____
- # 2 _____
- # 3 _____

15. How do you see ADC two to five years from now?

16. Do you feel that the services ADC currently provides to African communities in Minnesota will remain unique in the years to come? Or will there be other players, and how will ADC fare in that bigger playing field?

Closing

17. Is there anything else regarding ADC you would like to share with me?

Thank You!

APPENDIX H: KEY INFORMANTS (BOARD MEMBER) INTERVIEW GUIDE

Name: _____ **Affiliation:** _____

Date: _____ **Time:** _____

Hello my name is _____ I work with Rainbow Research in Minneapolis. Rainbow Research was engaged by the African Development Center (ADC) to assist in evaluating its Business Development and Home Ownership Training programs. As the Board president, I was given your name as someone who is knowledgeable about their programs. I'd like to ask you a few questions your experience with ADC to help us learn more about ADC's current and potential impact in helping to build economic self-sufficiency in Minnesota's African communities. Your answers will remain confidential and will be seen by Rainbow Research only. Individual respondents will not be identified in any report or publication, and data will be reported in aggregate form only. You don't have to answer any question you feel uncomfortable with. The information you and others provide will be used to help ADC improve their programs. We would like to learn:

- How you became involved with ADC
- Your relationship with ADC and any benefits you derive from that relationship
- Your views on the extent to which ADC is making progress toward implementing its mission

Relationship with ADC

1. Please tell me about your relationship with ADC.
 - a) When did your relationship with ADC begin and how did it begin?
 - b) How did you become a board member, and then the Board President?
2. How does your involvement with ADC fit into your own interests or personal philosophy in life? What do you get out of it?
3. What's your experience been like so far, presiding over the Board and determining the direction of ADC?
4. Are there any areas on which ADC can improve upon? By this I mean things that are going well but could be better. If there are:
 - c) What are they?
 - d) Have you communicated these with ADC board and staff? If you have, what was ADC's response?

5. Are there any potential areas for expansion for ADC? By this I mean things that are not yet happening but for which you see a potential. If there are:
 - e) What are they?
 - f) What things need to be in place before that expansion can happen?

ADC in General

Now I'd like to ask you about ADC as an organization.

6. What do you consider to be the most outstanding feature of ADC as an organization?
7. To your knowledge, what have been the key accomplishments of ADC?
8. To your knowledge, what are ADC's weaknesses or limitations, if any, and how should ADC address them?

ADC in the African Community

Now I'd like to ask you about ADC's work in the African community.

9. How well do you feel the African community in Minnesota is aware of ADC?
10. How well do you feel ADC is received in the African community in Minnesota?
11. In your opinion, how can ADC and its programs become better known and better received in the African communities in Minnesota?
12. In your opinion, what impact, if any, is ADC having on individuals in the African community?
13. In your opinion, what impact, if any, is ADC having on the African community in general in Minnesota?
14. In your opinion, what impact, if any, is ADC having on the African communities outside Minnesota?

ADC's mission is: **"To work with African Communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment."** There are two objectives that underlie this mission: encourage wealth preservation in the African community, and increase participation by Africans in the various systems.

15. Let's start with ADC's first objective which is to encourage wealth preservation in the African community. This means, for example, that instead of African business owners paying rent, ADC

would like to see them become the property owners so the wealth stays in the community. Do you feel that encouraging wealth preservation in the African community is an appropriate role for ADC?

c) If NO: Why not?

d) If YES: Do you see signs of that happening right now as part of ADC's work; if you don't, what should ADC do to make it happen?

16. The second ADC objective is to increase participation by Africans in the broader financial, educational and regulatory institutions. This means, for example, that instead of merely following the laws, Africans will become engaged in the law-making processes on matters that concern them. Do you feel that encouraging participation of Africans in financial, educational and regulatory institutions is an appropriate role for ADC?

c) If NO: Why not?

d) If YES: Do you see evidence of that happening right now as part of ADC's work; if you don't, what should ADC do to make it happen?

The Future

Let's talk about ADC's future.

17. How do you see ADC two to five years from now?

18. Do you feel that the services ADC currently provides to African communities in Minnesota will remain unique in the years to come? Or will there be other players, and how will ADC fare in that bigger playing field?

Closing

19. Is there anything else regarding ADC you would like to share with me?

On behalf of ADC, I would like to thank you for taking the time to do this interview. It is very much appreciated.

APPENDIX I: KEY INFORMANTS (PARTNER/FUNDER) INTERVIEW GUIDE

Name: _____ Affiliation: _____

Date: _____ Time: _____

Hello my name is _____ I work with Rainbow Research in Minneapolis. Rainbow Research was engaged by the African Development Center (ADC) to assist in evaluating its Business Development and Home Ownership Training programs. As a [partner/funder], I was given your name as someone who is knowledgeable about their programs. I'd like to ask you a few questions your experience with ADC to help us learn more about ADC's current and potential impact in helping to build economic self-sufficiency in Minnesota's African communities. Your answers will remain confidential and will be seen by Rainbow Research only. Individual respondents will not be identified in any report or publication, and data will be reported in aggregate form only. You don't have to answer any question you feel uncomfortable with. The information you and others provide will be used to help ADC improve their programs. We would like to learn:

- How you became involved with ADC
- The nature of your relationship with ADC
- Your views on the extent to which ADC is making progress toward implementing its mission

Relationship with ADC

1. Please tell me about your [organization's/foundation's] relationship with ADC.
 - g) When did your relationship with ADC begin?
 - h) How did it begin?

Q2 for FUNDER ONLY

2. How well does ADC's work fit into your [organization's/foundation's] mission or issue focus?

→ → *Skip To Q11*

Q3-Q10 for PARTNERS ONLY

3. What are your organization's and ADC's respective roles in this partnership?

4. What do you see are the mutual benefits to you and ADC of being in this partnership?
5. Have you or your organization utilized ADC's services or made referrals to ADC?
6. What about the other way around, has ADC utilized your or your organization's services or made referrals to you?
7. Would you recommend ADC to others, not necessarily to your clients, who are in need of the types of services that ADC has to offer?
8. Have there been any barriers or challenges in the partnership? If there are:
 - i) What are they?
 - j) How did you try (or how are you trying) to overcome them?
9. Are there any areas on which the partnership can improve? By this I mean things that are going well but could be better. If there are:
 - k) What are they?
 - l) Have you communicated these with ADC? If you have, what was ADC's response?
10. Are there any potential areas for expansion in the partnership? By this I mean things that are not yet happening but for which you see a potential. If there are:
 - m) What are they?
 - n) What things need to be in place before that expansion can happen?

ADC in General

Now I'd like to ask you about ADC as an organization.

11. What do you consider to be the most outstanding feature of ADC as an organization?
12. To your knowledge, what have been the key accomplishments of ADC?
13. To your knowledge, what are ADC's weaknesses or limitations, if any, and how should ADC address them?

ADC in the African Community

Now I'd like to ask you about ADC's work in the African community.

14. How well do you feel the African community in Minnesota is aware of ADC?

15. How well do you feel ADC is received in the African community in Minnesota?
16. In your opinion, how can ADC and its programs become better known and better received in the African communities in Minnesota?
17. In your opinion, what impact, if any, is ADC having on individuals in the African community?
18. In your opinion, what impact, if any, is ADC having on the African community in general in Minnesota?
19. In your opinion, what impact, if any, is ADC having on the African communities outside Minnesota?

ADC's mission is: **“To work with African Communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment.”** There are two objectives that underlie this mission: encourage wealth preservation in the African community, and increase participation by Africans in the various systems.

20. Let's start with ADC's first objective which is to encourage wealth preservation in the African community. This means, for example, that instead of African business owners paying rent, ADC would like to see them become the property owners so the wealth stays in the community. Do you feel that encouraging wealth preservation in the African community is an appropriate role for ADC?
 - a) If NO: Why not?
 - b) If YES: Do you see signs of that happening right now as part of ADC's work; if you don't, what should ADC do to make it happen?
21. The second ADC objective is to increase participation by Africans in the broader financial, educational and regulatory institutions. This means, for example, that instead of merely following the laws, Africans will become engaged in the law-making processes on matters that concern them. Do you feel that encouraging participation of Africans in financial, educational and regulatory institutions is an appropriate role for ADC?
 - a) If NO: Why not?
 - b) If YES: Do you see evidence of that happening right now as part of ADC's work; if you don't, what should ADC do to make it happen?

