

**unqork**



## **Want to Accelerate Pandemic Recovery in Your Area? Digitize Services for Small Businesses**


Reduce time-to-issuance, increase compliance, and accelerate economic activity

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## TL;DR

- Delays in licensing and other critical services can cost a local economy \$27,000 for every week just one small business remains shuttered.
- The good news is, the extreme challenges of COVID have dramatically accelerated the digitization of business processes by three to four years.
- With a no-code application platform, agencies can digitize small business services faster and at lower cost and risk than ever before.



In the wake of the COVID pandemic, jumpstarting economic activity is at the top of the agenda for governments at all levels. Yet, many of the state and local agencies that regulate business activity face an enormous backlog of cases involving mission-critical processes, from business incorporation and UCC filing to business licensing. The resulting delays are, in turn, impeding economic recovery and causing serious disruptions in residents' lives, from entrepreneurs to the workers they hire.

These delays are much more than an inconvenience. For every week that just one small business waits for proper licensing, the opportunity cost averages \$27,000 (C\$31,160), a recent [study](#) in the city of Vancouver found. With licensing taking up to eight months, the total cost to the city economy is estimated to be more than US\$500,000 per business.

Of course, the burden of these delays comes at a time when both businesses and governments can least afford it. In April 2020, nearly [90%](#) of small businesses in the US reported being negatively impacted by the pandemic. Almost a year later, that number still stood at 72%—not nearly enough to overcome a year of lost revenue. Meanwhile, [federal help](#) for small businesses has been slow in coming.

Given these existential pressures, many businesses are simply going it alone. “The complexity and length of the process creates a disincentive for businesses to follow the rules; some businesses proceed with small renovations without permits, and those who get permits are then put at a disadvantage for abiding by the rules,” the aforementioned Vancouver study found.

While delays are leading to short-term pain, they can also lead to long-term negative consequences for states and cities where delays are particularly long, forcing capital and talent to seek opportunities elsewhere. Localities are “competing aggressively to attract businesses that will invest in their communities and offer jobs to their citizens,” write [Deloitte analysts](#). Declaring that a region is “open for business” is not enough. “Investment dollars are limited and winning them depends on having an environment where it is also ‘easy to do business,’” concludes Deloitte.

While some of the pandemic-related delays have been unavoidable, the problem has been made worse because many government agencies remain “saddled with disparate applications, siloed information, and unwieldy processes,” Deloitte continues. The good news is, the extreme challenges of COVID have dramatically accelerated the digitization of business processes by three to four years, according to [McKinsey](#). And the greatest progress has occurred in industries that have traditionally been digital laggards.

Fortunately, the old barriers to digitization are falling fast, thanks to the advent of no-code. Traditionally, digital transformation initiatives typically took 12-to-24 months and entailed massive upfront costs, as well as operational disruption and significant project risk. With no-code, this is no longer the case. Development with the platform is “a minimum of [three times faster](#) and three times less expensive,” says James McGlennon, CIO of Liberty Mutual.

Nor do government agencies need to compete with the private sector in hiring a slew of scarce, expensive technologists. Thanks to Unqork’s all-visual building environment, even less experienced developers can create solutions that enable businesspeople to quickly and easily manage critical filings remotely. Modern APIs also make it easy for developers—Unqork calls them [Creators](#)—to integrate disparate legacy computing systems to customer-facing services. And predictable, organized workflows and smart tools enable regulators and supervisors to maximize their efforts and prioritize resources.

In the wake of COVID, argues Deloitte, one of the best ways to “capture efficiencies and meet the needs of businesses is by embracing digital services.” Armed with a no-code application development platform, agencies can achieve these goals with greater speed, and at lower cost risk, than ever before.



