

Implementation Strategy
& Support Planning - Hampton
Roads Low to Moderate Income
(LMI) Entrepreneur Community



Planning Report

Vantage Point



Building Entrepreneurial Economies (BEE)

Virginia Department of Housing and Community Development
FY 2017 Planning Grant – Vantage Point: Stimulating Innovation in
Underserved Populations, **STOP Inc.**, DHCD Grant Recipient

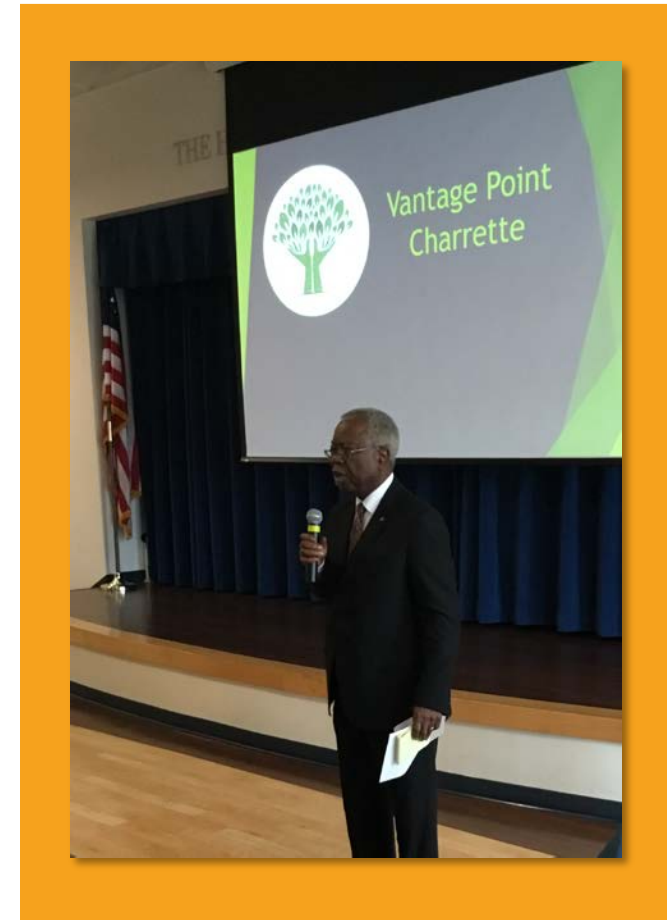


Community Charrette Location
The Kroc Center, Norfolk VA

ACKNOWLEDGEMENTS

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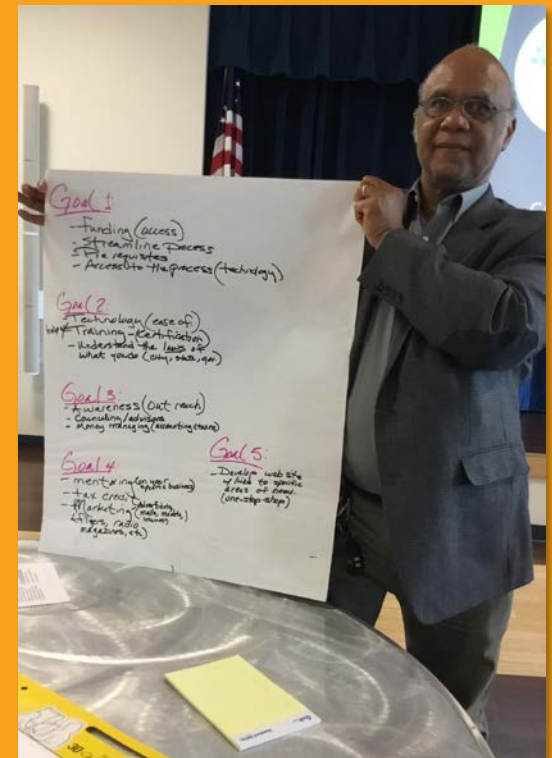


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Vantage Point: Stimulating Innovation in Underserved Populations,
STOP Inc., DHCD Grant Recipient

www.stopinc.org

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Executive Summary

The purpose of this planning report is to document the community inclusion, innovative problem solving and priorities produced because of a Virginia Department of Housing and Community Development Building Entrepreneurial Economies Planning Grant awarded to STOP Inc. This planning report will serve as a primer that will help prepare the Hampton Road's community to apply for additional grant resources and to promote small business development and growth to reduce poverty.



STOP Inc. has years of experience providing individual, family and community development action plans for people and communities experiencing economically challenging situations. As the representative Community Action Agency for the Hampton Roads community STOP Inc. recognized the need to bring leadership and additional resources to the low to moderate income (LMI) entrepreneur ecosystem. STOP Inc. proposed the creation of a “virtual incubator” and, with the support of the National Minority Technology Council, empowered community leaders and those struggling entrepreneurs and opportunity to be included in the problem-solving process.



This report shows that LMI entrepreneurship is not a specific focus for the Hampton Roads Region and there is a need for a regional champion. The result of the planning grant activity, including the Vantage Point Community Charrette that included over 30 participants, illuminate a community desire for more support for LMI entrepreneurs and interest in the development of a regional virtual incubator.

This planning report was developed by the National Minority Technology Council in support of STOP Inc. The ideas from the Community Charrette are included in this report. Hampton Roads is a vibrant region and STOP Inc. is uniquely positioned to build on the success of this planning grant.



LMI Entrepreneurial Ecosystem in Hampton Roads

Market Demand Assessment

What is the definition of Low and Moderate Income?

According to the U. S. Housing and Urban Development Community Development Block Grant, low and moderate income (LMI) is defined for moderate income as cash-income of 140% of the area median income, with low income being 80% of the median. This means a person is considered to be of low income only if he or she is a member of a household whose income would qualify as "very low income" under the Section 8 Housing Assistance Payments program. Generally, these Section 8 limits are based on 50% of area median. Similarly, CDBG moderate income relies on Section 8 "lower income" limits, which are generally tied to 80% of area median.

What is the LMI Entrepreneurial Ecosystem?

When we consider the process of designing, launching and running a new business and the product, process or service that can be sold or hired, we often consider the courageous person(s) who had the willingness to take the risk of business ownership. For this report an LMI Entrepreneur is a new or existing business owner who has an additional barrier to entry, a greater lack of access to resources.

If we consider the entrepreneurial ecosystem as the social and economic environment affecting the Hampton Roads region we can begin to understand the groups of companies, including start-ups, who have a common economic barrier to hurdle and by defining an ecosystem we may begin to establish economies of scale by establishing common ground.