The Future

Let's talk about ADC's future.

22. How do you see ADC two to five years from now?
23. Do you feel that the services ADC currently provides to African communities in Minnesota will remain unique in the years to come? Or will there be other players, and how will ADC fare in that bigger playing field?

Closing

24. Is there anything else regarding ADC you would like to share with me?

On behalf of ADC, I would like to thank you for taking the time to do this interview. It is very much appreciated.

APPENDIX J: KEY INFORMANTS (COMMUNITY LEADER) INTERVIEW GUIDE

Name of Community Leader: _____ **Date:** _____ **Time:** _____

Hello my name is _____ I work with Rainbow Research in Minneapolis. Rainbow Research was engaged by the African Development Center (ADC) to assist in evaluating its Business Development and Home Ownership Training programs. I was given your name as a leader in the community who is knowledgeable about their programs. I'd like to ask you a few questions about your experience with ADC to help us learn more about ADC's current and potential impact in helping to build economic self-sufficiency in Minnesota's African communities. Your answers will remain confidential and will be seen by Rainbow Research only. Individual respondents will not be identified in any report or publication, and data will be reported in aggregate form only. You don't have to answer any question with which you feel uncomfortable. The information you and others provide will be used to help ADC improve their programs. We would like to learn:

- How you became involved with ADC
- The nature of your relationship with ADC
- Your views on the extent to which ADC is making progress toward implementing its mission

Relationship with ADC

1. Please tell me about your knowledge of and experience with ADC.
 - o) How did you first learn about ADC?
 - p) Have you been involved with ADC in any way? If you have:
 - 1) What is the extent and nature of your involvement with ADC?
 - 2) What made you decide to become involved with ADC?
 - 3) What do you see are the benefits to you, if any, of your involvement with ADC?
2. Given what you know about ADC, would you recommend ADC to others who might be in need of the types of services that ADC offers?

ADC in General

Now I'd like to ask you about ADC as an organization.

3. What do you consider to be the most outstanding feature of ADC as an organization?

4. To your knowledge, what have been the key accomplishments of ADC?
5. To your knowledge, what are ADC's weaknesses or limitations, if any, and how should ADC address them?

ADC in the African Community

Now I'd like to ask you about ADC's work in the African community.

6. How well do you feel the African community in Minnesota is aware of ADC?
7. How well do you feel ADC is received in the African community in Minnesota?
8. In your opinion, how can ADC and its programs become better known and better received in the African communities in Minnesota?
9. In your opinion, what impact, if any, is ADC having on individuals in the African community?
10. In your opinion, what impact, if any, is ADC having on the African community in general in Minnesota?
11. In your opinion, what impact, if any, is ADC having on the African communities outside Minnesota?

ADC's mission is: **"To work with African Communities in Minnesota to start and sustain successful businesses, build assets, and promote community reinvestment."** There are two objectives that underlie this mission: encourage wealth preservation in the African community, and increase participation by Africans in the various systems.

12. Let's start with ADC's first objective which is to encourage wealth preservation in the African community. This means, for example, that instead of African business owners paying rent, ADC would like to see them become the property owners so the wealth stays in the community. Do you feel that encouraging wealth preservation in the African community is an appropriate role for ADC?
13. If NO: Why not?
14. If YES: Do you see signs of that happening right now as part of ADC's work; if you don't, what should ADC do to make it happen?
15. The second ADC objective is to increase participation by Africans in the broader financial, educational and regulatory institutions. This means, for example, that instead of merely following the laws, Africans will become engaged in the law-making processes on matters that

concern them. Do you feel that encouraging participation of Africans in financial, educational and regulatory institutions is an appropriate role for ADC?

16. If NO: Why not?

17. If YES: Do you see evidence of that happening right now as part of ADC's work; if you don't, what should ADC do to make it happen?

The Future

Let's talk about ADC's future.

18. How do you see ADC two to five years from now?

19. Do you feel that the services ADC currently provides to African communities in Minnesota will remain unique in the years to come? Or will there be other players, and how will ADC fare in that bigger playing field?

Closing

20. Is there anything else regarding ADC you would like to share with me?

On behalf of ADC, I would like to thank you for taking the time to do this interview. It is very much appreciated.

APPENDIX K: BUSINESS DEVELOPMENT PROGRAM CLIENT SURVEY TABLES

Number of clients interviewed

BD Clients	Number	Percent
Training + Own Business	12	60%
Training Only	5	40%
Total	17	100%

a) BD Clients Who Went Through the Training and Have Opened Their Own Business & Training-Only BD Clients

Client Demographics

Demographics	Type of BD Client		
	Training & Own Business	Training Only	All
Gender			
Male	6 (50%)	3 (60%)	9 (53%)
Female	6 (50%)	2 (40%)	8 (47%)
Total	12 (100%)	5 (100%)	17 (100%)
Age Group			
Below 18	--	--	--
18-25	1 (8%)	1 (20%)	2 (12%)
26-35	4 (33%)	1 (20%)	5 (29%)
36-45	4 (33%)	--	4 (24%)
46-55	2 (17%)	2 (40%)	4 (24%)
56-65	1 (8%)	1 (50%)	2 (12%)
66-75	--	--	--
Over 75	--	--	--
Total	12 (100%)	5 (100%)	17 (100%)

Demographics	Type of BD Client		
	Training & Own Business	Training Only	All
Marital Status			
Single, never married	2 (18%)	2 (40%)	4 (25%)
Married and living with spouse/partner	7 (64%)	2 (40%)	9 (56%)
Not married and living with spouse/partner	--	--	--
Separated	2 (18%)	1 (20%)	1 (6%)
Divorced	2 (18%)	--	2 (12%)
Widow/Widower	--	--	--
Total	11 (100%)	5 (100%)	16 (100%)
Highest level of education completed			
Did not complete any years of school	--	--	--
Less than 8 th grade	1 (8%)	--	1 (6%)
Completed 8 th grade	--	1 (20%)	1 (6%)
Some high school	1 (8%)	--	1 (6%)
High school graduate or GED	5 (42%)	1 (20%)	6 (35%)
Some post high school	1 (8%)	2 (40%)	3 (18%)
Two-year or vocational college degree	2 (17%)	--	2 (12%)
College degree (4-year)	1 (8%)	1 (20%)	2 (12%)
Some graduate or professional school	--	--	--
Graduate or professional school degree	1 (8%)	--	1 (6%)
Total	12 (100%)	5 (100%)	17 (100%)

Demographics	Type of BD Client		
	Training & Own Business	Training Only	All
Ethnicity			
Liberian	2 (17%)	--	2 (12%)
Somali	10 (83%)	5 (100%)	15 (88%)
Total	12 (100%)	5 (100%)	17 (100%)
Primary language spoken at home			
English	2 (17%)	--	2 (12%)
Somali	10 (83%)	5 (100%)	14 (88%)
Total	12 (100%)	5 (100%)	17 (100%)
Employment Status			
Working full time - 35 hours/week or more ^a	11 (92%)	5 (100%)	16 (94%)
Working part time ^a	1 (8%)	--	1 (6%)
Full time homemaker	--	--	--
Student	--	--	--
Unemployed	--	--	--
Retired	--	--	--
Disabled, unable to work	--	--	--
Total	12 (100%)	5 (100%)	17 (100%)
Annual total household income			
Under \$10,000	3 (27%)	1 (20%)	4 (25%)
\$10,000 - 19,999	3 (27%)	--	3 (19%)
\$20,000 - 29,999	1 (9%)	1 (20%)	2 (12%)
\$30,000 - 39,999	--	1 (20%)	1 (6%)
\$40,000 - 49,999	1 (9%)	2 (40%)	3 (19%)

Demographics	Type of BD Client		
	Training & Own Business	Training Only	All
\$50,000 and above	3 (27%)	--	3 (19%)
Total	11 (100%)	5 (100%)	16 (100%)

^a Occupations include: business owner (11), home-based business owner (1), and truck driver (4); data missing for one client.

