

Delaware State University
DE Center for Enterprise Development
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Organizational Background

The Delaware Center for Enterprise Development (DCED) at Delaware State University (DSU) has assisted in the development of enterprises for over 23 years. Its *mission is to educate current and prospective entrepreneurs and enterprise managers through training programs, technical and managerial assistance and by providing access to capital*. DCED provides business training and entrepreneurial education for youth and adults; operates a commercial kitchen incubator; provides specialized classes/workshops for farmers and farmer's market managers; and offers one-on-one technical assistance to entrepreneurs and workers within economically challenged rural communities. Since its inception DCED has provided services to approximately 11,250 individuals, nearly 700 jobs have been created and/or saved, and 398 individuals have graduated from the small business courses with nearly 3,650 more completing workshops and specialized training sessions. DCED's strengths are in its ability to deliver timely, quality training/ consulting services to entrepreneurs while assisting them with access to markets and networks.

If DSU receives funding through the Aspire Challenge, DCED will have needed resources to equip formerly-incarcerated individuals in Delaware with the support and technical assistance to start and grow successful business. According to the Delaware Criminal Justice Council in 2008 and 2009, more than half of all prisoners released were rearrested within the first year of release. In 2013 forty-five percent or more were reconvicted within the first year of release and the recidivism rate was slightly above 75 percent. Delaware was ranked 4th in the nation for incarceration rates per capita by the Department of Justice, 2010. Life and death-row inmates in Delaware account for only 1 percent of the prison population; therefore, 99 percent will be returning to our communities and neighborhoods (Vera Institute of Justice Policy Brief, 2013). According to Vera Institute of Justice Policy Brief, 2013; estimates suggest implementing evidence-based programs for the offender population could result in an 18 percent prison population reduction. More than 90 percent of all offenders incarcerated in Delaware return to their communities upon completion of their sentence (Delaware Department of Correction, 2010). These statistics clearly show a need for the Aspire Program in Delaware.

Background of Management Team

Lillie Crawford has been employed at DSU since 1995; and is the director of the Delaware Center for Enterprise Development. Her duties as director include: managing the DCED staff; planning and coordinating all the Center's activities and outreach programs including conference and workshop planning; overseeing the Center's budgets and expenditures; obtaining operational funds for the Center through grant and proposal writing; and building positive relationships and partnerships within the community in support of the Center's programs. Mrs. Crawford has a B.B.A. from Howard University and a M.B.A. from Rider University.

Mrs. Audrey Scott-Hynson has more than fifteen years of technical assistance experience serving disadvantaged micro-entrepreneurs. She is the owner of A. Scott Enterprises, a business consulting firm and has an exceptional ability to work with economically disadvantaged aspiring entrepreneurs in urban and rural populations. Additionally, she is also serving as the enterprise consultant for DCED clients. She is a nationally certified entrepreneur instructor/trainer. Mrs. Hynson currently works as the director of the Center for Business Growth, small business training and incubation center run by The Money School. She facilitates the City of Wilmington's 10-week entrepreneurship training class. Mrs. Hynson has B.S. and Master's degree from DSU.

Ms. Quadia Muhammad is a program manager with DCED, where she is responsible for marketing, administration, and recruitment. Prior to assuming this role, she was a program manager with The Money School where she provided financial literacy and entrepreneurial training to vulnerable populations. In that role, Ms. Muhammad developed and implemented a marketing campaign to expand financial education to new markets resulting in a 15% increase. Ms. Muhammad has spent 15 years in the non-profit and corporate sectors. She possesses a B.S. in journalism and recently earned the Business Management Incubation Certificate from the International Business Incubation Center. In her current role, Ms. Muhammad works closely with Delaware's entrepreneurial community to ensure small business owners have the skills and resources to compete in a global marketplace.

