

# Marketing and Outreach: Best Practices for Microenterprise Programs

An Excerpt from FIELD Best Practice Guide Volume 1:

Entering the Relationship:  
Finding and Assessing Microenterprise Training Clients



**FIELD**

Microenterprise Fund for  
Innovation, Effectiveness,  
Learning and Dissemination

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**Entering the Relationship:  
Finding and Assessing  
Microenterprise Training Clients**  
**FIELD Best Practice Guide: VOLUME 1**

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## **Marketing and Outreach: Best Practices for Microenterprise Programs**

Marketing is the process by which microenterprise programs reach out to their potential clients to inform them about the products and services they offer. While market research may be a new area of concern to microenterprise program managers and staff, marketing is not. Any microenterprise program that has clients clearly has engaged in some form of marketing. What, then, is important about marketing from a best practices perspective?

Firstly, just as marketing is key to the success of any business, it is central to a microenterprise organization's ability to fulfill its mission and satisfy its donors. If a program cannot bring in the number and kinds of clients that its board and funders want it to serve, then its long-term sustainability will be undermined. Thus, any high-functioning microenterprise program will need to have a strong marketing component.

Secondly, increasing the industry's capacity to engage in effective outreach is central to its ability to reach scale, on both the individual program and industry levels. While there are many challenges involved in dramatically increasing the level of clients that receive services from microenterprise programs in the U.S., one of these is clearly to identify and inform the millions of low-income entrepreneurs who currently operate without assistance that microenterprise programs do exist and are located in their communities. Many market research efforts conducted to date have found that the existence of microenterprise programs is, in fact, a well-kept secret.

Thirdly, marketing plays a role not only in bringing in new clients, but also ultimately in serving them well. The messages sent during the outreach process shape a client's expectations about what participation in a microenterprise program will do for them. While messages need to be clear and compelling in order to attract clients, they also need to be constructed to ensure a good match between the needs of the client, and the products and services that the program is able to offer.

Finally, marketing takes resources – which are always scarce within microenterprise organizations. Finding ways to become more effective and efficient in marketing is important if organizations are to make wise use of their limited financial resources.

To assist programs in developing and implementing their market efforts, this document presents a brief overview of:

- techniques for marketing microenterprise programs,
- how to manage the marketing process,
- sample tools that can be used in implementing and evaluating program marketing efforts.

This document is an excerpt from *FIELD Best Practice Guide: Volume 1, Entering the Relationship: Finding and Assessing Microenterprise Training Clients*. While that publication focused on training clients, the marketing lessons apply to microenterprise lending efforts as well.

## Techniques for Marketing Microenterprise Programs

Microenterprise programs have identified many creative techniques for marketing, including direct mail to targeted markets, pizza-box toppers, paid and free radio and television placements, door-to-door canvassing, marketing relationships with bank loan officers or social service providers, videos and Web-based advertising. These techniques can range in price from very low-cost (free except for the staff labor involved) to highly expensive, in the case of paid advertising. Ultimately, the effectiveness of any technique depends on the extent to which it resonates with the intended target market, bringing in new customers at a cost that is sustainable by the organization.

Previous FIELD publications have detailed a range of marketing techniques used by microenterprise programs, including those aimed at specific audiences.<sup>1</sup> These fall into three basic categories:

- **Program-managed and implemented efforts**, in which the microenterprise organization develops and distributes marketing materials and information directly. This includes efforts such as posting flyers, speaking at community events, door-to-door canvassing, direct mail campaigns and free seminars.
- **Media initiatives**, in which the microenterprise program develops a commercial or public service announcement (PSA), or participates in a radio or television show, which is then distributed by the media.<sup>2</sup>
- **Cooperative marketing efforts**, in which the microenterprise program collaborates with other nonprofit organizations, public agencies or private companies to pass on information about the program's services to the partner's clients, customers or constituents.

Ultimately, the success of any particular technique will depend on the extent to which both the message and the mode of communication are effective with an organization's targeted clients. Given that the demands of clients vary by their characteristics and geographic locations, it is difficult to identify a single, or even a set, of marketing techniques that work best in all cases. However, looking across the experiences of a range of organizations, the following overall themes emerged regarding marketing approaches:

***With many target groups, establishing or creating trust in the microenterprise program is critical to marketing success.*** Many low-income and disadvantaged entrepreneurs come from negative experiences with organizations that purport to provide business

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<sup>1</sup> *FIELD forum* Issue 13: *Marketing Strategies for Scale-Up: FIELD's Grantees Share Their Experiences* (Washington, D.C.: The Aspen Institute/FIELD, March 2002); and *FIELD forum* Issue 7: *Recruiting, Assessing and Screening TANF Recipients* (Washington, D.C.: The Aspen Institute/FIELD, October 2000).

