

BUSINESS OWNER SUPPORT SURVEY

A Study of Immigrant Owned Businesses in Lowell

**University of Massachusetts Lowell
Center for Family, Work, and Community
Summer 1998**

Developed by:

**Community Outreach Partnership Center at the Center for Family, Work, and
Community - University of Massachusetts, Lowell**

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In its efforts to improve the community, the Center for Family, Work and Community undertook the study of the contribution of immigrant businesses to the city of Lowell. Lowell is known as a multicultural city with a very diverse population, but there had not been in depth studies about how this diversity helps to shape the unique character of Lowell. How many immigrant businesses are there in Lowell? How do they survive? Where do they get assistance? Do they network amongst themselves? Do they seek support in business associations in the area? Do they have room for expansion? Do they offer job opportunities?

These were some questions that moved us to act. We developed a survey and created a list of immigrant businesses with the aid of contacts, friends, and by networking with different organizations and walking around the city. We also put together a list of resources that these businesses can find in Lowell. The study was funded by the CITA and HUD, and developed under the Community Outreach Partnership Center (COPC).

During the months of summer 1998, the Business Owner Support Survey (BOSS) team surveyed 63 immigrant owned businesses from a population of over 300 businesses. This was the first astonishing finding: the large number of immigrant business. Just in the 63 businesses participating, 21 different countries were represented, and 15 ethnic backgrounds mentioned. We concluded that these businesses make an important contribution to the city. On our Map of Immigrant businesses in Lowell you can see that most of these businesses are located in the downtown area. Can you imagine downtown without all of these businesses there?

We strongly believe that cooperation between business organizations, immigrant businesses, and the community of Lowell, is key to the further development of the city. We are committed to raising awareness of the positive impact of immigrant owned businesses on community development in an effort to promote more partnerships between the city and these businesses, and to encourage further research into the challenges these businesses face.

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I. Introduction

"Customers are wonderful, I love to deal with people, the money is good, and I made it on my own" (A business owner)

The Business Owner Support Survey was begun in Lowell Massachusetts in the summer of 1998. Lowell has a tradition of being a home for many different immigrant groups. Understanding the contributions of these immigrant groups to the community and economy is crucial to understanding the history of Lowell. We began this study for three main purposes:

- To explore the many positive ways that immigrant owned businesses contribute positively to the growth of the economy in Lowell.
- To investigate the types of assistance that immigrant owned businesses would find useful and to discover the resources that they are currently drawing on when they need help or support.
- To examine what barriers might be preventing the businesses from getting the assistance that they need.

With the information gained from the survey the researchers expect to:

- Create more networking amongst the small business community
- Develop a directory of the immigrant owned businesses that exist in Lowell and publicize participants in the study on-line.
- Communicate the types of resources that are available to business owners and help them to network with those resources.
- Inform business assistance centers and business associations of the needs and concerns of these businesses so that they will be able to outreach more effectively to them.
- To raise awareness in the community about the important contributions of immigrant groups.
- To promote interest in issues raised in the survey so that other organizations may conduct future research that explores these issues in depth.

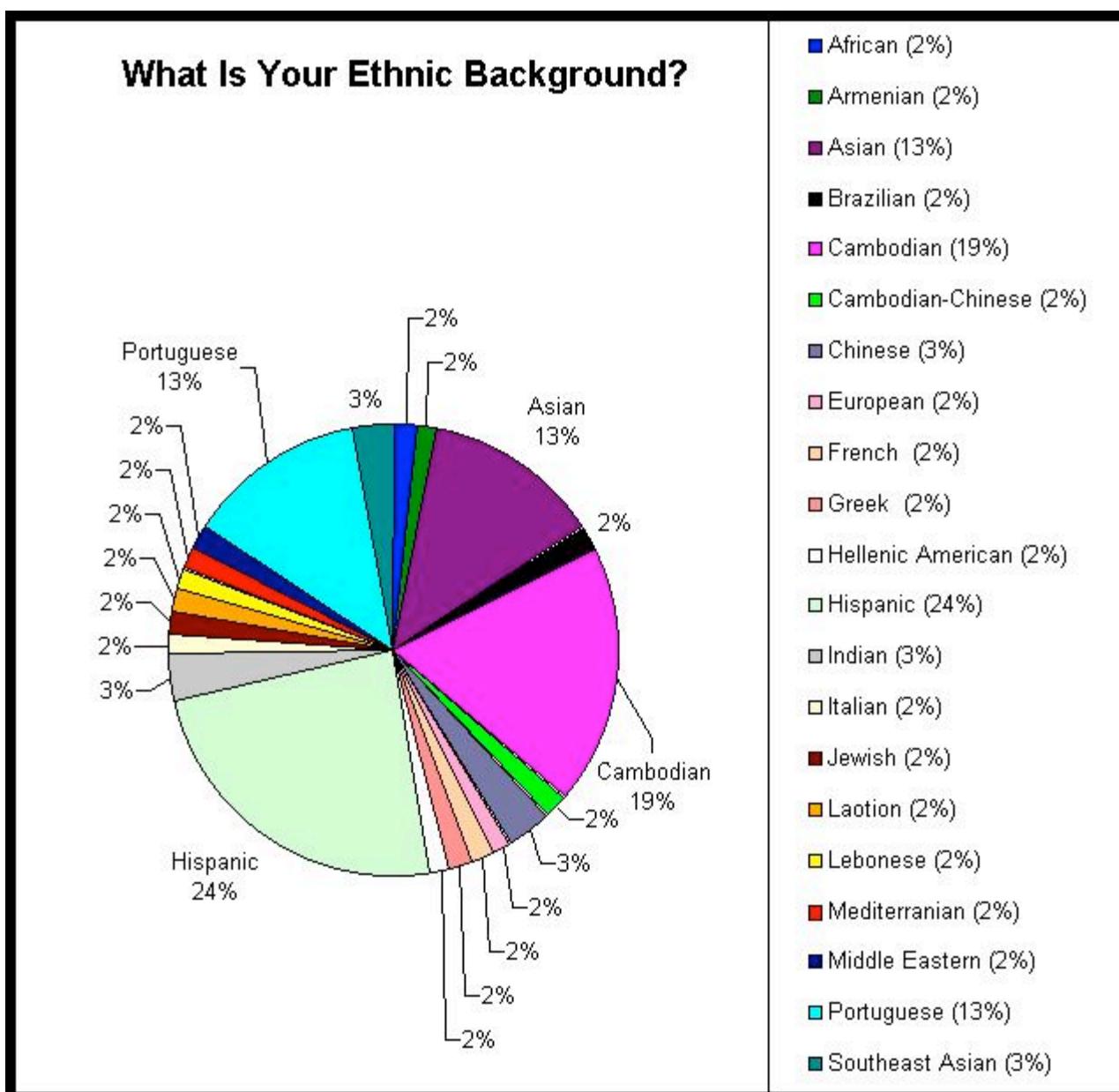
The target population for the survey was businesses owned by first and second-generation immigrants. The survey team began with a list of over 300 immigrant owned businesses (see Figure 1). This database was created by walking around the city and talking to business owners, exploring both on-line directories and written directories, and by talking to various immigrant community leaders. The team included 2 Khmer speaking interviewers and two Spanish-speaking interviewers. The majority of surveys were conducted one on one. A few were conducted over the phone or by mail. Sixty-three (63) business owners participated in the survey. Of these sixty-three respondents, fifty-seven (57) were first generation immigrants, and six (6) were second generation immigrants.