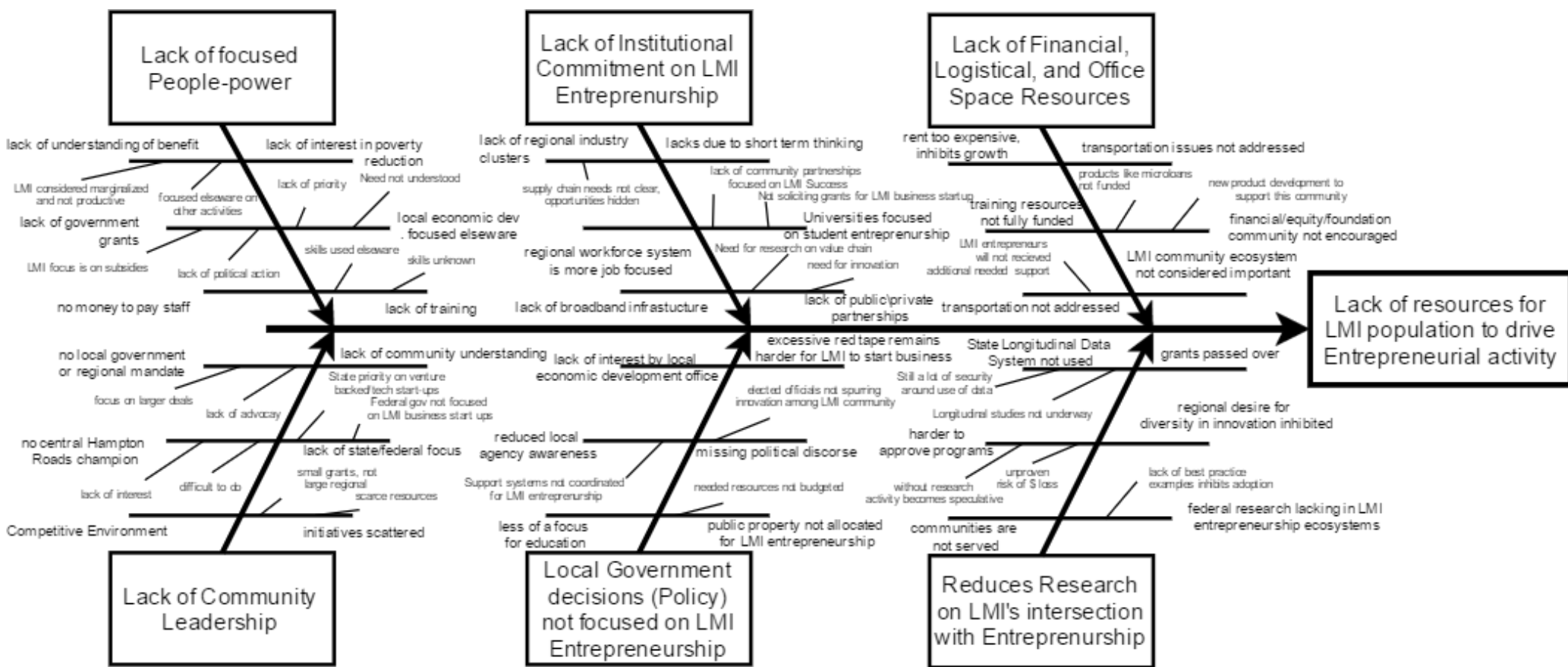
Why is this Report Important?

While Hampton Roads business groups and government have performed a number of studies examining the Hampton Roads economy. These reports identify regional economic conditions and regional economic competitive initiatives, including reports on the start-up community. However the Hampton Roads region has not specifically studied entrepreneurship and the requisite resources needed for entrepreneurs who are currently categorized as low and moderate income (LMI).

This planning report advances small business and job creation strategies by establishing community-based entrepreneurship in distressed communities with high LMI populations. The goal is to utilize STOP Inc. and their unique status as a Community Action Agency to create a robust environment for business startup or expansion.

What is the root cause of the problem?

LMI Entrepreneurship is not a specific focus for the Hampton Roads Region when considering economic development or poverty reduction. This is a problem and it in turn creates a lack of resources for the LMI population to effectively create, drive and increase entrepreneurial activity for the region while reducing the costs incurred when communities are not fully productive. The root cause of this problem and effect is analyzed in the fishbone diagram below.



This rather detailed analysis of the possible causes to a resource gap now challenging the LMI community. A great deal of the analysis is based on a deficiency that may be because the LMI entrepreneurial community does not have a regional champion advocating for more resources and programming.

Where does STOP Inc. fit in to the LMI Regional Entrepreneur Ecosystem?

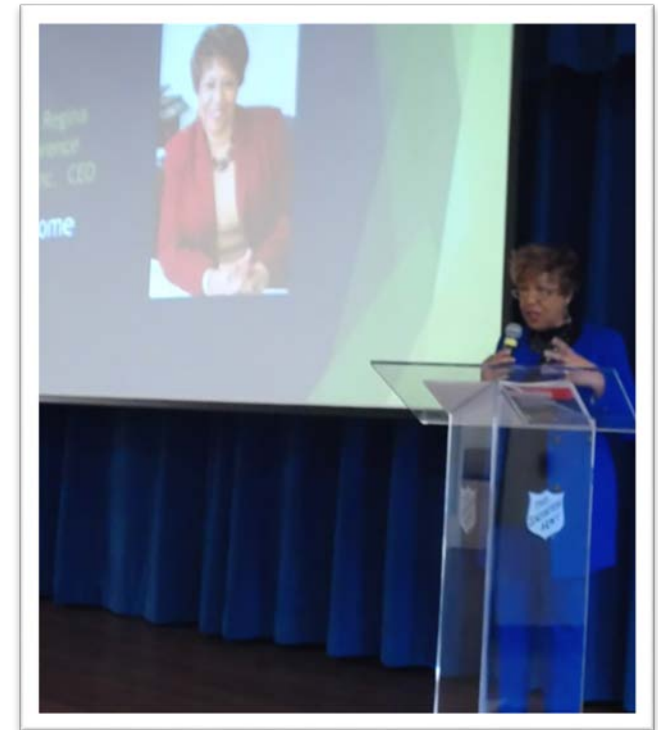


STOP Inc. was created in 1965 as the designated Community Action Agency to serve the Southeastern Tidewater Virginia area, (Virginia Planning District #23). STOP's service area includes the cities of Chesapeake, Franklin, Hampton, Newport News, Norfolk, Portsmouth, Suffolk, and Virginia Beach along with the Counties of Accomack, Isle of Wight, Northampton and Southampton.

Governed by a dedicated board of directors, STOP employs 37 highly skilled staff members who implement 15 programs with funding from 11 federal, state, local, and private sources in order to serve a population that encompasses households at or below 125-percent of the poverty level as identified by the Federal Government.