Are you the first one in your family to come to the United States?

	Type of BD Client		
	Training & Own Business	Training Only	All
Yes	6 (50%)	4 (80%)	10 (59%)
No ^a	6 (50%)	1 (20%)	7 (41%)
Total	12 (100%)	5 (100%)	17 (100%)

^a Family members who came to the U.S. before ADC client include: brother, brother and sister, grandparents, parents, sibling, spouse and other relatives, and uncles and cousins.

Household size (based on number reporting = 11):

Minimum = 1; Maximum = 9

Mean = 4.6

Median = 5

Zip code for business location (for clients who have started their own business only, n=12):

Zip code	City	Number (Percent)
55403	Minneapolis	1 (8%)
55404	Minneapolis	2 (17%)
55405	Minneapolis	1 (8%)
55407	Minneapolis	1 (8%)
55408	Minneapolis	1 (8%)
55411	Minneapolis	2 (13%)

55418	Minneapolis/St. Anthony/St. Anthony Village	1 (8%)
55429	Minneapolis	1 (8%)
55454	Minneapolis	2 (17%)
Total		12 (100%)

Pre-Program Background Information

Have you taken any other Business Development training before coming to ADC (Training & Own Business Clients only)?

- All (12 clients) answered “No.”

How did you learn about ADC’s Business Development program?

	Type of BD Client		
	Training & Own Business	Training Only	All
ADC staff	1 (8%)	--	1 (6%)
Another agency	--	--	--
Mailer/Flyer/Brochure	--	1 (20%)	1 (6%)
Friend/Relative	9 (75%)	4 (80%)	13 (76%)
Lender/Mortgage company	--	--	--
Newspaper	--	--	--
Internet	--	--	--
Someone who took the workshop before	1 (8%)	--	1 (6%)
Other seminar/workshop/training I attended	--	--	--
Other ^a	1 (8%)	--	1 (6%)
Total	12 (100%)	5 (100%)	17 (100%)

^a One client learned about ADC from both an ADC staff and the Neighborhood Development Center.

Why did you decide to participate in the Business Development program?

	Type of BD Client		
	Training & Own Business	Training Only	All
I was just curious	--	--	--
I had plans to open my own business and I wanted to know how to go about this	6 (60%)	3 (60%)	9 (60%)
I was invited ^a	1 (10%)	--	1 (7%)
I was required (specify by whom and for what reason)	--	--	--
Other ^b	3 (30%)	2 (40%)	5 (33%)
Total	10 ^c (100%)	5 (100%)	15 (100%)

^a Client was invited by an ADC staff.

^b Other reasons for deciding to participate include: Already owns a business but wanted more training; Already owns a business but wanted to expand it; Needed loan to buy a new truck; and, Needed to improve existing business and a loan to pay bills and debts and to get more inventory.

^c Data is missing for two clients.

Why did you choose ADC (for Training and Own Business clients only)?

Reason for Choosing ADC	N (%)
It is the only program I know that can help me	5 (42%)
It is geared towards my culture	1 (8%)
I know the staff	--
Someone told me they're good	2 (17%)
Other ^a	4 (33%)
Total	12 (100%)

^a Other reasons for choosing ADC include: All of the above; Islamic financing loan option (2); and, Saw what ADC has done for others and thought ADC could do the same for him/her and also because ADC staff have the same culture and language.

What were your expectations from the Business Development program when you first signed up for it? What did you want to get out of it?

- To learn about business ownership and the U.S. financial system (2)

- To learn how to design a business plan and get a loan
- To gain some entrepreneurship qualities and to learn about leadership and business, to learn about business management (2)
- To learn about business diversification and the U.S. business and financial systems
- To learn skills to run a business/succeed in business (3)
- To get a loan and buy own truck (2)
- To get a loan/interest-free loan (4)
- No expectations, went in with an open mind

How well did the Business Development program meet your expectations (Training and Own Business clients only)?

Rating	N (%)
Not well	--
A little	--
Somewhat	--
Quite well	2 (20%)
Very well	8 (80%)
Total	10 ^a (100%)

^a Data missing for two clients.

ADC Impact

How well did the Business Development Program prepare you to become a business owner (for Training and Own Business clients only)?

	N (%)
Not well	--
A little	--
Somewhat	--
Quite well	2 (20%)
Very well	8 (80%)
Total	10 ^a (100%)

^a Data missing for two clients.

How much do you feel you learned about what's involved in starting a business?

	Type of BD Client		
	Training & Own Business	Training Only	All
None	--	--	--
A little	--	--	--
Some	--	--	--
Quite a lot	--	--	--
A lot	9 (100%)	5 (100%)	14 (100%)
Total	9 ^a (100%)	5 (100%)	14 (100%)

^aData missing for three clients.

How well have you been able to use what you learned in the Business Development Program (for Training and Own Business clients only)?

	N (%)
Not well	--
A little well	--
Somewhat well	1 (10%)
Quite well	--
Very well	9 (90%)
Total	10 ^a (100%)

^aData missing for two clients.

Are there specific lessons from the Business Development program that you found most helpful as you prepared to open your own business (for Training and Own Business clients only)?

	N (%)
Yes	6 (67%)
No	3 (33%)
Total	9 ^a (100%)

^aData missing for three clients.

The lessons they mentioned are:

- Cash flow analysis, cash flow projections (3)
- Income statement
- Balance sheet (2)
- Financial record keeping
- Check balancing
- Competition analysis
- Marketing and promotional tools, targeting markets, approaching businesses (3)
- Business planning
- Business management
- How to get cheap inventory
- Networking

Are there specific lessons from the Business Development program that you found most helpful in the day-to-day management of your business (for Training and Own Business clients only)?

	N (%)
Yes	8 (89%)
No	1 (11%)
Total	9 ^a (100%)

^aData missing for three clients.

These lessons they mentioned are:

- Analyzing the competition and bringing something different
- Target market analysis
- Bookkeeping
- Cash flow analysis (4)
- Balance sheet (2)
- Income statements (2)
- Business management (2)

Are there things that you wish you had learned in the Business Development Program before you started your own business (for Training and Own Business clients only)?

	N (%)
Yes	1 ^a (10%)
No	9 (90%)
Total	10 ^b (100%)

^aThe clients said learning about “marketing strategy” would have been helpful.

^bData missing for two clients.

To what extent did ADC's Business Development Program help increase your knowledge of the U.S. financial system (for Training and Own Business clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	--
Quite a lot	3 (33%)
A lot	6 (67%)
Total	9 ^a (100%)

^aData missing for three clients.

To what extent did ADC's Business Development Program help improve your ability to assess your readiness to own a business?

	Type of BD Client		
	Training & Own Business	Training Only	All
Not at all	--	--	--
A little	--	--	--
Somewhat	--	--	--
Quite a lot	--	--	--
A lot	9 (100%)	5 (100%)	14 (100%)
Total	9 ^a (100%)	5 (100%)	14 (100%)

^aData missing for one client; question did not apply to two clients because they already owned a business.

To what extent did ADC's Business Development Program help increase your understanding of your choices and priorities in earning a living (for Training and Own Business clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	--
Quite a lot	3 (33%)
A lot	6 (67%)
Total	9 ^a (100%)

^aData missing for three clients.

To what extent did ADC’s Business Development Program help increase your **confidence** to negotiate with any business, financial or regulatory entity (for Training and Own Business clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	1 (11%)
Quite a lot	2 (22%)
A lot	6 (67%)
Total	9 ^a (100%)

^aData missing for three clients.

To what extent did ADC’s Business Development Program help improve your **ability** to negotiate with any business, financial or regulatory entity (for Training and Own Business clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	2 (22%)
Quite a lot	3 (33%)
A lot	4 (44%)
Total	9 ^a (100%)

^aData missing for three clients.

How would you describe your financial situation now compared to how it was before you came to ADC (for Training and Own Business clients only)?

