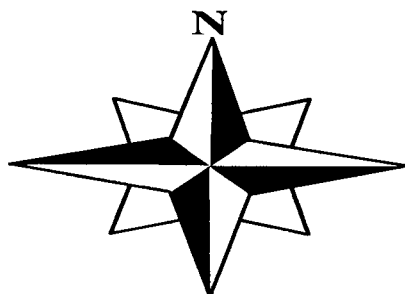


A GENERATION AHEAD - YOUTH ENTERPRISES



Project Design Workbook



**Albany Ave Branch Hartford Public Library
1250 Albany Ave., Hartford**

A GENERATION AHEAD YOUTH ENTERPRISES, INC.

by James Thomas White, II

CED Program, Graduate School of Business, New Hampshire College

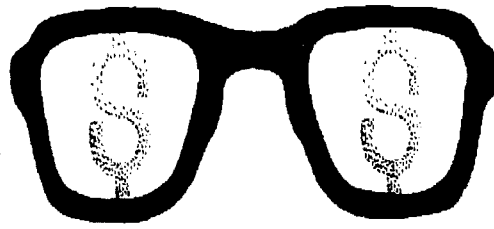
Mission Statement: *To create and develop community-based micro enterprises owned and operated by Hartford youth by training them in entrepreneurial training that includes self-esteem building, personal and skill development, business management, marketing research, micro and cooperative enterprise development. In order to reach our objective, we will create and develop a peer lending fund for youth enterprises start-up and development. Lastly, our mission is to train and develop future local business leaders and provide the Northend neighborhoods with community-based services and businesses, which are vital to the stability and growth of Hartford's economy.*

Goals:

- 1. To improve the quality of life of Hartford youth.*
- 2. To expose youth to trade crafts and other income sustaining opportunities.*
- 3. To educate young people about cooperative and business opportunities that build self-esteem, and enhances the individual's unique talents.*
- 4. To create and develop neighborhood business mentor program for youth interested in entrepreneurial opportunities and micro enterprise development.*
- 5. To provide young people participating in entrepreneurial club with immediate income generating opportunities.*
- 6. To create and develop a revolving lending fund for youth enterprises start-up in order to develop local businesses and community-based services in the north end neighborhoods*
- 7. The creation and development of at least two community-based youth cooperative and micro enterprises in the northend neighborhoods owned and operated by the youth entrepreneurial club.*

Objectives:

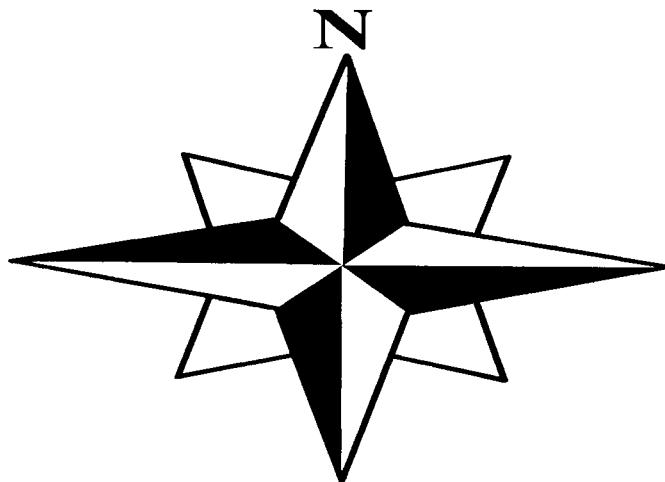
- 1. Recruit at least 25 Hartford youth per site who will participate in entrepreneurial skills training program, weekdays after school at the Albany Avenue Branch of the Hartford Public Library.*
- 2. Recruit at least 15 middle school students per site who will participate in entrepreneurial skills training program and project design laboratory on Wednesdays after school at Lewis Fox and Quirk Middle Schools.*
- 3. Create and develop at least two entrepreneurial clubs for Hartford youth (40) to participate in entrepreneurial and marketing skills and business development training in the Northend neighborhoods of Hartford.*
- 4. Teach and encourage at least two groups consisting of at least 10 Hartford youngsters how to plan and run cooperatives, micro enterprises and other community-based businesses.*
- 5. Create and develop Mentor Program consisting of neighborhood parents, local business owners and other professionals to assist youth involved in entrepreneurial projects.*
- 6. Youth will plan and implement at least two community-based cooperative and micro enterprises in the Northend neighborhoods of Hartford.*
- 7. Capitalize and develop a revolving lending fund for youth enterprises start-up and development.*



A GENERATION AHEAD - YOUTH ENTERPRISES

Presents

Project Design Class



3:15 p.m.