STOP's purpose is to provide a range of strategies and initiatives which have quantifiable and potentially major impacts on the root causes of economic disadvantages. STOP focuses its efforts on areas impeding the achievement of self-sufficiency among hard-working, low-income wage earners. Several initiatives identified for service delivery include Child Care, Crisis Intervention, Education, Employment, Health, Housing, Nutrition, and Youth Services.

STOP recognizes that specific dysfunctions within a family are general indicators of multiple problems; therefore, the "Total Family Concept" is espoused in its service treatment of the problems. Through its diverse initiatives, STOP has years of experience providing individual, family and community development action plans for people and communities experiencing economically challenging situations. STOP recognizes the need to collaborate with other agencies and organizations to positively impact and change the plight of the economically disadvantaged. It is from this position that STOP Inc. initiated the call to action to engage partners in this planning process to develop a vision for small business development in the LMI community. STOP Inc. is aware of the strengths, weaknesses, opportunities and threats facing both the organization and the community.



SWOT ANALYSIS

STOP Inc. BEE Planning Grant: **Vantage Point**



Strengths <ul style="list-style-type: none">•STOP is a Community Action Agency (CAA) - served LMI population for over 50 years•STOP is financially stable•Only VA CAA with National Council on Accreditation (pending approval)•STOP is a designated VIDA administrator	S	W	Weaknesses <ul style="list-style-type: none">•STOP lacks technology capabilities to build a virtual incubator•STOP's command and control management style inhibits innovation• STOP's business partnerships are newer given organization's many years of service
Opportunities <ul style="list-style-type: none">•Virginia State Government has a \$40,000 BEE Implementation Grant•STOP's membership with NMTC affords grants/contract/business opportunities focused on helping LMI Entrepreneurs•STOP's new office gives room for growth	O	T	Threats <ul style="list-style-type: none">•Competing entities believe they are better equipped to serve LMI community in building an entrepreneur ecosystem•STOP's negative brand recognition remains an obstacle to overcome

LMI – Low to Moderate Income

The purpose of this SWOT Analysis is to connect objectives and strategies to actionable tactics. The chart above was provided by the National Minority Technology Council (NMTC), operating within an NGO Member Technical Assistance MOU. NMTC's situational analysis was performed under a design based research framework and the opinion therein is that of the NMTC's Principal Investigators. NMTC serves to advise and promote excellence within the ecosystems we serve.

Community Charrette Process and Planning Outcomes

Assessing the Unmet Need

Vantage Point Community Charrette Process

The Vantage Point Community Charrette took place on Thursday, February 9, 2017 from 10:00 a.m. until 3:00 p.m. at The Kroc Center in Norfolk VA. The event was coordinated and facilitated by representatives of the National Minority Technology Council. Participating in the event were 38 individuals representing a diverse group of stakeholders to include business owners, government officials, community leaders and low to moderate income aspiring business owners.

Through a series of interactive and engaging prompts, participants shared a wealth of information to help inform what a “virtual incubator” could mean and how one could work in the Hampton Roads Region. This planning report captures the key components of the data gathered during the Vantage Point Community Charrette and the preliminary work completed by the National Minority Technology Council.

Questions we asked during the Charrette

Charrette Process – Stakeholders were divided into subgroups (each with an assigned team captain) and challenged to address the following goals:

- Goal 1. Develop a vision for economic development for low to moderate income (LMI) individuals
- Goal 2. List of requirements to stimulate innovation
- Goal 3. List of key factors in a community economic development strategy
- Goal 4. Describe appropriate avenues to serve LMI population & subsets i.e. veterans, single parents, seniors, persons with disabilities, youth etc.
- Goal 5. Envision what “virtual incubator” could mean and how it could work

NMTC then took both the resultant flip chart panels, recorded data and the above questions and what follows is an analysis of the combined teams presentations. The process was designed and implemented to support future funding proposals, including a potential submission of a DHCD competitive implementation grant.

VISION

For LMI Economic Development

Transforming lives by
enabling sustainable
financial health for LMI

Vision Statement

As created by one of the teams



Vantage
Point

Develop a vision for economic development for low to moderate income (LMI) individuals

Panel 1

- Community Development organization
- Create 1000 business identities in one day
- Create a pathway to entrepreneurship

Panel 3

- Change the **mindset** from lack to abundance in everything
- Set Goals/Due Diligence and embrace the process (time)

Panel 2

- Transforming the lives {
 - Beliefs
 - Attitude
 - mindset
- Tapping into collective talent
- Enabling (Introducing) {
 - innov. capital
 - creative training
 - leveraging technology

Panel 3

- Funding (access)
- Streamline process
- Prerequisites
- Access to the process (technology)

Develop a vision for economic development for low to moderate income (LMI) individuals

STIMULATING LMI INNOVATION

- Provide access to virtual training (adult) opportunities to include certifications, understanding the laws, and help with technology.
- Make distinctions between Urban and Rural
- Deploy Mobile “Tech Bus” to access communities in need
- Assist website development
- Foster confidence and find participants strengths
- Provide opportunities to learn about different industries
- Provide access to capital, mentorships, and training on personal and business finance.

List of requirements to stimulate innovation

KEY FACTORS IN A COMMUNITY ECONOMIC DEVELOPMENT STRATEGY

- Adequate time/resources
- Supportive education about nutrition, budgeting, credit, financial services, in venues where LMI shop, live...
- Crowd funding, business match (65,000)
- Training, government access training
- Business 101
- Counseling/Advisors
- Money Management (accounting & taxes)
- Access to funding
- Access to legal language – contract knowledge

Develop a vision for economic development for low to moderate income (LMI) individuals

ACT AS A REGION

- Accessible components (transportation, housing, healthcare, etc.)
- Awareness (Outreach)
- Periodic metrics and measurements
- Support from local government, education, infrastructure



Transportation
Utilities
Law Enforcement
Codes
Compliance
Social Services

Develop a vision for economic development for low to moderate income (LMI) individuals

SERVING THE LMI ENTREPRENEUR

- Outreach
- Non-traditional “touchpoint” places/times/technology
- Teaming/partnerships with other organizations
- Business Organization Mentoring/mini-mentorships (on your specific business) opportunities in non-profit venues & facilities
- Resources – Virtual meetings, business professors, mobile STEM (Science Technology Engineering Mathematics)
- Tax Credit
- Marketing – Advertising, Malls, markets, internet, flyers, radio, magazines, etc.
- Personal I-I relationships (use the phone) – High impact relationships
- Help connect to existing service/programs -it’s out there (resources), they (LMI community) just don’t know

Describe appropriate avenues to serve LMI population & subsets i.e. veterans, single parents, seniors, persons with disabilities, youth etc.

