



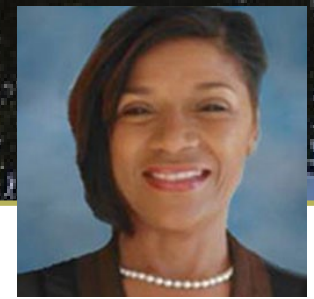
Family In Distress - Second Chance Program

Dr. Cheryl White
Motivational speaker Leadership, Mediator

Road To **Success**

Dr. Cheryl A. White

Message from the Founder & CEO



Greetings,

Family In Distress “Second Chance Program” was created to provide leadership and entrepreneurship opportunities to re-entry residents and those underserved individuals within our communities. We understand that many employers are apprehensive in hiring the formerly incarcerated or those without adequate skillsets. As such, our desire is to train and educate individuals who exhibit the passion and desire to create a better life for themselves and their families.

We have served and supported our community through our Re-entry program for the formerly incarcerated individuals, homeless men, women, and children, solo families, youth, etc., whose desire was to grow and develop new skill-sets. We provided modules focused on Thinking for Change, Accountability and Responsibility, and trained over 2,000 participants during January 2019 through February 2020. We continue to educate in 2021 virtually.

This program is exclusive to the underserved population and is an economic development project designed to create entrepreneurial, and business ownership opportunities for our participants. The city of Detroit has mastered this aspect of supporting their citizens through their ‘New Economy Initiative (NEI) program that brings life to once-abandoned commercial corridors, offer proximate products or services, and provide accessible jobs to residents, and so will we.

FID’s Second Chance program offers individuals an opportunity to learn and earn three ways: 1) Through training that leads to business ownership, 2) Job placement training (soft skills-conflict resolution, creative thinking, time management, customer service, teamwork, and shadowing), and 3) Our Staffing Agency, (a new initiative designed to act as a Headhunter to match the right candidates skillsets and capabilities to the right job), removes barriers to employability when re-entry is seen as a deterrent. We will also include job fairs as part of this initiative.

We thank all community stakeholders who continue to serve this population. We remain committed and vigilante in this Helps ministry. Again, it gives me great pleasure to collaborate with public, private, nonprofit, and philanthropic leaders working together by moving away from the traditional employability models of service into a more direct and sustainable one.

Sincerely,

The Rev. Dr. Cheryl A. White, CEO and Florida Supreme Court Family Mediator

FAMILY IN DISTRESS (www.familyindistress.org)

Purpose

Mission

To advocate on behalf of underserved populations, ex-offenders and their families, homeless men, women, and children, solo families, etc., through a process that helps them gain new skillsets and competencies in order to successfully reintegrate back into their communities.

History

Dr. White earned her Doctor of Education in Organizational Leadership and Conflict Resolution from Nova Southeastern University in Davie, Florida. She holds a master's degree in Situational Leadership and a Bachelor's in Communication-Mass Media, from the same university. FID was incorporated in 2011 and addresses the glaring disparity experienced by ex-offenders and the underserved as they attempt to reintegrate into society from an adult correctional setting or homeless shelter.

Accomplishments

Dr. White has worked with the local US State Attorney's office in implementing and teaching Thinking for a Change (T4C), a program designed to end prison recidivism, and is a mentee for the Alternative to Violence (AVP) program; she is a member of Broward County's Re-Entry Coalition; Broward County Human Trafficking Coalition; and Homeland Security's Blue Campaign (The Blue Campaign is the unified voice for DHS' efforts to combat human trafficking). She partners as a member of Miami-Dade Refugee Counsel, guest speaks for Miami Dade Title I Organized Public Schools, and is a member of Miami-Dade's Emergency Management C.O.R.E. (Communities to Respond to Emergency) program, and FEMA in aiding communities during national disasters.

We have hosted many events aimed at helping South Florida's plight with homelessness, reentry, solo parenting, and domestic violence. Over the years, FID has engaged in mentoring ex-offenders; provided a support group setting for the transient homeless to discuss their plights; and provided technical assistance when needed for DCF Access program. FID's leadership has been actively involved in lobbying for domestic violence to be included as part of unemployment (House Bill 1083 and Senate Bill 1440).