About Business Owners

Ethnic Background

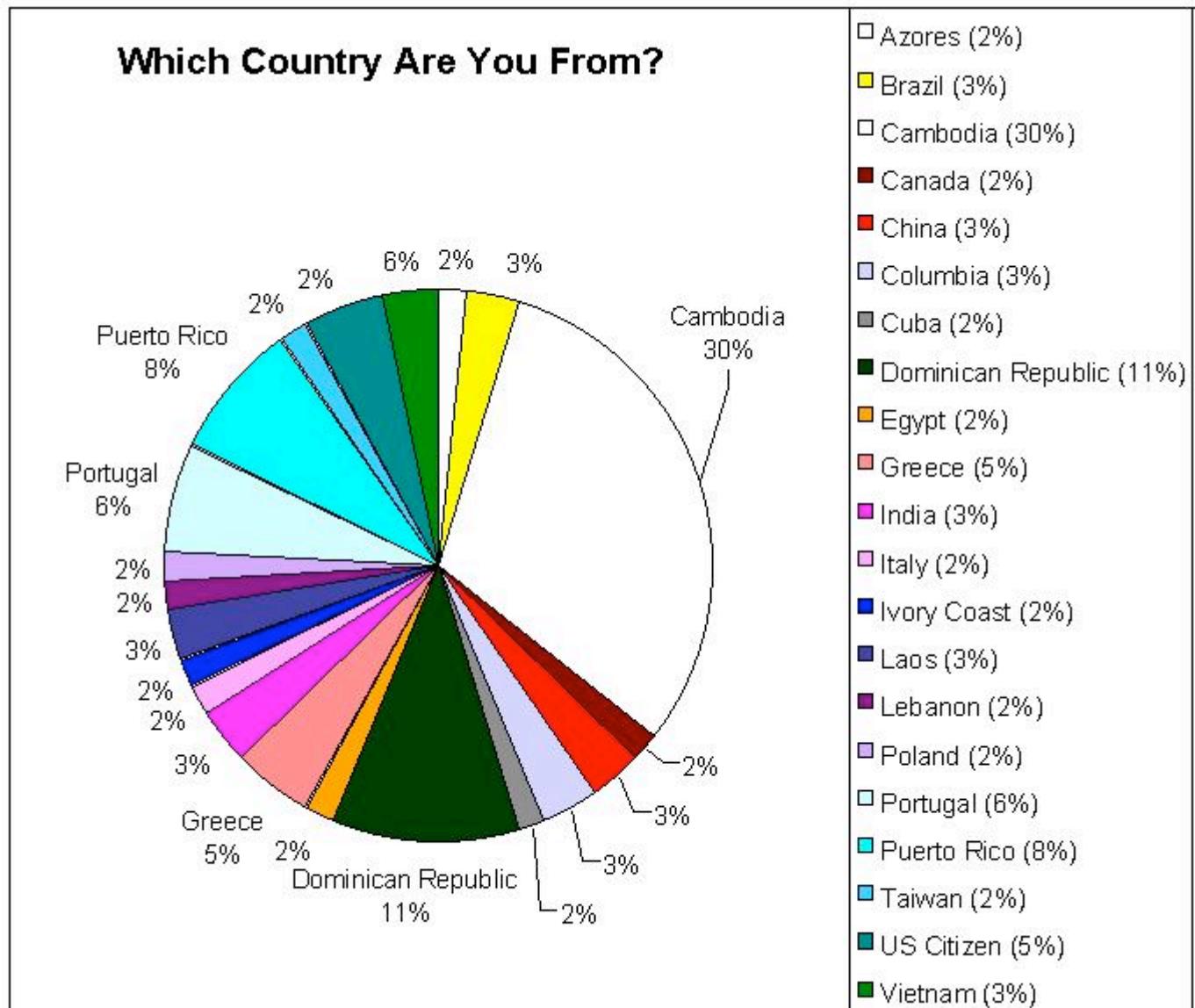
Business owners defined their ethnicity in many different ways. For example, some people defined themselves in a more general way such as "Asian" or "Middle Eastern", whereas others used more specific terms such as "Cambodian" or "Brazilian". Out of our respect for people's own definitions of their ethnicity, we did not categorize their responses.

This graph illustrates the diversity of the population that responded to our survey. The largest portion of respondents (24%) defined their ethnicity as Hispanic. The second largest portion (19%) defined themselves as Cambodian.



Owner's country of origin

Out of 63 business owners surveyed, 21 different countries were represented. The largest group of business owners (30%) said they were from Cambodia.



Reasons for starting the businesses

The largest portion of respondents (12, 19%) cited financial reasons such as "to make a living". Seven (7, 11%) people gave community reasons such as "we saw a need for a Hispanic bakery". The following table summarizes business owners' reasons for starting their business:

Family Reasons	<ul style="list-style-type: none"> I wanted to be a professional and to be a good citizen and to raise a family For the future of my spouse Open business for care of kids 	<ul style="list-style-type: none"> For work, to support family, and to keep kids busy by giving them a job For work, to support family
Financial Reasons	<ul style="list-style-type: none"> To be financially independent, to make a living To make a living (5) To make money/more money (5) 	<ul style="list-style-type: none"> To make money, I graduated from college and couldn't find a job, and some people told me about this business
Opportunities Available	<ul style="list-style-type: none"> When previous owner was going to sell the business I was working at, I bought it Up for sale, decided to give it a try Opportunities in the communication field 	<ul style="list-style-type: none"> Started to supply own restaurant and turned into a corporation Small Investment
Community Reasons	<ul style="list-style-type: none"> Wanted to offer this service to the community for our people To better serve the Portuguese community Help kids out- keep them off the street, wanted to provide self-defense for people at an affordable price To serve the communities 	<ul style="list-style-type: none"> We saw there was a market need for a Hispanic Bakery Saw the need for this business in Downtown Lowell Fed up with working for other people, also we strongly believed that the Khmer community needed Asian dentists badly at that time
Independence	<ul style="list-style-type: none"> To be independent Wanted to own a business (4) To get more opportunities for myself I was in the business prior to this, and decided to go out on my own, I didn't want to work for anyone else. Need something to own as a job 	<ul style="list-style-type: none"> Be own boss, did not want to work for others Wanted to do something on my own, started in India, wanted Indian piece to do software development and American piece to do marketing and, didn't really work to make money, satisfaction
Legacy Reasons	<ul style="list-style-type: none"> Father was born in Greece and started a store, to sell sewing supplies to tailors Was in business already 	<ul style="list-style-type: none"> Father started business, so decided to continue (3)
Personal Growth	<ul style="list-style-type: none"> Wanted to quit other job, but ended up staying at both 	<ul style="list-style-type: none"> Make more work investment related to skills

	<ul style="list-style-type: none"> Want to try something new In search of better horizons Part of a goal, had the desire 	<ul style="list-style-type: none"> Wanted to do something different/mechanical engineering/ be own boss/ first Cambodian agency
Other	<ul style="list-style-type: none"> For work Started in baking while in high school Started as a hobby Branch off 	<ul style="list-style-type: none"> I was working in another business and had an accident. I was out of work for a year, the business gave me some money and I decided to start a business

Role models for their businesses

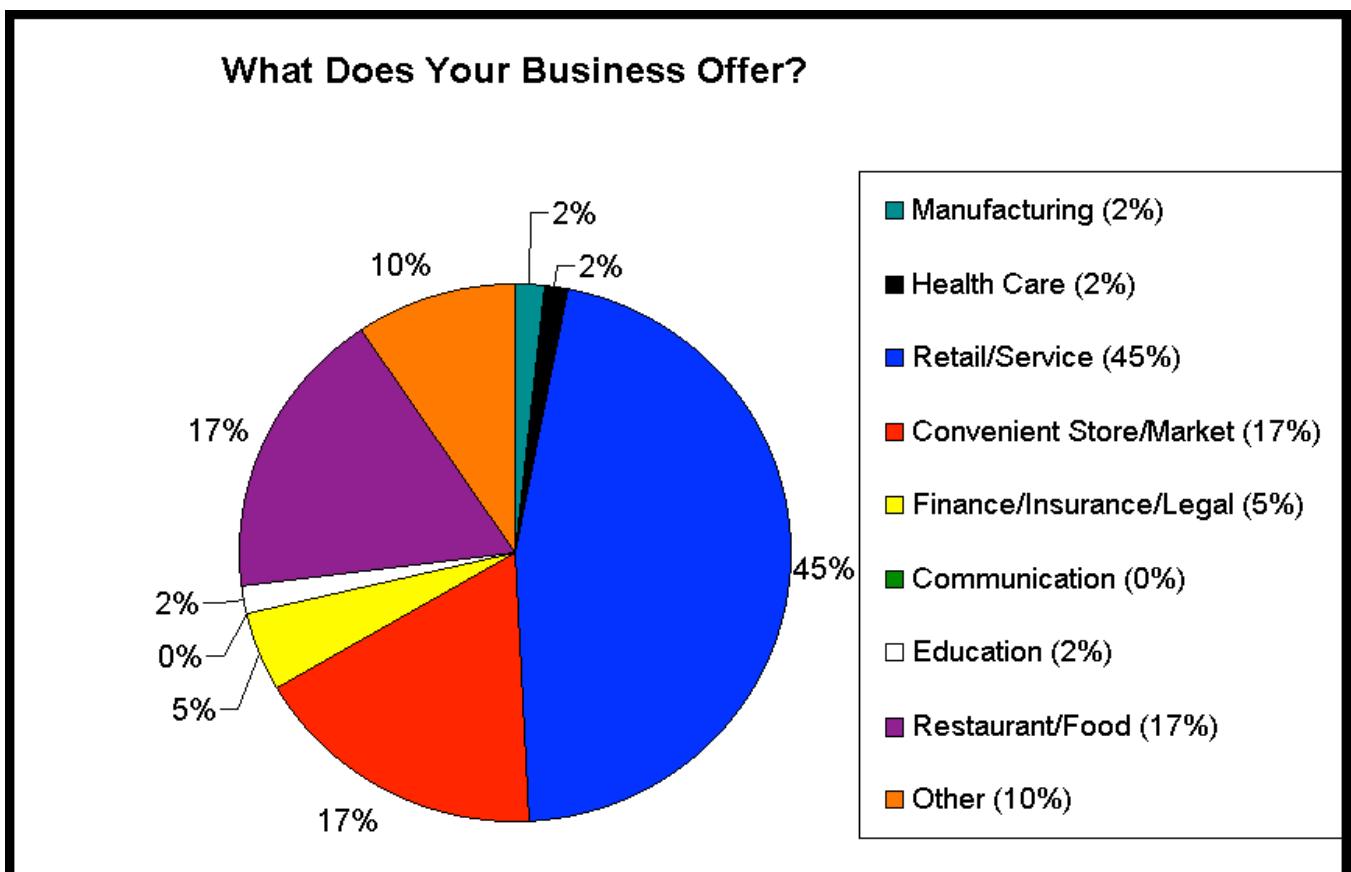
"When I was in Puerto Rico I worked in a barbershop. From that I took the idea of starting my own business. That was my first experience. At first it was very difficult to gain customers..."

