

### **ORGANIZATIONAL BACKGROUND:**

Innovative Solutions Technology has provided IT services and business solutions to the government since 2008. It was founded in 2007 by Jamila Jones-Fleet a certified Service Disabled Veteran, 8a, EDWOSB. Our core skills are leveraging technology in the areas of Storage, Cloud and Networking to provide solutions to a variety of use cases. By providing on-going access our innovative cloud platform, learning management system and ecosystem of services entrepreneurs in our rural area will have access to cutting edge solutions, innovative entrepreneurial training and sustaining support utilizing our collaborative platform for the first 2 years in operation.

**MANAGEMENT TEAM: JAMILA JONES-FLEET CEO** will manage the program and leverage community connections. CEO of Innovative Solutions, she has learned entrepreneurship and contracting first hand. She currently serves on the Jefferson County NAACP Economic Development Committee, United Way Community Impact Board and has previously worked collaboratively with the SBDC to produce the Eastern Panhandle Minority Directory to enhance teaming, procurement and economic opportunities. Most recently she coordinated an informational workshop for minority small businesses with the WV DBE Supportive Services to educate Martinsburg businesses on how to get prepare for certification.

**RICHARD WALTON, MBA** will be one of two instructors for our cohort sessions. He has been a Professor of Entrepreneurship at Frostburg University and American Public University. Professor Walton has taught the Lean Start Up method as Professor of Entrepreneurship at American Public University in Charles Town, WV and has over 30 years experience as an instructor. He has successfully adapted a curriculum based on Business Model Generation book, which was used at American Public University. This would complement our target audience with visual, consumable information that quickly helps generate clarity of thought and develop a comprehensive business plan. The original course would of course be adjusted to accommodate the needs of this population.

**JOHN LINK, MBA** will be the second instructor of our cohort sessions Mr. Link provides Management expertise in Organizational Development, Business Strategy and Training Design, Delivery and Action Learning. Mr. Link has also worked with DC Bureau of Rehabilitation providing offender transition services for DC Department of Corrections. His insights into working with this community will be incorporated as we collaboratively customize the Lean Start Up curriculum for returning citizens. Mr. Link already has experience teaching in person and online. He will also maintain the online forum. Both instructors will document pre-assessments and post to highlight performance and success metrics to be developed by SBA post-award.

### **NEEDS ASSESSMENT: MARTINSBURG, WEST VIRGINIA**

Martinsburg grapples with rampant drug trafficking via the Highway 81 corridor, opioid crisis, economic devastation from the loss of the coal in Appalachia and a host of other issues common to rural areas. Affordable housing, domestic violence and a population where close to 50% are statistically considered economically disadvantaged are all factors working against some living here. West Virginia's incarceration trends are similar to national trends. As recently as 2014 the Prison Policy Initiative found that West Virginia was considered the prison capital with "more federal prison cells per capita than any other state." WV Department of Corrections expenditures for the incarcerated population slightly exceeded \$195 Million dollars in FY 2015, which is greater than the amount spent on K12 education investments. The difference between prison spending growth and school spending growth is the third largest in the country. Clearly, innovative strategies are required for the state to reverse a dire budget situation, reduce recidivism and spur new economic realities such as increasing entrepreneurship to create jobs. A recent report showed that the start up boom experienced in a handful of large cities did not occur in rural areas, leaving many disenchanted with the thought of having to move to expensive cities. While our state small business infrastructure includes many foundational elements to assist in starting and developing a business, it leaves a glaring gap in providing access to capital for entrepreneurship in general, especially for returning citizens in the Martinsburg area in the fact that the three counties in the Eastern Panhandle are not serviced by any SBA Microloan Intermediary currently. This is a golden opportunity upon which we will capitalize, as the Eastern Panhandle is the growth engine for the state and it is located in very close proximity to other several other large metropolitan centers, such as Washington, DC. Though our area is rural these surrounding areas could provide customer rich areas for new entrepreneurs.

## **ENTREPRENEURIAL EDUCATION DELIVERY SOLUTION:**

**Recruitment Plan: Veterans Administration Incarcerated Veterans Program at VAMC Martinsburg** will be ground zero for recruitment. Martinsburg VAMC is unique in that the VA Hospital services not only Martinsburg, but several statistical metropolitan areas to include surrounding areas of Maryland, Virginia and Pennsylvania. Due to the nature of some of the extended residency programs at this VAMC some out of town participants become familiar with the area and would prefer to utilize service-connected benefits to reside in the Martinsburg area because of the relatively lower cost of living. However, the area has limited affordable housing available and job opportunities. Innovative has established relationships with the Vocational Rehabilitation Specialists in the Supported Employment Program at the VA Hospital. VA suggested we conduct the training sessions on the hospital campus to best leverage their domiciliary programs. We look forward to partnering with them to establish this program.

