

Comprehensive Guide to

Starting a Merchants Association



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About SBS

The **NYC Department of Small Business Services (SBS)** helps unlock economic potential and create economic security for all New Yorkers by connecting New Yorkers to good jobs, creating stronger businesses, and building thriving neighborhoods across the five boroughs.

SBS works with community-based organizations to build vibrant neighborhoods where New Yorkers can shop, work, and live by:

- Overseeing the largest network of Business Improvement Districts (BIDs) in the country, which delivers more than \$160 million in additional services throughout the five boroughs
- Offering training, tools, and one-on-one assistance to local community-based organizations
- Administering grant programs to strengthen and revitalize commercial districts
- Working with community partners to identify local commercial district needs and plan targeted solutions

This guide is a resource for local stakeholders to start the process of merchant organizing and potentially form a formal merchants association to bring additional resources to commercial corridors in New York City.

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Section 1:

Why Merchant Organizing

Introduction

Vibrant commercial corridors are the foundations of thriving New York City neighborhoods. Merchants contribute to the unique character of commercial districts and provide a constant presence. The success of these businesses depends on neighborhood appeal and diverse offerings.

Merchants associations address issues and opportunities that arise and impact the entire commercial corridor. When merchants organize, they can work collectively to address the shared neighborhood needs.

Look up merchants associations based in New York City and other cities online to get a sense of how they help their commercial corridors.

If you are ready to take on a new challenge and tap into the energy of your neighborhood, this guide is for you.

Stronger Voice

The success of a commercial corridor is a collective effort. When merchants organize, they can share resources, raise their concerns, and bring attention to the common issues of the commercial corridor. A collective voice with a shared vision is a powerful tool for merchants associations.

Greater Resources

Outside of operating their businesses, merchants have limited time to allocate support and funding to their respective commercial district. However, merchants associations provide opportunities for funding and resources to develop and implement projects. Collaboration allows merchants to accomplish more tasks to support the commercial district with less time and effort.

Stronger Business Community

Individual merchants may struggle with accessing and affording business assistance. Merchants associations provide business owners with:

- Long-term business and personal relationships
 - Expanded professional networks
 - Shared technical assistance
 - Business development advice
 - Best practices and lessons learned
-

Improved Quality of Life

Individually, merchants can only control their business surroundings. However, when merchants organize, they work together to establish standards for the entire commercial district. Organizing also provides an opportunity to maintain a cleaner, safer, and more profitable commercial district. It takes great effort, dedication, and energy to operate your business, and with a thriving merchants association, a vibrant commercial corridor is achievable.

End of section questions:

- Are there any merchants associations in your neighborhood?
 - If so, what can you learn from these merchants associations?
- Have you reviewed any other existing guides about forming a merchants association?
- Are there any studies conducted by the City, State, or local community-based organizations in your neighborhood?

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Business Improvement District



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Section 2: Get Informed

Introduction

Commercial districts experience success by providing customers with retail goods and services in a safe and welcoming environment. Collecting, measuring, and interpreting critical neighborhood data will provide the information you need to form a merchants association. This information will empower you to design programs and events to improve your commercial corridor and meet specific customer needs.

Engage Stakeholders

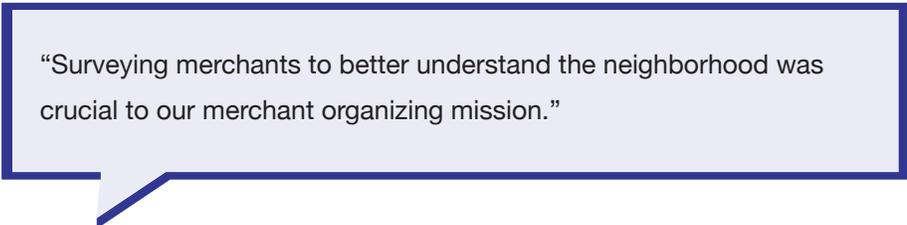
The success of a merchants association depends on the commitment of local stakeholders with the expertise and authority to establish resources and investments. Gathering preliminary information should include data on previous merchant organizing efforts and current city planning or economic development initiatives. Develop a database of the commercial district's storefront businesses, property owners, and nonprofit organizations to identify potential merchants association stakeholders.

