Unity Community Entrepreneurship Project

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Abstract

The Unity Community Entrepreneurship Project is geared toward children and youth between the ages of seven and twelve years old who are current members of Unity Community Center of South Jersey, Incorporated located in Camden New Jersey. The project addresses the perpetuation of poverty in the lives of the above mentioned target population.

The project is made up of **two modules** that teach children and youth to learn, explore, and discover the steps to self sufficiency. The first module is Financial Literacy this workshop module teaches the fundamentals of money and how to use it. The second module is Entrepreneurship this training module provides a hands-on business ownership experience. The goal is for each module to instill a better understanding of basic finance and basic business ownership.

By increasing the knowledgebase of how to live independently it increases their chances of making informed decisions when it comes to their livelihoods. The overall objective is to provide a venue for marginalized children and youth to begin taking steps towards becoming productive citizens of the community. These goals are accomplished by early education about how to be economically independent and stable.

Community Context

Community Profile

Here is a demographic summary on the community of Camden as a whole, so that you will get an idea of the target community's environmental circumstance as they are a part of this community.

This profile is based on the data collected from the census of the year 2000. There are 79, 904 people in Camden. 51.1 percent of the population is female while the other 48.5 percent is male.

Camden City has the highest percentage of child poverty in comparison with all other cities in the state. In 2000, 45 percent of Camden city's total child population lived in families lacking their basic needs. This exceeds the percent of child poverty in twenty-five of New Jersey's most impoverished cities, including Asbury Park 39 percent and Newark 36 percent. Camden's child poverty rate also exceeds the 15 percent rate in Camden County and the 11 percent statewide rate. Camden City's children represent 15.7 percent of the total child population in Camden County, yet they account for 62 percent of the county's child poverty rate. Camden's population is fairly young thirty-five percent of Camden's population is under eighteen. There is more minority children in Camden 49.2 percent are Black and 44 percent are Hispanic, while only 2.7 percent are white.

The main objective of my project will be centered on these statistics. The economic plight of the city is one of the major problems that are affecting my target population. Camden's family Socioeconomic Status is 22.2 percent of families make less than $10,000. Earning $20,695 in 1999, Camden City families came in well below the county's median family income of $56,346. This income also does not meet the 2002 self- sufficiency wage of $28,000. Camden's current median family income is $24,612, and about 32.8% of families are below the poverty line. As of August 2008 the unemployment rate was 5.8%.

Camden has a diverse business community that consists of 52 professional service providers, 160 health care providers, 88 eating establishments, 22 liquor stores, 11 warehouses, and 81 manufacturing plants.

Camden city's educational attainment is 28.6% are High School Graduates, 2.5% are Associates Degree Graduates, 3.5% are Bachelors Degree Graduates, and 1.9% is Master's Degree Graduates. The population currently enrolled in school three years old and older is 26,375. Preschool and kindergarten make up 14.6%, college students make up 11.5%, and last but not least the grade range that my target community is a part of, grades 1-12 make up 73.9% of the population that is currently enrolled in school. In the 2002-03 school years the graduation rate jumped to 36.7 percent, yet it still is inferior to the statewide graduation rate of 80.8 percent. This fact gives Camden city children a severe disadvantage concerning their future ability to self-sufficient.

Another major characteristic of Camden is the rate of crime. As of 2008 Camden, NJ is the nation's 5th most dangerous city. Down from 2004 and 2005 rankings which placed Camden as the most dangerous city. Currently, there were 1,925 Violent Crimes and 5,279 Property Crimes.

Camden's housing statistics are 81.2% of residences are occupied residences and 18.8 % are unoccupied residences. The prevalence of HIV in Camden is 26.3% and the mortality is 25 per 100,000 people. The air and water quality in Camden are within acceptable boundaries, although there is a high percentage of smokestacks and industrial plants in the area. Mass Transit in Camden is comprised of three Systems PATCO Speed line train system, NJ Transit bus system, and River Line railway system. There is a 20'-50' foot proximity between the project site and the neighboring residences and/or workplaces.

One of Camden's most popular attractions is the city's waterfront, along the Delaware River. There are four main attractions, the USS New Jersey, the Susquehanna Banks Center, Campbell's field, and the Adventure Aquarium.

Camden had a robust history that has dwindled down to urban blight, yet the spirits of the community which reside in Camden have not been broken. The people who make

up this city in southern New Jersey stay optimistic and hopeful in the wake of their present situation.

Project Target Population

Unity Community Centre

The project's target population is families from the above described community, with that said they share the same characteristics, demographics, and circumstances, but in a more concentrated form. The target population for the proposed project are the members and clients that are currently apart of the Unity Community Center.

The Unity Community Center of South Jersey Inc. is a nonprofit organization located in Camden, NJ. It was founded and created in 1983 by Mr. Robert H. Dickerson and burst in to full bloom in February of 1984. Mr. Dickerson brought together a group of serious men and women who were concerned about the decline of the community, and was successful in doing so.

Today the Unity Community Center is the parent organization to all of the following programs Universal Pasha Karate School, Universal African Dance Ensemble, UPK Generals Drill Team, Dean Tree, UCC Praise Dance Ministry, UCC Royal Brass Band, UCC Music Ensemble & the Renaissance Messengers. All of the Unity Community Center programs have garnered success on a variety of levels, such as, receiving Awards, Hall of Fame Inductions, International Honors, and World Championship recognition.

The total population for the designated community is 150, 55% being male and 45% being female. The current age distribution is 8% made up of 0-5 years old, 45% is 5-10 years old, 25% is 10-15 years old, 15% is 15-19 years old, and 15% is 19 and older.