Many people (8) cited family members as being role models for their current business. Others (4) said that they had gained their business skills from previous places of employment. Two (2) people mentioned partners or acquaintances. Other individual responses included "the Barber Academy School", "in Cali", and "the father company".

About the Businesses

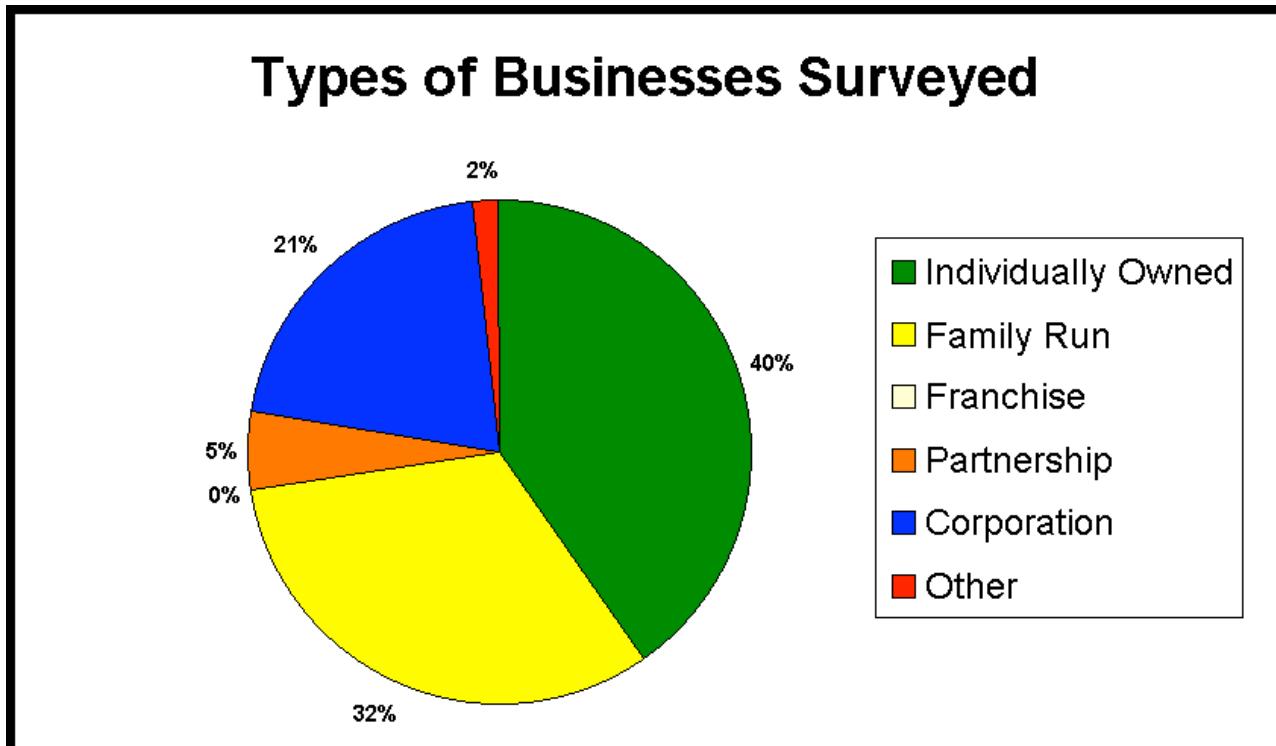
Type of business activity

Most owners (46%) said they were in the retail/service business. The next largest portion of business owners operated convenience stores/markets, and food-restaurants (17% each). Other business activities included Finance/Insurance/Legal (5%), manufacturing (2%), Health Care (2%), Education (2%), and Other (9%).



Type of Business Ownership

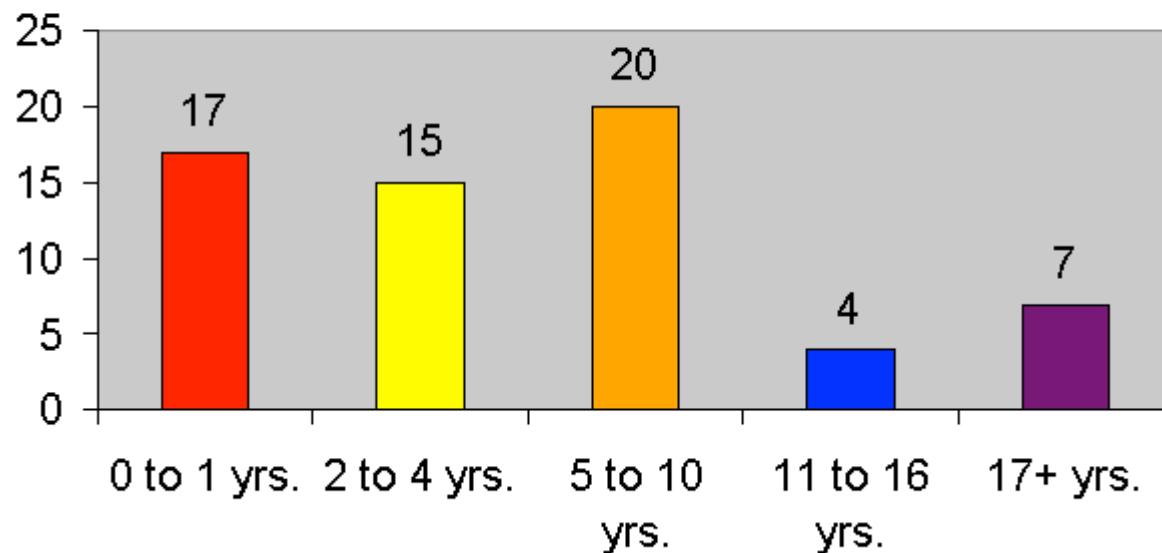
The majority of respondents (72%) declared that their business was either individually run (40%), or family run (32%). Twenty-one percent (21%) run their businesses as a corporation, and five percent (5%) as a partnership. Other responses accounted for two percent (2%) of the total.



Length in Operation

Seventeen (17, 27%) of the businesses were within their first year or operation, and fifteen (15, 24%) were in the 2 to 4 years range. The majority of businesses (20, 32%) were between 5 and 10 years old, and four (6%) had 11 to 16 years of operation. A total of 7 (11%) business owners declared their businesses have been operating for more than 17 years.

How long has this business been in operation?

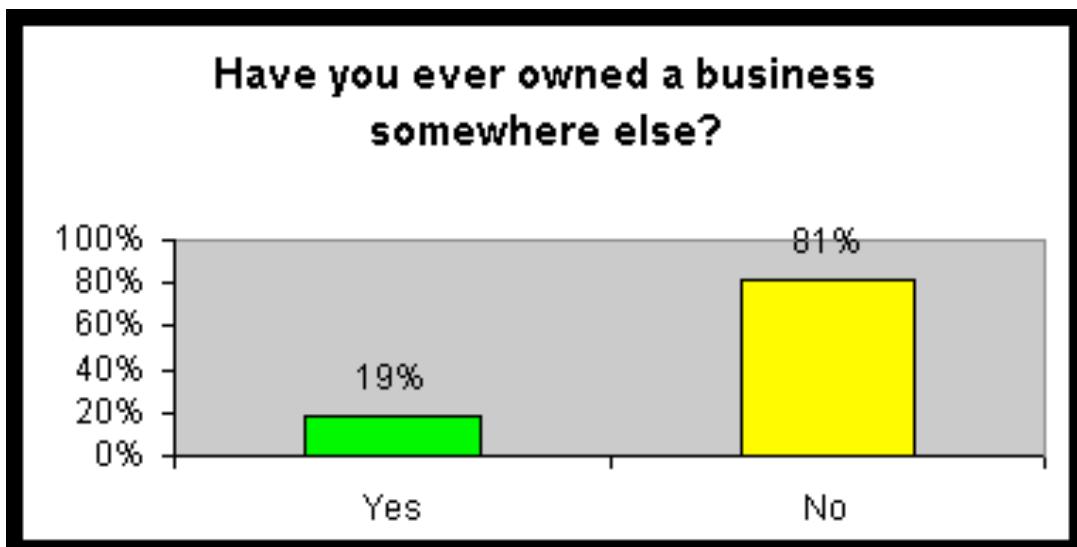


III. How businesses are positively contributing to the economy in Lowell

Past Situation

Have you ever own a business somewhere else?

