

Do Business.

Resources, information, and incentives for doing business in Philadelphia's Art Museum Area.



FAIRMOUNT COMMUNITY DEVELOPMENT CORPORATION
GREATER ART MUSEUM BUSINESS ALLIANCE
2712 W GIRARD AVE, PHILADELPHIA, PA, 19130
DOBUSINESS@FAIRMOUNTCDC.ORG • 215-232-4766

About this Guide

Fairmount Community Development Corporation's mission is to improve the residential, commercial and social fabric of the Fairmount neighborhood, while preserving its character and diversity. Supporting small business owners like you is a cornerstone of that work. Through the **Greater Art Museum Business Alliance**, we work with businesses in Fairmount, Brewerytown, Francisville, and Spring Garden. We are here to support businesses both on and off our commercial corridors, whether you're new to the neighborhood or have been here for generations. We hope you will find the information in this resource kit useful.

Please don't hesitate to reach out to us and talk about any of these opportunities! You can also visit fairmountcdc.org/dobusiness for more info on these opportunities.

Programs + Resources

FOR ALL BUSINESSES

Greater Art Museum Business Alliance (GAMBA): The Greater Art Museum Business Alliance (GAMBA)

is a community based business association that encompasses the neighborhoods of Fairmount, Francisville, Spring Garden and Brewerytown. GAMBA works to maintain, enhance and promote the Greater Art Museum Area as a

destination community in the City of Philadelphia for business owners, residents and tourists. Whether you are a retailer, restaurant, professional service, or real estate developer, a membership in GAMBA will help you grow your business through marketing, networking, and business assistance, while being part of the overall marketing and promotion of the Greater Art Museum Area. GAMBA is administered by the Fairmount Community Development Corporation. To learn more, visit www.gambamember.org.



GAMBA
Greater Art Museum Business Alliance

Business Security Camera Program: The Business Security Camera Program, through the City of Philadelphia's Department of Commerce, reimburses commercial property owners and business owners for the installation of surveillance cameras, to make their location safer for shoppers and the community. The program provides a 50% reimbursement (of up to \$3,000) for the total cost of eligible safety camera installations for a single commercial property. The ultimate goal of this program is to improve the safety, vitality and economic performance of neighborhood business districts throughout Philadelphia.



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Funded
Total loan: \$5,000
Powered by 128 lenders

Steve
BridgeSet Sound

Philadelphia, PA, United States /
General Store

Find a new loan

A loan of \$5,000 helped purchase equipment, furniture, hardware, software and to install heat & AC airflow in order to improve our music lesson studios for our students.

Kiva City Philadelphia: Kiva City Philadelphia is a partnership between the City of Philadelphia's Department of Commerce and Kiva.org to bring crowdfunded microlending to Philadelphia's small business community. Businesses can access no-interest microloans of up to \$5,000 through the program. For example, Bridge Set Sound, a music store on South Street, received a \$5,000 loan in 2015 to help purchase equipment, furniture, hardware, software and to install heat and AC airflow in order to improve their music lesson studios. Fairmount CDC can serve as your trustee throughout the lending process and help with your online profile.

The Merchants Fund: The Merchants Fund makes grants to small business in the City of Philadelphia. Grants are intended to either make money, save money or change the way a company

does business. Need is a driving factor in the selection process. Grants are made for projects, not working capital. The Merchants Fund offers grants to help small businesses stabilize, remain viable, and grow, including:

- Business Stabilization Grants: up to \$10,000, for businesses that have been open 3+ years
- Grants of between \$1,000 and \$20,000 to current merchants in several forms, including Business Loan matches from accredited government programs and banks.

TMF

The
Merchants
Fund

The Merchants Fund In Action: In 2016, Cosmic Cafe at Lloyd Hall received a grant for over \$9,500 toward multiple projects, including a new, high-quality espresso machine. These improvements were “crucial for growing the business,” said Adam Howell, General Manager. The Espresso machine met the growing market demand from Schuylkill River Trail-goers for espresso-based beverages.



