[55] *See Checklist for Starting a Business,* Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/checklist-for-starting-a-business (last visited Oct. 4, 2017).

[56] Visit: https://www.irs.gov/businesses/small-businesses-self-employed/recommended-reading-for-small-businesses.

[57] *Business Tax Service Center*, DC Gov., http://dc.gov/service/business-tax-service-center; https://mytax.dc.gov.

[58] *See Small Business and Self Employed*, Internal Revenue Service, https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Businesses-with-Employees (last visited Oct. 4, 2017).

[59] *See New Business Registration*, Internal Revenue Service, https://mytax.dc.gov/?link=FR500; See also http://otr.cfo.dc.gov/page/new-business-registration (last visited Oct. 4, 2017).

[60] *See Business Tax Forms and Publications*, Internal Revenue Service, http://otr.cfo.dc.gov/page/business-tax-forms-and-publications (last visited Oct. 4, 2017).

[61] *See Independent Contractors*, Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/reporting-payments-to-independent-contractors (last visited Oct. 4, 2017).

[62] *See id.*

[63] *See Forms and Instructions for Filing*, Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/forms-and-instructions-filing-and-paying-business-taxes; See also *Filing and Paying Business Taxes*, Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/forms-and-instructions-filing-and-paying-business-taxes (last visited Oct. 4, 2017).

[64] *See Estimated Taxes*, Internal Revenue Services, https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Estimated-Taxes (last visited Oct. 4, 2017).

[65] *See Deducting Business Expenses*, Internal Revenue Services, https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Deducting-Business-Expenses (last visited Oct. 4, 2017).

[66] *See Business Tax Credits*, Internal Revenue Services, https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Business-Tax-Credits (last visited Oct. 4, 2017).

[67] For information on the 179-tax deduction consult the following resources available at http://www.section179.org/section_179_deduction.html (last visited Oct. 4, 2017); Detailed information on Section 179 from the IRS https://www.irs.gov/publications/p946/ch02.html; *See also* Infographic of Section 179 available at https://assets.entrepreneur.com/static/20160128020658-section-179-tax-deduction-infographic.jpg (last visited Oct. 4, 2017).

[68] The library closed on March 4, 2017 and construction has begun. The new library will open in 2020.

[69] The SBA also provides several loan programs, such as the "Microloan Program," and the "General Small Business Loans: 7(a) loan," which seeks to provide financial help for businesses with special requirements. For more information on loans and grants, please visit: https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs.

[70] Determining whether it will be a Sole Proprietorship, Partnership, Limited Liability Company (LLC), Nonprofit, Cooperative, or Corporation will be essential.

[71] SBA, Understanding Employer Responsibilities, https://www.sba.gov/starting-business/hire-retain-employees/hire-your-first-employee (last visited Oct. 4, 2017).

GW LAW

Business and Legal Toolkit for Returning Citizens

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INTRODUCTION

This Business & Legal Toolkit for Returning Citizen Entrepreneurs is part of a multi-year action research project of the GW Law School Small Business & Community Economic Development Clinic (Clinic).[1] The Clinic provides free legal services to carefully selected small and microbusinesses, non-profit organizations, artists, and social entrepreneurs.

Student attorneys, enrolled in the clinic for academic credit, help clients with a broad range of legal issues such as creating corporations and limited liability companies, getting business licenses and permits, writing and reviewing contracts, and helping with tax, copyright and trademark matters. Applicants must have a written business plan or business canvas map prior to applying for free legal help. This Toolkit aims to inspire, educate, and empower returning citizens to leverage their entrepreneurial gifts.

This Toolkit, designed to be a basic resource for returning citizen entrepreneurs and aspiring entrepreneurs, begins with inspiring stories of local successful returning citizen entrepreneurs who leveraged resources to launch their own enterprises. These citizens have turned their passions, skills, hobbies and concern for social issues into community-based businesses. It lists and describes organizations that support returning citizen entrepreneurs. Finally, it provides general information about being an entrepreneur—including business, tax, legal and other resources. By providing the right resources, support, and some inspiring readings, we hope to help the next wave of returning citizen entrepreneurs to turn their ideas into action.

SUPPORTING ENTREPRENEURSHIP FOR RETURNING CITIZENS

The Landscape for Returning Citizens?

The general public may not always be aware that D.C. has so many returning citizens. The D.C. Mayor's Office on Returning Citizen Affairs estimates that at least 8,000 return home each year.[2] The D.C. Code defines returning citizens as "persons who are residents of the District who were previously incarcerated,"[3] a terminology, designed to be non-stigmatizing in the aftermath of punishments and debts paid to society. A vibrant entrepreneurial ecosystem embraces the need for returning citizens to integrate into their communities, get on with their lives, and become productive members of society.

The world that returning citizens confront, however, is besieged by a rapidly changing economy, low wage jobs, high rates of joblessness, a decline in middle class jobs, limited opportunities for economic mobility,[4] and the rise of automation and technology. The businesses that once offered decent paying jobs and an opportunity for mobility[5] for people with limited skills have largely moved overseas, and a significant share of new jobs created in recent years offer extremely low wages, no benefits and little opportunity for upward mobility.[6]

While full-time gainful employment is still the aim for returning citizens, in this economic environment, those who previously shunned the idea of starting a business in favor of the safer route of getting a job might view entrepreneurship in a whole new light. The term "necessity entrepreneurship" has been

used to describe this form of self-employment where entrepreneurship is an essential option and often the most expedient way to earn a living.

Why is Returning Citizen Entrepreneurship Critical?

On the national landscape, the U.S. Department of Justice made history in October 2015 by announcing the largest discharge of inmates from federal prisons in America. Prompted by an effort to reduce prison overcrowding and provide much needed relief to drug offenders who have been incarcerated over the past four decades, the government released thousands of individuals from federal prisons across the United States.[7] Among them are D.C. residents made up of men and women from various backgrounds who deserve a second chance at life.

Concerns about the over-incarceration of black and brown men and women and the American prison state are well documented. Sixty thousand people in the nation's capital, or 10 percent of D.C. area residents, have criminal records, and each year more than 8,000 individuals return to D.C. from penal institutions.[8] The largest percentage of returning citizens is African-American men twenty-one to thirty years of age. An October 2014 D.C. Department of Corrections report found that 37 percent of young men in custody had no education, high school diploma, or GED.

Entrepreneurship requires hard work, drive, and determination. Returning citizen entrepreneurs have been successful when turning their legal skills or talents into businesses.

Businesses Started by D.C. Area Returning Citizens

CLEAN DECISIONS[9]

Clean Decisions, a commercial restaurant cleaning service gives returning citizens the chance to work, grow, and leave with a plan for success. It offers them jobs, a way to build their resumes, and their careers. The program is unique in that returning citizens hired by the company are not expected to stay with it because the business model rests on the idea of cycling returning citizens in, teaching them practical skills, and cycling them out with better prospects than when they arrived.

By hiring a diligent and dependable work force from the returning citizens' community, the company has acquired clients such as District Taco, Union Kitchen and One Eight Distilling Company. Ultimately, Clean Decisions offers returning citizens an opportunity to succeed while offering a service to other businesses.

FLIKSHOP[10]

Flikshop helps families of prisoners easily send photo postcards to their incarcerated loved ones through a mobile app. Marcus Bullock, its CEO and founder, learned first-hand while incarcerated that mail time is the best time of the day for prisoners. The business partners with prisoner advocacy groups to organize mailing campaigns.

