



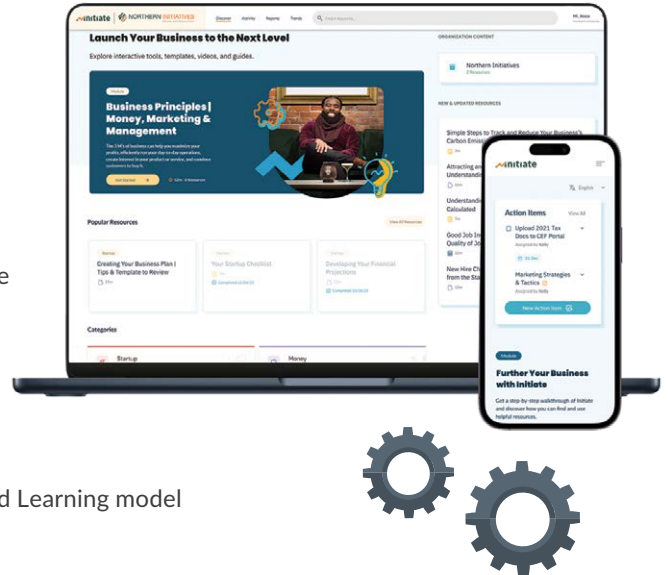
Subscriber Welcome Guide

Welcome to the *Initiate* community.

We're excited that you've chosen to work with Initiate to support your small business clients. Initiate is the online small business learning platform created and managed by Northern Initiatives. It provides your business owners access to 150+ of resources related to Money, Management, Marketing and Start-Ups skills. They can access interactive calculators, templates, videos, and small business guides in English and Spanish. It's our priority to ensure you have an efficient and useful experience with the Initiate platform and team from day one, so during onboarding, we'll provide a framework and clear path for success.

Inside this packet, you'll find:

- An introduction to our team and your points of contact for Initiate
- What to expect during onboarding: Agenda and Timeline
- A brief history of Northern Initiatives, the Initiate platform and Blended Learning model
- What Initiate Looks like in Practice
- Initiate Roles and Best practices
- Definitions, FAQs and Quicklinks



Meet Your Northern Initiatives Support Team

Stacy Zielinski

Initiate Director



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Contact Stacy with ideas to further implement Initiate with your technical assistance program.

Jessa Armstrong

Initiate Product Manager



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Contact Jessa with questions related to platform technology, utilization, and content. Fluent in English & Spanish.

Onboarding Initiate | What to Expect

3-5 Weeks Total | 60 minutes per session



Organization Admin Only:

- Overview of organizational admin function
- Tour of administrative dashboard functionality and platform reporting
- Organizational customization and content
- Defining Initiate Usage Metrics (progress of assigning tasks, learning modules, resources and custom content)

Business Support Staff:

- Discover platform content and functionality
- Discuss best practices related to blended learning and business support programming
- Discuss integration of Initiate into your organization's workflow
- Review case study application of Initiate
- Review Initiate Knowledge Hub (subscriber guides and resources)

Agenda and Schedule

Meeting and Preparation

Initiate Set-Up: Org Admin Only

How to Get Ready for the Call: | Complete Subscriber Intake Questionnaire
Accept the invitation for Initiate and create your user account.

Platform Orientation and Navigation: All Staff

How to Get Ready for the Call: | Invite TA Team to platform
Review Welcome Guide

Integration of Initiate into Your Business Support Program: All Staff

How to Get Ready for the Call: | Identify one resource in the Initiate that you feel will be most beneficial to your borrowers.
Review Subscriber Operating Manual
Be ready to talk through:

- When your organization could best introduce Initiate to small businesses – Pre or Post loan?
- How you can utilize Initiate with businesses given your role?
- How can Initiate can improve your organization's overall small business support?