The ethnic mix is 75% Non-Hispanic and 25% Hispanic. This community is racially made up of 74% Blacks, 25% Latino, and 1% White. The languages are 75% English and 25% other than English.

The educational attainment is 82% are still in school, 15% are High School graduates, 2.5% are still in college, and 2.5% are Bachelor Degree Graduates.

This information has been collected as a result of an independent study conducted be Unity Community Center administrators for the purpose of reporting to current funding institutions.

The information collected in the calendar year of 2008 is accurate as an account of the concentrated demographic data that represents the current Unity Community Center profile.

Survey Data

Unity Community Centre members and their families participated in a survey administered in order to determine historical financial realities, and interest in a series of entrepreneurship workshops. This information was researched to know the number of members who are experiencing poverty as the second and third generation. Of the one hundred twenty-five surveys administered, seventy-five completed surveys were collected. The results are as follows:

Table #1

Member's Immediate Family's Income

Question 1	
What is your yearly income?	
Results	**Yearly Incomes**
21	**$0-5,000**
24	**$5001- 10,000**
15	**$10,001- 15,000**
10	**$15,001-25,000**
5	**$25,001-35,000 +**

Table #2 Member's Parents/Grandparents Income

Question 2		
What is your parent's yearly income?		
***Father Results**	**Mother Results**	**Yearly Incomes**
10	**17**	**$0-5,000**
14	**17**	**$5001- 10,000**
8	**20**	**$10,001- 15,000**
1	**12**	**$15,001-25,000**
4	**9**	**$25,001-35,000 +**

***There were only 35 results collected concerning fathers.**

Table #3

Owning a Business Increases Income Question

Question 3	
Do you agree that owning a business would increase your income?	
Results	**Answers**
48	**Agree**
14	**Not Sure**
13	**Disagree**

Table #4

Children Learning About Business Early Question

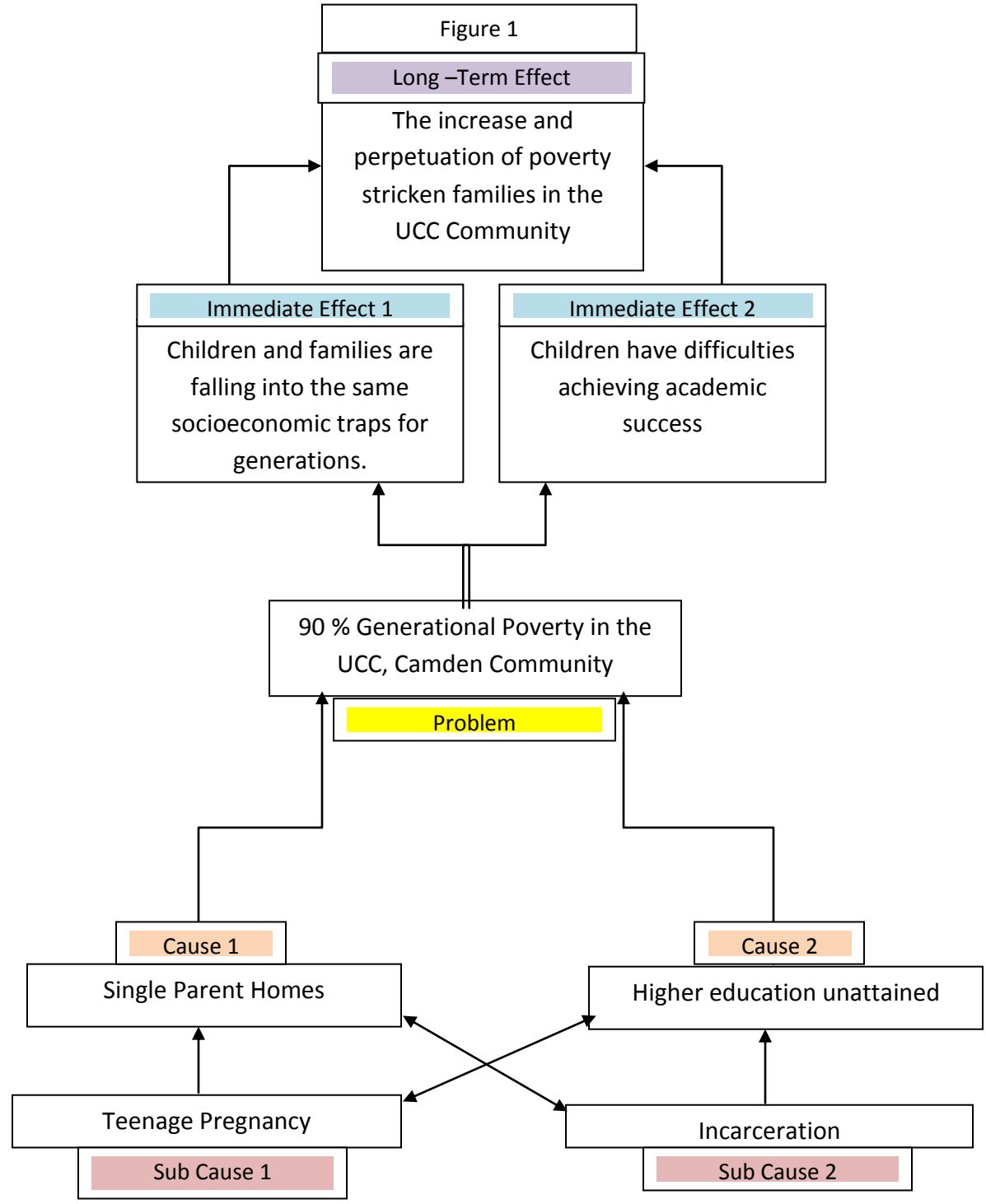
Question 4	
Do you agree that children and youth would have a better financial advantage in the future, if they learned about business and finance early?	
Results	**Answers**
61	**Agree**
11	**Not Sure**
3	**Disagree**

Table #5

Entrepreneurship Workshop Question

Question 5	
If UCC offered an entrepreneurship workshop for children and youth ages 7-12 for three hours after-school, would you be interested in participating?	
Results	**Answers**
71	**Yes**
2	**Not Sure**
2	**No**

Problem Tree



The above Problem Tree illustrates the target population's main problem, the causes and sub-causes of the problem, and their immediate and long-term effects.

