

## Contestant Capacity

Berks Connections/Pretrial Services

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Berks Connections/Pretrial Services (BCPS) is a nonprofit agency that has served individuals in the criminal justice system and their families since 1975. The mission of BCPS is to create a safer, more prosperous community by providing services, support and community-based outreach to adult offenders, at-risk youth and their families through successful community reintegration and pretrial-related assistance. BCPS provides services in Berks County, PA. Berks County and its county seat, Reading, have been particularly impacted by crime and the ongoing effects of recidivism. Berks County is an urban area of 411,442 persons (2010 United States Census), situated in southeastern Pennsylvania. According to the Census estimates, poverty in Berks County is concentrated in the City of Reading, where in 2010, 41.3% of the population was living below the poverty level, giving it a higher percentage of residents in poverty than any other U.S. city with 65,000 or more people. According to the Pennsylvania Department of Corrections (PA DOC), Berks County ranked third among all 67 counties in Pennsylvania for the number of parole releases in 2010. The PA DOC also reports that Berks is one of only six counties in the state to include any of the 14 zip codes (0.3% of all PA zip codes) that generate 27% of all prison releases. These zip codes have eight times the average per capita imprisonment rate compared to the state as a whole, two times the unemployment rate and a 12% higher three-year recidivism rate. Over the last decade, BCPS has emerged as the leader in the provision and development of reentry services in Berks County. BCPS is the founding member of the Berks County Justice System Employment Council, which provides comprehensive community based services to ensure successful reentry. BCPS directs the Council's activities and has successfully organized employer outreach activities and Career Fairs for returning citizens. One of the agency's Co-Executive Directors serves as the Chair of the Reentry Sub-Committee of Berks County's Criminal Justice Advisory Board and also serves on Berks County's Workforce Development Board. BCPS has provided reentry case management, workforce development, and financial literacy to residents of the Berks County Jail's Community Reentry Center on a pre- and post- release basis since 2010. This program has been successful at reducing the recidivism rate for participants. In January 2016, BCPS greatly expanded its client base through a contractual relationship with the PA DOC to provide a workforce development program for individuals leaving the state prison system and returning to Berks County. This program includes a robust financial literacy component that provides both group instruction and individual financial coaching. We believe that increasing access to financial education is important in achieving long-term financial stability for returning citizens. Our experience providing successful reentry programming to incarcerated individuals and returning citizens, our long standing relationships in the local business community and with our local corrections and parole authorities, and our current caseload of returning citizens makes BCPS well suited to expand our reentry program to include the delivery of entrepreneurship training. Staff involved in the execution of this proposed solution are Christine Guistwite who serves as the agency's Reentry Director and has been with BCPS for 20 years, Kerry Kerschner joined the BCPS management team in 2016 and has over 10 years of experience working in a management capacity for the PA DOC, with many of those years running a Community Corrections facility and programs and Jay Gibson who has been with BCPS for three years and currently serves as the Financial Program Coordinator. Mr. Gibson's professional background includes over thirty years of experience with various for profit and non-profit entities. Prior to Mr. Gibson's current position, he was an International Credit and Operations Officer with Chemical Bank (now J.P. Morgan Chase) in New York City after completing the bank's Credit Training and Operations Training programs. Mr. Gibson's job responsibilities included the credit and risk assessment of financial institutions, corporations, and other businesses both domestic and international, managing a total portfolio in excess of \$1 Billion. In addition, Mr. Gibson is an entrepreneur himself having started a successful financial coaching business. If BCPS is chosen, Mr. Gibson will run the entrepreneurship training initiative.

## **Entrepreneurial Education Delivery Solution**

BCPS has a large pool of returning citizens from whom to choose for participation in an entrepreneurship training initiative. In 2016, our first year operating the workforce development program for the PA DOC, over 400 returning citizens were referred for workforce development services. Our average program population is 235 participants. The majority of returning citizens referred to our programming are non-violent and would be potential candidates for the entrepreneurship initiative. Upon receiving a referral, individuals are interviewed and their needs assessed. This provides a perfect opportunity to have a preliminary discussion about the entrepreneurship training initiative to assess level of interest. Each participant also attends a mandatory series of financial literacy workshops. This is another opportunity to provide more detailed information about the initiative. Individuals who express interest can be further screened as to their appropriateness for inclusion in the initiative. Case managers provide ongoing support throughout the length of the program, which can be up to one year. Individuals who take part in the entrepreneurship initiative would continue to be case managed even if their one year time frame for our other programming is expired.

The majority of individuals referred to our workforce development program are residents of a PA DOC operated Community Corrections Center (CCC). Most of our services to this population are provided on site. Having participants that reside in this facility provides a high level of efficiency for this type of program. Residents are allowed out in the community for a specified number of hours each day for job searching and related tasks, but must return to the CCC each evening. With the assistance of CCC administrators, our workshop schedules are designed to ensure that residents are able to attend. The addition of two cohorts of an entrepreneurship workshop into our programming at the CCC can be accomplished very easily. Also, BCPS has a Computer Based Learning Center available to program participants. This Center will be available to individuals in the entrepreneurship initiative to access online resources that will supplement their classroom learning.