Virtual Incubator

- Mobile Application with a desktop application
- Synced to E-Mail & Calendar
- Connect via LinkedIn
- Internet Access, Wi-Fi

VIRTUAL INCUBATOR PROGRAMS

- Programs for New Entrepreneurs
- Programs for Existing Businesses
- Personal Development Plans
- Soft Skills, Business IT, Professional Business Skills
- Marketing Plan (90 day, “Elevator Pitch”, Social Media & Digital)
- Webinars & Conferences
- Annual Meeting, Awards/Recognition
- Q & A Industry Certifications
- Needs Assessment
- SCORE Mentors
- Life Plan
- Live Feedback, Market Research, Networking
- Funding Pool

Envision what “virtual incubator” could mean and how it could work

Virtual Incubator

Hampton Roads Virtual Incubator

- VI Pricing Model • Co-Op Accelerator Model

ACCELERATOR – BUILD UP | SPIN OFF
NEEDS ASSESSMENT OFFERED
INVEST TIME, TALENT TREASURES
SHARING SOFTWARE COSTS
PAY MEMBERSHIP FEES
VIRTUAL TRAINING

Envision what “virtual incubator” could mean and how it could work

LMI Entrepreneurial Ecosystem in Hampton Roads

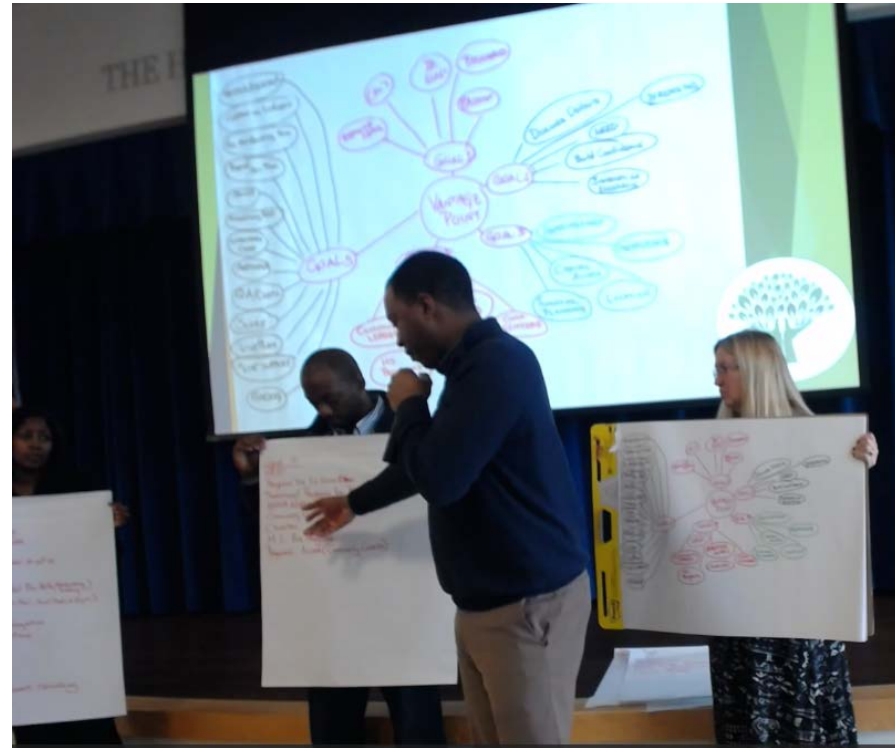
Key Insights

Team Report Outs

A great deal of the information that was transferred during the charrette was verbal. As a research practice those small group report outs were made before the combined groups and included posters as props for the discussion.

The vast majority of the teams reported that there needs to be a focus on business development and sustainability to help ensure the region has processes to help LMI Entrepreneurs have the right mindset for success. Many of the charrette participants owned businesses and some were self reported LMI Entrepreneurs.

There was a lot of reporting out about the entrepreneur needing to have “skin in the game”. That entrepreneurship is taking a risk and the payment would include time, talent and money. Access was also a key area of agreement. There were many references to mobile apps and innovation to ensure both new business owners and existing business owners have access to resources even if they do not own a computer but have a hand held device like a smart phone or a tablet.

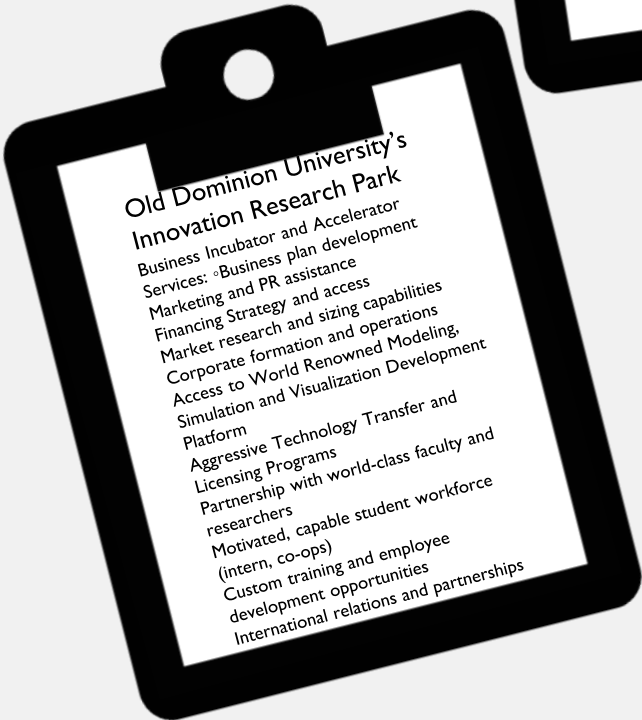


Hampton Roads Incubator Gap



Technology Resource Gap Exists in Hampton Roads Entrepreneur Ecosystem

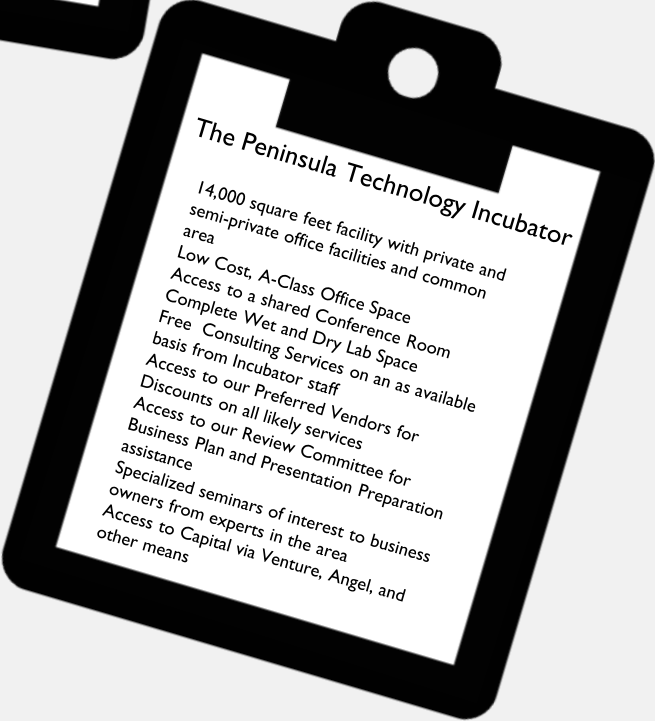
Current Hampton Roads economic development websites only list 4 incubators in Hampton roads. Given the nature of innovation there needs to be a more robust pool of information to fuel the economy and the well being of both residents and visitors alike.