Nineteen percent (19%) of the business owners said that they had owned a business somewhere else. The majority (7) of these 19% had owned these businesses within the Merrimack Valley Region. One had owned a business in Boston. Five (5) of the respondents had owned businesses overseas. The businesses that these owners operated ranged from supplying janitorial goods to owning a restaurant.



The following table details the locations and types of businesses owned in the past by the respondents:

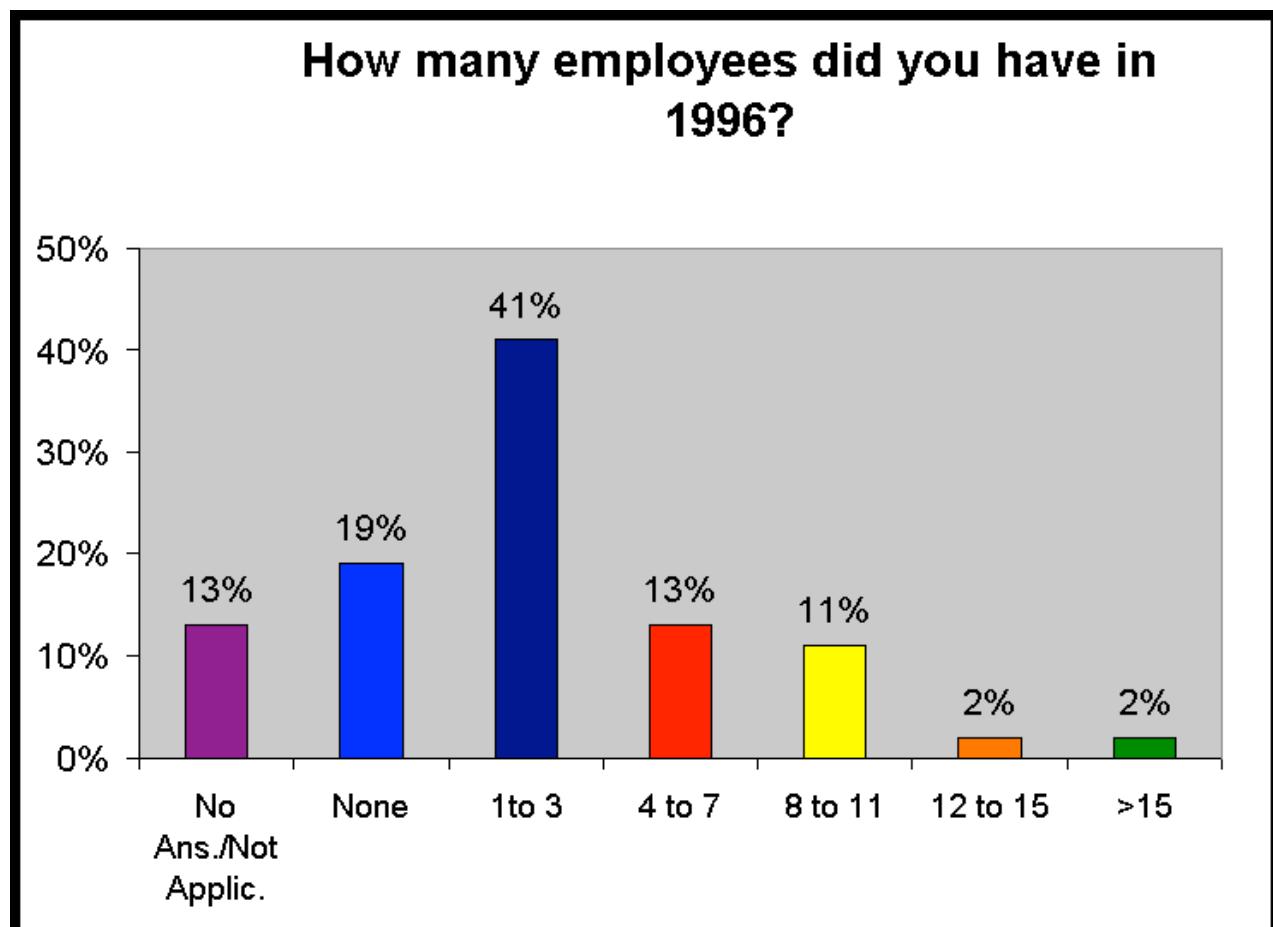
Lowell (3)	<ul style="list-style-type: none">• Videos• Janitor supplies• Construction
Methuen (1)	<ul style="list-style-type: none">• Barbershop
Lawrence (3)	<ul style="list-style-type: none">• Apartments

	<ul style="list-style-type: none"> • Bakery • Make clothes
Boston (1)	<ul style="list-style-type: none"> • Manufacture
Puerto Rico (1)	<ul style="list-style-type: none"> • Restaurant
Brazil (1)	<ul style="list-style-type: none"> • Restaurant
Africa (1)	<ul style="list-style-type: none"> • Exports
China (1)	<ul style="list-style-type: none"> • Restaurant
Unspecified Location (1)	<ul style="list-style-type: none"> • Insurance

Employees

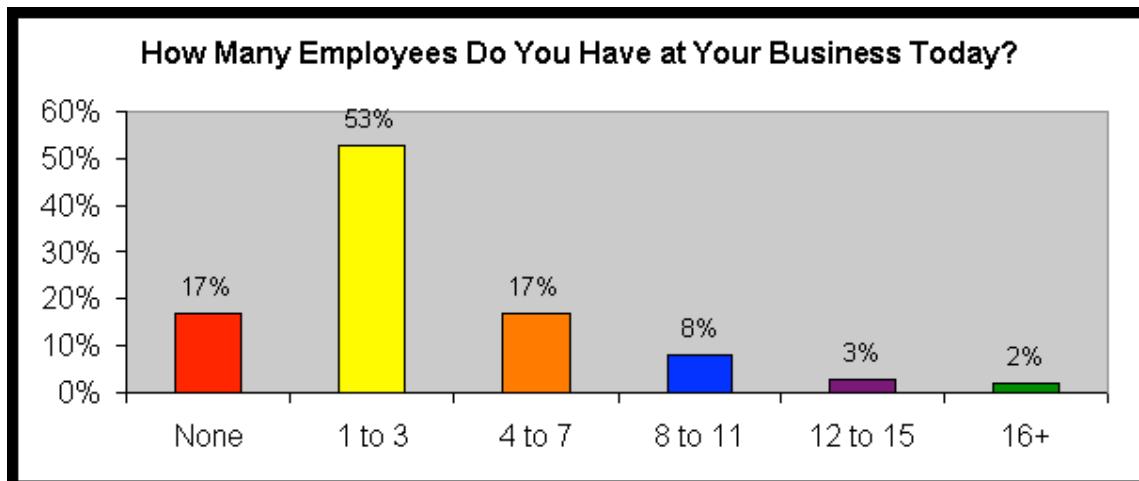
How many Employees did you have in 1996?

The majority of business owners (41%) employed between one and three people in 1996. Thirteen percent (13%) employed four to seven people and eleven percent (11%) employed between eight and eleven people. One respondent (2%) employed between 12 and 15 people and another respondent (2%) employed more than 15 people. A portion (19%) of the respondents did not report employing any people. Some people (14%) were unable to respond to the question because their business was not in operation in 1996. Also, some of the respondents interpreted themselves as being employees while others did not.



How many employees do you have at your business today?

In 1998 the majority of business owners (53%) continued to employ between one and three people. Seventeen percent (17%) employed between four and seven people and eight percent (8%) provided employment to between eight and eleven people. Two respondents (3%) employed between 12 and 15 people and one respondent (2%) employed more than 15 people. A portion (17%) continued to report that they did not have any employees.



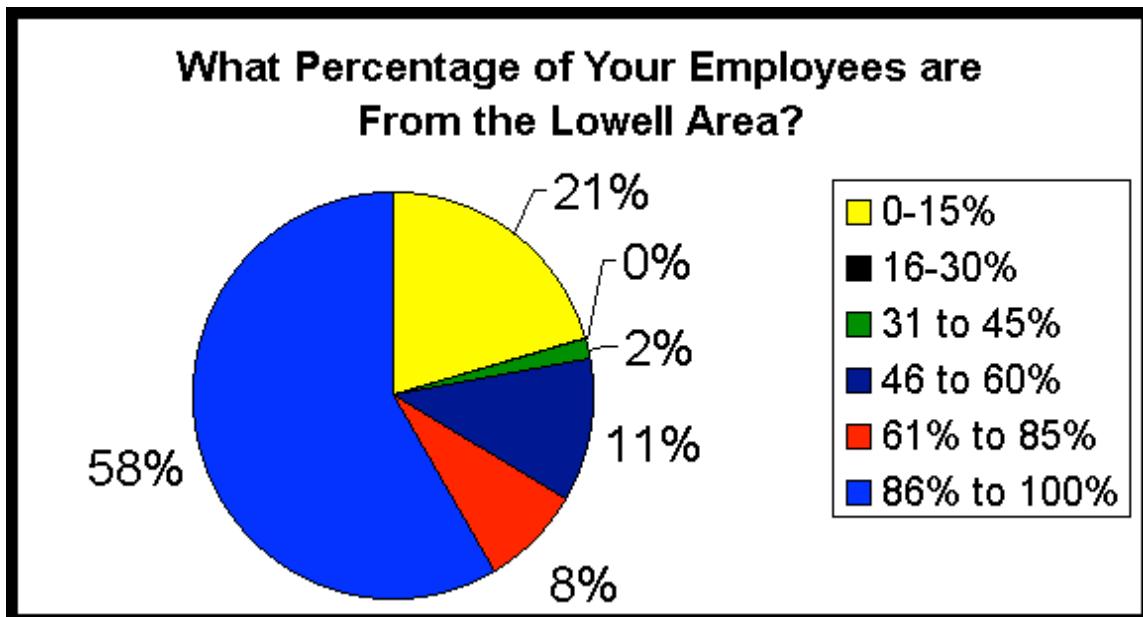
Are you planning on hiring any employees in 1998?