Dr. White has received a Congressional Recognition from Congresswoman Debbie Wasserman Schultz, a Florida Senator's Proclamation from Senator Daphne Campbell, and a Mayor's Proclamation from Ashira Mohammed—Pembroke Park. Cheryl is a freelance journalist for the Dania Beach Press and has been a keynote speaker for: The United States Citizenship and Immigration Services (USCIS), and the Federal Correctional Institution, Reentry Affairs, Miami, and is the Vice-Chair for Dania Beach Elementary. She is author of a book, "There Will Always Be Another Day."

Mission

Vision

OVERVIEW

Communities are filled with multiple nonprofits all competing for funding, each duplicating the process of offering all reentry citizens employability training and job placement, transitional housing, interviewing classes, bus tokens, used bikes, used clothes, some financial assistance, anger management classes, educational/vocational opportunities (with local colleges and universities).

However, they have failed to provide their clients with a more concrete **sustainability or long-term aftercare program**.

In fact, the system is plagued with increase in crime, recidivism, homelessness, and no real visual on an ex-offender after they leave a program.

Deterring crime, reducing victimization outside of correctional institutions and probationary periods, by most of these entities are limited.



Second Chance Program - Helping minority underserved living in impoverished areas to Launch Small Businesses

It is the privilege of FID to work with multiple organizations to enable starting and growing local businesses that change lives, create jobs, and improve communities; also, in providing practical employability training, in a class setting of no more than 30 students at any given time.

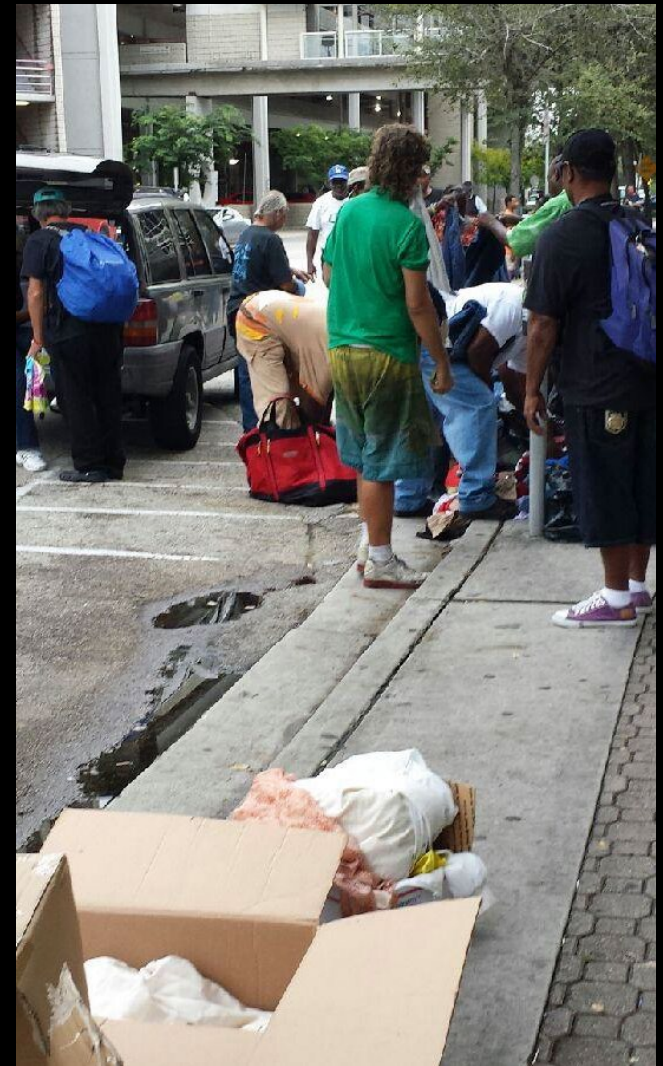
We will work in two areas:

Area 1:

With the underserved communities to help them obtain financial success by starting, operating, and building successful businesses that develop economic power, provide jobs, and improve their communities.

Area 2:

We are also blessed to assist them by training and mentoring for employability success, by providing them with the first ever **Staffing Agency** (includes job fairs) dedicated exclusively to men, women, and youth as part of their road to success.