	N (%)
Worse	--
Better	10 (83%)
The same	2 (17%)
Total	12 (100%)

If answered Worse or Better:

c) To what extent would you credit or ascribe your current financial situation to ADC's Business Development Program (for Training and Own Business clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	3 (38%)
Quite a lot	2 (25%)
A lot	3 (38%)
Total	8 ^a (100%)

^aData missing for two clients.

Challenges

What challenges, if any, have you come across in running your own business?

The challenges clients named are:

- The price of gas is too high and it's hard to get loads to deliver
- Competition from the same businesses in surrounding areas
- Lack of knowledge to deal with financial hardships
- Getting held up, robbed and broken into
- Staying open, establishing and running a new business (2)
- Getting/keeping inventory (3)
- Impatience in the first months of the business and wanting to see immediate good results
- Lack of experience in searching for resources (2)
- Marketing the business, getting display equipment needed
- Building customer base (2)
- Finding a suitable location for the business (2)
- Not being able to get a receipt for used equipment bought and thus cannot get reimbursed
- Not being able to come up with rent money
- Balancing bills
- Small profit margin

What has been the most challenging?

- High gas price
- Competition from the same businesses in surrounding areas
- Financial stress

- Staying open
- Getting/keeping inventory
- Impatience in the first months of the business and wanting to see immediate good results
- Lack of experience and confidence
- Lack of experience in searching for resources
- Marketing the business, getting display equipment needed
- Finding a suitable location for the business
- Balancing bills

Did you ask for help in dealing with these challenges?

	N (%)
Yes	7 ^a (58%)
No	5 (42%)
Total	12 (100%)

^a Help was obtained from: ADC (6); NDC; family

To what extent were the lessons you learned in the Business Development Program helpful in dealing with these challenges?

	N (%)
Not at all helpful	--
A little helpful	--
Somewhat helpful	--
Quite helpful	5 (56%)
Very helpful	4 (44%)
Total	9 ^a (100%)

^a Data missing for 3 clients.

ADC Program Staff

I would now like to ask how you feel about the staff in the Business Development Program (for Training and Own Business clients only).

Do you feel that the ADC staff:	N (%)			
	Yes	No	Somewhat	Total
k) Is knowledgeable about Business	12	--	--	12

Development	(100%)			(100%)
l) Is caring and warm towards you	12 (100%)	--	--	12 (100%)
m) Understands and respects your culture	12 (100%)	--	--	12 (100%)
n) Responds to your questions and concerns well	11 (92%)	--	1 (8%)	12 (100%)
o) Gives useful suggestions and recommendations	12 (100%)	--	--	12 (100%)

Overall Assessment of ADC

Overall, what did you like the most about the Business Development Program?

Survey respondents named the following:

- Everything (3)
- Encourages African immigrants to establish their own business, lessons on how to start a business, training (6)
- ADC staff, suggestions and recommendations and other help from staff (3)
- Networking, relationships
- Consultations
- ADC helped provide “loan”
- Loan

Overall, what did you like the least about the Business Development Program?

Survey respondents named the following:

- None (8)
- Lack of space in class
- Responses not timely when message is left for ADC staff

Would you recommend ADC to others who might be thinking of starting a business?

	Type of BD Client		All
	Training & Own Business	Training Only	
Yes	12 (100%)	5 (100%)	17 (100%)
No	--	--	--
Maybe	--	--	--
Total	12 (100%)	5 (100%)	17 (100%)

What else, if any, could ADC's Business Development Program provide that would be helpful to others thinking about starting a business?

Survey respondents named the following:

- None, they are already providing enough (2)
- Business and financial understanding
- Have an entrepreneur-trainer or someone that is or was a successful business owner as an instructor
- Encourage interest-free Islamic financing option, help people understand how it works (2)
- Marketing, merchandising, advertising, publicizing strategies, helping new business owners break into a market (2)
- Strategies for finding a suitable business location
- More and diversified business training lessons
- Long-term training and refresher lessons
- Training materials and packages in the Somali language
- More encouragement organized and rigorous book balancing, business diversification (new immigrants tend to open the same business), time management
- More ideas on research and management
- Teaching people to become building developers

Aside from being able to start your own business, is there any other benefit that you got out of your participation in ADC's Business Development Program?

Survey respondents named the following:

- None (5)
- Increased understanding or learning
 - Understanding how the U.S. financial system works
 - Learning about customer service and satisfaction
 - Learning more about diversifying business
 - Learning about planning, patience, and research required in business ownership
- Wider network of friends
 - Meeting new, interesting and helpful people
 - Meeting the ADC staff who are like extended family
- Opportunity to work for self

If you didn't come to ADC, was there any other place you could have gone to for assistance (for Training and Own Business clients only)?

	N (%)
Yes	2 ^a (18%)
No	9 (82%)
Total	11 ^b (100%)

^a One client named the Neighborhood Development Corporation; data is missing for the other client.

^b Data missing for one client.

Overall, how satisfied are you with your experience in ADC's Business Development Program?

	Type of BD Client		
	Training & Own Business	Training Only	All
Very unsatisfied	--	--	--
Unsatisfied	--	--	--
Neither satisfied nor unsatisfied	--	--	--
Satisfied	--	--	--
Very satisfied	11 (100%)	5 (100%)	16 (100%)
Total	11 ^a (100%)	5 (100%)	16 (100%)

^a Data missing for one client.

What are the benefits of owning your own business?

Survey respondents named the following:

- Being own boss
 - Can open and close any time and have own key
 - Independence in business decision-making (2)
 - Gratification, pride and satisfaction
- Greater ownership
 - Being in charge of your own money, controlling own finances and bank account, financial independence (3)
 - Being able to invest in own future
 - Being in charge of own effort and sustainability
- Being able to offer a service that people need
- Being more relaxed because you own the business
- Family benefits – having whole family involved in the business, especially the children, and being able to teach the children how to be independent
- Financial rewards

- Challenging – going through the journey without a destination, excitement of putting puzzles together and solving problems, greater reward when you work hard for something
- Can't tell yet, still struggling

ADC in the African Community

How well do you feel the African community in Minnesota is aware of ADC?

- A lot of people are aware/very well aware (6)
- Most people are aware (2)
- They are aware, but not very well (2)
- A lot of people don't know, even in places where Somalis live and congregate; need to publicize more (hand out flyers at African-owned restaurants and malls)
- About 30-40 percent is aware; need to expand awareness
- The word hasn't spread
- Don't know, not sure (4)

How well do you feel ADC is received by the African community in Minnesota?

- Well/very well received (11)
- Received by all in African community (2)
- Don't know (3)
- No comment (1)

Closing Comments

Is there anything else you would like to share about your experience with ADC's Business Development Program?

Eleven clients had the following parting words:

- Suggestions:
 - Expand the program, build more branches and outreach offices in places like Willmar, Rochester and St. Cloud where there is a growing number of Somalis who want to invest in and start their own business (3)
 - Everything is excellent but would like to ask ADC to put more effort, time and money into making interest-free loans available because a lot of people are looking for that
 - Follow-up with new business owners periodically and help them come up with marketing strategies
 - It would be good to translate all materials to Somali
 - Stress the Dos and Don'ts of business and competition
- Gratitude and appreciation for ADC:
 - Experience with ADC has been wonderful
 - Good job, thank you
 - Keep up what you're doing

- Thank you for the help and hospitality
- Happy that ADC helps minorities, single moms, and anyone seeking assistance; likes how ADC has improved people and their credit without too many restrictions and conditions; they give people a chance
- Working for self is a challenge but also satisfying because you're working towards a bigger goal, and ADC taught them to become committed and persistent

b) Training-Only BD Clients (5 Clients): Additional Questions

When did you participate in the program?

- December 2003
- March 2005
- June 2005
- February 2006 (2)

Did you successfully complete the training?

- All 5 clients successfully completed their training.

Why did you decide not to start a business?

