**Cochise County Aspire Challenge Solution: Entrepreneurial Education**

**Organizational Background:**

Cochise College will be the organization providing the services to support the Aspire Challenge and is well positioned to provide entrepreneurial education to formerly incarcerated individuals. The official point of contact for his project will be George Self, Dean of Extended Learning. His phone number is (520) 335-1884 and his email is [selfg@cochise.edu](mailto:selfg@cochise.edu). Cochise Community College District (CCCD) is located in the southeastern corner of Arizona. It opened its door in 1964 as one of the first community colleges in Arizona in Douglas, AZ. Today, the college provides high level education, professional development and workforce training to over 14,000 students each year. Fort Huachuca and Sierra Vista grew rapidly and a second campus was opened in Sierra Vista in 1978. The college continued to expand and over the next two decades centers were opened in Benson and Wilcox. (CCCD) also offers online classes through its Virtual Campus. Our distance learning system, CochiseConnect connects every campus and center so classes can be offered in multiple locations synchronically. We also have an educational program within the state prison complex in Douglas, AZ. Currently the campuses and centers cover a service area that includes the entire county, an area with more square miles than Connecticut and Rhode Island combined. In addition to providing classes, the centers offer a full range of student services including computer labs, library access, distance learning, admissions, registration, placement assessment and financial aid services. Our community-directed programs include Adult Education, the Career Services Center, the Center for Economic Research, the Small Business Development Center, Veteran Business Outreach Center (VBOC), Procurement Technical Center (PTAC), Disabled Veteran Services (DVS), and the Center for Lifelong Learning. As part of Cochise College commitment to community service these organizations provide assistance to entrepreneurial training, workforce assistance and access to capital to launch, grow or sustain small businesses in the region. In addition, we are leveraging resources connecting with other community partners that include regional economic developers, lending institutions, alternative lenders, and the public benefit corporation, the Cochise County Reentry Coalition. The SBDC will take the lead in this proposal working with other community partners to deliver entrepreneurial training. Cochise College SBDC has continuously demonstrated knowledge and capacity providing assistance to small business. For the last ten years, the SBDC has started a new business every week which led to the creation and retention of a job every other day and assisted with over $4 million in new capital formation from Small Business Administration (SBA) loan programs and alternative lenders. SBDC also holds 36 business related trainings per year with over 1000 attendees. Cochise College has successfully managed several Federal grant programs in recent years.

**Management Team:   
Tom Reardon –** Chair of Board of Directors, Cochise County Reentry Coalition (CCRC), a non-profit organization with the aim to bring together a broad network of partners (private individuals, profit, non-profit organizations), for the purpose of creating and strengthening both community and faith base initiatives to facilitate successful reintegration of ex-offenders into the community from incarceration).

**Mark Schmitt –** Director of Cochise College Small Business Development Center, serves on the Center for Economic Research Advisory Board, Executive Board of SEAGO, Board Member of Sierra Vista Chamber of Commerce and Don8it. He is currently a certified counselor for the SBDC network with over 250 hours of training in Finance, Marketing, Business Planning, and other related business training.

**Vickie Simmons, CPA–** Deputy Director of Arizona@Work, Southeastern Arizona, a non-profit organization. Vickie runs the day to day operations over a three county area. The mission of A@W is the development of tomorrow’s workforce today by building partnerships and providing leadership in employment, education, and training.

**George Self –** Dean of Extended Learning Cochise College, and is responsible for the Adult Education Program, the College Foundation, K-12 Outreach, the Prison Education Program, the Center for Life Long Learning, the Small Business Development Center, the Center for Economic Research, and Veteran’s Business Outreach Center, and the District Campus Centers in Benson, Willcox, Nogales, and Fort Huachuca.

**Participant Recruitment Plan:**

The recruitment and outreach strategy will be a two pronged approach. First, the program has a direct contact with the Arizona Department of Corrections facility at Douglas AZ (ADOC-Douglas) and will target currently incarcerated individuals. Our Aspired Challenge Plan will build on the relationship that Cochise College already has with the ADOC-Douglas. The College provides educational programs to prisoners in General Education and Business, in addition other vocational training. Working with the warden, the prison staff, and the Cochise College Prison Education Director, we will market the entrepreneurial education program to all prison inmates.

The second prong will target formerly incarcerated individuals. The initial contact and identification of participants will be through referrals from the Cochise County Reentry Coalition (CCRC), Arizona@Work, the County Probation and Parole Office. We will also utilize press releases with the local print media and public service announcements with the county-wide radio stations. Digital marketing campaigns will be used to market training opportunities and program related meetings.

**Classroom Instruction:**

***Incarcerated Individuals:*** This project will provide three cohorts of a business planning class available to all inmates throughout the duration of the award. A follow up will be done after each cohort to work one on one with individuals desiring to complete a business plan. This will be done with SBDC business analysts and Arizona@Work financial coach. This will include the following types of training topics entrepreneurial skills training, business planning process, strategy, financing, marketing, human resources, leadership, financial literacy, , leadership skills, contracting and market/product development. Each inmate participant will be given a SBA business plan template that includes a thumb drive with a balance sheet, cash flow, and income statement template. The will issued a certificate of completion once the business plan has been vetted by the analysts and financial coach.