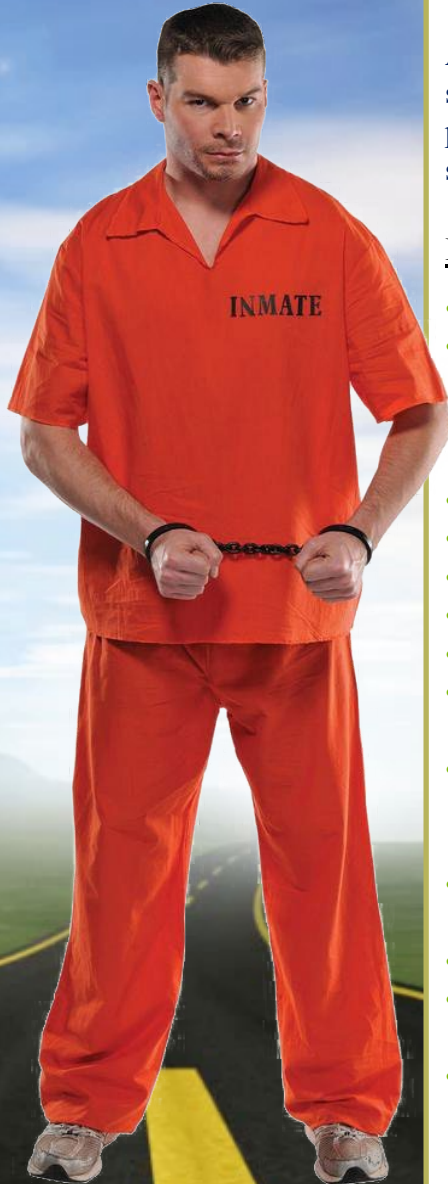


A close-up photograph of two business people shaking hands over a desk. The person on the left is wearing a light purple suit, and the person on the right is wearing a dark blue suit. On the desk, there is a clipboard with a line graph, a bar chart, and a pie chart. A hand is also visible holding a white tablet. The background is blurred, showing a bright, modern office environment.

Area One

CREATING MICRO BUSINESSES

THE PROBLEM



Although individuals serve their time and are promised a second chance, many upon release experience a second sentence when communities reject them. This creates a revolving door to prison through a legacy of poverty, dependency, violence, and incarceration that is passed down from generation to generations. The same is often true for underserved populations.

FACTS

- January 2021, Florida started with approximately 80,000 persons incarcerated.
- COVID-19 had fewer arrests and prosecutions occurring, and fewer individuals sentenced or incarcerated within an eight-month period.
- The FDC reported that approximately 94,000 inmates were incarcerated, and they anticipated that new commitments would rise in 2021, as courts resumed normal functions.
- More than 5 million formerly incarcerated people live in the U.S.
- One year after release, up to 60% of released prisoners are unemployed.
- Unemployment rate is over 5x higher than the general population.
- FDC releases over 25,000 inmates and over 80,000 offenders from supervision yearly.
- 150,000 offenders are on probation at any given time.
- Approximately 40% of inmates participate in work or program assignment, with 60% contributing to being idle while incarcerated.
- FY 2019-20 showed 29,983 inmates were released mostly due to expired sentences (61%), 17.7% due to conditional release supervision for more serious offenders, and 15.1% due to probation or community control.
- Most released inmates were White (14,409 or 46.9%), Blacks 41.8% (12,531), and Hispanics 10.9% (3,279).
- 95% of people incarcerated in state prisons will be released back to their communities at some point.
- In 2016, 572 youthful inmates were released, however, 76.4% were rearrested and 38.5% returned to prison in 3 years of being released.
- Overall recidivism rates are at a high of 67% of adult inmates recidivating within a 3–9-year period.

Local Challenges... Unconscious Bias



1. Protecting our communities from crime, repeat offenders, and poverty.
2. Supporting restoration of families through reunification after years of separation.
3. The lack of aftercare programs that provides a holistic approach that affects long term success.
4. Providing an alternative to **traditional** Workforce Development programs.
5. Providing an alternative to **traditional** Re-entry programs that exclude families and communities.
6. Many states have put in place Inmates to Entrepreneurs programs that work to teach, develop, and launch business ownership. **As of 2018, there were at least ten prison entrepreneurship programs** operating in the U.S. Cities and States (North Carolina, New York, Detroit, Chicago, Dallas, Los Angeles, Texas, and Washington, D.C.). FLORIDA CURRENTLY DOES NOT OFFER THESE TYPES OF PROGRAMS.
7. Changing the philosophy, behavior, and approach to the ways resources are used to support underserved microbusiness owners—regardless of how they are funded or constituted—so that entrepreneurs and business owners get what they need when they need it.