HINT: Talk through these questions as a team BEFORE the onboarding session

Continuing Org Integration, Case Study and Knowledge Hub Review: All Staff

How to Get Ready for the Call: | Review Subscriber Operating Manual

Wrap Up Call: Admin Only

How to Get Ready for the Call: | Identify and be ready to talk through:

- Remaining questions, concerns, challenges, etc.
- Customization and Content
- Potential Utilization Metrics

Northern Initiatives and Initiate



Since 1994, our mission at Northern Initiatives has been to provide “money and know-how” to Michigan small business owners to help their communities thrive. To us, a small business loan isn’t just a loan: it represents a chance at building community wealth, improving quality of life, and creating positive, sustainable change. Access to capital is only part of the equation - Business owners often need support in addition to funding.

Over the past 30 years, we have identified 3 major trends in supporting businesses:

1. There are differences in each business as well as differences in how business owners learn.
2. Collaborative learning is effective and impactful to business owners.
3. Customization is key to growing business acumen.

It was these learnings that led Northern Initiatives to develop Initiate. Initiate uses Human-Centered Design and Blended Learning Principles to deliver meaningful business support services.

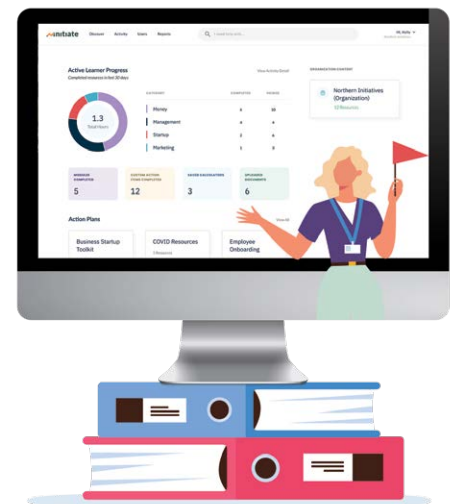
What is Blended Learning?

Blended Learning is an educational practice that takes traditional in person instruction and pairs it with online resources and interactions. In the case of Initiate, those resources are targeted at fostering growth in business skills, confidence in decision making and efficiencies for business owners.



Initiate can help your organization in many ways:

- ✓ Capacity Building: Increase your organization’s business owner outreach, engagement and success with its content and functionality
- ✓ Relationship Building: Build a trusting relationship with your business owners by leveraging the blended learning model with targeted resources
- ✓ Creating TA Systems: Provide your business owners a consistent TA experience
- ✓ Professional Development: Increase Advisors’ business acumen via Initiate resources
- ✓ Risk Mitigation: Reduce your organization’s portfolio risk with meaningful TA
- ✓ Reporting: Monitor, track and support business owners’ activity and learning
- ✓ Funder Engagement: Share the story of how your systematic quality driven TA creates community impact to secure monetary support



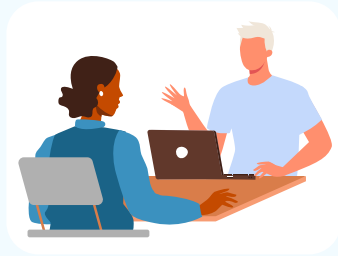
What Does Using Initiate Look Like in Practice?

This will vary based on an organization's staff structure, roles and capacity. Do your business coaches meet and work with business owners prior to loan closing? Are your lenders and coaches the same person?

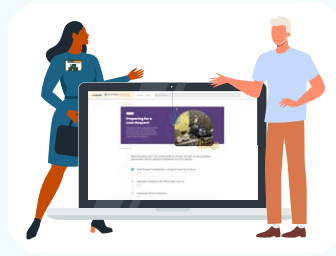
Reflect on your process – What happens at each stage?

Pre-Loan Preparation → Application → Underwriting → Closing → Post-Loan

Scenario 1: Intake staff start the business owner's journey



Staff learns that a new client would like to start a business but doesn't know where to start. **Staff invites them to the Initiate portal** and encourages them to begin in the "Start-up" content to find checklists and business planning resources.



The client has been busy working on a business plan over the last few months and is now ready to apply for a loan. **Staff then assigns the module, Preparing for a Loan Request**, to help them learn about the lending process and introduces them to the loan officer.

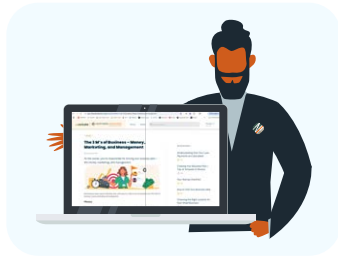


During underwriting, the loan officer observes that the client could enhance the marketing plan and **assigns the resource, Creating a One Page Marketing Plan**.

