

KISRA Ex-Offender Aspire Challenge

Contestant Capacity

Organizational Background:

Established in 1993, Kanawha Institute for Social Research & Action, Inc. (KISRA) is a faith-motivated organization that was started by Ferguson Memorial Baptist Church and is headquartered in Dunbar, West Virginia. There are additional KISRA offices in Institute, Parkersburg, Beckley, and Winfield, WV. KISRA's vision is a West Virginia with productive, engaged and caring families in thriving communities. The organization serves West Virginia families, adults and children, including those as young as six weeks old. KISRA serves West Virginians through a number of programs that H.E.A. L. – Health, Employment, Asset Development, and Learning. KISRA has a history of serving fathers as well as current and previous non-violent incarcerated individuals since 2003 providing services to over 3,000 participants at 40 correctional facilities (jails, prisons, work release centers and day report centers) and 20 community-based sites.

For the past twelve years Entrepreneurship counseling & training and business services have been provided for the creation of new and expansion of existing business opportunities, job creation and retention and promotion of financial self-sufficiency.

The contact person for this challenge is Patricia Scott, Ph: 304-768-1300; Email: patricias@kisra.org.

Needs Assessment:

According to Devah Pager of Princeton University and author of "Marked: Race, Crime, and Finding Work in an Era of Mass Incarceration," studies have found that within a year after release, up to 75% of ex-convicts remain unemployed. At 54.4%, West Virginia also has the lowest workforce participation rate in the nation (Feb 2013) and 33% of jobs in the state are low wage. A felony conviction or a prison or jail term can have substantial negative impact on future job prospects. Incarceration can lead to the loss of social networks that can help workers find jobs; and, worse, provide former inmates with new social networks that make criminal activity more likely. Incarceration or a felony conviction can also impart a stigma that makes employers less likely to hire ex-offenders.

Background of Management Team:

Patricia Scott – serves as KISRA's Asset Development Program Manager. She's a Certified Economic Finance Professional; certified NX Level Entrepreneurship Trainer, Kaufmann FastTrac Facilitator; Money Smart for Business. Ms. Scott has taught extensively in WV correctional facilities providing credit, financial and Entrepreneurship workshops and counseling. She's provided financial & entrepreneurial education and technical assistance to new and existing businesses, including over 1,000 ex-offenders and socially & economically disadvantaged men/ women. Patricia is a previous business owner who served as a Service Corps of Retired Executives (SCORE) counselor and served as Judge for the 2005 WV Conference on Entrepreneurship, DreamQuest Business Plan Competition. She facilitated the 2014, 2015, and 2016 WV Minority Business Expo.

Kenneth Mosley – serves as a Business Coach and is a successful business owner for the past 30 years in multiple industries including home health care, property development and property management. Mr. Mosley currently serves on various boards bringing a wealth of business knowledge.

Glen Allan McClung - serves as a KISRA Program Manager for the ReFORM Initiative. He has worked with the Fatherhood and Re-entry programs since 2010. Mr. McClung has extensive business ownership knowledge, including a previous (Kentucky Fried Chicken franchise owner) and currently in manufacturing.

Entrepreneurial Education Delivery Solution

Participant Recruitment Plan:

KISRA has been working in partnership with the Division of Corrections (DOC) and the Regional Jail Authority (RJA) since 2007. These collaborations have facilitated ready access to correctional facilities statewide. The team will use proven techniques such as referrals from partners, information sessions, direct “sales” and social marketing for community based participants. In addition to marketing via key partnerships, the KISRA team will implement grass roots marketing and social media strategies for community-based participants, distributing and posting marketing materials at supermarkets, barber shops, beauty salons, nail shops, faith organizations, community centers, laundromats, dry cleaners, and gasoline stations. Flyers will be posted at correctional facilities as well. KISRA maintains an email marketing database of 4,000 email addresses that includes social service agency staff, faith organization members, and community residents. Email blasts about the Aspire Challenge program will be sent to this database.

