ASPIRE Project: The Women's Business Centre at The Helen Gordon Davis Centre for Women/Tampa, FL

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ORGANIZATIONAL BACKGROUND: Since 1977, The Helen Gordon Davis Centre for Women (CFW) has established six distinct programs, two of which for decades have provided comprehensive wraparound support services to the women of Tampa Bay *including* its re-entry population: the Counseling and Wellness Program and Employment Services. Now, CFW's Women's Business Centre is ideally positioned to empower formerly incarcerated women as entrepreneurs, and to lower their recidivism. In the short period since its launch in September 2014, CFW's Women's Business Centre has served more than 2,000 clients and helped to successfully jumpstart more than 35 women-led small businesses. The ASPIRE Challenge sets us a new task and opportunity – to bring the expertise, resources, and passion of our staff and many partners to bear on assisting the successful re-entry of formerly incarcerated women into our Tampa Bay community as contributing citizens.

Our lead program, the Women's Business Centre, working with ASPIRE enrollees toward microenterprise and small business start-ups, will partner with other CFW programs and key community agencies to help aspirants address barriers to their new future. Our focus will be on formerly incarcerated women reentering society from the six counties that the Women's Business Centre serves (Hernando, Hillsborough, Manatee, Pasco, Pinellas and Polk). Of those released in Florida in 2015-16, 11.9% were women – a hint that the 2,025 total releases to Hillsborough County alone included more than 200 women in that single year. We are confident we can recruit budding entrepreneurs from among these women and give them the tools they need to launch a microenterprise. Among 180 coalition members of the Hillsborough County Ex-Offender Re-entry Network [HERN], CFW is the only one with this focus on helping women ex-offenders learn how to run a business as their own boss, on a new path of positive self-management, sustained self-sufficiency, and independence.

MANAGEMENT TEAM: WBC Director Stacey Banks-Houston, MBA, CBA, has 20+ years of experience in business development and entrepreneurial education, including as executive director of the Cuyahoga County SBDC in northeastern Ohio. An educator, author and public speaker, and entrepreneur herself, Stacey was the winner of the SBA Minority Small Business Champion Award in 2010 and in 2015 her creation of the Mentor and Protégé Program for minority students at Kent State University's Blackstone Launchpad was recognized at the first ever White House Entrepreneurship Demo Day. She has designed a curriculum for the re-entry population that has been used in her work with non-profit organizations and the Cuyahoga County Office of Re-entry in Cleveland, Ohio, and she provided entrepreneurship training, business counseling and resources serving the re-entry population for these agencies. Stacey also served both as a subject expert and as an online mentor for PEP, the model Prison Entrepreneurship Program in Texas working with pre-release inmates in a "mini-MBA" intensive training program.

Program Coordinator Martha Ocasio brings a history of corporate sales and direct consumer services, including retail banking and financial services; she will complete her MBA in 2018. Martha will be responsible for the intake and exit process for the ASPIRE participants as well as assisting with additional wraparound services needed.

Sascha A. Cherry, MA, founder of Beautiful Beyond Measure, LLC has been in the behavioral health industry for seven years where she has counseled and helped treat patients with mental illness and behavioral disorders. The WBC will integrate *BBM* into the small group sessions, individual support, mentoring, and community networking that are at the heart of this entrepreneurship program design. ASPIRE participants will work to develop/restore stable self-esteem and the confidence necessary to execute a business plan; to build positive habits of healthy self-care, stress management, and handling the new realities of work/life balance on the outside; and to learn "soft skills" crucial to business success – business etiquette, effective communication and interpersonal skills for the workplace, and business relationship-building.

The Women's Business Centre will collaborate with internal CFW program staff and our many partner agencies to address the gaps we can anticipate many reentering women will likely encounter. The Counseling and Wellness team will provide broad clinical services and group programs and workshops including Anger Management, Family Communications, Healthy Parenting, and other topics that can help a woman reentering to achieve new success in personal and family relationships. Employment Services provides many "soft skills" development workshops, and will offer *Professionalism in Business* for ASPIRE. They will also introduce "Women Building Futures," a 10-week intensive construction trades training program, which ASPIRE graduates can access -- and WBF graduates can work with the WBC if interested in starting a related business.

