



## community development partnership

*Creating opportunities for people to live, work, and thrive on the Lower Cape*

### CDP's Business & Credit Programs a Great Leg Up for Local Entrepreneurs

*"Most businesses do not know what they do not know...education and discussions around their operations is really what small business assistance is about."*

**Pam Andersen**  
CDP Director, Business & Credit Programs



Amy Costa and Molly Costa, Co-Owners of Cape Cod Kombucha, receive check for their micro-loan from CDP CEO Jav Coburn

Cape Cod's unique economy attracts a good number of entrepreneurs and small business owners to her shores. Whether starting a landscaping, catering, housebuilding, retail or creative business, people often need a little help to tether their dreams to reality. Getting up, running and sustaining a small business can be a challenge that sometimes feels insurmountable.

Unfortunately, many people feel they must go through this process alone and many businesses fail as a result of little or no support. However, for small business owners on the Lower and Outer Cape, plenty of help is available through the Community Development Partnership.

Pam Andersen, Director of Business and Credit Programs, brings personal experience as a former small business owner to her position as a mentor. "Most businesses do not know what they do

not know," Andersen said. "So, education and discussions around their operations is really what small business assistance is about. We work to find new solutions to their business challenges."

Whether a business owner needs the answer to one question or a series of consultations, Andersen is there to help guide them. She has many resources at her fingertips and can direct clients to those in the community that can best help them. "Often these sessions will include me asking questions about things they hadn't thought of in their business development plan."

The CDP also partners with SCORE, and mentors are available to help clients bring their businesses to the next level. Building a workable business plan is often a stumbling block for new business owners.

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The CDP has the expertise to help clients discover the best organizational structure for their business and develop a workable plan and cash flow statement. This prepares clients to approach funding sources with a solid, well developed plan in hand.

The CDP also assists clients with funds for specific projects, such as web design and software integration through the Professional Services Grant Program. Andersen added, “I have a client that I met with monthly over 12 months. She wanted to grow her business and manage her time better. At each meeting we would discuss how she did against her goals for the month and what she should work on over the next month. The meetings provided a deadline for her to accomplish her tasks and not put them off. Many times, people find that the hard things are the things that get delayed and then they don’t happen. Having a deadline - ‘reporting to someone else’ - can be helpful in the process of setting and managing goals.”

Andersen pointed out that oftentimes business owners are stressed wearing so many hats and that stress distracts from decision-making. Individual assistance can provide them with a resource to help them make decisions by answering questions or providing additional information.

What do clients say? “It is great to be able to go to the CDP and touch base,” says Carol Hayward, owner of the custom embroidery business Talking Threads. “They are a good outside voice to help me focus. There is no judgement and I am not talking with a competitor, they are welcoming, and it is easy to ask questions and get information. They are a good sounding board to help me keep things in check.”