Our recruiting focus will be multipronged to ensure we can fill classes with the best potential candidates. Our second focus will be with other community partnerships, specifically the **WV Parole and Probation Board** and the **Workforce Development Board**. Parole and Probation have agreed to post information about the program in their office, though they cannot directly refer clients. To further strengthen this relationship, we will conduct a staff presentation so they will be knowledgeable to speak on the program to parolees. The Workforce Development Board (WDB) is funded through the Workforce Innovation Opportunity Act. They have agreed to support our program as a recruitment partner as well as to provide training as part of the in person training sessions. WDB knows which of their clients are not overcoming barriers to employment due to incarceration. They provide training on financial literacy and resume writing skills. WDB can also provide some tuition assistance for students to attend Blue Ridge Community College if they need additional educational in high demand skill sets. These skillsets are also useful in establishing a technical foundation if it is in their supported . All of our chosen outreach centers have counselors and/or case managers with intimate knowledge on which of their clients would make good potential candidates for our program. Their recommendation will be heavily weighted in our decision making process.

Eligibility to participate in the entrepreneur program will be determined first conducting background check to verify participant is eligible according to Expanded Microloan Eligibility rules. Following that shortlisting, we will score risk and need factors utilizing the LS/CMI assessment and correlate these scores to best ascertain potentially successful applicants in regards to the rigor of the program. In addition to this assessment, participants will take an assessment to gage computer readiness and basic education levels. Free computer training will be recommended as a prerequisite through Berkeley County Adult Educational Services.

### **Classroom Instruction: Innovative Entrepreneurship Training**

The entrepreneurship training provided by experienced instructors will help participants to think like entrepreneurs, operate like entrepreneurs and prepare to prove they are good prospects for capital and investment. Training will meet at the VA Hospital Martinsburg, Heroes Opportunity for Progress and Enrichment (HOPE) Center for no less than 8 sessions (no more than 12) on a weekly basis. The program's design is rooted in the nationally acclaimed Lean Start Up method and will utilize the Business Model Generation curriculum as its foundation. Team Innovative consists of two instructors who bring academic experience customizing curriculums, being entrepreneurs as well real world experience working with the formerly incarcerated community. Our class assignments, resource videos and documents will also be housed on our online learning management system. Student will also maintain a video journal on our online platform to be used later for marketing purposes in pursuit of our crowd funded financing efforts.

### **Curriculum Phase One: Self Evaluation (Four Cohort Based Sessions: 1-4)**

It is as important that we get an understanding of who our students are as it is that the students get that same understanding of themselves. Key to this session is our work with the Business You Method Kit. The essence of this kit uses group work and resource cards to glean knowledge and patterns of self. While we don't assume this will be easy or successful with all participants, our innovative approach endeavors to attain clarity as quickly as possible. Sessions held in weeks 1-4 will create a baseline by utilizing analytical assessments such as Myers Briggs to ascertain personality types and the LS/CMI to assess risk factors associated with the formerly

incarcerated population. This information will help the instructors provide critical feedback and guidance during the self-evaluation and business model development phases of the training. This analysis will also determine what level of additional services and support may be needed after core training to ensure the best possible outcomes. During this phase, we will also employ the use of Business Model You Canvas curriculum and the Self Development Method Kit to work as a group interactively to discern on their personal skills and personal visions.

### **Curriculum Phase One: Business Model Generation (Four Cohort Based Sessions: 4-8)**

The second portion of the training involves taking information of self and porting that to a physical Business Model Canvas. Online fill in forms will also be made available on our learning support system so that participants may play around with information and make changes as they are introduced to business concepts in class. The ultimate deliverable will be presenting their business plan at the last class. Our proposed class curriculum schedule is presented below. It show a comprehensive overview of information needed to understand why various components of business planning are instrumental to becoming an entrepreneur.

