

## ***Amos House - Page 1: Contestant Capacity***

### **1. Organizational Background**

Amos House is a comprehensive Social Service agency, providing a continuum of services ranging from emergency assistance and crisis intervention, to long term housing, job training, and employment services. Based in Providence, Rhode Island, Amos House has over 40 years' experience delivering impactful programs to individuals and families who are experiencing poverty, homelessness, and unemployment. Amos House is particularly committed to reducing recidivism and helping people who battle with addiction. Amos House is a community working together to create sustainable, transformative change in the lives of individuals and families. Amos House serves approximately 15,000 individuals each year.

Amos House operates job training programs in both the culinary and carpentry/maintenance fields. These programs provide intensive classroom and practicum training to low skilled or unskilled adults, preparing them for job opportunities in the New England workforce. Job training is packaged with a wide range of other wrap-around services, including housing, financial education, literacy, addiction counseling, individualized case management, and more. Approximately 90% of those served have a criminal record, and all Amos House programs are well-versed in helping individuals overcome challenges that are specific to the formerly incarcerated. Within the scope of Amos House's Financial Opportunity Center (FOC) and employment services, a key focus is on placing individuals in steady jobs with growth opportunity. The goal for all those who enter Amos House's job training and employment programs is financial stability through work experience and for many that is established via an entrepreneurial path. Some clients enter job focused programs with a goal of starting their own business, and for these students, services are tailored to help them accomplish such goals. Amos House provides services to individuals who demonstrate need, with no restriction on residency or geographic location. Located in Providence, RI, most guests are from the Rhode Island area, but many are from other states. Clients are diverse in age, ethnicity, race, and gender.

### **2. Background of Management Team**

Across all departments, over half of Amos House employees are former participants of our programs (most of whom were formerly incarcerated). Occupying positions in Maintenance, Social Services, and Food Service, these employees are the best possible role models for those who enter our programs. Amos House's Management Team is diverse and involved, meeting as a group bi-weekly to discuss opportunities and challenges across all departments. For this grant, the key contact person is: Jennifer Kodis, Coordinator of Employment Services, 401-272-0220, ext 207, [jkodis@amoshouse.com](mailto:jkodis@amoshouse.com).

For the purposes of this project, the following staff will play key roles:

*Jennifer Kodis, Coordinator Employment Services:* Jennifer has been managing employment services for Amos House since 2008. She oversees the FOC, has extensive knowledge of the integrated service model, experience in data collection and analysis, and program management and development. Jennifer has a Bachelor's Degree and over ten years of experience in workforce development.

*Stephanie Pringle-Jones, Financial Coach:* Stephanie has worked as Amos House's Financial Coach since 2012. Stephanie brings over 25 years of experience working in financial services, including work on Wall Street, operations management, and client services. She has been directly responsible for helping hundreds of individuals increase their net income and net worth and reach personal financial goals related to saving, credit building, and debt resolution.

*Kali Otto-Gentry, Director of Amos Carpentry and Maintenance Program:* Kali has her Master's Degree in Social Work and has over four years of experience providing counseling, case management, and employment supports counseling as part of an integrated service delivery team.

*Michelle Pugh, Director of Culinary Programs:* Michelle Pugh holds a Master's degree in both Nutrition and Education and comes with over 10 years of experience in food service/management and culinary education. She also has many years of experience of working with an adult population of learners with barriers to employment and has successfully assisted many students in starting their own food service businesses.

## ***Amos House - Pages 2-3: Entrepreneurial Education Delivery Solution***

### **1. Participant Recruitment Plan**

Workforce Solutions, RI's State-supported employee training and job placement services, has a dedicated staff person working at the Adult Correctional Institution whose focus is to connect current inmates with job training and employment opportunities upon their release. Workforce Solutions has committed that this staff person will also focus on identifying persons with entrepreneurial interests and goals and will direct them to Amos House so that they may receive any necessary job training and partake in this program. Additionally, Amos House operates 3-4 classes each year of job training programs in both the Culinary and Carpentry/Maintenance fields. The number of students served annually within these two programs is 120-150. Within each class, students that express an entrepreneurial desire will have the opportunity to advance their learning through this program with specific focuses on identifying and developing business goals, business and financial plans, as well as additional education surrounding Human Resources, Legal, and Community/Government requirements. Amos House currently works primarily with the demographic of focus for this prize and foresees no issues in identifying individuals to whom we can help navigate this path.