Marcus also designed The Flikshop School of Business, Entrepreneurship and Coding Training Center which offers a 16-week Entrepreneurship Launch-Pad, a supplemental workforce and apprenticeship program.[11]

[28] Determining whether it will be a Sole Proprietorship, Partnership, Limited Liability Company (LLC), Nonprofit, Cooperative, or Corporation will be essential.

[29] SBA, Understanding Employer Responsibilities, https://www.sba.gov/starting-business/hire-retain-employees/hire-your-first-employee (last visited Oct. 4, 2017).

[30] This plan communicates your business strategy and serves as the primary document detailing your research about your business and how your product or services stand out, and how you will earn money.

[31] *See* CDFI List, http://www.cdfi.org/wp-content/uploads/2013/02/DC-.pdf (last visited Oct. 4, 2017).

[32] *Aspire Entrepreneurship*, Dep't of Small and Local Business Development, https://dslbd.dc.gov/service/aspire-entrepreneurship (last visited Oct. 4, 2017).

[33] *Robert Jay Dilger*, *Small Business Administration Microloan Program, Congressional Research Service*, https://fas.org/sgp/crs/misc/R41057.pdf (last visited Oct. 4, 2017). H.R. 2056, the Microloan Modernization Act of 2017, and S. 526, its companion bill in the Senate. H.R. 2056 was amended in committee to require intermediaries to spend no more than 50% of Microloan technical assistance grant funds on technical assistance to prospective borrowers and no more than 50% of those funds on third-party contracts for technical assistance. The bill, as amended, was favorably reported by the House Committee on Small Business on July 12, 2017, and agreed to by the House on July 24, 2017, by voice vote.

[34] *See* Chesapeake Business Finance Corp., http://www.chesapeake504.com/aboutus.html (last visited Oct. 4, 2017).

[35] *See id.*

[36] *See* Community First, http://www.communityfirst.org (last visited Oct. 4, 2017).

[37] *See Home*, Washington DC Score, https://washingtondc.score.org (last visited Oct. 4, 2017).

[38] *See id.*

[39] *See Home*, AEDC, http://www.anacostiacdc.com; *see also* DC-SBDC, https://dcsbdc.org (last visited Oct. 4, 2017).

[40] *See id.*

[41] *See id.*

[42] *See id.*

[43] *See* DreamBuilder Online Learning, https://www.wesst.org/training/dreambuilder-online-learning (last visited Oct. 4, 2017).

[44] *See id.*

[45] *See id.*

[46] *See id.*

[47] *See id.*

[48] *See id.*

[49] *See id.*

[50] Discussion on determining whether an activity is a business or a hobby, which has tax implications available at https://www.irs.gov/uac/business-or-hobby-answer-has-implications-for-deductions (last visited Oct. 4, 2017).

[51] Discussion on determining implications for each form of business available at https://www.irs.gov/businesses/small-businesses-self-employed/business-structures (last visited Oct. 4, 2017).

[52] *See Employer ID Numbers*, Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/employer-id-numbers-eins (last visited Oct. 4, 2017).

[53] *See Business Taxes*, Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/business-taxes (last visited Oct. 4, 2017).

[54] *See Tax Years*, Internal Revenue Service, https://www.irs.gov/businesses/small-businesses-self-employed/tax-years (last visited Oct. 4, 2017) A "tax year" is an annual accounting period for reporting income and expenses. Taxable income is determined based on a tax year (often January-December). Information on tax years and situations that differ from the traditional "tax year."

MISSION: LAUNCH, INC.[12]

Mission: Launch, co-founded by a directly impacted mother-daughter team, has advocated for civic technology and inclusive entrepreneurship since it's founding in 2012. The organization led The Rebuilding Reentry Coalition, which brought together directly impacted individuals, corporations, government agencies and non-profits with the civic coding community through hackathons and collaborative workshops.

Several open-source tools were established focused on record sealing/expungement and services coordination leading to national attention for D.C.'s reentry community. An MSNBC television crew attended the Rebuilding Reentry DC Hackathon and the co-founders, Teresa Hodge and Laurin (Hodge) Leonard, were named a "Foot Soldier of the Week" (11/9/2015) on the Melissa Harris-Perry show with Ari Melber.

By way of their business and leadership development accelerator for entrepreneurs living with criminal convictions, LaunchPad, provides technical assistance, shared workspace and leadership development training. LaunchPad was seeded by a local philanthropic partner and the U.S. Small Business Administration. LaunchPad has resulted in the formation of worker owned cooperatives, sole proprietorships and limited liability companies throughout Maryland and Washington, D.C.

TIGHT SHIFT LABORING COOPERATIVE[13]

Tightshift Laboring Cooperative is a growing worker-owned laboring business in D.C. providing a range of high quality laboring services including moving, hauling, cleaning, or landscaping. The organization is also D.C.'s first worker-owned cooperative business founded by returning citizens. Tightshift ensures a thorough, timely, and affordable service "wrapped all in one tight shift." It aims to promote worker freedom and provide services with integrity and love for the people, community, and environment.

D.C. Area Organizations Supporting Returning Citizens

ONE DC: ORGANIZING NEIGHBORHOOD EQUITY[14]

ONE DC's mission is to exercise political strength to create and preserve racial and economic equity in Shaw and the District. The organization strives to create a community in D.C. that is equitable for all. In response to unemployment in D.C., it partnered with Goodwill of Greater Washington and the Washington Marriott Marquis to train D.C. residents in the restaurant industry.

It continues to advocate for good jobs recognizing the problem of chronic Black unemployment. ONE DC Black Workers Center is a member-led platform aimed at building racial and economic justice through education and worker-owned alternatives like worker-owned cooperatives, collectives and businesses.

BACK ON MY FEET[15]

Back on My Feet (BoMF) revolutionizes the way society approaches homelessness. BoMF recruits members at homeless and residential facilities ('resident members") around the country and begins with members' commitment to an early morning run three days a week. BoMF welcomes non-resident members and volunteers to join in daily runs to motivate, and be motivated by resident participants.

Resident-members with 90% attendance earn the opportunity to move into the second phase of the program called "Next Steps," which provides educational support, job training programs, employment

partnership referrals and housing resources.[16] BoMF aims to restore confidence, strength and self-esteem enabling participants to tackle the road ahead and move toward jobs, homes and new lives.

COOPERATION DC[17]

Cooperation DC, a project of ONE DC, helps organize and advance worker-owned cooperatives in the District. The organization hosts a series of events and trainings related to worker cooperatives and had served as the catalyst for establishing the infrastructure needed to provide technical assistance and support to emerging cooperatives that are led and owned by communities of color.

One of the organization's key goals is establishing an alternative local economy in D.C. that is self-sustaining. Cooperation DC works closely with the ONE DC Black Workers Center to conduct outreach, popular education, and organize workers interested in developing their own worker coops.

DC CENTRAL KITCHEN[18]

DC Central Kitchen has specialized in equipping adults with histories of incarceration, addiction, homelessness, and trauma with the hands-on training and support they need to begin a culinary career, since 1989. The organization offers a 14-week, intensive training program which provides culinary arts education, career readiness training, and real-world internships, at no-cost. It has helped 90% of its graduates find jobs after program completion.

The Culinary Job Training program is certified by the Office of the State Superintendent of Education (OSSE) and recognized by the American Culinary Federation Education Foundation as a Quality Program. Graduates work across Washington, D.C.'s, thriving culinary industry in top restaurants, large hotels, corporate cafeterias, and in hospitals, schools, and universities.