Classroom Instruction:

Entrepreneurship education using the SBA/FDIC Money Smart for Small Business will be used. The curriculum consists of 10 weekly sessions and addresses the questions every prospective business owner must answer in order to launch a successful and sustainable new venture. Participants will learn the following:

Banking Services; Organizational Types; legal considerations for business; Time Management; Managing People; Identifying a Management Team; Financial Management; identifying/assessing start-up costs and opportunities; basics of start-up financing; identifying expansion costs and opportunities; basics of financing for growing business; how to read P&L statement; Record Keeping; sales forecasting and budgeting; preparing a monthly cash flow project; accounting supports daily business operations; Credit Reporting; Risk Management; Insurance; Tax Planning and Selling a Small Business & Succession Planning.

Each module has a pre-test to measure participant knowledge of the subject matter prior to the class discussion, activities during the class, and a post-test to measure participant knowledge of the subject matter after the class discussion.

Online at (SBA.gov) will be used as supplemental resources to the in-class instruction.

Entrepreneurship education will also include weekly homework assignments thus allowing participants to address the questions every prospective business owner must answer in order to launch a successful and sustainable new venture. Participants will learn the following:

Elements of a business plan; personal/business interests/goals and objectives; importance of networking; developing business concept; attracting and keeping customers; researching prospective business/industry; creating a compelling product/service description; basics of marketing; market analysis for start-ups; analyzing consumer demographics and psychographics; the four p’s of marketing; identifying fixed and variable assets; choosing between debt and equity financing; feasibility of start-up business idea; negotiating and managing deals/contracts; refining and completing business plan.

Participants will create a Final Business Plan utilizing the SBA’s Build Your Business Plan resource. For additional business and technical assistance support, participants will gain knowledge of and contacts for the WV Small Business Administration (SBA), WV Small Business Development Center (SBDC), WV Women’s Business Center (WBC), and Service Corps of Retired Executives (SCORE).

Entrepreneurial Education Delivery Solution

Mentoring:

The Second Chance Mentoring Program through KISRA is designed to help former offenders re-enter our community, stabilize their lives and achieve self-sufficiency. It is also designed to enhance community safety by reducing the likelihood that they will return to prison in the future.

Eight hundred forty six offenders received mentoring support between 2011 and 2015. Approximately 20 percent of these offenders returned to prison. For each year that the remaining 676 offenders stay out of prison, the state saves over \$19 million dollars (\$28,369 per year) on the housing, food and medical costs associated with incarceration.

---KISRA Impact Study

KISRA has a proven history of providing one-on-one technical assistance, support and mentoring to ex-offenders for Employment, Financial Education and Entrepreneurship.

Community Connections:

KISRA's Employment initiatives are so vitally important. There are many challenges that ex-offenders face prior to incarceration, during incarceration and these challenges still remain once they return home.

The WV ReFORM Initiative through KISRA is here to provide the training, resources and support needed to overcome those challenges. WVRFI (WV Reform Initiative) targets and includes currently and previously incarcerated participants completing classes in responsible parenting, healthy marriage/relationship, economic stability-workforce readiness training components, and case management services.

KISRA's well trained and caring staff provide case management, mentoring, transportation assistance, housing location assistance, substance & mental health treatment referrals, legal assistance referrals, and transitional employment.

Participants will gain access to, knowledge of and the ability to participate with WV Small Business Administration, WV Small Business Development Centers, WV Annual Minority Business Expo, WV Annual Strengthening Families Conference, WV Women's Business Center, and other networking events.

Access to Capital

Access to Micro-Lending:

Participants will be linked with community resources which include as an SBA Intermediary, the KISRA's Business Loan Program. Between 2010 and 2016, 44 loans were made to business owners that had difficulty obtaining financing from conventional lenders. Businesses financed include: retail; food car; chiropractor, attorney; distributor; massage therapist; information technology; carpet/floor installer; bicycle retail sales; truck transportation; spa services; recreational vehicles rentals; health food store/carry out restaurant; pastry shop; home improvement; graphic designer; manufacturer; timber cutting service; artist; writer/author; lawn care; and auto body/repair shop. These businesses created 55 jobs during 2010-2016.

Connection to Capital and Funding Opportunities:

Participants will be linked with West Virginia lender matchmaking events including SBA sponsored, workshops, and seminars & events that offer funding opportunities to new and existing business start-ups. Additional funding sources available in West Virginia are Natural Capital Investment Fund, United States Department of Agriculture (USDA), and other SBA loan products.