Stakeholder's Analysis

In a survey conducted of stakeholders, interest in supporting, collaborating with, and sponsoring various Unity Community Entrepreneurship Project activities was expressed. Below is a table which lists our stakeholders, gives a brief description of their interests in the project, and lists strategies for obtaining our stakeholder's support.

Table 6 Stakeholder Analysis

Stakeholder	Stakeholder Interest(s) in the Project	Potential Strategies for Obtaining Stakeholder Support
Robert Dickerson Founder, Unity Community Center	The project benefits the center we would receive some good exposure in the community. Learning about how to start, manage, and operate a business provides a wealth of empowering skills, that every child should experience.	Keep the lines communication open and running. Give on-going reports on assessments/ evaluations for the project. Allow stakeholders input on project activities.
Wanda Dickerson Co-founder of Unity Community Center	The project would not require us (the stake holder) to make unwanted any changes. The Project would cause participants to have more activities in their schedule which would give them less time for getting into trouble.	Invite stakeholder to project activities and events. Invite stake holder to collaborate on certain aspects of the project. Allow stakeholders input on project activities.
Parents of project participants	How can we be a part of the project? We are honored to be a part of any project UCC provides.	Establish an open door policy for all project meetings, activities, and events. Develop a volunteer campaign for the parents who want to be involved.
Camden Education Center (CEC)	The project would be a welcome compliment to the entrepreneurship programs that the CEC conducts.	Follow through with collaboration ideas that were brainstormed during the session. Network with each-others contacts. Share curriculum ideas and findings.

SWOT Analysis

Table 7 SWOT Analysis

Opportunities	Threats
We have the opportunity to expand the project into an on-going after-school program. The newness of the project will stimulate a good response from target population. There is a definite need for a program like this in the community to help combat economic woes. We explore strategic allegiances with local businesses and organizations.	Without start-up capital project will not get off the ground. If we don't get the legal part right we could be audited. Another program might stretch current community centre members too thin.
Strengths	**Weaknesses**
Our current programs are geared towards same target population that we will offer our project to. Therefore, access to potential participants is high. There are not any other entrepreneurship programs in the area for children of this age group. The project team consists of a small business owner and youth coordinators, so the experience and knowledge base is accessible. Income stipends are great incentives, especially for this age group, because they may not otherwise have an opportunity to earn income. The Unity Community Centre has certain resources necessary to carry out a project like this.	No beginning capital. There will be challenges with our timelines. We are not well informed on the laws concerning starting a small business within a non-profit setting.

SWOT Narrative

The Unity Community Center's newest program the Unity Community Entrepreneurship Project has an interesting mix of *Strengths, Weaknesses, Opportunities, and Threats*.

Strengths. The Unity Community Entrepreneurship Project is geared toward the same target population that we offer our other programs to, so access to potential participants is definite. There are not any other entrepreneurship programs in the area for children of this age group. The project team consists of small business owners, youth coordinators, and non-profit organization owners, therefore experience and knowledge is accessible.

Weaknesses. One of Unity Community Entrepreneurship Project's biggest issues is that there is presently no beginning capital. Although we have a volunteer staff and donated equipment and supplies, we still need seed money. Another weakness is the amount of knowledge the planning committee has about the laws concerning starting a small business within a non-profit organization.

Opportunities. We all would like to believe that opportunities are endless, yet sometimes the reality is when opportunity knocks will we be ready, willing, and able to open that door. Unity Community Entrepreneurship Project is in its pilot stage, which means it has the opportunity to become an official Unity Community Center program. Since the Unity Community Center has been apart of this community for the past twenty-five years we have the opportunity to call upon the businesses and other non-

profit organization for support. We have the opportunity to introduce financial concepts to children whose family are victims of generational poverty. Therefore giving us the opportunity to possibly lessen the rate of families in this demographic from being affected by the cycle of poverty.

Threats. Our threats are pretty cut and dry. Without start-up capital the project may not be sustainable. If we don't get the legal part right we could be targeted, and cause the Unity Community Center to be audited. Another possible threat is over programming, meaning adding another program to the roster might stretch current Unity Community Center's program members too thin. All of these possible threats are preventable with proper planning and fundraising.

In conclusion, here is a summary of the above analysis; our ***Strengths*** are based on high access to possible participants, and volunteers who bring a wealth of knowledge to the table. Our ***Weaknesses*** are centered on the lack of capital we currently possess, and the lack of knowledge about the laws concerning starting a for-profit within a non-profit. ***Opportunities*** are boundless, and presently we have an opportunity to take a pilot project and make it an official Unity Community Center Program. Possible ***Threats*** are inevitable, yet preventable with proper planning and fundraising. Ours have to do with sustainability, running the business by the letter of the law, and over programming.

