

**Page 1: Contestant Capacity (1 page maximum)**

**1. Organizational Background:** Name of Organization: Western Dairyland EOC, Inc.

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Western Dairyland EOC, Inc. (WDEOC), is a Community Action Agency that was established June 6, 1966, under the Economic Opportunity Act to help disadvantaged individuals in West Central Wisconsin. The agency's mission is to alleviate poverty related conditions and provide opportunities which enable people to advance economically and socially. This mission is accomplished through a variety of targeted programs that have been developed based on the needs of the community. WDEOC has successfully managed the fiscal and programmatic responsibilities of hundreds of federal, state and local grants. Programs offered include Energy Assistance, Weatherization, Fresh Start, Work-n-Wheels, Homeless Shelters, Skills Enhancement, Child & Adult Care Food Program, Paratransit, Housing, and the Business Center. At the 2016 Clear Vision Eau Claire Poverty Summit, reentry was identified as a top priority for our community to address. The proposed work for the Aspire Challenge will be completed through the collaborative efforts of the Western Dairyland Business Center, the Western Dairyland Fresh Start Program and Chippewa Valley EXPO, a strategic partner of WDEOC.

Since 1998, the Western Dairyland Business Center has provided entrepreneurial assistance to individuals interested in starting, expanding or improving small businesses in Buffalo, Chippewa, Dunn, Eau Claire, Jackson, Pepin and Trempealeau counties. The Business Center provides entrepreneurs with access to individual and group business training, business networking events, business financing and ongoing business case management services. Clients receive technical assistance in all aspects of business operation including business plan development, marketing, business management, and operations. Each year, the Western Dairyland Business Center serves approximately 1200 individuals, which results in the launch of 40-60 new businesses.

The Western Dairyland Fresh Start Program helps build strong communities by involving young adult, current and ex-offenders, ages 16 to 24, in the construction and rehabilitation of homes in western Wisconsin. During the course of the program, the young adults gain valuable skills and prepare for post-secondary education and/or careers. Since 1998, more than 400 young adults have participated in the program.

Chippewa Valley EXPO (EX-Prisoners Organizing), strategic partner of WDEOC is a local chapter of a state-wide organization developed and led by formerly incarcerated people from around Wisconsin in 2014. Through semi-monthly meetings, members support each other, share resources and organize to improve Wisconsin's penal system.

**2. Background of Management Team:** Karman Briggs, the Director of Jobs and Business Development for the Western Dairyland Business Center, has 11 years of experience in providing one-on-one business counseling and business education to entrepreneurs at all stages of development. Briggs has a Bachelor's degree from the University of Wisconsin-Eau Claire, with coursework in Finance & Accounting, Non-Profit Leadership and Supervisory Management. Briggs serves on the Board of Directors for the national Association of Women's Business Centers, the Wisconsin Business Innovation Association, the Black River Board of Directors and the Eau Claire Area Economic Development Corporation. Katie Hulbert, program manager for the Fresh Start Program, has a Master's degree in Mental Health Counseling and has been working with at-risk youth, current and ex-offenders, for the last 7 years. Hulbert assists individuals in developing employability skills, independent living skills, and accessing education. Hulbert will also be graduating with an MBA in May 2017. Fresh Start staff construction lead, Luke Steffen, has been working with at-risk youth and current & ex-offenders for 6 years. Sarah Ferber, Chippewa Valley EXPO Organizer, was formerly incarcerated and is currently studying social work at the University of Wisconsin-Eau Claire. She serves on the statewide EXPO board of directors and on the reentry team of the Poverty Summit. She regularly meets with individuals, organizations, and the media to raise awareness and discuss barriers to reentry.

## ***Pages 2-3: Entrepreneurial Education Delivery Solution (2-page maximum)***

### **1. Participant Recruitment Plan:**

There are 37 correctional institutions in the state of Wisconsin. Four of these are located in the proposed seven county service area for this project. They are the Stanley Correctional Institution in Stanley, The Chippewa Valley Correctional Treatment Facility in Chippewa Falls, the Black River Correctional Center in Black River Falls and the Jackson Correctional Institution in Black River Falls. Based on a report entitled "Prison Releases 1995-2014" issued by the Wisconsin Department of Corrections, these four institutions released 190 individuals in 2014. However, 700 inmates are released each month throughout the entire state of Wisconsin. (Source: <http://doc.wi.gov/Documents/WEB/ABOUT/DATARESEARCH/NOTABLESTATISTICS/DAI%20Releases%201990-2014.pdf>)

