

**BirminghamBusiness**  
Resource Center

Your One-Stop Center for Small Business Finance

# *Impact Report:*

***2026 1<sup>st</sup> Quarter***

***Building Capacity  
Expanding Possibility***

# LETTER FROM THE DIRECTOR



Welcome to an exciting new chapter for the **Birmingham Business Resource Center (BBRC)**. As we reflect on the first quarter, I am filled with pride and optimism for the remarkable strides we continue to make in empowering our local small businesses. Thank you for your continued partnership and trust in the BBRC. Together, we are building lasting pathways that expand economic opportunity for small business owners.

This quarter, our technical assistance, workshops, and lending support served over 100 clients, providing a beacon of inspiration and practical wisdom for entrepreneurs. Whether starting the new year with a new business venture, or desiring to grow and scale existing businesses, we met entrepreneurs where they were, equipping them with the tools needed to attain and maintain success. We delved into topics such as business readiness and survival, concentrating on structure, operations, and access to capital.

Our workshops were particularly crafted for the 1<sup>st</sup> quarter to help business owners align their goals and desires with the possibilities of the new year.

BBRC's commitment to individualized support remained stronger than ever. We provided one-on-one counseling to numerous businesses across the county, tailoring our guidance to meet their unique challenges and aspirations. These personal interactions were the cornerstone of our impact, fostering growth and resilience at every level.

As we continue pushing forward with purpose, we are steadfast in our commitment to empowering the success and sustainability of small businesses in our ecosystem.

# Technical Assistance Snapshot for Q1

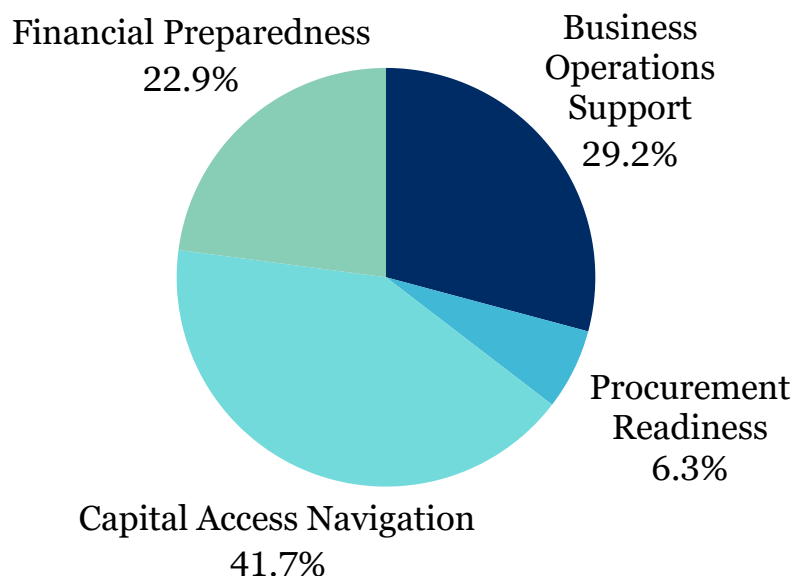
BBRC's technical assistance strategy is built around strengthening the foundational pillars of small business success. Each engagement is tailored to meet the unique needs of the business owner, ensuring that support is not only relevant—but immediately actionable.

**Throughout the quarter, our one-on-one guidance focused on four key areas critical to long-term sustainability and growth:**

- **Business Operations Support** – Helping entrepreneurs improve internal systems, establish job costing practices, and implement compliance protocols that support efficient operations.
- **Procurement Readiness** – Guiding entrepreneurs through the complexities of contract opportunities by strengthening their ability to prepare bids, write proposals, and effectively present their capabilities to potential partners.
- **Capital Access Navigation** – Equipping business owners with knowledge about available funding options—including mobilization capital, business credit, and lender relationships—to increase their access to working capital.
- **Financial Preparedness** – Providing tools and education to improve budgeting, financial forecasting, accounting setup, and loan readiness.

This focused, high-touch approach ensures that each business owner walks away with a more straightforward path—ready to grow, compete, and succeed in both public and private marketplaces.

## Focus Areas of Assistance Needed by Small Business Owners (%)



# 1st Quarter Lending Impact



**252K+**

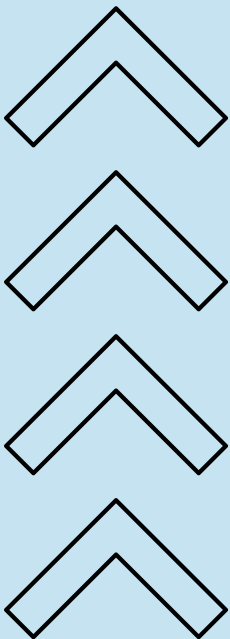
BBRC approved 11 microloans year to date, deploying over \$252,000 in capital to support small businesses in our ecosystem.

**40M**

BBRC manages a \$40 million SBA loan portfolio; helping create and retain more than 1100 jobs in the local economy.