Creating an inventory of potential stakeholders will provide a broader understanding of the diverse businesses within your commercial corridor, illuminate clusters of certain types of businesses, and indicate where vacancies exist. A stakeholder inventory also highlights potential opportunities, challenges, and other considerations as you proceed with merchant organizing.

After gathering this vital data, schedule informal in-person, telephone, and small group conversations. You may also want to conduct more formal surveys. These conversations will document the available services, resources, and any barriers for business owners.

During this process, make sure to engage the following stakeholders:

- Merchants
- Property Owners
- Consumers
- Residents
- Elected Officials



“Surveying merchants to better understand the neighborhood was crucial to our merchant organizing mission.”

— Cypress Hills Local Development Corporation,
Neighborhood 360° grantee

Build Merchant Participation & Support

When speaking informally to stakeholders in your neighborhood, you will encounter varying levels of interest. Success will depend on building participation and support from your commercial corridor's merchants.

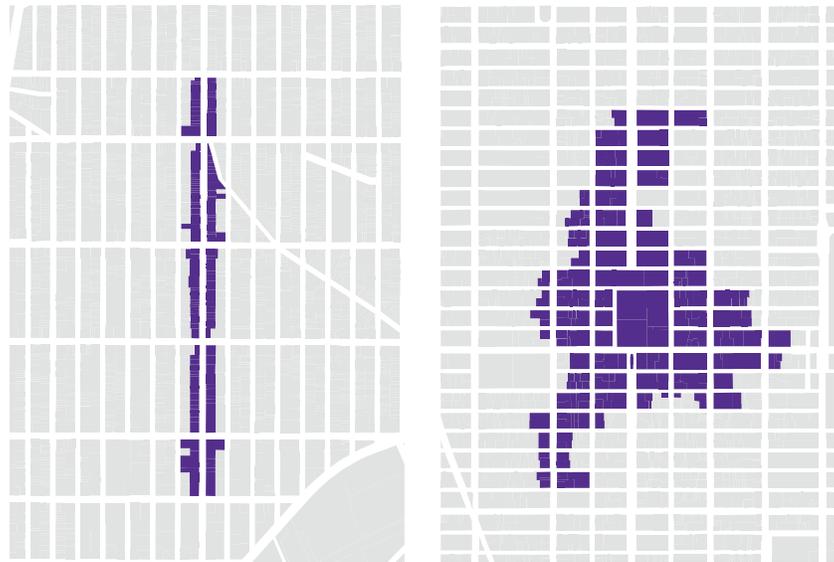
Storefront businesses are the foundation of a commercial corridor. They provide needed retail goods and services, encourage commercial district activity, create job opportunities, and raise awareness for your commercial district's growth.

Influential merchants associations must have a strong understanding of diverse storefront business owners' needs, challenges, and desires. Although some merchants may be too busy or uninterested, others will be enthusiastic about implementing improvements to the neighborhood and will gladly participate. Note the merchants who are eager and ready to serve in a leadership role. Merchant leaders can help with planning, outreach, and starting the next steps of building your merchants association.

Maximizing merchant participation can make the difference between a vibrant, thriving commercial corridor and a struggling one.

Consider Merchants Association Boundaries

Walk the commercial corridor and note the density, quality, and type of retail offerings within the commercial corridor. While recording your observations, become familiar with the local business environment. Once you are familiar with the commercial corridor, target a specific section for the merchant organizing effort. Information collected from stakeholders helps determine where positive interest resides.



The boundaries of a merchants association may vary based on the distribution of storefront businesses and commercial activity. Two common examples are a commercial corridor surrounded by residential areas (left) and a central business district with mixed-use throughout all blocks, often including retail on the first floor and residential or office space above.

When settling on geographic boundaries, consider the following factors:

Natural Boundaries

Where do retail stores start and end?