For the Aspire Challenge, participants will be recruited primarily via Chippewa Valley EXPO and their membership of ex-offenders. Chippewa Valley EXPO semi-monthly meetings currently host up to 30 people. Chippewa Valley EXPO is a local chapter of a statewide organization that provides access to more than 300 potential participants. Through their advocacy work in the community and their established network to reach and serve ex-offenders, the Chippewa Valley EXPO has positioned themselves to be the center pin for all things pertaining to services for ex-offenders and the formerly incarcerated in west central Wisconsin. The secondary source for referrals is through the Western Dairyland Fresh Start Program. Each year, Fresh Start receives approximately 50 referrals of at-risk and formerly incarcerated young adults from partnering organizations, such as Eau Claire County and the Department of Human Services. Participants will also be recruited directly to the Western Dairyland Business Center via traditional marketing efforts, which include newspaper advertising, blast emails, social media and press releases to the media.

Points of entry into the Western Dairyland Business Center primarily include the submission of a request for one-on-one business counseling, event registration, and direct referrals from various partner organizations such as the Eau Claire Chamber of Commerce, the Eau Claire Area Economic Development Corporation, the City of Eau Claire, the Department of Workforce Development and countless local business lenders. Every individual seeking business counseling services from the Western Dairyland Business Center completes an intake form that is available on line and as a paper form to be mailed. The intake form is used to confirm client eligibility for services, based on current funding sources. This central intake form will be updated to ask potential clients whether they have been previously incarcerated, with assurances that an affirmative answer will not disqualify the applicant from receiving services and that data collected is kept confidential and only used for grant reporting purposes.

**2. Classroom Instruction:** The Western Dairyland Business Center provides a class each month on how to start a small business. This three-hour class provides an overview of the business planning process by covering these eight topics: Are you an entrepreneur?, Honing an Idea, Business Feasibility, Legal Structure/Permits/Zoning, Marketing, Recordkeeping, the Business Plan and Funding. Participants may register for the class at [www.SuccessfulBusiness.org](http://www.SuccessfulBusiness.org). After the class, attendees decide if they would like to meet one-on-one with a Business Development Specialist to continue pursuing their business idea and individual appointments are then made. Other classes offered regularly at the Western Dairyland Business Center include Quickbooks, Social Media 101, Business Tax Chats, and Business Recordkeeping. The Western Dairyland Business Center also holds monthly business networking events and quarterly industry roundtable discussions. All students complete evaluations after class pertaining to the effectiveness of the topic, speaker and materials. They also indicate on this survey whether their knowledge increased from the class.

Two exciting new additions that are being added to the Western Dairyland Business Center's offerings this year. First is an online business and entrepreneurial curriculum called DreamBuilder. The DreamBuilder curriculum consists of 13 self-paced, interactive modules covering Starting Your Dream, Exploring Your Dream, Planning

Your Dream, Making Your Dream, Marketing Your Dream, Pricing Your Dream, Selling Your Dream, Managing Your Dream, Profiting from Your Dream, Keeping Track of Your Dream, Funding Your Dream, Formalizing Your Dream and Turning Your Dream into Reality. Bundled together, these 13 course modules create a step-by-step framework for starting a business. Most courses take one to two hours to complete. At the end of the program, participants have a completed business plan. Throughout the course, participants can interact with Western Dairyland Business Center staff and staff can provide encouragement and tips when participants appear to be stuck in any one of the modules. For the Aspire Challenge, the Western Dairyland will create two cohorts of up to 20 students each who will work through the DreamBuilder curriculum. Students will meet as a group, once a month for four months to discuss obstacles and meet local business lenders and guest speakers. In between the monthly meetings, students will work through the DreamBuilder modules at their own pace and meet individually with Business Development Specialists, as needed. Afterwards, Business Development Specialists will help students finalize their business plans and prepare to present them to local lenders for funding. For students without access to a computer, laptops will be available to take home from the Western Dairyland computer lending library.

The second new addition to the Western Dairyland Business Center coursework is a Financial Literacy series presented by Adrian Klentz of Klentz Financial Counseling. Adrian received certification as a financial counselor through the Association for Financial Counseling, Planning, & Education (AFCPE) in May of 2015 and provides individualized counseling and group presentations on a variety of personal finance topics. The financial literacy series that Adrian has developed and will be presenting is a series of five classes that include Financial Literacy, Budgeting Basics, Credit Repair, Speaking the Language: Preparing to Talk to a Lender, and Understanding Financial Statements.

