This proposal is offered to add consistency to Phase 1 Aspire work, and include families, in the St. Louis MSA. The scope of work is to offer a minimum of two programs to fifty eligible participants and their families in St. Louis, MO. The programs will use the Kauffman FastTrac® curriculum as a base and will be conducted in the 2017 calendar year. Metrics will be derived and recorded for future projects. WRS Solutions, Justine Petersen, U.S. Federal Probation Services, Small Business Development Center network, Procurement Technical Assistance Centers, and financial institutions in the St Louis MSA will collaborate to recruit individuals from (the population), provide ongoing training and technical assistance (TA), networking and access and counseling with credit issues and microloans.

The bid proposal for the cost of services for this project is **$74,400.00 for 50 participants in 2 sessions**  including a new laptop computer (info preloaded), weekly trainings, online templates, and ongoing counseling.

**Organizational Background**

WRS Solutions, LLC, is a 100% woman-owned certified affiliate of the Kauffman Foundation’s FastTrac® program. WRS Solutions, LLC holds certifications as a WBE business. The company provides entrepreneurial training and consulting and has provided over 50 training programs for 1,400 +/- participants since 2012 in St. Louis and Kansas City, MO; Los Angeles, CA; & Shanghai, PRC.

In Kansas City, WRS is currently providing an 8-week strategic planning class titled ***Construction Business Management(c)***to a class of participants for the UMKC Small Business & Technology Development Center. The Urban Business Growth Initiative program has been delivered to small minority businesses for City of Kansas City, MO. ***Construction Business Management(c)*** is a curriculum developed and owned by WRS Solutions and Mark Allen, lead consultant.

In St. Louis, the company is now providing a 15 week entrepreneur training program ***FastTrac New Venture(c)*** to participants in a sponsored program by the SLEDP. The training and consulting is delivered to assist participants in starting a new business as the result of being laid off due to significant reductions in defense spending in the St. Louis region. The program has engaged 14 agencies and stakeholders to assist participants in building success.

WRS also recently completed a ***FastTrac® Growth Venture(c)*** 10-week program for a partnership of five Chambers of Commerce in Cass County, MO. The second stage strategic planning course assists existing businesses in expanding their markets, researching and developing new products and growing revenues. More are scheduled.

The need is sizable for trainings as over 3,000 recently incarcerated persons are supervised currently in the St Louis MSA by U.S. Federal Probation Offices, and 1,300+/- are added each year. The unemployment rate is over 12% for this group in the St. Louis MSA, with some sections of the districts exceeding 18% unemployment. Statistics show that over 92% will not be returned to incarceration if they are employed successfully, including ownership.

**Implementation Team**

Mark Allen, WRS Solutions lead trainer/instructor, will lead the team using his experiences as a successful entrepreneur and Kauffman consultant. Mark carries a 6.94 rating on a 7.00 scale when rated by class attendees on quality of instruction. He has been a top business consultant in the US for the Small Business Administration based on the economic impacts created for assisting clients in growth in sales, equity and jobs with nearly $1.0 billion in economic impact (gains in revenue, net income, equity clients assisted) and over 1,800 jobs created. In addition, his entrepreneur and training programs have provided small business education to around 1,400 participants.

Dr. David Schmidt, recently retired University of Missouri professor of engineering, is an expert in human & organizational development. He leads the Make-It-In-America team and has experience developing several regional and statewide programs using collaborative networking skills, data science, leadership skills, and a deep strategic understanding creating a five-organization statewide coalition to win a Department of Commerce EDA-led three-agency grant to build a nuclear supply chain in Missouri. That three year $2.1+ million program added over 200 new enrollments to the University of Missouri and the Tech College grant partners & exceeded all goals.

Professional subject matter experts (SMEs) will be engaged as guest speakers for each class in the areas of accounting, marketing and branding, sales, banking, operations management, contract matters, employment law, insurance and bonding, IT, QuickBooks operations, social media management, and written communications.

**Participant Recruitment Plan**

Working in collaboration with the U.S. Federal Probation Services Bureau, Father’s Support Center of St. Louis, Justine PETERSEN and others, eligible and enthusiastic candidates will be recruited, screened and selected for the program from the U.S. Bureau of Prisons Federal Camp Facilities program. Over 630,000 persons are released from federal incarceration each year and many face the challenges and issues of rebuilding a life for themselves. Each candidate will receive a weighted survey to determine eligibility, their willingness to learn, and their business idea, so an accurate assessment can be made of their potential to succeed. Participants with families will carry additional weighting for enrollment. Successfully integrating a small business with family life is a key to reducing recidivism.