Exposure to entrepreneurship will be through six weeks of classroom instruction by program staff in addition to presentations by local entrepreneurs, who will also be solicited to serve in the capacity of mentors for program participants. Establishing mentorship with successful local entrepreneurs will create role models for program participants. Classroom instruction for twelve participants per cohort in conjunction with ongoing one-on-one coaching sessions for participants will build a knowledge base and skill set in areas pertinent to entrepreneurship. The curriculum will include topics as raising capital, basics of financial management, marketing a product or service, human resource management, and business ethics. The curriculum will be designed to maximize entrepreneurial success. Although the topics are distinct, they are interdependent and form the basis of entrepreneurship. The topic of raising capital will address how to access funding and the options available to the entrepreneur. The basics of financial management includes accounting basics, bookkeeping, budgeting, analyzing and interpreting financial statements, and managing credit. Marketing a product or service will teach participants how to identify their target customer and how to develop a strategy to best position their product or service in the market. Human resource management will introduce employee recruitment and hiring practices along with managing people. Business ethics will emphasize the importance of maintaining ethical standards and sound business practices. While a working knowledge and understanding of the aforementioned areas are important to be a successful entrepreneur, participants will explore individually their business ideas and assess their entrepreneurial readiness, leadership skills, and probability of business success. At the conclusion of the classroom sessions, participants will receive certificates and develop their business plans to present informally to a review board consisting of program staff and local entrepreneurs.

Mentoring will be provided by both the BCPS Financial Program Coordinator and local entrepreneurs. Our long time community outreach efforts, especially in regard to employment development, has allowed BCPS to be very successful in the recruitment of individuals in the community willing to provide support to our initiatives. BCPS has provided a volunteer mentoring program for residents of the Berks County Jail since 1975 and also utilizes volunteers to enhance our workforce development programming. Currently many business owners and employers go beyond just hiring our program participants and also take part in our programming and special events like Career Fairs by serving as mock interviewers and providing employment retention support. A solid foundation to create a mentoring program, utilizing local entrepreneurs specific to this initiative, is in place.

All participants in the initiative will be case managed by BCPS staff and will receive life skills education, workforce development, housing assistance and financial literacy. Since these individuals are initially referred to BCPS programming to assist them with obtaining employment, which is a requirement of living in the CCC and necessary for a successful reentry, we will continue to work with them in this regard to ensure that they can sustain themselves as they prepare to leave the CCC. The schedule for the entrepreneurship initiative activities will be scheduled around their employment search and eventual employment. The fact that BCPS is providing all of these services makes this type of coordination and continuum of care seamless. Their needs will be continually assessed and referrals to appropriate agencies will occur if the need is one that BCPS cannot meet. Additionally as the founding member of the Community Resource Network (CRN) BCPS maintains a thorough referral system for returning citizens. The CRN is a coalition made up of criminal justice and corrections professionals, social service providers, faith based organizations, employers, business owners, and community volunteers. The CRN meets regularly and works to ensure that needs of returning citizens in Berks County are identified and met.

## **Access to Capital**

Program participants will be given exposure to sources of capital and funding through banks which specialize in micro-lending, venture capital entities, and through a non-traditional source called crowdfunding.

Participants will present their business plans along with products or services through formal presentations directly to financial institutions and at entrepreneurial fairs or events locally. In preparation to present their business plans and concepts to potential funders, participants will make informal presentations to an entrepreneurial review board consisting of local and regional entrepreneurs and representatives from lending institutions to review, critique and strengthen their business plans and presentations.

Local and regional financial institutions will be solicited by BCPS to make micro-loans to the program startups. The program will assist participants with developing their business plans, respective document preparation, and presentation to potential funders. The program will collaborate with the Community First Fund located in Reading, who is active in local micro-lending. The Community First Fund will partner with the program regarding curriculum instruction, business plan development, and technical assistance. The program will also work in partnership with the Jump Start Incubator, a small business incubator affiliated with the Berks County Community Foundation. A partnership will be pursued with the Small Business Development Center at Kutztown University. Both small business support entities will be used for technical assistance and mentorship. The Community First Fund, Jump Start Incubator, and the Small Business Development Center all have a presence in the community; however they have never made any effort to work with returning citizens. There is currently no effort in Berks County to reach our target population. This entrepreneurship initiative would fill that void.

The Community First Fund and Jump Start Incubator have indicated that they would assist with a matchmaking event. Their involvement along with the current relationships BCPS has with business leaders and philanthropists in the community will allow for successful matchmaking events for program participants.

Crowdfunding is a relatively new approach to raise capital for business ventures. Crowdfunding is an internet based method to raise funding from a large number of individuals through various websites such as Kickstarter.com and Indiegogo.com. Crowdfunding has been successful in enabling many entrepreneurs to raise startup capital for their business ventures.