# Four key digital ingredients of small business engagements

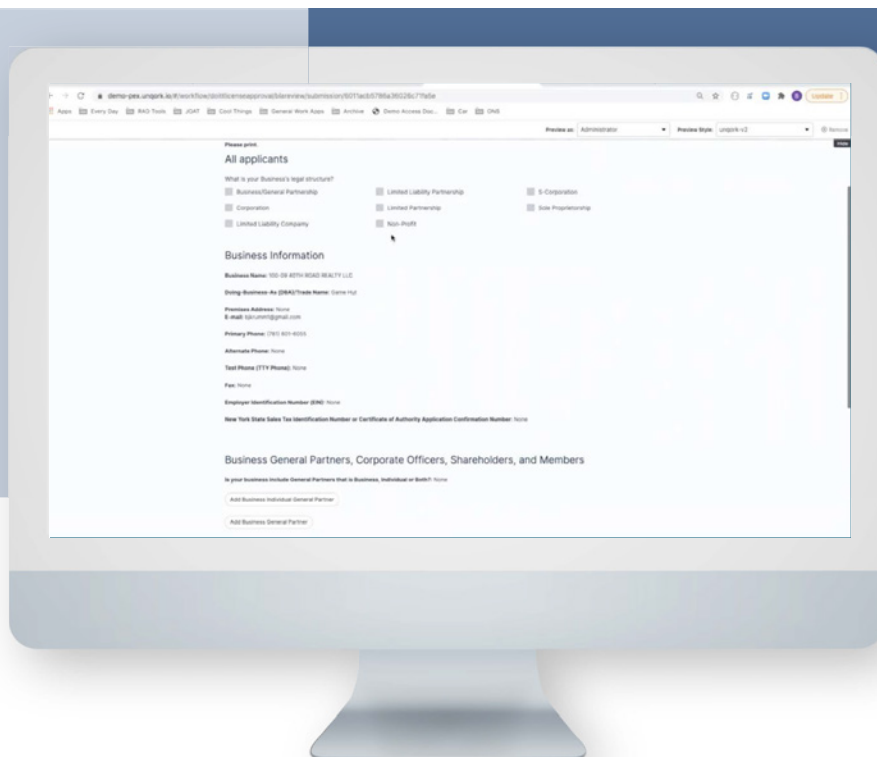
The mission-critical services that state and local agencies offer small businesses tend to involve complex, multi-step processes. They touch multiple backend systems. And they are often subject to change as rules, regulations, and public priorities evolve. That is certainly the case with core transactions such as business licensing, incorporation, UCC filings, construction permitting, and more. In fact, any service designed for local businesses is likely to involve some degree of complexity, from contracting local business to distributing federal loans and grants.

That said, there are many components of these processes that agencies use over and over again, regardless of the service offered. By digitizing these components and connecting them to critical backend systems, localities can quickly digitize all kinds of services for local entrepreneurs.

## 1 Dynamic applicant questionnaires

It can be a painstaking process to determine the data and documentation entrepreneurs must provide to ensure eligibility for licenses, services, grants, etc. Agencies must then create a static form for applicants. Every time underlying rules and regulations change, agencies must then create a new static form.

With a digital approach, agencies can build the application process dynamically simply by answering a series of questions, accelerating the process significantly. Likewise, a digitized application makes it faster and easier for small businesses to complete the application process by guiding them through a series of questions and ensuring all required fields are complete and compliant in real time. In addition, dynamic forms can aggregate and pre-populate required fields with data from applicant questionnaires, existing licenses, or other public sources. Finally, bulk filing capabilities can facilitate the work of attorneys and authorized third parties working on behalf of small businesses.





## Digitized, human-in-the-loop review

Traditionally, paper-based application review processes are slow, especially when the same application had to be examined serially by multiple reviewers. It takes time and effort to manage the process of routing applications to the right set of reviewers, and to ensure that sensitive information is visible only to relevant parties. Despite these efforts, reviewers sometimes miss errors or even evidence of fraud.