A Review of Literature of
The Importance of Teaching Marginalized Children and Youth Economic Self-Sufficiency

Introduction

A recent independent study of the economic status of Unity Community Centre's members found that 90% are victims of generational poverty. They live in the highly marginalized city of Camden, NJ, and they are falling in the same socioeconomic traps (Bowles, Durlauf, and Hoff 2006 p. 143) as the generation that preceded them. These traps have caused a devastating cycle of poverty, a serious generational problem that is spiraling out of control according to Gillette, 2006. The lack of early financial literacy, responsibility, opportunity, and support makes their chances at a healthy financial future slim to none. In the second chapter of Robert T. Kiyosaki's book Rich Dad, Poor Dad (2000 pg. 55,57), Kiyosaki says,

> "Whenever I speak to groups of people, they often ask what I would recommend or what could they do? "How do they get started?" "Is there a good book I would recommend?" "What should they do to prepare their children?" "What is the secret to success?"……
> "So when people ask, "Where do I get started?" ..... I simply say to them what my rich dad said back to me when I was a little kid. "If you want to be rich, you need to be financially literate."

The seeds of change must be planted in the younger generations to help them see their way out of the abyss of economic deprivation (Carr 1997 p. 172). These seeds of "change" have to do with just that, a "new" approach in the way we train our young when it comes to their financial future. Instead of depending primarily on public school education to equip the young with all the knowledge, skills, and resources necessary to succeed financially, we must provide a supplement education which deals with financial stability specifically. That is what the Unity Community Entrepreneurship Project aims to provide for young people who are in the prime of their developmental years.

This review will highlight the target community's main problem, which is the high rate of generational poverty. Then it will explain the main causes and effects of the problem, as experienced and expressed by the members of the community itself. Finally, it will conclude with some possible solutions that could make a difference in the lives of those affected.

The Problem

The cycle of generational poverty has over taken the city of Camden (Hartman, Bradley, and Sharpe, 1997 p. 218). Two-thirds of families live below the poverty line (Reyn, 2007, p. 39). This problem has led to many sub-problems that have subsequently led to dysfunctional families (Bennett and Giloth, 2007, p.38). These types of families make up 90% the Unity Community Centre's (UCC) membership population. The perpetuation of this economic dysfunction must be stopped. The poverty cycle is made up of complex layers of negative situations, choices, and scenarios. One thing

leads to another and the hopes and dreams of the residents of the community fall victim to the domino effect of poverty. Here is what Closkey and Hogan (2007, pg. 6) had to say about the economic plight of Camden, NJ.

> "Forty-four percent of residents live below the poverty line, the highest rate in the country. The median annual income is about $18,000, a stark contrast with the $61,672 for the state of New Jersey *(New York Times,* November 5, 2006). Illiteracy and addictions are rampant, as is the widespread breakdown of family. Over 50 percent of Camden's children live in poverty, three times the state average. Almost 40 percent of residents are nineteen or younger, but only 50 percent of those graduate from high school. Boarded-up buildings and drug markets mar the cityscape. There is only one full-service supermarket and no movie theaters. The city ranks first in poverty and fifth in crime in the United States. The ironic aspect of this dismal snapshot is compounded by the fact that Camden is surrounded by relatively affluent suburbs."

The Causes

Higher education degrees are not attained, approximately 85% of UCC members and their families are without a higher education degree. This trend is an epidemic for a large number of families in the target population (Lavan and Hyllegard, 1996, p. 71). According to Shirk, Bennett, and Aber, (2000) poverty is almost inevitable for families who do not attain higher education his thoughts were, "…in this information driven economy, the low educational achievement of parents place their children at serious risk for experiencing long-term and extreme poverty." Someone once said that knowledge is power, if that is true, then 90% of the target population have been

deemed powerless. Below is an excerpt from a target population member, who explains why she didn't pursue higher education.

Community Perception

On October 25, 2008 two UCC parents were interviewed as part of the Unity Community Entrepreneurship Project study, when asked if they went to college PARENT 1 replied, "I wanted to go to college, but I got pregnant and barely finished high school I had to worry about making money." PARENT 2 replied, "I dropped out of high school because I got in some trouble, I been thinking about trying to get to my GED though."

Single parent homes, 75% of UCC member's families consist of one parent or guardian. One parent means one income (Hanson, 1995, p. 131), and that is if there is any income at all (Bornstein, 2002, p. 110). Many cases are ending up on welfare or in some cases homeless shelters (Vissing, 1996, p. 17). Also, in some cases being poor and in a single parent home proves to be even more likely that the cycle will continue, here's what Danziger and Haveman, (2000) had to say about this point, "Women and children living in single parent families are disproportionately represented among the long-term poor, and poor children living in single parent homes are less likely to move out of poverty than are poor children in two-parent homes." This puts them at a greater disadvantage then their impoverished fellows who are from traditional home settings. Below is an excerpt from a target population member, who explains her single parent home trials and tribulations.

Community Perception

On October 25 & 29, 2008 two UCC parents were interviewed as part of the Unity Community Entrepreneurship Project study, when asked if it is financially difficult being a single parent, PARENT 1 replied, "It is so hard trying to raise my three kids by myself, but I can't just give up, I have to keep doing what I have to do to survive out here. Right now I work two jobs, one at night and one on the weekend and I still end up broke at the end of the month." PARENT 2 replied, "After my baby's father got locked up it took me a long time to figure out that I was truly on my own. No one was gonna help me pay for food or clothes or nothing. I had to wake up from the dream and live the nightmare."

The Effects

Children have difficulty achieving academic success, 30% of UCC elementary and middle school aged members attend Special Education Classes (Remedial). These children and youth are growing up in an impoverished, crime ridden community that is affecting the way they view their school experience. Some hold it as a high priority to use it to get out of their impoverished situation, and some hold it as a low priority because they are preoccupied by the events of life that affect them in a negative way. According to Helm and Beneke, (2003) academic success is just one of the negative effects of poverty, they explain, "When incomes are low, children are at a higher risk of infant mortality and health problems that affect their growth and school achievement." As you can see poverty affects a whole host of negative outcomes.