FREE MINDS BOOK CLUB & WRITING WORKSHOP[19]

Free Minds uses books, creative writing, and community support to empower incarcerated and formerly incarcerated youths and adults to transform their lives. Free Minds provides book clubs in the D.C. jail, correspondence-based programming in federal prisons, and literacy and job readiness services for returning citizens. An award winning re-entry program, Free Minds helps young men and women see their potential and achieve new educational and career goals, including entrepreneurship for those uniquely suited to it.

LIFE ASSET INC.[20]

Life Asset aims to "help alleviate poverty in Washington, D.C., through affordable financial products, services, and education, thereby promoting self-help and self-respect and expanding social and economic opportunities for lower income residents." It provides ongoing financial and business training to low-income entrepreneurs. Modeled on the world renowned Grameen Bank, founded by economist and Nobel Peace Prize winner, Muhammad Yunus, Life Asset has trained more than 1,500 entrepreneurs and made 215 business loans averaging $1,050 each.

Life Asset provides a peer group training model to help people get out of bad debt, save, invest, and give back to the community. Its "Debtors Anonymous" (modeled after Alcoholics Anonymous), helps improve practical steps, financial steps, and behavioral changes.

ENDNOTES

[1] Susan R. Jones, *Representing Returning Citizen Entrepreneurs in the Nation's Capital*, 25:1 ABA J Aff. Hous & Comm Dev Law 46-59 (2016). The action research project began in 2010 and is a way of educating law students about law and social policy while helping individuals and communities. Many clinic students contributed to this publication but it would not have been finalized without the assistance of the Andrea Johnson, Prof. Jones' research assistant.

[2] *See* Clinton Yates, *Returning citizens are still one of D.C's most marginalized and motivated groups*, Wash. Post. (Jan. 16, 2015), https://www.washingtonpost.com/news/local/wp/2015/01/16/returning-citizens-are-still-one-of-d-c-s-most-marginalized-and-motivated-groups/?utm_term=.05393bc2e1c8.

[3] D.C. Code Section 24-1301(5).

[4] *Beyond Second Chances: Returning Citizens' Re-entry Struggles and Successes in the District of Columbia*, Council for Court Excellence, http://www.courtexcellence.org/uploads/File/BSC-FINAL-web.pdf (last visited Mar. 1, 2018).

[5] *The Economic Impact of Microbusiness In the United States*, AeoWorks, https://aeoworks.org/pdf/Bigger%20Than%20You%20Think%20-%20The%20Economic%20Impact%20of%20Microbusiness%20in%20the%20United%20States.pdf (last visited Feb. 8, 2018).

[6] *See id.*

[7] *Incarceration & Reentry*, ASPE, https://aspe.hhs.gov/incarceration-reentry (last visited Oct. 4, 2017).

[8] *See* Clinton Yates, *Returning citizens are still one of D.C's most marginalized and motivated groups*, Wash. Post. (Jan. 16, 2015), https://www.washingtonpost.com/news/local/wp/2015/01/16/returning-citizens-are-still-one-of-d-c-s-most-marginalized-and-motivated-groups/?utm_term=.05393bc2e1c8.

[9] *Home*, Clean Decisions, https://www.cleandecisions.com (last visited Oct. 4, 2017).

[10] *Who are we?*, Flikshop, https://www.flikshop.com/#overview (last visited Oct. 4, 2017).

[11] *Curriculum*, Flikshop, https://www.flickshopschooloftbusiness.com/curriculum (last visited Feb. 28, 2018).

[12] *Home*, Mission Launch, http://www.mission-launch.org (last visited Oct. 4, 2017).

[13] *Home*, Tight Shift, https://www.tightshift.com (last visited Oct. 4, 2017).

[14] *About*, ONEDC, http://www.onedconline.org (last visited Oct. 4, 2017).

[15] *Mission-Vision*, Back on My Feet, https://www.backonmyfeet.org/mission-vision (last visited Oct. 4, 2017).

[16] *See id.* The Organization indicates that nearly 80% of individuals who start the program move into Next Steps.

[17] *Home*, Cooperation DC, http://www.cooperationdc.org (last visited Oct. 4, 2017).

[18] *Our Social Ventures*, DC Central Kitchen, https://dccentralkitchen.org (last visited Oct. 4, 2017).

[19] *About Us*, Free Minds, http://freemindsbookclub.org (last visited Oct. 4, 2017).

[20] *About*, Life Asset, http://www.lifeasset.org (last visited Oct. 4, 2017).

[21] *About*, Project Jumpstart, http://projectjumpstarttraining.org (last visited Oct. 4, 2017).

[22] *About Us,* Defy Ventures, https://defyventures.org (last visited Oct. 4, 2017).

[23] *Take Action*, The Last Mile, https://thelastmile.org (last visited Oct. 4, 2017).

[24] *About Us*, Rising Tide Capital, https://www.risingtidecapital.org/about (last visited Oct. 4, 2017).

[25] President Obama Talks about Rising Tide Capital, https://www.youtube.com/watch?v=x9m1Db1D4eM 0:00-1:01.

[26] Please note MLK is currently closed for renovations. The library closed on March 4, 2017 and construction has begun. The new library will open in 2020.

[27] The SBA also provides several loan programs, such as the "Microloan Program," and the "General Small Business Loans: 7(a) loan," which seeks to provide financial help for businesses with special requirements. For more information on loans and grants, please visit: https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs.

General Business Resources

The Small Business Development Centers (SBDCs)

In addition to sponsoring many of the classes on the SBA's Small Business Management Training Calendar, the SBDCs offer free individual counseling to small businesses.

Howard University
Main Office: 2600 6th Street, NW, Room 128 (6th and Fairmont Streets, NW)
Mailing Address: P.O. Box 748 | Washington, D.C. 20059
202-806-1550
https://dcsbdc.org

Arlington SBDC, George Mason University
Mason Enterprise Center School Of Public Policy, George Mason University
901 S. Highland Street, Room 326 | Arlington, VA 22204
703-892-1528 | Fax: 703-892-1542
www.arlingtonsbdc.org/index.htm

University of Maryland SBDC
Van Munching Hall, Room 4358 | College Park, MD 20742
301-403-8300
7000 Baltimore Avenue, Suite 402 | College Park, MD 20740
301-403-0501
www.capitalregionsbdc.um.edu

Other Useful Resources

Job & Interviewing Clothing

Strive DC
715 I Street, NE | Washington, D.C.
202-484-1264
Mon–Fri 9am to 5pm

Clothing for men and a small selection for women

Workspace Organizations

HIVE 2.0 (fee)
1213-B Good Hope Road, SE | Washington, D.C.
202-733-6810

Membership provides co-working space, 24/7 access, meeting space, and access to office equipment

IMPACT HUB DC (fee)
419 7th Street, NW, 3rd Floor | Washington, D.C.
202-545-6745

Impact Hub DC is a co-working & events space for a membership community for entrepreneurs, activists, creatives, and professionals taking action to drive positive social and environmental change.

PROJECT JUMPSTART[21]

Project JumpStart provides an 87-hour pre-apprenticeship training program with rigorous classroom and hands-on training to Baltimore City and Prince George's County residents annually. Its mission is to "train low-income city residents to enter the building trades on a construction career track that will help them advance beyond the entry-level." The organization has more than 650 graduates who are rebuilding local communities, by foraging the workforce.

Non-D.C. Area Organizations Supporting Entrepreneurship for Returning Citizens

DEFY VENTURES[22] (NEW YORK, SAN FRANCISCO, LOS ANGELES, SAN DIEGO, AND OMAHA)

Defy Ventures helps former drug dealers and gang leaders by recognizing they can become successful, legal entrepreneurs. The organization serves returning citizens by offering intensive leadership development with "Shark Tank-style business plan competitions," mentoring, financial investment, and startup guidance. It strives to provide returning citizens with a life-giving, authentic community along with strong relationships with executive volunteers.

