



CAMINO NEW BEGINNINGS PROGRAM

Organizational Background

Camino Community Center (Camino) is a comprehensive human services and empowerment organization and an INTEGRATED MODEL of Wellness, Hope and Economic Opportunity that provides a CONTINUUM from health to sustainable workplace and life skills. The organization is operated under the Camino Community Development Corporation (CCDC) which is a 501 (C) 3 entity. Our center is located at 133 Stetson Dr. Charlotte, NC, an area undergoing commercial economic development changes with the building of a light rail system. However, these changes could have the impact of neglecting the historic African-American and Latino neighborhoods located just blocks away whose residents can benefit from these positive economic improvements. Formerly incarcerated persons living in these neighborhoods are often hit with the realization of not finding jobs within this growth and returning to neighborhoods experiencing economic decline. According to The City of Charlotte Quality of Life Study in 2010, while neighborhoods like these represent only 33% of the population, they receive 70% of the former inmates. This is further compounded by a 2014 social mobility study which revealed that children in poverty in Charlotte have the worst odds of upward mobility from a family income in the bottom fifth to one in the top fifth. The increasing likelihood of recidivism due to the lack of resources is one of the reasons that Camino opened its doors 14 years ago in this neighborhood.

Our mission, “To equip people to live healthy, hopeful and productive lives,” enables us to provide an integrated service delivery model that focuses on promoting health and wellness, fostering hope and facilitating economic opportunity primarily for the growing immigrant and low-income families in the Charlotte/Mecklenburg region. The programs we provide serve over 20,000 residents each year with Physical and Mental Health Services, a Food Pantry, Way of Hope providing homeless support services to individuals in crisis and an **Economic Opportunity Center Pathway to create upward mobility by empowering our community through financial literacy programs, workforce training, a Thrift Store and the creation of small businesses.** These programs are part of the ecosystem that will provide the needed support and outreach services to the entrepreneurs participating in this pilot.

Background of Management Team

Executive Director Wendy Pascual leads Camino and the Camino Community Development Corporation and is responsible for developing and managing the programs offered by the organization. For the past 12 years, her vision has enabled Camino to mobilize a 800+ volunteer force whose 7,000 hours deliver the comprehensive services that make a difference in the lives of children, individuals families and entrepreneurs. She recently formed partnerships with the Mecklenburg County Sheriff’s Office and the University of North Carolina at Charlotte to deliver programs that serve formerly incarcerated young adults and provide mental health services to Charlotte’s Latino community. She can be reached at wendy@caminocommunitycenter.org and 704-596-5606.

Robert Price will serve as the Coordinator for this program. An entrepreneur, he and his family have dedicated themselves to work as mentors for troubled youth. Mr. Price is a former felon, a non-violent criminal who understands the difficulties in reintegrating into society. Over the past 12 years, he has worked in several occupations from construction to sales and eight years ago he and his wife started a successful non-profit organization working to reduce poverty in Latin-America. Mr. Price has a Bachelor of Science degree in counseling, is a motivational speaker, speaks both English and Spanish, and manages a landscaping and remodeling business part-time.

Entrepreneurial Education Delivery Solution

A. Participant Recruitment Plan

In September 2016, the police shooting of Keith Lamont Scott in nearby College Downs, revealed to the world that Charlotte faces immense disparities because of institutional and economic disadvantages that afflict minority communities. Ms. Pascual represents Camino on the advisory board of the Mecklenburg County Sheriff's Department which regularly reviews information on the Juvenile Justice and Inmate Programs. This relationship serves as the basis of our recruitment strategy. The Jail North Facility is located less than 10 miles from Camino and serves young adult offenders (capacity 617) with a vocational training center with horticultural and carpentry training supplemented by high school and GED services, health education and life skills training. A 2011 study conducted on recidivism in Mecklenburg County revealed that: a) 94% were predominantly male; b) 60% had a history of substance abuse; c) 59% were chronically unemployed and d) nearly half were incarcerated on a probation violation. 35% were re-arrested within one year of their release. This last statistic indicates that our proposed program can have an impact helping to reverse a key area of recidivism by helping create successful entrepreneurs who can earn money for themselves so they don't re-enter the criminal justice system.

Our goal is to expand the current relationship with the Sheriff's Office to include a feeder program list of former inmates from the two jail facilities which house young adult and adult offenders.

- Objective One: Identify a list of 100-200 former inmates, aged 17 – 35, men and women.
 - Former inmates with less than six months released.
 - Individuals with or without probation oversight.
 - Minor prior offenses (i.e., property, minor drug, white collar, misdemeanors, traffic, etc.).
- Objective Two: Conduct outreach to identify 50 individuals to participate in two program cohorts.
- Objective Three: Maintain a regular attendance of 50%, or 25, individuals throughout both programs.

Program success includes a) 50 students trained; b) 10-15% businesses funded; c) 50% participation in online resources. We have opportunity to include former juvenile offenders – aged 17-20 – who participate in programs with Communities in Schools (CIS). The local high serving students in our service area, Vance High School, participates in CIS, offering a chance to work directly with these students to offer entrepreneurship as a career, offsetting the lack of job opportunity that can occur with companies unwilling to hire anyone with a prison record.

B. Classroom Instruction

Our classroom instruction will be facilitated and coordinated by Mr. Price. The goal is to provide in-person and online resources to develop an ongoing training framework for the program.

