

Appendices 1. Needs Assessment

NEIGHBORHOOD DEVELOPMENT

CORPORATION OF GROVE HALL

STRATEGIC PLAN 2000-2004

Environmental Scan and Community Needs Assessment

July— AUGUST, 2000

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NEIGHBORHOOD DEVELOPMENT CORPORATION OF GROVE HALL

COMMUNITY NEEDS ASSESSMENT

June 24, 2000

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Neighborhood Development Corporation of Grove Hall

Strategic Plan 2000 to 2004— Community Needs Assessment

L OVERVIEW

In July 2000, Bonner Enterprises conducted a community needs assessment to assist the Board and staff of the Neighborhood Development Corporation of Grove Hall (NDCGH) to make decisions about future directions for the organization. The focus of the research conducted was to assess the environment in which the organization operates and to assess the needs of current and potential future customers and other service beneficiaries.

A. DATA SOURCES

Statistical data used in this report is primarily drawn from the following sources:

1. Boston Children & Families Database: A 1990's Boston database initiated and funded by The Boston Foundation in collaboration with Northeastern University Information Services and the Metropolitan Area Planning Council.
2. CACI Demographic Data: A private market research firm that provides copyrighted demographic data via the Internet.
3. Prior 1996 Population Research: This research, commissioned by NDC of Grove Hall in 1996, utilizes 1990 Census data collected in 1989 and CACI data collected in 1995.
4. U.S. Department of Labor, the U.S. Census Bureau, the Bureau of Labor Statistics and the state Department of Welfare, Transitional Aid to Families with Dependent Children, were the sources used to obtain unemployment data for the area served by the NDC of Grove Hall. None of these sources, except the Department of Welfare, provided data for the specific zip codes or Census tracts served by the NDC of Grove Hall.

Please also note that there is a +3% error rate on demographic data presented, as the zip codes used to calculate 1999 population demographics, does not exactly match the data parameters used in 1990 and 1996. It is recommended that NDC of Grove Hall consider collecting more up to date population demographics from the 1999-2000 Census, when this information becomes available, to verify CACI market research data presented in this document.

B. GEOGRAPHIC AREA RESEARCHED

The NDC of Grove Hall uses and defines the geographic area served by the organization in the following three different ways.

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Neighborhood Development Corporation of Grove Hall

Strategic Plan 2000 to 2004— Community Needs Assessment

1. The first geographic area defined by the organization is the “Roxbury and North Dorchester” areas of Boston comprised of Zip codes 02119, 02121, and parts of 02125. This target area is the area used by the organization to define the parameters of “organizational outreach and impact.” The majority of the research presented in this document was conducted on this geographic area. Below is the list of the zip codes and corresponding census tracks used as the parameters for this research.

Zip Code 02119	Zip Code 02121	Zip Code 02125	Zip Codes 02121 & 02125
817	820	911	916
818	821	912	917
819	901	913	918
801	902	914	919
803	903	915	
804	904		
	905		
	906		
	907		
	908		

The majority of the data can be seen by the number of census tracks listed above presented focuses on zip code 02121, where the organization is located. This area is illustrated on Map #1 and on Map #2, which is larger and provides more details on the specific census codes. Please note that there are four census codes which cross the boundary lines of both zip codes 02121 and 02125.

2. The second geographic area defined by the organization is the “Grove Hall” area that is viewed by the organization as its “direct service area.” The majority of the organization’s program participants reside in this area. The parameters of this area include Quincy Street (Dorchester 02125) to Townsend Street (Dorchester 02121) between Walnut Avenue (Dorchester 02121) and Columbia Road (Dorchester) between Erie Street and Franklin Street (Dorchester) Columbia Road and Franklin Street (Dorchester 02121). This area is illustrated on Map # 3. Research data for this area can be found in Zip Code 02121 and Census tracts 819, 820, 821, 902, 903 and parts of 901.

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Neighborhood Development Corporation of Grove Hall

Strategic Plan 2000 to 2004— Community Needs Assessment

3. Finally, prior in-dept research conducted in 1996, also covers the “Roxbury and North Dorchester” areas. This area is larger than either of the target areas generally used by the organization and includes significant parts of Zip Code 02124 up to the Franklin Field area of Dorchester. Urban Realty Advisors, Inc., the firm that conducted the research, used this interpretation of the “Roxbury and North Dorchester” area as the “Retail Mall target area.” The parameters of this area include north to Dudley and Norfolk Streets; west to Washington Street; southeast to Fields Corner; south to Woodrow Avenue (south of Franklin Field) and west to Franklin Park. This Retail Mall Target area is illustrated in Map #4

OVERVIEW CONCLUSION:

The target areas defined above share many of the same characteristics; it is safe to assume that the organization can utilize the data presented in this document to make decisions about the needs of the customers and the community that it serves.