LAST MILE[23] (CALIFORNIA)

The Last Mile (TLM) is a technology accelerator that prepares incarcerated individuals for successful reentry through business and technology training. The program allows incarcerated persons to pitch business ideas to investors before their release from prison and gain a broader context for the possibilities for returning citizens.

RISING TIDE CAPITAL[24] (NEW JERSEY)

Rising Tide Capital (RTC) serves struggling individuals and communities to help build "strong businesses which transform lives, strengthen families, and build sustainable communities." RTC has a 12-week business academy that takes participants through the phases of starting and successfully managing a business. In 2009, former President Obama applauded RTC's success.[25]

Surround Yourself with Inspiration: Readings and Podcasts

Regular support, inspiration, and encouragement are going to be essential to your success. You can borrow eBooks, audiobooks, and more from your local public library. Below are several recommended titles. All you need is a library card and you will be able to access these items with ease.

- **Readings:** You will find each of the D.C. area library locations listed here:[26] https://www.dclibrary.org/hours-locations
  - Illegal to Legal: Business Success For The (Formerly) Incarcerated—Mr. R. L. Pelshaw
  - The Big Leap—Gay Hendricks
  - A Setup is a Setup for a Comeback—Willey Jolie
  - Redemptive Soul—Yusef Shakur
  - The Untold Story of the Real Me: Young Voices from Prison—Free Minds Book Club Writers
  - Law Man: My Story of Robbing Banks, Winning Supreme Court Cases, and Finding Redemption—Shon Hopwood and Dennis Burks
  - Beyond Bars: Rejoining Society After Prison—Jeffrey Ian Ross
  - Getting Out & Staying Out: A Black Man's Guide to Success After Prison—Demico Boothe

- **Podcasts:** You can find a number of relevant podcasts, at the intersection of entrepreneurship training and support for returning citizens.
  - **The Returning Citizen Podcast:** A resource for people coming out of prison, and their families. It is "designed to be a focal point for sharing stories, connecting resources, and building community." The link can be accessed here, as well as on iTunes. http://www.podcastdetroit.com/artist/the-returning-citizen
  - **AEI Events Podcast, Opportunity and reentry: Creating pathways for returning citizens in Maryland and beyond:** Conversation about reentry and works to convene people, provide research, and influence public policy with the goal of reducing recidivism for the formerly incarcerated. AEI and the University of Baltimore's School of Criminal Justice partnered for the following podcast. http://www.aei.org/multimedia/opportunity-and-reentry-creating-pathways-for-returning-citizens-in-maryland-and-beyond.

STARTING YOUR OWN BUSINESS IN TEN STEPS

'Every time I see a problem, I create a business to solve it'

— Muhammad Yunus

For inspiration, about the type of business you want to start, consider the things you enjoy doing, and look around your community for problems that need to be solved. Please see below for the ten steps for starting a business as you research your idea and consider what tools and resources you will need to make your idea into a real business, and what challenges you might face. In the next section, you will also find an infographic explaining each step.

1. **Create Your One-Page Business Plan**: A business plan is a roadmap for business success. It can also help investors, partners, and suppliers to understand your business.
2. **Get Business Assistance and Training**: Participate in training and counseling services to assist you with your business plan:
3. **Weigh Pros and Cons of a Physical Location**: Plan and research before choosing a physical business location.
4. **Fund your business**: Find funding for your business. You may be able to find it from a micro lender.
5. **Select the Best Legal Structure for Your Business:** Decide what type of business you want to start. The appropriate legal entity will be governed by state law and influenced by the many legal and tax considerations of the business. See the list of legal clinics that can help after you have a business plan.
6. **Legally Structure Your Business:** You may have to file several documents like Articles of Organization, for an LLC.
7. **Register for State and Local Taxes**: File federal taxes (with the IRS), state taxes and other local taxes. If you are starting a 501(c) nonprofit, you will need to file a 1023 form with the IRS to become tax-exempt.

Local Bar Associations

The following is a list of bar associations in the D.C. metropolitan area.

Virginia (703)
- Lawyer Referral Service:
  Legal Services of Northern Virginia (Alexandria)
  Fairfax County Bar Association: 703-778-6800 | 703-548-1105 | 703-246-2740
- Legal Aid (for indigent clients unable to afford a private attorney): Arlington County (only civil cases)

Maryland (301)
- Lawyer Referral Service:
  Montgomery County Bar Association
  Prince George's County Bar Assoc. 301-532-2525 | 301-279-9100 | 301-952-1440
- Legal Aid (for indigent clients unable to afford a private attorney):
  Legal Committee Montgomery County Bar Association
  Legal Aid Prince George's County

District of Columbia (202)
- Bar Association Referral Service Legal Aid Society 202-424-3454 | 202-927-6800 | 202-626-3499 | 202-628-1161 10

Legal Aid

Legal Aid Society of DC
202-628-1161
www.legalaiddc.org

Services: Pro bono direct legal services in domestic violence/family, housing, public benefits, and consumer law.

Bread for the City
NW Office: 1525 5th Street, NW | Washington, D.C.
202-265-2400
SE Office: 1640 Good Hope Road, SE | Washington, D.C.
202-561-8587
Office Hours: Walk-in Monday 1pm to 3pm
www.breadforthecity.org

Services: Provide vulnerable residents of Washington, D.C., with comprehensive services, including food, clothing, medical care, and legal and social services.

PDS Community Defender Division
680 Rhode Island Avenue, NW | Washington, D.C.
202-824-2801
Office Hours: Mondays, Wednesdays, Fridays 9am to 4:30pm
www.pdsdc.org

Services: Free legal and social service advice for recently released Returning Citizens.

General Legal and Regulatory Assistance for Small Businesses in the D.C. Area

Small Business Legal Clinics

There are a few clinical programs at law schools in Washington, D.C., that specialize in assisting small businesses and/or nonprofit organizations. If one of these clinic is unable to accept new cases or there is an ethical conflict that precludes representation of a potential client, applicants may be referred to one of the other clinics.

American University Community Economic Development Clinic
https://www.wcl.american.edu/academics/experientialedu/clinical/theclinics/community

David Clarke/UDC School of Law Community Development Law Clinic
4340 Connecticut Avenue, NW, Room 316 | Washington, D.C. 20008
202-274-5122
http://www.law.udc.edu/?page=CommunityDevelopment

The Georgetown Law School Social Enterprise and Nonprofit Clinic
Georgetown Law
600 New Jersey Avenue, NW | Washington, D.C. 20001
202-661-6545
https://www.law.georgetown.edu/academics/academic-programs/clinical-programs/our-clinics/social-enterprise-nonprofit-clinic.cfm

The George Washington University Law School Small Business and Community Economic Development Clinic
2000 G Street, NW | Washington, D.C. 20052
202-994-7463
https://www.law.gwu.edu/small-business-community-economic-development-clinic

The U.S. Small Business Administration (SBA)
Main Office: 409 3rd Street, SW | Washington, D.C. 20416
202-205-6600 or 202-205-6771 | 800-827-5722
District Office: 740 15th Street, Suite 300 | Washington, D.C. 20005
202-272-0345

8. **Obtain Business Licenses and Permits**: You will likely need to decide on a business entity before getting business licenses or permits.
9. **Understand Employer Responsibilities**: Familiarize yourself with key federal and state regulations before starting the hiring process.
10. **Open for Business**: (1) Pursue Partnerships and Workforce (2) Protect Your Brand (3) Consider Taxes: Be sure to keep up with your business filings and your taxes.

