

1. Organization Background

Robbin Finney-Granston is the principal of *RSFG Consulting Group* located at 20 E. First Street, Mount Vernon, NY 10550. www.rsfgconsultinggroupllc.com (website is under construction). RSFG Consulting is a management consulting firm specializing in economic and community development. For several years, RSFG Consulting Group has created and delivered educational, training and technical assistance initiatives to support the launch, growth and sustainability of entrepreneur's and soon-to-be-entrepreneurs who are low income, minority, women and sometimes reentry citizens.

Last year we delivered 850 of hours of one-on-one coaching, 120 hours of classroom training, matched 30 entrepreneurs with 30 volunteer business advisors, facilitated 15 workshops and 4 online workshops to entrepreneurs. Our technical assistance services address the needs of entrepreneurs and prospective entrepreneurs at all levels.

We offer **classroom training, consulting/coaching, technical assistance, webinars and workshops** to our clients and make presentations at workshops organized by colleagues on a variety of topics. Our office includes a training classroom. For example, a series that we ran last year covered: What Numbers Tell You About Your Business and Building Your Professional Team. These workshops/webinars have been widely attended by our current clients as well as business owners who want more information.

Our business strategy involves partnering with government and nonprofit organizations. This allows us to customize services and provides a larger footprint for service. In 2013, in partnership with the Westchester Putnam One Stop office and three churches in three different communities, RSFG Consulting implemented the *Jobs for Life program* – a life-skills development and job placement program designed to serve reentry citizens. Five of the twenty participants are still employed in positions they secured through *Jobs for Life*.

As a result of this program, RSFG Consulting was contracted to design an entrepreneur training program specifically for reentry citizens as an alternative to long-term unemployment. The pilot had ten participants. Nine completed the eight-week classroom training, three started a business and two secured well-paying jobs. All five have been off public assistance since that time. The two that secured employment attribute (self-reported) their success to participation in ACES and their ability to talk about business operations during the interview process. RSFG Consulting managed the full project from concept to fulfillment.

Our core competency is *Authenticity*. We genuinely care about each of our clients. Our solutions to economic development are applied flexibly and adaptively rather than in a “cookie-cutter” fashion. The RSFG Consulting Team of strategic partners bring a diverse set of skills experience and passion to all our projects. This is the core team that will facilitate the Aspire Challenge: in addition to guest speakers, mentors/business advisers and other support service persons. The consultants in the Aspire Challenge include:

2. Background of Management Team

Robbin Finney-Granston – Robbin has served as CEO of RSFG Consulting Group for more than seven years, in addition to serving as an adjunct professor at Westchester Community College. In this capacity, she works with the best and brightest entrepreneurs in Westchester County, and she has an opportunity to shape the thinking of future entrepreneurs. Many of her speaking engagements are motivational. She is effective at encouraging individuals to want to be better, to think differently and to pursue their dreams. Robbin is sometimes referred to as the “Business Whisperer” for her coaching skills, which bring out the best in people. When speaking to a group, Robbin incorporates real-life stories and conversational techniques that connect with her audience at an intimate, intense and individual level. She is known for her practical, street-savvy style.

Audrey Washington of Fiercely Financial Coaching – a certified financial literacy instructor in private practice. Money Mindset, Financial Fitness and helping our clients define their financial goals and develop strategies to

achieve them are some of the services available. We help individuals to shift their Money Mindset so they can identify the barriers that keep them from achieving financial greatness. We provide tools to gain clarity on your financial goals and develop realistic strategies to achieve them. We provide support and accountability that helps an individual gain the financial fitness they seek. We emphasize the day-to-day financial management skills that we all need - budgeting, savings, credit and debt.

JR Dorsainvil – A successful small business owner with a knack for numbers and financial management. He's a passionate, and innovative business professional with a niche for financial management, strategic planning and business development. A serial entrepreneur, JR is currently a co-owner of an Edible Arrangement franchise in Mt. Vernon NY, which has been in operations for 7 years. His latest venture is HowIDoBusiness.com, a multimedia platform for aspiring and newly active entrepreneurs and business owners where he shares insights, best practices and lessons for "how to do business better."

