



**SMB**Intelligence

# The Prime Growth Briefing for Commercial Lenders

User Guide V18.1

8th Floor 175 Varick St.  
New York, New York 10014  
[www.smbintelligence.com](http://www.smbintelligence.com)



# About the Prime Growth Briefing

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*If you are not familiar with Prime Growth Classification please read this article first:*

<https://smbintelligence.com/prime-growth-classification/>

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The Prime Growth Briefing is a powerful bi-weekly dataset that identifies current prime growth small businesses.

The Briefing segments these firms based on their current growth priorities and provides deep insight into their current status through 60 innovative data points.

## **Methodology**

SMB Intelligence uses a proprietary method of machine analysis and human analytics to continually monitor tens of thousands of real estate, government, social, utility and editorial sources, to identify prime growth firms and provide unprecedented insight into their current status.

## **Volume of firms**

The number of prime growth firms / establishments identified monthly varies dependent on sector activity, but averages approximately 35,000 firms / establishments annually.

## **Delivery**

The Prime Growth Briefing is delivered in CSV format via email every two weeks.



# Data Points

| Community             |              |                                                                                                                                                                                                                                     |
|-----------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Opportunity Zone      | Yes          | This firm or establishment is located in an approved Opportunity Zone                                                                                                                                                               |
| Zone Tract Type       | LIC          | This Opportunity Zone is a low income census tract                                                                                                                                                                                  |
|                       | Contiguous   | This Opportunity Zone shares a common border with a low income tract whose median income doesn't exceed 125% of the qualifying tract                                                                                                |
| Zone Investment Score | 1-10         | The level of past commercial, multi-family, single family and small business lending into the tract. A higher score indicates a higher level of investment.                                                                         |
| Socioeconomic Flag    | Yes          | This tract has recently experienced high levels of socioeconomic change.                                                                                                                                                            |
| Low income area       | Yes          | This firm / establishment is located in a low income census tract                                                                                                                                                                   |
|                       | No           | This firm / establishment is not located in a low income census tract                                                                                                                                                               |
|                       | Undetermined | Data was not available                                                                                                                                                                                                              |
| Tract median income   | Varied       | The median household income of the census tract the firm / establishment is located in                                                                                                                                              |
| Metro median income   | Varied       | The median household income of the Metro Statistical Area the firm / establishment is located in                                                                                                                                    |
| Area Economic Index   | Varied %     | The degree to which the community (census tract) that the firm / establishment is located in is economically advantaged or disadvantaged, in relation to the surrounding metro area. The lower the percentage, the less advantaged. |
|                       | Under 80%    | This tract is economically distressed                                                                                                                                                                                               |
|                       | Over 120%    | This tract is economically advantaged                                                                                                                                                                                               |
| Disaster area         | Yes          | The firm / establishment is located in a county designated as a FEMA disaster zone in the last three years.                                                                                                                         |
| Sustainability        | Varied       | Whether or not we can determine if they have a stated sustainability program                                                                                                                                                        |



| Planned Growth       |                             |                                                                                                                                          |
|----------------------|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Development Stage    | Expansion                   | An existing firm, currently planning to expand                                                                                           |
| Growth Format        | Add establishment           | Currently planning to add an establishment                                                                                               |
|                      | Add second establishment    | Currently planning to add a second establishment                                                                                         |
|                      | Add multiple establishments | Currently planning to add multiple establishments at once                                                                                |
|                      | New firm                    | A new firm                                                                                                                               |
|                      | New firm - encore           | A new firm, owned by an entrepreneur with previous experience                                                                            |
|                      | Relocation                  | Currently planning to relocate this firm or establishment                                                                                |
| Prime Growth Segment | Seed-NewFirm                | These are new, seed stage firms, currently planning their launch                                                                         |
|                      | Seed-Encore                 | These are new, seed stage firms, currently planning their launch, owned by an entrepreneur with previous experience                      |
|                      | Exp-Initial                 | These are existing single establishment firms, who are currently planning to expand into a small chain, by adding a second establishment |
|                      | Exp-Emerge                  | These are existing, emerging small chain firms with 3-10 establishments, that are currently planning to add another establishment.       |
|                      | Exp-Advance                 | These are existing, advanced small chain firms, with 11-20 establishments, that are currently planning to add another establishment.     |
|                      | Exp-Velocity                | These are existing firms, that are currently planning rapid growth by adding multiple establishments at once.                            |
|                      | Exp-Relocation              | These are existing firms, currently planning to relocate the firm or an establishment.                                                   |
| Growth Priority      | Varied                      | The big picture context of an owner's current growth plans - the format and scale of growth they are currently working to accomplish.    |
| Growth Timing        | Year / Quarter / Month      | This is the expected timing of the firm's planned growth                                                                                 |
| Growth Scale         | 1 to 20                     | Total number of establishments the firm has, including current planned expansion establishments                                          |
| Job Creation         | Current                     | This firm is currently hiring for newly created jobs                                                                                     |
|                      | Near Future                 | This firm will be creating new jobs in the near future                                                                                   |
|                      | Undetermined                | We can't determine the current job creation status of this firm                                                                          |