ADDITIONAL CHALLENGES FACED

8. Microbusinesses owned by people of color are less likely to have an existing relationship with a commercial bank.

9. Forbes reported that Black businesses experienced the most acute decline during COVID-19, with a 41% drop, Latino business owners fell by 32%, and Asian business owners dropped by 26%. White-owned small firms, in contrast, fell just 17%.

10. Small Business Administration's inspector general found that businesses owned by people of color may not have received loans as intended under the Paycheck Protection Program.



Examples of Prison Entrepreneurship Programs Operating In The U.S. Cities and States

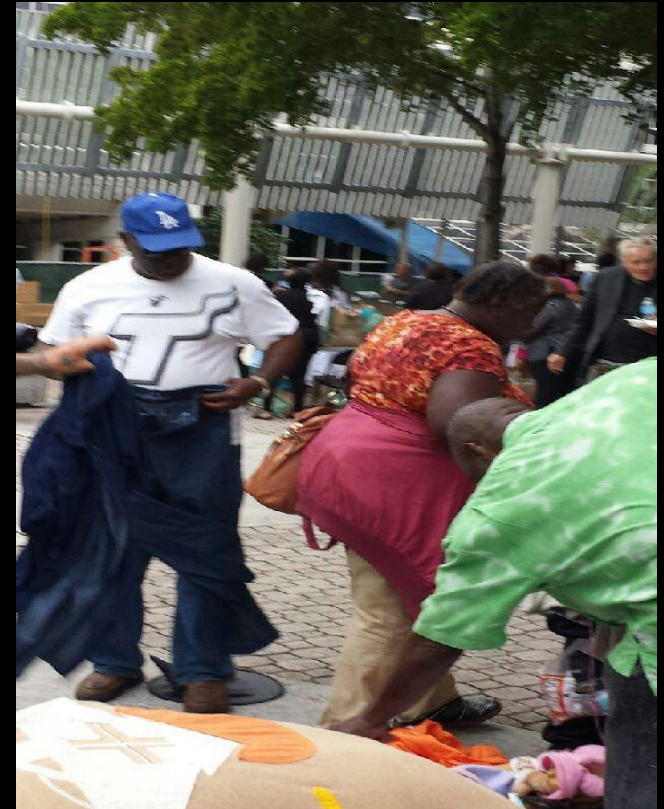


- ❑ **North Carolina's Inmates to Entrepreneurs** program provide individuals with the information they need to start their own business, including marketing (digital and traditional), customer service, and business finance.
- ❑ **New York Defy's** Entrepreneurial programs enable one of America's largest forgotten communities to defy the odds by equipping them with new skills, new connections, and a new belief to match their new purpose, and succeed in their new life of economic independence.
- ❑ **The Brian Hamilton Foundation** (Inmates to Entrepreneurs) was established with one principle in mind: with the right resources and support, anyone can be a successful entrepreneur. Hamilton has been widely featured in the press including USA Today, Newsweek, and CNBC and is the recipient of many awards, including the George H.W. Bush Points of Light Award.
- ❑ **The Gutenstein Foundation** Entrepreneurial Re-entry Program (WIBO) was created to provide entrepreneurship opportunities to people who were formerly incarcerated.
- ❑ **ProsperUS Detroit Entrepreneur** Training program utilizes a place-based focus to economic development. In collaboration with Community Partners in specific areas in the city seen as having barriers to economic development and stability, through this program, they look to their entrepreneurs to be examples, leaders, and potentially employers, in these communities as business owners.
- ❑ **Prison Entrepreneurship Program (PEP)** is one of the oldest, largest, and most comprehensive prison entrepreneurship programs in the U.S. and offers both in-prison curriculum and post-release services to over 1,000 individuals annually across four prison units in Texas.

RESPONSE

This section describes needed strategies that FID will implement to support the underserved in small business ecosystems.