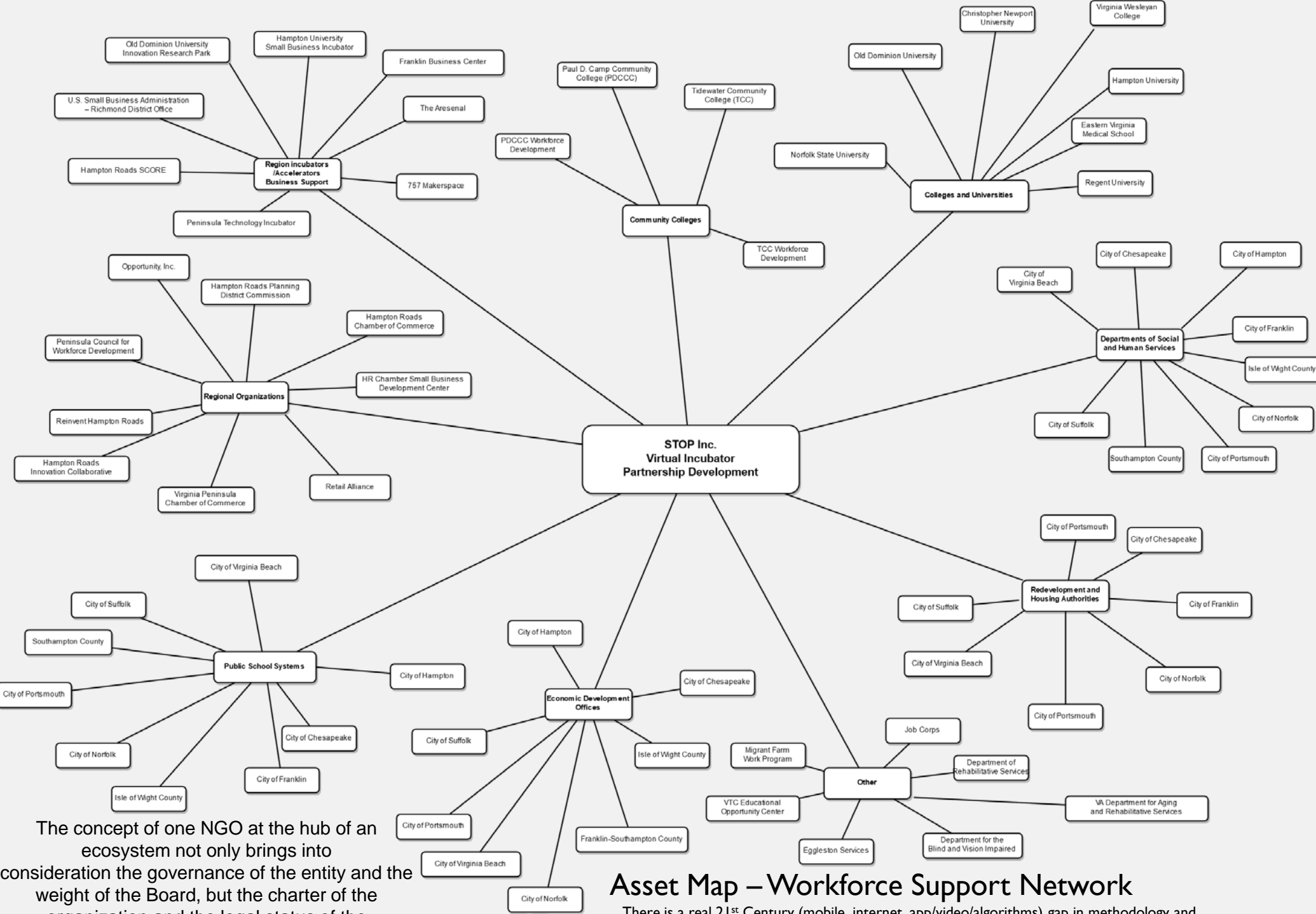


Bridging the gap for LMI Entrepreneurs comes only after an analysis of current state and a community articulation of the attributes that need improvement. The Vantage Point Community Charrette provided in this report brings vision to the possibility of a “Virtual LMI Incubator”.

Page 9’s Fishbone Analysis provides a host of factors that are responsible for the gap but the volunteers at the Community Charrette provided a listing of possible remedies for bridging the gap between the current and ideal state.

This research seeks to compile and report the existence of community support and interest in developing a more robust LMI Entrepreneurial Ecosystem. Community Action Agencies may prove to be an excellent source of access to community resources and systems.





The concept of one NGO at the hub of an ecosystem not only brings into consideration the governance of the entity and the weight of the Board, but the charter of the organization and the legal status of the contemplated ecosystem hub

Asset Map – Workforce Support Network

There is a real 21st Century (mobile, internet, app/video/algorithms) gap in methodology and content analytics with regards to the health and viability of the LMI entrepreneur community.



Planning Report

Vantage Point

Recommendation

Recommendation 2: The ideas presented in this report are sound and NMTC encourages STOP Inc. and other interested parties to continue to pursue the idea of a “virtual incubator”. STOP Inc., as a Community Action Agency, has a unique platform to become the regional champion for the LMI Entrepreneur Ecosystem.

Recommendation 3: The Hampton Roads Community and more specifically STOP Inc. should pursue further Public/Private funding support the creation of a Virtual Incubator. Given the immediate access CAAs have to LMI clients and communities this kind of effort supports the mission. Efforts that allow for a more inclusive environment for new business development can and will create new jobs and reduce poverty.

This Planning Report was compiled by the National Minority Technology Council (NMTC) and represents research and our commitment to excellence in the communities we serve. In order to expand the number and revenue of minority technology companies and to leverage the support of stakeholders in communities like Hampton Roads this kind of effort is vital. NMTC bases the following recommendations on this grant effort, the research conducted on the region, interviews with stakeholders and the important community charrette conducted and analyzed herein.

