

How Entrepreneurship Support Organizations Can Better Serve Immigrant Entrepreneurs: The Case of Competition THRIVE

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Abstract

Competition THRIVE represents an innovative approach to supporting the process of immigrant entrepreneurship development, through a business plan competition targeted to entrepreneurship support organizations (ESOs). The competition uniquely brought together a public agency devoted to economic development, a college entrepreneurship program, corporate funders, and locally-based organizations focused on individual immigrant communities. In this paper, the case of Competition THRIVE is presented and examined as a potentially replicable model for fostering community economic development that is immigrant focused. The paper also explores approaches to overcoming shortcomings in the current practice of non-governmental organizations (NGOs) that strive to help immigrant entrepreneurs but lack expertise in entrepreneurship development and the financial resources to stage a competition and financially reward winners. Finally, it contributes to the ongoing discussion about the value of business plan competitions to the education and success of entrepreneurs.

Keywords: Entrepreneurship, Immigrants, Support Organizations

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Introduction

From 2011 to 2014, under sponsorship from the New York City Economic Development Corporation and the Deutsche Bank Americas Foundation, the Lawrence N. Field Center for Entrepreneurship at Baruch College in New York City ran three cycles of a competition, called Competition THRIVE, to develop innovative community-based programs that would foster and support entrepreneurship in targeted immigrant communities in New York City. Competition THRIVE reached out to local entrepreneurship support organizations (ESOs) to solicit innovative ideas and then provided financial and technical support for a pilot program. Based on the quality of the program ideas, the results of the pilots, and program revisions made and business plans developed based on learnings from the pilot period, a panel of judges from various organizations that intersect with the process of locally-based immigrant entrepreneurship development chose winners and awarded funding that would support a full roll-out of the local groups' programs.

Competition THRIVE represents an innovative approach to supporting the process of immigrant entrepreneurship development through a business plan competition targeted to ESOs. This paper reviews the circumstances that led to the development of the program, explains how the Competition was administered and engaged various groups, highlights how the program was impactful, and details how lessons learned from the first cycle of the Competition were applied in the second and third cycles.

Ultimately, this case study seeks to identify and detail a potentially replicable model for fostering community economic development that is focused on immigrant entrepreneurship. It explores approaches to overcoming shortcomings in the current practice of NGOs that strive to help immigrant entrepreneurs by building partnerships among economic development agencies, corporate funders, academic entrepreneurship programs, and local immigrant-focused non-profits. Finally, it furthers the discussion about the value of the business plan competition as a tool to educate entrepreneurs.

Background Literature

Several recent studies have shown that first and second generation immigrants are among the United States' most active entrepreneurs (Liu, 2012; Hart & Acs, 2011; Tienda & Raijman, 2004). Immigrants constitute 21 percent of this country's self-employed. In New York City, immigrants make up almost 38 percent of the population, 46 percent of the labor force and 53 percent of total self-employment (U.S. Census Bureau, 2012). The outsized role of immigrants on entrepreneurial activity is broadly seen. Data from the Kauffman Index: Start-up Activity reports that immigrants are twice as likely as native-born Americans to be entrepreneurs (Jackson, 2015.) A report by the New American Economy estimated that there are nearly six million immigrant-owned businesses in the U.S. and that over 40% of Fortune 500 firms were founded by immigrants or their children (New American Economy, 2016.) Inc. reported that between 1995 and 2005 immigrants founded 52% of all new Silicon Valley businesses (Bluestein, 2017.)

Yet, the path to successful entrepreneurship for immigrants is littered with obstacles. Many of these are what Lichtenstein and Lyons (1996:30) have called "transaction barriers" – non-financial problems with the exchange in acquiring resources. These include challenges of language, differing culturally based mores and expectations, a lack of understanding of new legal and financial systems and no credit history (Bowles & Colton, 2007). Other obstacles facing immigrant entrepreneurs involve the lack of networks essential to conducting business – financing networks, distribution channels, and so forth. The lack of a strong system of networks has caused some immigrant groups to attempt to replicate these networks in their own enclaves, which, while being sometimes beneficial in the short term, may actually perpetuate physical and economic isolation (Durr et al, 2000) resulting in a financial penalty to these entrepreneurs in the form of lost revenue due to heavy reliance on a co-ethnic market (Shinnar et al, 2011).

These obstacles to immigrant entrepreneurship are challenging, but they can be overcome with help. Intermediary organizations often referred to as entrepreneurship support organizations (ESOs), provide this assistance. ESOs can be found in most communities. They may be private, public or nonprofit in their legal structure, but they are most often organized as not-for-profit entities. Their chief function is to

55 American Journal of Entrepreneurship

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

provide technical and/or financial assistance to entrepreneurs to help them start, grow, and sustain their businesses.

ESOs take many forms; among these are Small Business Development Centers (SBDCs), business incubators, micro-lending and microenterprise programs, neighborhood economic development corporations, community development financial institutions (CDFIs), SCORE chapters, Boots2Business (B2B), and business outreach centers (BOCs), to name only a few. They offer training, counseling, office space, access to basic business services, and financing, among other services (Heriot et al, 2017). Most of these organizations make their services available to all entrepreneurs in their catchment areas. For some, the fact that they are located in predominantly immigrant communities automatically means their focus will most likely be on immigrant entrepreneurship. For others, this is an emerging specialization brought about by increased public interest and support for this segment of entrepreneurship. Either way, in the process of supporting business development, these ESOs help immigrant entrepreneurs overcome the transaction barriers and the networking challenges noted above.