***Formerly Incarcerated Individuals:*** The SBDC will conduct a series of three cohorts consisting of a two day business planning class. In addition, to a series of business related classes to assist and assure in the completion of a business plan on-on-one mentoring. In addition, SBDC will conduct two business lending fairs, every other month a Shark Tank pitch contest will be offered to present their business ideas to a panel of local business leaders, venture capitalists, micro lenders, asset based lenders and other alternative lenders to be held at the Arizona Regional Economic Development Foundation’s (AREDF) incubator space. In addition, we will be connecting participants to the AREDF incubator or creative work space and entrepreneurial workshops. Training will be held and resources will be devoted to market the SBA’s Learning Center already available online. Specialized hands on training in Digital Marketing and Crowdfunding will be conducted using local and regional experts. Small Business Development, Cochise College Virtual Campus, AZ@Work and Center For Lifelong Learning resources will also be utilized for online and classroom instruction to guide entrepreneurial interests. The classroom instruction will be bifurcated into the following list of already developed curriculum business topics; Overall Business Approach, Business Plan Research, Business Plan Overview, Length of Business Plan, Formatting of Tables and Figures, Major Elements of Business Plan, Company Concept/Product/Services, Industry Development, Market Research and Analysis, Business Economics, Marketing Planning, Design and Product Development, Operations Plan, Management Plan, Scheduling, Identifying Critical Risks/Problems/Assumptions, Financial Planning, and the Proposed Company Offering. This curriculum will be supplemented by the already designed weekly workforce training from Arizona@Work. These instructional topics will include; entrepreneurial skills training, occupational workforce training, soft skills training, and financial literacy. There are also financial resources available through Arizona@Work to supplement the cost of the instructional topics.

**Mentoring:**

***Incarcerated Individuals:*** Upon receiving this award, SBDC and Arizona@Work will provide one-on-one mentoring to all program participants in the ADOC-Douglas Facility. These two organizations are already offering this same assistance to all county residents. This will help SBDC and Arizona@Work develop specialized training that targets incarcerated individuals.

***Formerly Incarcerated Individuals:*** Mentoring activities will aimed toward reducing recidivism in formerly incarcerated individuals by providing counseling, training, and outreach to increase community economic development. Mentoring will take place on many levels and locations while individuals are directed to bankers, accountants, business planners, and other industry experts as key areas of need are identified. Table 1 illustrates the SBDC deliverables for an existing SBA cooperative agreement

**Table 1: Quantifiable Metric Cochise College SBDC Center IC Data base 2012-1016.**

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| --- | --- | --- | --- | --- |
| Year | 2013 | 2014 | 2015 | 2016 |
| Sales | 8.1 million | 5 million | 4 million | 4.2 million |
| Capital | 3.5 million | 4.4 million | 4.5 million | 5.1 million |
| Bus. Starts | 42 | 47 | 51 | 38 |
| Jobs | 122 | 107 | 150 | 153 |
| Training | 1477 | 921 | 1020 | 1089 |

The SBDC has received the AZSBDC’s state award for “Economic Impact”, in 2012, 2014. They have also received the AZSBDC‘s state award for “Client Satisfaction” in 2013 he received the AZSBDC’s “State Star Award” for achievement in small business development . The organization also received a Congressional Recognition Award for outstanding contributions to the community in economic development. In 2011, 2012, 2013, 2014 and 2015 Cochise College SBDC received the “Center of Excellence Award” from the SBA and the State SBDC Network as all goals related to economic impact were met and exceeded.

**Community Connections:**

***Organizational Partners:*** Organizational Partners will include George Self of Cochise College. Mark Schmitt of SBDC, Vickie Simmons of Arizona@Work, Sharon Gillman Director of Cochise College Center for Life Long Learning, Doug Curtis, Interim Director of Cochise College Prison Education Program, Robert Mucci, a Business Analyst of Procurement Technical Assistance Center, Edward Molina, Director of the Veteran Business Outreach Center, Mark Cline, Business Analyst with SBDC, Rachel Norton, Training Coordinator with Cochise College SBDC, and Dr. Robert Carreira, Cochise College Chief Economist of Center for Economic Research. Cochise College, the SBDC, and Arizona@Work will work with social service providers to increase participants’ financial literacy, access to transitional services, and any other service that improves the economic well-being of the returning citizen. Cochise College will provide the facilities, services, and classroom space to host the instructional events. All of these Organizational Partners will refer qualified candidates interested in the program activities and those looking for innovative solutions to entrepreneurial endeavors. The Cochise College SBDC has a proven existing entrepreneurial education curriculum designed for starting and growing businesses.