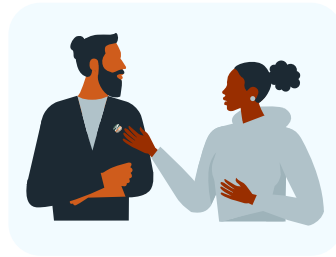


The client closes the loan, begins operations and plans for business growth. The loan officer introduces the business owner to the business advisor for ongoing support using Initiate resources.

Scenario 2: Loan Officer starts the business owner's journey



During loan origination, the loan officer invites the client to the Initiate portal and **assigns the module, Business Principles** to help the client learn the basics of how to maximize profits and efficiently run day-to-day operations.



Before closing, the client talks to the loan officer about concepts in the module that he/she had questions about.



When the loan closes, the loan officer introduces the client to the business advisor and tells them about where the client would like extra support.

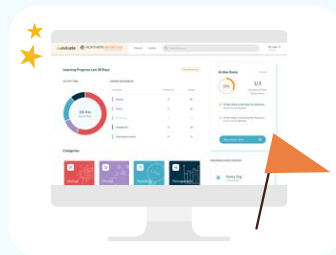


Upon the first call/meeting, the business advisor highlights other content with the business owner and **assigns the Business Self-Assessment** to understand the client's needs and to **create an Action Plan** to follow.

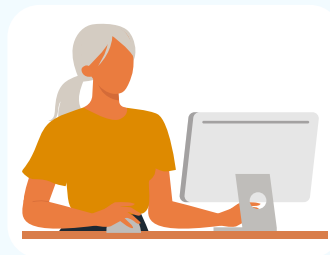
Scenario 3: Business Advisor starts the business owner's journey



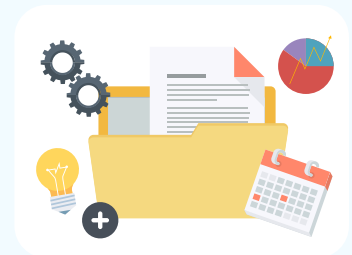
Business advisor meets the business owner at the loan closing and schedules a time to meet and **invites him/her to the Initiate portal**.



During the first call/meeting with the business owner, the advisor reviews business services offered and navigates content in the Initiate portal. The **business advisor then assigns the Business Self-Assessment** as an action item.



The client spends time in the portal, completing the business self-assessment and reviewing the **resources that were recommended as a result of the assessment**.



The advisor reviews the recommendations of the business self-assessment and works with the business owner to **create an Action Plan** with other resources that support their growth.

Best Practices to Implement Blended Learning Model Effectively

Make “Learners” the focus of the learning

To create the learner driven experience empower them to take ownership of their journey – with relevant content, pacing, and support tailored to their small business needs and goals.

Application with Initiate: Take the time to become and stay familiar with the resource videos, templates, guides, and calculators on the platform so you can address each Learner’s specific needs. Remind business owners that the material is available 24 hours a day and from their mobile device so they can access it on their own time.



Set clear expectations on goals and objectives

This is always important but even more so when the transition to a blended learning TA model is new to the learner/s. They need to understand the process and expectations of your organization’s TA Program including the use of technology. Overcommunication is ALWAYS better.

Application with Initiate: Spend time navigating the platform with each Learner including how to discover resources, the use of Action items, and how to mark items as “complete.”

Provide specific collaboration tools and opportunities

Review and highlight specific resources that are relevant and useful to the Learners. Guide them explicitly in the use of the resources if needed.

Application with Initiate: Use the Business Self-Assessment to help identify Learners’ goals and relevant Initiate resources that you can assign and work directly with them on.

Be deliberate in linking face-to-face and virtual learning

This means face-to-face and virtual activities should be sequenced and connected so they reinforce and deepen each other. Pair in person discussions with follow-up online resources to reinforce learning or vice versa. When working with small groups, follow up sessions with small group discussions.