| Digital Engagement  |        |                                                                                                                                  |
|---------------------|--------|----------------------------------------------------------------------------------------------------------------------------------|
| Website             | Varied | Whether or not the firm currently has a website                                                                                  |
| Linkedin            | Varied | Whether or not the firm currently has a Linkedin profile                                                                         |
| Facebook            | Varied | Whether or not the firm currently has a Facebook profile                                                                         |
| Twitter             | Varied | Whether or not the firm currently has a Twitter profile                                                                          |
| OpenTable           | Yes    | This firm has a listing on OpenTable                                                                                             |
| Digital Advertising | Varied | Whether or not this firm currently uses digital advertising, and which provider they use. Multi means more than one provider.    |
| Ecommerce           | Varied | Whether or not this firm currently has an ecommerce storefront, and which provider they use. Multi means more than one provider. |
| Yelp Rating         | Varied | The current star rating of this firm                                                                                             |
| Yelp Claimed        | Yes    | This firm has claimed their Yelp listing                                                                                         |
|                     | No     | This firm has not claimed their Yelp Listing                                                                                     |
| YP Claimed          | Yes    | This firm has claimed their YP listing                                                                                           |
|                     | No     | This firm has not claimed their YP listing                                                                                       |

| Political Districts |        |                                                                   |
|---------------------|--------|-------------------------------------------------------------------|
| Congress            | Varied | The congressional district the firm / establishment is located in |
| Senate              | Varied | The senate district the firm / establishment is located in        |
| House               | Varied | The house district the firm / establishment is located in         |



| Firmographics   |             |                                                                                                                        |
|-----------------|-------------|------------------------------------------------------------------------------------------------------------------------|
| Firm name       | Varied      | The name of the firm or establishment                                                                                  |
| Firm Format     | Independent | A single establishment firm                                                                                            |
|                 | Small Chain | A small chain firm with less than 20 establishments                                                                    |
| Employer Status | Current     | This firm is currently an employer                                                                                     |
|                 | Near Future | This firm will be an employer in the near future (these are seed stage firms who will be launching in the near future) |
| Date Added      | Varied      | The date this firm / establishment profile was added                                                                   |
| Industry        | Varied      | The industry classification of the firm                                                                                |
| Category        | Varied      | The category classification of the firm                                                                                |
| City            | Varied      | The city the firm / establishment is located in                                                                        |
| State           | Varied      | The state the firm / establishment is located in                                                                       |
| County          | Varied      | The county the firm / establishment is located in                                                                      |
| Zip             | Varied      | The zip code the firm / establishment is located in                                                                    |
| Country         | USA         | This firm / establishment is located in the US                                                                         |
|                 | Canada      | This firm / establishment is located in Canada                                                                         |
| Metro           | Varied      | The Metro Statistical code the firm / establishment is located in                                                      |
| Co Age          | Varied      | The age of the firm                                                                                                    |
| QSR             | Varied      | For foodservice firms / establishments - whether the firm is a quick serve restaurant                                  |

| Spatial       |                     |                                              |
|---------------|---------------------|----------------------------------------------|
| Latitude      | Varied              | The latitude of the firm / establishment     |
| Longitude     | Varied              | The longitude of the firm / establishment    |
| Accuracy Type | Rooftop             | Exact building                               |
|               | Range interpolation | Within a block                               |
|               | Street Center       | Street centroid accurate within a few blocks |



|                |                 |                                                                                                                  |
|----------------|-----------------|------------------------------------------------------------------------------------------------------------------|
| <b>Contact</b> |                 |                                                                                                                  |
| Address        | Varied          | The street address of the firm / establishment                                                                   |
| Mail status    | Valid-Mailable  | We were able to USPS validate this address is currently deliverable                                              |
|                | Valid-Vacant    | We were able to USPS validate this address is currently deliverable, however USPS has marked it as vacant        |
|                | Valid-Inactive  | We were able to USPS validate this address is currently deliverable, however USPS has marked it as inactive      |
|                | Not Mailable    | We were not able to USPS validate this address (usually because it is not a complete address)                    |
| Email          | Varied          | Whether or not we have an email for this firm                                                                    |
| Email status   | Valid           | This email is valid and deliverable                                                                              |
|                | Accepts All     | This email came back as valid, but the server has been configured to respond positive to all validation requests |
|                | Unknown         | We can't validate this email one way or the other                                                                |
| Phone          | Varied          | Whether or not we have a phone number for this firm                                                              |
| Phone status   | Valid-Fixed     | This is a validated landline                                                                                     |
|                | Valid-Mobile    | This is a validated mobile line                                                                                  |
|                | Valid-Digital   | This is a validated VOIP line                                                                                    |
|                | Valid-Toll Free | This is a validated toll free line                                                                               |
| Context        | Varied          | This is a description of the firm / establishment                                                                |
| Call Context   | Varied          | Additional context for the phone number provided                                                                 |
| First          | Varied          | Whether or not we have the first name of the owner                                                               |
| Last           | Varied          | Whether or not we have the last name of the owner                                                                |
| Title          | Varied          | Whether or not we have the specific title of the owner                                                           |



