

# Restart Entrepreneurial Training Program

A partnership between

Sneed Industries Duns (079790519) Cage 7GSH1 and Mighty Muscle Cleaning Services Duns 079098820  
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## Restart Entrepreneurial Training Program

Restart is a joint endeavor between Sneed Industries and Mighty Muscle Cleaning Service. The program addresses the need of employment for formally incarcerated, unemployed or underemployed individuals. Most formally, incarcerated individual found it difficult to obtain work due to a criminal history and needed assistance starting a business. Restart, developed in 2014, currently provides training, seminars and webinars to approximately fifty-eight formally incarcerated clients a year. If awarded we would expand the program to include up to 150 clients a year from the central Alabama region. We are proposing twelve weeks of classroom instruction that will cover the business plan development. Additionally our program will have a financial matchmaking program at the conclusion.

Currently we utilize an interview process to find participants for our program. We conduct interviews at various locations to include local prisons, homeless shelters such as Jimmy Hale Mission and Jessie's place, and substance abuse recovery programs such as Alethia House and Birmingham VA medical center. Once enrolled, participants take the Eskills assessment to determine their interest and skills ability. The Eskills assessment is one of the key factors in determining what type of business is most suitable for the individual. For individuals interested in a franchise, we utilize Frannet. Frannet, partners with entrepreneurs and individuals interested in taking advantage of a franchise opportunity and become a business owner.

Our management team consist of Nicarde Sneed, Kathy Scarbrough. Mr. Sneed has a Bachelor's of Science in Electrical Engineering from Tuskegee University. He is a former Army Officer. Mr. Sneed is currently the veterans outreach Coordinator for the State of Alabama as well as President of Sneed Industries. As an outreach coordinator, Nicarde Sneed is responsible for training veterans, veteran small business owners and other individuals on job readiness and other skills to include entrepreneurship. He routinely visits prisons as part of his outreach. Mr. Sneed can be reached at (205)500-6173. His email address is Nicsneed@hotmail.com.

Kathy Scarbrough is the owner of Mighty Muscle Cleaning Service. Ms. Scarbrough has a Bachelor's of Science from the University of Alabama in Psychology and is a MBA candidate at Regus University. As part of her community efforts, she provides entrepreneurial ship training to participants in the restart program. Her training consist of innovative topics such as how to start a business with thirty dollars and a smart phone, government contracting simplified , and taking debit/credit cards with Paypal and Square. Ms. Scarbrough has also employed formally incarcerated individual in her cleaning business. Ms Scarbrough can be reached at (205) 379-1090 or (205)492-6278. Her email address is Kgscarbrough@yahoo.com.

## **Recruitment**

In addition to our current outreach programs, we will solicit these additional resources to assist with outreach efforts.

### **Alabama Career Center Clients**

The Alabama Career Centers provide access and services to ex-felons. As well, the Alabama Career Centers have relationships with Re-Entry Programs for ex-felons. We will collaborate with the Alabama Career Centers to offer access to entrepreneurial training to interested and qualified ex-felons.

### **The Dannon Project**

The Dannon Project helps restore lives through providing supportive assistance including short-term training and certifications, job prep and placement to youth, unemployed, underemployed and re-entry services to previously incarcerated persons to repair, restore, and renew not only their lives, but also the lives of their families too giving the participants second chances for achieving life success. The Dannon Project system of intensive case management and referrals allow them to begin working with previously incarcerated persons six months prior to release. The goal of their effective prison re-entry services is to interrupt the cycle of recidivism and help people successfully return to and remain in the community. We will partner with the Dannon Project to offer access to entrepreneurial training to interested and qualified ex-felons.

### **Aletheia House**

The Aletheia House provides access and services to Men, Women, and Veterans. In each of these categories are ex-felons, who may be seeking opportunities to start their own business. We will partner with Aletheia House to ensure the opportunity to entrepreneurship is available to those who are interested.

### **Birmingham Veterans Affairs Medical**

Birmingham Veterans Affairs Medical Center there are several program, which assist veterans with various challenges. Some of the programs include the Compensated Work Therapy Program, the VA Vet Center, and the Phoenix Program. Some of the veteran participants in these programs are ex-felons, and may be excellent candidates for the Entrepreneurial Program. As well, we can partner with the VA Office of Veterans Justice Outreach for possible candidates for the Entrepreneurial Program.

## **Classroom Instruction**

We are proposing twelve weeks of classroom instruction that will cover the business plan development. Classes will be held four times a year. Additionally our program will have a financial matchmaking program at the conclusion. Each week will break down a section of the business plan and provide individualized support to participants. This Syllabus is as follows

Week 1 Executive Summary/ Overview

Week 2 Product/ Service discovery

Week 3 Marketing and Sales

Week 4 financing your business

Week 5 Break even Analysis

Week 6 Cash Flow

Week 7 Target Market

Week 8. Business plan review

Week 9. Employee selection

Week 10 Financial literacy

Week 11-12 financial matchmaker preparation.