Are there physical boundaries creating a natural end to your commercial corridor?

- Highways
- Public transportation routes
- Rivers
- Parks

Major Anchors

Are there anchors that generate high volumes of foot traffic or sales for the area?

- Shopping centers
- Destination retail stores
- Schools
- Hospitals
- Office buildings
- Parks

Transit Access

Consider how people move to, from, and throughout your area. What are the methods of transportation?

- Subways
- Train stations
- Bus stops
- High-traffic streets
- Parking lots
- Bike lanes
- Bike share stations (CitiBike)

Ultimately, your boundaries should balance the factors listed above and also capture:

- Positive interest of merchants
- Natural clusters of businesses
- Robust business activity
- Defined neighborhood boundaries

End of section questions:

- Do you have a list of merchants ready to commit to a leadership role in the merchants association?
- Have you recorded initial observations of the commercial corridor?
- Have you identified your commercial corridor boundaries?
- Have you compiled an inventory of all the businesses on your targeted section of the commercial corridor?
- Have you determined the broader needs of merchants in the area?
- Have you assessed interest and buy-in for a merchants association?



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Section 3: Get Together

Introduction

Once you have learned more about your commercial corridor, begin collaborating with the various merchant leaders and stakeholders in your commercial district.

Select Meeting Time

When scheduling merchants association meetings, consider the following factors for participating merchants:

- Location
- Availability
- Operating hours

These factors will vary for individual merchants, and finding a meeting time that works for all interested entities may be challenging. Consider creative meeting options, such as meeting during lunchtime, evenings, or hosting online meetings.

Meeting times should accommodate maximum participation from all interested merchants and encourage a motivational and engaging environment. Provide flexibility in scheduling times and locations and, if possible, include refreshments.

“Determining time and location of meetings has taken a great deal of our time. The ‘mom & pop’ shops, which account for most of our target audience, cannot attend merchant organizing meetings during the day. We have explored off-business hour meetings (mornings and evenings) with some encouraging results in the evenings, but still not a massive attendance. We are now exploring having off-business hour meetings inside a participating merchant within walking distance from other invitees. Although that has materially improved attendance, it’s only practical for the small number of business owners in the vicinity of the selected location. We keep working on more effective ideas and remain open to suggestions.”

— Union Settlement,
Neighborhood 360° grantee

Initial Meetings

The first few meetings will build the framework for the merchants association going forward. These initial meetings should include:

- Defining your purpose
- Establishing leadership
- Allocating time for attendees to share issues and offer perspectives

Define Your Purpose and Goals

Before the meeting, try using the “POP” model. The POP model defines:

- Purpose of meeting
- Outcomes desired from meeting
- Process to achieve the desired outcomes

The information obtained from the POP model helps when deciding on the mission, goals, common language, and starting point for future meetings. Make the best use of a merchant’s time by ensuring meetings are efficient and include an agenda with identified goals.

Initial agenda items may include:

- Reviewing key findings of the commercial corridor assessment
- 3-5 issues identified by local merchants
- Establishing short and long-term goals

Potential short-term goals (to be achieved in 6-12 months)

- Recruit members to join the merchants association
- Identify issues to prioritize
- Create a database with contact information for participating merchants
- Set a regular meeting schedule
- Define how to record and distribute a written record (minutes) of each meeting
 - Take accurate minutes for each meeting to record discussions and decisions
 - Share and approve minutes at the beginning of each meeting
- Establish a dues-paying structure
 - Flat fee
 - Sliding scale based on business size
- Develop a standard structure to nominate and confirm leadership roles for merchants who will serve as:
 - President/Chair
 - Vice President/Vice Chair
 - Secretary
 - Treasurer

Potential long-term goals (to be achieved over 1-3 years)

- Beautify the commercial corridor
- Advocate for public and private investments
- Attract new businesses
- Market the district
- Increase sales

Helpful Tips to Consider

Meetings

In-person gatherings can be held at various locations in the commercial corridor:

- Community centers
- Nonprofit organizations
- Merchant shops

Virtual meetings can take place via:

- Zoom
- GoToMeeting
- Google Hangouts
- Microsoft Teams
- Cisco WebEx

Merchant Database

Use Microsoft Excel or Google Sheets to efficiently organize data collected from merchants in a spreadsheet.