Tuesday, February 7 & 21

with

Marion Willetts



A GENERATION AHEAD - YOUTH ENTERPRISES

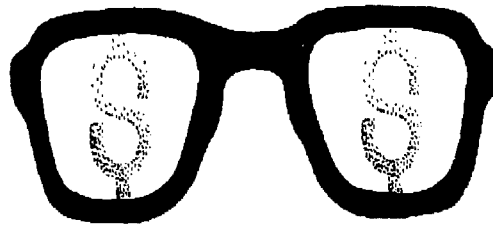
March 6, 1995

Youth Club Meeting

Agenda

Subject: Spring Fling Fundraising Event

1. Update - What's dinner menu for 6 p.m. to 8 p.m.? Do we need invitations to parents, sponsors, etc.; We still need door prizes and raffle grand prize. Anthony Griffith of Anthony's Clothing will donate a Negro League Sweatshirt as a prize. But we still need more prizes.
2. Marketing our fundraising event - listed in The Courant's upcoming Needs and Deeds section; the Calendar section the week of the event.
3. Special Meeting Thursday at 4 p.m with Marketing Coordinator - Darrell Fitzgerald.
4. We need to Open Bank Account - ASAP!!!
5. Adjourn



A GENERATION AHEAD - YOUTH ENTERPRISES

How to plan your fundraising activities

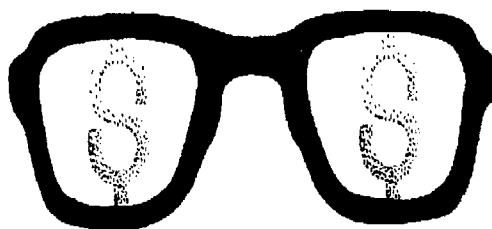
In order for your plan to work you will need to do tasks and activities to make your plan a success. You will also need to set up a timetable to accomplish each tasks and activity. For example: Our current club goal is to raise \$5,000 to go to the Youth Entrepreneur Symposium in Chicago, April 27-30. We will have to set up a timetable to do tasks to reach the our goal. Use space below to set up timetable.

Timetable

Start Date

Tasks

End Date



A GENERATION AHEAD - YOUTH ENTERPRISES

Fundraising event or ideas worksheet

Your first step is to set a goal or a target range for the type of money you will need to raise. Next you need to ask yourself the following questions.

What types of fundraising event or idea would you like to do?

What do I need to do to make this idea happen?

When will you need to raise the money by?

April 14, 1995

Dear Friend,

In my spare time I volunteer my services for an important community economic development project known as A Generation Ahead Youth Enterprises at the Albany Ave. Branch of the Hartford Public Library. This important youth project was organized to provide an opportunity for young people who are living in Hartford with training and skills that build self-esteem, challenges their minds and enhances the individual's unique talents. We meet on Monday and Friday afternoons at the Hartford Public Library's Albany Ave. Branch, 1250 Albany Avenue, Hartford. We hope you will take the time to come visit us in the near future.

I want to share with you a few of the the creative ideas that our young people are trying to turn into realistic money-making products in our after school program in the Upper Albany neighborhood. First, Laurie Ranswanme, who is 13, has designed her own collection of throw pillows and stuffed animals out of kenta cloth and other fabrics. Damali Sinclair, 15, and her sister Michelle, 13, are interested in fashion design and are planning a fashion show for later this spring. These are just a few of the creative and wonderful ideas that are youth are working on, but I need your help to make their visions a reality.

We are fundraising for our first trip to the third annual National Youth Entrepreneurs Symposium from April 27-30 in Chicago. Our talented group of youth have been selected as finalists for the annual Model Program Award by the Symposium's Planning Committee. **We are asking for your organization's financial support in the form of a contribution of \$100 to help us attend this exciting event.** The Youth Enterprises Club is sponsored solely by A Generation Ahead Youth Enterprises of Hartford. It is the only community organization of its kind and reflects the growing power of organizing Hartford's youth to work together to change their circumstances. Thank you in advance for your serious consideration of this request.