Research conducted by Spodek and Saracho (2006 pg. 329) on how poverty impacts a child's life offers two theories on the negative effects. The first theory is called the "Family Stress Model" which deals with the impact of poverty on relationships and interactions within families, a more socio-emotional theory. The second theory called the "Investment Model" addresses the role of income and the availability of resources in the life of a child. Here is a quote on this topic,

> "The second theory in question emphasizes the role of income in allowing parents to purchase materials, experiences and services that foster children's skills and abilities. These goods and services include stimulating learning materials, nutritious food, safe living conditions and quality child care. According to this perspective, children in low-income families have fewer opportunities to build their skills because their parents cannot afford to make these investments. This perspective, developed in the field of economics, is sometimes called the investment model (Haveman & Wolfe, 1994; Mayer, 1997)."

Below is an excerpt from a target population member, who explains her child's academic difficulties.

Community Perception

On October 29, 2008 an UCC parent was interviewed as part of the Unity Community Entrepreneurship Project study, when asked how her child was doing academically, PARENT 1 replied, "Ever since my son started grade school he has been in Special Education, mostly because of his behavior in class. I don't know how to get him to take school serious."

On November 3, 2008 a Camden city public school teacher was interviewed as part of the Unity Community Entrepreneurship Project study, when asked why most Camden students aren't achieving academically she replied, "Some of the students I teach face very treacherous lives, and they bring all of what they are experiencing into the classroom with them. We as teachers are being trained under guidelines that were put in place decades ago, yet we are not dealing with the same issues as way back then. Students are going through a culture shock each time they walk through those doors. They are basically being thrust into a foreign environment every school day and most of the time that 'cause' brings about an explosive 'effect'. As a result, students either end up in Special Education classes or expelled. In my opinion, the whole system needs an upgrade in order to accommodate today's students."

Children become an extension of what was in their environments, 90% of the UCC member and their families are victims of generational poverty. A child's upbringing is the essence of how they turn out in adulthood. People often pull from the experiences of their childhood to make certain decisions in adulthood. The lack of positive influences or success stories within a family or community causes a lack of familiarity when it comes to what a successful livelihood looks like. In recent research conducted by Linda Wilmhurst (2008 pg.83) she explores the work of Jarrett (1998) which states,

> "As a product of their environment, Jarrett outlines how children primarily develop along two potential pathways: ***street and nonstreet trajectories***."
>
> "**Street Children.** Socialized into their street role at an early age, these children experience accelerated development as they learn from peers how to function and survive on the streets (Moore, 1969; William & Kornblum, 1985). Vulnerability to the street path is increased for children whose parents are less competent in seeking out resources, parental management strategies, promoting in-home learning, and who are less protective of their children from street life activity."
>
> "**Nonstreet Children.** Parents of children who take the more conventional path are more competent in seeking out resources; encourage on-home learning activities; and use child management strategies that protect their children from negative street influences." "Children reared along the more conventional path develop competencies that are related to more traditional goals, including emphasis on academic achievement, creative efforts, and involvement in team sports."

Here is what Payne (2005) had to say about this topic, "…poor people have their own culture with a different set of beliefs which keep them trapped within that cycle generation to generation." Payne also explains, "One aspect of generational poverty is a learned helplessness that is passed from parents to children and on down the line." Below is an excerpt from a target population member who explains her family's impoverished plight.

Community Perception

On October 25, 2008 an UCC parent was interviewed as part of the Unity Community Entrepreneurship Project study, when asked if the generation of her family before her

was in poverty, she replied, "My grandmother died poor, my mother is poor, my father wasn't around during my childhood, but the last time I saw him he was in jail. Now I am on welfare, and I just don't want that for my children. But if that's if that all they see and know it will be very hard for them to set their sights higher."