Communication

Use email and/or physical letters to communicate with merchants. Include meeting minutes and information for upcoming merchants association meetings.

Calendar

Use a digital shared calendar tool such as Doodle or Calendly to coordinate meeting times and increase attendance.

Online Surveys

In addition to printed surveys, create online surveys for merchants to complete.

Other Collaboration Tools

Use tools such as text messaging, direct messaging, WhatsApp, or Slack to virtually communicate in real-time and in groups.

Leverage document sharing applications, such as Google Drive or Microsoft SharePoint to review, edit, and approve relevant documents.

End of section questions:

- Have you identified the first meeting time and location?
- Have you presented your initial assessment findings to the group?
- Have you established short and long-term goals?
- Have you appointed leadership roles and set responsibilities?
- Have you collected the contact information of your members?



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Section 4:

Lay a Foundation

Introduction

After hosting the initial meeting, the merchants association can move to the organization startup phase, when you will:

1. Build the organizational infrastructure
 2. Promote the merchants association
 3. Identify required resources
-

Promoting the Merchants Association

It is crucial to inform local merchants and residents (potential customers) of your merchants association's efforts, actions, and benefits. Notifications should be made through a website, emails, in printed form, and/or via social media.

Logo

A logo gives your merchants association and neighborhood a strong brand and visual identity.

Website

Websites are an effective way to communicate with various stakeholders and the broader community.

Consider including the following on your merchants association website:

- Events (e.g. grand openings)
- Business profiles
- Merchant members
- Community photos and videos
- Project updates
- Contact information
- Other relevant details

Printed Materials

Printed materials such as flyers, brochures, posters, postcards, and newsletters are easy and effective communication tools to share the purpose of your merchants association, events, and meeting information.

Social Media

Take advantage of the many free features of social media to reach your local audience. Promote events, announce meetings, and share news in real time through social media.

Email Newsletter

Regular updates by email to your membership and stakeholders ensure they are aware of the merchants association's purpose and progress. Routinely check and update your contact database to keep it accurate.

Secure Startup Funding and Resources

As you begin working with merchants to establish your merchants association, it is essential to determine the funding and resources needed to produce the promotional materials listed above. Resources can include in-kind contributions, volunteer time, and donations. The following will help you secure startup funds for your initial projects. It will also help establish your merchants association's financial status when applying for long-term funding.

Pooling Resources

To provide flexibility in having cash-on-hand, work with the merchants association leadership to encourage each member to contribute funds as needed. Track contributions and expenses carefully to ensure the collection and distribution of funds is transparent to all.

Fiscal Conduits

To collect funds, consider partnering with an existing tax-exempt nonprofit organization that will accept and distribute funds on your behalf.

Sponsorships

Recruit local businesses or anchor institutions to sponsor projects. Sponsor benefits may include listing their name and logo on promotional materials.

End of section questions:

- Have you launched efforts to promote the merchants association and recruit new members?
- Have you identified a list of possible funding sources?

“How you brand your merchants association is key to building awareness and establishing a presence in your commercial corridor. Our merchants association highlights quality local produce available in our neighborhood.”

— Jersey Street Merchants Association



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Section 5:

Establish a Formal Structure

Introduction

Establishing a formal structure involves building and expanding the team that will carry the organization forward.

Follow these steps to establish a formal structure for your merchants association:

- Set a regular meeting schedule
- Hire an attorney
- Create bylaws
- Elect a board
- Incorporate as a nonprofit
- Secure funding

Set a Regular Meeting Schedule

Work with the merchant leaders to determine the preferred meeting schedule. A quarterly meeting schedule is standard for merchants associations. The most crucial factor to consider is ensuring merchant attendance and helping merchants stay engaged.

