

Page 1: Contestant Capacity (1 page maximum)

The Georgia Micro Enterprise Network, GMEN, has led national reentry and entrepreneurship initiatives since 2009. These activities have included mentoring and entrepreneurship training of young Formerly Incarcerated Individuals in Philadelphia and Newark, hosting a full-day Reentry Summit in Anaheim, CA, and focus groups with young adult Formerly Incarcerated Individuals. These events helped to address the challenges and opportunities they face as entrepreneurs. GMEN has also assisted in the editing and development of the monograph ***Venturing Beyond the Gates, Entrepreneurship as a Reentry Strategy*** which was produced by the John Jay College of Criminal Justice, the creation of Mentor/Mentee Match Program between Formerly Incarcerated Individuals and successful green and IT businesses. GMEN had strong follow-through on these initiatives by providing detailed reports, developing curriculum, leading engaging presentations, and hosting workshops and webinars on the topics of reentry and entrepreneurship.

Since its founding in 1997, the Georgia Micro Enterprise Network (GMEN) has worked to build the capacity of micro enterprise organizations around the U.S. with a primary focus on the state of Georgia. As the Georgia state association for micro enterprise, GMEN provides the primary infrastructure for assembling and disseminating information on U.S. micro enterprise development to MDOs across the state. Currently, GMEN has 45 member MDOs plus connections to another 30 partner organizations. With GMEN's support, its members have successfully grown and developed over the past 20 years. The number of disadvantaged entrepreneurs served has grown and the types of services offered have increased; GMEN's members have started and grown 8,000 businesses, helping to create and sustain jobs.

Fall of 2015, the Georgia Governor's Office of Transition, Support and Reentry contacted GMEN for assistance in developing a statewide entrepreneurial intervention for the State's Formerly Incarcerated Individuals as an innovative strategy to reduce recidivism. Through the Justice Reinvestment Initiative (JRI), the state of Georgia has developed assessment tools and policies to expand alternative sentencing options for judges, strengthen Probation Officers' ability to respond to violations and relieve local jail overcrowding. This has been effective through careful use of probation detention centers and developing broad-scale reforms that will improve outcomes for Formerly Incarcerated Individuals under the Georgia Prisoner Reentry Initiative (GA-PRI). Fall 2016, GMEN launched its newest initiative, ***The Reentry from Incarceration Through Entrepreneurship Services Project or The RITES Project***. The RITES Project is a partnership *between the* SBA, the Criminal Justice Community, micro lending and micro enterprise organizations, decision makers, financial institutions, advocates, policy makers, investors, faith-based institutions and Formerly Incarcerated Individuals from across the state of Georgia. Through this networking-rich ecosystem, GMEN engages in timely conversations and initiatives concerning the changing criminal justice landscape in Georgia. **The RITES Project** is poised to lead the country in providing innovative entrepreneurial opportunities, access to capital, a legal guide to reentry and entrepreneurship, a review of curriculum currently being utilized for entrepreneurship training, resources and partnerships that can both lower recidivism rates and increase micro and small businesses development for Formerly Incarcerated Individuals.

Official Contact Person, Elizabeth Wilson, 404-344-2601, (biznow@aol.com), GMEN's Executive Director, is a highly respected national and international practitioner and trainer in the micro lending and small business development field and has provided leadership in the area of reentry and entrepreneurship for over twenty years. Her work to develop mentoring programs and entrepreneurial training programs and curriculum for Formerly Incarcerated Individuals and disadvantaged individuals around the country has been supported by the Center for Disease Control, the Prudential Foundation, the Hewlett Packard Foundation, the Department of Labor, The Arthur Blank Foundation, Randall Pinkett of BCT Partners, and most recently the Georgia Governor's Office of Transition, Support and Reentry. Ms. Wilson has developed the business plan and direction for the Georgia Reentry from Incarceration Through Entrepreneurship Services Project and is personally overseeing its training and branding efforts which will provide an important foundation and base infrastructure for its national launch. She has written several books on entrepreneurship and reentry including *"When Life Gives You Lemons, Open a Lemonade Stand"*, *"Young Gifted and Entrepreneurs"* and *"Growing up COGIC"*.

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

1. Recruitment Plan - GMEN has signed a Memorandum of Understanding with the Georgia Governor's Office of Transition, Support and Reentry which provides direct referrals of Formerly Incarcerated Individuals for recruitment to GMEN programs. Sadly, Georgia's probation rate is the highest in the country – far greater than other Southern states with an average probation sentence of over 6 years, far longer than any other state. Over one third of Georgians have criminal records, meaning that nearly 3.8 million people face enormous obstacles in finding stable employment; Georgia also has the 8th highest prison rate in the country. At a recent **UTES Project** event, GMEN successfully attracted over 200 formerly incarcerated individuals who are interested in participating in business development programs across the State. GMEN will co-sponsor a National Reentry Summit with DCS in May 2017 with an anticipated audience of over 600 individuals.