Due to the importance of immigrant entrepreneurship to the U.S. economy and the key role of ESOs in helping these entrepreneurs succeed, the related questions of how effective the ESOs actually are at helping these immigrant entrepreneurs prosper and how they might become more effective are important to examine. While little or no research has been conducted regarding the formal assistance of immigrant entrepreneurs, literature exploring general ESO efficacy has emerged over the past decade or so. While some researchers question the quality of specific types of ESO studies (Gu et al, 2008), the consensus seems to be that ESOs, while helpful, are not nearly as effective and efficient as they could be in providing help to their client entrepreneurs. More specifically, a review of this literature reveals the following shortcomings of the current approach by ESOs (Curran, 2000; Sullivan, 2000; Aldrich & Martinez, 2001; Lichtenstein & Lyons, 2001; Kayne, 2002; DeFaoite et al, 2003; Henry et al, 2003; Lichtenstein et al, 2004; Boter & Lundstrom, 2005; Lichtenstein & Lyons, 2010):

1. Supply driven service delivery; not demand driven service delivery.
2. An over-emphasis on service delivery as opposed to development.
3. An over-emphasis on the business at the expense of the entrepreneur.
4. A limited focus on innovation.
5. A lack of business entrepreneurship acumen.
6. A lack of business acumen.
7. Limited economic impact.
8. A lack of “successful practice” knowledge.

All of this suggests that an intervention is needed to help ESOs become more innovative, more responsive to client entrepreneurs’ needs, better focused, more effective, and more sustainable. This is no less true for ESOs that serve immigrant entrepreneurs, whose needs are at once broader in the sense that they have to cover a full array of business issues, and more specific in that they have to deal with rather specialized questions such as those pertaining to immigration. Such an intervention must be both creative and innovative. It must capture the attention of ESOs, offer them incentive to participate, and foster in them the same kinds of thinking and acting expected of their client entrepreneurs. Moreover, by involving other organizations that can provide funding, entrepreneurship expertise, and business networking, shortcomings of the ESOs can be addressed.

One such intervention is the business plan competition. The business plan competition has been employed as a teaching tool by entrepreneurship programs in business schools for many years. While there is some debate about whether business plans are essential to the success of young companies (Shane & Delmar, 2004; Lange et al, 2007; Brinckmann et al, 2009), there is a broad consensus that business plan competitions offer several benefits to the entrepreneurs who participate in them. Among these are entrepreneurship skill building (including business management, risk management, leadership, teamwork and communication), access to beneficial networks, free mentoring or consulting advice, an opportunity for

57 American Journal of Entrepreneurship

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE
reflection on performance, sense-making, and confidence building (Hurst, 2000; Byrne, 2002; Chao-Tung & Yi Wen, 2007; Russell et al, 2008; Jones & Jones, 2011; Thomas et al, 2014; Watson et al, 2015).

Zimmerman (2012) found business plans help entrepreneurship students to integrate effectively the various substantive aspects of business. Hallam et al (2014) argue that competitions are more effective when they are part of a more holistic effort to immerse students in entrepreneurship and that the interdisciplinary diversity of competing teams is crucial to the effectiveness of the experience.

Typically, business plan competitions have been the purview of business schools, with a focus on developing student entrepreneurs and their businesses. The traditional model entails students creating a plan supported by mentors, ending with a presentation, which includes a question and answer period with judges. Most competitions award a cash prize and/or further technical support.

A newer trend has seen the use of this tool as a way to stimulate entrepreneurial thinking and innovation among public policy makers and among early-stage entrepreneurs internationally (Funkhouser, 2012; McKenzie, 2015). Many business plan competitions at universities around the world now include tracks that encourage social entrepreneurship among students, including those from fields other than business (Kickul & Lyons, 2016). Despite this, there is still a need for more research into the efficacy of business plan competitions as a public policy tool aimed at fostering entrepreneurship (Schwartz et al, 2013). A unique approach to this kind of policy intervention is illustrated by the case of Competition THRIVE, which affords a vehicle for beginning to explore what might be effective in this arena.

Methodology

This research examines the use of the business plan competition as a mechanism for helping ESOs to become more innovative, efficient and effective in helping immigrant entrepreneurs to be successful, as a community economic development strategy. It uses an analysis of the case of Competition THRIVE, a local government-initiated program in New York City that employed a business plan competition to achieve its policy goals, to identify successful practices and provide a starting point for deeper research on this subject.

Case studies are a form of qualitative research that permit researchers to take complex programs or interventions, such as Competition THRIVE, and break them down into their component parts and processes in order to make them more understandable and to feature key findings that may prove useful to similar efforts (Yin, 2003). This is a holistic single case study that is explanatory in the sense that it seeks to explain the relationship between the THRIVE program and its outcomes (Yin, 2003). This case study is “instrumental” in that it attempts to utilize the case and its details to explore the broader issue of using business plan competitions to foster innovation in community economic development as it pertains to immigrant entrepreneurship (Stake, 1995).

This case is bound by time, in that it focuses on three iterations of Competition THRIVE that take place between 2011 and 2014, and by place, the neighborhoods of New York City (Creswell, 1998). The data sources utilized in this case study are documentation, participant-observation and interviews. While self-reported data are not ideal and represent a limitation of this research, the uses of such data - in this case for obtaining facts that can be at least partially verified and for ascertaining the effectiveness of the intervention – create fewer serious problems than do other uses of such data (Podsakoff & Organ, 1986).

A longitudinal, phenomenological, exploratory case study such as this one is appropriate to this work because no detailed preliminary research was undertaken and, therefore, there is no data for hypothesis testing. This study represents the first step in explanatory research. It examines changes over time and features the change process. It seeks to build theory, not test it (Streb, 2010; Calman et al, 2013). Our interest is in beginning the process of understanding the efficacy of business plan competitions involving ESOs in fostering immigrant entrepreneurship.

The Case of Competition Thrive

The [New York City Economic Development Corporation](#) (NYCEDC) functions as a semi-autonomous agency and is the City's primary vehicle for promoting economic growth in each of the five boroughs.