### **Innovative Entrepreneurship Training**

| Session    | Topic  | Resources   | Discussions  | Activities/ Assignments  |
|------------|--|---|--|--|
| Session 5: | Intro to Business Model Canvas book– <b>The Value Proposition &amp; Customer Segment</b> | BMC book, articles, videos pertaining to Value Proposition Design and Utilization. Minimum Viable Product             | The importance of Value Proposition and customer segmentation                                    | <b>Formulate your Business Idea, Design your Value Proposition</b> |
| Session 6: | Business Model Canvas – <b>Building the Organization</b>                                 | Articles, videos pertaining to activities, Partners and Lean Startup (build-measure-learn)                            | How to build a dynamic entrepreneurial organizational structure using the Business Model Canvas. | <b>Design your Organization</b>                                    |
| Session 7: | Business Model Canvas – <b>Marketing and Customer Care</b>                               | Business Model Canvas book,articles, videos pertaining to activities, Partners and Lean Startup (build-measure-learn) | How to build a dynamic marketing organization using BMC target areas                             | <b>Design your Marketing Plan</b>                                  |
| Session 8: | Business Model Canvas – <b>Capital and Operating Costs, and Revenue Streams</b>          | Articles and videos pertaining to startup capital and operating costs.  | How to build a profitable business while simultaneously controlling costs                        | <b>Design your Financial Plan</b>                                  |

### **MENTORING:**

The Small Business Development Center (**SBDC**) offices in Berkeley County and Jefferson County WV to provide a service already provided for by the State. We have also discussed and agreed to have the SBDC conduct a special Doing Business in WV training session for our group. The SBDC coaches specialize in developing marketing plans, documentation preparation for financing, credit repair advice and business plan development. In addition, Innovative will provide 1 year free access to the Learning Management System and the virtual dossiers with all compiled documentation hosted. Our local PTAC is RCAC. For graduates that are identified to have a contracting option, a 1-year RCAC membership will be provided for mentorship and development.

### **COMMUNITY CONNECTIONS:**

Innovative will create opportunities to connect with the local business community by using a quarterly meeting of the **Eastern Panhandle Entrepreneur Forum** to provide exposure and pitch practice to our participants by allowing the to showcase their business. This will provide valuable face time and actionable learning experiences to iteratively test how the market will receive their product of service. **Telamon Corp** has partnered with us to provide transitional services such as paid housing assistance for veterans and financial literacy training for our group. Our partner Innovative Community Solutions has agreed to provide free laptops upon completion of the Entrepreneurship Training. This will establish the digital tools every business owner needs today.

## Access to Capital:

**Partnering with Intermediaries** - The 2015 Microloan Expansion of Eligibility created an opportunity for returning citizens, however the decision to lend is ultimately up to the local micro lender. The issue of collateral will still be a real problem for this population in most instances. More broadly, our challenge in the Eastern Panhandle of West Virginia is that we do not have a local micro lender servicing our area. There are a total of three servicing lenders for the state of West Virginia. Only one lender services the entire state, however they are currently **not** processing new applicants/loans. The two other lenders have very limited service areas and do not service the Eastern Panhandle counties. Innovative has been in contacted with both and one micro lender is looking to expand services into the Panhandle in the future. Development of this type of partnership would be beneficial because the Eastern Panhandle is currently one of the major economic engines of the state. A significant portion of our entire state is not being serviced currently as a result of the limited number of micro lenders in West Virginia and their limited service coverage areas. This unique issue of the lenders capacity and our rural areas creates a stifling affect for entrepreneurs of all classes, which hinders job creation and revenue creation for the state as a whole. We offer a unique proposition, which would set our program on a path to ultimately establish a micro lender for the three counties of Eastern Panhandle and a scalable model for the entire state of WV. Our blueprint utilizing technology, education and partnerships would overcome the barriers or being located in a rural area.

**Innovative Path** - Journey to Microloans is our partnership with non-profit Innovative Community Solutions (ICS). A unique feature of this program is that we will, with permission of each participant, make a professional video journal and photo log of the participant's journey of growth. This will be held in their virtual folder on our secure cloud platform along with program graduation certificate, financing documentation and business plan. They will be able to securely share items as needed to "pitch" themselves virtually or present in person via laptop. The video story will be used to tell their personal journey as a marketing tool as we progress to the crowd funding phase of the entrepreneurship training program. This visual documentation will serve to give funders emotional buy in as they experience the authenticity of each requestor. The enlightenment of self (Business Model You Canvas and Method Kit), ported into a selected business model (Business Model Generation), evidenced by personality testing (Myers Briggs) and validated by our professional staff are the new, innovative evidence based underwriting framework which, we will use to as a bridge to a bridge. This will take participants from an un-bankable state to a more bankable with a micro lender. The program takes an incremental approach to financing by providing small loans initially to document the ability to pay and build trust. The initial bridge to a micro lender will be crowd funding on Kiva.