<sup>2</sup> For a detailed discussion of one organization's experience with a multimarket public relations and media campaign, see Elaine L. Edgcomb and others, *Scaling up Microenterprise Services* (Washington, D.C.: The Aspen Institute/FIELD, May 2002), 25-29.

assistance. Some have experienced discrimination, based on race or gender, from traditional financial institutions or business development agencies. Others may be refugees or immigrants from countries where government or private sector institutions are corrupt or charge exorbitant prices for assistance. Thus, in marketing to clients, it appears important that microenterprise programs use language and techniques that convey that they are solid, trustworthy organizations. Many programs have found that emphasizing their nonprofit status helps to create a sense of trustworthiness. In other cases, it appears that having staff that match the gender, race or ethnicity, and the age of the targeted clients is central to establishing a sense of trust.

*Client referrals* appear to be a particularly important and effective form of marketing. Organizations that have tracked their referral and information sources carefully have found that client referrals are almost always a primary source of new customers. This may be partly due to the importance of trust, as people may be more likely to believe recommendations from friends and family than marketing materials. This suggests that organizations should focus on how to support and increase referrals from past clients. Although some programs have experimented with ideas such as incentive schemes (in which customers are paid a monetary bonus for referring individuals who become new customers), and with developing marketing materials specifically for use by existing clients, to date few have found significant success in stimulating client referrals in a more significant or proactive way. As organizations continue to experiment with new approaches to enhancing client referrals, it will be worth watching to see if effective strategies emerge.

*Strategic investments in organizational partnerships for marketing also show strong benefits.* Microenterprise programs have found success in working through organizations that have established relationships or contacts with the markets they are trying to reach. This may again be due to trust – individuals who are new to a microenterprise organization may be more likely to trust in it if referred by an organization that they believe is of high quality or legitimacy. Microenterprise programs have found, for example, that in seeking to target new ethnic communities, it is often important to partner with social services agencies that have a history or mission of serving those markets. Organizational referrals are also critical in instances where the referring organization serves as the gatekeeper, determining if an individual will receive services. For example, public assistance caseworkers may determine whether individuals qualify to receive a particular publicly-funded service, or whether their time spent pursuing self-employment is consistent with public assistance rules.

Several large-scale microenterprise training programs have centered their effective marketing efforts around organizational referral strategies. FAU/CURE built its outreach strategy around partnerships with community-based organizations that serve the specific target markets and communities it seeks to serve. These partners are, in fact, directly responsible for outreach and recruitment for FAU/CURE's training classes; they are willing to undertake these functions, because they see microenterprise training as an important service for their communities.<sup>3</sup> The Institute for Social and Economic

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<sup>3</sup> For more information on FAU/CURE's outreach strategy, see Edgcomb and others, 47-54.

Development, which has had a contract to provide training services to recipients of Temporary Assistance for Needy Families (TANF) in Iowa, focused its recruitment efforts on welfare agency caseworkers, as well as on individual TANF recipients. It developed a video and manual that sought to increase caseworkers' awareness of microenterprise and ISED's services, and provided them with all of the regulations, paperwork and other materials they needed in order to make a referral to ISED.<sup>4</sup>

Private sector organizations can also be potential marketing partners. ACCION New Mexico's market research found that while their potential clients had not received loans from a bank and did not anticipate doing so, many cited banks as a primary source they would look to for business information. As a result, ACCION New Mexico has worked with banks to develop a program in which the financial institutions engage in loan promotion, application and sometimes even closings for ACCION.<sup>5</sup> Similarly, ACCION New York is currently developing a co-branding marketing strategy in partnership with *El Diario*, the major Spanish language newspaper in the New York region.<sup>6</sup>

In all of these partnership models, it is important to note that the microenterprise program has invested significant resources in supporting the marketing efforts of its partners. These include developing marketing materials, conducting educational programs for staff of the partner organizations, and creating reference and training manuals. Thus, partnership approaches may not necessarily reduce marketing costs, but they do appear to be highly effective for many organizations.

***Broad media campaigns can be a challenge because of cost; however, media coverage may be good for reinforcing referrals from other customers or trusted organizations.*** Seeking to combat their status as largely unheard-of organizations, many microenterprise organizations have used the media to promote their programs in some form. Most have done so by taking advantage of free media, particularly by participating in radio or television talk shows or television interviews, or through public service announcements (PSAs). Generally, programs appear to have found that while features on talk shows or the news may generate many new inquiries to the program, these often do not result in large numbers of new clients. ACCION Texas, which has experimented with paid media advertising, as well as placements in free media, found that the former resulted in a relatively few new loans.<sup>7</sup>

The bottom line on radio and television media to date seems to be that it is useful for general publicity, legitimacy and name recognition, but does not seem to translate efficiently into new clients. This may be particularly true in large media markets. If it is true that individuals must hear a message three times before internalizing it, then it seems unlikely that in a large metropolitan area with multiple media outlets, any one individual will hear a media message enough times for it to sink in. However, the media does appear

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<sup>4</sup> For more discussion of ISED's work with caseworkers, see *FIELD forum* Issue 7; and Edgcomb and others, 79-80.