	BD Training Only Client
I realized I didn't really want to	--
I realized I wasn't ready	2 (67%)
I was counseled that I wasn't ready	--
My financial situation changed so it wasn't a priority any more	--
Other (specify)	1 ^a (33%)
Total	3 ^b (100%)

^a Other reason for deciding to not start own business was that the client's initial plan differed with ADC's recommendation so he had to wait until he adapted to and learned the system.

^b Question did not apply to two clients because they already have their own business; one client wanted to learn more about running a business and the other was in the process of relocating.

Did ADC have a role in your decision not to start a business?

	N (%)
Yes	2 ^a (67%)
No	1 (33%)
Total	3 ^b (100%)

^a One client said ADC could not offer him a loan; the other client said he was advised by ADC to take his time in looking for the right truck for his trucking business.

^b Question did not apply to two clients because they already have their own business; one client wanted to learn more about running a business and the other was in the process of relocating.

Was there anything that ADC could have done to help you proceed with [purchasing a home/starting a business]?

The three clients to whom the question applied said:

- None (2)
- Would have preferred to get a direct loan from ADC for him to invest it in whatever business he wanted

Are there lessons you learned in the program that are still helpful to you now even though you didn't start a business? (Select All That Apply)

BD Training Topics	BD Training Only Client
None	--
Company description	2 (40%)
Company mission	2 (10%)
Target market analysis	3 (60%)
Competition analysis	2 (40%)
Marketing and promotional tools	1 (20%)
Personal and company credit analysis	2 (40%)
Management	2 (40%)
Cash flow analysis	5 (100%)
Cash flow projections	3 (60%)
Income statements and balance sheets	3 (60%)
Other (specify)	1 ^a (20%)

^a Client named lease agreements.

Do you still plan to start a business?

Response	BD Training Only Client
Yes	3 (100%)
No	--
Maybe	--
Total	3 ^a (100%)

^a Question did not apply to two clients who already had their own business.

If answered YES or MAYBE:

a) Would you come back to ADC when that time comes?

Response	BD Training Only Client
Yes	3 (100%)
No	--
Maybe	--
Total	3 ^a (100%)

APPENDIX L: HOME OWNERSHIP PROGRAM CLIENT SURVEY TABLES

Number of clients interviewed

HO Clients	Number	Percent
Training + Own Home	8	62%
Training Only	5	38%
Total	13	100%

a) HO Clients Who Went Through the Training and Have Purchased Their Own Homes & Training-Only HO Clients

Client Demographics

Demographics	Type of HO Client		
	Training & Own Home	Training Only	All
Gender			
Male	4 (50%)	3 (60%)	7 (54%)
Female	4 (50%)	2 (40%)	6 (46%)
Total	8 (100%)	5 (100%)	13 (100%)
Age Group			
Below 18	--	--	--
18-25	2 (25%)	1 (20%)	3 (23%)
26-35	5 (62%)	2 (40%)	7 (54%)
36-45	1 (12%)	2 (40%)	3 (23%)
46-55	--	--	--
56-65	--	--	--
66-75	--	--	--
Over 75	--	--	--
Total	8 (100%)	5 (100%)	13 (100%)
Marital Status			
Single, never married	4 (50%)	3 (60%)	7 (54%)

Demographics	Type of HO Client		
	Training & Own Home	Training Only	All
Married and living with spouse/partner	4 (50%)	2 (40%)	6 (46%)
Not married and living with spouse/partner	--	--	--
Separated	--	--	--
Divorced	--	--	--
Widow/Widower	--	--	--
Total	8 (100%)	5 (100%)	13 (100%)
Highest level of education completed			
Did not complete any years of school	--	--	--
Less than 8 th grade	--	--	--
Completed 8 th grade	--	--	--
Some high school	--	1 (25%)	1 (9%)
High school graduate or GED	--	--	--
Some post high school	1 (14%)	1 (25%)	2 (18%)
Two-year or vocational college degree	3 (43%)	1 (25%)	4 (36%)
College degree (4-year)	1 (14%)	1 (25%)	2 (18%)
Some graduate or professional school	1 (14%)	--	1 (9%)
Graduate or professional school degree	1 (14%)	--	1 (9%)
Total	7 (100%)	4 ^a (100%)	11 (100%)
Ethnicity			
African-unknown	1 (12%)	--	1 (8%)
Ethiopian	2 (25%)	1 (20%)	3 (23%)
Liberian	2 (25%)	--	2 (16%)
Somali	--	3 (60%)	3 (23%)

Demographics	Type of HO Client		
	Training & Own Home	Training Only	All
White	2 (25%)	1 (20%)	3 (23%)
Asian Indian	1 (12%)	--	1 (8%)
Total	8 (100%)	5 (100%)	13 (100%)
Primary language spoken at home			
English	5 (62%)	3 (60%)	8 (62%)
Somali	3 (38%)	2 (40%)	5 (38%)
Total	8 (100%)	5 (100%)	13 (100%)
Employment Status			
Working full time - 35 hours/week or more ^b	7 (88%)	1 (25%)	8 (67%)
Working part time	--	2 (50%)	2 (17%)
Full time homemaker	1 (12%)	--	1 (8%)
Student	--	--	--
Unemployed	--	--	--
Retired	--	--	--
Disabled, unable to work	--	1 (25%)	1 (8%)
Total	8 (100%)	4 ^a (100%)	12 (100%)
Annual total household income			
Under \$10,000	--	--	--
\$10,000 - 19,999	--	--	--
\$20,000 - 29,999	3 (38%)	--	3 (23%)
\$30,000 - 39,999	2 (25%)	2 (40%)	4 (31%)
\$40,000 - 49,999	2 (25%)	3 (60%)	5 (38%)
\$50,000 and above	1 (12%)	--	1 (8%)

Demographics	Type of HO Client		
	Training & Own Home	Training Only	All
Total	8 (100%)	5 (100%)	13 (100%)

^a Data missing for one Training Only client.

^b Occupations include: teacher, carrier, human resources specialist and mental health service professional.

Are you the first one in your family to come to the United States?

	Type of HO Client		
	Training & Own Home	Training Only	All
Yes	4 (67%)	2 (50%)	6 (60%)
No ^a	2 (33%)	2 (50%)	4 (40%)
Total	6 (100%)	4 (100%)	10 ^b (100%)

^a Family members who came to the U.S. before ADC client include: brother and parents.

^b Data missing for two Training + Own Home clients and for one Training Only client.

Household size (based on number reporting = 11):

Minimum = 1; Maximum = 3

Mean = 2

Median = 2

Zip code for home location (for clients who have purchased their own homes only, n=12):

Zip code	City	Number (Percent)
55116	Saint Paul	1 (8%)
55117	Little Canada/Maplewood/St. Paul	2 (15%)
55125	St. Paul/Woodbury	1 (8%)
55337	Burnsville	2 (15%)
55401	Minneapolis	1 (8%)
55406	Minneapolis	1 (8%)
55412	Minneapolis	1 (8%)

55416	Edina/Golden Valley/Minneapolis/St. Louis Park	1 (8%)
55421	Columbia Heights/Fridley/Hilltop/Minneapolis/St. Anthony/St. Anthony Village	1 (8%)
55454	Minneapolis	2 (15%)
Total		13 (100%)

Pre-Program Background Information

Have you taken any other Home Ownership training before coming to ADC (Training & Own Business Clients only)?

- All (82 clients) answered “No.”

How did you learn about ADC’s Home Ownership program?

	Type of HO Client		
	Training & Own Home	Training Only	All
ADC staff	1 (12%)	--	1 (8%)
Another agency	--	--	--
Mailer/Flyer/Brochure	--	--	--
Friend/Relative	2 (25%)	2 (40%)	4 (31%)
Lender/Mortgage company	4 (50%)	--	4 (31%)
Newspaper	--	--	--
Internet	1 (12%)	2 (40%)	3 (23%)
Someone who took the workshop before	--	--	--
Other seminar/workshop/training I attended	--	--	--
Other	--	1 ^a (20%)	1 (8%)
Total	8 (100%)	5 (100%)	13 (100%)

^a KFAI Ethiopian radio program.

Why did you decide to participate in the Home Ownership program?

