

**Organizational Background:** The QT Business Solutions' team has been helping entrepreneurs and small business owners for nearly 17 years. Our mission is to serve the public by assisting entrepreneurs, small business owners and non-profit organizations with learning how to build a profitable business and helping them obtain the maximum amount of capital, sponsorships or grant funding available to them. Our vision consists of seeing these entities grow and thrive (with our help) and create well-paying jobs for the people in their communities.

Our team has over 60 years (combined) experience helping hundreds of entrepreneurs and small business owners through entrepreneurial training, writing their business plans and helping them obtain financing (please see the funding case studies on pg. 4). We work with all of the well-known microlenders to help our clients get funding. This includes Accion, Detroit Development Fund, CEED, Detroit MicroEnterprise Fund, and more. We also have relationships with more traditional lenders such as Chase Bank, Fifth Third Bank and Hantz Bank. Our services include a 6 week entrepreneurial training course in conjunction with our business plan writing service and a 6 week non-profit business development course in conjunction with our grant proposal writing services. We offer our courses live (online) to anyone in the United States and live (in class – at our office) to those who are physically located in the Detroit Metro area.

The founder and her team have worked with many business owners that were previously incarcerated. One client is Tavares Kimbrough of Milwaukee, WI. Tavares saw our ad in Black Enterprises Magazine. He called us and told us that he had been released from prison and was working at a pizza shop. He told us that the owner continuously used degrading terminology when speaking to him and it made him dislike his job. However, because this was the only job he could seem to find, he had no choice but to stay so he could provide for his daughter. After explaining his situation to our founder she gave him business advice and a few words of encouragement. She told him that for the rest of his life he would be the CEO of his own company. He couldn't afford our course at the time so our founder took her own money and formed his LLC in Wisconsin. (Our entrepreneurial training course w/business plan writing costs \$2,795 so she figured that the advice given would suffice for him since he could not afford our services). She recommended that he go into the janitorial services industry and he obliged. The company was named Kimbrough Janitorial LLC. After forming the company, she told him to purchase buckets, mops, and a clean shirt and go to all the gas stations in his area and ask to clean their bathrooms for \$25.00. Two weeks later he called back and asked could he be a part of the upcoming entrepreneurial training course. The advice she had given him worked and he had raised \$500.00 from cleaning bathrooms at gas stations. She let him join and complete the course for \$500.00. During the course she taught him how to change his mindset and define his business goals. She also created a [3 page website](#) for him and helped him connect with several property management companies to secure new contracts. In 2015 he told her that he had a truck and had landed several cleaning contracts with local churches in the area.

**Background of Management Team:** [Tina Williams, BAA, MBA](#), the Founder & COO of QT Business Solutions and our primary course instructor, is a former banker with Chase and Fifth Third Banks. She writes the financial projections/plans for our clients. She is a Board Certified Master Financial Professional and Chartered Asset Manager. She also won the SBA Small Business Funding Award while she was at Chase Bank. She was invited to speak on several panels for the MDOT (Michigan Department of Transportation) and the US DOT (United States Department of Transportation) regarding access to capital and bonding. She also organized and emceed all of the Money Match Forums held for Michigan business owners by Governor Jennifer Granholm. [Click here](#) to see some examples of the events held for the State of Michigan. [Brittni Abiolu, BSCIS](#), a professional writer and small business financing expert, is the primary business plan writer and secondary course instructor on the team. [Yolanda Williams-Davis, MBA](#), a Certified Jump Start Program Facilitator and Business Coach, is on the team as well. Their LinkedIn profiles are linked (via their names) for your review. Their LinkedIn profiles will give you a detailed overview of their experience in relation to the Aspire Challenge.