<sup>5</sup> Edgcomb and others, 31-36.

<sup>6</sup> Edgcomb and others, 59-60.

<sup>7</sup> Edgcomb and others, 27-28.

to play a role in conveying legitimacy, particularly in tandem with referrals. This may be because news stories or talk shows may be seen as “objective” and often emphasize a program’s nonprofit status. Thus, cultivating the media (particularly free media such as television or radio appearances) does appear to have some good benefits for the overall name recognition of the organization.

***Quality and consistency are central to effective marketing.*** Because microenterprise programs generally lack time and resources, they tend to spread responsibility for the development of marketing materials and the implementation of marketing efforts across different staff. As a result, the look and message of the materials may differ, sending disparate messages about the program. Focus-group research can be a useful means of testing different marketing materials to determine which messages and approaches resonate best with potential customers. As is discussed in the remaining parts of this section, a more deliberate approach to the management of a program’s marketing efforts can help to ensure consistency and efficiency in its marketing materials and efforts.

### **Managing the Marketing Process**

Increasingly, as microenterprise programs are recognizing the importance of knowing and responding to their customers through marketing (and market research), they are considering how best to implement these functions within their organizations. This has led to greater consideration of the staff and financial resources that are allocated to marketing, the types of marketing and market research skills that are required within the organization, and the types of management and information systems needed to support these functions. MicroCredit New Hampshire is an example of one organization that has invested significant time and energy into the development of its marketing systems; its efforts are profiled in the case study at the end of this section.

Among larger microenterprise programs – those with multiple training, consulting and/or lending staff – there appears to be a move toward having staff dedicated to outreach and, in some cases, market research. For example, MicroCredit-NH has hired a marketing and outreach coordinator who works directly with each of the organization’s five regional coordinators to market its series of training workshops. Similarly, the manager of ISED’s microenterprise programs has traditionally played a strong role in marketing the program to welfare agency managers and caseworkers, who, as noted above, are critical to making referrals to their programs. And, ACCION New York, Texas and New Mexico have each developed marketing director positions to spearhead their marketing and market research efforts.

Hiring a marketing manager or director may not be an option for all microenterprise programs, depending on their size and funding capacity. Most programs do, however, have a staff member who is responsible for leading or supporting this function as part of his or her other responsibilities. In either case, there is a set of lessons regarding effective marketing that will be useful to organizations as they examine their existing practices. These are as follows:

***Program managers must see marketing as a separate program component, to which they devote staff and budgetary resources.*** In fact, programs are beginning to include marketing as a separate line item in their budgets and proposals. Some are looking to cultivate funding sources that may be interested in funding the marketing and market research components of their work.

***Marketing staff needs to have strong people skills; additional media or marketing experience is also highly useful.*** Programs have found that individuals who are extroverted, persistent, flexible in their approach to others, and comfortable going into a variety of new settings are the most effective marketers. Staff responsible for marketing will be dealing not only with potential clients, but also with organizational partners as well. Marketing staff needs to be able to quickly understand the cultures and key concerns of each of these target markets, and respect and respond to them. MicroCredit-NH also has found it extremely helpful to have a marketing director with past experience in the media industry; he or she brings knowledge about the industry works, as well as skills in such areas as writing press releases.

***To ensure consistency and accuracy in marketing messages, it is important to create linkages between staff who market the program and those who provide services.*** Regardless of whether those who market the program do it full time or as part of a broader set of job responsibilities, it is important to ensure ongoing dialogue and cooperation among marketing and training staff. Marketing begins the process of setting customers' expectations of how they will benefit from program participation. It is important that the message delivered reflects what the program can realistically deliver. For example, Women's Initiative for Self Employment, a training-led microenterprise program in the San Francisco Bay Area, found it important that their outreach staff members communicate their belief that self-employment is a process that takes several years, and that clients should not expect to see immediate success.

Training staff members will be the best judge of the accuracy of the message. They will also have important insights regarding the nature of the client base. In addition, although marketing staff may have primary responsibility for marketing the program, training staff members also need to see marketing as an integral part of their job descriptions, as they are often out in the community representing the program. Marketing messages need to be consistent across staff. There are several ways to facilitate consistency. MicroCredit-NH uses monthly meetings between its regional marketing and executive directors; at these meetings the team discusses ongoing marketing efforts and also reflects upon any new market information developed by the marketing team. ACCION Texas has developed promotional materials that staff can use. Staff training that covers how to make public presentations on the program, which clarify the organization's key messages, is also a useful tool.

