

**The Greater Bridgeport
Opportunities Industrialization Center, Inc.**
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UNITED STATES SMALL BUSINESS ADMINISTRATION ASPIRE CHALLENGE

ORGANIZATION BACKGROUND

The Greater Bridgeport Opportunities Industrialization Center, Inc. (*hereafter referred to as BPT-OIC*) is an independent affiliate of the Opportunities Industrialization Center of America, Inc. founded by the late Rev. Leon H. Sullivan in 1964. OIC of America, Inc. is a national network of employment and training programs bound together by their common commitment to help the disadvantaged and underserved populations become self-sufficient.

BPT-OIC was founded in 1999 and continues to play a vital role in the struggle for economic justice. BPT-OIC has worked with hundreds of economically disadvantaged, unemployed or underemployed individuals to develop professional and business skills. In addition to basic computer, customer services and entrepreneurial training, BPT-OIC offers comprehensive services such as: (1) Life Skills; (2) Labor Market Orientation; (3) Financial Planning and Management; (4) Health, Education and Wellness.

In September 2016, BPT-OIC was awarded the Healthy Cities and Communities Challenge Grant to address the food inequity in Bridgeport's food desert. Thus, the East End Pop-up Market and Café is currently underway. This innovative initiative is modeled after The Daily Table (founded by the former president of Trader Joe's Doug Rauch) and the Haley House, a small café that hires recently released inmates and provides them with culinary arts and customer services training and other ancillary support services to help transition back into the workforce. The grant also focuses on microenterprise development for individuals who are unemployed, low income and/or ex-offenders that have an interest in pursuing a career in the food industry.

INTRODUCTION

Low/moderate income individuals have needs that differ from middle and upper income individuals. The demands of the demographics and economics, average level of education, reduction in support services and crime cause this dispersion. BPT-OIC believes in providing quality of life amenities to individuals that enroll into the program. These amenities will include job training, small business development, financial literacy, life skills and access to support services. The services available at BPT-OIC will attract consumers that are seeking to make a positive change and will restore hope for a brighter future.

POPULATION SERVED

BPT-OIC has a successful track record of working with individuals that have been identified as the "hard to serve," economically disadvantaged, unemployed or underemployed and ex-offenders. This target population may also include individuals that have substance abuse addiction, women/men who suffer from domestic violence and health-related issues. Participants must be over eighteen (18) years of age, have an interest in starting a business or experiencing barriers to employment, have a history of unemployment, lack of education and/or receiving public assistance.

BACKGROUND OF MANAGEMENT TEAM

Deborah A. Caviness, President/CEO, is the founder of the BPT-OIC and will be the primary contact. Ms. Caviness has over 25+ years of job-training and business development experience. As an extension of the Mayor's Office she created, implemented and was the previous Senior Business Director of the City's first Small/Minority Business Resource Office for the past 13 years. In her role, she was responsible for overseeing the City's physical development projects to ensure that the companies were in compliance with the City's Minority Business Enterprise Ordinance. She annually hosted the region's largest business expo and worked with major construction companies to identify qualified contractors and skilled laborers, which included ex-offenders. She coordinated over 300+ educational workshops with local, state and federal agencies including lending institutions on "*How to Start a Business*" and "*How to Do Business with the State of CT, City of Bridgeport and Beyond.*"

Dennis Brown, President/CEO, Springboard Consulting. Mr. Brown retired from Connecticut Community Investment Corporation (CTCIC) as their business development/loan officer and currently teaches business development at Gateway Community College. Mr. Brown areas of expertise includes working with aspiring entrepreneurs to start a business and identifying access to capital for existing businesses.

Randi Spina, Chief Solutions Officer, Affordable Marketing Solutions. Ms. Spina is the author of "*Affordable Marketing Solutions: Proven Techniques to Profitability Market Your Small Business.*" She is currently the Assistant Professor of Marketing at Southern CT State University and also the advisor for the American Marketing Association.

Angie L. Bailey, Ph.D., Independent Consultant. Ms. Bailey has over 20 years of experience in professional communication and change management strategies. She specializes in business communication, employee engagement, diversity training, team building, executive coaching, leadership development and public speaking.