**Participant Recruitment:** According to the [Justice Atlas of Sentencing and Correction](#), there were over 4000 prison releases in Wayne County, Michigan alone in 2008. The database shows that some zip codes in Detroit have an unemployment rate above 20% of those that have been released with nearly half of all those released having household incomes below \$25,000 per year. With that data, it is imperative to find a way to create viable and sustainable businesses for returning citizens willing to work hard to change their future. QT Business Solutions will work tirelessly to reach entrepreneurs wanting a change. QT Business Solutions' founder has a relationship with the Manager of a federally contracted residential reentry center, Michigan Works and Michigan Rehabilitation Services. QT Business Solutions will partner with all of the Federal Bureau of Prisons contracted Residential Reentry Centers in the Detroit Metro area, the State of Michigan contracted Residential Reentry Centers, Michigan Rehabilitation Services and Michigan Works agencies to recruit returning citizens for our program. We will also seek referrals from the Michigan Department of Corrections [Parole & Probation Offices](#). Lastly, we will advertise on Facebook and Instagram. QT Business Solutions will be able to service up to 40 returning citizens from beginning to end with a \$75,000 award.

**Classroom Instruction:** The entrepreneurial training course is delivered in person at our office at 24901 Northwestern Hwy, STE 305, Southfield, Michigan 48075. We also stream the class live via GoToWebinar to those that cannot make it physically to our office. We generally have a few out of state (out of Michigan) clients participating online. The online participants pre-register and are required to participate in class as though they were physically in class. Tavares Kimbrough, from the example before, lived in Wisconsin and he attended the entrepreneurial training virtually. The entrepreneurial training sessions are recorded and uploaded to DropBox so that all of the students in a specific cohort can logon and listen to the recording at any time to refresh their knowledge. The entrepreneurial course is held 1 day per week for a three to four hour period for 6 weeks. Each attendee will have a complete written business plan and free website by the end of the course. We plan on holding 8 six week sessions during a six month period. 4 cohorts will be held within the first three month period and the next 4 cohorts will be held within the second three month period. Each cohort will have a maximum of 5 businesses (up to 2 people per business) attending so that each entrepreneur receives an adequate amount of individualized attention to produce a complete and feasible business plan.

**Online Resources:** We use [Digital Chalk](#) to collect homework answers electronically. We also use [DropBox](#) to upload the recorded course sessions so that entrepreneurs who participate in the course can review the course on demand.

**Proven Existing Curriculum:** Our entrepreneurial training course is designed to create a business that produces revenue. Many of our clients completed the course, obtained business funding and are still operating their businesses today. QT Business Solutions is beginning the process of becoming a proprietary school for entrepreneurs in Michigan. (Please see the funding case studies on pg. 4 for examples of prior clients). An outline of our program is below.

**Week One:** Feasible, Low Cost Startup Business Idea Discovery. Some clients will have an idea of what type of business to start, others will not. We will discover feasible business opportunities that represent the lowest barriers to entry and the best chance of creating revenues in the shortest period of time. The client's business plan is written around the business opportunity or industry they choose.

**Week Two:** Mindset & Goals. We do the Tony Robbins Goal Setting Workshop to discover each client's true personal and business goals. We finish with 9 goals that need to be accomplished within 3 years or less and the necessary action steps to make them happen. These goals are outlined in the client's business plan. The client will also receive a color printout of their personal goals to display in a place that they will view often.

**Week Three:** Basic Business Planning. Business plan questionnaires are completed by client's and target markets, marketing strategies, and SWOTs are identified for each industry.

**Week Four:** Financial Projections/Planning. We help our clients identify and outline their business expenses. Clients also obtain quotes from product or service providers they know they will need to make purchases from.

We also discuss projecting sales and revenue. (As an extension of week four, we have partnered with Hantz Bank to provide their Personal Finance and Credit Counseling Sessions as well. Course participants are referred to Hantz Bank at the end of this class to setup a time to register for the free sessions).

**Week Five:** Business Formation and Basic Branding. We will file the client's articles of organization or incorporation with the state, obtain the EIN number and have our Level One Bank representative open the client's business checking account (if they don't already have one). We will also create basic free websites and set up their business social media accounts (i.e. Facebook, Twitter, LinkedIn, Instagram, etc.).

**Week Six:** Partner Presentations. A Professional Employment Organization (PFO) representative will present human resource basics, employee handbooks, hiring and payroll; a CPA will present QuickBooks setup and the basics of recording and reporting; an Attorney will present business legal structures, pitfalls for startup businesses and how to legally protect a business from common mistakes. In addition, completed business plans will be distributed and reviewed and we will provide the clients with coaching for their lender meetings.