PIDC (Philadelphia Industrial Development Corporation): PIDC is Philadelphia’s public-private economic development corporation. In addition to workshops and other resources, PIDC provides loans to Philadelphia businesses:

- Working capital & equipment loans
- Capital project loans
- Contract lines of credit



Business Resource & Innovation Center

(BRIC): The Business Resource & Innovation Center (BRIC) at the Free Library offers business and nonprofit information, one-on-one research assistance, and networking opportunities, as well as lectures, classes, and special events. The BRIC at the Parkway Central Library has an extensive collection of industry trade magazines, specialized directories, and subscription databases, making the Free Library of Philadelphia every entrepreneur and nonprofit professional's most valuable asset. Moreover, the BRIC is one of three Pennsylvania libraries designated as a Patent and Trademark Resource Center (PTRC), part of a national network of centers maintained by the United States Patent and Trademark Office (USPTO). We provide access, free of charge, to intellectual property resources.



Power Up Your Business Program: In late 2016, the Community College of Philadelphia launched the Power Up Your Business program, a neighborhood-based approach to support small business owners in Philadelphia. FREE to businesses, Power Up offers two options for participation:

- Store Owner Series: Sign up for individual workshops in bookkeeping, marketing, etc.
- Peer Based Learning Experience: Apply to this 10-week class offering practical skills, peer-based learning, and personalized business coaching. Please note that the application requires a letter of support from your local CDC, so please reach out to us if you are interested in applying.

For businesses in our area, classes are held at the Center for Business and Industry (1751 Callowhill Street, at CCP's main campus).

FOR COMMERCIAL CORRIDOR BUSINESSES

InStore Program: The City of Philadelphia's Department of Commerce in partnership with the Office of Arts, Culture, and the Creative Economy offers this forgivable loan program. The program helps eligible retail, food, and creative for-profit and non-profit businesses purchase equipment and materials associated with establishing a new location or expanding at an existing one. This program is an effort to support the vital mix of businesses that create a successful commercial corridor. With this program, the City aims to strengthen the role of retail, food, and creative businesses as economic and social anchors which provide goods and services in low to moderate income neighborhoods. The program seeks to foster increased business activity within commercial corridors that have seen limited amounts of recent private investment and business openings or expansions.

InStore In Action: In 2014, Mike Wambolt of Crime and Punishment Brewery received a \$50,000 forgivable loan from the InStore program to help open his brewery on the 2700 block of West Girard Ave. The money went toward kitchen equipment, a cold room, and furniture for the new brewery. “It was really the final piece of the puzzle,” he says, and of the Commerce Department’s application process, he noted, “It’s really not that hard. You should do it!”



Storefront Improvement Program (SIP): This program reimburses owners of commercial buildings and businesses within designated commercial corridors who make storefront improvements. The program can reimburse up to 50% of the cost of eligible improvements to a maximum of \$10,000 for a single commercial property, or up to \$15,000 for a multiple-address or corner business property. Examples of eligible improvements include masonry/brick pointing, cornices, exterior painting, windows/glazing, exterior doors, exterior façade lighting, see-through security grills, signage and awnings.



Photo by Brad Jamula

Storefront Improvement In Action: Neighborhood Potters on Fairmount Avenue upgraded their facade using resources from the Storefront Improvement Program and other sources in 2015.

ALSO AVAILABLE

Fairmount Avenue Forward (November 2016)

A short-term strategy to improve the user experience along Fairmount Avenue through creative placemaking and pop-up events.

Healthy Corridors, Healthy Neighborhoods: Fairmount Avenue & West Girard Avenue Corridor Profiles (June 2016)

A snapshot of the retail mix and vacancy rates along Fairmount and West Girard Avenues, presented alongside demographic information and commuter habits, to provide an overall report on the health and performance of these corridors.