Entrepreneurial Education

(1) Recruitment Plan

Coordinating with the State of Delaware's Department of Correction, DCED's recruitment strategy will be achieved through a marketing campaign as follows: *Pre-Application Process*—program staff will create promotional materials and send to agencies. Staff will schedule information sessions throughout the state; *Application Process*— Applicants will complete an application which outlines the program's processing procedures and deadlines. Applications will be available to complete in-person, by mail or online; *Interviewing Process*— Program staff will schedule times for screening applications, conducting interviews, and checking references. Staff will document these activities and create applicant files; *Selection Process*— Program staff will establish a criterion for accepting applicants, and send welcome letters to those selected to participate. Participants will be asked to sign a contract to demonstrate their commitment and willingness to participate fully in the program. A waiting list will be established for recruitment of future cohorts.

(2) Classroom Instruction

As an instructional text, DCED will be using a comprehensive, step-by-step workbook published by Ginny L. Kuebler Robert entitled: "Let's Write Your Business Plan." The author presents a proven, existing intensive entrepreneurship education curriculum that can be used to successfully assist formerly incarcerated individuals to develop business plans and become academically equipped to start their businesses. The curriculum has proven to be successful for thousands of at-risk populations ranging from dislocated workers to economically challenged individuals. The curriculum includes an easy to use workbook which contains a pre-written sample business plan and detailed step-by-step instructions on how to write each section. This systemic and simplistic curriculum is an appropriate learning tool for formerly incarcerated individuals who desire to become self-employed. The curriculum also provides a business planning schedule which captures timelines for completion of each section. The curriculum will be complimented by guest speakers, such as city, state, federal procurement representatives, financial professionals, and social media experts. Supplemental materials i.e. "SBA Resource Guide for Small Businesses" will be included.

The first class will begin with introductions and ice breakers, followed by expectations and a motivating pitch on how each participant plans to transform their lives and become self-sufficient through self-employment. Participants will be provided a career compass workbook to help them to identify their skills and talents, and to key in on areas of interest. A SWOT analysis template and a template for developing vision, mission, goals, and benchmark statements will follow. Homework will be provided at the end of each class and is to be completed, and if possible, submitted electronically to the instructor by the start of the next class. The remaining classes will consist of a 20-minute review and a team-building exercise. Classroom instruction will be continuously interspersed with interactive exercises to maintain energy, alertness, and will explore various methods of learning to create a bond between peers and the instructor. Class Two will focus on understanding the industry and the methods to conduct market research. Students will be encouraged to view the SBA and SBDC websites and other appropriate vetted websites such as the Bureau of Labor Statistics, Office of Employment Statistics and others. Once the participant has determined that the industry is growing and the services are needed they will view a PowerPoint on the Four P's of marketing. Based on the progress of the participants they will develop revenue models that align with their research findings.

Class Three will focus on organization and management. Participants will conduct a self-assessment to identify their strengths and weaknesses and create a resume. They will also review the need for a risk management team. The workbook and templates will allow the students to minimize the difficulty in completing all sections of the business plan. By the beginning of Class Four students should have the market analysis, marketing plan, competitive analysis, organization and management and the cover page completed. At the close of class, students will view a presentation on the "Do's and Don'ts of a Writing a Business Plan." Class Four will focus on developing and understanding financial statements. Participants will be required to project start-up costs, identify sources of funding, and develop realistic revenue and cash flow projections for at least three years. Participants will be required to use the revenue model discussed earlier. At the close of the fourth class, students will be instructed to finalize the business plan by including the financials, the executive summary and the table of contents.

The curriculum will be augmented with intense financial literacy particularly as it pertains to understanding money in business such as revenue and cash flow and profit and loss. The instruction will be created to engage a high level of interaction including exercises to demonstrate confidence and leadership. It will encourage networking, bonding, and creating a strong circle of support from peers and also with the instructor and other DCED partners. Guest speakers will include formerly incarcerated business owners who have become successful. Each participant will develop business cards, logos and letterhead. They will be required to send letters announcing their businesses to DCED staff or other business partners. Classroom activities will be regularly included and each participant will have an opportunity to do an elevator pitch for their business. All participants will be provided one-on-one technical assistance sessions to help them in completing their business plans.