To ensure that GMEN is able to provide the reentry and entrepreneurship training courses to as many individuals as possible GMEN will also utilize the following tools in its recruitment efforts:

- The Internet – GMEN will utilize social media marketing sites (Facebook, LinkedIn, Ning, Twitter, Digg), and GMEN's website will feature success stories and videos of Formerly Incarcerated Individuals who have launched successful businesses. GMEN will feature its training opportunities prominently on the website.
- Statewide Grassroots Penetration - GMEN will utilize grassroots community outreach through partnerships with partner agencies that work with Formerly Incarcerated Individuals. GMEN will also continue to hold Town Hall meetings, GMEN Road Shows and GMEN Site Visits across the state.
- The GMEN Micro Biz Finder App – GMEN has developed a smartphone APP, Micro Biz Finder, accessible to anyone with an iPhone, android, iPad or other smart devices. The free MDO-location app will be used to provide information to micro entrepreneurs and Formerly Incarcerated Individuals about business development and capital access services in their areas, link MDOs and micro entrepreneurs to lending and training resources, and provide notifications of events and activities across the state through push notifications. The Micro Biz Finder App will add a unique button specific to resources for Formerly Incarcerated Individuals, www.GMEN.getyams.com.

2. Classroom Instruction - GMEN has expertise in developing and delivery training and instruction in entrepreneurship to Formerly Incarcerated Individuals. We will offer the following five business training opportunities for this initiative:

- *The UTES Formerly Incarcerated Individuals Entrepreneurship Accelerator Program* will provide participants with 12 weeks of entrepreneurship training and support. Twenty-four formerly incarcerated Individuals will be selected to participate in this program. Participants will attend weekly training sessions at the StartUP Factory. During these sessions participants will work with mentors, successful entrepreneurs, and community connectors to advance their businesses. The UTES 12-Week Accelerator will conclude with a weekend demo day and "pitch" event.
- *The GMEN SpinUP Event* will be a 3-day event that will engage Formerly Incarcerated Individuals in a rapid venture creation process. The SpinUP Event aligns ecosystem partners and resources through an initial ecosystem meeting. The event also works directly with entrepreneurs to provide technical assistance, engage in business legalization activities, and identifying strategies to engage participants in rapid start-up activities. Each SpinUP event ends with a demo day and pitch competition where SpinUP businesses are introduced to the entrepreneurial ecosystem.
- *GMEN Entrepreneurship Education Professional Development Workshops* will provide members of the entrepreneurial ecosystem with direct training related to:
 - How to teach pre-release entrepreneurship services
 - Accessing funding for entrepreneurship initiatives within prison systems
 - Mission-based entrepreneurship and post-release strategies
 - Using technology-based business models to scale and

- Strategic industry integration / mass employment opportunities

Through this 2-day workshop participants will have the ability to select the appropriate workshops to become a certified entrepreneurship educator.

- *Business Certification – Insurance and Financial Services Advisor Certificate Program* - GMEN will hold training that can lead to a family sustaining wage. This new 240-hour Insurance and Financial Services Advisor™ (IFSA) Certificate Program will prepare 50 Formerly Incarcerated Individuals for both employment and self-employment in the following O*NET in-demand occupations in Georgia:
 - Insurance Claims and Policy Processing Clerk
 - Insurance Sales Agent
 - Personal Financial Advisor
 - Financial Services Sales Agent

Formerly Incarcerated Individuals will be able to earn the following credentials: Financial Industry Regulatory Authority (FINRA): Series 6; and Series 63 Licenses; New York Department of Insurance: Property and Casualty; and Life, Accident, and Health Insurance Licenses. The insurance and financial services industry offers low barriers to entry, high growth potential, flexible work environments, and a self-employment option. The IFSA Program is ideal for Formerly Incarcerated Individuals.

- *GMEN's Online Training Portal, MDO University* - GMEN will make all of its business capacity building trainings and webinars available online accessible to Formerly Incarcerated Individuals. The trainings will be archived and available for online access through www.mdouniversity.com and usage and will cover both general topics including using QuickBooks and ADP for financial accounting as well as topics specific to reentry services, supports and criminal justice reform.

3. Mentoring – GMEN will utilize the existing “I Choose Support” mentoring movement which involves community volunteers providing support and guidance to Formerly Incarcerated Individuals. A key factor in the success of the Partner Ecosystem will be the pairing of participants to Mentors who will work together to create business opportunities for Formerly Incarcerated Individuals in Georgia. The pipeline of Mentors will be developed at a 2 to 1 ratio with 100 the minimum number recruited. The campaign to recruit and train Mentors will be rigorous and continuous throughout the program. GMEN will also use its network of national Mentors to provide public service announcements to recruit Georgia Mentors. ESPN Sports Analyst Stephen A. Smith has provided PSAs to GMEN in our previous reentry mentoring program efforts and will be utilized as a national Speaker for this effort.