NYCEDC's mission is to stimulate growth through expansion and redevelopment programs that encourage investment, generate prosperity and strengthen the City's competitive position. NYCEDC serves as an

59 American Journal of Entrepreneurship

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

advocate to the business community by building relationships with companies that allow them to take advantage of New York City's many opportunities. In 2010, NYCEDC began developing ideas for a program to stimulate entrepreneurship in immigrant communities through a vehicle such as the NESTA-style competition (the United Kingdom's National Endowment for Science, Technology and the Arts competition designed to stimulate and support community-led responses to climate change).

Simultaneously, as a result of research and conversations with community organizations and policy thought leaders (in particular, the Center for an Urban Future); Deutsche Bank Americas Foundation (DBAF) began a set of strategic conversations focused on grant making to initiatives supporting immigrant entrepreneurs.

In late 2010, DBAF connected with NYCEDC to discuss their shared motivation of supporting immigrant entrepreneurs. NYCEDC shared that they were in the early stages of putting together a program structured as a business plan competition, and DBAF was immediately intrigued by it.

The DBAF is the New York City-based philanthropic arm of Deutsche Bank, a financial services firm with 98,000 employees located around the world and a growing presence in the United States. DBAF works in tandem with the Bank's Global Social Investment group to use the Bank's social financing expertise and investment banking skills, to support high-impact interventions that benefit low-income communities. DBAF's geographic focus is primarily New York City, in alignment with the Bank's obligations under the Community Reinvestment Act (CRA), which is the regulatory framework that requires banks to serve the credit needs of low-income communities in their assessment area.

In New York City, DBAF makes grants with a focus on affordable housing, education, and community economic development. The staff at DBAF is disciplined in deploying scarce philanthropic resources through targeted programmatic strategies that are defined following extensive research and conversations with stakeholders. These stakeholders include public sector agencies, community based organizations, policy and advocacy thought partners, co-funders, and conventional capital providers.

A focus on immigrant entrepreneurs had a particular resonance for an international firm like Deutsche Bank. New York City's density and concentration of talent attracts big global firms like Deutsche Bank, and immigrants come here for the same reason: to find opportunity and start up new businesses. DBAF has always recognized it is crucial that the places where the Bank does business and where its employees live be thriving communities with social opportunity, and immigrant communities seemed to have enormous potential for strengthening and diversifying the City's economy. Nonetheless, as noted previously, immigrant entrepreneurs face unique challenges: lack of access to credit, less formalized business skills, and language barriers.

DBAF presumed that joining forces with NYCEDC around a business plan competition would enable them to quickly establish relationships and source ideas from a range of organizations: micro-lenders, credit unions, and small business support organizations. Furthermore, with a limited philanthropic budget, DBAF was trying to identify market-based opportunities where a significant, time-limited philanthropic investment would establish a sustainable social business that could earn revenue and become self-sufficient without ongoing subsidy.

DBAF and NYCEDC quickly saw that a partnership would enable each party to leverage their resources and expertise. Agreeing to the importance of this issue, the two sides forged a plan to execute a competition among community based organizations (CBOs). DBAF committed \$105,000 and NYCEDC contributed \$200,000 to fund the program. In 2011, the partnership between NYCEDC and DBAF was announced and NYCEDC issued a formal Request for Proposals (RFP) for a consultant to administer Competition THRIVE.

The Lawrence N. Field Center for Entrepreneurship at Baruch College responded to the RFP from NYCEDC seeking a qualified organization to run Competition THRIVE and won the contract. The staff at NYCEDC reported that Baruch's expertise in the areas of entrepreneurship development programs and immigrant entrepreneurship were important factors in awarding Baruch the contract.

Competition THRIVE Years 1, 2 and 3

Competition Goals

The goals of the program as stated in the RFP calling for proposals from local CBOs were as follows:

1. Help small businesses go to scale.
2. Explore new methods for assisting particular sectors of entrepreneurial communities that are unable to expand capacity.
3. Advance the initiative to increase accessibility of city-sponsored business assistance and subsidy programs to immigrant populations.
4. Promote innovation at the grassroots level by leveraging public and foundation assets with Entrant groups (organizations that submit proposals).
5. Strengthen partnerships between Entrants and the New York City government.
6. Provide opportunities for neighborhood-based not-for-profit organizations to expand capacity for new and financially self-sustaining program development and implementation.

Competition Structure

Competition THRIVE had a program length of approximately one year. The Competition was divided into four distinct phases and starts with the Notice-to-Proceed and ends with a final awards ceremony. Below is a list of the phases (some run concurrently) and the major tasks that fell within those designated time periods.

Timeline

- Phase 1 – Pre-competition (one month)
- Phase 2 – Round 0 (three months)
- Phase 3 – Round I (eight months)
- Phase 4 – Round II (two months)

Pre-Competition

Subsequent to the receipt of the Notice-to-Proceed, the Consultant (Field Center for Entrepreneurship) and NYCEDC entered into the pre-competition phase. At the kickoff meeting, the Field Center and NYCEDC agreed to administrative requirements including, but not limited to, a recommended scheduling tool, frequency and reporting methodology, project status reports and meeting minute requirements, payment procedures and other project management tools.

A mailing list of possible Entrants was created (which was continuously updated for the subsequent cycles). The list included non-profit organizations (providing technical assistance, advocacy services, capacity building and support for entrepreneurship) from all five New York City boroughs – Bronx, Brooklyn, Manhattan, Queens and Staten Island. These organizations could either be currently supporting immigrant entrepreneurs, looking to expand their reach to support immigrant entrepreneurs, or looking to reach additional immigrant communities. This list also included foundations, credit unions, chambers of commerce, banks, consulates, trade unions, labor unions, local politicians, immigrant media outlets, etc. Marketing materials included a self-mailer, email and a webpage. In order to streamline the receipt of Entrant proposals, a designated email address was used as well as a designated telephone number for all inquiries.