Sincerely,

James T. White, II
Coordinator

Enclosure

P.S. Checks can be made out to A Generation Ahead Youth Enterprises and mailed to:

A Generation Ahead Youth Enterprises c/o the Hartford Public Library, 1250 Albany Avenue, Hartford, CT 06112

BY-LAWS
of
A Generation Ahead Youth Enterprises, Inc.

ARTICLE I. GENERAL

These By-Laws are intended to supplement and implement applicable provisions of law and of the Certificate of Incorporation of A GENERATION AHEAD YOUTH ENTERPRISES, INC. (Sometimes hereinafter referred to as "the Corporation.")

ARTICLE II. OFFICE

The principle office of the Corporation shall be at such place in Connecticut as the Board of Directors shall from time to time designate.

ARTICLE III. MEMBERS

Section 1. Membership.

Membership in the Corporation shall be available to youth entrepreneurs, aspiring youth entrepreneurs, youth work professionals and service providers, entrepreneurs and business development professionals, other individuals and entities supportive of youth entrepreneurship education and development who shall have paid a membership fee according to a schedule approved by the Board of Directors. A member may be a natural person, a corporation or other entity. Each member is entitled one vote in any matter in which members are entitled to vote. Each initial membership shall be effective until December 31 of the year of receipt.

Membership in the Corporation shall be available without regard to race, religion, sex, age or national origin.

Youth/student members under 19 years old can not hold elected office but may participate as a member of a committee.

Section 2. Fees

Annual fees are due in January and are effective for the year in which they are recieved. The Board of Directors shall have the authority to waive the payment of dues by any person or entity unable to make such payment because of financial hardship. The Board of Directors shall ensure that both the fee reduction option and the waiver of fee option are generally known.

Section 3. Meeting of Members

The members of the Corporation shall meet a minium of four times per year. These meetings shall be in conjunction with the meetings of the Board of Directors. An annual meeting shall be held which may also be one minium four meetings of the Corporation.. The annual meeting of members shall be held during May of each year, on such day as the Board of Directors shall determine, at such a place in the State of Connecticut and at such an hour as shall be specified in the mnotice thereof. At each annual meeting, Directors and officers shall be elected by the members as provided in these By-Laws. Additional meetings of general membership may be called by a majority vote of all of the Directors or petition of ten percent

(10%) of all the members. The Secretary shall issue notice of any meeting called by petition of ten percent (10%) of the members within ten (10) calendar days of the receipt and verification of said petition.

Section 4. Notice of Member Meeting

Written notice of each annual meeting of members shall be given to each member by leaving such notice with such member at his or her residence or usual place of business, or by mailing a copy thereof addressed to such member at his or her last known post office address as last shown on the membership records of the Corporation, postage prepaid, not less than seven (7) days nor more than forty-five (45) days before the date of the meeting. Such notice shall state the place, day and hour of the meeting.

Section 5. Resignation.

Any member of the Corporation may resign from the Corporation by submitting to the President or the Secretary of the Corporation a written letter of resignation. All resignations shall, unless a contrary indication is contained therein, become effective upon and from the date of delivery thereof.

Section 6. Removal.

Any member of the Corporation may be removed as a member of the Corporation upon written recommendation of five members of the Corporation that are then entitled to vote on matters submitted to members for action and the approval of such recommendation by affirmative vote of at least two-thirds of the members of the Corporation. Any such written recommendation of removal shall be addressed and delivered to the Board of Directors of the Corporation, which shall submit such recommendation to members of the Corporation for action.

