

Communities in Partnership (*CIP*, Contact: Camryn Smith, 910-978-8018, cip.oldeastdurham@gmail.com) cultivates grassroots leadership and builds community resilience through collective action and transformational organizing. We organize and develop local community members with a focus on long-term residents, especially low-income residents of color. The seed for this group began due to the inadequate response by city officials, organizations, and others following a shooting where two neighborhood children sustained minor injuries in October 2011. Instead of just talking about the problems, we had to actively work to create the safe, diverse, and vibrant community we wanted to live in. We also saw the need to provide a platform for residents (including justice involved individuals and their families) who felt their needs and concerns were not being heard.

Our community Old East Durham is an Urban City Center community on the east side of Downtown Durham, NC. We serve as the central community for several initiatives including the East Durham Children's Initiative and the Mayor's Poverty Reduction Initiative "TEN IN TEN". We are a majority people of color community with African Americans making up the majority with the Latin population a close second. There is relatively low homeownership rate (23% owner occupied) with rising housing prices (over 40% increase in the last 12 years) due to the influx of new homeowners seeking cheaper historic housing near the downtown area. Within the majority of the indigenous residents, the poverty rate is above 35%. Our average median household income is around \$20k (city is around \$45k) with about 46.5% having less than a high school diploma. A significant portion of our community is dependent on food assistance, Medicaid and have jobs that pay at/or slightly above minimum wages and/or do not offer benefits.

We are dedicated to equitable development, so we challenge policies that perpetuate inequality and systemic racism. In their place, we promote cooperative businesses and local entrepreneurship as models for change seeking to create business opportunities that are co-operative, anti-racist, anti-oppressive, equitable and allows our community members (including justice involved individuals and their families) access hopefully to build an economy which leverage access and jobs beginning at living wages and give stipends for healthcare. By leveraging the expertise and resources of those already operating in East Durham, we can bring about change with urgency and laser focus. We seek to be inclusive. We envision Old East Durham and the surrounding neighborhoods as vibrant places and spaces where all residents (including justice involved individuals and their families) have both an exceptional quality of life and the power to impact decisions affecting their lives.

As a justice involved entrepreneur, Baqir Mujahid will provided the necessary guidance and resource connections as our program director. Through entrepreneurial training and support, Baqir started businesses and has become a trainer and motivational speaker. Baqir is also connected to social services and employment resources that would be instrumental for the participants' success. Baqir will work closely with our primary partnering local business service providers who all have and/or had assisted justice involved individuals:

- Helius Foundation provides free coaching and mentoring services to entrepreneurs. Because community strength and stability matters, Helius concentrates its efforts on necessity-driven entrepreneurs (men and women who start a business because they have to supplement their income to support themselves and their families.) Helius also has a small microloan program.
- The Small Business and Technology Development Center (*SBTDC*) at North Carolina Central University provides management counseling and educational services to small and mid-sized businesses owners and entrepreneurs and tools to build and grow successful businesses; make better, more informed decisions; access sources of capital and financing; evaluate and improve financial performance; obtain quality business and market information; improve leadership skills and employee performance; and plan for a better future. Most services are free of charge, and all are confidential.
- The Small Business Center (*SBC*) at Durham Technical Community College supports the development of new businesses and the growth of existing businesses as a community-based provider that provides at little or no cost: training and technical assistance in starting a business; business skill seminars, workshops, and courses; confidential counseling to help develop a business plan or address business needs; resource and referral services; and a resource center with small business publications and literature.