Twenty-four percent of the business owners were planning on hiring additional employees in 1998. Seventy-six percent (76%) of the respondents did not foresee any future hiring plans.



What percentage of your employees are from the Lowell Area?

Most of the business owners (58%) said that between 86% to 100% of their employees were from the Lowell area. A fraction of the respondents (8%) said that they employed 61% to 85% of their employees from Lowell. Twenty-one percent (21%) of the business owners said that 0% to 15% of their employees were from Lowell. Eleven percent (11%) had 46% to 60% employees from Lowell while two percent (2%) said 31% to 45% were Lowellians. One person did not answer the question.

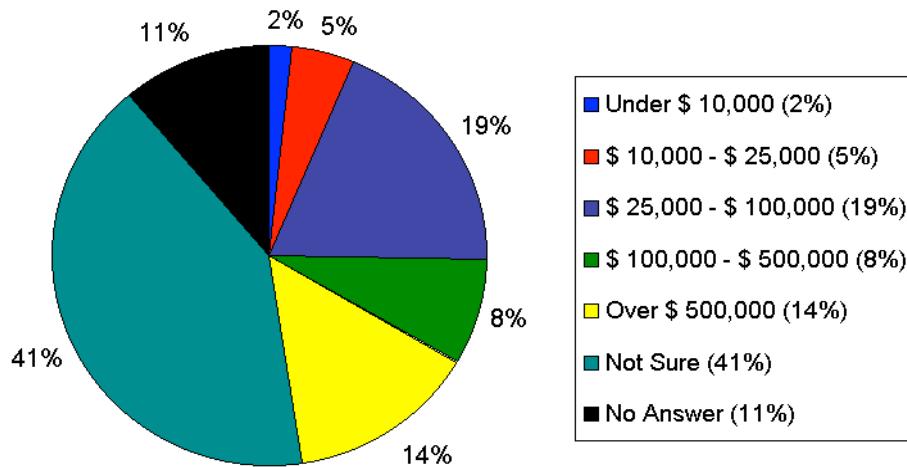


Sales

What were your annual sales in 1997?

Fourteen percent (14%) of the business owners declared having over \$500,000 sales in 1997. Eight percent (8%) said their sales level was between \$100,000 and \$500,000, and nineteen percent (19%) declared having a level of sales between \$25,000 and \$100,000. Five percent (5%) had sales between \$10,000 and \$ 25,000. A small number (2%) of business owners made less than \$10,000 from sales in 1997. Forty-one percent (41%) of the business owners declared being "not sure" about their sales level, and eleven percent (11%) did not answer this question.

What Were Your Annual Sales in 1997?

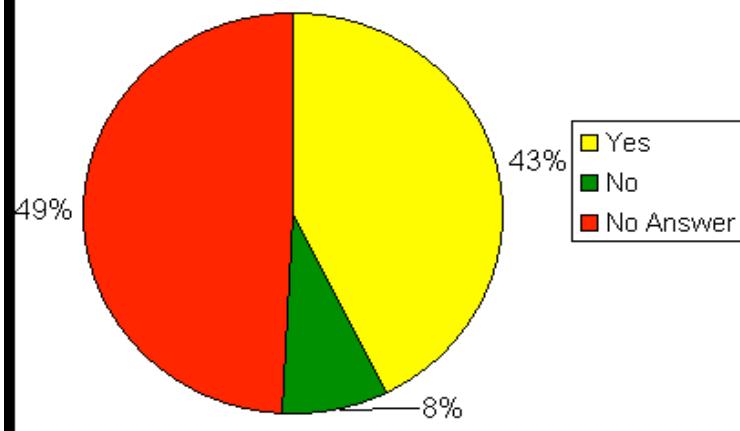


Did your sales increase from 1996?

" My sales increased, but you should also ask about expenses. My expenses have increased as well... Capital is the key "

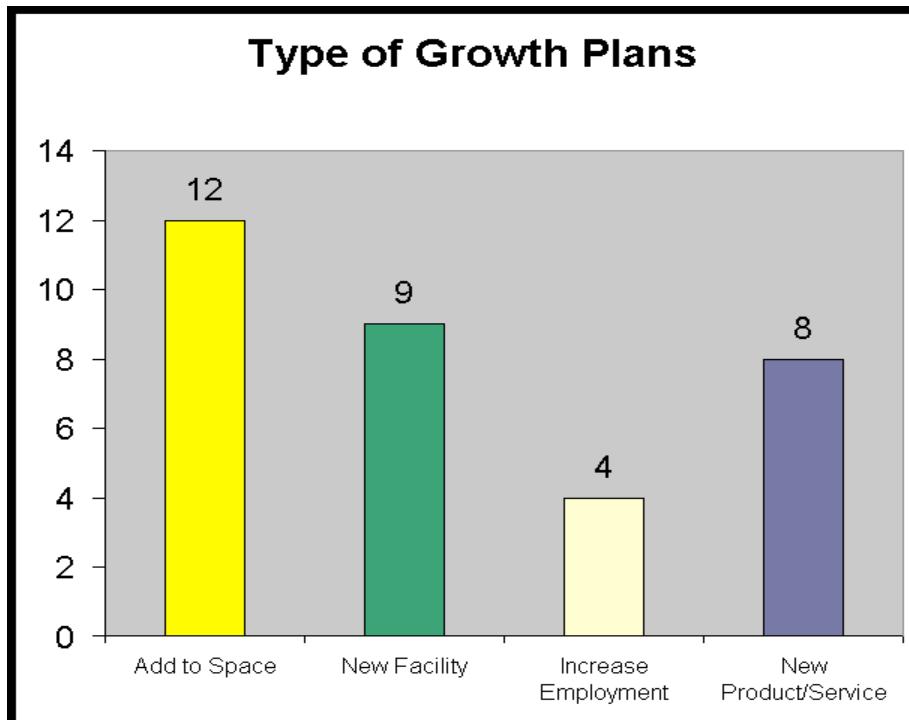
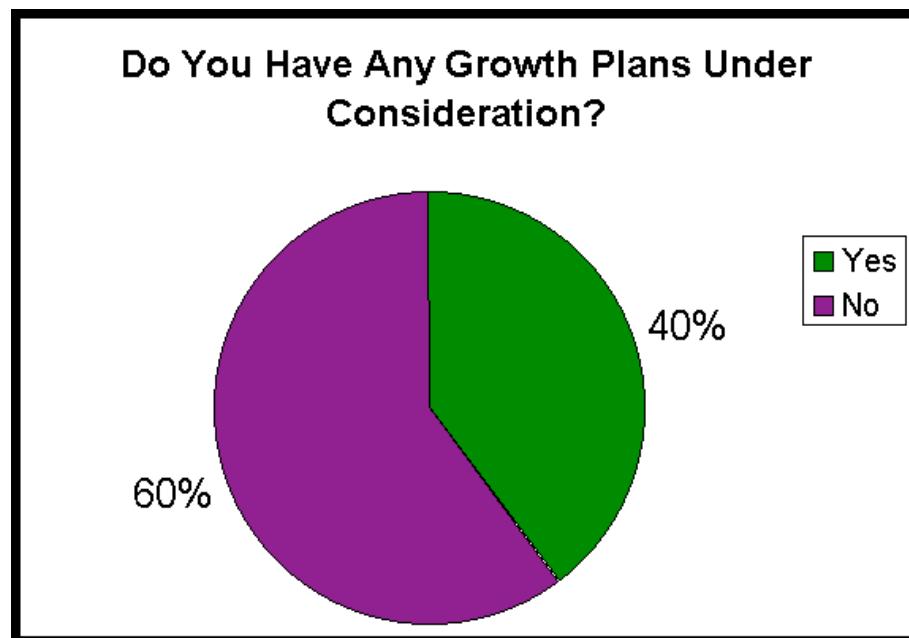
Forty-three percent (43%) of the business owners said their sales did increase from 1996. Eight percent (8%) said that it did not. Forty-nine percent (49%) did not answer the question.