**850K**

Based on clients needs and readiness, BBRC assisted select small businesses in building credit relationships and navigating the lending process, resulting in \$850,000 approved across multiple businesses.



# Building Momentum in the 1<sup>st</sup> Quarter

## Small Black Business Luncheon

In recognition of Black History Month, the BBRC hosted business owners during a **Small Black Business Appreciation Luncheon**—an event curated to honor and spotlight select Jefferson County-based entrepreneurs, celebrating their impactful contributions to the local business community. Industries represented included: transportation, travel & entertainment, professional services, and food/catering.

At the BBRC, we believe that small business owners are the unsung heroes of our economy—visionaries who fuel innovation, create jobs, and strengthen communities. We remain committed to celebrating their journeys, investing in their growth, and amplifying their impact within the small business ecosystem.

## “Meet the Banker”

BBRC hosted a “Meet the Banker” session with Renasant Bank, connecting small business owners with insights on securing financing. The interactive discussion covered what lenders evaluate—such as cash flow, credit, time in business, collateral, and management experience—as well as types of financing and common approval or denial factors.

Renasant Bank provided practical guidance on preparing strong applications, including organizing financials, improving bankability, and building lender relationships. Participants left with a clearer understanding of financing requirements and actionable steps to strengthen their readiness and confidently engage lenders.

## Working Capital Wednesday: Business Readiness

BBRC hosted its signature “Working Capital Wednesday” session on Business Readiness, designed to help established business owners strengthen operations and financial positioning for growth.

Participants used a scorecard to assess operational intelligence, financial maturity, and strategic thinking, while gaining insight into lender expectations for cash flow and working capital. Attendees also worked through a 2026 Business Readiness Checklist to better prepare for funding opportunities.

## Pathways to Entrepreneurship

BBRC hosted a ‘Pathways to Entrepreneurship’ workshop guiding participants from idea to sustainable success. The session covered key launch considerations, belief and mindset, success measures, traits of effective entrepreneurs, stabilizing before scaling, and the survival formula.

Attendees also completed a self-assessment of their readiness to launch or grow, while engaging in discussions tailored to their current challenges and future goals.

# Working Capital Wednesday - Business Readiness





*“When small businesses succeed, communities thrive.”*





The BBRC-affiliated A.G. Gaston Business Institute launched its **Start Smart Young Entrepreneurs Program** with i3 Academy, engaging local middle and high school students. As a core Institute program, Start Smart combines entrepreneurship education with real-world business experience through youth marketplace initiatives that focus on business basics, branding, idea development, and pitching.

The Institute expanded hands-on opportunities through youth marketplaces, including participation at the Pepper Place Market, allowing young entrepreneurs to sell their products in a live setting.

Additionally, a one-day boot camp with the Gardendale Chamber engaged Young Ambassadors in business fundamentals and leadership.



# ‘SBA Billion Dollar Club’ Award Ceremony March 2026

Since its inception, the BBRC has managed the operations of **Birmingham City Wide (BCW)**, a local development company specializing in 504 lending. As one of four Small Business Administration (SBA) Certified Development Companies in Alabama, BCW partners with the U.S. SBA and private financial institutions to originate loans, helping business clients get the capital they need to fund their long-term goals.

BCW recently celebrated its induction into the SBA’s Billion Dollar Club, recognizing its achievement of facilitating more than \$1 billion in loans. An award ceremony was held to celebrate the BCW Staff and Board Members for their outstanding achievements.



U.S. Small Business  
Administration

# 2026 A.G. Gaston Conference

*Legacy, Leverage, and Liberation:  
Accumulating Assets that Lead to Wealth*

BBRC supported the execution of the **22nd Annual A.G. Gaston Conference** on February 18th at Red Mountain Theatre, convening business leaders, entrepreneurs, and community changemakers for a day of networking and dialogue on economic empowerment and legacy. Highlights included a tribute to Minnie Gaston and engaging insights from speakers such as Emmy-nominated writer, producer, comedian, actor, and author Roy Wood Jr.; Cheryl McKissack Daniel, Chair of the Board of McKissack & McKissack, the nation's oldest minority- and woman-owned professional design and construction firm; and Michael V. Roberts of The Roberts Companies, a business titan who has built more than 100 companies across real estate, media, aviation, and technology.

The conference explored themes of ownership, wealth strategy, and leadership, reinforcing its role as a platform for advancing generational impact and community development.







# Upcoming Events & Engagements

## **May 6**

Working Capital Wednesday: Accounting Edition | 4:00 PM – 5:30  
PM | Innovation Depot

## **May 20**

From Overwhelmed to Organized: How AI Can Simplify Your Business  
Solutions | 10:00 AM – 2:00 PM | Innovation Depot

## **June 11**

Meet the Banker - Regions | 11:00 AM – 2:00 PM | Innovation Depot

## **June 15-19**

START SMART Young Entrepreneurs Summer Program | Innovation  
Depot

## **June 18**

Pathways to Entrepreneurship | 11:00 AM – 12:30 PM | Innovation  
Depot