WRS Solutions works closely with many support resources and microlender organizations such as Justine Petersen in Kansas City and St. Louis, and enlists them as key partners in finding solutions (SME or microlending) to those who may not be eligible for traditional bank loans. However, commercial lenders will be recruited to participate as well. Established small businesses always need financing options for next stages, and as these clients grow and succeed, they will be optimal and pre-qualified for traditional commercial lenders.

**Classroom Instruction for Participants**

While being incarcerated, many participants have received training in construction and construction-related skills. The first course offered, ***Construction Business Management(c)*** is specifically designed to give those participants skillsets in the business aspects of running a construction, subcontracting, or supply firm to the industry. With the Choice Neighborhood and Promise Zone Initiatives and about $6 billion in public monies being used to construct multiple projects in the St. Louis Region and the high number of formerly incarcerated individuals in the region, the goal is to provide construction business education to assist participants in gaining contracts/subcontracts to prime contractors for large construction jobs.

The second course in the program will be a general instruction, ***FastTrac NewVenture(c)*** class, as designed by the Kauffman Foundation. Both courses are designed with the basic business content as shown below, but each course has unique, subject matter expert speakers for each class.

Each 10 week class will be offered to 25-30 qualified and excited participants and meet at a convenient time and location for those participants. The classes are 3 hours in duration each, including guest speakers. There will be homework each week. Families with youth & children 8-17 will be invited to two special classes (1.5 hours ea.).

Basic Business Course Content and Subject Matter

- *Exploring Entrepreneurship Opportunities - Identifying and Meeting Market Needs - Planning the Product/Service*

*- Setting Financial Goals and Building Measurable Results and Metrics for You and Your Business*

*- Researching & Analyzing the Market - Reaching the Market for Your Business - Building the Organization & Team*

*- Planning for a Profitable Business - Monitoring Cash Flow and Seeking Funds - Implementing Next Steps*

*- Understanding Commercial Lending and Microlending - Basic Understanding of Financial Statements*

Participant Personal Development

- Building a Personal Life Plan - Leadership in the Community - Understanding Personal Financial Statement

Youth and Children Development Initiative Classes

· Introducing Youth & Children to Entrepreneurship - Family Involvement - Basics of Money and Finance

**Program Benefits to Participants**

In addition to the classes of the ***Construction Business Management(c)*** *and* ***FastTrac ®NewVenture©***, lead instructor and the above listed programs, participants will receive a number of products and services:

- A NEW laptop computer and carrying bag pre-loaded with entrepreneurial training materials and lessons

- Kauffman Foundation ***FastTrac© New Venture*** booklet and collateral materials with best practices

- Online strategic planning and financial management templates

- Ongoing access to online articles, updates, and features on business management·

- Introduction and access to SBA, SBDC or PTAC counselors for ongoing counseling and training

- Introduction to connections…suppliers, service providers, lenders, and potential clients

**Mentoring Services**

The experiences from the WRS Solutions team have been that most potential small business owners need some level of expertise and assistance in their journey. Working with a population that has been restricted in access to general market resources, WRS team members will match participants up with mentors and subject matter experts who will provide them targeted specific advice and counseling on best practices for small business.

> Each participant will be given ongoing individualized counseling sessions and services from the instructors, service providers, and stakeholders within the St. Louis regional economic community:

> The lead instructor will meet with each participant during and after the time of the training course;

> The Small Business Development Center network of the SBA will be engaged in each community to meet with each participant. Each participant will be registered for services and engaged with a counselor;

> The Procurement Technical Assistance Center in each region will be connected to the participant to assist in providing training on how to do business with the government;

> Each participant will be given opportunities to meet with microlenders and commercial lenders;

**Community Connections (Connections in place are underlined)**

Building on the work of Phase 1 of the Aspire Challenge, this program will introduce several new elements to continue the development of the program. Based in the newly funded HUD Choice Neighborhood Initiative zone in St. Louis, MO, the program will focus on the family and the community, and building success around a well-proven program from the Kauffman Foundation. U.S Federal Probation Office statistics show that employment status reduces recidivism by as much as 92% when participants have employment. This program is designed to provide participants a job through their on small business. With the award of this contract, WRS will provide entry points for the participants to build connections for their business. Participants will be screened by the U.S. Federal Probation Office for attributes that lend themselves to small business success. The Father’s Support Center of St. Louis will provide additional support resources, including a location to host the program in the Choice Neighborhood Initiative program area. The St. Louis Regional Chamber and the Minority Business Development Council will provide a warm introduction to a list of community businesses, lenders, and organizations from which participants can build connections. Several of these groups will be providing guest speakers to the classes conducted for the participant groups. The Exodus Initiative, a support group for formerly incarcerated individuals, will serve as an additional counseling tool for participants.