Round 0

Round 0 began with a promotional material mass mailing, which coincided with a press release and the webpage launch. Marketing and promotion continued throughout this phase and individual calls were made to high priority targets. A single point of contact was designated to handle all inquiries whether by email or phone. During this phase, criteria for the proposed pilot program was developed and communicated to potential Entrants at a public information session that included a question and answer period. Potential Entrants were informed that the judges would be looking for proposals with the following

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE characteristics - innovative and creative, feasible, scalable, implementable and sustainable. For THRIVE 3, a panel discussion of prior winners' experiences in the Competition was added to the information session.

The pilot program three-page proposal requirements included the following:

- **Pilot Program Proposed**

- What is the key problem addressed? What immigrant population benefits?
- How is your pilot unique, innovative, and creative?
- Do other organizations provide this service? How is your service distinct?
- What are your unique strengths and capacities?
- Who are the key staff members that will manage the program/service (resumes in the Addendum)?

- **Pilot Program Budget**

- What resources (staff, capital, equipment, support) are needed to execute the pilot program?
- How will the \$25,000 planning/implementation funds be used?
- How will the \$100,000 award be used to scale the program?

- **Addendum**

- Information necessary to support proposal (annual report, audited financial statements, resumes of key staff, etc.)

Round I

During Round I, five Finalists were selected and awarded \$25,000 each to conduct pilot programs (over the course of six months) that were expected to inform the development of their business plan.

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Technical assistance (TA) was provided by a team of three (two professors and one program director – all from Baruch) who had expertise in community and economic development, finance, business modeling and business plan development. All of the Finalists were expected to have TA meetings at least twice a month and complete three major milestones. Finalists had to determine what would be the desired outcome of their pilot and what would be their success metrics. They also had to submit a draft business plan in the fifth month and a final plan at the end of the sixth month.

Round II

During Round II all Finalists made a five-minute pitch to the judges followed by a five-minute question and answer period. Competition results were revealed at an awards ceremony followed up by a press release.

Judging

Seven judges were chosen and agreed upon by NYCEDC, DBAF and Baruch College. Each year the composition of the judges changed except for spots reserved for NYEDC, a representative from Deutsche Bank and the Commissioner of the Mayor's Office for Immigrant Affairs. Qualifications for judges were as follows:

- Ability to reach consensus with a diverse group of stakeholders with unique opinions and perspectives.
- Extensive experience in managerial/decision making role.
- Demonstrated leader in respective field.
- Extensive experience working with some/all of the following constituencies:
 - community-based organizations;
 - immigrant communities; and
 - small business owners/entrepreneurs.
- Expertise in one or all of the following areas:
 - business development;

- financial management;
- financial technical assistance;
- familiarity with issues facing NYC's immigrant communities;
- management consulting; and
- nonprofit management.

During Round I, judges evaluated the Entrants' pilot proposals on whether their program was a realistic, marketable idea that fulfilled a need that currently was unmet or not well-satisfied. The proposed program had to be innovative and scalable and could be 1) a brand new service and or product, 2) an improvement to an existing service and or product, or 3) the unique adaptation of an existing service and or product. The proposal was also required to make clear the social and economic needs the organization/firm primarily addressed, and how the pilot would become a viable and sustainable enterprise within a reasonable time frame.

For Round II, Judges analyzed the five Finalists' written business plans with an eye towards gauging the potential for eventual launch of a viable program.

Judges evaluated plan potential based on the following criteria:

1. Program Pilot

Each organization had to demonstrate that, during the six-month pilot, they had begun to execute a program, which clearly identified a target population, acknowledged a service delivery gap, and proposed a solution.

2. Organizational Capability/Capacity

Given existing organizational capacity (skilled management team, equipment, facilities), would additional financial resources enable this organization to implement their proposed program?

3. Sustainability

The organization had developed a viable revenue model and/or fundraising plan.

4. Impact/Scalability

The organization had developed a program model, which could be replicated across communities and organizations across New York City. The proposed program aligned with Competition THRIVE's goal of increasing the success rate among NYC's immigrant entrepreneurial community.

5. Innovation

The organization had developed a program that was innovative and creative.

Scoring was conducted using a 7-point Likert scale, ranging from (1) Strongly Disagree to (7) Strongly Agree.

The major differences in the judging criteria from the pilot proposal phase to the business plan phase included the scoring of how well the Finalists integrated lessons learned into their pilot; their receptivity to technical assistance and how well they presented their plan and articulated answers. (See Table 1 below)

Table 1: Scoring Criteria for Competition THRIVE by Round

THRIVE 1 – Scoring Criteria for Round 0

- Does the pilot proposal identify a clear, urgent need among immigrant entrepreneurs?
- Is the organization well positioned to address the immigrant entrepreneurial community's need?
(Does the organization demonstrate capacity to finance the program, which will endure past the pilot period? Does the proposed program have a source of revenue?)
- Is the pilot feasible to launch? (Are the pilot goals and timeline achievable in the proposed timeframe? Does the organization have the appropriate resources – i.e. leadership, infrastructure, human capital, people, and partnerships?)

- Is the pilot innovative?
- Does the pilot have the potential for expansion and replication?
- Is the pilot proposal well written and easy to understand?

THRIVE 1 – Scoring Criteria for Round 2

- Plan format is easy to read, organized, professional and makes sense.
- Capability and capacity of Finalist to carry out the plan – demonstrated funding commitment and/or feasibility of revenue projections.
- How well has the Finalist run the pilot (degree of success, met goals)?
- Potential for scale and economic impact past the pilot period.
- Potential for social impact past the pilot period.
- Receptivity to technical assistance and adherence to milestone requirements.
- In person presentation and question and answers.