ARTICLE IV

The Corporation is organized exclusively for charitable and community economic development purposes, including without limitation for such purposes, making of distributions to organizations that qualify as exempt organizations under Section 501 © (3) the Internal Revenue Code. Subject to the provisions of Article IX hereof, the nature of the activities to be conducted and the purposes to be promoted or carried out by the Corporation shall be to assist residents of the state of Connecticut to improve their condition in the areas of education, housing, employment, and health, and in furtherance thereof, without limitation,

- A. to develop alternative educational and economic development opportunities for the community;
- B. to develop support services for neighborhood organizations in order to assist them in activities related to the purposes and ends of the corporation;
- C. to upgrade educational and economic opportunities;
- D. to alleviate community deterioration and promote community rehabilitation and beautification, and upgrade the economic conditions of the community;
- E. to coordinate cooperative efforts of different neighborhoods, neighborhood groups, and organizations channeled to improving the overall physical, racial, and economic conditions of the community;
- F. to assist neighborhood and community groups organizations in developing self-help programs;
- G. to develop the needed expertise in the specialized areas that constitute the purposes and ends of the Corporation among the community residents and representatives of the neighborhoods and community organizations and groups;
- H. to plan, initiate, and aid and assist the development, planning, and execution of programs designed to accomplish the purposes of the Corporation;
- I. to form, aid, assist, direct, and support other organizations, institutions, agencies, societies, corporations, and associations organized for the above purposes and to secure human rights established by laws regardless of race, color, age, sex, physical disability, creed, ancestry, or national origin; and

- J. to engage in any other lawful activity for which corporations may be formed under the Non-stock Corporation Act of the State of Connecticut, as it may be amended from time to time, or any successor law.

ARTICLE V

The Corporation shall have all powers granted by law and all powers granted in the Non-stock Corporation Act of the State of Connecticut, as it may be amended from time to time, or any successor law, and may exercise all legal powers necessary or convenient to effect any or all of the purposes stated in this Certificate of Incorporation, whether or not such powers are set forth herein.

ARTICLE VI

The Corporation is nonprofit and shall not have or issue shares of stock or pay dividends.

ARTICLE VII

The duration of the Corporation shall be perpetual.

ARTICLE VIII

The activities, property, and affairs of the Corporation shall be managed by a Board of Directors. To the extent not otherwise provided in this Certificate of Incorporation, the Bylaws of the Corporation shall prescribe the number, qualifications, if any, and manner of nomination and election or appointment of members of the Board of the Directors that are not inconsistent with law or this Certificate of Incorporation.

ARTICLE IX

No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in the sentence of Article IV hereof. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office.

Notwithstanding any other provision of this Certificate of Incorporation, the Corporation shall not carry on any activities not permitted to be carried on (a) by a corporation exempt from federal income tax under Section 501 © (3) of the Internal Revenue Code or (b) by a corporation, contributions to which are deductible under Section 170 © (2) of the Internal Revenue Code.

ARTICLE X

Upon the dissolution of the Corporation, the assets of the Corporation remaining after all liabilities and obligations of the Corporation have been satisfied or provided for shall be distributed for one or more exempt purposes within the meaning Section 501 © (3) of the Internal Revenue Code, or shall be distributed to the federal government, shall be distributed to the federal government, for public purpose, in each case in accordance with a plan for distribution of assets adopted by resolution of the Board of Directors and approved by the affirmative vote of at least two-thirds of the members of the Corporation.

ARTICLE XI

Notwithstanding anything herein to the contrary, if at any time the Corporation is or shall become a private foundation within the meaning of Section 509 (a) of Internal Revenue Code, then the Corporation will be subject to the following as of such time and thereafter:

1. the Corporation shall distribute its income for each taxable year at such time and in such manner as not to become subject to the tax on undistributed income imposed by Section 4942 of the Internal Revenue Code;
2. the Corporation shall not engage in any act of self-dealing as defined in Section 4941 (d) of the Internal Revenue Code;
3. the Corporation shall not retain any excess business holdings as defined in Section 4943 © of the Internal Revenue;
4. the Corporation shall not make any investments in such manner as to subject it to tax under Section 4944 of the Internal Revenue Code; and
5. the Corporation shall not make any taxable expenditures as defined in Section 4945 (d) of the Internal Revenue Code.

ARTICLE XII

Section 1. Board of Directors.

The activities, property, and affairs of the Corporation shall be managed by a Board of Directors consisting of not less than three more than twenty-one persons who, except as otherwise provided in Article V, shall be elected by the members of the Corporation, and shall included the Coordinator. To the extent not otherwise provided in the Certificate of Incorporation and within the minimum and maximum number of directorships set forth herein, the total number of directorships and, if applicable, the number of directorships of each class of directors at any time shall be the number or numbers fixed by resolution of the members of the Corporation entitled to vote thereon or by resolution of the directors or, in the absence thereof, shall be the number of directors and, if applicable, the number of directors of each class elected at the last Annual Meeting of members of the Corporation at which directors were elected.