**Mentoring:** Each client will receive up to 5 hours of individual business coaching after the entrepreneurial training course. Clients will be provided with further instruction on how to present their business and business plan to the lenders. Applications for funding are submitted to up to 3 microlenders that service the client's (business) area during this time.

**Community Connections:** The founder has relationships with numerous agencies and non-profits that offer workforce development and vocational rehabilitation programs. QT Business Solutions will conduct entrance and exit assessments to determine the client's needs prior to entering the program and the client's needs after the program is complete. We have spoken with local business owners in our database about offering training and 1099 positions to our entrepreneurs. We will make referrals to our network of non-profits, for-profit businesses, social workers and partners based on the needs of the client.

**Credit Building:** One of our community connections, Hantz Bank, has agreed to offer their Financial Education Series and their Credit Counseling series to our entrepreneurs as a part of our classroom instruction. In addition, we have partnered with Level One Bank to offer second chance checking to the entrepreneurs in our program that qualify for that program.

**Access to Micro-lending:** Tina Williams has been working with local and national micro-lenders since 2007 and with traditional lenders since 2004. She has personal relationships with the team at Accion and Detroit Development Fund. She has also gotten clients approved at Accion, Detroit Development Fund, CEED, and the Detroit Microenterprise Fund. In fact, her contact at Accion told her that all of our clients who were referred to them had a very low rate of defaulting. This has made her a preferred referral source at Accion. About 80% of our clients referred to Accion get approved for a microloan. Her contact at Detroit Development Fund told her that our entrepreneurial training course and business plan packages were so well put-together that our clients get approved much faster than the bulk of their applicants. At Detroit Development Fund, it takes the average applicant 9 months to get an approval (or denial). However, our clients get approved within 3 months or less because they are always well-prepared. Each client that participates in the program (via the Aspire Challenge) will have a business plan (with a basic marketing plan and 3 years of financial projections) at the completion of the program. We will instruct each of them to obtain their credit score, review their credit with them and we will submit their plan and loan packages, if applicable, to the microlender that is the best fit.

**Connection to Capital and Funding Opportunities:** QT Business Solutions actually submits each client's business plan and completely assembled loan package to the micro-lender that best fits for the client. (We have direct contacts with email addresses and phone numbers at all of our micro-lenders). We assist with completing each loan application, assembling the articles of organization or incorporation, collecting the appropriate tax returns, YTD interim financial statements, bank statements, check stubs, etc. that is necessary to apply to each lender. We do not cover any application fees or closing costs that may be required by the lender. Once the application, business plan and loan package is submitted, each lender generally contacts the potential borrower directly within 48 hours of the submission. In addition, QT Business Solutions has relationships with national non-bank lenders, equipment leasing companies and some local community banks. Referrals will be made as needed if it is determined that the entrepreneur will need equipment or other types of financing (besides microloans) to start or expand their business.

### **Funding Case Studies:**

**Case Study 1: Carmen McLaurin** - Declined by CEED but approved by Detroit Microenterprise Fund. Carmen had been to numerous training seminars over the years. She mentioned that she had been trying to complete a business plan for 20 years. QT Business Solutions was able to complete her business plan, assemble her loan package and submit it to 2 local micro-lenders. She was approved for \$15,000 from the Detroit MicroEnterprise Fund. [Click here to review her testimonial regarding our service.](#)

**Case Study 2: Marisa Garcia** - Declined by numerous banks until she was referred to QT Business Solutions. Marisa Garcia wanted to open a 3<sup>rd</sup> restaurant but she kept getting declined at traditional lenders. She came to QT Business Solutions. We completed her business plan, assembled her loan package and submitted it to the Detroit Development Fund. She received \$138,000 from Detroit Development Fund to expand her business. [Click here to review her testimonial regarding our service.](#)

**Case Study 3: Stephanie Anderson** - Needed entrepreneurship training. Stephanie needed some help with expanding her one chair hair styling service into an actual salon business. She went through the entrepreneurial training program. We helped her legally register the business, get her logo designed, negotiate the buildout on her location and obtain an equipment lease of \$11,000 to purchase all of the furniture and equipment for the new location on a lease to own program. [Click here to review her testimonial regarding our service.](#)

Please go to our [YouTube channel](#) to view more client testimonials.