Participant program materials have been developed by the Kauffman Foundation, and those participants who successfully complete either *Construction Business Management(c)* or *FastTrac NewVenture(c)*, will receive a completion certificate and will receive full access to all Kauffman programs perpetually. Initial counseling will be provided by WRS counselors with follow on counseling from SCORE and the Small Business Development Center and U.S. DoD Procurement Technical Assistance networks in the St. Louis MSA.

Financing is one of the key components for success in any small business. WRS has partnered with Justine Petersen, a certified microlending agency, to assist the participant clientele to build a financial model, including a component for borrowing capital, for the participants business that will ensure success and build credit.

Most startup entrepreneurs are unaware of the resources and services available to them in their own communities. The company will develop a list of key small business resources to act as a library of service providers. Each will be contacted directly by the program provider, WRS Solutions, and a directory of those contacts will be provided to each program participant.

Large private prime general contractors from the St. Louis construction community will be recruited to participate as speakers, resource providers, provide bid opportunities, and for potential additional training for participants. In addition, the St. Louis Council of Construction Consumers and local chapters of labor unions will be engaged for participation. The MOKAN minority construction organization will be engaged for support, also.

Participants in the program will be taking several field trips during the program. TechShop-St. Louis will be a key stop for both classes. The maker space is key to opening up creativity and thinking, critical to small business.

**ACCESS TO CAPITAL**

**Access to Microlending**

Youth & children will be invited to participate in several classes specifically designed to educate the children of participants on how small family businesses operate. Two specific classes have been designed to work with children and youth of participants. Those classes will cover small business basics, mom/dad at work, & basic math.

Laptop computers will be procured through a laptop donation program coordinated by the U.S. Federal Probation Service, Eastern District of Missouri and given to each participant, pre-loaded with information.

A critical component of small business is access to capital. WRS has partnered with Justine PETERSEN (JP), a nationally renowned microlending organization to act as a entry level resource to capital for program participants. The company borrows capital from the SBA and originates loans to small family businesses and entrepreneurs. The typical loan is approximately $10,000 but can go as high as $150,000.

Several programs exist in the JP organization that will provide opportunity to participants who complete the class and receive a Certificate of Completion from the Kauffman Foundation affiliate.

Great Rivers Capital, a certified Community Development Financial Institution offers the Emerging Markets Loan Fund. This fund provides safe and affordable capital to small family businesses overlooked by traditional commercial lenders. It is funded by local St. Louis investors and the CDFI Fund. Average loan is about $25,000.

The SBA Community Advantage Program will be offered to small family businesses that operate in underserved communities such as the Choice Neighborhood Initiative and the Promise Zone areas of St. Louis, MO. Eligible borrowers must meet SBA standards to utilize this fund. Loans of up to $150,000 can be accommodated through this fund.

TILT Forward, is a partnered loan product offered with the Association for Enterprise Opportunity and OnDeck Capital. The program is designed as an alternative to business credit cards as a solution to working capital needs. It is an alternative to business credit card and merchant cash advance operations. This online underwriting platform offers instant approval with funding within 2 days.

Through our relationship with Justine PETERSEN, participants in the program will be able to receive comprehensive knowledge of micro-enterprise finance services, such as:

> One-on-one financial counseling and technical assistance

> FDIC Money Smart Curriculum

> Personal credit building strategies for small family businesses

> Microloan origination

> Post-loan assistance to help small family business owners meet their original business plan benchmarks

One of the program sessions will invite all types of commercial lenders (traditional and non-traditional lenders) to attend a networking session with participants. The objective will be to expose program participants to standard commercial lending practices and make introductions and connections to bankers that may, in the future, be able to assist them with lending after participant companies outgrow microlending capabilities. Invited into this group of lenders are Enterprise Bank, US Bank, Lindell Bank, Wells Fargo, Commerce Bank and Regions Bank.

Each program participant will be matched with a small business and/or finance mentor to act as a coach for the development of their financial projections and capital needs. The participant will be provided with materials and information that will significantly strengthen their knowledge both their personal financial standing and the access to capital needs of their new business.

WRS team members, working with community partners, are proud of our record in assisting the underserved entrepreneur and small business owners in the St. Louis community. We look forward to working with these participants to assist them in bringing successes to themselves, their businesses, and their families.

With the strength of the team, and quality participants, there is little doubt this program will add very positive economic development impact to St. Louis, MO.

Thank you for attention and consideration of this proposal. We look forward to hearing great things!

WRS Solutions, LLC team