Execution of the classroom instruction will be as follows:

- DCED plans to instruct three cohorts per year. Each will be a maximum of 4 weeks at 3 hours per week. Participants will meet in person with the instructor in an assigned location. DCED is targeting 15 participants per cohort for a total of 45 participants.
- The classroom instruction will be supported by numerous resources. These resources along with the worksheets in the course book will be sufficient to allow the participants to develop their business plans and to start their businesses.
- Creating a Vision and Mission statement are critical to creating a business. Prior to crafting a vision and mission statement participants will be able to explore careers and jobs that best fit their skill set. They will also be able to view the expected income, education requirements, and get an understanding of what is needed to enter into their chosen industry.
- Course materials will address the challenges of each participant's entrepreneurial interests by encouraging them to focus on their strengths in choosing an occupation that is best suited for their vision. Participants will be able to hear testimonials from former inmates who have become successful entrepreneurs.
- The participants will complete the step-by-step workbook over the course of 4 weeks. Marketing will be introduced in the business plan and participants will have the opportunity to market their businesses to DCED partners and community stakeholders. They will be provided a brief session on how to do basic social media from program volunteers. Participants will meet and secure information on the process, expectations, and qualifications needed to become certified by the Office of Supplier Diversity.
- Developing the business plan is the tangible outcome that DCED is seeking. The business plan is intended to serve as a motivator and empowerment tool to move participants forward in creating their businesses.

(3) Mentoring:

Technical Assistance will be provided for two weeks following the completion of the class. Participants will be assigned to a mentor who will assist in taking the necessary steps to legally register their business. The participant will determine areas of need; and the mentor will assist in assuring that the participant is able to launch his/her business. Mentoring will be customized to the needs of each participant and may include more refining of the business plan. Also included will be implementation strategies, creating networking opportunities, and strategies for securing financial resources including how to improve their credit scores. Mentors may also determine that the participant may need to work more intensely with a SCORE counselor or other DCED resource partner. Each participant will be provided invitations to all DCED training events.

(4) Community Connections

DCED will create a state-wide support services directory which will include organizations that can assist participants in reducing recidivism and increasing business success. The directory will include a cover letter from DCED with an overview of the program; why the organization is listed; description of agencies' services; and contact information. These community service providers will be given several opportunities to participate in the Aspire Program including attending the graduation ceremony which further increases the participant's exposure and access to transitional services.

Access to Capital

Access to micro-lending

Access to micro-lending will be provided to participants through established DCED partnerships. DCED participates in monthly entrepreneurship events. At “Open for Business” there are representatives from a host of small business support agencies including: SBA, Central Delaware Chamber of Commerce; Small Business Development Center, Delaware Economic Development Office, Office of Supplier Diversity and First State Community Loan Fund. Aspire participants will be encouraged to attend one or several of these “Open for Business” sessions. They will be provided access to many resources that can link them with participating micro-lenders including First State Community Loan Fund (FSCLF). First State Community Loan Fund is a certified Community Development Financial Institution that serves the State of Delaware and southeastern Pennsylvania with valuable small business loan products. First State provides small business loans ranging from \$5,000 to \$250,000 and community development loans reaching up to \$500,000. FSCLF is committed to serving a wide range of business owners, including those that have difficulty getting financing through traditional sources, such as banks and credit unions. At First State, financing is only one part of starting or expanding a successful business. In addition to financing options, FSCLF offers a wide array of technical assistance to help small businesses grow.

Connection to Capital and Funding Opportunities

To further prepare Aspire Program participants to receive business funding, following the financial training and coaching sessions, participants will identify three references which can be used to support the participant’s credit worthiness and open a savings account with Del One Federal Credit Union. As many participants are “unbanked” this crucial step helps participants establish a relationship with a traditional financial service organization and establish a foundation in which to eventually pursue and receive business financing. Prior to providing this vulnerable population with access to micro-lending services, participants will engage in a week of financial training to learn about loans, saving, and credit building. Additionally, DCED will schedule participants for one-on-one financial coaching. During these individualized sessions, participants will have the opportunity to review their credit scores and develop a realistic budget. This intrinsic step will allow participants to accomplish the following: develop a greater understanding of their personal finances and business goals and self-correct credit issues to establish greater credit worthiness.