Possible Solutions

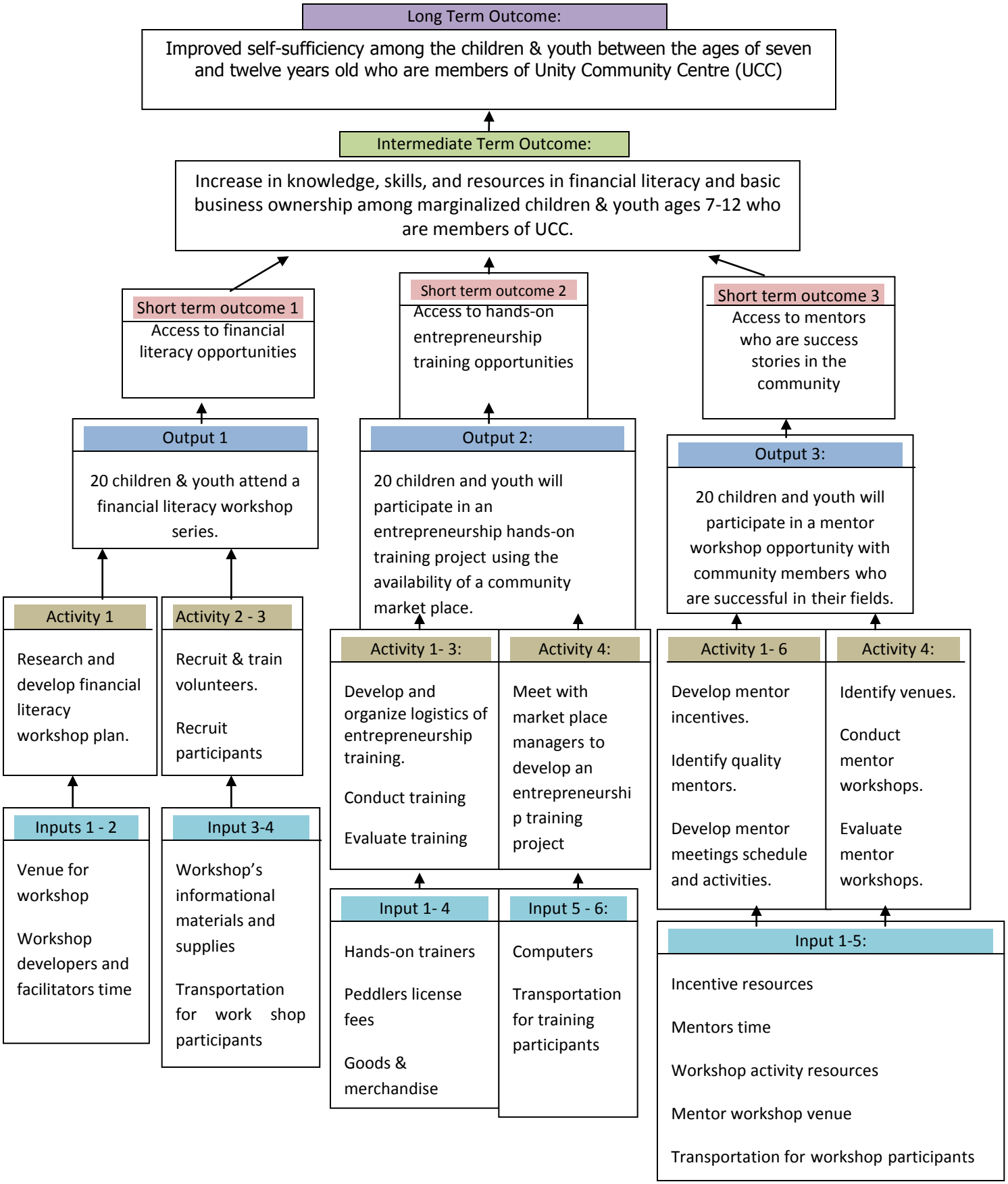
For poverty to really end, we as a people must change in so many ways and on so many levels. **The seeds of change must be planted in the minds of our young** while they still have a chance for change. By starting early and teaching children the importance of education from a young age, as well as, making sure these children get the same educational opportunities as students who are richer (Irving, 1996) can a true change take place. In a study conducted by Arrighi and Maurne (2007 pg.74) they point out that instead of looking for solutions that just alter impoverished children and families that solutions should also be sought by altering teachers, competencies, curriculum, pedagogy, school organizations or finance. Here are some of the alternatives they offer to remedy poor children and families,

- fundamental restructuring of schools (e.g. alternatives to top down management
- improvement of school climate (e.g. sufficient paper, books kids can take home, etc.);
- curricular alternatives (e.g. Afro-centric or Latino-centric curriculum, bilingual edu.);
- efforts to decrease class size or create small schools;
- reform of school financing (e.g. elimination of local property taxation for school financing);
- the racial profiling inherent in discipline policies and practices;

We must first teach them the key elements of self-sufficiency (Cloud and Townsend, 1999, p. 28)**, and then work our way to the broader aspects of how to maintain a healthy livelihood** (Burton, 1992, p. 119)**.** These fundamentals are not being passed on from generation to generation in this community any more, and now this generation of adults and parents are beginning to feel the effects of that reality.

In conclusion, it is imperative that marginalized children and youth be taught the importance of preparing for a financially stable future. Not just for the betterment of their lives, but for their children's lives, and the lives of their children's children. This concept is not given much attention in marginalized communities, perhaps that is because within this simple concept there are major changes that need to occur within the educational system, the parenting system, and eventually this entire societal system as a whole.

Logic Model Tree



Project Design/Logic Model

The above figure illustrates the Logic Model for the entrepreneurship after-school program project design. The inputs explain the resources that have gone into the preparation and implementation of the project. The activities explain the steps that were taken to prepare for the project implementation. The outputs explain the training and workshops provided to participants of the project.

The short term outcome explains the benefits the project offers to participants. The intermediate outcome explains what values are made available by the benefits. The long term outcome explains the objective of each of the inputs, activities, and outputs.

Host Organization

The Host Organization for the Entrepreneurship Project is The Unity Community Center of South Jersey, Incorporated. The Unity Community Center (UCC) has been a positive entity in its Camden, NJ community for the last twenty-five years. UCC's current youth programs teach children and youth to practice self-discipline, self-respect, and self-esteem. This theme we have eloquently phrased as, "The Children, the Future."

UCC's current programs are Martial Arts, Drill Team, African & Praise Dance, African Drum, and Brass band. Within the Twenty-five years UCC has been in the community they have earned many achievements such as, Martial Arts Hall of Fame, National

Championships in Drill Team, Praise Dance, and the Martial Arts, Worldwide recognition for its phenomenal African Dance ensemble.

Not only has UCC offered to host the entrepreneurship project they would like to sponsor its activities, and add it to the UCC current programming as an official UCC program. This fact makes the initial entrepreneurship project, a pilot project for an ongoing entrepreneurship afterschool program.

We, as the Entrepreneurship Project Developers are proud to work with the Unity Community Center and are truly honored to become a part of their twenty-five years worth of positive community work, unending charity, and all out remarkable accomplishments. We plan to foster a rich relationship with UCC for many years to come.

Project Staff

Table # 7

Project Staff

Job Title	Job Description
Project Advisor	• Offers expertise in the planning phase of project development. • Assist with strengthening stakeholder support.
Project Manager	• Manages project's daily operations. • Hires, trains, and supervises staff • Monitors project operations and objectives • Evaluates project outcomes
Project Mentor	• Provides project participants with advice, guidance, and a positive role model.