- A. We bring a greater innovative model that can be applied to other underserved communities in cities across the United States.
- B. Our project is exclusive to the underserved population and positively impacts the quality of life of returning residents, reduces crime, creates safer neighborhoods, and fits within the guidelines of leveraging resources through partnering with organizations whose activities contribute to an overarching socio-economic development project.
- A. We have designed a project that creates more than just entrepreneurial, and business training, as our program helps to directly assist in creating business ownership opportunities for our students (also referred to as clients).
- B. Our believe system is that communities must begin offering alternative training and mentorship programs that **move away from traditional Workforce Development and Re-entry programs**, by addressing the impact placed upon an individual's family and the community for years.



FID'S SCOPE AND RANGE

This Second Chance program is designed to work with the underserved population ages 18 and above, regardless of race, color, religion, sex (including, gender identity, and sexual orientation), and national origin that meet the following criteria:

- ☐ All participants must have transitioned from incarceration 2 years prior to orientation; and or be considered at risk due to the federal poverty guidelines, specific to family/households.
- ☐ We will train and develop all participants through a multiple access point of services for different types of businesses.
- ☐ Training will provide access to direct service providers and mentors (shadowing).
- ☐ The Program period is one year (6 months theoretical & 6 months practical) and includes 2 years of aftercare case management.
- ☐ We will offer a housing/dormitory component for a limited number of participants based on:
 1. Attendance
 2. Class participation,
 3. Assignment completion, and
 4. Availability.



The City and/or CRA SCOPE AND RANGE

Throughout the course of the project as part of a collaborative effort its requested that the above municipality will:

- ☐ Donate a building for dormitory purposes for FID's clients (students) occupation, in keeping with the CRA's affordable housing community redevelopment plan guidelines.
- ☐ Donate 2 offices and 3 classroom training spaces to accommodate sessions Mondays through Fridays, 9am to 1pm and 6pm to 8pm.
- ☐ Act as a member of FID's coalition to ensure newly established businesses have access, information, and connections to direct service providers.
- ☐ Act as the Fiscal Agent in pursuing appropriation funding and grants to support the Second Chance project.
- ☐ Assist in pursuing public sector agency programs, commercial banks, or program-related investment dollars from federal, national, or other foundations for the Second Chance project.



The response to running a growing profitable business, runs along two key dimensions: mitigation and recovery.



Mitigation Strategy 1:

Grants to Aid Microbusiness Owners

Capital/ Loan access: Work with funders committed to community development, banks, SBA, municipalities, credit repair and other small business support institutions, to deploy grant-based liquidity, capital access, and practical assistance.

Operational assistance: The City and/or the CRA will assist in creating an incubator/business center to house and serve as the physical office space for our graduates to operate their business offices out of. This space should include office furnishings i.e., desk, chairs, fax & copier machine, and a receptionist/administrative assistant.

Business supportive services:

- ☐ Marketing & Business Plans,
- ☐ Credit Repair
- ☐ Federal Tax ID
- ☐ Business Strategies and Niche
- ☐ Creating a competitive advantage
- ☐ Choosing a business structure and name
- ☐ Registering their businesses
- ☐ Applying for license and permits
- ☐ Opening a business bank account



Rent Relief

- ☐ FID is requesting a housing section owned by the city and or CRA for the program.
- ☐ FID also requests any commercial corridors in the city that has vacant and abandoned apartment buildings, owned by the city that can be used as an incubator for office spaces.
- ☐ Classroom spaces to conduct training.





Mitigation Strategy 2:

Accessible, in-depth practical assistance



Students are given access to experts, real-world advice, coaching, tools, and training in the following areas:

- ☐ Accounting
- ☐ Finance
- ☐ Cash flow management
- ☐ Marketing
- ☐ Digitizing the business
- ☐ HR strategies
- ☐ Legal and
- ☐ Daily operations

Subsequently, they are equipped to strategically access capital for their businesses.

Resources

FID is requesting that the City and/or the CRA, banks, and various stakeholders collaborate with us to provide access to capital for 10 small businesses in the initial phase of this project.

Grants to Conduct Microbusiness Ownership



1. As Fiscal Agent, the City and/or the CRA will provide funding to FID (the nonprofit who originated the program) to administer the project.
2. As Fiscal Agent, the City and/or the CRA will provide grant startup capital ranging from \$5,000 to \$10,000 for small businesses that are created by clients.
3. **Niché incentive:** As Fiscal Agent, the City and/or the CRA will provide an incentive for the top student who creates the best startup business idea. This will be a \$2,000 grant for marketing.