Infographic for Starting a Business in Ten Steps

Step 1: Create Your One-Page Business Plan	A business plan is a roadmap for business success. It can also help investors, partners, and others to understand your business.
Step 2: Get Business Assistance and Training	Participate in training and counseling services to assist you with your business plan.
Step 3: Weigh Pros and Cons of a Physical Location	Plan and research before choosing a business location.
Step 4: Fund your business	Find funding for your business. You may be able to find it from family, friends, the government, or investors.[27]
Step 5: Select the Best Legal Structure for Your Business	Decide what type of business you want to start. The appropriate legal entity will be governed by state law and influenced by the many legal and tax considerations of the business.[28]
Step 6: Register Your Business	File several documents like Articles of Incorporation for a corporation or Articles of Organization or for an LLC.
Step 7: Register for State and Local Taxes	File federal taxes (with the IRS), state taxes and other local taxes. If you are starting a 501(c) nonprofit, you will need to file a 1023 form with the IRS to become tax-exempt.
Step 8: Obtain Business Licenses and Permits	Decide on a business entity before obtaining business licenses or permits.
Step 9: Understand Employer Responsibilities	Familiarize yourself with key federal and state regulations before starting the hiring process.[29]
Step 10: Open for Business	(1) Pursue Workforce Partnerships, (2) Protect Your Brand, and, (3) Consider Taxes. Be sure to keep up with your business filings and your taxes.

CREATING YOUR ONE-PAGE BUSINESS PLAN

A business plan is a clear and comprehensive description of your business that helps lenders or investors, partners, and others understand how it will make money, and how investors can expect to be repaid. Six of the critical components of a business plan are listed below.

1. **The Big Picture/Executive Summary**: This section identifies the type of business you have, who your clients are, how you will make money and the services you provide and for whom.
2. **Targeted Audience and Impacts/Business Operations**: In business you generally focus on filling a need, solving a problem, or improving someone's life.
3. **Profit/Financials**. To be successful in business, you must make a profit. Making a profit means your revenues are greater than your expenses.
4. **Marketing Strategies**. People need to know about you and your product or service.
5. **Climbing the Mountain/Management**. You cannot do everything yourself. Outsource tasks or projects where you are weak or get help with those tasks that can be accomplished better by someone else.
6. **Achieving Goals and Successes**. Make sure you know when you achieve your goals, when to re-evaluate them, and to celebrate successes.

While an extensive business plan[30] may be useful to the business as it grows and develops moving forward, a one page document, using the critical questions below is often enough to get your business up and running. Please take a moment to complete the following worksheet to get started with your one-page business plan worksheet and business canvas map below:

Strive DC
715 I Street, NE | Washington, D.C.
202-484-1264
www.strivedc.org

Service: Intensive job prep training course and skill building program

DOES Job Centers (One-Stops)
Locations around D.C.
202-724-7000
www.does.dc.gov/service/american-job-center

Services: Job search workshops, referrals to job training, and hiring employers

S.O.M.E. (So Others Might Eat) Center for Employment Training
2300 MLK Avenue, SE, 4th Floor | Washington, D.C.
202-292-4460
Mon–Fri 9am to 5pm
www.some.org

Services: Certification for medical, building maintenance and other trades

Jubilee Jobs
2712 Ontario Road, NW | Washington, D.C.
202-667-8970
jubileejobs.org

Services: Resume help, job readiness, and connections to entry-level jobs

Computer Access & Classes

Byte Back
202-562-2636
www.southeastministrydc.org

Services: Free computer classes

Project Reboot
4 Chocke Cherry Road | Rockville, MD
301-330-0034
Mon 1pm to 5pm; Wed 10am to 4pm
www.projectreboot.org

Services: Low cost computers and printers
Requirements: need referral from partner organization (call ahead)

Educational Resources

Pre-GED & Beginning Readers

Washington Literacy Center
1816 12th Street, NW | Washington, D.C.
Mon–Fri 9am to 5pm
202-387-9029
www.washingtonliteracycenter.org

Services: Basic reading classes and tutoring for adult learners

GED

Adult Literacy Resource Center at MLK Public Library [68]
901 G Street, NW, Room 300 | Washington, D.C.
Mon–Thu 9:30am to 9pm; Fri–Sat 9:30am to 5:30pm
202-727-2431
www.dclibrary.org/services/adult

Services: Referral to pre-GED and GED classes, studying help, practice tests, ESL classes and tutoring

Academy of Hope
2315 18th Place, NE | Washington, D.C. 20018
202-269-6623
www.aohdc.org

Services: Free GED prep, computer classes, and other courses

College & Advanced Degrees

UDC Community College Workforce Development Program and Lifelong Learning
202-274-7181
http://cc.udc.edu

Services: Free classes to help develop career skills in many fields including: health care, construction trades, hospitality, office technology.

Job Training

Lift-DC
Perry School
28 M Street, NW, Suite 335 | Washington, D.C.
202-289-2525

THEARC
1901 Mississippi Avenue, SE | Washington, D.C.
202-450-2787
www.liftcommunities.org

Services: Student Advocates meet with clients one-on-one to create resumes and apply for jobs.
Requirements: Call ahead to schedule an appointment.

One-Page Business Plan Worksheet

I. **The Big Picture/Executive Summary**: This identifies what you actually do and for whom.
   1. I sell/provide _____.
   2. To people who _____.
   3. My target audience is generally frustrated or challenged by _____.
   4. My simple solution addresses this by _____.

II. **Making Life Better/Business Operations**: In business, you generally focus on filling a need, solving a problem, or improving someone's life.
   1. My ideal target audience is _____.
   2. I am helping _____.
   3. I am increasing _____.
   4. I am reducing or getting rid of _____.

III. **Profit/Financials**: To be successful in business, you must make profit. Making a profit means your revenues are greater than your expenses.
   1. I charge _____.
   2. To get paid I _____.
   3. I can also earn money if I _____.

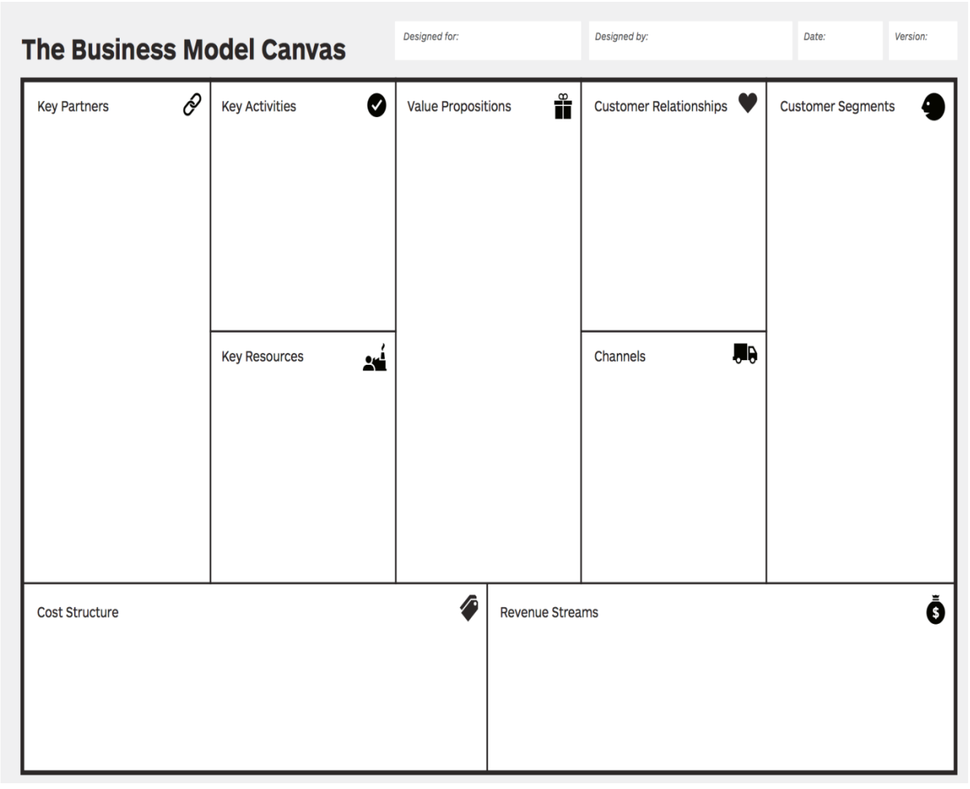
IV. **Marketing Strategies**: People need to know about you and your product or service.
   1. My top three competitors are _____, _____, and _____.
   2. What is different about my business is _____.
   3. Customers learn about me through _____.
   4. I market my business by _____.
   5. I courage people to refer business to me by _____.