***Programs must look to build a set of systems to support marketing (and market research).*** Proper tools and systems can be critical in enhancing the effectiveness and efficiency of marketing activities. These systems include databases that can record information on new clients (including multiple sources of contact information, such as

address, phone, fax and e-mail, and how they learned about the program), and mailing and e-mail lists that can be used to efficiently disseminate information about events and to follow up with current and past clients. Systems can also include a set of tools or guidelines that detail how marketing activities are to be undertaken.

***The right systems and focus can allow programs to be more effective in marketing with a relatively small commitment of budgeted resources.*** The information systems described above can help programs to efficiently reach a large number of individuals with their marketing materials, or to better target particular efforts. Marketing meetings among staff can help to ensure that messages are clear and consistent, thereby increasing their impact. They can also be a means of harnessing the collective creative energy of the staff around new marketing ideas. Finally, as is noted below, evaluating the effectiveness of marketing efforts is central to the efficient allocation of marketing resources.

***It is critical to respond rapidly to all inquiries.*** Once a program's marketing efforts are successful in generating inquiries from potential customers, it is vital that the program respond rapidly to that interest. It is important that potential clients be able to contact the program easily, and be able to speak with a knowledgeable and responsive staff person. Programs have found that having a toll-free number is a valuable tool, and that it is much more effective when a client reaches a person, rather than voice mail. Organizations such as MicroCredit-NH, ISED and Women's Initiative for Self Employment have organized their staffing so that they have individuals dedicated to responding to inquiries, in addition to other tasks. Once programs have provided an initial response to an inquiry, some have also found it useful to make automatic follow-up calls, if the individual has not taken the next steps within a week or two. These calls sometimes stimulate the individual to move forward; they also provide the opportunity to gather information about why the caller has not yet responded – data that can be quite useful from a market research perspective.

***Evaluation is key to effectiveness and efficiency in marketing.*** Programs need to identify means of evaluating the effectiveness of their marketing efforts. On the simplest level, this means understanding which marketing techniques are most effective in bringing in new customers. The Calmeadow MetroFund in Toronto developed a simple tool for this analysis, which is included in the tools section of this document.<sup>8</sup> In order to conduct this analysis, a program must have some system in place (such as those described above) for recording the referral or information source for each new customer.

On a more sophisticated level, it is useful to examine both the costs and benefits (in terms of new customers) of individual marketing strategies and even individual marketing efforts. Programs with more sophisticated data collection systems and greater resources to support their marketing efforts can take this analysis to a very specific level (looking even at the differences in the types of clients generated by different marketing efforts, and their implications for the costs incurred and outcomes generated for the program).

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<sup>8</sup> Cheryl Frankiewicz, *Calmeadow Metrofund: A Canadian Experiment in Sustainable Microfinance* (Toronto: Calmeadow Foundation, April 2001), Appendix E.

Additional information on evaluation techniques for marketing efforts can be found in ACCION's monograph on market research.<sup>9</sup> Programs need to find the level of evaluation that is most appropriate given the current status of their marketing efforts; however, it is critical to recognize that while evaluation itself takes resources, the payoff for this investment is greater efficiency and effectiveness.

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<sup>9</sup> Sarah Abbe and others, *A Guide to Strategic Marketing Research for Microenterprise Development in the United States* (Boston: ACCION International, December 2001).

## Case Study

### MicroCredit New Hampshire

MicroCredit New Hampshire (MicroCredit-NH) is a peer lending program that operates statewide, offering business loans, business skills training and access to networking to self-employed individuals. MicroCredit-NH began to examine its marketing and outreach activities carefully in 2000, when it made the commitment and successfully raised funding to move from a regionally-based to a statewide organization. At that point, the organization had the resources to deploy regional staff across the state; the critical question became how to expand its marketing efforts to bring in clients, thereby achieving greater scale statewide. At the same time, the organization received a grant from FIELD to focus specifically on expanding its lending activities to low-income individuals (those with incomes below 150 percent of federal poverty guidelines). This grant, combined with the organization's mission and focus on serving low-income individuals, further focused the organization's marketing efforts on low-income entrepreneurs.

Although MicroCredit-NH is a peer lending program, it also offers training programs to a range of customers: group members, potential group members and "associate" members (who participate in training sessions but are not members of a peer lending group), as well as individuals who simply attend individual training events. Thus, MicroCredit-NH markets its loan products, but also engages in significant marketing around the extensive series of workshops and training programs it offers throughout the state.<sup>10</sup>

As it began to build its marketing and outreach systems and strategies, MicroCredit-NH identified a number of challenges to be met for its marketing effort. These included:

- Increasing program scale.
- Articulating a message that resonates (i.e., knowing what the customer wants).
- Creating systems that allow the organization to create a significant statewide presence.
- Increasing involvement by low- to moderate-income (LMI) clients.
- Asking (and answering) the question: What does the organization consider "success" in its marketing efforts?