THRIVE 2 – Scoring Criteria for Round 0

- Does the pilot proposal demonstrate a good opportunity that fulfills a need?
- Does their pilot proposal have a strong potential for success? (Does this idea have enough potential to be developed into a successful pilot?)
- Is their pilot feasible to launch? (Does the Entrant have the capacity and resources to execute a pilot?)
- Does their pilot proposal show they have a good understanding of the needs of their immigrant clientele? (Has the Entrant worked in or have ties to immigrant clientele?)
- Is the proposed pilot innovative?
 - New technological advances to support immigrant entrepreneurs
 - New methods or processes to support immigrant entrepreneurs
 - New strategic alliances or joint ventures to support immigrant entrepreneurs

- New strategies for reaching presently underserved immigrant entrepreneurs
- Does their pilot have the potential for expansion and replication? Can it be replicated across communities across New York City past the pilot?
- Is their pilot proposal well written and easy to understand?

THRIVE 2 - Scoring Criteria for Round 2

- The plan format is easy to read, organized, professional and makes sense.
- The Finalist has sufficiently developed their idea/receptive to technical assistance (ability to incorporate judging feedback, adherence to milestone requirements). See final technical assistance report attached.
- The Finalist has integrated lessons learned into their plan.
- The Finalist has the capability and capacity to carry out the plan (skilled management team, new systems, equipment, facilities, personnel, funding).
- The Finalist has the ability to sustain the program's viability into the future. (Developed a revenue model or has a viable fundraising plan)
- The Finalist has demonstrated the potential for scale and economic impact past the pilot period. The program lends itself to being scaled and replicated.
- The program benefits the client in accordance with the goals of the Competition (with an emphasis on innovation) and the mission of the organization. There is a demonstrated social impact beyond the pilot period?
- The in-person presentation articulated the plan well and satisfactorily answered questions.

THRIVE 3 – Scoring Round 0 and Round 2 is the same as THRIVE 2.

Results

The first Competition was a success with the Queens Economic Development Corporation (QEDC) winning the \$100,000 first prize for a Chinese language-training program for home improvement contractors to take the New York City Department of Consumer Affairs' licensing exam. They were also successful in getting the New York City Department of Consumer Affairs to offer the exam in Chinese.

DBAF was so pleased with the results of the Competition that they offered a \$25,000 challenge grant to the competition runner-up, Business Outreach Center Network (Brooklyn-based micro-enterprise/small business development organization), contingent on their raising matching funds. Their project was the development of an *Impact Platform*, a scalable online resource and information system that builds on institutional knowledge and generates greater community impact. It is a web-based single point of access to all TA, training and lending tools and resources for business counselors/lenders. Internally, it creates added efficiencies, building a scalable model for capacity building and community impact. Externally, the Platform enables staff to serve the needs of immigrant entrepreneurs at any place/time.

NYCEDC decided to repeat Competition THRIVE in 2012-2013 with Baruch College continuing in its position as program consultant. Some minor changes were made to the program with a new focus on seeking out *more innovative* approaches to serving immigrant entrepreneurs and also extending eligibility requirements to include for-profit organizations. Western Union and the Garfield Foundation provided additional funding and two prizes were awarded. The community-based organization CAMBA Small Business Services won a \$150,000 first prize for developing and conducting *a* course for immigrant and low-income entrepreneurs to use tablet-based technology to transform their cash-and-carry businesses into bankable businesses. A second prize of \$75,000 was awarded to the New York Public Library, Science Industry and Business Library (SIBL) for developing a succession-training program for immigrant family-owned businesses and strategically collaborating with two library systems (Brooklyn and Queens Public Libraries).

For THRIVE Year 2, new language was added to the call for proposals in order to emphasize the NYCEDC's desire for *more innovative proposals*. Innovation with respect to the context of THRIVE was communicated as follows:

- New technological advances to support immigrant entrepreneurs
- New methods or processes to support immigrant entrepreneurs
- New strategic alliances or joint ventures to support immigrant entrepreneurs
- New strategies for reaching presently underserved immigrant entrepreneurs

These were characteristics that The NYCEDC did not feel were adequately represented among the Year 1 competitors. Adding a focus on innovation for THRIVE Year 2 resulted in three of the Finalists piloting projects with a technology focus as opposed to only one for THRIVE Year 1.

For THRIVE Year 3, new language was added to the call for proposals and ESOs were encouraged to *collaborate* on a proposal submission. In previous cycles, it was believed that collaboration was acceptable; however, competition organizers did not want Entrants to feel there was a bias; so, the language created merely stated that Entrants who wished to collaborate could do so. Language regarding innovation with respect to the context of THRIVE was communicated as detailed above. For Year 3, there were two repeat finalists, BOC as a prime working with All Boroughs LLC, and QEDC as a subcontractor to the Urban Justice League. Three of the five Finalists represented collaborations between two organizations. Two of the projects focused on facilitating a better connection between immigrant entrepreneurs and the construction sector, and one model submitted by an ESO called The Working World proposed worker-owned cooperatives. This latter organization had been successful in implementing this model in Argentina and was interested in bringing it to a community in the Rockaways section of Queens that was devastated by Hurricane Sandy. Another proposal, the eventual winner, proposed a buyer's cooperative for Latino restaurant owners from the South Bronx who were feeling threatened by new regulations, neighborhood gentrification and the influx of chain restaurants. In the end, four of the five finalists' projects were

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

substantially more complex than any of the other projects previously seen in Years 1 or 2, reflecting the nature of the challenges met and the team approach to meeting them.

Impact on ESOs and their Client Immigrant Entrepreneurs

In order to ascertain the impact that Competition THRIVE has had on the capability of participating ESOs to serve immigrant entrepreneurs, the prizewinners for each of the three years of the competition were interviewed. In Year 1, the Queens Economic Development Corporation (QEDC) was the competition winner and the Business Outreach Center (BOC) was the first runner-up, each being awarded prize money. In Year 2, CAMBA and the New York Public Library each received prize money as the winner and first runner-up, respectively. In Year 3 only the winner received a prize. That was the South Bronx Overall Economic Development Corporation (SoBRO). Each of these prizewinners was asked to self-report the impact the competition had on their organization and its clients since receiving their award.

What follows is a summary of each first place ESO's report taken in chronological order. Each report includes a brief description of the ESO's innovative program/project, a discussion of their piloting effort, their impact on immigrant entrepreneur clients to date, and an accounting of what they believe were the keys to their success.