Section 2. Qualification.

No person shall be elected or appointed, or shall serve as director of the Corporation unless such person is a member in good standing, excepted as otherwise provided in Article XI, Section 1, as reasonably determined from time to time by resolution of the board of director unless, immediately after the election or appointment of such person, two thirds of the directors and if applicable two-thirds of each class will be residents of the Northern sections of Hartford Connecticut.

Section 3. Resignation of Directors.

Any director may resign from the board of directors by submitting to the president or the secretary of the corporation a written letter of resignation. All resignation shall unless a contrary indication is contained therein become effective upon and from the date of delivery thereof.

Section 4. Removal of Directors.

Any directors maybe removed from the Board of Directors upon the written recommendation of five members of the cooperation that are then entitle to vote on matters submitted to members for action and the approval of such recommendation by the affirmative vote of at least two-thirds of the members of the corporation. Any such written recommendation shall be address and delivered to the Board of Directors of the corporation, which shall submit such recommendation to the members of the corporation for action. In addition any director who without cause reasonably satisfactory to the board shall fail to attend

three consecutive meetings of the Board of Directors may be removed from the Board of Directors by resolution of the Board of Directors.

Section 5. Vacancies.

Vacancies in the Board of Directors created by an increase in the number of directorships shall be filled for the unexpired term by action of the members. Vacancies in the Board of Directors occurring by reasons other than by increase in the number of directorship shall be filled for the unexpired term by the concurring vote of a majority of the directors then in office, even though such remaining directors maybe less than a majority of the number of directorships (as most recently fixed in accordance with Article IV Section 1). If such remaining directors fail to fill a vacancies shall be filled by actions of the members of the corporation.

Section 6. Compensation; Reimbursement for Expenses.

No director shall receive any compensation for his or her services as a director of the Corporation. The Corporation may reimburse any director for reasonable expenses incurred by such director in the performance of his or her services as a director of the corporation.

Section 7. Nomination of Directors.

At least thirty days prior to the date of each meeting of members of the corporation and each meeting of the Board of Directors at which directors are to be elected or at which vacancies in the Board of Directors are to be filled, the president of the corporation, with the approval of the Board of Directors, shall appoint a Nominating committee consisting of at least two members of the Board of Directors and at least four members of the corporation who are not members of the Board of Directors. Following its appointment, the Nominating committee shall select for nomination candidates for such election or to fill such vacancies, as the case may be. The number of candidates so selected shall be not less than the number of directors to be elected or the number of vacancies to be filled, as the case may be, at the ensuing meeting. In making such selections, the Nominating Committee shall consider, but shall not be bound by, any recommendations submitted in writing to the Nominating Committee by members of the Corporation. After obtaining the consent of each candidate selected for nomination, the Nominating Committee shall submit a list of such candidates to the Secretary of the Corporation. If the ensuing meeting is a meeting of members of the Corporation, the Nominating Committee shall submit such list to the Secretary at least ten days prior to such meeting and such list shall be included in the written notice to members of such meeting. If the ensuing meeting is a meeting of the Board of Directors, the Nominating Committee shall submit such list to the Secretary at least three days prior to such meeting and such list shall be included in the written or oral notice to directors of such meeting. At the ensuing meeting, the Secretary shall present such list of candidates to members of the Corporation or the Board of Directors, as the case may be, and such presentation shall, without motion or further proceedings, constitute a valid nomination of each such candidate. Only candidates selected for nomination pursuant to the foregoing procedure shall be eligible for election as directors or to fill vacancies in Board of Directors.

Section 8. Regular Board of Directors Meetings.

A regular Meeting of the Board of Directors shall be held immediately after each Annual Meeting of members of the Corporation, or as soon thereafter as convenient. At each such meeting, the Board of Directors shall choose and appoint the officers of Corporation who shall hold their offices, subject to prior removal by the Board of Directors, until the next Regular Meeting required to be held pursuant to the first sentence of this Section and until their successors are chosen and qualify. Other Regular Meetings of the Board of Directors shall be held at such date, time, and place as the Board of directors may determine and fix by resolution.