Simultaneous to the development of its marketing systems and strategies, the program also embarked on a market research process that sought to test the assumptions behind its existing peer lending product, and to see how its marketing efforts affected participants in terms of who they were and how and why they chose to join.

The overall leadership for the development of the MicroCredit-NH marketing capacity and strategy comes from the program's director. An initial key step was the creation,

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<sup>10</sup> For more information on MicroCredit-NH's training model, see: Candace Nelson, *FIELD Best Practice Guide: Volume 2: Building Skills for Self-Employment: Basic Training for Microentrepreneurs* (Washington, D.C.: The Aspen Institute/FIELD, August 2002).

through a staff-wide effort, of an overall marketing strategy for the program. Based on the program-wide strategy, each region then developed a strategic plan for outreach in the individual communities within its service area. These regional plans are built around specific workshops, training events and/or program orientations that are held within the communities in a region.

A second key step in building MicroCredit New Hampshire's marketing capacity was the hiring of two staff members, a marketing and outreach coordinator and a customer service representative, to structure and help support the marketing efforts of the regional managers, who are responsible for direct program delivery. The role of the marketing and outreach coordinator is to support implementation of the marketing strategy through the creation of key marketing timelines, materials, and connections to key media outlets such as radio call-in shows. The customer service representative plays the critical role of being the live voice that potential customers reach when responding to marketing efforts. In addition, the customer service representative maintains the marketing systems, such as the inquiry log and contact database, and assists in the development of marketing materials, such as session-specific fliers and e-mail campaigns.

MicroCredit-NH has developed a number of systems and tools that guide and support its marketing efforts. Two planning tools are particularly notable: an event marketing guide and a community outreach guide. The former relates to the set of activities that promote training workshops; the second, to the set of community outreach activities involved in getting to know a particular community and culminating in an orientation for the group lending program. Both tools, versions of which are included in the following tools section, include a timeline, a set of marketing targets, and tasks, and identify the key parties responsible for each task.

A third key tool is a visual graphic that the organization has developed to guide its community outreach efforts. Through its market research efforts, as well as reflections on its past performance, the organization realized that if its goal was to reach out to low-income individuals, its outreach process was, in a sense, backwards. In seeking to partner with local organizations, MicroCredit-NH was first going to more traditional economic and business development organizations, such as chambers of commerce, and local and regional development corporations. It learned that to reach lower-income individuals, its best targets were social service organizations, rather than development agencies. As a result, it has created a "bulls eye" graphic that identifies key marketing targets by priority, with those that provide the best access to low-income individuals listed in the center of the bulls eye (a copy of this tool is included in the tools section). Staff members hang these graphics in their offices as a reminder of how they can best focus their marketing efforts as they move into a new community.

MicroCredit-NH has also developed a set of systems that help support its marketing efforts. These include a referral log, mailing list systems (that include phone, fax and e-mail lists), and calendar and mailing processes and procedures. The organization also has an 800 number, always answered live, which clients across the state can use to access program information.

From a management perspective, the director of MicroCredit-NH has also instituted a number of practices that support outreach. Firstly, he convenes weekly staff meetings that focus discussions on marketing and market learning. These have become an important tool for brainstorming and learning, as well as sharing information about ongoing marketing activities. From these have come, for example, ideas about designs for new flyers – which help to freshen the message, even when the content remains similar. In addition, the director has also begun to include a line item for marketing in each funding proposal developed for the program – a way to recognize both internally, and to donors, that marketing is a separate and important function that needs to be supported. Finally, the director continues to drive the organization’s market research agenda – with support from other staff – as a means to continue to inform the marketing process. The diagram on the following page illustrates how MicroCredit New Hampshire’s market analysis and marketing and outreach activities feed its training and membership services, and how learning from these program services in turn further informs its market research and marketing efforts.