Iris Molina, Independent Consultant. Mrs. Molina brings over 20 years of professional experience in social/human services. As the former Social Service Director for the City of Bridgeport, she was responsible for the day-to-day operation and program delivery oversight. The services and programs included case management, emergency rental assistance, foreclosure prevention/intervention, utility shut-off protection program, healthy start and Bridgeport Lead Free families.

Deborah Thomas-Sims, President/CEO, Shared Vision and is currently working with Bridgeport churches to educate ex-offenders on the State of Connecticut's Pardon and Expungement process and resources available. She is the former Director of the Office of Neighborhood Revitalization for the City of Bridgeport and was responsible for organizing local neighborhood groups to identify, implement and participate in the City's community revitalization and economic development projects.

ENTREPRENEURIAL EDUCATION DELIVERY SOLUTION

PARTICIPANT RECRUITMENT PLAN: BPT-OIC has a successful demonstrated track record for working with the targeted population and provides small business development training, basic computer training, customer services training, job placement assistance and other ancillary services. BPT-OIC's holistic approach to community engagement and recruitment is basic grassroots! BPT-OIC has two (2) dedicated outreach and marketing staff whose sole responsibility is to educate the community and businesses on the services the agency provides; attend events and distribute brochures. Capitalizing on existing long term partnerships BPT-OIC will conduct community meetings and information sessions to introduce the Aspire Challenge and will utilize the power of social media outlets such as Facebook, LinkedIn, Twitter, etc. In addition, BPT-OIC will meet with local community, business and faith leaders for assistance with identifying the target population and to serve as mentors. BPT-OIC currently provides small business development classes in the evenings and the participants have been instrumental with identifying and referring other potential candidates of which many of them meet the Aspire Challenge criteria.

CLASSROOM INSTRUCTION: A mandatory, face-to-face assessment conducted by the Business Development Consultant is required for all potential candidates to discuss entrepreneurial aspirations and to determine the type of business that is being considered. Often candidates don't fully understand the process and requirements of owning a business. It's very important to identify a balance between their skill set and the reality of their criminal background. In Connecticut, as a person with a criminal record, there could be some restrictions to obtaining certain types of businesses and/or business licenses. It's important that the candidate understands their restrictions and determine what licenses may be required before taking next steps. This will be discussed during the initial assessment to help determine the best business option.

BYOB: BE YOUR OWN BOSS: Education and training will be provided in a classroom setting and on-line to formerly incarcerated individuals that are interested in starting a business. These individuals have demonstrated a desire to make a positive change by reclaiming their lives and becoming a productive tax-paying member of society. The new business owner will create a stronger community, add value to the economic growth and development of the City of Bridgeport while increasing public safety and improving the quality of life for all.

BPT-OIC is located in the heart of the community and on the city's bus route. For candidates enrolled in the training program bus tokens will be provided. All training services (day and evening) will be conducted at the Bridgeport Trade and Technology Center located at 510 Barnum Avenue, Room #120. The entrepreneurial training classes will be held for 8 weeks and the curriculum will consist of:

How to Start a Business in the State of Connecticut: As you start a business, you may face barriers if you have a past criminal conviction. The training will provide information for getting necessary identification documents that could be required to obtain a specific license when starting a business. (i.e. Driver's License, if you plan to start a trucking company). If and ex-offender were to apply for a business license, s/he could be denied the opportunity to take the exam or denied a license. BPT-OIC will provide assistance to request a hearing or file the required documents for an appeal.

How to Register Your Business in the City of Bridgeport: A tour will be scheduled to the Town Clerk's Office to have a better understanding of the process, the required documents and cost to register your business.

How to Apply for an EIN & Federal Tax ID: Both hard copy applications and on-line assistance will be provided to assist with applying for the federal Employee Identification Number and Tax ID.

How to Write a Business Plan: Starting a business or trying to get your existing business off the ground, the first step is to write a business plan. The business plan should provide a snapshot of your business which should include your vision, description of products and services, organization management, marketing and sales, financial management. A good business plan will help you think through all aspects of your business and may be required by banks or investors for credit loans

How to Become Financially Literate: Banks are a safe, secure and convenient way to take care of your income and your business expenses. Understand your business needs and shop around and make a comparison to determine the right bank. Understand the reasons why you should open a business bank account vs. using your personal bank account.