	Type of HO Client		
	Training & Own Home	Training Only	All
I was just curious	1 (12%)	--	1 (8%)
I had plans to purchase my own home and I wanted to know how to go about this	7 (88%)	4 (80%)	11 (84%)
I was invited	--	--	--
I was required (specify by whom and for what reason)	(%)	1 ^a (20%)	1 (8%)
Other	--	--	--
Total	8 (100%)	5 (100%)	13 (100%)

^a Client did not specify who required them to attend the training.

Why did you choose ADC (for Training and Own Home clients only)?

Reason for Choosing ADC	N (%)
It is the only program I know that can help me	--
It is geared towards my culture	--
I know the staff	1 (12%)
Someone told me they're good	3 (38%)
Other ^a	4 (50%)
Total	8 (100%)

^a Other reasons for choosing ADC include: location was convenient (3) and time was convenient (2).

What were your expectations from the Home Ownership program when you first signed up for it?
What did you want to get out of it?

- No expectations
- To learn everything about homeownership, to become well-informed about homeownership, to gain a better understanding of the home-buying process (7)
- To complete the training successfully with information
- To complete the training to be able to close on a house
- To find out if homeownership is attainable to him
- To get more information and be ready when it comes time to buy a home
- Already owns a house and wants to learn about being a homeowner

How well did the Home Ownership program meet your expectations?

	Type of HO Client		
	Training & Own Home	Training Only	All
Not well	--	--	--
A little	--	--	--
Somewhat	--	--	--
Quite well	4 (50%)	--	4 (31%)
Very well	4 (50%)	5 (100%)	9 (69%)
Total	8 (100%)	5 (100%)	13 (100%)

ADC Impact

How well did the Home Ownership Program prepare you to become a homeowner (for Training and Own Home clients only)?

	N (%)
Not well	--
A little	--
Somewhat	--
Quite well	4 (57%)
Very well	3 (43%)
Total	7 ^a (100%)

^a Data missing for one client.

How much do you feel you learned about what's involved in purchasing your own home?

	Type of HO Client		
	Training & Own Home	Training Only	All
None	--	--	--
A little	--	1 (20%)	1 (8%)
Some	--	--	--

	Type of HO Client		
	Training & Own Home	Training Only	All
Quite a lot	4 (50%)	1 (20%)	5 (38%)
A lot	4 (50%)	3 (60%)	7 (54%)
Total	8 (100%)	5 (100%)	13 (100%)

How well have you been able to use what you learned in the Home Ownership Program (for Training and Own Home clients only)?

	N (%)
Not well	--
A little	--
Somewhat well	1 (14%)
Quite well	4 (57%)
Very well	2 (29%)
Total	7 ^a (100%)

^a Data missing for one client.

Are there specific lessons from the Home Ownership program that you found most helpful as you prepared to purchase a home (for Training and Own Home clients only)?

	N (%)
Yes	6 (86%)
No	1 (14%)
Total	7 ^a (100%)

^a Data missing for one client.

The lessons they mentioned are:

- Creditors and credit issues
- Choosing a home
- Home inspection procedures
- How to get a good real estate agent

- Home insurance
- Closing process (2)
- Avoiding foreclosure

Are there specific lessons from the Home Ownership program that you found most helpful in the day-to-day living in your own home (for Training and Own Home clients only)?

	N (%)
Yes	3 ^a (38%)
No	5 (62%)
Total	8 (100%)

^a One client said “learning to prepare in advance.” Two clients did not specify the specific lesson.

Are there things that you wish you had learned in the Home Ownership Program before you purchased your own home (for Training and Own Home clients only)?

	N (%)
Yes	1 ^a (14%)
No	6 (86%)
Total	7 ^b (100%)

^a Client did not specify what they wished they had learned.

^b Data missing for one client.

To what extent did ADC’s Home Ownership Program help increase your knowledge of the U.S. financial system (for Training and Own Home clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	1 (14%)
Quite a lot	3 (43%)
A lot	3 (43%)
Total	7 ^a (100%)

^a Data missing for one client.

To what extent did ADC's Home Ownership Program help improve your ability to assess your readiness to purchase your own home?

	Type of HO Client		
	Training & Own Home	Training Only	All
Not at all	--	--	--
A little	1 (14%)	--	1 (8%)
Somewhat	--	--	--
Quite a lot	1 (14%)	2 (40%)	3 (25%)
A lot	5 (72%)	3 (60%)	8 (67%)
Total	7 ^a (100%)	5 (100%)	12 (100%)

^aData missing for one client.

Have you received credit repair counseling since participating in the Home Ownership program (for Training and Own Home clients only)?

	N (%)
Yes	--
No	8 (100%)
Total	(100%)

Have you tried to obtain copies of your credit report since participating in the Home Ownership program (for Training and Own Home clients only)?

	N (%)
Yes	1 (12%)
No	7 (88%)
Total	8 (100%)

- the one client who said he/she obtained a copy of his/her credit report said he/she was encouraged by ADC to do so, and the client obtained the copy of the credit report on his/her own without ADC's assistance.

Have you tried to dispute or clean up your credit records since participating in the Home Ownership program (for Training and Own Home clients only)?

	N (%)
Yes	--
No	8 (100%)
Total	8 (100%)

How long did it take (months) from the time you received assistance from the Home Ownership program to the time you found a source of financing (for Training and Own Home clients only)?

N = 3*

Minimum = 0.5; Maximum = 8

Mean = 3.5

Median = 2

*The question did not apply to five clients because: they already found financing before coming to ADC (2), they were already in the process of getting financing (2), and they already owned a home (1).

How long did it take (months) from the time you found a source of financing to the time you purchased your home (for Training and Own Home clients only)?

N = 6

Minimum = 0.5; Maximum = 2

Mean = 1.2

Median = 1

Where did you get mortgage financing (for Training and Own Home clients only)?

Source of Financing	N (%)
RMG Mortgage	1 (14%)
US Bank	2 (28%)
Wells Fargo Bank	4 (57%)
Total	7 ^a (100%)

^a One client already owned a home.

Did you find this lender through ADC (for Training and Own Home clients only)?

	N (%)
--	-------

Yes	1 (14%)
No	6 (86%)
Total	7 ^a (100%)

^aOne client already owned a home.

Have you ever been delinquent with your mortgage payments since participating in the Home Ownership program (for Training and Own Home clients only)?

	N (%)
Yes	1 (14%)
No	6 (86%)
Total	7 ^a (100%)

^aOne client already owned a home.

Have you ever defaulted on a home loan since participating in the Home Ownership program (for Training and Own Home clients only)?

	N (%)
Yes	1 (14%)
No	6 (86%)
Total	7 ^a (100%)

^aOne client already owned a home.

Are you able to deal with home repair problems when they come up (for Training and Own Home clients only)?

	N (%)
Yes	4 (67%)
No	2 (33%)
Total	6 ^a (100%)

^aData missing for two clients.

To what extent did ADC’s Home Ownership Program help increase your knowledge of working with home repair contractors and other repair professionals (for Training and Own Home clients only)?

	N (%)
Not at all	--
A little	--
Somewhat	3 (38%)
Quite a lot	2 (25%)
A lot	3 (38%)
Total	8 (100%)

Did you use any of the homebuyer resources offered by ADC (for Training and Own Home clients only)?

	N (%)
Yes	2 ^a (25%)
No	6 (75%)
Total	8 (100%)

^a Only one client named the type of homebuyer resource used – “insurance agent.”

Looking back, were there some mistakes you made in the process of purchasing your own home that you wish you could correct?

- Only one client said they made a mistake – “picking a good real estate agent.” Six clients said they did not make a mistake and one client did not name any because he/she already owned a home.

How would you describe your financial situation now compared to how it was before you came to ADC (for Training and Own Home clients only)?

	N (%)
Worse	--
Better	2 (25%)
The same	6 (75%)
Total	8 (100%)

If answered Worse or Better:

d) To what extent would you credit or ascribe your current financial situation to ADC's Home Ownership Program?

- Data is missing for the two clients who said their financial situation is better.

Challenges

What challenges, if any, have you come across in having your own home?