- Objective One: We will hold bi-weekly, in-person training sessions, one cohort every six months (two cohorts in total) with students that cover the following topics:
 - Identifying your business passion
 - Forming your business and developing your business strategy
 - Targeting your customer and marketing your product/service
 - Understanding Human Resources and utilizing vendors
 - Basic business accounting
 - Understanding cash flow management and developing financial statements
 - Developing your elevator pitch and finalizing your business plan

- Objective Two: We will provide self-directed online training resources (e.g., SBA Business Start Toolkit) for students to utilize for class preparation and business plan development.
- Objective Three: Our program includes ESL classes and support as part of the curriculum for non-native English speakers. This is critical in expanding entrepreneurial opportunities to all in the local area.
- Objective Four: Our in-house mental health services program will be an instrumental program component to help these new entrepreneurs. The 2011 recidivism study mentioned earlier identified substance abuse issues which can also be linked to mental health concerns that participants are working to resolve.
- Objective Five: We will offer a Readiness Platform for student participants that helps them identify their entrepreneurial interests. This ongoing series, Guide to Entrepreneurial Interests, identifies opportunities in new industries that can provide future growth opportunities. With the support of the Latin American Economic Development Corporation (LAEDC) we will incorporate their “Prosperity Builder” program to help participants identify their motivations, understand their strengths, build financial literacy skills (credit, personal budgets) and build basic small business set up and lifecycle skills.

Additionally, our partnership with the LAEDC will offer the Business Builder Program which provides ACCESS to Contacts, Contracts, Mentors, Resources, and Opportunities. The program also enables us to conduct business skills assessments that can assist students in defining their entrepreneurial pursuits as well as track progress and measure results.

C. Mentoring

The mentoring component highlights a key strength of our program. Camino has built relationships with the Charlotte Chamber of Commerce, the Latin American Chamber of Commerce, and the Charlotte Mecklenburg Black Chamber of Commerce, and businesses that serve as mentors and experts to our existing programs. Our goal is to show our students what it means to own and operate a business through dialogue and shadowing to expose them to the triumphs and challenges of starting and owning their own businesses. Partnerships with organizations like Charlotte Rescue Mission can help students with addiction challenges; another partner, Community Link, provides financial education services to help provide a firm financial footing with tools for stability in business, savings and housing education.

D. Community Connections

Camino has many community partners that assist in expanding and strengthening our programs. These community connections will be essential to the delivery of our entrepreneur program and helping students deal with ancillary needs that are important to their success.

- UNC Charlotte – Belk School of Business – provides professors and resources for businesses.
- UNC Charlotte Small Business Procurement Center – provides procurement services for growth.
- UNC Charlotte Departments of Counseling and Health Psychology – provides mental health services.
- Women Business Center – providing business tools and resources to new businesses.
- Pro Bono Legal and Accounting Assistance – local legal and accounting firms providing pro-bono business counseling services.
- Bethesda Health Center – free clinic services for physical and mental health needs.
- National Federation of Credit Counselors – provides credit counseling services to address background reporting in employment and credit under the Fair Credit Reporting Act.
- Metrolina Contractors Association – works with small businesses in the construction trades.
- Latin America Coalition – helping integrate newcomers into communities to drive a cohesive society.

There are many immigrant communities in this area of Charlotte with highly-skilled employees and business owners. They are essential resources for supply chain opportunities, job and business references that can help to build a bridge and pipeline for new entrepreneurs, particularly those with business plans that may require additional investment to grow in size and scale.

We see the difference every day that our services make in the lives of residents. Our network uniquely positions us to do what we do best: offer wellness, hope and opportunity through an inclusive, integrated service model. The need to improve the economic opportunity of vulnerable citizens is paramount to our work. Our ASPIRE solution connects our existing program platform to a target population that not only will benefit from an entrepreneurial education but will receive the kinds of services essential to becoming productive and successful in their daily lives.

Access to Capital

A. Access to Micro-Lending

Camino has developed an Economic Opportunity Center Pathway for the creation of small businesses. Our network enables us to create matchmaking events, meet with capital providers and expand our ecosystem to effectively serve these new entrepreneurs.

We work with First Legacy Community Credit Union which provides numerous banking services including business loans. This banking relationship provides students with the capability of establishing a bank account, offers financial education workshops and serves to provide small business loans as a credit union member.

Another partner, Self-Help Credit Union, specializes in serving low- and moderate-income individuals and its early lending history focused on loans to small businesses. A champion for responsible lending in the region, Self-Help is an expert in micro-lending with over \$800 million in loans to entrepreneurs since its inception.

Camino will also work with Accion East (Accion USA), an SBA Intermediary Micro-lender, to provide small business loans to our start-up businesses. We can leverage their online resources and application process to help these new businesses obtain the capital they need to start their firms.

B. Connection to Capital and Funding Sources

Our organization will work with our local businesses and current sponsors to provide pitch competitions and other capital funding as a source of capital for these new businesses.

- Pitch Competitions – these funding vehicles have helped many start-up businesses receive initial working capital for inventory, marketing and product development. Since most businesses begin with cash from family and friends, this target segment is at a disadvantage from the start. We will create to events at the end of each cohort as well as identify online sources as well.
- Metrolina Capital Advisors, LLC – our relationship with this firm through the UNC Charlotte Belk School of Business enables us to identify additional sources of capital, debt and equity, essential to funding these businesses.
- Additional grant funding – we are seeking additional capital from our large corporate and banking partners to provide seed money for funding. The fund can be managed by the Foundation for the Carolinas, a professional grant management organization, to develop criteria and funding processes.
- Matchmaking Opportunities – we work with associations like Metrolina Contractors Association to connect businesses to subcontracting opportunities as an added revenue source for the cohorts.