Hire an Attorney

Most merchants associations seek legal assistance during the formalization process. An attorney can establish bylaws and help with the incorporation process. There are organizations in New York City that offer pro bono legal assistance to new nonprofit organizations.

Create Bylaws

Bylaws are the operating manual of a merchants association and allow the organization to regulate itself. Bylaws empower board members to operate effectively while being accountable to all members of the merchants association. Bylaws detail election procedures, establish executive positions, clearly define each position's duties, and outline meeting and voting rules. It's helpful to work with an attorney to ensure your bylaws align with current legal requirements.



“Establishing clear, compliant bylaws is key to any organization’s success. We helped Midwood Merchants Association with setting up proper procedures needed for board governance and organizational management.”

— Staff Attorney, Lawyers Alliance for New York

Elect Board Members

After drafting bylaws, the process of nominating and electing a Board of Directors can begin. Follow the guidance of your attorney throughout this process. If allowed by your bylaws, consider nominating diverse stakeholders beyond merchants to serve on the board, including property owners, residents, and local elected officials. The Board of Directors should be a well-rounded group that includes a diversity of perspectives in the decision-making process. During the election process, keep accurate meeting minutes to record discussions and decisions.

The executive committee is composed of the following officer positions:

Position	Responsibility
President	» Convenes meetings and supervises all board business.
Vice President	» Assists President, presides over meetings, and performs official actions in the President's absence.
Treasurer	» Oversees all finances for the merchants association, including membership dues. Maintains and develops the budget and manages bookkeeping procedures.
Secretary	» Records meeting minutes, ensures compliance with bylaws, maintains contact information database, and manages all communications with the board.

Incorporate as a Nonprofit

To operate as a formal organization, you need to [apply for nonprofit status with the State of New York](#) and [tax-exempt status with the IRS](#). If your organization does not have tax-exempt status, you may be excluded from applying for public and private grants. Additionally, gifts and donations received by an incorporated nonprofit can be deducted from the donors' state and federal income tax returns, which increases the incentive for donations.

Discuss with your attorney the most appropriate nonprofit classification.

Examples of nonprofit classification include:

- 501(c)(6) status - Designated for business organizations with memberships
 - 501(c)(6) organizations are not eligible for most public grant funding opportunities
- 501(c)(3) status - Religious, educational, charitable, scientific, literary, testing for public safety, to foster national or international amateur sports competition, or prevention of cruelty to children or animals organizations
 - 501(c)(3) status allows your merchants association to use a comprehensive array of funding options

Raise Longer-Term Funding

It's crucial to secure funding to develop a successful merchants association. Below are common ways to generate funds:

Membership Dues

Revenue from membership dues establishes a consistent funding stream to sustain your organization's operations and keep members invested in its success. Outline membership dues in the bylaws and offer a sliding scale structure to accommodate businesses of different sizes and encourage diverse membership.

Public Funding

Many local, state, and federal agencies provide funding and resources to merchants associations. Check nyc.gov/sbs for commercial revitalization grants opportunities, and reach out to your local elected officials to see what funding channels may exist.

Private Funding

Research potential foundations and other private grant funders to identify programs that support new nonprofits and merchants associations.

Sponsorships

Engage local businesses and anchor institutions to sponsor some of your projects. Sponsorship benefits may consist of listing their name and logo on promotional materials. For example, some merchants associations install street pole banners that promote the organization, including names and logos of sponsors.

End of section questions:

- Have you developed a regular meeting schedule?
- Have you identified and retained an attorney?
- Have you written the merchants association's bylaws?
- Have you elected board members and officers?
- Have you applied for nonprofit and tax-exempt status?
- Have you researched and secured funding?



Section 6: Start Project Implementation

Introduction

Now that the merchants association has established a formal structure, you can implement projects to address long-term goals.

Potential Projects

Some merchants associations use their collective influence to encourage improvements in services, funding, or infrastructure that will benefit local businesses. Others prioritize neighborhood programming by organizing public events such as street fairs or installing holiday lights. Groups may also choose to dedicate funds towards cleanliness and beautification through street cleaning, benches, or landscaping.