### **2. Classroom Instruction**

Amos House will use its integrated training and Financial Opportunity Center (FOC) model as a foundation for the development and expansion of entrepreneurship education, mentoring, and lending opportunities. Amos House will work to deepen existing community partnerships to formalize a proven entrepreneurial curriculum and create direct pathways to micro-lending opportunities. Currently Amos House provides an introduction to entrepreneurship through a 2 part workshop embedded into its job training programs. Amos House's FOC works in collaboration with Rhode Island SCORE and Center for Women and Enterprise to facilitate this workshop. Amos House's existing financial literacy curriculum and intensive financial coaching services would continue to be a major component of its entrepreneurial program.

Amos House is in a unique position to be able to offer professional financial services, education, employment coaching, and wraparound support services that are relevant, sought after, and delivered in a setting that is familiar to the community. These factors have contributed to greater economic success because the integration of services allows returning citizens to work with a team of supportive experts at one location in their own community. Amos House's approach to financial literacy focuses on helping people develop a greater self-awareness of the attitudes and behaviors that shape their financial habits and their relationship with money. Students are provided with tools and technical knowledge to build financial competency, and are continually asked to question whether their habits support their short and long-term financial goals. Over the past 6 years, Amos House has demonstrated success working with an ex-offender population on personal finance and employment goals, helping individuals to access bank accounts, build credit, purchase vehicles, and pursue self-employment.

Amos House envisions an entrepreneurial program that will primarily serve graduates of its job training programs within the culinary and carpentry/maintenance fields. Amos House intentionally created these two paths to provide career opportunities for ex-offenders. Though Amos House graduates have had great success in connecting with jobs, we continue to seek opportunities for alumni to advance in their career development and their earning potential, especially those graduates who may feel limited by their criminal background. For many, the opportunity to access education, mentoring, and support in developing and implementing a business plan is a realistic goal that can lead to greater economic stability.

Cohorts of up to 10 participants would meet on a weekly basis for 8 weeks of classroom instruction, with 3 cohorts offered per year. Cohorts would be aligned with job training program graduation dates. Classroom instruction would be supplemented with bi-weekly financial coaching sessions within the first 8 weeks. The 8-week curriculum would include Steps for Starting a Business, Effective Leadership, Legal Considerations,

Marketing Strategies, Effective Hiring Practices, Financial Management, Networking Strategies, and Financing Strategies. Amos House would seek to strengthen existing partnerships with Center for Women and Enterprise and Rhode Island SCORE to deliver this curriculum.

Amos House has operated two micro-businesses, *More Than a Meal Catering* and *Amos House Builds* for the past 10 years. These businesses employ graduates generate income for our programs. We will incorporate lessons learned and best practices from our experience in operating these businesses and incorporate these lessons into our work with participants.

### **1. Mentoring**

Upon successful completion of the classroom component, participants would be assigned to a mentor who would work one-on-one to assist with writing a business plan and preparing to secure financing. Mentoring support would be combined with online resources available through Rhode Island SCORE and would include tutorials in the areas of start-up marketing, management, technology, finance and money, and running and growing a business. Mentoring, financial coaching, and online support would be available for at least a year after completing the classroom instruction.

Participants would have access to mentors who can support them in the business and financial aspects of entrepreneurship, but will also be connected to those who can support them in their chosen field to help them work towards the industry specific visions of their business. In addition to individual mentoring, there will be opportunities to attend networking events and speakers panels to provide additional professional development and guidance. Amos House currently works with volunteers through Rhode Island SCORE to provide mentoring, and would pursue a more formal relationship as a mentorship partner responsible for assisting participants with the completion of a business plan.

Additionally, Amos House has developed many strong industry partners through the internship component of its job training programs. These partners regularly contribute to the direction and curriculum of the training programs and also provide practical learning experiences and job opportunities for students. Managers, contractors, and business owners who currently serve as internship supervisors would take on an individual mentoring role as part of the entrepreneurial education track. Community mentors would work closely with Amos House's financial coach to ensure that personal finances and business goals are in alignment. The support of the financial coach will help to remove financial barriers, including developing credit, reducing debt, and overcoming obstacles to obtaining a driver's license and transportation. Amos House would strive to provide additional incentives to encourage personal savings and to assist with barriers related to obtaining a driver's license and transportation, as this is typically a vital step in starting a business.