4. Community Connections - In addition to the 75 business development, financial institutions and micro-lender member organizations in Georgia, GMEN also has connections with 30 organizations who provide support, resources, advocacy and other services to Formerly Incarcerated Individuals including the Georgia Justice Project, the National Incarceration Association and The New Georgia Project. GMEN also partners with Rodney Sampson of TechSquare, an IT Innovation Lab that works with clients who may have a spin-off idea, but need help to validate it and build a startup team around it. The \$7 million center, which has a strong diversity focus, specializes in financial technology, logistics, information security and health tech. GMEN has signed a Letter of Support with the GMEN has also established a national partnership through the **RITES Project** with faith-based institutions including the Church of God in Christ Urban Initiatives, the largest Pentecostal denomination in the country with over 12,000 congregations and 6.5 million members. Partnerships – GMEN has strong relationships with a variety of national, regional, state and local organizations. GMEN can call upon these partners to highlight the RITES training opportunities in our communications efforts.

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

1. Access to Micro lending - The GMEN RITES Project has identified the need to link participants and is developing an online “Reentry Bank” to provide access to financial services for Formerly Incarcerated Individuals. In surveys, focus groups and discussions with Formerly Incarcerated Individuals, one area of great need was the lack of tools and services to assist them in reestablishing credit, credit scores, bank accounts and financial literacy upon release. GMEN will work with financial institutions, micro lenders and the SBA to develop additional financial service supports to help entrepreneurs create a path to recovering their economic footing upon release. These tools and linkages will be posted on GMEN’s website and other online portals for easy access and distribution. The GMEN Micro Biz Finder App also identifies all the SBA Microloan intermediaries, CDFI’s and other smaller loan funds accessible to any Formerly Incarcerated Citizen in Georgia. They can also search the site to identify micro financial services within a 25 mile radius of their location. The App will also include USDA funding sources for Formerly Incarcerated Individuals in rural areas and those interested in developing agribusinesses. GMEN already has an established relationship with Cassius F. Butts, former regional administrator for the SBA and SBA Regional Director, Terri Denison, who assists us with our efforts.

2. Connections to Capital - The RITES Project will also host quarterly in person *Money Matters Seminars* across the state to provide direct in-person opportunities to link Formerly Incarcerated Individuals with financial institutions, the SBA, CDFIs, Investors, FinTech and other financial service providers. GMEN will also continue to co-host with the Federal Reserve Bank of Atlanta a Micro Lenders Summit to engage financial institutions and Micro lenders about capital gaps across the state and the need to develop new products for underserved communities and disadvantaged Formerly Incarcerated Individuals. GMEN will also work directly with national banks Wells Fargo, Fifth Third Bank and East West Bank to identify pathways for referrals from loan turn downs back to Micro lenders as well as pathways to banking restoration through financial literacy training classes using the FDIC Money Smart trainings which we will make available through our online training platform, MDOU.

GMEN Staff has expertise in the development of underwriting criteria for microloan funds, having established a fund for low income women and persons with disabilities in 1996. GMEN has also provided technical assistance to Micro Lenders and CDFIs across the state of GA to assist them in developing best practices. In addition to loan capital, GMEN will submit an AFI application for the state of Georgia with the support of the Arthur Blank Foundation and a consortium of community based organizations, United Way and financial institutions in April 2017. The Individual Development Accounts will be made available to Formerly Incarcerated Individuals with a 3:1 match for funding of their enterprises. The match rates will be tied into recidivism rates and will increase as long as participants do not re-offend.

GMEN will also host online pitch competitions and crowdfunding opportunities on its website for businesses owned by Formerly Incarcerated Individuals through our FlipCause platform.

GMEN and Georgia’s Community Development Financial Institutions will also continue to work in collaboration to form a coalition of organizations serving South Georgia communities (“South Georgia CDFIs” or the “SGC”) to serve the common mission of its members to provide critically needed capital and Development Services to persistent poverty and underserved rural Georgia communities. Formerly Incarcerated Individuals will be clients of additional funding opportunities that arise from these joint efforts.

Given the numerous barriers faced by Formerly Incarcerated Individuals and those with criminal records in Georgia, GMEN hopes to receive funding from the SBA Aspire Challenge for the Georgia Reentry from Incarceration Training Services, **RITES Project**, to reduce recidivism by addressing economic needs through employment, education, access to capital services, and entrepreneurship training for individuals who have the right and desire for a second chance at economic sustainability.