Entrepreneurial Education Delivery Solution (pages 2-3)

Everyone who desires to participate in the program may not be ready and/or may not be a good fit. We want to encourage entrepreneurship and give access to the information and tools to assist in developing and/or growing a successful business. We along with our partnering service providers have been and are continuing to work with justice involved individuals. We plan to continue using the following methods with bigger marketing and exposure:

- Referrals from current and former clients and/or seminar attendees who know justice involved individuals
- Referrals from Community based organizations and government agencies who assist and/or provide services to justice involved individuals in the community
- Presentation of *Thinking of Starting A Business* and *How To Start A Business* to groups that have justice involved individuals as participants exclusively or partly from government (Workforce development) to nonprofits to substance abuse recovery programs to organization/group meetings.
- Advertisements on outlet channels used by justice involved individuals (popular radio shows and/or talk shows with interviews, flyers as supermarkets, organization's newsletters, etc.)

Potential participants will go through the intake process: (1) attend one of the monthly introduction to program provided traditional presentation with concurrent live webinar. Recorded replays will be available on demand. (2) meet with the intake counselor for initial session to gauge where participant is to develop an personal action plan with timeline and deliverables, and refer to necessary service providers to address the needs of the total person. Our goal is to minimize as many obstacles and distractions that could hinder their progress. These meeting will be ongoing so counselor "walks" with them through the process. (3) Assign and meet with business counselor for initial one-on-one business counseling session to develop business development action plan with timetable and deliverables. Business counseling is required ongoing requirement of the program. (See below.) (4) Complete action items as required with documentation and/or deliverables. (5) Upon completion of #4, complete request to be in next co-hort including referral sign off by business counselor after discussion with business counselor about the different available cohorts. There will be Spring and Fall cohorts which would allow potential participants ample time to complete prerequisites to be selected for desired cohort.

The action plans developed will assist the participants in getting connected to the available resources for meeting their needs. The counselors will walk with them throughout the plan execution and alter as needed. The intake counselor will assist with personal and social services, and the business counselors will assist with business resources that could be beneficial to the success of their business including but not limited to seminars, workshops, courses, business groups/organizations, networking events, conferences, etc.

Many aspiring entrepreneurs become disengaged from cookie cutter approaches to providing services. Our program seeks to meet each participant where he/she is and seek to help him/her get to where the/she needs to go without stigmatizing or ostracizing anyone. For this reason, the in classroom options will be of different types with a cohort for each offering per semester depending on the level of the participants:

- Business Modeling of Idea before Starting the Business Plan. Participants (aspiring, startup and existing entrepreneurs) develop and will test their idea through several iterations on paper prior to starting the business plan. (proposed course option: *Entrepreneurs In Action: From Idea to Implementation* with Venture Highway online platform offered by Durham Tech. 30 hours. Can be delivered in two parts)
- Developing the Business Plan: Students will learn about creating a good business plan by learning about and working on its different parts (proposed course option: *REAL Entrepreneurship®*, based on the Experiential Learning Cycle - learning by actively doing, allows students to research and plan so they can develop, own and operate a viable and potentially successful small business. 30 hours)
- Fast paced approach to developing business plan: Accelerated version of Developing the Business Plan for those participants who have opportunity to aggressively pursue business idea and have or can access the requirements to financing of business idea soon. Also, a good advanced course to follow up to the

Developing the Business Plan for those participants on the traditional pace. (proposed course option: NxLevel Training. 30 hours).

- Strategic and Management Intensive: more development of the business planning skills of the entrepreneur and business owner (proposed course options: NxLevel Training, SBTDC training courses, and LEAD training for leadership development)

Our expectation is that the first two courses will be offered in the first year with the others being added as the cohorts move up in the program. For each course to be robust, each course will typically have 12-15 (preferred minimum of 8) students to have engaging and stimulating discussions without being overbearing.

Students will be provided a syllabus at the beginning of each course which provides information about the class schedule along with the deliverables for each session. The instructor will provide constructive feedback on the work completed by the participants. Participants will not receive “grades” for their assignments as the goal is to encourage assist with the development of the deliverable while being honestly straightforward about the participant’s work. Participants will be encouraged to seek assistance from their business counselor. They must share all instructors’ feedback with their business counselor – to minimize anyone getting lost or discouraged.