	• Participates in mentoring activities.
Project Planner	• Offers expertise in the planning phase of project development. • Assists with fundraising and donations. • Networks with market place managers.
Workshop Developer	• Develops workshop's activity plans. • Develops workshop's handout literature.
Workshop Facilitator	• Facilitates the workshop's activities. • Supervises and assists project participants with project activities. • Sets up and breaks down workshop.
Volunteer Coordinator	• Develops a volunteer work system for project participant's parents. • Documents all volunteer hours. • Trains volunteers to do project activities.
Youth Worker	• Implements and supervises project activities. • Prepares snacks daily • Facilitates youth hands-on training sessions. • Transports participants to and from project sites.

The above table illustrates the project staff and their job descriptions.

Project Roles, Tasks, and Responsibilities

The Unity Community Entrepreneurship Project will be sixteen weeks in duration between the months of August 2009 and January 2010. It will be conducted during the after-school hours of 3PM to 6PM, Monday, Tuesday, and every fourth Friday. There will be an orientation for all participants in the month of August and programming will begin in the second week of the school year which is in the month of September. Each week the UCC Entrepreneurship Project will engage project participants in a variety of activities.

The Goal is to educate them on how to be more financially literate, while training them on the fundamentals of business ownership. In conclusion, every fourth Friday of the month, a special mentorship workshop is facilitated. Role models from the community give project participants a glimmer of hope, as they begin to shine with optimism concerning their future.

Here is a snapshot of the overall operation in a normal project week.

Table # 9

Roles, Tasks, and Responsibilities

Days	Roles	Tasks	Responsibilities
Monday		Financial Literacy Workshop	We will educate project participants on the basic concepts of time, money, and risk. Introduce them to the world of banking, budgeting, revenues and expenses, assets and liabilities.
Tuesday	2 Hands-on Training Facilitators 2 Youth Workers 4 Volunteers	Entrepreneurship Training	We will conduct a hands-on training by putting project participants in a marketplace setting, giving them merchandise to sell, while instructing them on how to run a successful business.
*Friday *every fourth Friday	2 Workshop Facilitators 2 Youth Workers 4 Mentors	Mentorship Workshop	We will educate project participants on the importance of having knowledge, skills, and resources. Also, guide them on how to obtain all of the above. We will provide for them real life success stories of people who are from their community. They will serve as positive examples of how to strive for better and be successful.

Project Implementation Gantt Chart

Table #10 Gantt Chart

Period April 2009-April 2010	M 1	M 2	M 3	M 4	M 5	M 6	M 7	M 8	M 9	M 10	M 11	M 12	OUTCOMES
Develop Detailed Project Operation													Project development team finalizes all aspects of project operation.
Generate Project Funding													Project development team actively raises funds for project.
Generate Project Resources													Project development team identifies & acquires project resources.
Generate Stakeholder Support													Project development team initiates stakeholder support campaign.
Initiate Project Marketing Strategies													Project development team develops & distributes project marketing materials.
Recruit Volunteers													Project development team recruits and trains volunteers.
Hire and Train Staff													Project development team develops job description, hires, & trains staff.
Recruit Participants													Project development team advertises project & recruits participants.
Project Orientation													Project development team & staff administer project orientation.
Project Implementation													Project development team & staff implement project.
Monitor Project													Project development team actively monitors project
Evaluate Project's Effectiveness													Project development team develops & administers evaluation tool.

Budget

As stated earlier, the Unity Community Entrepreneurship Project will be sponsored by a non-profit organization this allows us to function as a non-profit as well. A major part of our operational needs will be donated, fundraised, and in-kind. Below is a summary of the budget for year one.

Summary Budget

Table #11 Summary Budget

Item	Amount	Percent
Personnel	$7,840	56%
Travel	$480	3%
Supplies	$1,145	8%
Meals	$2,400	17%
Other Operating Expenses	$2,150	15%
Total Project Budget	$14,015	100%

Monitoring Plan

The monitoring plan for the Unity Community Entrepreneurship Project will provide a standard that will indicate the achievement of outputs, completion of activities, and the access and utilization of inputs. The point person for this task will be the project manager, although the stakeholders and staff members will play an integral part in this stage of project oversight. The project has three main goals. The first goal is to have twenty Unity Community Center (UCC) members between the ages of seven and twelve complete a series of financial literacy workshops, and exhibit a measurable amount of knowledge about what they've learned. The second goal is to have twenty UCC members complete an entrepreneurship hands-on training,

and demonstrate in practice how to run a simple, yet profitable business. The third goal is to have twenty UCC members complete a series of mentorship workshops, and in collaboration with a mentor, write a one page essay on what they would like to be when they grow up, the necessary steps they will need to complete to get there, and what difference they would like to make in their community in the process.

Below is a sample of a monthly monitoring report matrix.

Table # 12 Monitoring Report Matrix

Activities	Dates	Status	Timeliness	Explanation for Delay	Alternative Action	Attainment of Output
Generate project funding & resources	Start:08/01/09 End:08/30/09					Target: To date
Conduct 1st financial literacy workshop	Start:08/14/09 End: 08/14/09					Target: To date:
Conduct 1st hands-on training	Start:08/15/09 End:08/1709					Target: To date:
Conduct 1st mentorship workshop	Start:08/18/09 End:08/18/09					Target: To date:
Conduct 2nd financial literacy workshop	Start:08/21/09 End:08/21/09					Target: To date:
Conduct 2nd hands-on training	Start:08/22/09 End:08/24/09					Target: To date:
Conduct 2nd mentorship workshop	Start:08/25/09 End: 08/25/09					Target: To date:
Conduct 3rd financial literacy workshop	Start:08/28/09 End:08/28/09					Target: To date:
Conduct 3rd hands-on training	Start:08/29/09 End:09/01/09					Target: To date:

Evaluation

The evaluation plan for the Unity Community Entrepreneurship Project will be utilized for the purpose of management, accountability, effectiveness, and efficiency. The data collected will be organized and distributed to project management, sponsors, funders, potential funders, and stakeholders. Our goal is to make a positive impact on impoverished children who would otherwise fall into the same socioeconomic traps that have affected the generations before them. By empowering them with the necessary tools of self sufficiency early in their development, we plan to help them break the vicious cycle of poverty.