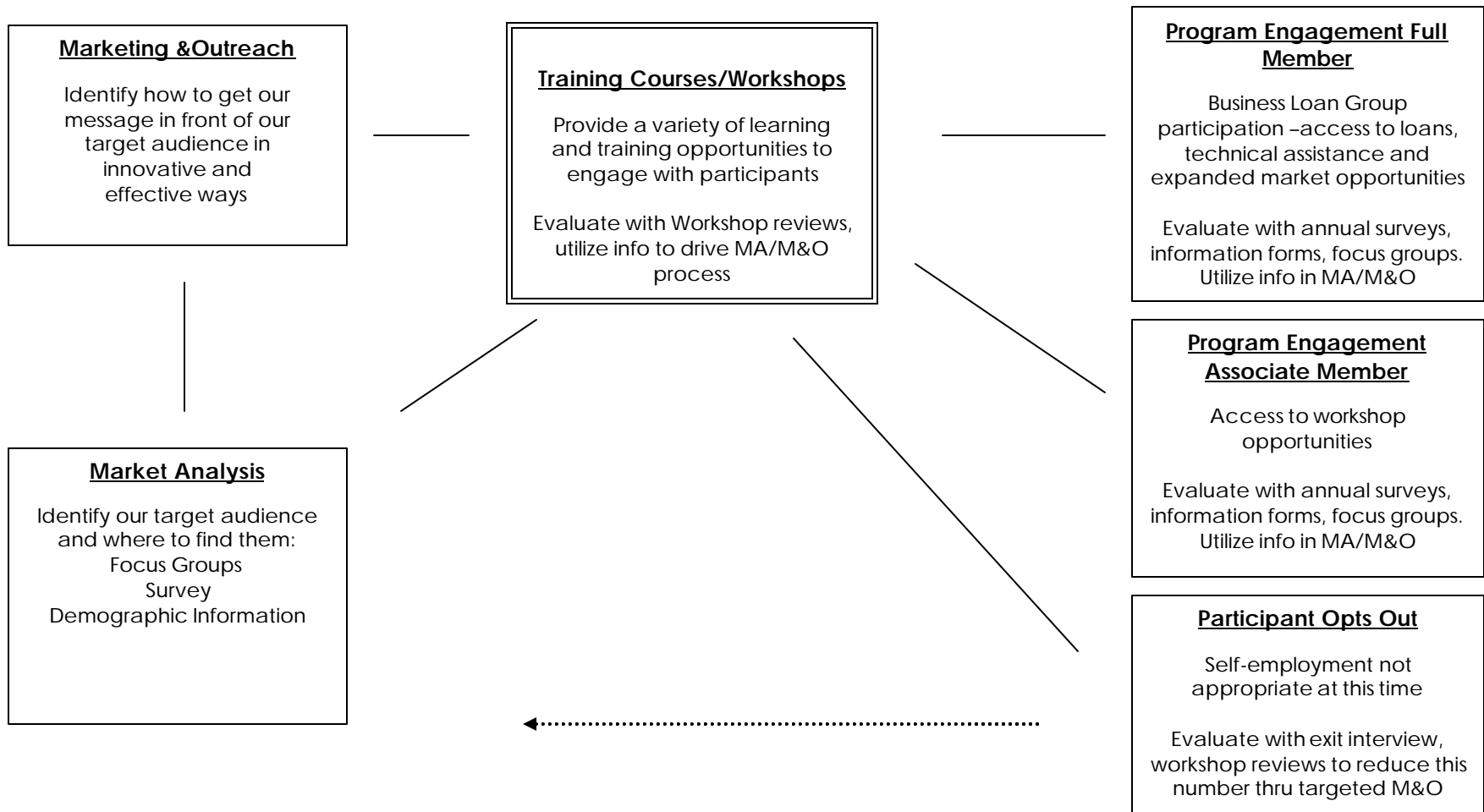
MicroCredit-NH is seeing the payoff from this investment in market research and marketing: between 2000 and 2001, the organization experienced a 218 percent increase in inquiry calls to the main office (from 30 to 96 per month); for the first six months of 2002, the number rose slightly, to 100 per month. In fiscal year 2001, these increased inquiries translated into a 38 percent increase in participants, 40 percent increase in members, and 22 percent increase in the number of peer-lending groups. The number and percentages of low-income customers also grew. This growth continued in MicroCredit-NH’s fiscal year 2002, in which the organization experienced another 30 percent increase in participants and a 20 percent increase in members, with higher percentage growth in the number of both participants and members with incomes below 150 percent of federal poverty guidelines. This growth in participants and members translated into increases in lending activity in fiscal year 2002, in which MicroCredit-NH saw a 95 percent increase in the number of new loans and a 110 percent increase in new borrowers, again with higher-percentage growth at the lower income levels.

Despite the clear payoff from these outreach initiatives, challenges remain. With the level of marketing required, given the large number of events held by the organization, it is a challenge to keep the message fresh to both customers and donors. Furthermore, additional work needs to be done to maximize the impact of the marketing systems, such as the e-mail list developed by the organization. Finally, as the organization reaches out to more people, it generates demand for a wider range of products and services. As the organization seeks to respond to this demand, it must find the correct balance between finding ways to capitalize on the demand for its services and spreading itself too thin.