### **2. Community Connections**

Amos House's model is one of a holistic approach to services, providing a wide range of support to all clients. These supports include re-entry services, financial literacy, social services, and other services that aid in the successful transition for those looking to reenter society after incarceration. Additionally, we have strong relationships with many other partner agencies to identify the best options for all who come to us. For needs that fall outside of the services we provide, we work closely with other focused agencies, including The Providence Center (mental health services), OpenDoors (additional re-entry services), and many others. Through its job training and internship model, Amos House has developed relationships with area employers in numerous businesses, ranging from small business owners to large scale institutions. We are constantly developing new relationships that may provide greater opportunities to our clients. In the coming year, we are strengthening a relationship with Hope & Main, Rhode Island's first culinary business incubator. With a focus on working with local entrepreneurs to jump-start early-stage food companies and food related businesses by providing low cost, low risk access to shared-use commercial kitchens and other industry-specific technical resources, this relationship will be directly beneficial to those we serve who are interested in starting a food service business.

## ***Amos House - Page 4: Access to Capital***

### **1. Access to micro-lending**

Amos House has several connections to micro-lending organizations, including Justine Peterson, Capital Good Fund, Center for Women and Enterprise, and the RI Black Business Association. Over the past year, Amos House has worked with Justine Peterson and Great Rivers Community Capital to create a successful credit building program through their Twin Accounts program, which includes access to secured loans and credit cards. Working with Justine Peterson provides opportunities for clients to establish credit, develop banking relationships, and access affordable financing. As a community reinvestment organization, Justine Peterson focuses on serving low to moderate income individuals and providing under-banked populations with greater access to mainstream lending products, despite imperfect credit. Partnering with Justine Peterson on small business loans will not only provide participants with access to capital, but will also offer additional financial counseling support.

For the purposes of this project, Amos House will be working closely with Capital Good Fund, a nonprofit, U.S. Treasury-certified Community Development Financial Institution that offers small-dollar personal loans and financial coaching to lower-income Rhode Islanders. Ranging from \$300 - \$20,000, borrowers use Good Fund's loans for vehicle repair, purchase or refinance; security deposits; immigration expenses; emergencies; and a host of other personal uses. For this proposal, the organization will be offering vehicle loans for Amos House program participants in need of a vehicle as part of their business. These loans range from \$8,000 - \$20,000, can finance a new or used vehicle, and have the following features:

- Five-year term
- APR of 7.6% to 16.66% (fixed)
- 115% max loan to value
- \$500 down payment
- No prepayment penalty
- Loan payments reported to all three credit bureaus, thereby building the borrower's credit
- No minimum FICO score requirement

Additionally, Amos House's Financial Coach has a successful history of working with students to overcome issues with banking institutions that might otherwise preclude them from traditional small business loans. This one on one approach to connecting financial institutions to the needs of our clients works extremely well and many are able to access sources of funding that would have been unavailable on their own.

### **2. Connection to capital and funding opportunities**

Amos House's model is one that provides advocacy, education, and one on one support from a highly trained and experienced staff to clients and students. This program's curriculum will include training on how to find, develop, and present to potential funders. Each client will have access to staff that can assist in ensuring that all proper documentation and processes have been fulfilled in advance of business pitches, thus increasing a client's chance of success. The mentoring relationship will focus on one-on-one guidance through the development, writing, and presentation of a business plan. Mentors will commit to at least one monthly meeting with participants for at least 12 months. When appropriate, mentors may also help in seek funding for a business project. We will bring in corporate partners who can offer valuable feedback on business pitches in the development stage, and will work to build a client's confidence prior to any funding outreach. Mock Business Pitch settings will offer our clients an opportunity to practice and perfect their pitch among a setting of supporters. Our Community Center will serve as a host location for local small business, merchant and lending group gatherings, giving our students and clients access to a wealth of opportunity in a setting that is familiar to the student. We are partners with our clients in working toward their goals and will see each process through; from conception to the resolution.