<u>PARTICIPANT RECRUITMENT PLAN:</u> Immediately upon award, the WBC's participant recruitment plan will commence as follows:

Marketing and Promotions, through:

- ASPIRE Project kick-off event to showcase new SBA initiative for formerly incarcerated women
- CFW's excellent relationships with the region's online, print, and broadcast media
- Websites and social media platforms of both the Centre for Women and Women's Business Centre
- Flyers to be disseminated through our many community partners in business, government, social service agencies, and faith-based organizations

Outreach

- Community Development Corp of Tampa will be the main source for recruitment. The CDC currently has programs servicing the re-entry population and will be a registration hub for the ASPIRE program.
- The WBC will deliver online program orientations for recruitment to area agencies such as The Florida Department of Corrections, Hillsborough County Residential Re-entry Center and others to detail the program.
- The WBC will deliver in-person presentations to formerly incarcerated women attending programs at re-entry centers throughout the 6 counties and encourage registration during that time.

Intake

- Participants register by phone, online or in person at the WBC or CDC of Tampa.
- Participants must attend the ASPIRE orientation to introduce program personnel, services, resources, and the project curriculum. Registrants then will complete an intake form.
- A team member from the WBC will meet with all ASPIRE participants individually before the start of the session to discuss each woman's goals and identify any potential barriers to program persistence.

<u>CLASSROOM INSTRUCTION:</u> The WBC's ASPIRE Project will run two 8-week entrepreneurship courses, one in Spring of 2017 (May and June) and one in the Fall of 2017 (September and October). The goal will be to recruit a total of 40 ASPIRE participants (20 per session). The sessions will meet weekly for 2 hours to include training, a speaker presentation, and group counseling. Each week, instruction will be delivered by the WBC staff and/or business community experts in addition to work sessions, individual and peer-to-peer counseling, webinars and online resources like Business Plan Pro and SBA's Build a Business Plan to assist with business plan development. Other useful online business resources will be presented by the Hillsborough County Library staff.

The ASPIRE classes will be conducted as follows:

Business Challenge/Resolution: 15 minutes; Review of previous week's business assignment: 20 minutes; Session Topic and/or Speaker Presentation: 60 minutes; Overview of upcoming business assignment: 10 minutes; Peer-to--peer counseling: 15 minutes; with additional individual counseling available: 30 minutes.

Each session topic will aid in the completion of a well-thought-out business plan to include milestones and revenue projections. Below is an overview of each session topic and business assignment.

- *Write the Vision: Discussion of who you are and how others perceive you. Identify your skill set, expertise, strengths and weaknesses. Assignment: Determine a business concept as it relates to your strengths, weaknesses, expertise, skills. Determine business vision, purpose, and mission statement.
- *Time for Movement: Identify goals, objectives & action items for the business. Discussion of business brand. Review of legal entity, licenses, permits. Assignment: Decide business name, tagline, logo and colors.
- *What's for Sale?: Discuss in detail the product/service. Identify if it is in the market or product development stage. Describe benefits and features. Identify the customer (demographics). Assignment: Begin formulating the product/service section and target market section of the plan.
- *Get the Word Out: Understand the importance of marketing and develop your marketing strategy. Assignment: Decide on 3 marketing tools to use in your business.
- *There is no I in TEAM: Identify who you need on your management team and personnel. Discussion of professionalism in business with your team and customers. Assignment: Determine internal and external team and their roles.
- *The Perfect Pitch: Learn how to get what you with the appropriate "ASK." Assignment: Determine what you will need and who you will ask. Develop your elevator speech.
- ***Financial Health:** Discuss personal finance, credit and budgeting. Review financial statements. Assignment: Prepare business financials.
- *Speed Bumps and Detours: Prepare yourself for the possible challenges in business. Assignment: Respond to "what if" questions as they relate to your business.

ASPIRE graduates will leave with a workable Business Plan, a full understanding of small business ownership, and a great female network. Individualized business counseling is available through and beyond the ASPIRE course with the WBC

At the end of the session the participants will compete in a Business Pitch competition. A panel representing small business owners, community partners, banks/micro lenders, and our partner Microsoft will advise ASPIRE graduates competing for \$500, \$300, and \$200 in non-cash prizes in valuable business services [business licenses, registration fees, business cards, etc.]. One of several incentives to both recruit and retain enrollees, this event will celebrate all course graduates, who will receive certificates from the Women's Business Centre and vouchers for Tampa's "Dress for Success" business attire resources.