- None (3)
- Don't know yet; have not purchased it/have not moved in (3)
- Keeping it clean and living alone
- Paying a lot on property tax

What has been the most challenging?

- Keeping it clean and living alone
- Paying a lot on property tax

Did you ask for help in dealing with these challenges?

- None of the two clients asked for help.

To what extent were the lessons you learned in the Home Ownership Program helpful in dealing with these challenges?

	N (%)
Not at all helpful	1 (50%)
A little helpful	--
Somewhat helpful	1 (50%)
Quite helpful	--
Very helpful	--
Total	2 (100%)

ADC Program Staff

I would now like to ask how you feel about the staff in the Home Ownership Program (for Training and Own Home clients only).

Do you feel that the staff:	Yes	No	Somewhat
p) Is knowledgeable about Home Ownership	8 (100%)	--	--
q) Is caring and warm towards you	8 (100%)	--	--
r) Understands and respects your culture	8 (100%)	--	--
s) Responds to your questions and concerns well	8 (100%)	--	--
t) Gives useful suggestions and recommendations	8 (100%)	--	--

Overall Assessment of ADC

Overall, what did you like the most about the Home Ownership Program (for Training and Own Home clients only)?

General:

- Booklet of information
- Knowing all questions would be answered, knowing they had full service
- How informed and appropriate all the speakers were, how there were discussions and answers to our questions; Knowledge of trainers; Excellent presenters (3)
- It was well-rounded
- The idea of ADC having a defined process to give information and a package that was well put together; they were very organized
- Food (2)

Specific:

- Learning about saving money for mortgage and retirement
- Lesson about credit because was not knowledgeable about the U.S. financial system

Overall, what did you like the least about the Home Ownership Program (for Training and Own Home clients only)?

General:

- None (6)
- Hard to find location, very remote
- Training too long

Would you recommend ADC to others who might be thinking of purchasing their own home?

	Type of HO Client		
	Training & Own Home	Training Only	All
Yes	7 (88%)	4 (80%)	11 (85%)

	Type of HO Client		
	Training & Own Home	Training Only	All
No	--	--	--
Maybe	1 (12%)	1 (20%)	2 (15%)
Total	8 (100%)	5 (100%)	13 (100%)

What else, if any, could ADC's Home Ownership Program provide that would be helpful to others thinking about purchasing their own home?

- None (8)
- Don't know (2)
- More classes
- Free consultation
- Provide interest-free loan

Aside from being able to purchase your own home, is there any other benefit that you got out of your participation in ADC's Home Ownership Program (for Training and Own Home clients only)?

- No other benefit (6)
- Meeting a lot of good people
- Was able to participate in the Business Development class

Even though you did not purchase your own home, is there any other benefit that you got out of your participation in ADC's Home Ownership Program (for Training only clients)?

- None (2)
- Gained knowledge that will stay with me when ready to purchase a home
- Learned about mortgage business and processes
- Learned about home ownership

If you didn't come to ADC, was there any other place you could have gone to for assistance (for Training and Own Home clients only)?

	N (%)
Yes	5 ^a (83%)
No	1 (17%)
Total	6 ^b (100%)

^a One client said other places provided through the Home Ownership Center, one client said a realtor, one said Wells Fargo Bank, one client did not specify where, and one client was not asked the question.

^b Two clients said "Don't Know."

Overall, how satisfied are you with your experience in ADC's Home Ownership Program?

	Type of HO Client		
	Training & Own Home	Training Only	All
Very unsatisfied	--	--	--
Unsatisfied	--	--	--
Neither satisfied nor unsatisfied	--	--	--
Satisfied	1 (12%)	3 (60%)	4 (31%)
Very satisfied	7 (88%)	2 (40%)	9 (69%)
Total	8 (100%)	5 (100%)	13 (100%)

What are the benefits of having your own home?

- Increases wealth; having own asset and property; having an investment (6)
- Gives sense of independence, no landlord telling you what to do; freedom to do anything; freedom (3)
- Mortgage interest is tax deductible
- Increases credit score; builds credit history
- Teaches responsibility
- It's a statement of pride and increases confidence
- Safety and privacy for children

ADC in the African Community

How well do you feel the African community in Minnesota is aware of ADC?

- Very well aware (3)
- Somewhat aware
- Not aware
- Not everyone is aware
- Don't know (6)
- Don't know, not African

How well do you feel ADC is received by the African community in Minnesota?

- Very well received (3)
- They're happy with ADC
- Not well
- Don't know (8)

Closing Comments

Is there anything else you would like to share about your experience with ADC’s Home Ownership Program?

- None (9)
- Excellent job!
- You’re doing a good job.
- I really like it, especially the lunch.
- The experience was good. I would suggest having a better location and more food options

b) Training-Only HO Clients: Additional Questions

When did you participate in the program?

- August 2005
- February 2006
- July 2006 (2)
- (Missing data)

Did you successfully complete the training?

- All five clients successfully completed the training.

Why did you decide not to purchase a home?

	BD Training Only Client
I realized I didn’t really want to	1 (20%)
I realized I wasn’t ready	1 (20%)
I was counseled that I wasn’t ready	--
My financial situation changed so it wasn’t a priority any more	3 (60%)
Other (specify)	--
Total	5 (100%)

Did ADC have a role in your decision not to purchase a home?

- All five clients answered no. One client said his paperwork wasn’t ready, one client said he realized he needed to do more research, and three clients didn’t elaborate on their response.

Was there anything that ADC could have done to help you proceed with purchasing a home?

- All five clients answered no.

Are there lessons you learned in the program that are still helpful to you now even though you didn't purchase a home? (Select All That Apply)

BD Training Topics	BD Training Only Client
None	--
Knowing if home ownership is right for you	3 (60%)
Lifelong money management	3 (60%)
Financing a home	2 (40%)
Qualifying for a mortgage	4 (80%)
The loan application process	4 (80%)
Shopping for a home	4 (80%)
The closing process	2 (40%)
Preventing foreclosure	2 (40%)
Life as a home owner	3 (60%)
Other	--

Do you still plan to purchase a home?

- All five clients answered yes.

If answered YES or MAYBE:

a) Would you come back to ADC when that time comes?

Response	BD Training Only Client
Yes	4 (80%)
No	--
Maybe	1 (20%)
Total	5 (100%)

APPENDIX M: COMBINED BUSINESS DEVELOPMENT PROGRAM AND HOME OWNERSHIP PROGRAM CLIENT DATA

Number of clients interviewed

Type of Client	BD	HO	Total
Training + Own Business/Home	12	8	20
Training Only	5	5	10
Total	17	13	30

a) Clients Who Went Through the Training and Have Opened Their Own Business/Purchased Their Own Homes & Training-Only Clients

Client Demographics

	Number (Percent)
Gender	
Male	16 (53%)
Female	14 (47%)
Total	30 (100%)
Age Group	
Below 18	--
18-25	5 (17%)
26-35	12 (40%)
36-45	7 (23%)
46-55	4 (13%)
56-65	2 (7%)
66-75	--
Over 75	--

	Number (Percent)
Total	30 (100%)
Marital Status	
Single, never married	11 (38%)
Married and living with spouse/partner	15 (52%)
Not married and living with spouse/partner	--
Separated	1 (3%)
Divorced	2 (7%)
Widow/Widower	--
Total	30 (100%)
Highest level of education completed	
Did not complete any years of school	--
Less than 8 th grade	1 (4%)
Completed 8 th grade	1 (4%)
Some high school	2 (7%)
High school graduate or GED	6 (21%)
Some post high school	5 (18%)
Two-year or vocational college degree	6 (21%)
College degree (4-year)	4 (14%)
Some graduate or professional school	1 (4%)
Graduate or professional school degree	2 (7%)
Total	28 ^a (100%)

	Number (Percent)
Ethnicity	
African-unknown	1 (3%)
Ethiopian	3 (10%)
Liberian	4 (13%)
Somali	18 (60%)
White	3 (10%)
Asian Indian	1 (3%)
Total	30 (100%)
Primary language spoken at home	
English	10 (34%)
Somali	19 (66%)
Total	29 ^a (100%)
Employment Status	
Working full time - 35 hours/week or more	24 (83%)
Working part time	3 (10%)
Full time homemaker	1 (3%)
Student	--
Unemployed	--
Retired	--
Disabled, unable to work	1 (3%)
Total	29 ^a (100%)
Annual total household income	
Under \$10,000	4 (14%)

	Number (Percent)
\$10,000 - 19,999	3 (10%)
\$20,000 - 29,999	5 (17%)
\$30,000 - 39,999	5 (17%)
\$40,000 - 49,999	8 (18%)
\$50,000 and above	4 (14%)
Total	29 ^a (100%)
Household size	N = 17 ^a Range = 1 to 9 Mean = 3.7 Median = 3
First one in family to come to U.S.	16 (59%)

^a Data missing for some clients.