# Planned growth insight

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## **Development stage**

Firms are defined to be at seed stage when they are a new, pre-revenue, pre-opening firm, currently planning their launch.

Firms are defined to be at expansion stage when they are an existing, operating firm that is currently planning to add an establishment, to relocate their firm or an establishment, or have just closed a substantial outside funding round.

## **Growth format**

Determines the manner in which the firm is planning substantial growth: launching a new firm, adding establishments, a relocation or a recent closed funding round.

## **Growth scale**

The total number of establishments a firm has. This is useful to differentiate between a single establishment firm and small emerging or advanced chains.

## **Growth timing**

Defines when the planned growth is scheduled to occur. As growth is very rarely planned to specific dates, we use a unique format: year / quarter / month / date, to enable sorting by quarter and month.

## **Job creation**

Job creation status is either current, near future, or undetermined.

Current means they are currently hiring for newly created jobs. Near future means they will be creating new jobs in the near future. Undetermined means we were unable to determine their current job creation status.

We use a proprietary method to determine current job creation status. Accuracy is 96%.

## **Growth priority**

Defines the big picture context of an owner's current growth plans - the format and scale of growth they are currently working to accomplish.



# Prime growth segments

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## **Seed – New Firm**

New, seed stage, pre-revenue, pre-opening firms currently planning to launch their firm.

## **Seed – Encore**

New, seed stage, pre-revenue, pre-opening firms currently planning to launch their firm, with an owner who has previous entrepreneurial experience.

## **Expansion – Initial**

Existing, expansion stage firms, currently planning to expand their single establishment firm into a small chain by adding a second establishment.

## **Expansion – Emerge**

Existing, expansion stage, emerging small chain firms with 3-10 establishments, that are currently planning to expand by adding an establishment.

## **Expansion – Advance**

Existing, expansion stage, advanced small chain firms with 11-20 establishments, that are currently planning to expand by adding an establishment.

## **Expansion – Velocity**

Existing, expansion stage firms, that are currently planning rapid expansion by adding multiple new establishments at once.

## **Expansion – Relocate**

Existing, expansion stage firms, that are currently planning to expand by relocating their firm or an establishment to a new location.



# Community

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**Low income tract**

We define a firm or establishment as being located in a low income census tract when the tract median income is less than 80% of the metro area median income, based on 5 Year ACS data 2011-2015.

**Tract median income**

The median income of the census tract the firm or establishment is located in, based on 5 Year ACS data 2011-2015.

**Metro median income**

The median income of the metro statistical area the firm or establishment is located in, based on 5 Year ACS data 2011-2015.

**Opportunity Zone**

The firm or establishment is located in a census tract designated as an approved Opportunity Zone.

**Disaster area**

The firm or establishment is located in a county eligible for individual FEMA assistance within the previous three years.

*\*2011-2015 is the latest 5 Year ACS dataset available.*



# Area Economic Index

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The Area Economic Index was developed by SMB Intelligence to help measure the degree of economic distress (or advantage) of the community the prime growth firm is located in, in relation to its surrounding area.

The index uses a simple formula: the median income of the census tract the firm or establishment is located in, divided by the median income of the surrounding metro statistical area, based on 5 Year ACS data 2011-2015.

This provides us with a percentage, with 100% representing a census tract whose median income matches the median income of the surrounding area - it is not likely to be economically distressed or advantaged.

The lower the percentage, the more economically distressed the community is likely to be in relation to its surrounding area. The higher the percentage, the more prosperous the community is likely to be in relation to its surrounding area. We define under 80% as being economically distressed, and over 120% as being economically advantaged.

The index exists to help promote inclusive economic growth by identifying prime growth firms in economically distressed communities, and which firms, if successful, could have an outsized positive impact on their community.

For example, a new grocery store opening in a prosperous, economically advantaged community will most likely not have an overly large impact on that community, as it is already prosperous.

However, that same grocery store opening in an economically distressed community could substantially increase the number of jobs available, provide badly needed amenities, and potentially serve as a catalyst for further development in the area.

The Area Economic Index can help your organization determine where your support could potentially have the highest impact.