Crowd funding directly overcomes our barrier to access micro lenders in our part of the state. We will make a way out of no way. Our non-profit partner, Innovative Community Solutions (ICS) has established a Kiva Lending Team ([https://www.kiva.org/team/wv\\_innovative\\_community\\_solutions](https://www.kiva.org/team/wv_innovative_community_solutions)). Innovative Solutions Technology is established as a Kiva Trustee (<https://www.kiva.org/trustees/5697>). For the graduates that do not immediately meet the micro lender requirements for funding, we would use the crowd sourced finance option using the Kiva Lend platform. Graduates would have to first **earn** the Trustee's recommendation based on program attendance, performance and other metrics. This is the official vote of confidence the ICS Lending Team would require to provide initiate a loan of up to \$3,000 from the Lending Team and investors on Kiva. Participants are required to fundraise from family, friends or locally to put some skin in the game on Kiva. United Way of the Eastern Panhandle, Benedum Foundation and others grants would be pursued to establish a pool of revolving funds to set ICS up as a future micro lender for the Eastern Panhandle and ultimately all of WV.

**Traditional Networking** – Our local PTAC the Regional Contract Assistance Corporation (RCAC), WVSBDC, Eastern Panhandle Entrepreneur Forum and WV DBE Supportive Services group are all partner organizations that will facilitate exposure of our program and increase participation of larger companies as primes or possibly as sub companies for contracts. These organizations also routinely host Meet the Lender events, which will also ensure our participants are expose to opportunities to access capital.

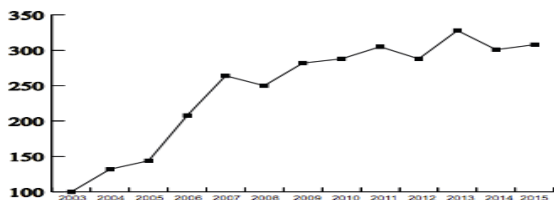
## ADDENDUM: Supporting Documentation

### Berkeley County

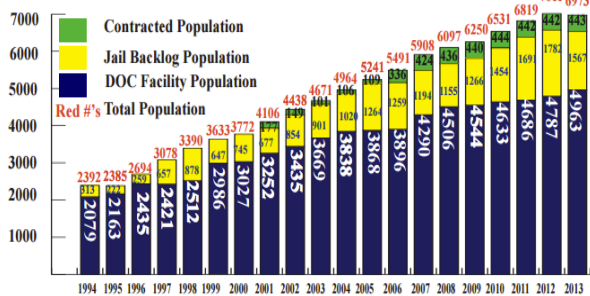


Number of inmates incarcerated at end of each fiscal year.

|      |     |      |     |
|------|-----|------|-----|
| 2003 | 100 | 2009 | 282 |
| 2004 | 132 | 2010 | 288 |
| 2005 | 144 | 2011 | 305 |
| 2006 | 208 | 2012 | 288 |
| 2007 | 264 | 2013 | 328 |
| 2008 | 250 | 2014 | 301 |
|      |     | 2015 | 308 |



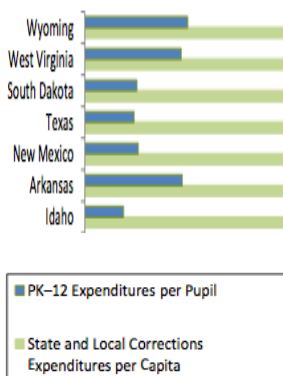
Local Prison Growth Trends 2003-2015



West Virginia Prison Population growth 1994-2014

### Exhibit 3

Percentage change in PK-12 current expenditures per pupil and state and local corrections current expenditures per capita from 1979-80 to 2012-13, by state



WV Education vs Corrections Expenditures percentage change 1978-2013

## Team of Supporters

### Senator Joe Manchin

We have secured strong support from the Senator's Eastern Panhandle office to advocate in support of efforts to connect community resources to spur economic growth by encouraging innovation and entrepreneurship. A Letter of Support is on file.

### WV Workforce Development Board (WDB)

WDB is eager to support the program as no other like it exists. They propose to offer support in Financial Literacy classes, tuition assistance and job Placement for graduates of our program through and exciting new partnership. Letter of Support is on file.

### VA Hospital Martinsburg

Heroes Opportunity for Progress and Enrichment (HOPE) Center which services the Incarcerated Vet Program Offered to host the training sessions on the VA Martinsburg campus.

### WV Parole and Probation Board - Eastern Panhandle

Partner has agreed to make available the advertising board to inform interested parolees and persons on probation about the program.