Recovery Strategy 1

Business Coalition



Ensuring success—The mayor, vice-mayor, Board members, Director of the city’s CRA, HR – (Diversity and Inclusion), along with leadership from City and/or CRA Management will work with FID, private, philanthropic, and other invited stakeholders to develop a system of support.

- Within two weeks of the coalition’s launch, create a page on the City’s website re Second Chance program and invite citizens to virtually or face-to-face attend classes being offered.

The result—small businesses are equipped to operate safely and successfully.

KEY POINT: This will be the first time in Florida that private, government, public, nonprofit, and philanthropic sectors have combined for the benefit of Florida’s vulnerable population to start small businesses.

Recovery Strategy 2:

Broaden access to capital:

For microbusinesses improving access to capital is critical, new sources of capital will need to be identified. Potential Key Elements include:

New business owners can work with experts to find:

- ☐ Grants
- ☐ Loans
- ☐ Capital and
- ☐ Technical resources

One-on-one consultation to find answers to questions about:

- ☐ Accounting
- ☐ Human resources
- ☐ Marketing
- ☐ Legal, and
- ☐ Business operations



We will use the following metrics to measure how our program on starting and running a Business fairs.



- ☐ Number of businesses launched
- ☐ Number of jobs produced as a result of these startups
- ☐ Demographics of business owners (gender, race, immigrant status)
- ☐ Number of outreach partners engaged
- ☐ Amount of funds raised to support operational program capacity (percentage from public dollars)
- ☐ Amount of funds raised for business support, organizations, and program capacity
- ☐ Ability of the client (student) to retain, grow, create jobs for others, and dollars given back to the community
- ☐ Financial health
- ☐ Number of practical assistance hours received by small businesses
- ☐ Number of service delivery partners engaged
- ☐ Survivability rate of businesses assisted



Area Two

CREATING an Employability Staffing Agency - Specific to the Underserved

Employability Model – What's Needed



FID will create with its stakeholders a Staffing Agency (direct-hire, temporary, and temp-to-hire) that is exclusive to the underserved population.

We will provide coaching and training that helps them clarify career paths, find ideal jobs, write winning resumes, and conduct professional interviews.

Why?

Employers & employees traditionally appreciate the direct-hire, temporary and temp-to-hire positions as they provide new opportunities in a flexible work environment.

Our model is going to offer the underserved population all the above including:

1. Removing the stigma of re-entry as part of a deterrent to employment
2. An opportunity for continuous learning while they earn
3. Removing the fear of rejection from the employment process
4. Equipping them with tools they can use beyond the interview
5. Providing a long-term resource that may be used for future employability
6. Removing the barrier of not having a physical address
7. Providing them with professional attire for the interview



Job Hunting

Nine Key Steps:

FID will examine the market needs and ensure that our company fulfills them

Example,
Supply/demand cycles
of selected industries

Step 1:

People, Process, and Product

- ☐ Find clients (students)
- ☐ Find employers
- ☐ Match clients and employers
- ☐ Manage process

Step 2:

Our staffing will include three segments:

- ☐ Office/clerical
- ☐ Industrial
- ☐ Professional/technical

Step 3:

Startup Costs: Establishment and Operational

- ☐ Operational costs (cost paid to find employers, clients)
- ☐ Legal setup expenses (entity formation & contracts)
- ☐ Computers
- ☐ Software (HR, accounting, payroll, testing, and training)
- ☐ Office space
- ☐ Insurance

Understanding an agency's cash flow

A common mistake agencies make is failing to understand cash flow in the staffing industry.

Traditional staffing agencies experience a gap between when they are paid from companies versus when they are required to pay their clients. For example, some companies pay every 30 to 60 days while staffing agencies are required to payout every 1 to 2 weeks.

This delay can create a problem if not managed properly.

Step 4:

FID is not a traditional agency. Our efforts are to ensure job placements exclusive to the underserved population.

We will operate our staffing agency as a placement agency only, to avoid the pitfalls of cash flow problems, missed payroll, tax liabilities, and failure.