Application with Initiate: Assign a Learner a resource (video, template, guide or calculator) on the platform, then have a follow up call/meeting where they can talk through the application of that learned concept to their own business.

Common Language You'll See/Hear When Using Initiate

What ROLES are assigned in the platform?

Org Admin

Internal to Subscriber Organization.

They are responsible for setting up platform, managing Advisors, platform customization, and reporting, etc.

NI will assign this role to one or more subscriber staff overseeing the Advisors.

NOTE: Org Admin have access to ALL user data - both Advisors and Learners.

Advisor

Internal to Subscriber Organization.

They are responsible for assigning tasks and tracking the activity and progress of the Learners.

Org Admin will assign this role to all subscriber staff providing business support to small businesses.

NOTE: An Org Admin can also be an Advisor.

Learner

External to Subscriber Organization.

They are the business owners using resources and learning on the platform.

Small business will be assigned this role automatically when an Org Admin or Advisor invites them to the platform to build their business knowledge.

NOTE: Do NOT assign this role to internal staff users.

Subscriber – Any organization that has an active contract with Northern Initiatives to utilize the Initiate platform.

Technical Assistance (TA) – This is any business support services provided to entrepreneurs. This primarily happens after they close a loan with a lender but can also happen independently or in preparation for a loan. *NOTE: The term “Development Services,” used in the CDFI industry, is also sometimes referred to as TA and specifically refers to activities that prepare or assist current or potential borrowers to use the CDFI’s Financial Products.*

Initiate “Train the Trainer” (TTT) Sessions - Bimonthly calls in which the Initiate team will lead conversations around key topics and best practices related to providing meaningful technical assistance with Initiate resources.

Initiate Knowledge Hub – This is the digital help desk and document library for Initiate *Subscribers*. If you need a support guide/document, need to report a bug or make a resource request, visit the Knowledge Hub. It’s the go-to reference for all things Initiate. You can access the Knowledge Hub from the dropdown menu in the upper right hand corner when logged into your account. *NOTE: This is a tool available only to Subscriber staff, not Learners.*

Initiate Learning Community (ILC) – This refers to the community of *Subscribers* that have access to the *Initiate Knowledge Hub*, are invited to all *TTT* sessions and platform Refreshers and that receive regular platform updates via email. We encourage all *Advisors* to get on this list to stay informed. [Sign up here!](#)



Subscriber FAQs

Q: How do we access Initiate?

A: The NI Initiate Team will create a subscriber account for your Org. The Org. Admin will invite Advisors to Initiate. Once Advisors are ready, they can invite Learners.

Q: How often can our Advisors or Learners access Initiate?

A: Once a Subscriber, all users have unlimited access to Initiate 24/7 via desktop or mobile.

Q: How do we customize Initiate to our organization's branding?

A: The Org. Admin will work with the Initiate team to add your logo which will be displayed in the upper left-hand corner of every page a user sees.

Q: What if we need to find a specific type of resource?

A: On the Discover page, you can:

- Type in a specific description in the search box at the top of the page,
- Scroll down to the categories and search that way,
- Click on "View All Resources" and use the filters, or
- Search by resource type at the bottom of the page.

Q: Is the Initiate platform accessible from smart phones?

A: Yes, it is fully functional on mobile devices.

Q: Can we add our own proprietary content to the platform?

A: Yes. If your Subscription is the Premium level, your Org. Admin can upload specific content granting access to only your Org's Learners. *See video quicklink below.*

Q: What ongoing Advisor Training is available?

A: In addition to the bimonthly TTT webinars detailed above, we hold bimonthly "Refresher" sessions that are a condensed version of what is covered during Subscriber onboarding. Subscriber staff are also always welcome to join official monthly onboarding sessions at any time. Reach out to the Initiate team to coordinate participation or to plan a bespoke training session for current or new staff.

Q: What if I am having technological issues or want to submit a recommendation for a new resource?

A: You can share all feedback and request tech support through the [Initiate Knowledge Hub](#) under the "Customer Support" tab.

Video Quick Links



[Introduction to Initiate for Advisors](#) (1 min)



[Initiate admin video tutorial](#) (2 min)



[Custom Content tutorial](#) (1 min)