Section 9. Special Meetings.

Special Meetings of the Board of Directors may be held upon call of the President or upon call of any three or more directors.

Section 10. Notice of Meetings.

Written or oral notice of each Regular or Special Meeting of the Board of Directors shall be given to each director personally or mailed to such director's residence or usual place of business at least three days prior to the date of the meeting, provided that any one or more directors, as himself or herself or themselves, may waive such notice in writing or by attendance without protest at such meeting. Each notice of a Regular or Special Meeting of the Board of Directors shall state the place, day, and hour of the meeting and shall include such other information, if any, required to be included therein pursuant to the Certificate of Incorporation or these Bylaws.

Section 11. Quorum.

Directors holding a majority of the number of directorships shall constitute a quorum. Unless the act of greater number is required by law of these Bylaws, the act of a majority of the directors present at a meeting at which a quorum is present at the time of the act shall be the act of the Board of Directors.

Section 12. Director Participation in Meetings by Telephone.

A director or a member of a committee of the Board of Directors may participate in a meeting of the Board of Directors or of such committee by means of conference telephone or similar communications equipment enabling all directors participating in the meeting to hear one another, and participation in a meeting pursuant to this Section shall constitute presence in person at such meeting.

Section 13. Directors' Action Without Meeting.

If all the directors, or all members of a committee of the Board of Directors, as the case may be, severally or collectively consent in writing to any action taken or to be taken by the Corporation, and the number of such directors or members constitutes a quorum for such action, such action shall be as valid as though it had been authorized at a meeting of the Board of Directors or such committee, as the case may be. The Secretary shall file such consent or consents with the minutes of the meetings of the Board of Directors.

Section 14. Directors' Committees.

The Board of Directors, by resolution adopted by the affirmative vote of the directors holding a majority of the number of directorships, at a meeting at which a quorum is present, may designate two or more directors to constitute an executive committee or their committees, and may designate or provide for the designation of one or more directors as alternate members of any such committee, who may replace any absent or disqualified member at any meeting of the committee. Any such committee shall have and may exercise all such authority of the Board of Directors as shall be provided in such resolution. A majority of any committee shall have the power to act. Committees shall keep full records of their proceedings and shall report the same to the Board of Directors.

Section 15. Conflicts of Interest.

No director shall exercise a vote on any matter brought before the Board of Directors or any committee of the Board of Directors in which such director, a member of his or her immediate family, or any of his or her business associates has any interest such that the exercise of such vote would be incompatible with the proper discharge of his or her duties or such director's independence of judgement and action in the performance of his or her duties would be impaired

ARTICLE XIII

Reference in this Certificate of Incorporation to any provision of the Internal Revenue Code is to such provision of the Internal Revenue Code of 1986, as amended from time to time, or the corresponding provisions of any provisions of any successor Federal income tax law.

ARTICLE XIV

These By-Laws may be altered, amended, added to, or repealed upon the adoption by the Board of Directors of a resolution approving such alteration, amendment, addition, or repeal and the approval of such alteration, amendment, addition, or repeal by the affirmative vote of at least two-third of the members of the Corporation.

A Generation Ahead Youth Enterprises
c/o The Hartford Public Library, Albany Ave. Branch
1250 Albany Ave., Hartford CT 06112



April 14, 1995

Dear Friend,

In my spare time I volunteer my services for an important community economic development project known as A Generation Ahead Youth Enterprises at the Albany Ave. Branch of the Hartford Public Library. This important youth project was organized to provide an opportunity for young people who are living in Hartford with training and skills that build self-esteem, challenges their minds and enhances the individual's unique talents. We meet on Monday and Friday afternoons at the Hartford Public Library's Albany Ave. Branch, 1250 Albany Avenue, Hartford. We hope you will take the time to come visit us in the near future.

I want to share with you a few of the the creative ideas that our young people are trying to turn into realistic money-making products in our after school program in the Upper Albany neighborhood. First, Laurie Ranswanme, who is 13, has designed her own collection of throw pillows and stuffed animals out of kenta cloth and other fabrics. Damali Sinclair, 15, and her sister Michelle, 13, are interested in fashion design and are planning a fashion show for later this spring. These are just a few of the creative and wonderful ideas that are youth are working on, but I need your help to make their visions a reality.