## Participant Path to Success

### Program Development

### Participant Development



## **Tools**

This section presents a range of program tools used by microenterprise organizations to support their marketing and outreach efforts. These tools are each referenced earlier in this document. Those references provide some context for how these tools are used by the program.

These tools are provided for two reasons. Firstly, they provide concrete examples of processes used by organizations, which we hope can help to clarify the points made in the earlier text. Secondly, they provide a starting point for other organizations that might seek to adopt some of the practices described here. It is important, however, to add a cautionary note for organizations seeking to use these tools. Each tool was developed by the organization with a good deal of thought to the specific circumstances in which it was operating. A number of factors – including the organization’s mission, client base, geographic context and scale of operations – influenced the final design of these tools. Thus, as other organizations seek to adopt them, it is important to consider how they might – and in fact, should – be adapted or changed to fit the context of their organizational settings. With that in mind, these tools can be a practical starting point for organizations seeking to enhance their level of practice.

### **Tools:**

- Calmeadow Fund Outreach Strategy Evaluation Form
- MicroCredit-NH marketing target
- MicroCredit-NH event promotions guide
- MC-NH community outreach guide

## Outreach Strategy Evaluation Form

### Calmeadow Metrofund

OUTREACH STRATEGY	INQUIRIES	LOANS (at study end)	COST RATIO *
<b><u>MASS MEDIA</u></b>			
• ARTICLES WRITTEN ABOUT METROFUND	13	3	LOW
• ADS IN COMMUNITY NEWSPAPERS	2	0	MODERATE
• TTC BUS Ad CAMPAIGN	3	1	HIGH
• WEBSITE	2	0	LOW
• POSTERS	3	0	MODERATE
<b><u>COMMUNITY REFERRAL SOURCES</u></b>			
• COMMUNITY GROUPS	46	7	LOW
• LIBRARIES	3	1	LOW
• BANKS	5	1	LOW
• LINKAGES TO BUSINESS SERVICE PROVIDERS	2	1	LOW
• BUSINESS IMPROVEMENT ASSOCIATIONS (BIA)	2	0	LOW
• LOCAL POLITICAL OFFICES	1	1	LOW
• FAITH COMMUNITIES	1	0	LOW
<b><u>EVENTS</u></b>			
• NEIGHBOURHOOD EVENTS: STREET FAIRS	6	0	MODERATE
• EXPLORING SELF-EMPLOYMENT WORKSHOP	47	0	MODERATE
<b><u>MARKET RESEARCH</u></b>			
• IN-PERSON VISITS	22	4	HIGH
• DATABASE DEVELOPMENT (TELEPHONE SURVEYS)	20	2	HIGH
<b><u>OTHER</u></b>			
• WORD OF MOUTH REFERRALS	6	3	N/A

\* Low = \$500 or Less; Moderate = \$500 - \$1,000; High = More than \$1,000

# MicroCredit-NH

How will MicroCredit-NH reach entrepreneurs who need us the most?