Year 1:

Queens Economic Development Corporation – Home Improvement Contractor Training (HICT) – Winner

The HICT program provides a seamless, client-focused service (in immigrant participant's language) to help them become licensed. Through a training program, follow-up one-on-one consultations, guest speakers, and trips to the NYC Department of Consumer Affairs' (DCA) licensing department for examination, the client receives all the necessary guidance to become licensed and apply better business practices.

Pilot - The pilot included 83 participants, training four groups to take the DCA licensing exam in Chinese. Of the participants, 67 passed the exam except for three individuals, and the remaining participants took the exam later and passed. In total, 80 of the pilot's participants took and passed the

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exam. The City received revenue totaling \$26,800 through licensing fees and has provided new business opportunities for participants.

As of July 2015 – The QEDC works with community partners, local elected officials and press to market the program. Training occurs at facilities where community partners are located. The economic impact potential of this program has been tremendous for the city, giving small businesses the opportunity to generate city revenue from licensing, and increased sales revenue due to new contracts. Thirty-four cohorts totaling 450 participants have participated. 376 trainees have become licensed (76% immigrant) and 155 businesses have been started. Approximately \$153,000 in city revenue has been generated from licensing fees.

QEDC reports that the keys to the success of the program include: (1) promotional support from local officials, (2) working with DCA to learn about procedural changes and provide trainees guidance, (3) hiring instructors for multiple locations with multiple language (English, Spanish, Mandarin) capabilities and (4) fee-based training has attracted more committed trainees and facilitated sponsorships.

The HICT program has continued and expanded in size and diversity. Through 2017, 55 cohorts have been trained, totaling 674 people with 505 receiving contractor licenses. Programs have been run in English, Spanish, and Mandarin. This resulted in participants starting 268 businesses. (Bornstein, 2017)

Year 2:

CAMBA - *Mobilize Your Business* – Winner

Mobilize Your Business (MYB) is a training program that teaches low and moderate-income entrepreneurs to use tablet-based technology to transform their cash-and-carry businesses into bankable businesses.

Pilot - During the pilot, 71 participants attended training. Approximately 63% of participants were existing business owners and 92% completed the full three-class series. More than 90% were minority business owners in industries that included retail, wholesale and manufacturing.

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

- 74% of business owners implemented at least one of the MYB applications or began using a tablet for business.
- 58% of business owners began accepting credit cards after taking the class and 83% of those who began using Square had increased credit card sales through the use of mobile POS
- 56% converted to electronic bookkeeping from a paper-based business
- 48% implemented social media and all of them reported that it helped their business

As of July 2015 – In order to track impact, CAMBA followed up with businesses that took the MYB course and learned that implementation of new technology was a major challenge. Although participants were comfortable using the technology in the classroom, they were not successful in its implementation. CAMBA realized that a more labor-intensive process was necessary at the business owner's location to increase technology adoption. CAMBA raised funding from the United States Small Business Administration to hire a full-time technology trainer for a MYB Plus (MYB+) program.

After the small biz owner attends the MYB workshop suite, CAMBA provides one-on-one coaching/assistance regarding technology implementation on site (accepting credit cards, accounting systems, website, and social media marketing). In addition, MYB+ entails an individualized intensive 360 assessment of the business and the application of a Value Stream Mapping process, (using principles of LEAN) to also identify operational areas of the business in need of improvement and identify and implement free or low cost solutions, which may or may not be technological in nature.

Over 250 attendees have participated and benefited from MYB, and 80% have started accepting credit cards, implemented a mobile accounting system or adopted a social media marketing strategy. Workshop attendees were African American, Caribbean, Hispanic, Asian and Russian. Seventy-eight businesses applied for the MYB+ and 27 completed the program. Of the 27 who completed the program, six implemented social media, eight implemented POS systems, 10 implemented a cloud accounting system and three built a website.

LYONS, ROGOFF, DEAN

In 2014 at the Corporation for Enterprise Development Asset Learning Conference, CAMBA, along with nine other finalists, competed in a Shark Tank Small Business Challenge for the best social venture addressing challenges of small business owners, and MYB won the first prize of \$10,000 from Master Card.

In 2016 CAMBA received additional funding from the SBA to provide MYB Plus curriculum to worker owner cooperatives in addition to the organization's small business owner constituency. Training was also expanded to Brooklyn, Bronx and Queens. CAMBA expects to expand MYB Plus nationally in 2018 and 2019, and scale their efforts via a train the trainer model.

CAMBA reports that the key to success can be attributed to paying greater attention to their clients' needs. As with many service providers, they believed they had the cure for their client's challenges. However, communicating with clients allowed CAMBA to better understand why they were hesitant to formalize themselves, adapt technology or operate differently. Thus, they were able to come up with tailored solutions to their clients' very specific challenges and add a great deal of value. (Roldan, 2017)

Year 3:

South Bronx Overall Economic Development Corporation (SoBRO) – The United Business Cooperative (UBC) – Winner

UBC is a bottom-up approach for collective purchasing power among immigrant hospitality businesses.

In 2013, New York City regulators announced that in 2016 businesses would only be able to use biodegradable materials (use of Styrofoam and plastic would be illegal). Even though this will be good for the environment this new regulation will raise the cost of paper goods by 20-30%. In reaction to this news a large group of restaurant owners engaged SoBRO's assistance in determining how to handle this situation. SoBRO saw this as an opportunity to protect, enhance and build the skills base of this group of entrepreneurs. During their conversations with these businesses the idea of a purchasing cooperative that would reduce their costs emerged as a good way to combat the cost of these new regulations. Additionally,

75 American Journal of Entrepreneurship

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

their conversations revealed that joint marketing efforts and skills training would also be beneficial to these businesses.