By digitizing the review process, you can speed and automate key steps and, ultimately, serve small businesses much more quickly. For example, you can route the right components of the application to the right people instantly and automatically by applying role-based controls. When follow-up interviews with applicants are necessary, you can embed calendaring and remote access meeting technology directly in reviewers' workflow. Embedded logic can prevent duplicate filing entities, flag potential fraud, and route problems to examiners as required. Finally, you can ensure that only authorized individuals can access sensitive data, making the review process both more agile and more secure.



## Automated high-volume workflow management & performance management processes

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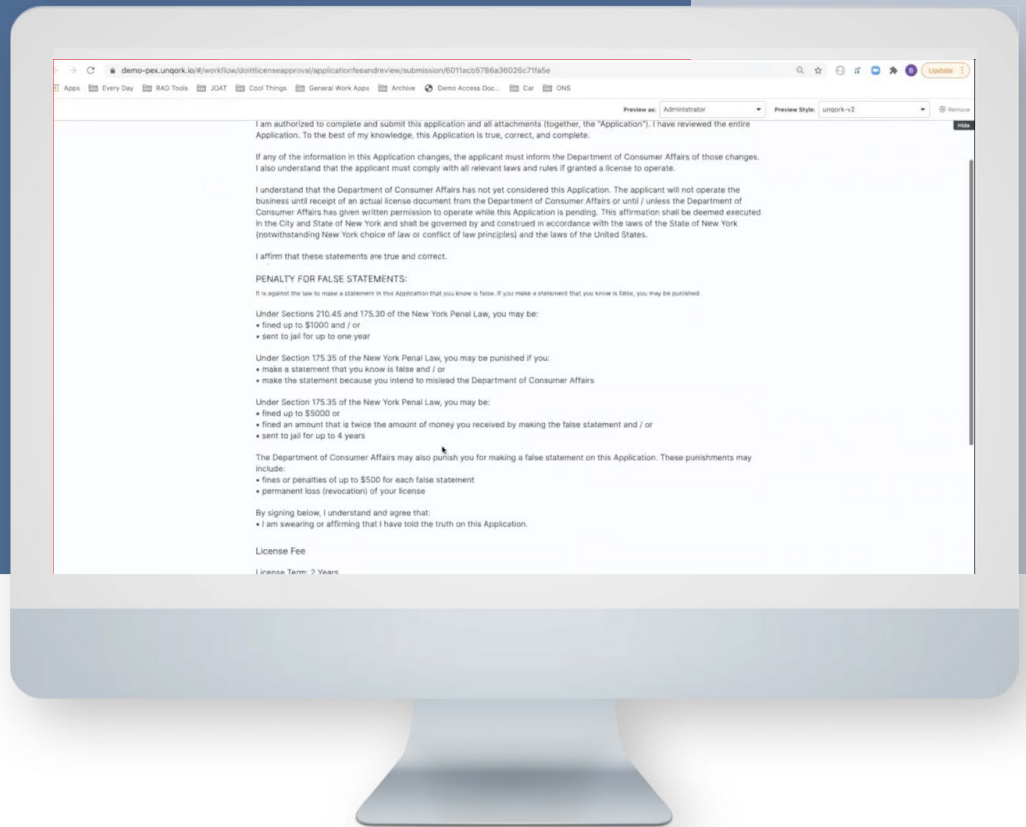
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# 4

## Digital payments & fulfilment

Without digitization, payment processes are a significant drag on processing times. Staff has to manually match payment to individual applications before fulfilling requests from businesses. In addition, it takes time to enter payments into accounting systems properly and to ensure that funds are properly routed.

Digitization can dramatically speed these processes. You can offer a range of digital payment options, instantly credit the applicant's account, and connect transactions to backend to support real-time accounting and speed audits. Finally, you can dynamically create fulfilment documents (e.g., a license or other notice) and instantly deliver them to applications in PDF form.



## Going digital with no-code

In the past, a number of constraints have kept government agencies from digitizing mission-critical services that residents increasingly expect. Hiring limits and salary ceilings have made it difficult to attract talent, especially given extremely high demand for their services from the private sector. In response, governments have turned to third-party firms to manage digital initiatives, but this often proves prohibitively expensive while delivering less than optimal results. The fact that in the public sector digital initiatives often involve multiple stakeholders has also slowed progress.