Each of these courses will utilize online tools that are proven beneficial resources to small business owners and entrepreneurs and will be available to them even after they have completed this program. Those tools include but are not limited to BusinessUSA, HP Life Entrepreneurial Online Training, NC LIVE Business and Management Platform (available through NC public libraries), SBA online business resources and tools, SBTDC resources, SCORE business plan and financial template gallery, Udacity (especially How To Launch a Successful Business Course by Steve Blank), and Udemy (free courses). The Small Business Center (SBC) at Durham Technical Community College has a Resource Center that has business books, magazines, newspapers, and other literature filled with valuable information on various business topics, industries, and the local community. The Resource Center also has computers and printers for entrepreneurs needing a quiet spot to work on their businesses.

Each participant will be assigned a primary business counselor. All counseling sessions will be one-on-one and confidential. Other subject matter expert counselors may be brought in to assist the participant with specific areas. Current counseling sessions will be provided through Helius Foundation, Small Business Center (SBC) at Durham Technical Community College, and Small Business and Development Technology Center at NCCU. These service providers have and are working with persons who have been justice involved.

Access to Capital (page 4)

Durham, NC have a diverse list of lenders that are committed to lending to small business owners. The lending community understand that small business owners are the backbone of the economy. Durham have experienced a surged in growth of entrepreneurs that are seeking funding like microloans. The City of Durham Economic and Workforce Development Office promote entrepreneurship within the City of Durham. In addition, Downtown Durham Inc. and the Durham Chamber of Commerce fosters the establishment and growth of entrepreneurial landscape. The organization will partner with several financial institutions and CDFI that are SBA preferred lenders and have alternative funding sources of capital for business owners.

Finding a source of capital is a major challenge for start-up businesses and entrepreneurs. The small businesses and entrepreneurs we serve typically don't come to us with high profit margins or valuable collateral, and that's okay.

Self Help Credit Union's small business owners and nonprofits come in all shapes and sizes, often with unconventional business models. Examples of our borrowers include cooperatives, solar and biofuel providers, green businesses, churches and social service organizations. We're proud that 40% of our business lending has been to woman-owned enterprises. Self Help provided more than 4,400 loans totaling \$1.1 billion to businesses, nonprofits and community facilities providers, helping our borrowers maintain and create more than 42,000 jobs.

Over the past 25 years, from humble beginnings as the NCMSC, Carolina Small Business Development Fund has transitioned to become the leading provider of capital for small businesses in the state. With our recent name change from The Support Center to Carolina Small Business Development Fund, we have reinforced our commitment to help small businesses achieve their business dreams. We strive to build communities where passionate entrepreneurs can succeed and have expanded our reach into all areas of the state to expand access to capital and opportunity for all.

The organization have established alliances with local service provides and financial institutions as part of the entrepreneurial ecosystem. The organization will work with The Small Business Center at Durham Technical Community College to ensure the business plan or business canvas is completed. The organization will work with The Small Business & Technology Development Center to prepare the proper documentation, financial projections, business evaluations, and matchmaking events with local lenders and funders. The organization will partner with Helius Foundation to ensure the business owners and its employees are earning a livable wage.

The micro lenders in Durham are Self Help Credit Union, Carolina Small Business Development Fund, Square 1 Bank, Celtic Bank, Strategies for Small Business, and BB&T. There is a micro pilot program that is funded by Duke University for business owners seeking foundational micro funding. The large financial institutions also partner and invest in non-profit organizations to create alternative funding that will focus on distressed and underserved communities. One of the recent pilot programs is called Accelerate 60. This program objective is for an existing business to pitch to a lender by 60 days. Carolina Small Business Development Fund and the Durham Small Business Advisory Committee offer an accelerated program for small business owners seeking financing. This unique program greatly improves the probability of accessing capital. Participants will develop a comprehensive loan package, get a chance to practice pitching to lenders and then when they are ready, meet privately with a variety of lenders.