Effective Business Communication: Having effective communication skills will increase business opportunities. Learn how to be assertive and communicate in a non-threatening manner, understand negative body language and learn how to be an engaged listener.

How to Develop a Marketing Strategy: When you think about going into business you generally choose a product or service based on what you know or what's the latest trend. Learn how to identify your customer base and understand the demographics and what's the best message that will bring customers to you before starting a business. Learn the different types of social media marketing websites and how to choose a website professional and URLs/hosting.

How to Prepare Business Projections: Learn the importance of preparing a financial forecast and why Cash Flow and Projected Profit and Loss are your best allies in the business planning process. Learn how to do the research to support your estimate and get quotes for expense items to make sure the estimates are reasonable. You will complete a Cash Flow and Profit and Loss Worksheet for future sales/income and expenses based on the business plan.

How to Maintain Good Credit / How to Repair Your Credit: The common barriers faced by the re-entry population generally is either poor credit or no credit as a result of unpaid credit card debt, personal loans, bank or credit union loans, car repossessions, student loans, back taxes, to name a few. BPT-OIC will assist with obtaining a copy of their credit report and work with credit counseling professionals to help devise a plan for debt reduction and research the State of Connecticut's Statute of Limitations to determine if the debt is time-barred. Participants will learn their rights if they owe debt, how to communicate effectively with a debt collector, how to avoid legal action and how to file a complaint.

How to Finance Your Business: Having stable finances contributes to a more stable life and lifestyle. Stable credit is paramount to business owners that are looking to apply for a loan. Due to the existing challenges of the participants and their background, BPT-OIC works with "non-traditional" financial institutions such as Connecticut TCIC and Community Economic Development Fund (CEDF) or intermediary lenders. Often the intermediary lenders have a relaxed credit criteria; don't require collateral and provide additional educational workshops business technical assistance and other resources. BPT-OIC will also work with the participant to package a loan application.

MENTORING: BPT-OIC is currently providing entrepreneurial training and has established partnerships with SCORE, Bridgeport Regional Business Council, Black and Hispanic Chambers of Commerce, local and statewide small and large businesses and other successful ex-offenders owned businesses. These partnerships will be instrumental in providing mentoring and one-on-one consultation to help equip the small business owner with the necessary tools for success. BPT-OIC recognizes to remain relevant and competitive in the current marketplace requires constant personal and professional development. On-going business counseling and case management services are essential and will be provided for approximately one-year upon successful completion of the training program.

COMMUNITY CONNECTIONS: BPT-OIC has implemented a successful model by developing a one-stop entrepreneurial business training program that provides a team of experienced business consultants, attorneys, accountants, insurance and banking professionals coupled with a seamless case management support system. Participants that are currently enrolled into any of the training programs that are in need of education, employment, housing, substance abuse, mental health, physical health or family support services are referred to the respective service delivery providers. BPT-OIC will collaborate with their existing key service delivery partners to achieve implementation: local U.S. Small Business Administration, Mayor's Second Chance Initiative, Council of Churches, Interdenominational Ministerial Alliance, State of Connecticut Department of Corrections, Bridgeport Neighborhood Trust, LifeBridge, Re-Entry Roundtable Collaborative, Project Longevity, Family Re-Entry, STRIVE, STRIDE, Career Resources/Re-Entry Works, Community Solutions, Fresh Start, Southwest and Optimus Community Health Centers, Peoples Bank, Black and Hispanic Chambers of Commerce.

ACCESS TO CAPITAL

Key partnerships with CEDF and CTCIC will prove to be invaluable. Both intermediary lenders have a reputation for providing access to capital, flexible financing and business services to low-to-moderate income business owners. Participants that meet the eligibility criteria, BPT-OIC will provide assistance with preparing the loan application. BPT-OIC also has partnerships with the local Rotary Club which would be another source of potential funding that is less restrictive and has a more streamlined process. In an effort to provide additional business development support, BPT-OIC will act as the fiduciary for individuals that successfully completed the entrepreneurial training. Mandatory requirements will include direct oversight by staff and/or consultant, attend financial planning and management workshops and bi-weekly financial review meetings.