Did Your Sales Increase From 1996?



Growth Plans

When asked about having plans for the growth of their business, sixty percent (60%) of the business owners said that they had a plan. Of this group of business owners, twelve (12) were planning on adding space to their facilities, nine (9) were thinking of opening a new facility, four (4) were planning hiring new people, and eight (8) were considering offering a new product or service.



Interconnections with other businesses

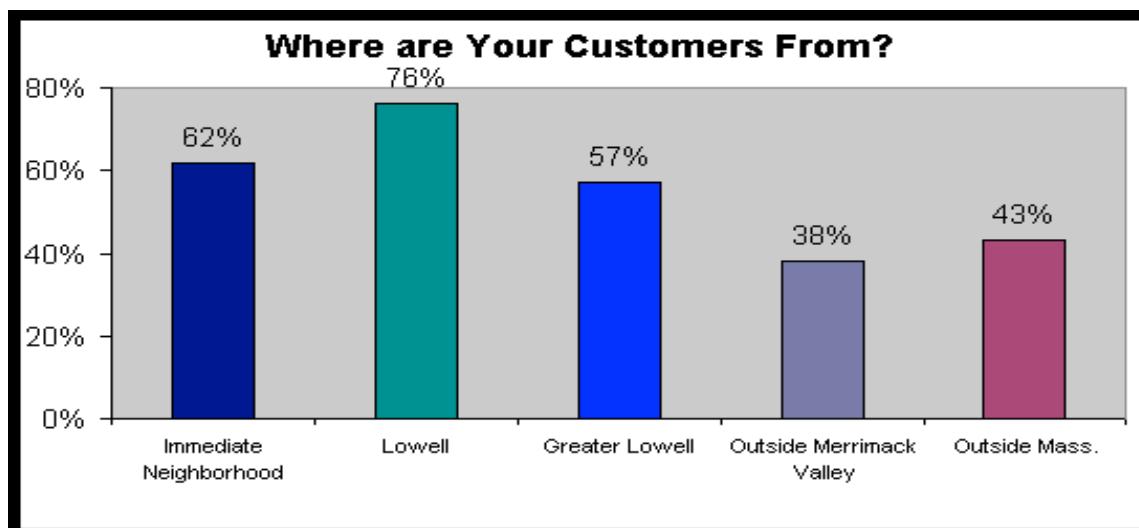
Do you sell products or services to other companies or businesses?

Seven business owners (11%) reported selling products or services to other business. Most of them sold products to 3 or more Lowell based companies, including some large suppliers like MA/COM. The majority (89%) sell their products or services to individual customers. At least two (2) business owners sell their products outside Massachusetts.

Interconnection with the community

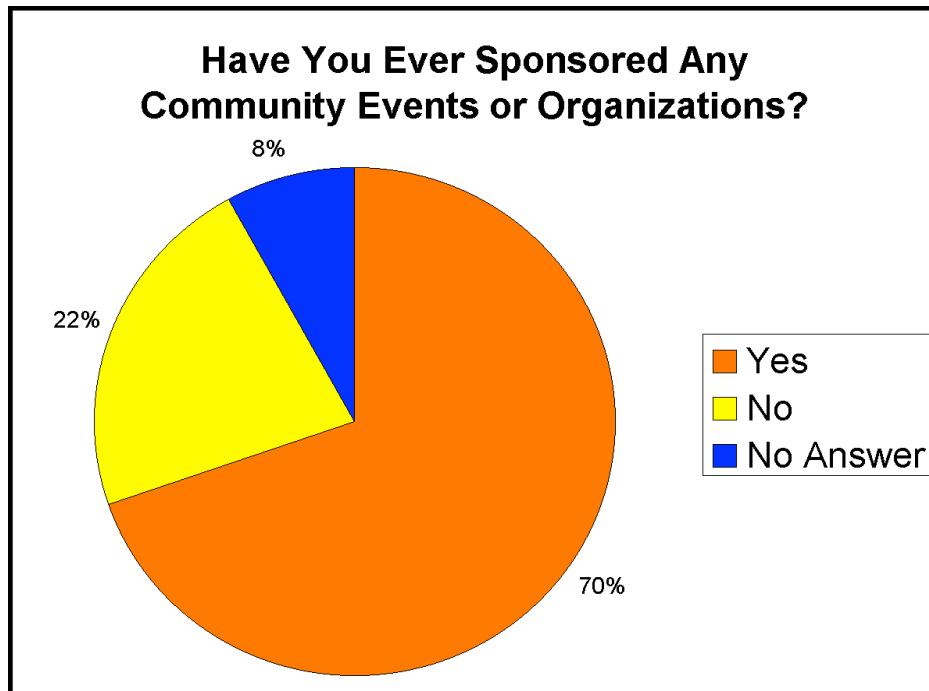
Where customers are from?

Forty-eight (48, 76%) of the business owners said their customers were from the city of Lowell. In thirty-nine cases, (39, 62%) business owners declared their customers included people from the immediate neighborhood of the business location. The same number was said for customers from the Greater Lowell area. In twenty-four cases (24, 38%), customers were from outside the Merrimack River Valley, and in twenty-seven (27, 43%) customers came even from outside Massachusetts.



Have you ever sponsored any community event or organizations?

A large number of business owners (70%) declared they had sponsored some community event or organization in the past. Twenty-two percent (22%) said that they had never sponsored any of these activities. Eight percent (8%) of the business owners did not answer this question.

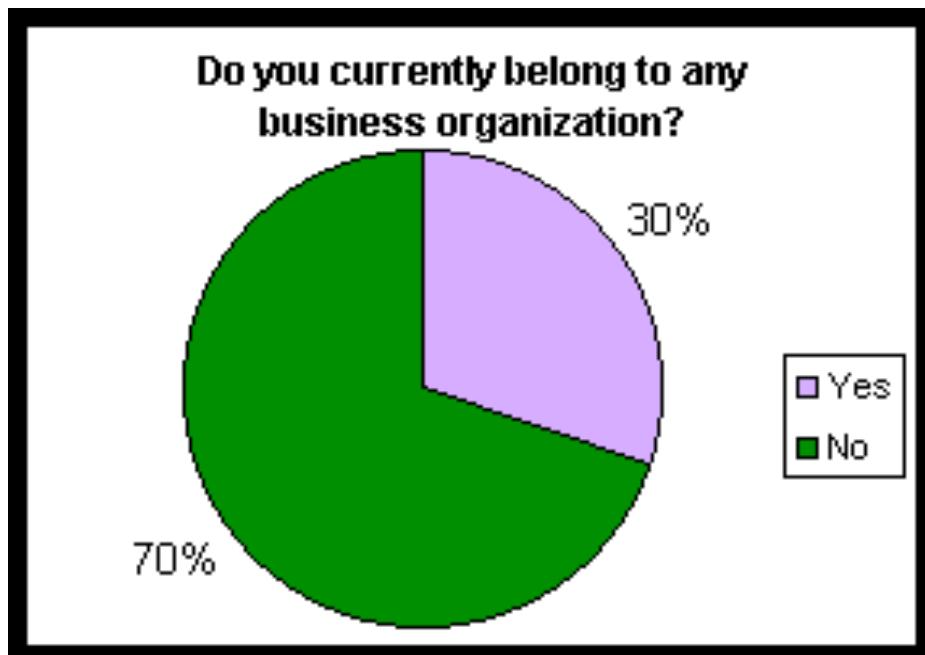


III. Assistance

Current associations with business organizations

Do you currently belong to any business organizations?

Thirty percent (30%) of the business owners belonged to some business organization at the time of the survey. The remaining seventy- percent (70 %) did not.



Some of the organizations that business owners belong to are:

Local

- Lowell Convention Bureau
- Small Business Association (4)
- Downtown Lowell Business Association (3)
- Lowell Small Business Association
- Small Business Assistance Center
- Cambodian American League of Lowell

State

- Massachusetts Restaurant Association
- Massachusetts Locksmith Association
- Greater Merrimack Valley Convention and Visitors Bureau
- MAIA (Massachusetts Association of Insurance Agents)

National

- Chamber of Commerce (2)
- Small Business Chamber of Commerce (2)
- US Chamber of Commerce (3)
- National Federation of Independent Businesses
- NAR (National Association of Realtors),
- NAIA (National Association of Insurance Agents)
- Better Business Bureau Association (2)
- Bar Association

Other

- Asta, CLIA
- Does not belong to any, but get help from Small Business Assistance Center

Reasons for belonging to the organizations:

"Because that is the kind of business I'm in (insurance and real estate), you need to belong to the National Association of Realtors and the National Association of Insurance Agents. There is not really assistance for white immigrants."