Young adults and ex-offenders participating in the Western Dairyland Fresh Start Program receive intensive training specific to the field of construction, but also in areas of personal development, professional development, and leadership.

**3. Mentoring:** The Western Dairyland Business Development Specialists provide individualized support to participants developing entrepreneurial skills and strategies through the development of a business plan. Clients meet one-on-one with business development specialists to work through a 22-step process that includes completing an individual financial statement, identifying available collateral, ordering a credit report, completing a household budget, creating a list of startup expenses, choosing a unique business name, writing a mission statement, identifying required licenses, permits, & zoning constraints, assessing risk & identifying insurance needs, completing a resume, identifying business advisors, completing a market analysis, completing a marketing plan, completing income/expense assumptions, completing three years of projected financial statements, completing a business plan narrative, determining a business legal structure, applying for a federal EIN, Wisconsin Business tax registration, setting up a business bank account, setting up a recordkeeping system and then finalizing a completed business plan.

**4. Community Connections:** WDEOC already has a strong reputation and countless connections within the local business community and social service providers, as well as Chippewa Valley EXPO, the local advocacy and resource group for ex-offenders and formerly incarcerated individuals. A wealth of services within the Western Dairyland Community Action Agency already exists to alleviate issues pertaining to housing, transportation and food. Funding through the Aspire Challenge will allow us to tie all of these resources together to create a whole life approach to addressing reentry in our community and target and deliver entrepreneurial services specifically to ex-offenders for the first time, and to do so at no cost to the participants themselves.

#### ***Page 4: Access to Capital (1-page maximum)***

##### **1. Access to micro-lending:**

The Western Dairyland Business Center directly provides micro-lending and also provides clients with referrals and access to two state-wide SBA micro-lenders: Krista Paulus of Impact Seven, Inc. and Amber Miller with the Wisconsin Women's Business Initiative Corporation (WWBIC).

The Western Dairyland revolving loan fund was established with funds received from USDA Rural Development. Loan funds are available to individuals in rural areas of Wisconsin who would like to start or grow a small business. Loan applications are presented to an independent committee of five community members for review. Upon review, the committee members vote to approve or deny the loan application. If approved, eligible uses of loan funds include tools, equipment, facility renovation, remodeling, starting inventory, professional services such as web site development and working capital. One-, two- and three-year term loans between \$2500 and \$15000 are made, subject to fund availability.

**2. Connection to capital and funding opportunities:** Describe how your organization will provide assistance to prepare to meet with capital providers, preparing proper documentation, matchmaking events with local lenders and funders, or business pitch events to key members of an entrepreneurial ecosystem.

For projects outside the scope and purpose of the SBA micro-lenders and the Western Dairyland revolving loan fund, Western Dairyland Business Development Specialists provide referrals and introductions to a wide network of business lenders and funding opportunities, specifically within Eau Claire, which is the largest community within the Western Dairyland Business Center service area.

Karman Briggs, Director of Jobs and Business Development for the Western Dairyland Business Center, currently serves on a committee charged with reviewing applications to a variety of loan funds managed by the city of Eau Claire, including the city's revolving loan fund, the regional business fund and the façade loan fund. Briggs also serves as a judge on the Eau Claire Downtown Jump Start business plan competition, which awards \$5000 annually to a new business seeking to locate in downtown Eau Claire. Direct knowledge of these local programs by Western Dairyland staff provide clients with an invaluable resource when seeking funding.

Each year, local lenders present on business funding and finance topics to groups of Western Dairyland clients seeking to start and grow small businesses. The largest such event hosted by WDEOC is the annual Women's Business Conference, which gathers approximately 500 participants from throughout Wisconsin for a full day of business education, networking and a resource room with more than 100 exhibitors. Business lending and funding resources from SBA, Wisconsin Business Development, the West Central Wisconsin Regional Planning Commission, the Chippewa Valley Angel Investor Network, the Eau Claire Area Economic Development Corporation, the City of Eau Claire, local banks and credit unions are brought in as speakers and exhibitors for this event.

The Western Dairyland Business Center maintains an up-to-date list of common local business financing options at [www.SuccessfulBusiness.org](http://www.SuccessfulBusiness.org). The website also provides information on what lenders look for in a loan application and a variety of other ideas on how to finance a new or growing business, such as personal savings, friends & family, credit cards, home equity, venture capital, angel investors, stock and crowd sourcing.

Whether presenting to the Western Dairyland loan fund committee or an outside lender, Western Dairyland Business Development Specialists provide clients with loan packaging assistance and prepare them to meet with business lenders. This includes the development of a full business plan, with three years of financial projections.