DCED will focus on three major opportunities for program participants to receive needed business funding as outlined below:

Traditional micro-lending: After the financial training, DCED will invite micro-lending agencies, including First State Community Loan Fund, along with representatives from the Delaware Economic Development Office and Small Business Development Center, to present an overview of their services. Additionally, participants will prepare a “sample” business loan document and participate in a “mock” financial pitch. This effort will provide participants with first-hand knowledge as to the requirements needed to obtain business funding, clarify the business loan process, and receive constructive feedback from experts.

Crowdfunding: Businesses are increasingly turning to crowdfunding as a method of fundraising. During this one-day workshop, the cohort will learn how to establish a successful crowdfunding campaign and discuss the best practices of successful campaigns, using the “*Crowdfunding Guide*.” At the conclusion of this workshop, students will be charged with setting-up campaigns (ranging from \$500 to 1,000) for their businesses.

Shark Tank: The cohort of entrepreneurs will take the stage to pitch their business idea to a panel of business experts and an audience of other entrepreneurs, small business owners, potential investors, students, and business and community leaders. Participants will have three minutes to pitch their idea followed by five minutes of questions and answers from the panel of judges. The top three winners, will be awarded \$3,500 for first place, \$2,500 for second place, and \$2,000 for third place. The live audience will vote to select the winner of the \$750 People’s Choice Award. All winners will gain access and referrals for additional free business consulting. The competition will be judged by a panel of business development and startup experts representing Delaware’s entrepreneurial ecosystem.



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ASPIRE Grant
Attn: Lori Gillen
Deputy Associate Administrator
Office of Entrepreneurial Development, U.S. Small Business Administration
409 Third Street, SW
Washington, DC 20416

February 8, 2017

Dear Ms. Gillen:

I am writing this letter to support the Delaware Center for Enterprise Development as a nominee for the ASPIRE Challenge. I believe this project will result in some remarkable changes in previously incarcerated individuals and will help reduce recidivism.

As a member of Delaware's IADAPT Re-entry team I regularly interact with individuals that are within 6 months of their release and many of them express their concerns about future employment opportunities. Those employment opportunities or the lack of opportunities impacts their chance of recidivism and as we know, a criminal record is a major hurdle for a bright future. Hence, programs such as the ASPIRE Challenge create unique and innovative opportunities for organizations to effectively address this problem.

I offer my support to this project as a representative of the Delaware Department of Correction. Please call me at 302-857-5242 if you require additional information.

Sincerely,

A handwritten signature in blue ink, appearing to read "Alan Grinstead".

Alan Grinstead
Bureau Chief of Community Corrections



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ASPIRE Grant
Attn: Lori Gillen
Deputy Associate Administrator
Office of Entrepreneurial Development, U.S. Small Business Administration
409 Third Street, SW
Washington, DC 20416

February 7, 2016

Dear Ms. Gillen:

I am writing this letter to support the Delaware Center for Enterprise Development as a nominee for the ASPIRE Challenge. I believe this project will provide incredible opportunities for previously incarcerated individuals and will help reduce recidivism.

According to a 2013 National Institute of Corrections report, the incarceration rate in Delaware was 12 percent higher than the national average of incarcerated (in prison) adults per 100,000 people. The Delaware Center for Justice operates two reentry programs within the state, and we know that a criminal record is a major hurdle for a bright future. We are always looking for new and unique career building opportunities for our clients to pursue. Programs such as the ASPIRE Challenge create innovative opportunities for organizations to effectively address this problem.

I offer my support to this project as a representative of the Delaware Center for Justice. Please call me at 302-658-7174 ext 25 if you require additional information.

A handwritten signature in black ink, appearing to read "Kirstin Cornnell".

Sincerely,
Kirstin Cornnell
Director of Operations
Delaware Center for Justice