Pilot - SoBRO began formalizing the concept of The United Business Cooperative as a group of immigrant-operated restaurants from the Bronx and Northern Manhattan. Led by SoBRO, UBC is New York City's first group purchasing organization for local restaurants and multi-unit food service operators. The goal of the UBC is for member businesses to maximize profits, reduce costs, and develop best practices to protect the community and economic development in target areas. SoBRO envisioned that they would provide this collective with hands-on technical assistance and hospitality best practices, cost savings for collective purchasing, access to a revolving loan fund created by member dues, access to reduced costs for fixed costs contractors.

During the pilot SoBRO conducted a needs assessment survey and worked with a group of 45 prospective UBC members to analyze and prioritize their needs. They also organized the UBC legal framework and incorporated as a legal New York State entity. SoBRO provided 200 hours of one-on-one technical assistance, conducted 25 hours of group meetings, provided 60 referrals to technical assistance providers, investigated the implementation of a revolving loan fund, identified a home office space and began connecting UBC members with food suppliers for enhanced purchasing power. A portion of the technical assistance (Square training) for ten members was conducted via CAMBA's MYB program (See above). Several members received advanced training from an IT professional they hired.

As of June 2015 – The UBC is formally registered as an entity with 30 member restaurants and is located in SoBRO's small business incubator. A bank account was established and three members have gone through an expansion. Seven members completed a collective purchase of non-perishables and paper goods and in June 2015 an additional purchase by 10 members was in process. Two members received loans from a loan fund established with prize money from the THRIVE competition.

In order to prepare for the upcoming regulation of Styrofoam products, SoBRO introduced its membership to Produce Bio Pak, a sustainable packaging manufacturer. SoBRO is currently working with an

evaluation team from New York University to assist them with evaluating the success of the cooperative model and its potential replication. Regarding health and local foods integration, SoBRO is having discussions with its members on incorporating healthier menu options. They also conducted a market analysis of local farmers and the local farming industry that revealed that the future direction of the industry is one of growth and specialization.

SoBRO reported that making sure their UBC constituents feel that having a network of support has been very beneficial as well as providing them with additional technical assistance. Nonetheless, the formal cooperative purchasing did not continue past the pilot. SoBro continues to direct businesses to local suppliers that can meet the needs of small businesses. (Heyman, 2017)

Observations

Among the key observations made during the three years of experience are those found in Table 2.

Table 2: Key Observations

The THRIVE model represents a unique approach to fostering immigrant entrepreneurship development.
Professional management and guidance of ESOs as social ventures is a necessary factor that contributes to successful outcomes.
A pilot which requires ESOs to prototype and iterate on a support program results in deeper learning and ownership.
Competition is costly; however, prize money increases the amount of participation of overextended ESOs.
Representative participation from government, foundation and higher education contributes to the attractiveness and legitimacy of the model.
ESO's capability to address the transaction barriers faced by immigrants is enhanced.

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

The THRIVE model represents a unique approach to fostering economic development in immigrant communities. It is a model that encouraged innovation. As the concept of innovation is often misunderstood, it needed to be explained and reinforced. The concept was stressed and explained more thoroughly in Year 2 marketing materials. Innovation had to be stressed during the TA sessions as well. A weakness inherent to the model however is that larger ESOs have an advantage. Larger organizations have more resources thus enabling them to have more impact. Smaller ESOs may have been more agile and experimental in their proposed approach; however, because scalability and implementation were critical judging criteria, the Competition tended to favor the larger organizations.

Professional management and guidance of ESOs as social entrepreneurial ventures was a necessary factor that contributed to successful outcomes. Technical assistance is a must. Finalist ESOs had limited business entrepreneurship acumen and business development orientation; therefore, technical assistance was required for the pilot period. Most are accustomed to writing proposals for funding but not for developing new, sustainable and scalable ideas. It was helpful to encourage finalists to think of themselves as “social entrepreneurs,” creating economic and social value, as they approached business plan writing. The finalists needed to take a more strategic approach to launching, implementing and modifying the pilot and its teachings into a comprehensive plan. Finalists were also required to take a data-driven approach to understanding in which direction to pivot.

The business planning process was valuable and effective, and business acumen among Finalists noticeably improved by the end of the Competition. Both mentors and Finalists observed this. The disciplined thinking required by the process not only improved the plans over the six-month period, but enhanced the organizational capability of the Finalist ESOs as well.

Marketing planning also helped engender a customer focus. Participating ESOs came to the Competition with a clinical perception of their clients - individuals that they serve through the provision of a set of services. Through the business planning exercise, they came to see their clients as customers for

whom they were adding value by fulfilling an expressed need. The ESOs' offerings must meet this need, or their (the ESOs) enterprise will fail. This helped the ESOs to appreciate the pilot project as a test bed of the value-adding propensity of their services.

The requirement of a pilot program was an effective strategy. The pilot program worked well as a lean startup (Blank & Dorf, 2012) exercise that forced finalists to test their hypotheses with their immigrant entrepreneur clients, prove or disprove them, and make adjustments before incorporating them into their business plans. The Finalists' successes were enhanced by their engagement in their communities. We found that participating ESOs had deep knowledge of the communities they serve. This involvement enabled them to develop innovative programs that blended the familiar with the new, making them more relevant to client immigrant entrepreneurs. Encouraging experimentation with collaboration provided a gateway for Finalists to propose more sophisticated projects. THRIVE 3 included three collaborative projects, which facilitated a multi-partner approach that incorporated a multi-perspective methodology to addressing problems.

A competition modeling THRIVE can be expensive and labor intensive. Fundraising was required of the NYCEDC in order to fund Competition prize money. Year 1 prize money totaled \$250,000 and Year 2 totaled \$350,000, while in Year 3 a total of \$225,000 was awarded. Consultant program manager fees were an additional cost as well as the marketing expense. Program managers were required of NYCEDC and Baruch College, as well as a technical assistance team and research interns. Costs (prizes and fees) are relative and can be lowered in different markets.