We are raising funds for our first trip to the third annual National Youth Entrepreneurs Symposium from April 27-30 in Chicago. Our talented group of youth have been selected as finalists for the annual Model Program Award by the Planning Committee. **We are asking for your organization's financial support in the form of a contribution of \$100 to help us attend this exciting event.** The Youth Enterprises Club is sponsored solely by A Generation Ahead Youth Enterprises of Hartford. It is the only community organization of its kind and reflects the growing power of organizing Hartford's youth to work together to change their circumstances. Thank you in advance for your serious consideration of this request.

Sincerely,

James T. White, II

Coordinator

Enclosure

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P.S. Checks can be made out to A Generation Ahead Youth Enterprises and mailed to:

A Generation Ahead Youth Enterprises c/o the Hartford Public Library, 1250 Albany Avenue, Hartford, CT 06112



Third National
**Youth
Entrepreneur
Symposium**

April 27 - 30, 1995

**Ramada Congress Hotel
520 S. Michigan Avenue
Chicago, Illinois**

Hosted and Organized by:

University of Illinois
Cooperative Extension Service

In Cooperation with:

U.S. Department of Agriculture-Extension Service,
Communities in Economic Transition Initiative

U.S. Department of Housing and Urban Development,
Office of Economic Development

National 4-H Programs,
Workforce Preparedness

University of Illinois at Chicago:

College of Education and College of Business Center for Entrepreneurial Studies



*Cooperative
Extension
System*

The cooperating agencies' programs are open to all citizens without regard to race, color, sex, handicap, religion, age, or national origin.

In Hartford's Neighborhoods

B4 THE HARTFORD COURANT: Tuesday, April 4, 1995 *6



Tim Rasmussen: Special to The Courant

■ James White, coordinator for A Generation Ahead, and some of his students. In front row, from left, are: Negus-I Jones, 12, Emile Hylton, 9, and Marsha Caesar, 13; in the rear row, from left, are: Kim-

berly Morgan, 14, Laurie Rangasawmy, 13, Adrian Trice, 14, White, and Rena Anderson, 13. The Hartford group is designed to teach children entrepreneurial skills.

Program nurtures young entrepreneurs

By LAURA C. MARKS
Courant Correspondent



At a meeting Monday, a member of the business group called A Generation Ahead said she was somewhat bored with the group's logo.

The group's coordinator,

James White, saw an opportunity. "Tired of it? Design a new one," White said.

The do-it-yourself attitude was not just a philosophy for the pre-teens and teens in this entrepreneurial group. It was the group's means of survival — just like in the real business world.

The group, which has about a

dozen members, started meeting in September at the Hartford Public Library's Albany Avenue branch. It could not secure a \$1,000 grant awarded to such youth groups by the state Department of Social Services. So it raised its own funds by selling T-shirts and other products. It also created a concept called the "pure lending fund."

The concept allowed members to borrow from the group's funds to create a product. But before a member could get the money, he had to convince other members that his product could sell more successfully than the competition. After selling the product, the borrower paid back his loan.

The lending fund concept may qualify the youngsters for a national honor. Members of the group will give a presentation

about the concept at the third annual Youth Entrepreneurship Symposium in Chicago, which will take place April 27-30. Awards go to programs that foster skill and personal development.

White said his group's lending concept could be unique among youth business groups. He is studying the development of entrepreneurship in youngsters as a graduate student at New Hampshire College.

He also said his group has grit. They are now raising funds for their Chicago trip. They need \$3,000 and have about \$1,500 left to raise. Recently, they had sold tickets, rented a hall and made decorations for a fund-raising dance. But the dance was canceled after a shooting.

"Sometimes it doesn't always work out," said 13-year-old Laurie

Rangasawmy.

"You can't always get what you want," said Shana Brown, 14.

"When you go into business, it's a risk because you don't know whether your product is going to be successful," White said.

The kids rebounded to plan an April 22 carwash. Ideas were flying at Monday's meeting.

White asked the youngsters how much they should charge for the carwashes.

"Five dollars!" blurted Stacy Hethman, 14.