Sanitation & Maintenance		Public Safety & Security	
Beautification & Storefront Improvements		Neighborhood Marketing & Branding	

The following section lists possible actions for your merchants association to consider. Categories are organized into three levels:

- **Level 1** – Projects that do not require substantial infrastructure or funding
- **Level 2** – Projects that are manageable for groups of organized volunteers with moderate funding
- **Level 3** – Projects requiring significant funding and coordination

Sanitation & Maintenance

- Level 1 » Invite a local sanitation official to attend a merchants association gathering to present on NYC Department of Sanitation (DSNY) fines, inspection times, and advocate for improvements to commercial corridor service.
- Level 2 » Coordinate an [Adopt-a-Basket Program](#), where merchants rotate bagging baskets to keep litter from overflowing and maintain a clean commercial corridor.
- Level 3 » Obtain a grant from the NYC City Council to hire sanitation or maintenance contractors to sweep the commercial corridor with greater regularity.

Public Safety & Security

- Level 1 » Invite a local NYPD officer to attend a merchants association gathering to present safety best practices and precautions, share essential contact information (311, local precinct, and other organizations), and how-to steps in emergencies.
- Level 2 » Host a safety workshop for merchants, where local police officers advise on the best technologies and measures to improve business security.
- Level 3 » Connect with the NYC Department of Transportation (DOT) and advocate for lighting and other transportation improvements within the commercial corridor based on your initial neighborhood assessments.

Beautification & Storefront Improvements

- Level 1 » Assess common areas, streetscapes, and blocks for improvements.
- Level 2 » Use free City (e.g. DOT) programs to improve the neighborhood and organize volunteer community cleaning and beautification days.
- Level 3 » Obtain funding from elected officials, public and private agencies, and other organizations to make commercial corridor improvements.

Neighborhood Marketing & Branding

- Level 1 » Create a coordinated social media campaign with merchants association members and other stakeholders to posts about events, meetings, and additional information on the same day/week with designated hashtags, photos, captions, and more information.
- Level 2 » Develop physical and digital marketing materials with information on businesses in the neighborhood; include deals and discount programs that can be used at stores in the commercial corridor.
- Level 3 » Obtain City and State grants to create a comprehensive district marketing plan. Include media and public relations strategies and electronic and print materials for events, campaigns, and general information. Organize community events funded by public and private stakeholders to promote the commercial corridor's goods and services with additional activities to engage consumers.

Community Engagement & Advocacy

- Level 1 » Attend community meetings and other community events to introduce and bring awareness to the merchants association and highlight its benefits for the corridor and neighborhood.
- Level 2 » Ask elected officials and other community leaders to attend merchants association meetings and campaign for pressing concerns within the commercial corridor.
- Level 3 » Organize a Business Improvement District (BID) formation effort.

Ensure Sustainability

Strategies for developing and evolving merchants associations will vary.

Once your merchants association begins implementing projects, make sure to report on your activities and successes to your board and members. Stay responsive to the changing needs of the corridor and adjust your services accordingly.

You will need to continue raising funds to ensure the long-term success of the association, whether collecting dues from merchants or applying for grants.

A few merchants associations eventually choose to form a Business Improvement District (BID) to secure sustainable funding and provide similar services to their commercial district. BID Formation is a multi-year process that requires extensive community outreach and legislative approval.

Many merchants associations never form BIDs and continue to operate in their existing structure. This requires constant engagement of merchants and adaptability of projects and services.

SBS offers many resources for community-based organizations like merchants associations. SBS manages commercial revitalization grant programs, provides capacity building services, and oversees all BID formation efforts. You can find additional information and resources at nyc.gov/neighborhoods.

End of section questions:

- Have you assessed the level of resources at your disposal?
- Have you determined what projects and services are most needed on your commercial corridor?
- Have you taken the first steps to implement these projects and services?
- What are your plans to sustain your merchants association? Have you discussed long term goals and next steps with your board?

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