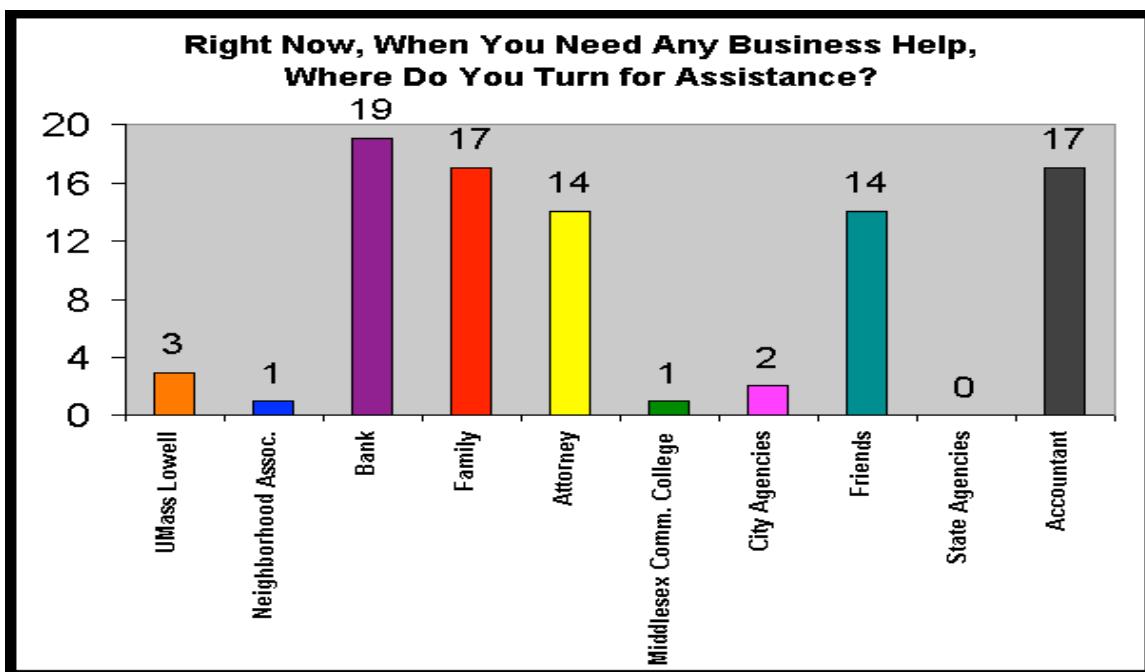
Of the thirty percent (30%) who said that they did belong to a business organization, nine (9) said it was to obtain some type of information they did not currently have access to. Two (2) mentioned more socially oriented reasons, such as to feel part of the community or to gain friendship and advice. Some (4) mentioned needing other types of business support such as a health insurance plan or finding ways to increase business sales. One person commented that they did not belong to any organizations because they did not have knowledge about them. The chart that follows summarizes the responses.

Information	<ul style="list-style-type: none">• To receive information on small business concerns• To obtain trade information• Information (3)• Able to share information with other businesses• Keep up with industry news/info
Relationships	<ul style="list-style-type: none">• Friendship and advice• Just to be part of the community
Recognition	<ul style="list-style-type: none">• To be known and recognized• Exposure

Business Support	<ul style="list-style-type: none"> • To get health insurance. It costs less • Increase business sales • They gave administrative support • To help current business
Other	<ul style="list-style-type: none"> • Because that is the kind of business I'm in (insurance and real estate), you need to belong to the National Association of Realtors and the National Association of Insurance Agents. There is not really assistance for white immigrants. • I don't belong because I don't know about them

Right now, when you need business help, where do you turn for assistance?

A majority (19) of the respondents said that they turned to their banks for most types of assistance. Many (17) reported that their families and accountants were a valuable source of help. Attorneys and friends were also considered a significant source of assistance (14 in each case). A few (3) business owners had utilized University of Massachusetts Lowell as a resource. Other responses included community colleges (1), neighborhood associations (1), and city agencies (2). No business owners reported using state agencies as a form of assistance.



Past Assistance Received

"Not sure any of these places can help small business. Never heard of a Lowell Small Business Center. But I am interested"

Have you ever received any business assistance from the following?

Respondents were asked if they had received help from a number of local resources in Lowell. Only 14 (22%) people reported ever having received help from any of these organizations. The majority (50, 78%) said that they either had not received assistance from these places or left the question blank. The choices and responses are summarized below.

<i>Lowell Small Business Assistance Center</i>	6
<i>Merrimack Valley Manufacturing Partnership Loan Program</i>	0
<i>Small Business Center</i>	0
<i>Cambodian American League of Lowell</i>	1
<i>Lowell Development and Financial Corporation</i>	2
<i>Chamber of Commerce</i>	2
<i>Coalition for a Better Acre</i>	3
<i>US Small Business Administration</i>	0
<i>Middlesex Community College</i>	0
<i>Career Connections</i>	0
<i>Asian chamber of Commerce</i>	0
<i>Enterprise Community</i>	0
<i>Affirmative Business Solutions</i>	0
<i>Other</i>	0

Business assistance needs

What kinds of information or assistance would help your business?

"I'd like to find out if there are any venues out there that I haven't reached for gaining customers"

Suggestions for what kinds of information would be helpful to immigrant owned businesses included finding ways to recruit and maintain customers and knowing how to access financial assistance. The responses are summarized in the table below:

<i>Customers / Advertising Related</i>	<ul style="list-style-type: none">• More customers• More sales/ customers• I'd like to find out if there are any venues out there that I haven't reached for gaining customers• Maybe people. Just talking to people and telling them about my business, especially advertising.	<ul style="list-style-type: none">• Advertising, it costs a lot. Most people hear about my shop through word of mouth• Advertising• Need to do advertisement/ to tell city we are still in business• Information on how to advertise and gain customers
<i>Informative Documents</i>	<ul style="list-style-type: none">• Information about population, ethnic group/back ground/ people's socio-economic back ground• How to set up a buffet	<ul style="list-style-type: none">• New business' owners listings in Lowell. New home owner listings in Lowell• Directory for local residents-especially in native language
<i>Loans/ Financial Assistance</i>	<ul style="list-style-type: none">• Loan Assistance (2)• Funds for expansion, running smoothly right now• Financial assistance. I did my own renovations inside• Need an accountant	<ul style="list-style-type: none">• Money financial help• Check to see if we can buy building• Upcoming regulation regarding taxes.• Small business loans• A bank loan
<i>Miscellaneous</i>	<ul style="list-style-type: none">• If downtown businesses went up a little bit it would be good. Parking is also an issue• Evaluation• Need to get more established	<ul style="list-style-type: none">• Need experience. Hopefully get bigger like American owned• Anything to help find employees

Barriers and obstacles to receive assistance

"I had never asked for help. I don't see any barriers. I prefer to keep my business small."
 Thirty (30) people said that they had not experienced any barriers to receiving assistance. Some people (5) said that they had not sought assistance so that they were not aware of what barriers existed. Of those that said they had experienced barriers, seven (7) mentioned financial issues, four (4) listed the red tape or confusion, such as the red tape one has to go through to obtain license, and three (3) listed communication or language barriers. There were also several individual responses such as "competition from other agencies" or "hard to find people to trust". The following chart summarizes owners' responses.

<i>Financial Obstacles</i>	<ul style="list-style-type: none"> • Financial problems(2) • Financing • Not enough money, hard to get a loan 	<ul style="list-style-type: none"> • No money • Only bank loan • Yes, mostly bank issues. Starting business is slow
<i>Difficulty/Confusion/Red Tape</i>	<ul style="list-style-type: none"> • Getting various licensees has been tough. City Hall red tape • Licensing 	<ul style="list-style-type: none"> • Too much red tape when applying to public run agencies for help • I don't believe that assistance is that simple to obtain
<i>Language/Communication Barriers</i>	<ul style="list-style-type: none"> • Language barrier • Lawyer problems and language barriers 	<ul style="list-style-type: none"> • All the people we face getting started. For example, communication, language, lack of resources, etc
<i>Have Not Tried</i>	<ul style="list-style-type: none"> • Never tried (2) 	<ul style="list-style-type: none"> • We have not tried to get outside help (2)
<i>No Problems</i>	<ul style="list-style-type: none"> • No, not yet (25) • Not sure, no big problems right now • No obstacles, I do it all myself 	<ul style="list-style-type: none"> • No. Have own ideas to solve problems • Not really (2) • Not sure
<i>Other</i>	<ul style="list-style-type: none"> • Competition with other agencies. Trying to keep up • Some difficulty from bring staff from 	<ul style="list-style-type: none"> • Yes (person did not explain what barriers were) • Reaching all customers • Not Applicable(2) • No answer (6)

	<p>Cambodia</p> <ul style="list-style-type: none"> • Hard to find people to help/hard to find people to trust • A lot of travel/no experience. Don't know where to contact 	
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What can be done to make assistance easier to get?