We have worked together on several business development initiatives. We served as committee members and presenters at the Westchester County African American Advisory Boards Annual Connections to Success event in 2016. This one-day conference brings together over 200 entrepreneurs from the tristate area to attend workshops on business development. We've organized monthly workshop as members of the Mount Vernon Downtown Merchants Association. All project consultants have college degrees; are entrepreneurs with more than 50 years' collective experience in the business development industry.

3. Entrepreneurial Education Delivery Solution (2-page maximum)

Participant Recruitment Plan:

RSFG Consulting Group has a strong network of organizations that we've partnered with over the years. The agencies we will recruit from include Westchester Youth Shelter, the Westchester County One Stop office and Department of Social Services (DSS). In addition, we will work with Westhab, a county-wide housing and service provider for marginalized individuals and families. Our service area includes Westchester County and the northern Bronx community. Our history with these organizations is stellar. The letters of support provided demonstrate our long-standing relationships and support for the work that we do. The One Stop office offers a national attitudinal and job readiness training program for DSS clients – STRIVE. Participants will be recruited from this program. The Westchester Youth Shelter is a prison-alternative community-based housing and support service program for nonviolent males 16 – 24 years old. The youth shelter staff will identify participants from their program who demonstrate the attitude and aptitude to become entrepreneurs. RSFG Consulting Group will provide a personal and entrepreneurial DNA assessment tool to determine an applicant's ability to succeed. The enrollment process will be open and competitive involving the completion of an application and a panel interview. The panel interview is to ensure the selected entrepreneurs will be committed to starting a business and to reinforce the expectations of the program. We understand that not everyone who comes through the entrepreneur training program in the end, will decide entrepreneurship is not for them; we will work with the One Stop office and our network to help these individuals secure employment.

Basic criteria for enrollment is: alcohol and substance free, preferred high school diploma or at least some high school, non-violent offenses, someone who has demonstrated an effort to change their lifestyle. The program will kick off with a community networking event. The kick-off event is designed to applaud the participants' decision-making, and to show participants all the individuals and support services that are available to them.

Classroom Instruction

Classroom learning will be taught by culturally-sensitive professional business trainers. Ten participants will be enrolled per session for two sessions. The curriculum is designed to combine the best of classroom learning with real-world business case studies. ACES (A Chance for Entrepreneurial Success) is the curriculum used. It is

designed with the four modules that are the foundation for business: Operations, Management, Financials, Marketing. Each of these modules covers topics like: risk management, competitive analysis, human resources, company culture, vision, legal issues, policies and procedures, product development, due diligence, financial management, negotiation, leases and contracts, etc. Training tools will include case studies, small group and independent exercises and Power Point presentations. Participants will receive a workbook and flash drive for classroom and homework assignments. While the curriculum will cover the above topics, materials will be delivered strategically to meet the individual needs of the participants. The curriculum will include strategies and best practices with discussions focused on how to apply them to the specific business the participants are starting. Online resources will also be available. Partners such as SCORE, SBA, SBDC, African American Men of Westchester, Business Council of Westchester, and the Small Business Advisory Alliance will be invited speakers and presenters.

Services will be delivered in multiple formats: one-on-one coaching, classroom learning series, peer group learning, Meet Ups and workshops. By the four classroom session participants will be introduced to their mentors and invited to participate in monthly Mentor/Mentee business discussions. In addition, monthly workshops presented by industry experts will cover other business related topics such as, hiring/firing, business structure, teaming, MWBE certification and government programs/services. Classroom enrollment is limited to ten, so that participants can receive individual attention. The classroom training includes an emphasis on the use of financial documents as tools to make better business decisions and the use of technology to create a more efficient operation and effective management process. The classroom curriculum allocates nine hours to financial training including, cash flow, pricing, breakeven analysis, expenses/revenue, direct and indirect cost. The goal of the classroom session is for participants to create a business plan. For entrepreneurs who do not meet the criteria and are in search of training or support services we will make appropriate referrals to our partner agencies. This curriculum was developed by and has been used by RSFG Consulting for more than five years. Upon classroom completion participants will be eligible for the following:

- Up to 7 hours of one-on-one technical assistance either when requested or determined to be necessary
- Business advisers to help execute the business plan
- Present their business plan to a panel of experts to receive startup funds
- To apply for up to \$1000 to put toward a planned use that will contribute to the launch of their business (loans may be larger if the business qualifies).