An enterprise-grade no-code application platform like Unqork addresses all these constraints. Unqork even provides pre-built solutions for two of the most critical services state and local governments provide to local businesses—[business licensing](#) and [business incorporation & UCC filings](#). Already, a wide range of government agencies has embraced the Unqork platform, including the cities of New York, Chicago, San Jose, and Washington, DC; large counties in California, Maryland, Georgia, Ohio, New Jersey, and Indiana; and the state of Iowa. With Unqork, they gain:

### Accelerated development

To help agencies digitize complex business processes, Unqork's no-code platform takes care of the expensive, time-consuming, and painstaking work of application development, from systems integration to testing and debugging. The platform makes it possible with:

- A completely visual development. No-code empowers less experienced users to design applications within a completely visual framework. They never have to write a single line of code.
- A single, unified development environment. No-code brings all the tools necessary to build applications into a single ecosystem, which Unqork manages for you. This dramatically reduces the time and resources agencies building, managing, and maintaining the environment itself.
- Prebuilt connections. With no-code, even less experienced Creators can seamlessly connect new applications to backend systems, thanks to plug-and-play APIs and other pre-built integrations.
- Enterprise-grade security and compliance. The Unqork platform automatically applies the strictest information security and privacy standards. Up-to-date regulatory and enterprise rules engines ensure compliance with complex regulatory requirements.
- Automated testing and debugging. In addition to automated testing, a recent study demonstrated that, by removing the need for custom code, a no-code platform can [reduce bugs by up to 600X](#).



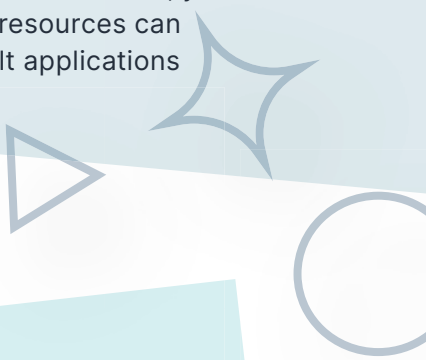


## A solution to the talent gap

With Unqork's all-visual development environment and plug-and-play APIs, agencies can build complex digital applications without having to hire specialized developers. Creators never have to wrestle with complex programming languages. Instead, they can concentrate on shaping logic and flows and rapidly create applications that best meet the needs of both the agency and small business owners.


## De-reliance on expensive third-party consultants

To get around hiring limits and income caps, public sector organizations have turned to third-party firms to handle everything from application design to coding, debugging, and QA. This has frequently resulted in both cost overruns and disappointing functionality. With no-code, you don't have to rely on the resources of third-party providers. Instead, in-house resources can handle the job, while also enjoying the freedom to create custom, purpose-built applications that more closely meet agency objectives.



## More efficient stakeholder approvals

Agencies regularly find digital projects stymied because they involve multiple stakeholders and agency approvals. No-code addresses this issue by providing greater visibility and communication across the development process. Creators can skip back-end application setup and jump directly into the front-end design. As a result, they can build tangible products quickly and enable stakeholders to perform reviews earlier and in a more unified and collaborative way.





## In Conclusion

**B**y adopting a no-code approach, state and local governments can better serve struggling small businesses in the near term and enhance economic recovery in the wake of COVID. At the same time, they help foster longer-term prosperity by accelerating both enhancements of current mission-critical services and the creation of brand new digital solutions in the future. In this way, they help ensure that local talent and capital stay local, while attracting new entrepreneurs and investors—especially as a new generation comes to expect digitization as a normal way of doing business.

To learn how no-code makes this possible, sign up for a demo now.

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## Enterprise application development, reimagined

Unqork is a no-code application platform that helps large enterprises build complex custom software faster, with higher quality, and lower costs than conventional approaches.

[Request a Demo](#)

[Learn More](#)