As such, we will act as a liaison between our community stakeholders in creating job fairs, resume creations, interview skills, and shadowing, prior to placing our clients with an employer. And as recruiters, skilled at connecting the right professionals with the right positions, we will work strategically with city leaders to gain access to information about jobs that are unavailable to the public.

Step 5:

Determine where to find your clients

We will work with reentry organizations like Dismas Charities to train and develop ex-offenders, and Broward Outreach to help those reentering society from homelessness. In addition to joining trade or industry groups (as needed).





Finding clients (marketing and sales strategy)

Much like finding employers,
finding clients is also very hard.

There is a lot of competition. From
a client's perspective, FID is "just
another staffing agency."

We will answer the following
questions:

Why should they work with us –
instead of with others?

What makes us different or
better?

Most staffing agencies look for
clients in:

- Internet
- Newspaper
- Trade publications
- Word of mouth
- Networking
- Cold calling

FID looks for clients from
underserve communities.

Step 6:

FID will develop creative ways to get in front of potential clients in our
selected industry niche.

Example, as part of our competitive value proposition, we will ensure
all our clients are trained in customer service, conflict resolution,
creative thinking, time management, and teamwork.

What makes us different?

Family In Distress provides aftercare services for the underserved.

- ❑ Students (clients) will be required to complete job shadowing
assignments, which involves spending time following a
professional at work.
- ❑ Through observing the professional they will get a better
understanding of their particular occupation.
- ❑ The student can observe how the professional performs, the key
deliverables expected, and the interactions required for success
on the job.
- ❑ They can attend employee meetings, visit customers, attend
conferences or training events, and become completely familiar
with the job.

Job shadowing is especially effective for jobs such as these:

- ❑ **Restaurant employees:** serving staff, bartenders, cooks,
chefs, bus persons, cashiers, hosts.
- ❑ **Manufacturing jobs:** supervisors, quality control, skilled
trades employees, machine operators, tool and die makers,
machinists.
- ❑ **Administration:** receptionists, administrative assistants,
secretaries, clerks.
- ❑ **Skilled Trades:** carpenters, painters, woodworkers,
electricians, plumbers, heating and cooling technicians.
Product development and go to market, including computer
programming, market research, marketing, sales, customer
service, technical support, user experience testing, quality
control.



No Payroll Services

FID has worked with thousands of formerly incarcerated, and homeless men, women, and youth in communities, and we recognize that a new model is required to fit the times.

No longer can “What works” be the only way, rather, “What is Needed”, must become the new mantra.

The re-entry population comprised of ex-offenders and those living below the poverty guidelines has changed. Many have spent time educating themselves behind bars and in community shelters, will not remain productive working for minimum wages.

This change in dynamics requires us to change philosophies from offering cognitive trainings only to a more practical way of helping the underserved.

A new way of coaching will help them with job retention and self-sufficiency.

Step 7:

To fund this effort, the coalition’s leaders will likely need to pursue public sector, corporate foundations, grants and/or appropriation funding for financial support.

Additional capital deployed to the student’s small businesses or if used as a loan loss reserve may be from public sector agency programs, commercial banks, or program-related investment dollars from federal foundations.

FID will avoid having payroll problems by allowing individual companies to handle this area. We will contract as an independent service that screens and provide qualified employees for companies in exchange for a referral fee. This point is critical and will save FID and its stakeholders a lot of headaches.

Step 8:

Get proper insurance

FID will work with the City and/or CRA/CRA to ensure appropriate insurance is carried. For instance, professional liability insurance.

Step 9:

Handle the initial cash crunch

Neither FID, the City and/or CRA and/or the CRA will experience any inadequate cash crunch for payroll because this area will be handled by the perspective company.

Staffing Agency Project impact will be measured by these metrics over the next two years



- ☐ Ability of the agency to retain, grow, create job opportunities for the clients
- ☐ Financial health of the agency
- ☐ Number of job shadowing hours provided to clients
- ☐ Percentage of clients hired as a result of training, shadowing, and job placement.
- ☐ Benchmark compensation-to ensure our clients are employed and paid at a rate greater than the national average

- ☐ Number of clients employed
- ☐ Number of clients retaining employment after 2 years
- ☐ Demographics of clients employed (gender, race, immigrant status)
- ☐ Number of outreach partners engaged
- ☐ Amount of funds raised for staffing agency business project support



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