V. **Climbing the Mountain/Management**: You cannot do everything yourself. Outsource tasks or projects where you are weak or those tasks that can be accomplished easily by someone else.
   1. I do not like doing _____ and I will get help with _____.

VI. **Achieving Goals and Successes**: Make sure you know when you achieve your goals, when to re-evaluate them, and to celebrate milestones and accomplishments.
   1. I will assess my detailed business plan each quarter.
   2. I will assess my one page business plan once per month.
   3. I will revisit my business goals as frequently as possible.
   4. I'll know I am financially successful when I have _____ (# of customers), or, sell _____ (# of products).
   5. I'll know I had a successful year when looking at the plan at the end of the year and assessing what percentage of my goals have been reached.

Business Canvas Map

You can take steps on your own to analyze your products, business opportunities, and market environment by completing a business canvas map from Strategyzer and taking advantage of the other free business-planning resources on Strategyzer's platform for entrepreneurs.



A link to the business canvas map and related online resources can be found here: https://strategyzer.com/canvas/business-model-canvas.

COMMUNITY RESOURCES

The following community resources include legal assistance, skills workshops, membership groups, and organizations that may be of assistance.

General Resources

DC Small Business Development Center
2600 6th Street, NW | Washington, D.C.
202-889-5090 | 202-806-1550
https://dcsbdc.org

For events and workshops to assist with business planning, budgeting, marketing, financing, and tips for starting and growing your business, visit https://dcsbdc.org/events

Collaborative Solutions for Communities
1816 12th Street, NW, Suite 201 | Washington, D.C.
202-518-6737
http://wearecsc.org/workforce-development

Services: training, technical assistance, workforce development

Center for Entrepreneurial Education & Development
441 4th Street, NW, Suite 850 North | Washington, D.C.
202-727-3900
http://dslbd.dc.gov/page/center-entrepreneurial-education-development

The Center for Entrepreneurial Education & Development (CEED) provides information and services to entrepreneurs and companies looking to launch, strengthen, and grow their business in the District.

Flikshop School of Business
Youth Entrepreneurship Training Center
http://www.flikshopschoolofbusiness.com

Mayor's Office on Returning Citizen Affairs
Brian Ferguson, Director (orca@dc.gov)
2100 Martin Luther King Jr. Avenue, SE, Suite 100 | Washington, D.C. 20020
Mon–Fri 9am to 5pm
202-715-7672
http://orca.dc.gov

- CDL (Commercial Driver's License) Training Program
- Criminal Justice Coordinating Council Resource Locator
- Education, Training Assistance and Employment
- Health Care, Mental Health, Substance Abuse Assistance
- Housing Assistance
- Record Sealing and Expunging

TAX CHECKLISTS FOR NEW AND EXISTING BUSINESSES

Starting a Business: Tax Checklist and Considerations	Yes	No	N/A
Have you considered if your work is a hobby, rather than a business?[50]			
Have you considered how the form of business you select (e.g., sole proprietorship, partnership, corporation, LLC) impacts which income tax return you must file?[51]			
Have you applied for an Employer Identification Number (EIN) to identify your business?[52]			
Have you considered the types of business taxes you would be required to pay (e.g., income tax, estimated taxes, self-employment tax, employment taxes, and excise tax)?[53]			
Do you know your tax year?[54]			
Have you identified various considerations for starting a business?[55]			
Have you reviewed the small business tax publications and recommended readings for small businesses on various tax topics?[56]			

Operating a Business: State and Local Tax Checklist	Yes	No	N/A
Have you sought an overview of the necessary information that taxpayers need to comply with D.C.'s tax laws?[57]			
Are you withholding, depositing, reporting, and paying employment taxes?[58]			
Have you filed the Form FR-500 Combined Business Tax Registration Application?[59]			
Have you reviewed the list of other tax forms from the Office of Tax and Revenue?[60]			
If you are a business paying independent contractors, have you accessed the appropriate 1099-MISC form for your tax filing?[61]			
Have you evaluated whether your income is taxable and nontaxable, to include employee compensation, fringe benefits, business and investment income, royalties, etc.?[62]			
Have you identified forms and instructions necessary[63] while filing, reporting, and paying business taxes pertaining to: • Starting and operating a new business? • General Business Expenses? • Specialized forms, if any? • Employee benefits?			
Have you sought guidance concerning estimated tax, the method used to pay tax on income that is not subject to withholding?[64]			
Have you identified your costs of carrying on business which may be eligible for a tax deduction?[65]			
Have you sought a list, along with the respective forms, for the various business tax credits you may be eligible for?[66]			
Have you sought guidance on Section 179, which allows businesses to deduct purchases of qualifying equipment or software secured for the business during the tax year? [67]			

Small Business Tax Workshops and Seminars

- For resources and workshops to help small business owners understand and fulfill their federal tax responsibilities, visit: https://www.irs.gov/businesses/small-businesses-self-employed/small-business-tax-workshops-and-webinars.
- For resources to virtual workshops, videos, and webinars to help small business owners understand and fulfill their federal tax responsibilities, visit: https://www.irs.gov/businesses/small-businesses-self-employed/small-business-self-employed-virtual-small-business-tax-workshop.

FINDING THE RIGHT FINANCING FOR YOUR BUSINESS

After your business plan, the next step is to determine whether you may need to secure financing or develop a strategic partnership. ***Do not be discouraged*** if any of these resources do not pan out, because the funding process is different for each business. For example, if you do not have the personal savings, there are several resources for you to consider.

The available resources include government funding, as well as private funding sources. The following general resources are a great place to start your funding search.