Recommendation 1: There needs to be a greater focus on the LMI Entrepreneur ecosystem in Hampton Roads and there appears to be community interest to support this kind of endeavor. More research needs to be done on how to integrate policy, resources, and process to effectively adapt a technology solution to any regional effort with the size of the Hampton Roads MSA.



VANTAGE POINT TEAM

BEE Grant Awardee STOP Inc.

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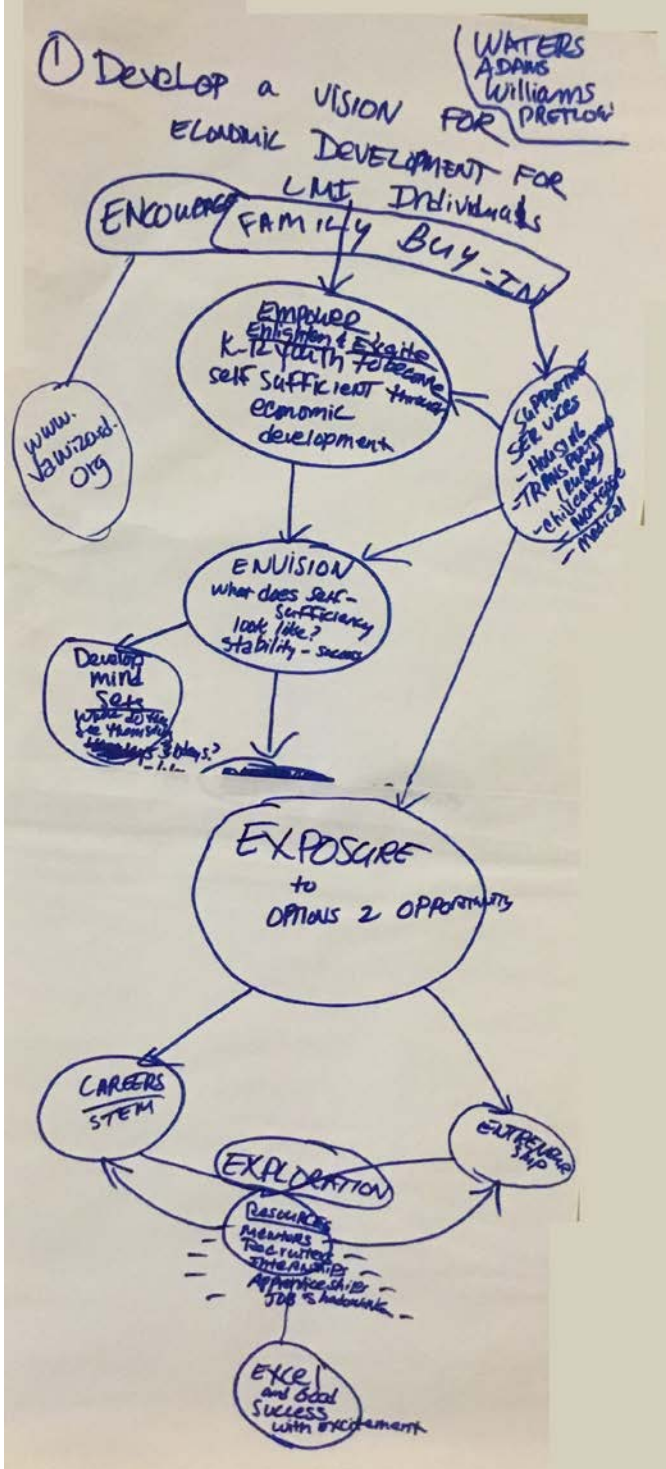
APPENDIX A

Photo Montage Posters

Goal 1:
 - Funding (access)
 - Streamline process
 - Pre requisites
 - Access to the process (technology)

VISION
 Change the mindset from lack to abundance in everything → Set goals / Due Diligence and embrace the process (Time)

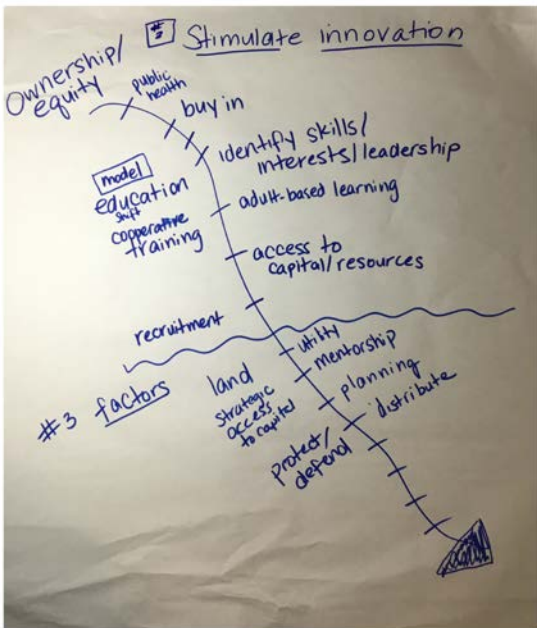
GOAL 1
 Community Development Org
 CREATE "1,000" EINs IN ONE DAY
 CREATE A PATHWAY TO ENTREPREURSHIP
 REMOVE "FEAR OF FAILURE"
 DISCOVERING the PASSION



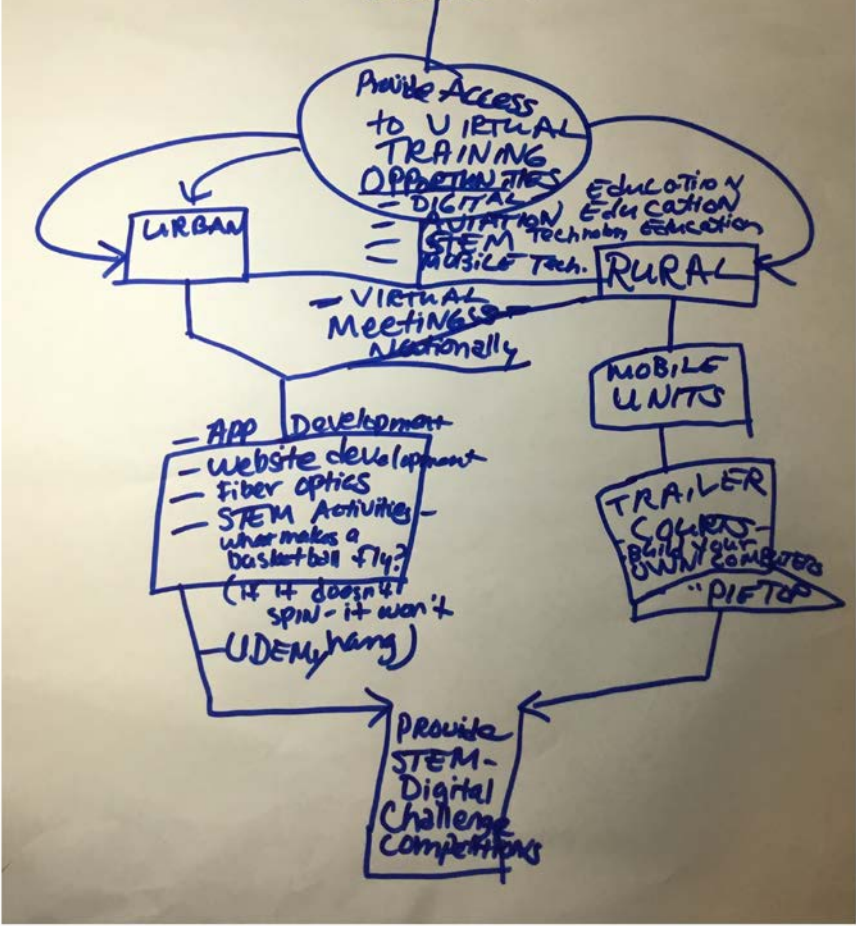
GOAL 1 - VISION FOR ECON DEV
 Enabling
 Transforming the lives of LMI to sustainable wealth by introducing financial health by tapping into collective talents
 Preparing LMI to leverage innov. capital creative training leveraging technology opportunities
 Transforming lives by enabling sustainable financial health for LMI