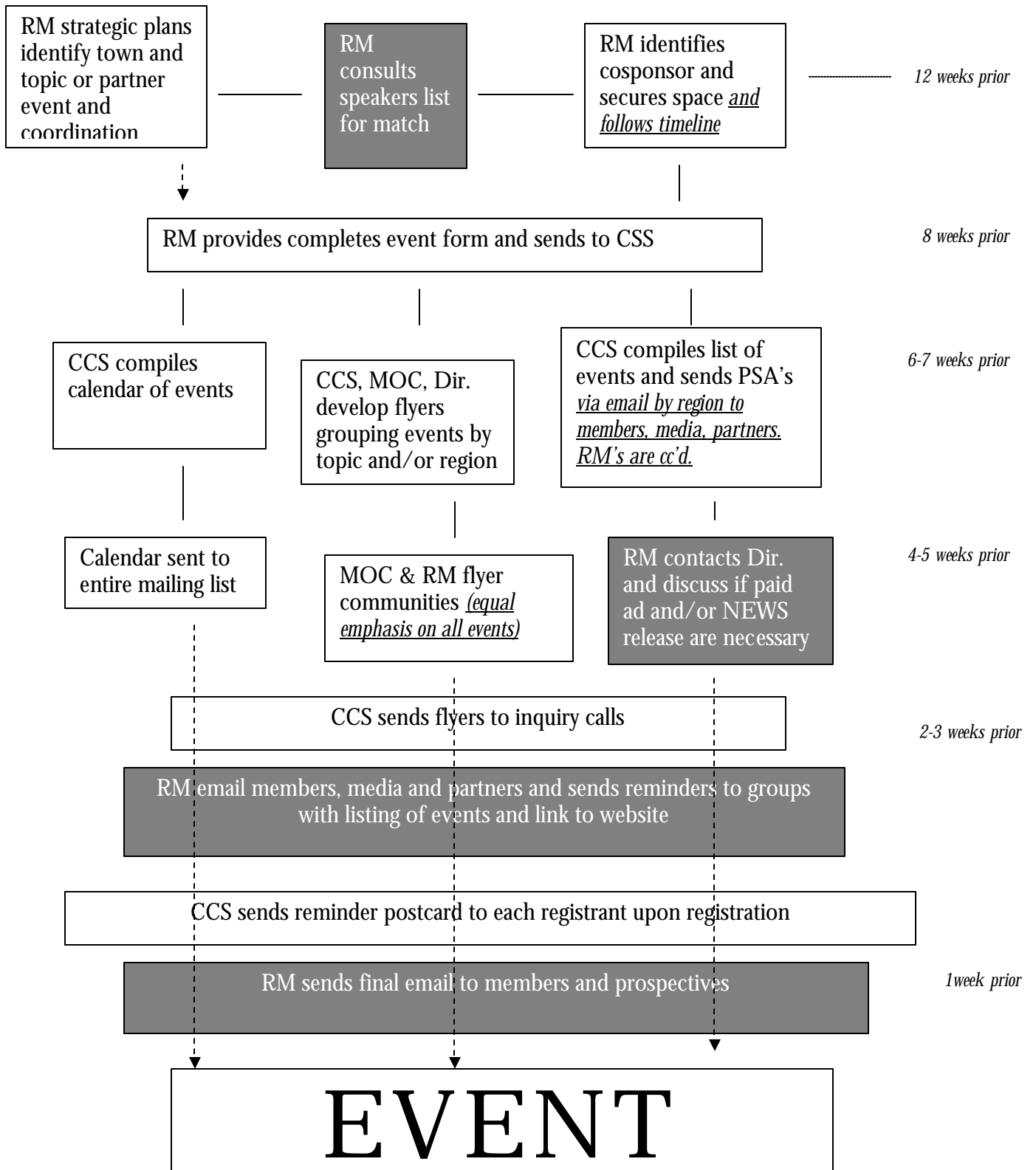


*This is your target.  
Use it well and often.*

*Any to add? Please let us all know!  
Aim in the Target.*

# EVENT PROMOTIONS GUIDE

## MicroCredit New Hampshire



CCS: Customer Service Specialist  
 MOC: Marketing & Outreach Coordinator  
 RM: Regional Manager  
 Dir.: Director

# Community Outreach Guide MicroCredit New Hampshire

Community: \_\_\_\_\_

Timeframe	Task	Responsibility	Deadline	DONE
<b>9-10 weeks prior to event Research</b>	Pick community—research community profile form: Partners/referral sources Local media Known micropreneurs Other “who’s”	RM & MOC		
<b>8 Weeks prior Plan</b>	Set date to hold interested parties meeting/orientation Complete community profile	RM & MOC		
	Arrange location	RM		
	Prepare news release, PSA, Flyer	CSS		
	Begin contacting referral sources	MOC		
<b>7 Weeks prior Schedule</b>	Begin developing referral list--Goal is list of 30-40 Micro entrepreneurs & 10-20 partners	MOC		
	Send news release, PSA	CSS		
	Begin meeting with referral sources	MOC		
	Begin outreach to micropreneurs: (Name, Business, & No.):	MOC & RM		
<b>3-6 Weeks Outreach</b>	Follow contact with all Have we contacted “bullseye list”— (to be filled in when finalized, but includes, with contact name & ph. #): CAP 1-stop Catholic Charities Churches—Episcopalian UCC Welfare offices NHCLF Board member(s) in area NHCLF partners Local Housing Trust Housing authority Community/recreation center Voc. Rehab. NHHFA Ad hoc local social service association Other	MOC & RM		
	<b>Set up media appearances, speaking engagements</b> Newspaper Radio station(s) Community Access cable Kiwanis Club Rotary Club Other	MOC		
<b>1-2 Weeks prior Prep</b>	Poster or flyer laundromats, town hall, bowling alley, restaurants, bars	MOC		
<b>EVENT</b>	Hold interested parties meeting (goal of 20-30 attendees including micropreneurs & partners), announce date for 2-part Orientation/Group Launch  OR	MOC & RM		
<b>EVENT</b>	Hold Orientation with goal of 12-15 micropreneurs attending (Purple packet)	RM		
<b>Event Week +1-2</b>	Hold Group Launch with goal of 7-10 attendees (blue packet)	RM		
<b>Week +2-4</b>	Charter group with 4-10 members (meeting 1 of the “first seven”—Yellow packet)	RM		

CCS: Customer Service Specialist  
MOC: Marketing & Outreach Coordinator  
RM: Regional Manager

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