Primary Options for Returning Citizens

- **Community Development Financial Institutions** (CDFI)s are private financial institutions that provide responsible, affordable loans to help low-income and disadvantaged people and communities by financing community businesses such as small businesses, microenterprises, nonprofit organizations, and other community entities. There are 4 categories of CDFIs: banks, credit unions, loan funds, and venture capital funds. These CDFIs make loans or investments to community-based small businesses at affordable rates. D.C. CDFIs made over 41,000 loans or investments totaling over $3 billion, financed over 12,000 small businesses and supported over 25,000 housing units. A list of CDFIs[31] in D.C. is available below:
  - **Anacostia Economic Development Corporation**
    1800 Martin Luther King Jr. Avenue, SE, Suite 100 | Washington, D.C. 20020
    202-889-5100
  - **Building Hope—A Charter School Facilities Fund**
    910 17th Street, NW, Suite 1100 | Washington, D.C. 20006
    202-457-1999
    info@bhope.org
  - **CFBanc Corporation** ·
    1432 U Street, NW | Washington, D.C. 20009
    202-243-7100
  - **City First Bank of DC, N.A.**
    1432 G Street | Washington, D.C.
    https://www.cityfirstbank.com
  - **City First Enterprises**
    202-745-4490
    https://www.cfenterprises.org
  - **Community Development Transportation Lending Services**
    1341 G Street, NW, 10th Floor | Washington, D.C. 20005
    202-661-0212
  - **Cornerstone, Inc.**
    1400 20th Street, NW, Suite G3 | Washington, D.C. 20036-5963
  - **District Government Employees Federal Credit Union**
    2000 14th Street, NW, 2nd Floor | Washington, D.C.
    877-784-5551

- **Government Printing Office Federal Credit Union**
  202-512-1067
  https://www.gpofcu.org
- **Housing Assistance Council**
  1025 Vermont Avenue, NW, Suite 606 | Washington, D.C. 20005
  202-842-8600
- **Industrial Bank**
  4812 Georgia Avenue, NW | Washington, D.C.
  202-722-2000
- **Institute for Community Economics**
  1101 30th Street, NW, Suite 100A | Washington, D.C. 20007 ·
  www.nhtinc.org/ice.php
- **Latino Economic Development Corporation (LEDC)**
  WeWork Wonder Bread Factory
  641 S Street, NW | Washington, D.C.
  202-588-5102
  http://www.ledcmetro.org/contact
- **National Community Reinvestment Coalition**
  740 15th Street, Suite 400 | Washington, D.C. 20005
  202-628-8866
  http://www.ncrc.org
- **National Housing Trust Community Development Fund**
  1101 30th Street, NW, Suite 100 A | Washington, D.C. 20007
- **Partners for the Common Good, Washington (PCG)**
  1444 Eye Street, NW, Suite 201 | Washington, D.C. 20005
  202-689-8935
  pcg@pcgloanfund.org
- **Washington Area Community Investment Fund (WACIF)**
  2012 Rhode Island Avenue, NE | Washington, D.C. 20018
  202-529-5505
  http://wacif.org

- **Aspire to Entrepreneurship, Core Program.** The Core Aspire to Entrepreneurship program partners directly with the Department of Employment Services' Project Empowerment.

  Accepted applicants enter a six-month business incubator program while receiving a Project Empowerment stipend. Eligible enrollees may also be able to participate in a matched-saving account program through the Capital Area Asset Builders. The project is supported by the Office of the Deputy Mayor for Greater Economic Opportunity, D.C. Mayor's Office of Returning Citizen Affairs and the Court Services and Offender Supervision Agency, it's non-profit service provider, Changing Perceptions, and many other community stakeholders from across the District.

  The Aspire to Entrepreneurship program has, from its inception in 2016, been stakeholder driven. Partner and community stakeholders developed three central principles that drive the program implementation and design. Those who do not enter the six-month Aspire program are still eligible for free and ongoing, one-on-one direct technical assistance. Please contact Derrick Colbert at Derrick.Colbert2@dc.gov."[32]

Anacostia Economic Development Corporation (AEDC): AEDC is a community development corporation that was established to meet the overall economic needs, and to improve the quality-of-life circumstances of District of Columbia residents, specifically those residing in the Anacostia/Far Southeast community.[39] The AEDC, through its affiliation with the DC Small Business Development Center (DC-SBDC) Network, provides free management, technical assistance and affordable training in all phases of business development to District of Columbia based small businesses.[40] AEDC/DC-SBCD's certified, trained and skilled business consultants provide confidential one-on-one management assistance in a myriad of areas, at no cost to the client.[41] Business Consulting Services include, but are not limited to: Cash Flow Analysis, Financial Forecasting, Market Research, Federal and Local Government Certification, Procurement Assistance, Overall Business Assessment, Start-up Feasibility Analysis, Business Plan Development, Strategic Planning, and Business Start-up Information.[42] Contact information is provided below:

- 1800 Martin Luther King Jr. Avenue, SE, #100 | Washington, D.C. 20020
  202-889-5090
  http://www.anacostiacdc.com

DC **Women's Business Center/National Community Reinvestment Coalition:** The Washington, D.C., Women's Business Center (DCWBC) is a business development organization that serves women entrepreneurs in the Washington, D.C., Capitol Region. The DCWBC is managed by the National Community Reinvestment Coalition (NCRC). The DCWBC provides training and consulting to assist in the growth of women-owned businesses in federal procurement opportunities. The DCWBC is funded in part by the Small Business Administration (SBA) to provide training and counseling to women entrepreneurs, especially women who are economically or socially disadvantaged. The DCWBC has partnered with Minority Business Enterprise Center of Washington, D.C., (DCMBEC) to provide additional management and business consulting assistance to increase economic parity in performance between minority and non-minority companies. Contact information is provided below:

- 727 15th Street, NW, 5th Floor | Washington, D.C. 20005
  202-393-8307
  http://www.dcwbc.org

DreamBuilder: DreamBuilder is an intensive online business skills development curriculum that guides women entrepreneurs through interactive exercises and videos, including stories from real-world, successful women entrepreneurs to achieve economic success.[43] The program is not only relevant for women who are thinking of starting a small business, but also those who are seeking to grow their existing small or medium-sized businesses and simply need additional support to increase their success and income.[44] You may access their resources here: http://dreambuilder.org/sba

The DreamBuilder online business skills development curriculum will be taught in a "flipped classroom" model.[45] During the first session, participants will receive their login credentials and an overview of the online platform.[46] They will then be able to work at home, at their own pace on the cloud platform.[47] Participants will have the opportunity to work on the online curriculum using a laptop provided during these sessions.[48] This enables any technical issues to be handled by the WESST trainer.[49] The DreamBuilder online training curriculum is available to women entrepreneurs in both English and Spanish.

Self-Employment

Chesapeake Business Finance Corp ("Chesapeake") is a private non-profit corporation licensed by the U.S. Small Business Administration ("SBA") to make SBA 504 loans to businesses in Maryland, D.C., Southern Delaware, Northern Virginia, and eastern West Virginia. Chesapeake's role is to market the 504 program, assist banks to screen and structure eligible projects, prepare loan packages, negotiate with the SBA, coordinate the closing, and service the loans after they are funded.[34] SBA 504 loans provide financing for: purchase of land, purchase or construction of a building; renovation, including leasehold improvements; purchase of machinery or equipment with a minimum useful life of ten years; and refining of existing eligible debt up to 50 percent of new project costs excluding soft costs.[35]

Chesapeake Business Finance Corporation, Certified Development Company. Chesapeake Business Finance Corp ("Chesapeake") is a private non-profit corporation licensed by the SBA to make SBA 504 loans to businesses in Maryland, D.C., Southern Delaware, Northern Virginia, and eastern West Virginia. Chesapeake's role is to market the 504 program, assist banks to screen and structure eligible projects, prepare loan packages, negotiate with the SBA, coordinate the closing, and service the loans after they are funded.