APPENDIX A

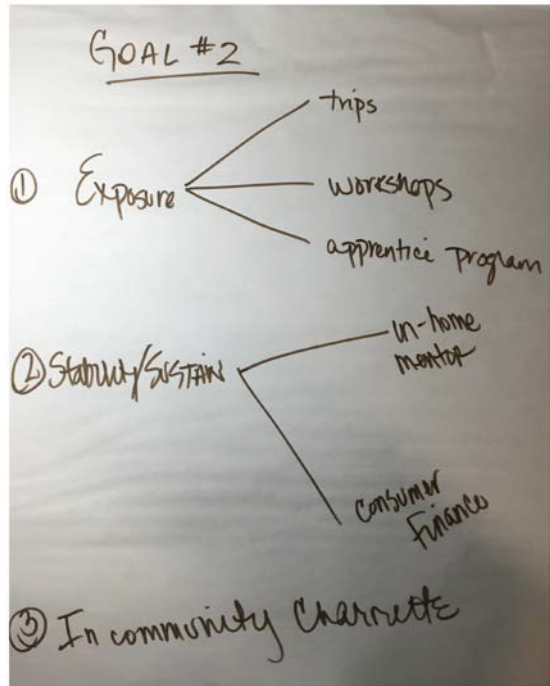
Photo Montage Posters



2. List of Requirements to STIMULATE INNOVATION



Goal 2:
 - Technology (ease of.)
 help Training - Certification
 - Understand the laws of what you do (city, state, gov.)



- [GOAL-2] Req. to stimulate Innovation
- Technology Tools (effectively used)
 - Need for more efficiencies
 - Need to "uber-up"
 - Constrained resources
 - Access to diverse funding sources & experts +
 - Funding opps via the VIRTUAL ACCELERATOR
 - Opp to solve exciting and engaging problems (ie., Hack-a-thons)

GOAL 2
 Discover Existing Deficits (Industry)
 Identify Need/Pain
 Foster Confidence
 Find Strengths
 Learning about NEW INDUSTRIES / Improvements on Current Inol.

APPENDIX A

Photo Montage Posters

Billionaires Club
Goal 3 - Key factors in E.D. strategy

- ① Accessible components
(transport, housing, health care, etc.)
- ② Adequate time/resources
- ③ Support from ^{local} government, infrastructure, education
↳ transport, utilities, child care, law enforcement, codes, compliance, social services,
- ④ Supportive education about nutrition, budgeting, credit, financial services, in venues where LMI shop, live....
- ⑤ Periodic metrics + measuring

Crowd Funding
Business match \$ **GOAL #3**

own Dev Strategy

- ↳ Crowd funding
- Business Match \$ (65,000)
- Training
- Govt Access training
- Business 101
- *mass transportation
- * Access a region



GOAL 3

- Apprenticeship
- Mentorship
- Capital Access Strategy
- ACCESS TO RESOURCES
- LOCATION (Affordable, Safe)
- FINANCIAL PLANNING

Goal 3:

- Awareness (out reach)
- Counseling/advisors
- Money managing (accounting, taxes)

^{Billions Club}
Goal 4 - Appropriate Service Avenues

- ▶ Outreach
- ▶ Non-traditional "touchpoint" places/times/technology
- ▶ Teaming/partnerships with other orgs
- ▶ ^{Biz ORGS} Mentoring opps in non-profit venues + facilities

APPENDIX A

Photo Montage Posters

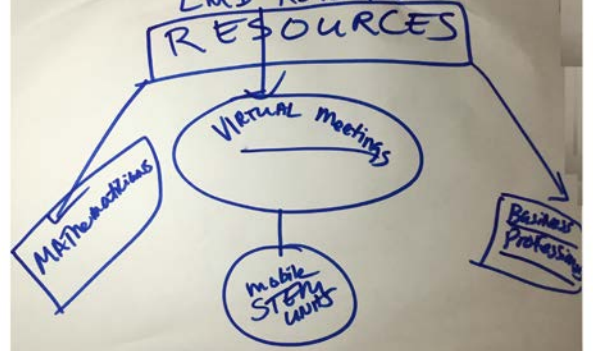
GOAL #4

- ① Personal 1-1 relationship
 ↳ use the phone - High Impact relationships
 Mini-mentorships
- ② Help connect to existing services/programs - It's out there, they just don't know.