### WV Small Business Development Center (WVSBDC)

WVSBDC Berkeley County and Jefferson County have agreed to speak at a session as well as to provide on-going coaching services to assist in development. WVSBDC is also available to advocate on behalf of attracting micro lenders to the area.

### Telamon

Telamon Corporation provides transition housing assistance for the participants who are veterans. Telamon also proposed to provide financial literacy training as well.

### Washington County Council on Economic Development

The only micro lender in the State that is even considering possibly expanding capacity to include the Eastern Panhandle in their service area. We will work with them to develop a partnership to expand coverage.

### Innovative Community Solutions (ICS)

Wvinnovativecommunitysolutions.com This non-profit will solicit grants to support the entrepreneurship training in the form of matching funds on the Kiva platform via Team ICS.

### Blue Ridge Community and Technical College

Innovative is a Community Board Member at BRCTC. Student Interns will be made available to design marketing plan graphics and business cards for graduates of program. Letter of Support on file.



JOE MANCHIN III  
WEST VIRGINIA

SUITE 306  
HART BUILDING  
WASHINGTON, DC 20510  
(202) 224-3954

United States Senate  
WASHINGTON, DC 20510-4804

ENERGY AND NATURAL  
RESOURCES COMMITTEE  
ARMED SERVICES COMMITTEE  
COMMERCE, SCIENCE, AND  
TRANSPORTATION COMMITTEE  
VETERANS' AFFAIRS COMMITTEE

February 10, 2017

Mr. Carl B. Knoblock  
Regional Administrative Resource  
U.S. Small Business Administration, Region III  
1150 First Avenue, Suite 1001  
King of Prussia, Pennsylvania 19406-1393

Dear Mr. Knoblock,

I have been alerted that Jamila Jones-Fleet, CEO, Innovative Solutions Technology, Martinsburg, West Virginia, is submitting a proposal to the U.S. Small Business Administration under the Aspire Challenge for the purpose of providing cutting edge solutions to spur the development and provision of innovative entrepreneurial development and access to capital resources for formerly incarcerated individuals.

I am writing to express my support for Innovative Solutions Technology and their proposal to provide innovative solutions for entrepreneurial education. Innovative Solutions Technology has provided IT solutions and services to the government since 2008. It was founded in 2007 and is a certified Service Disabled Veteran, 8a, EDWOSB. I am confident that, under their proposed curriculum, leadership and guidance, Innovative Solutions can provide entrepreneurial training that will enable participants to think like entrepreneurs, operate like entrepreneurs and prove that are good prospects for capital and investment.

I greatly appreciate your noting my strong interest in this application and providing it a full and fair review. Thank you in advance for your consideration.

With warmest regards,



Joe Manchin III  
United States Senator

JM/km



Michael Ratliff – SHRM-CP  
One-Stop Career Center Director  
WV Region 7 Workforce Development Board (WDB)  
[mratliff@region7workforce.org](mailto:mratliff@region7workforce.org)  
304-264-6133 Office

January 27, 2017

Jamila Jones-Fleet  
President,  
Innovative Solutions Technology  
[www.istech-corp.com](http://www.istech-corp.com)  
703-945-8265 Cell

Dear Ms. Jones-Fleet,

I am writing to tell you how excited I am to hear that you are trying to obtain a grant to benefit the population being released from our Federal prisons. Currently no such program exists in the Eastern Panhandle and I assure you that it is sorely needed. This population often lacks the skills to assimilate into society. Generally speaking, felons will lack the skills necessary to write a usable resume, obtain gainful employment, apply for grants to start a business, and a host of other barriers.

Overcoming those barriers is certainly a challenge. At the WDB, we are committed to helping any and all deserving citizens do just that: Overcome those barriers. We currently offer career readiness workshops, resume writing courses, career coaching, and financial literacy courses as part of our Core/Intensive services program. We (WDB) would certainly be willing to offer those services to your clients.

In addition to the services mentioned above, the WDB could also offer qualified clients the opportunity to return to school. The local community college system offers programs that are designed to teach skills and offer degrees that area employers are seeking. The WDB can offer tuition assistance for most of those programs. We also work with employers that are willing to train or retrain individuals in the fields of IT, healthcare, advanced manufacturing, and energy. Placements are made with those employers through our On-the-Job Training (OJT) program.

This could be an exciting partnership and a great way to help a population that is often overlooked by our system. Please let me know if you have any questions or need anything else at all. I look forward to working with you in the future.

Sincerely,

Michael Ratliff – SHRM-CP, One-Stop Director