***Community Partners:*** Our community partnerships are extensive and we will utilize the relationships that already exist with every Chamber of Commerce in Cochise County. We will coordinate and conduct classes with Mary Tieman, the Sierra Vista Chamber of Commerce Executive Director; Alan Baker, the Wilcox Agriculture and Chamber of Commerce Executive Director; Susan Wallace, the Tombstone Board of Directors President; Nula Romo, the Douglas Chamber of Commerce Executive Director; Lupe Diaz, the Benson Chair of the Board of Directors; Daniel Viela, Southern Arizona Chamber of Commerce Executive Director; and Tom Nelson, the Bisbee Chamber of Commerce Event Coordinator. In addition we will coordinating marketing and outreach activities with regional and economical developers to include Larry Catten, Southeast Government Organization Economic Planner; Mignonne Hollis, the Arizona Regional Economic Development Executive Director; George Scott, Southern Arizona Economic Development Director; Ron Curtis, Lending Services with America Southwest Credit Union; Roberto Valdez Beltran, the Regional Director for Accion; Tim Collins, SBA Lender with Radius Bank; Ralph Gonzalez with Capital Active Funding Inc. (CAFI); Paul Melo, Attorney at Law with Williams and Melo; Becky Bjork, Marketing Manager with Wick Communications;

**Access to Capital:   
*Access to Micro-lending:*** Participants will be linked with micro-lenders and SBA Micorloan intermediaries to fund and grow new business through a series of existing partnerships. Cochise College SBDC will have two cohorts of match making events with local lenders and funders. The match making events will be scheduled semiannually during the duration of the award period. The events will be marketing through existing organizational marketing channels. These events will be attended by a variety of lenders including; Roberto Valdez Beltran from ACCION, a microlender, Ron Curtis of American Southwest Credit Union (ASCU), Nancy Schulz of Compass Bank, Nancy Moore of National Bank of Arizona, Ralph Gonzalez from Capital Active Funding-Phoenix, Inc. (CAFI), Eddie Browning of Western Bank, Justin Haymore of Wells Fargo Bank, Fred Crispen of Celtic Bank, and Tom Collins from Radius Bank, a SBA Microloan Intermediary. Each of these lenders and funders will provide a short description of their banking services and requirements to obtain a loan. The participants will have an opportunity to meet one-on-one with each lender. SBDC analysts will assist formerly incarcerated individuals with financial statements in their business plans to help facilitate loans. Additionally, the various businesses will be provided with assistance in understanding the various terms and conditions that each lender has in their portfolio to enable them to make a better decision in which lender or which type of loan to pursue.

**Connection to Capital Funding Opportunities:**

Cochise College SBDC will provide assistance to formerly incarcerated individuals to meet with capital providers and alternative lenders through matchmaking events and business pitch events with key members of the local entrepreneurial ecosystem. In collaboration with Workforce Development, free quarterly workshops on financial literacy will be held and all participants will have access to the workshops. Mignonne Hollis, of the Arizona Regional Economic Development will host quarterly Shark Tank pitch events at their Downtown Innovative Center. The pitch events will be attended by all types of capital investors from all local industries. A panel of business experts will critique and mentor qualified proposals presented by formerly incarcerated individuals. Classes will also be held at the Innovative Center in how to apply for various online crowd funding opportunities. Cochise College SBDC will host one cohort lending fair at the Cochise College Downtown Center Auditorium and the topic will be the five “C”s of lending (Cash, Collateral, Conditions, Character, and Capacity). The Center for Life Learning will provide quarterly QuickBooks two-day classes that present the functionality of this accounting software. The SBDC will also host semiannual basic accounting and financial literacy classes. Cochise College offers Business classes online and face to face classes at an affordable price which be marketed to the formerly incarcerated individuals.

**Conclusion:**

Cochise College and the partners recruited for this project have a proven past performance in entrepreneurial education and the established fiscal responsibility of managing all types of grants and delivering grant funding successfully. The college also has a plan in place to ensure recruitment within the ADOC-Douglas and also when the incarcerated individuals are released. This proposal actually provides the best innovative solution to reduce recidivism and provide educational support to formerly incarcerated individuals. From recruitment to classroom instruction to mentoring using community connections we are providing the easiest solution to access to capital to ensure success. For example, our recruitment plan includes reaching inmates currently incarcerated in the prison system through the college’s existing prison education program. A plan has been organized to work with various community organizations already working with formerly incarcerated individuals. We have a proven, intensive entrepreneurial curriculum already in place to guide participants to successful planning in strategy, finance, marketing, human resources, leadership skills, contracting, and product development. The curriculum would guide participants in the completion of a business plan and obtain a letter of certification that recognizes their accomplishments. The SBDC, Arizona@Work, and regional economic partners are established to provide mentoring and individualized support on developing entrepreneurial skills and strategies. This proposal has leveraged the resources of several community partners and service providers to connect collaboratively to formerly incarcerated individuals. It provides innovative solutions to access to capital through micro-lending and other capital funding opportunities. We will continue a linking process with the formerly incarcerated individualswith participating capital lenders and enable participants to fund and grow new businesses throughout the award period.