Goal 4:

- mentoring (on your specific business)
- tax credit
- Marketing (Advertising, malls, markets, internet)
 ↳ flyers, radio magazines, etc)

④ Describe appropriate avenues to serve LMI K-12 population (subse)



GOALS

- Mobile App w/ Desktop App
- Synced to E-mail & Calendar
- Connect via LinkedIn
- Programs for New Entrepreneurs as well as Existing Business
- Personal Development Plan
- Soft Skills, Business, IT, Prof Biz Skills (Networking, Bookling)
- Marketing Plan (90 day, "Elevator Pitch", Social Media & Digital)
- Webinars & Conferences
- Annual Meeting, Awards/Recognition
- QA & Industry Certifications
- Needs Assessment
- SCORE Mentors
- Live Plan
- "Live" Feedback, Market Research, Networking
- Funding "Pool"

5. ENVISION what "virtual incubator" could mean & how it could work.



APPENDIX A Photo Montage Posters

GOAL 5 > VIRTUAL INCUBATOR ^{Billionaire & one}

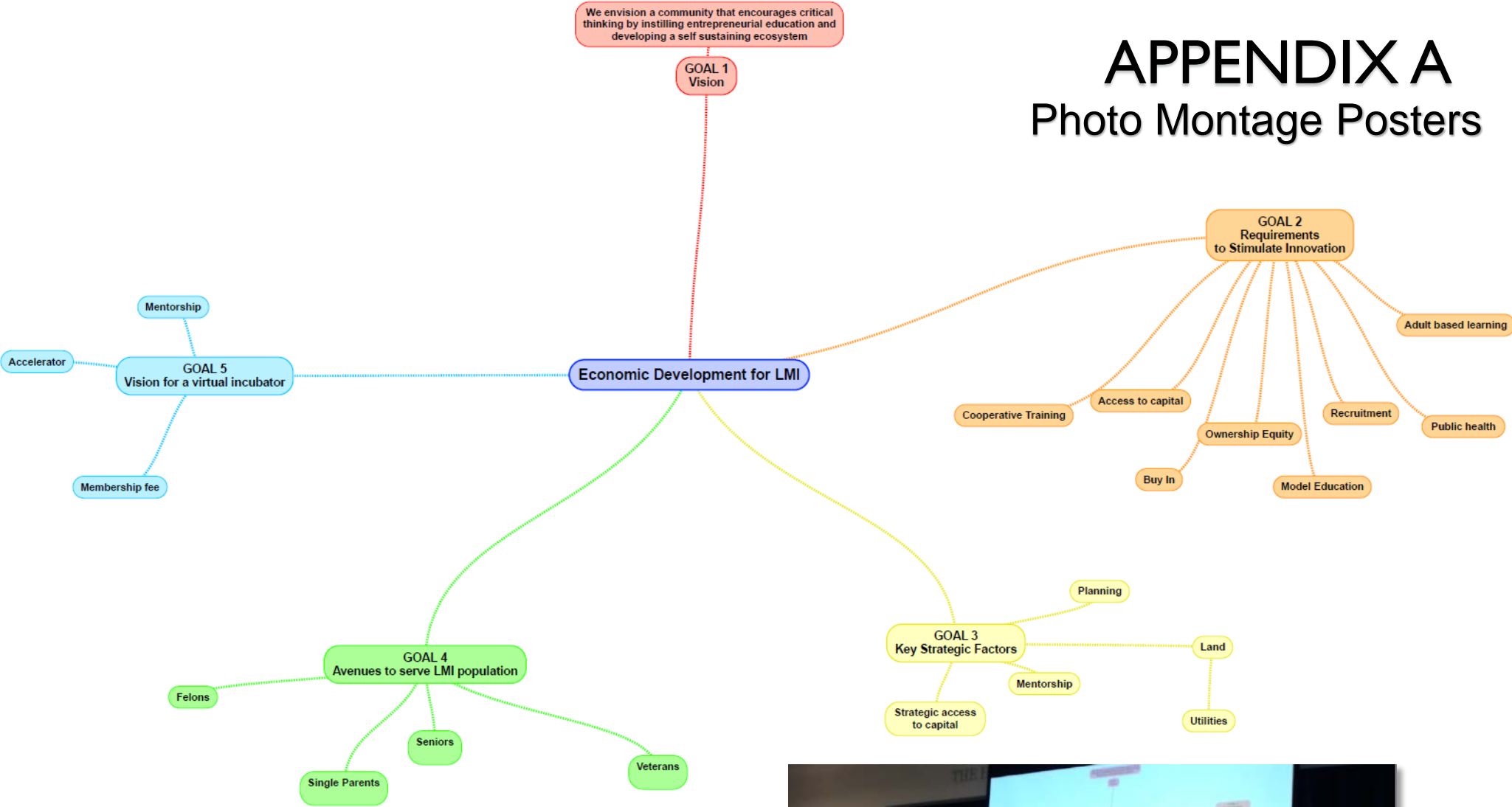
- * Offers a needs assessment
- * ACCELERATOR - BUILD UP
definition of: ↗
SPIN OFF
- * PROVIDES (VIRTUAL) TRAINING
- * "Members" have S-I-T-Game*
 - ↳ Training - the art of engagement
 - ↳ " " - biz exposure
 - ↳ " " - Relevant tech. use
 - ↳ " " - Existing programs
- * PROVIDES needed resources
↳ customized
- * Invest time, talent, treasures "uber"
Pay membership fee
- * Offers support to other members
- * Use of relevant/current policies/processes

GOAL #5 - VIRTUAL incubator

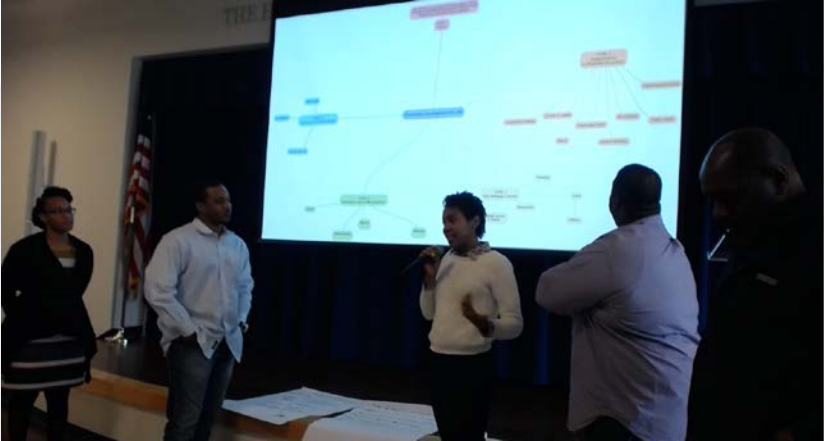
Sharing software
" costs

APPENDIX A

Photo Montage Posters



One of the Community Charrette teams developed a mind map of the entire question process, and sent a file to the facilitators and discussed the image while reporting out on their findings.



Technical Assistance (TA) for the BEE Planning Grant Provided by the National Minority Technology Council. STOP Inc. is a NMTC member. NMTC Memorandum of Understanding (MOU) for Technical Assistance (NMTC-TAMOU) serve to benefit the common business interest of NMTC members and the ecosystems they serve.



COMMUNITY CHARRETTETM

www.communitycharrette.org

Karl Cureton & Brenda Cureton Co-Principal Investigators
Looking Forward Research and Development

National Minority Technology Council

www.nmtcouncil.org



Planning Report

Vantage Point



Building Entrepreneurial Economies
Virginia Department of Housing and Community Development
FY 2017 Planning Grant – Vantage Point: Stimulating Innovation in
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