People had several individual responses to this question such as "easy access to local officials at City Hall or "banks need to specialize for small business". Other responses are as follows:

- More funds for small businesses
- Need money
- Credit history
- Banks need to specialize for very small businesses
- Responsibility and attention to customers
- Law regulations/easier (insurance company)
- An Hispanic organization in Lowell
- Easy access to local officials at the City Hall
- Hire someone who speaks the language (Chinese)
- People in business and those institutions above need to engage in a dialog and provide information through newsletters, contact by person, etc
- Courtesy to customers
- They need our phone number
- I don't know

IV. Achievements and Challenges

What has been your greatest success as a business owner?

"Having started it alone. I had only 40 leased CD's and in four years I now have 1500 CDs. The community has responded and that is a satisfaction. It is also a satisfaction that no one tells you what to do. I didn't miss a day. I have no vacations."

<i>Helping People and Community</i>	<ul style="list-style-type: none"> • We think we reach to the heart of the Portuguese community-they are very happy with our services • Community uses his business more • Helping people to get better and at the same time business is growing in a very satisfying way • To help others. Assurance of professionalism 	<ul style="list-style-type: none"> • Being able to help the people I know, i.e. helping with the language barrier, selling homes and helping people get the biggest purchase of their lives and getting what they like • Able to help and service the community
<i>Customer Oriented</i>	<ul style="list-style-type: none"> • We have a good reputation satisfying the majority of our customers • Having lots of customers (3) • Getting lots of customers from the neighborhood and beyond. They know where we are • Putting out a good product. People always come back if you treat customers right • Great customer service 	<ul style="list-style-type: none"> • Proud of the clientele that comes here • Having our customers return on a steady basis and letting us know they like our product • Satisfying customers (2) • Reasonable price, good products and good service
<i>Working Hard</i>	<ul style="list-style-type: none"> • You have to work very hard. No skipping a day • To fight constantly to achieve my dreams 	<ul style="list-style-type: none"> • Hard work doesn't come easy • Very hard work
<i>Employment Provider</i>	<ul style="list-style-type: none"> • Getting a lot of people employed • The fact that I am able to put product at a low price and employ people 	<ul style="list-style-type: none"> • Able to turn a small part time landscaping co. into a company that employs 10 people
<i>Personal Satisfaction</i>	<ul style="list-style-type: none"> • Independence • Customers are wonderful, I love to deal with people. The money is good and I made it on my own • I am a go-getter, self-starter and have 	<ul style="list-style-type: none"> • Have kept the business with more than 80% of my economic resources, and sales grow • I did a good job, good service, and customers keep coming back

	good salesmanship with complete knowledge of the business	<ul style="list-style-type: none"> • Owning my own business • My experiences in this profession. Also, I know a lot of people
Achievement/Growth	<ul style="list-style-type: none"> • Turning a run-down business into a success • Having more students than I had planned. I only expected to have 50, but have 80 already • Growing from a small shoe store into a department store and purchasing the building I am in • Knowledge of how to run a business. I have been running the business for a long time 	<ul style="list-style-type: none"> • The growth of the business • Continual growth of business • The ability to stay in business and continue to grow • Making a living on my own • I feel good about having started the business and keeping my business o.k.
Profit	<ul style="list-style-type: none"> • Making a profit/more profit (2) 	
Being Own Boss	<ul style="list-style-type: none"> • Having my own job, being own boss, doing everything myself, and being able to make my own hours 	<ul style="list-style-type: none"> • Flexibility • It isn't easy, there are too many bills. I try to improve myself
Miscellaneous	<ul style="list-style-type: none"> • The location of this building and how I remodeled it and did the landscaping. I brought the business to this location in 1983. • Staying in business • I have just started 	<ul style="list-style-type: none"> • Great faith in God • To establish a stable and friendly business • At first, I didn't want to build the store, but since I have free time, I built it to help my family

What Do You Consider Your Businesses Greatest Challenge?

"When I started, I had no experience, everything was hard. It was hard to know what kind of customers were going to come into the store and what I needed to buy to satisfy them. Now I have experience"

The most popular responses to this question revolved around dealing with and recruiting customers, keeping up with competition and changing economic conditions, and having to work long hours. The responses are summarized below:

Time Commitment	<ul style="list-style-type: none"> • Having to work 365 days (2) • Work hard and consistently • Putting up with all the hours • The time commitment 	<ul style="list-style-type: none"> • It is a seven day a week job • Long hours, having lots of work to do, and having to close to get other work done
Customer Issues	<ul style="list-style-type: none"> • Dealing with people is challenging • Keeping the customers satisfied with the quality of work • To get more new customers to come in and return • There are a lot of customers • Learning how we can help people better, improve service, and educate Khmer people and people in general, about oral care 	<ul style="list-style-type: none"> • To be able to please all our clients • Customers (2) • How to deal with a diversified population • Keep good quality products, and give a good service to the community • Not too many customers when business is slow
Employment Issues	<ul style="list-style-type: none"> • Keeping the help and getting good help • Keeping the employees happy/here (2) 	<ul style="list-style-type: none"> • Finding qualified help • Getting-good-honest-help
Economic Issues	<ul style="list-style-type: none"> • Putting deals together/negotiation • Resources • Sales • Expanding the business • Business is slow • Continuing to keep prices low • The problem is that the economy varies too much. It depends on the Hispanic community, which is always changing. They move a lot 	<ul style="list-style-type: none"> • Changing technology • Competition (3) • The challenge of the "mall mentality" • Being able to survive the new millennium and competing with the large corporations • To survive in today's economy
Monetary Issues	<ul style="list-style-type: none"> • The money to make my business bigger • Cash flow 	<ul style="list-style-type: none"> • Flexibility, the chance to make more money • Financial needs

	<ul style="list-style-type: none"> • Money. City never provides loan money to help small businesses 	
<i>Longevity Issues</i>	<ul style="list-style-type: none"> • Maintaining the business/Maintaining the business in the manner I developed it (2) • To stay in business for a long time 	<ul style="list-style-type: none"> • Staying up to date • Overcoming the changes in our business
<i>Other</i>	<ul style="list-style-type: none"> • Language barrier (2) • Being patient, that is the biggest thing • Parking lots • Be my own boss, feel free, meet new people every day 	<ul style="list-style-type: none"> • Non-compliant travel agencies that are not licensed • It would be helpful if the Hispanic community was more unified/worked together • Licenses

V. Conclusions

There is a diverse population of immigrant owned businesses in Lowell, representing at least 22 different countries. Without the contribution of these more than 300 businesses to Lowell's economy, it is difficult to imagine how this city could subsist.

Economic Contributions

- The results of the survey indicate that these businesses contribute to the growth of the city through multiple pathways. Many have plans to expand their business, hire new employees, or add on space, thus multiplying their contributions to the community. They serve customers from a wide variety of locations, both inside and out of Lowell. These businesses are primarily located downtown and this may generate a greater influx of people into the city.
- Although these businesses hire relatively few people, they principally employ Lowell residents, and businesses that plan to hire more people will likely provide job opportunities to more Lowellians.

Community Contributions

- Even though these businesses are generally small, they have strong dedication to sponsor community events. Many businesses have supported the endeavors of others in the community, including neighborhood and grass roots organizations. This indicates a strong commitment to the city of Lowell.

Connections with Business Organizations and Business Assistance Centers

- There are several business organizations in the city, but most of the business owners surveyed do not belong or are not aware of their existence. It is important to develop ways to link the small business owners and business organizations in order to facilitate their development and growth.
- Business owners have utilized few of the business assistance centers. Although banks were mentioned as the most common source of aid, the survey indicates that this population frequently uses informal means for obtaining assistance, including friends and relatives. Reasons may be that they feel more comfortable going to these sources, or they may be easier to access. Numerous barriers were mentioned as impediments to receiving assistance. There is a need for further exploration of these barriers. If business organizations can come to understand the reasons businesses do not take advantage of their support, they can develop new and innovative ways to reach business owners more effectively

Assistance Needs

- Business owners in the city have numerous assistance needs that they would like help with. Customers and advertising, loans and financial assistance seem to be their biggest concerns. A primary goal for leaders in business development should be to discover creative means for connecting businesses with the information they need.
- Most of the individuals interviewed reported that they had not experienced any barriers to receiving business assistance. Those that did report some, experienced barriers that ranged from financial obstacles to language confusion and red tape.
- Business owners surveyed had some ideas about what could make assistance easier for them to access, such as the employment of bilingual staff, and increasing the funds available to small businesses. It is important to take these business owners suggestions seriously and to consider the possibilities of developing some of their ideas. This can be accomplished through the formation of partnerships between business owners, business organizations, and assistance centers in the city.

Accomplishments and Challenges

- Business owners are very proud of their accomplishments. However, they have shared that their experience operating a business has been a struggle. Business owners deal with numerous challenges on a day to day basis. There is a need to fill in the gaps and make more support services available to help them with the issues they face.

Despite the fact that business owners had not received much assistance in the past, they still had the enthusiasm to invest in the city and even to grow. With better opportunities, connections and partnerships between these businesses and the city, the potential for them to flourish, and for Lowell accordingly, is enormous.

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