Below is a table that illustrates the results of the evaluation.

Table # 13 Evaluation Matrix

Outcomes	Indicators	Data Gathering Methods	Sources	Timeframe
Long Term Outcome: Improved self-sufficiency among the children & youth between the ages of seven and twelve years old who are members of Unity Community Centre (UCC)	Length of time that participants are able to run a small business at a profit. Length of time participants keep an active mock savings account.	Document review Document review	Mock Financial Records Mock savings account statements	Weekly Monthly
Intermediate Outcome: Increase in self-sufficiency knowledge, skills, and resources	Number of participants who complete the workshops & trainings. Verbal feedback from participants	Document review Focus Group Discussion	Attendance Assessment quizzes 1 page essay Basic Business Plan	Daily 3 quizzes (refer to dates below) Upon completion Upon completion

Short Term Outcome 1: Increased financial literacy	20-25 project participants completed the financial literacy workshop. Based on scores from three quizzes administered participants showed an increase in financial knowledge.	Document Review Document Review	Attendance Records Preliminary Quiz (1), Intermediate Quiz (2), Final Quiz (3).	Daily Beginning of the project (1) 10/05/09, Middle of the project (2) 11/30/09, Ending of the project (3) 01/15/10.
Short Term Outcome 2: Increased entrepreneurship training experience	20-25 project participants complete the entrepreneurship hands-on training	Document Review	Attendance Basic Business Plan	Daily Upon Completion
Short Term Outcome 3: Increased access to mentorship opportunities	20-25 project participants complete the mentorship workshop	Document Review	1 page essay	Upon completion

Sustainability Plan

The Unity Community Entrepreneurship Project's (UCEP) sponsors, the Unity Community Center of South Jersey, Inc. (UCC) has expressed interest in making UCEP an after-school program projected to start in the beginning of the 2010-2011 school year and run for an proposed initial three year run. This makes the current project even more special as it is now

an official pilot project for UCC youth development programming system. With this new development we plan to use the UCEP as a model which will be the basis for the future after-school program module, which means UCEP will be fully funded, insured, and sponsored by this 501 (c) 3 tax exempt organization. It also means UCEP will have the freedom to function as a non-profit programmatic entity which allows for formal fundraising, donations, and program solicitation.

The after-school program will maintain all that the project participants learned in the pilot project. It will provide a wealth of additional knowledge, training opportunities, and resources that will be sustained over a longer period of time. This will allow the fruits of practice to blossom, and become a lasting part of project participant's behavior. Thus, giving them positive reinforcements that they can reflect upon when it comes time to make responsible decisions concerning their future livelihoods.

Over the next three years UCEP should impact the lives of 20-50 program participants. New partnerships will be made with area businesses and organizations to expand the program innumerable ways. The UCEP entrepreneurship component will also grow to bring in revenue for the program. There are many different roads UCEP could take to prosper within the next three years, but moving out of the Unity Community Center into the Unity Community Entrepreneurship Center is the ultimate destination.

Conclusions & Recommendations

Conclusions

The first short term outcome was to increase the financial literacy of 20-25 project participants through the administering of a series of financial literacy workshops. Based on the data gathered attendance of 20-25 participants were maintained for the duration of the workshop series. One hundred percent of the participants' financial knowledgebase rose according to three quizzes that were given at the beginning, middle, and end of the workshop series.

The second short term outcome was to increase the entrepreneurship training experience of 20-25 project participants through the administering of an entrepreneurship hands-on training. Based on data gathered attendance of 20-25 participants were maintained through out the duration of the training series. Ninety-five percent of the participants completed the training by completing basic business plans and demonstrating the ability to start, maintain, and profit at a simple retail business model.

The third Short term outcome was to provide access for project participants to be mentored by successful community entrepreneurs. Based on data gathered attendance of 20-25 participants were maintained through out the duration of the workshop series. One hundred percent of the participants completed the workshop series and required essay.

The intermediate outcome was to increase self-sufficiency knowledge, skills, and resources. This outcome was achieved based on the data gathered. The participant's knowledge level was raised through information provided in the workshop and training sessions. The participants

gained skills from the entrepreneurship training which allowed them to work in a business ownership capacity while learning. The participant's level of resources increased through the mentorship component giving them access to a professional adult to act in their best interest.

The long term outcome was to improve self-sufficiency among the children & youth between the ages of seven and twelve years old who are members of Unity Community Center. Based on data gathered this outcome was achieved through the outputs and activities administered in the Unity Community Entrepreneurship Project. 20-25 project participants completed the financial literacy workshop series, the entrepreneurship training, and the mentorship workshop series. By broadening the financial knowledgebase and facilitating entrepreneurship experience the participants have improved their chances at self-sufficiency.

Recommendations

The UCEP experience was second to none. Recommendations include conducting internet research for entrepreneurship curriculum models and resources to help stay abreast on the latest innovations in the field. Some of the sites that were helpful include MoneySKILL®, Planet Orange℠, Kidz Chores©, Money Matters, and Money Instructor. Another recommendation would be to set up a vendor style marketplace that would be a venue for the young entrepreneurs to hone their skills and further advance the program.

APPENDIX I: Budget Detail

APPENDIX II: Monthly Monitoring Reports

(See attachment)

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