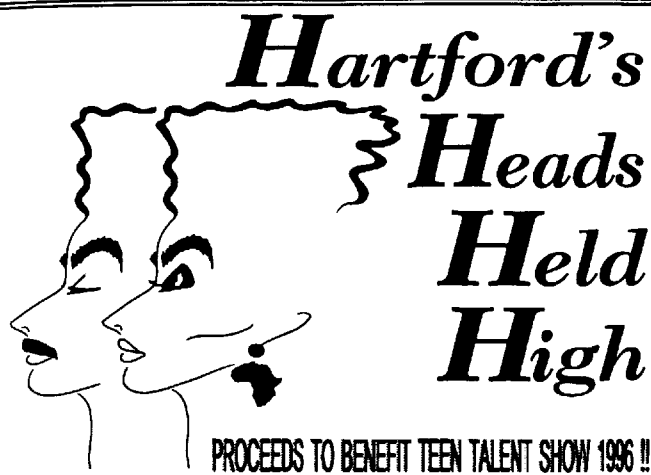
"Gosh, no," said the others.

White smiled.

"Stacy, this is genuine. Your sweat, your labor," White said.

The youngsters took a vote and settled on an \$8 price tag.

For information about A Generation Ahead, please call 293-6081.



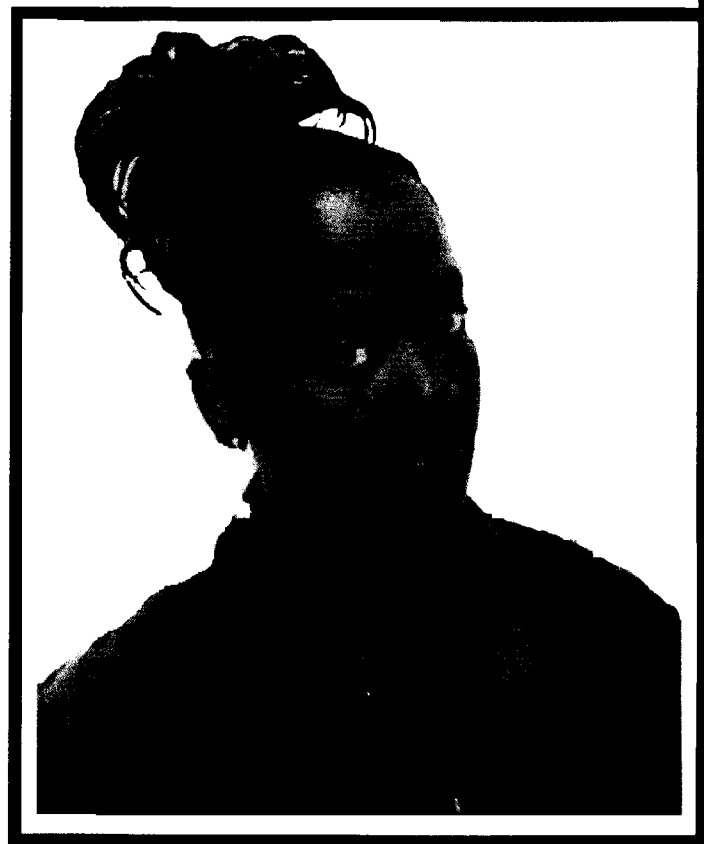
Presents...

SISTER SOULJAH

**RAPPER
ACTIVIST
LECTURER**

**AND AUTHOR OF HER NEW
BOOK**

"No Disrespect"



LECTURING ON

*"The significance of the success
of Black male/female relationships as it directly relates to the
success of our people"*

SUNDAY OCTOBER 22, 1995

WEAVER HIGH SCHOOL - 415 GRANBY ST. - HARTFORD, CT - 3:30PM SHARP

\$10.00 GENERAL ADMISSION
\$ 7.00 COLLEGE & HIGH SCHOOL STUDENTS W / ID
\$ 5.00 GROUP RATES FOR STUDENTS W / ID (10 OR MORE)
\$12.00 *****FOR EVERYONE AT THE DOOR !! *****

TICKETS AVAILABLE AT:

Studio of Hair 548-0627 - Supreme Hair 242-2345
Nu Style Cut Creators 560-3600 - Uptown Sounds 413-731-6816
Music Center 413-746-9240

FOR MORE INFORMATION CONTACT ALPHONSO AT 242-2345