MENTORING: Female mentors will be a core program component, especially many of the WBC clients who have become successful small business owners themselves. The project will recruit 15-20 business mentors, and each enrollee will meet with her one-to-one mentor at least once each week (in person, by phone or online). Once accepted for the entrepreneurship program, each enrollee will write a letter/profile to introduce herself to her prospective mentor – the mechanism by which pairs will be matched. From the first class, mentors will provide in-person and/or virtual coaching and connection to the course material and to the dream of small business ownership. Mentors will help to keep participants on track, weekly previewing content and reviewing homework. Each class will begin with a period of feedback from mentors and will also involve peer-to-peer support as each enrollee works through the course to emerge with a solid business plan.

BARRIER: Model programs around the country have reported that a barrier to project and participant success often is spotty attendance or failure to complete the course. Most ex-offenders have a job or need to find one and many women have a family to consider -- an 8-week commitment is difficult to sustain financially. This course is free of charge, and travel vouchers can be arranged, but recommendations elsewhere have included

paying participants a stipend for in-class time. If that is allowable here, The Centre for Women will consider that option, track its impact if applied, and include results in our evaluations and final project report.

COMMUNITY CONNECTIONS: Among our many community-based connections, the WBC's primary ASPIRE partner will be the Community Development Corporation of Tampa. They have serviced the East Tampa Community for more than 24 years delivering programming in workforce development, housing, financial literacy and youth success. Many of their services and programming have been provided to the re-entry population. The CDC of Tampa will be a registration hub for interested program participants and will host both 8-week ASPIRE sessions at their facility with access to their computer lab. *The Economic Prosperity Center*, a program of the CDC, provides a "bundled" service approach to help families become financially stable through three key areas: Employment & Career Development, Financial Coaching & Counseling, and Income Supports & Asset Accumulation. The CDC of Tampa will lead the financial sessions of the ASPIRE program.

The Centre for Women is a member of the Hillsborough Ex-Offender Re-entry Network (HERN), which is a consortium of agencies that provide the re-entry population resources and transitional services such as housing, employment, mental health and legal support. In addition to referrals to internal CFW programs, the WBC has identified several agencies to assist in meeting the needs of the ASPIRE participants upon request.

ACCESS TO CAPITAL: In addition to the entrepreneurial education outlined here, the WBC will equip formerly incarcerated individuals with the knowledge, tools, and connections necessary to secure microloans or financing for their new business undertakings. As a part of their Economic Prosperity Center's key service areas, the CDC of Tampa's financial counselors along with the WBC team and the business mentors will prepare the ASPIRE participants for the loan process including preparing documentation and verifying credit scores. The WBC promotes SBA resources to all clients and has well-established connections to participating microlenders, including SBA Microloan Intermediaries Accion and the Tampa Bay Black Investment Corporation. Wells Fargo, USAmeriBank, and TD Bank are all regular WBC partners providing direct expertise in our classes, workshops, and webinars – a chance for participants to meet these capital providers on an informal basis before they get to the loan review process.

The WBC staff will make sure ASPIRE participants are equipped to take advantage of the SBA's 2015 final rule expanding the SBA Microloan Program eligibility to businesses with an owner who is on probation on parole. The WBC will actively facilitate "matchmaking" between our aspiring entrepreneurs and potential funders and local lenders, including a culminating "Business Pitch" event for each cohort of graduating women. USAmeriBank experts will present "How to Pitch and Prep Your Loan," as a warm-up for the culminating Business Pitch event.

One Tampa CEO recently described the entrepreneurial ecosystem as "on fire these days," and new entrepreneurs have a wealth of support resources, including our own WBC, Tampa's SBDC, and SBA affiliates; local higher education initiatives; Hillsborough County's Entrepreneur Collaborative Center; and much more. In August 2014 Tampa ranked #7 nationally in growth of Woman-Owned Businesses [WOBs], with a 50% gain 2002-2014, from 55,500 to 81,700 WOBs. The 2015 American Express OPEN Report ranked Tampa #7 in WOB economic clout and the 2007-2016 American Express longitudinal study of WOBs reported Florida #1 in the number of new WOBs forming each day [112], with a 67% increase in number and 25% increase in sales revenues, and Tampa forming 15 WOBs daily. *SmartAsset* recently ranked Tampa 3rd in the nation for high-tech business development and among the Top 10 best American cities to work in tech [2016]. For our reentry women who ASPIRE to small business start-up, now is a great time and Tampa is the place to be.