- 1101 30th Street, NW, #500 | Washington, D.C. 20007
  202-625-4373
  http://www.chesapeake504.com

Community First, Inc., Certified Development Company: Community First is a mission-based community development bank devoted to alleviating poverty in the District of Columbia that improves access to loans and capital for entrepreneurs and residents, with a focus on distressed and redeveloping neighborhoods in the District.[36] It partners with area banks to operate the SBA's "504 Loan" Program in the District of Columbia. Community First helps entrepreneurs making socially responsible investments. Please see below for their contact information:

- 5 Thomas Circle | Washington, D.C. 20005
  http://www.communityfirst.org

Washington DC SCORE, SCORE Chapter: SCORE, short for the Service Corps of Retired Executives, is a source of free and confidential business advice for entrepreneurs and small businesses. It is a nonprofit organization dedicated to entrepreneur education and the formation, growth and success of small business nationwide.[37] SCORE provides low-cost workshops to help start and grow businesses. Check SCORE's calendar of workshops for dates/times and locations.[38] SCORE also provides free one-on-one counseling to help businesses. For more information regarding the workshop schedule, visit their website: http://events.r20.constantcontact.com/calendar/monthview?eso=001OvjRypJdyvzC4KWmyYaCGw==&year=2016&month=9. Their address is also provided below:

- 409 3rd Street, SW, Suite 100A | Washington, D.C. 20024
  202-619-1000
  https://washingtondc.score.org

Additional Options for Returning Citizens

- **Grants.gov**. This is a search engine that allows users to search and apply for federal grants by using keywords and other more specific criteria. These services are available at the following link: http://www.grants.gov.
- **Business USA's Access to Financing Wizard**. This resource is an online questionnaire tool designed to identify potential funding opportunities for your business's specific needs. You can access it by visiting the link listed below where you will need to follow the questionnaire prompts and, answer the questions as accurately as possible. This resource provides results for possible grants in just a few moments! The Access to Financing Wizard is available at the following link: http://business.usa.gov/access-financing.
- **Grants Information Resource Center (GIRC)**. The D.C. Office of Partnerships and Grant Services houses the GIRC, which provides one-on-one technical assistance to D.C. community and faith-based organizations and nonprofits in identifying competitive grant funding and other resources. The GIRC offers computer stations with access to grant subscription data services. New clients may schedule a one-on-one appointment. More information on GIRC's services and registration instructions are available at the following link: http://opgs.dc.gov/service/grants-information-resource-center-girc.
- **Grants Information Data System (GIDS)**. GIDS is a database of current city, federal, and foundation grant opportunities available to D.C.-area nonprofits and community-based organizations. The system allows viewers to see grant listings or perform searches based on grant title, grantor type, issue area, or grant ID. You can consult the GIDS search engine at the following link: http://app.opgd.dc.gov/grantautomation/grantfinder.asp.

For minority-owned businesses

- **The Minority Business Development Agency (MBDA).** The MBDA provides resources to assist minority business owners to find business loans and grants and supports local minority business centers that provide financial counseling and financial assistance to minority-owned businesses. More information is available at the following link: http://www.mbda.gov.
- **The National Minority Supplier Development Council (NMDC).** The NMDC that connects large companies with minority-owned businesses and vendors. It also oversees the Business Consortium Fund, which provides commercial loans and lines of credit to certified minority businesses. More information is available at the following link: http://www.nmsdc.org.

Government Funding

Both the federal and D.C. governments have programs to promote funding sources for small businesses. Please consult the resources below to see if any of these programs could be the right fit for your business.

- **United States Small Business Administration (SBA).** If you own a for-profit business, explore the *SBA's Microloan Program*.[33] The SBA's Microloan Program provides loans up to $50K to help small for-profit businesses and certain not-for-profit childcare centers get started and expand. The average microloan is about $13K. The SBA gives funds to SBA-approved intermediary lenders (non-profit community-based organizations with experience in lending, management, and technical assistance). These intermediary lenders administer microloans to eligible borrowers. Because each intermediary has its own lending and credit requirements, you should identify specific lenders in your area. To identify specific lenders, consult the "SBA Partner Identification & Management System" at the following link: https://www.sba.gov/sites/default/files/articles/microlenderrpt_160111.cfm_.pdf. **Note SBA now makes business loans to returning citizens*.
- **United States Department of the Treasury—Small Business Lending Fund (SBLF).** SBLF is a dedicated fund designed to provide capital to qualified community banks and community development loan funds to encourage small business lending. Treasury investments are provided to community banks and community development loan funds. Small businesses can go to one of the 3,000 participating locations across 47 states and the District of Columbia to apply for funding. To identify a participating institution, consult the "Map of Participating Lending Institutions" at the following link: https://www.treasury.gov/resource-center/sb-programs/Pages/sblf-map.aspx
- **D.C. Department of Small and Local Business Development (DSLBD).** Administers Great Streets Grants, competitive grants of up to $50K to qualified small business owners who wish to improve their business property in certain D.C. corridors. Interested business owners must submit online applications Be sure to check the Request for Applications for eligibility requirements and submission instructions. Consult the Request for Applications and Application at the following link: http://greatstreets.dc.gov/page/small-business-business-grants
- **State Small Business Credit Initiative.** As a participant in the State Small Business Credit Initiative, D.C. will use federal funds for programs that leverage private lending to help finance small businesses and manufacturers that are creditworthy, but do not meet other loan requirements. D.C.'s Small Business Credit Initiative incorporates several programs:
  - The D.C. Collateral Support Program provides collateral support for qualified small business borrowers who are unable to meet the lender's collateral requirements.
  - The D.C. Loan Participation Program provides loan support for qualified small business borrowers who are unable to meet the lender's capital requirements or the lending institution's debt service coverage ratio.
  - More information on the above programs is available at the following link: http://disb.dc.gov/service/small-business-resources

Private Funding

If your small business is more mature, you may want to consider seeking private funding. Please consult the resources below for funding opportunities that could be the right fit for your business.

- **Small Business Investment Companies (SBICs).** SBICs are privately managed for-profit investment funds that use privately raised funds and guaranteed SBA loans to provide long-terms loans and equity investments to qualifying small businesses. https://www.sba.gov/content/sbic-financing-right-your-business#1)
- **Is your business eligible for SBIC financing?** Consult these 3 sources to search for active SBICs:
  - SBA Directory—https://www.sba.gov/content/sbic-directory
  - Small Business Investor Alliance—http://www.sbia.org
  - National Association of Investment—http://naicpe.com

Non-Profit Specific Funding

- If you have a non-profit organization, you may not be eligible for some of the for-profit funding opportunities listed above. Please consult the nonprofit-specific resources below to see if any of these funding opportunities could be the right fit for your nonprofit organization.

Fiscal Sponsorship

- A fiscal sponsorship arrangement is a way for organizations that do not yet have 501(c)(3) non-profit tax-exempt status to attract donors by using an already existing 501(c)(3) as an administrative sponsor for the cause. A fiscal sponsor is a nonprofit organization that provides fiduciary oversight, financial management, and other administrative services to charitable projects that do not yet have 501(c)(3) status. Donations made from individuals to the charitable project essentially flows through the fiscal sponsor, allowing the donors to treat their donations as tax deductible. To identify potential fiscal sponsors, consult the fiscal sponsor directory at the following link: http://www.fiscalsponsordirectory.org

Crowdfunding

- Crowdfunding for nonprofits is a way to raise money, usually through an online platform, from individuals who simply wish to donate to and support the cause of the charitable project or nonprofit organization. Users can create a profile on nonprofit-specific sites, such as Global Giving (https://www.globalgiving.org/), explaining their mission and charitable goals. Individuals can then choose to make donations to the cause through the site. Informative PowerPoint presentations created by the Office of Partnerships and Grant Services outlines useful tips and best practices for crowdfunding on Global Giving. The slides are available at the following link: http://opgs.dc.gov/service/crowdfunding-nonprofits