We have partnered with SBDC, PTAC, SBA, Operation Hope, Score and Alabama Career Center Curriculum to offer and existing intensive entrepreneurship education curriculums designed for starting and growing businesses. Our curriculum with break down the essential elements of the Business plan to include marketing, financing, product/service and breakeven points. We will provide online resources to include access to the business development section of the Birmingham Public Library, Webinars with Melissa Emmerson, the small-biz lady, SBA webinars, Score training classes and webinars, access to local Facebooks small business and start-up groups.

We will give them the opportunity to develop their own ideas as to how to market their business we will help them to see the importance of leadership and understanding a little about business law as well as the world of advertising and sales. At the end of the programs, participants will have a complete business plan that will be presented to financial matchmakers for financing consideration. These entities participating in the financial matchmaker include renaissance bank, Department of labor small business One the job training. Lift Fund. The financing amount vary from 5,000 to 50,000.

Organize participants to meet in Person for classroom instructions that progressively develops over several weeks. We are offering a 12-week program that consist of meeting twice a week. On Mondays, we will have classroom instruction time and on Thursdays, we will have one on one time to get help with their business plan.

#### Mentoring

Our Thursday session is strictly for mentoring and Business plan assistance. We will pair each participant with a member of the small business community to provide mentorship and guidance. Some of the scheduled activities include shadowing small business owners, attending Business-networking events together such as BNI, Chamber luncheon and after hour's business networking events.

#### Community Connections

##### **Birmingham Business Resource Center (BBRC)**

The Birmingham Business Resource Center (BBRC) provides financial and technical assistance to small business owners who are in the startup and early stages of development. We strive to educate business owners by providing:

- One-on-one business counseling;
- Workshops on relevant topics such as developing strategic business plans and understanding how to obtain financing and increasing familiarity with local lenders;
- Access to capital and loan pre-qualification
- Access to corporate supplier diversity programs and other market opportunities.

##### **Lift Fund**

The Mission of Lift Fund is to provide credit and services to small businesses and entrepreneurs who do not have access to loans from commercial sources and to provide leadership and innovation to the microlending industry. LiftFund is a designated community development financial institution, or CDFI. CDFI's are working in communities across the United States to provide affordable, responsible credit, create and sustain jobs, and to stabilize communities. CDFI loans finance community businesses, including small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing.

In addition, LiftFund is a regionally recognized U.S. Small Business Administration (SBA) 504 CDC (Community Development Corporation) and is a designated 7A Community Advantage lender with the SBA.

### **Community Enterprise Investments, Inc.**

Community Enterprise Investments, Incorporated (CEII), is a non-profit Community Development Corporation (CDC) based in Pensacola, Florida. CEII was first incorporated in 1974 as People Organized for Community Development (POCD), as one of the original CDC's funded by the U.S. Office of Economic Opportunity's "War on Poverty" in the late 1970's. In 1980, POCD became Community Equity Investments Incorporated (CEII). In 2003, we changed our name to Community Enterprise Investments, Inc., to better reflect our primary mission – that of investing in business and housing enterprises. With over thirty-seven (37) years of operation, CEII has amassed an outstanding record of achievement. In addition to being a Community Housing Development Organization (CHDO), CEII has also been designated as a Community Development Financial Institution (CDFI), and a Certified Development Entity (CDE), by the U.S. Treasury Department.

CEII is headquartered in Pensacola, Florida and provides small business lending throughout Florida and Alabama. Our primary mission is to create and develop opportunities among low and moderate income residents for employment, housing and business ownership. CEII develops single family homes and manages multifamily housing throughout Northwest Florida. CEII has helped thousands of entrepreneurs realize their dream of business ownership lending over 17 million to small and micro business (7 million in SBA Micro loan) throughout North Florida and Alabama.

### **Renasant Bank**

The U.S. Small Business Administration offers several loan programs for small businesses seeking financing, providing an ideal way to grow and expand your company. These loans are made on more favorable terms than conventional loans, such as longer repayment schedules. As a Small Business Administration Preferred Lender, Renasant Bank can process and approve SBA loans, expediting the application process.

SBA loans can help businesses

- Boost working capital
  - Purchase or improve real estate
  - Finance new equipment, heavy machinery, specialized equipment or other fixed assets
  - Acquire a new business or franchise
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- SBA 7(a) loans from Renasant Bank allow your growing business to obtain the flexible financing you need, while maximizing your working capital and cash flow. The SBA 7(a) Loan Program offers longer terms on loans to fund working capital, business start-up, business acquisition, real estate and other fixed assets.
  - An SBA 7(a) loan from Renasant Bank can be used for:
    - Commercial real estate purchase or construction
    - Business acquisition
    - Franchise financing
    - Generous repayment terms up to 25 years
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- As a small business owner looking to make major equipment purchases, a land or building purchase, or improvements to your land or building, you may be eligible to finance up to 90 percent of those costs with an SBA 504 loan.
  - SBA 504 loans from Renasant Bank can be used to help you:
    - Grow your business
    - Purchase owner-occupied commercial real estate