Pre-Program Background Information

Have you taken any other BD/HO training before coming to ADC?

	Number (Percent)
Yes	--
No	20 (100%)
Total	20 ^a (100%)

^a Data missing for 10 clients.

How did you learn about ADC's BD/HO program?

	Number (Percent)
ADC staff	1 (7%)
Another agency	--
Mailer/Flyer/Brochure	1 (3%)
Friend/Relative	17

	Number (Percent)
	(57%)
Lender/Mortgage company	4 (13%)
Newspaper	--
Internet	3 (10%)
Someone who took the workshop before	1 (3%)
Other seminar/workshop/training I attended	--
Other	2 ^a (7%)
Total	30 (100%)

^a Other ways they learned about the program are through the Neighborhood Development Corporation (NDC) and KFAI Ethiopian radio program.

Why did you decide to participate in the BD/HO program?

	Number (Percent)
I was just curious	1 (4%)
I had plans to open my own business and I wanted to know how to go about this	20 (71%)
I was invited ^a	1 (4%)
I was required	1 (4%)
Other	5 (18%)
Total	28 ^c (100%)

^a Client was invited by an ADC staff.

^b Other reasons for deciding to participate include: Already owns a business but wanted more training; Already owns a business but wanted to expand it; Needed loan to buy a new truck; and, Needed to improve existing business and a loan to pay bills and debts and to get more inventory.

^c Data missing for two clients.

Why did you choose ADC (for Training and Own Business/Home clients only)?

	Number (Percent)
It is the only program I know that can help me	5 (25%)
It is geared towards my culture	1 (5%)
I know the staff	1 (5%)
Someone told me they're good	5 (25%)
Other	8 ^a (40%)
Total	20 (100%)

^a Other reasons for choosing ADC include: All of the above; Islamic financing loan option (2); saw what ADC has done for others and thought ADC could do the same for him/her and also because ADC staff have the same culture and language; location was convenient (3) and time was convenient (2).

How well did the BD/HO program meet your expectations?

	Number (Percent)
Not well	--
A little	--
Somewhat	--
Quite well	5 (17%)
Very well	24 (83%)
Total	29 ^a (100%)

^a Data missing for one client.

ADC Impact

How well did the BD/HO Program prepare you to become a business owner or homeowner (for Training and Own Business/Home clients only)?

	Number (Percent)
Not well	--
A little	--
Somewhat	--

Quite well	6 (35%)
Very well	11 (65%)
Total	17 ^a (100%)

^a Data missing for three clients.

How much do you feel you learned about what's involved in starting a business or purchasing your own home?

	Number (Percent)
None	--
A little	1 (4%)
Some	--
Quite a lot	5 (18%)
A lot	21 (78%)
Total	27 ^a (100%)

^a Data missing for three clients.

How well have you been able to use what you learned in the BD/HO Program (for Training and Own Business/Home clients only)?

	Number (Percent)
Not well	--
A little	--
Somewhat well	2 (12%)
Quite well	4 (24%)
Very well	11 (65%)
Total	17 ^a (100%)

^a Data missing for three clients.

To what extent did ADC's BD/HO Program help increase your knowledge of the U.S. financial system (for Training and Own Business/Home clients only)?

	Number (Percent)
Not at all	--
A little	--
Somewhat	1 (6%)
Quite a lot	6 (38%)
A lot	9 (56%)
Total	16 ^a (100%)

^a Data missing for four clients.

To what extent did ADC's BD/HO Program help improve your ability to assess your readiness to own a business or purchase a home?

	Number (Percent)
Not at all	--
A little	1 (4%)
Somewhat	--
Quite a lot	3 (12%)
A lot	22 (85%)
Total	26 ^a (100%)

^a Data missing for one client; question did not apply to three clients because they already own a business or home.

ADC Program Staff

I would now like to ask how you feel about the staff in the BD/HO Program (for Training and Own Business/Home clients only).

Do you feel that the staff:	Yes	No	Somewhat
u) Is knowledgeable about BD/HO	20 (100%)	--	--
v) Is caring and warm towards you	20 (100%)	--	--
w) Understands and respects your culture	20 (100%)	--	--

x) Responds to your questions and concerns well	19 (95%)	--	1 (5%)
y) Gives useful suggestions and recommendations	20 (100%)	--	--

Overall Assessment of ADC

Would you recommend ADC to others who might be thinking of starting a business or purchasing their own home?

	Number (Percent)
Yes	28 (93%)
No	--
Maybe	2 (7%)
Total	30 (100%)

If you didn't come to ADC, was there any other place you could have gone to for assistance?

	Number (Percent)
Yes	7 ^a (41%)
No	10 (59%)
Total	17 ^b (100%)

^a Clients said they could have gone to: other places provided through the Home Ownership Center, a realtor, Wells Fargo Bank, and Neighborhood Development Corporation; one client did not specify where, one client was not asked the question, and data was missing for the remaining client.

^b Two clients said "Don't Know" and data missing for one client

Overall, how satisfied are you with your experience in ADC's BD/HO Program?

	Number (Percent)
Very unsatisfied	--
Unsatisfied	--
Neither satisfied nor unsatisfied	--
Satisfied	4 (14%)

Very satisfied	25 (86%)
Total	29 ^a (100%)

^a Data missing for one client.

ADC in the African Community

How well do you feel the African community in Minnesota is aware of ADC?

- A lot of people are aware/very well aware (9)
- Most people are aware (2)
- They are aware, but not very well; somewhat aware (3)
- A lot of people don't know, even in places where Somalis live and congregate, need to publicize more (hand out flyers at African-owned restaurants and malls); not everyone is aware (2)
- About 30-40 percent is aware; need to expand awareness
- Not aware; not everyone is aware (2)
- The word hasn't spread
- Don't know, not sure (10)
- Don't know, not African

How well do you feel ADC is received by the African community in Minnesota?

- Well/very well received (14)
- Received by all in African community (2)
- They're happy with ADC
- Not well
- Don't know (11)
- No comment (1)

b) Training-Only Clients (10 clients): Additional Questions

Why did you decide not to [purchase a home/start a business]?

	Number (Percent)
I realized I didn't really want to	1 (12%)
I realized I wasn't ready	3 (38%)
I was counseled that I wasn't ready	--
My financial situation changed so it wasn't a priority any more	3 (38%)
Other (specify)	1 (12%)
Total	8 ^a (100%)

^a Question did not apply to two clients because they already owned businesses.

Did ADC have a role in your decision not to [purchase a home/start a business]?

	Number (Percent)
Yes	2 (25%)
No	6 ^a (75%)
Total	8 ^b (100%)

^a Clients said: ADC could not offer him a loan, was advised by ADC to take his time in looking for the right truck for his trucking business, paperwork wasn't ready, realized he needed to do more research; three clients didn't elaborate on their response.

^b Question did not apply to two clients because they already owned businesses.

Do you still plan to [purchase a home/start a business]?

Response	Number (Percent)
Yes	8 (100%)
No	--
Maybe	--
Total	8 ^a (100%)

^a Question did not apply to two clients because they already owned businesses.

If answered YES or MAYBE:

a) Would you come back to ADC when that time comes?

Response	Number (Percent)
Yes	7 (88%)
No	--
Maybe	1 (12%)
Total	8 ^a (%)

^a Question did not apply to two clients because they already owned businesses.