Competition encouraged organizations to try new things. The competition provided incentive, resources and a vehicle for testing new ideas. This helped to enhance the assistance provided to immigrant entrepreneurs in New York City. To put it another way, competition winners were not the only beneficiaries of the THRIVE competition. All participating ESOs improved their practice and offerings, benefitting all of the immigrant entrepreneurs they serve. The benefit was arguably more wide-spread than merely holding a competition for immigrant entrepreneurs.

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

It was beneficial to have a government entity partner with an educational institution as well a foundation to offset to the costs of the competition. Due to the political nature of local economic development and the fact that participating ESOs are politically connected, a government partner lent credibility and political acumen to the process. Likewise, a public local college with ties to the immigrant community was valuable as well.

ESOs' capability to address the transaction barriers faced by immigrants is enhanced since the Competition helped the Finalists deal with transaction barriers more efficiently and effectively. As noted earlier, through its innovative program, the Queens Economic Development Corporation was successful in getting New York City to offer its contractor's licensing exam in other languages. Also, SoBRO's United Business Cooperative initiative provided restaurant owners with assistance in identifying a suitable, sustainable packaging manufacturer.

All of this suggests that a business plan competition can be an effective way to address many of the shortcomings of ESOs noted earlier. More specifically, the market analysis component of business planning taught these organizations to better understand the true needs of their client entrepreneurs and how to tailor their services to those needs, as opposed to forcing the entrepreneurs to mold their needs to the services offered. That is, the ESOs became customer focused. Similarly, the ESOs became entrepreneur developers, not merely service providers. After coming into the Competition perceiving innovation as being only the generation of a new idea, they learned that it is not innovation until the new service is successfully delivered to customers (clients) in a high quality, repeatable, scalable, and sustainable way. The six-month pilot/planning process drove the innovation concept home. There is no question that entrepreneurship and business acumen were increased among Competition Finalists. Finally, one of the most vexing concepts posed to these nonprofits was that of scaling, or growth. The Competition taught them that, for ESOs, scaling is about maximizing their mission's reach – developing more immigrant entrepreneurs. This is something that does not happen naturally but must be carefully planned and executed.

The Economic Development Corporation did not continue to run Project THRIVE, but the Department of Small Business Services initiated a program with \$500,000 in annual prizes awarded to partnerships formed between non-profits and tech companies that developed solutions to problems on the administration's agenda such as parking, sanitation, or affordable housing. (Small Business Services, 2017)

Implications

For Communities Interested in Pursuing this Strategy

Competition THRIVE provided some lessons on how to successfully develop and deliver competition-based community economic development efforts. We present these as suggestions for implementation:

- Find a partner with financial resources that recognizes the value in this kind of activity. A bank, angel or venture capitalist, or a community foundation might be viable partners.
- Include a government partner in order to ensure ready acceptance by ESOs and to lend political acumen.
- Engage a local educational institution, preferably one that teaches entrepreneurship and has experience operating business plan competitions, to manage the process. It is a time-intensive effort that requires dedicated, knowledgeable management.
- Build a strong cadre of mentors to the ESOs. It is ideal if this group represents skills in both commercial and social entrepreneurship, as this project blends the two.
- Engage a strong panel of impartial judges with a diversity of relevant knowledge and expertise that enhances the experience and helps to lend it credibility.
- Run a pilot program phase. While a six-month pilot/planning period for finalists is not essential, it does provide adequate time for participants to experiment, learn and improve.

How Entrepreneurship Support Organizations Can Better Support Immigrant Entrepreneurs: The Case of Competition THRIVE

- Make sure that the call for proposals is clear about what is expected of participants and clarifies concepts, such as innovation, with which they may not be familiar. An informational session for interested ESOs is also recommended.
- Advertise the competition widely.

For Future Research

This research represents a first step toward understanding how to use business plan competitions as a mechanism for encouraging innovation among ESOs that serve immigrant entrepreneurs with the intent of helping the latter to overcome the obstacles that they face to operating profitable businesses that generate wealth for themselves, their families, and their communities.

Ideally, research going forward will look at more examples of the use of business plan competitions to encourage entrepreneurship in the public policy arena in a variety of contexts, comparing and contrasting these to determine the circumstances under which this works and where it can go wrong. More research is needed to determine whether or not these efforts actually cause entrepreneurial activity over and above what might normally occur. It might also be useful to study the application of these competitions with other groups of entrepreneurs (e.g., minorities, women, low income, etc.) and compare the results. In its second year, Competition THRIVE sought to include for-profit as well as nonprofit ESOs; yet, there was little or no response from the former. It would be interesting to know why this was and what that implies for the targeting of participants in such competitions.

Conclusion

Encouraging immigrant entrepreneurship as a community economic development strategy has much potential. In order to be effective, however, communities need to be aware of the current quality of their ESOs and be willing to invest in improving them. One approach is to stage a business plan competition to encourage innovation and improved efficiency and effectiveness among ESOs. Competition THRIVE in New York City provides a potential model for successfully accomplishing this.

It should be acknowledged, however, that this is only one case in one location. The economy and population density of New York City are clearly idiosyncratic, as is its concentration of immigrants.

However, with modification for the local context, this competition has basic elements that could be applied anywhere, not the least of which is the collaboration of government, business and institutions of higher education that brings resources and expertise to an entrepreneurship-focused community economic development effort.

The case of Competition THRIVE tends to bear out the benefits of business plan competitions to entrepreneurs and entrepreneurship identified in the literature. Participating ESOs did develop management, operational, marketing and other business skills that they did not necessarily have before the competition. Competitors learned the value of collaboration and teamwork and the power in building networks beyond the normal scope of their work. They also demonstrated an ability to integrate the various elements of business in their pilots and their business plans. The incentive of prize money and access to mentors kept them focused and committed to the enterprise. Ultimately, they improved their practice in demonstrable ways.

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LYONS, ROGOFF, DEAN

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