These resources will help participants to build business credit, have personal support to help make business decisions and provide a solid foundation for success. We have crafted a program that has proven to offer the kind of intensive, individualized interaction that leads to behavioral change and real business opportunity for ACES participants. After completing the classroom training component, participants will be able to present their business plans to a panel of investors. Partnering with the Westchester Angels (private investment group) and the Westchester County IDA, we have secured private investment dollars that participants will be able to apply for as startup capital.

Mentoring

Our success and experience in economic development through entrepreneurship has enabled us to establish a valuable list of professionals who are willing to commit their time and energy to serve as business advisors/mentors for entrepreneurs. We have successfully recruited organizations such as the Business Council of Westchester, the African American Men of Westchester, the Mount Vernon Chamber of Commerce and the Mount Vernon Downtown Merchants Association, to name a few, that have agreed to serve as mentors. In 2016, we had 34 volunteers to serve as business advisers.

Community Connections

Community partners are a vital part to the success of Grow Your Own. Our partners like DSS, Westhab and the One Stop office will provide assistance for nonbusiness related needs participants may have such as housing, child care etc. Our partner, Community Capital NY, whom we've worked with for several years will serve as our micro lender. Other partners include: SBA, SBDC, Business Council of Westchester and the African American Men of Westchester County. That is why we are confident of the participation of partner agencies that will have multiple roles including, marketing/promotions, and speaker series, mentoring/coaching. Partner agencies will be a key component of our program; those applicants who are not ready to participate in ACES or need specific guidance will be referred for assistance.

4. Access to Capital

Community Capital New York is an SBA Micro lender and a Community Development Financial Institution (CDFI) that has been providing loans and technical assistance to small businesses since 2003. Over the past decade, Community Capital has developed a \$1million portfolio of predominantly low income and or minority borrowers, as well as other community entrepreneurs. Through our partnership they recently added two reentry citizens loan clients to their portfolio.

Over the years CCNY has offered technical assistance training, but the vast majority of our TA time is spent in **one-on-one** sessions with business owners. This individualized assistance often begins with a phone call from the business owner, asking about securing a loan. As our staff learns more about the business and its needs, it is typically the case that more than a loan is needed and that sometimes, a loan is not even part of the solution to running a more profitable business. These conversations are far reaching and unique to the person being assisted. Working with them to identify the challenges their business is facing and what some of the most accessible and reasonable solutions might be creates measurable change in businesses in a way that is difficult to estimate for workshops and webinars which are more often a one-off experience for the participants than a continuing relationship. That is why CCNY choose to partner with RSFG Consulting. RSFG Consulting Group provides the intensive and individualized program of technical assistance for those business owners that are least likely to be able to access those resources from within their own circles and CCNY provides the access to capital.

The culture of RSFG Consulting encourages the establishment of long-term relationships with their clients. This allows RSFG to track and monitor the progress of the entrepreneur and to measure the impact of service to entrepreneurs.

The reentry population aligns with the mission of Community Capital NY – 'Creating Opportunity'. We recognize the that disadvantaged business owners often lack the "kitchen cabinet" that more advantaged business owners are able to call on to help make management decisions about their businesses. Oft times these individuals may lack the "uncle who is an attorney" or "sister who is a CPA" that could help provide the technical assistance and coaching that would help them improve business operations and profitability.

That is why we partner with RSFG Consulting Group LLC. Community Capital and RSFG have a long standing relationship. The principle of RSFG is a former employee and since she launched her own firm, Community Capital and RSFG have successfully collaborated on a variety of initiatives. RSFG Consulting Group is a minority-owned firm that is closely connected to the community and has worked with several agencies in the county, providing technical assistance and training services to disadvantaged micro entrepreneurs in our communities, and other organizations to deliver a wide range of business development consulting services, particularly to low income, disadvantaged business owners.