2 Appendices

Staff Positions

Executive Director

EXECUTIVE DIRECTOR

The Neighborhood Development Corporation of Grove Hall is a community development corporation committed to improving the quality of life for residents and businesses of Grove Hall, North Dorchester, and Roxbury by enhancing the economic, social, and environmental conditions.

THE POSITION:

The Executive Director will oversee staff and programs related to fundraising, human resources, and office management. Additionally, the role will involve reports to governing board and the community.

DUTIES:

Specific responsibilities include the following:

- Organize, manage and lead the implementation of existing programs. Examine and reorganize, as necessary, staff and budgetary resources for the improvement and efficiency of program implementation.
- Oversee staff in the development of NDCGH fundraising efforts, including a capital campaign
- Develop NDCGH human resources programs.
- Oversee all aspects of office management.
- Serve as liaison to the Executive Board.
- Lead organizational management
- Manage special projects

QUALIFICATIONS:

- Bachelor's degree. Master's degree in nonprofit management, public administration, or related fields a plus.
- Five years work experience in the nonprofit/public sector.
- Two or more years of proven leadership in nonprofit/public sector management. Extensive experience in staff and program management, fundraising, and board relations, particularly with large boards. Working experience with fiscal management, strategic planning and legal compliance are pluses.
- Fundraising experience with corporations and particularly with private foundations.
- Strategic orientation and very strong organizational skills.
- Substantial knowledge of the Grove Hall community, its nonprofit organizations, as well as related policy concerns.
- Excellent writing, oral and interpersonal communications a must. Must be able to

represent OCA professionally one-on-one and with large audiences.

- Ability to work in growing and fast paced office with few resources. Will need to be adaptable and creative.
- Ability to meet tight deadlines
- Willing to work long hours and travel.
- Must have strong initiative, high energy, ability to troubleshoot, and excellent time management skills.
- Customer service orientation to serve members, chapters, board members and funders in a professional manner and respond to requests on a timely basis.
- Knowledge in fundraising web tools, Power Point, Excel, Filemaker. Knowledge of Quark, Pagemaker, Access and other similar software a plus.

SALARY & BENEFITS:

- Salary commensurate with experience
- Health & dental insurance
- Paid vacation & holidays

NFTE Microenterprise Coordinator

Microenterprise Coordinator

The Neighborhood Development Corporation of Grove Hall is a community development corporation committed to improving the quality of life for residents and businesses of Grove Hall, North Dorchester, and Roxbury by enhancing the economic, social, and environmental conditions.

Position Description:

NDCGH is seeking an experienced full time microenterprise coordinator to join their team. The ideal candidate must have experience in microenterprise programs, is comfortable working with youth, is congenial, and can serve as the organization's representative. The coordinator must be committed to working with at risk students, extremely organized; result oriented and can work well with different service providers. The Microenterprise Coordinator is responsible for program implementation at various sites, keeping records of students on case load, overseeing function of sites, training academic mentors, and giving presentations.

Job Duties:

- Represent the organization in collaborations
- Provide support for academic instructors
- Conduct on-site visits
- Ability to relate to at-risk and foster youth
- Consistently demonstrate ability to be flexible, positive, a team-player, a problem solver and responsive to feedback
- Participate in all Agency staff and team meetings
- Build and maintain relationships with students, teachers, administrators, and high school personnel
- Communicate with mentors, parents, teachers, as necessary

QUALIFICATIONS:

- Must hold a Bachelor's degree in business development
- Must have classroom experience and child development experience
- *Teaching credential is a plus, but not required
- Demonstrate solid experience in program coordination and school community partnerships
- Must have client focus: Is dedicated to meeting the expectations and requirements of fellow staff, volunteers, youth and agency partners
- Must have a high level of organization, excellent time management skills, and attention to detail
- Must have excellent oral and written communication and presentation skills.
- Excellent interpersonal skills
- Creative, open-minded, nurturing, resourceful, independent, and responsible.
- Experience doing public speaking and conducting trainings

NFTE Instructor

John D. O'Bryant High School is the only Boston Public High school Exam school that focuses on Math and Science.

We are seeking a teacher to teach business basic concepts based on the NFTE model for one class. This position involves creating assignments, coordinating after school component, grading: papers, quizzes, tests and business proposals. Teacher must also be willing to take youth on field trips and schedule guest speakers.

This is an excellent opportunity to obtain professional development credits.

Additional Qualifications:

The Instructor must be low stress and be able to deal with the inner city youth. The coordinator must be able to multi-task, have extremely strong organizational skills, and be very detail-oriented. Coordinator must also be flexible, possess excellent interpersonal skills, and have great computer skills. It is helpful if you have worked closely with urban youth. Candidates must be highly motivated and have good problem-solving skills. An interest in community development is helpful.

Computer proficiency a must; experience with other programs like Photoshop and Illustrator a plus, but not required.

3. Appendices

BUDGET PROFORMA

Salaries

ED salary is \$65k with no benefits package @ 1% of time= \$ 650.00
 Coordinator salary is 50,000 @ 50%= \$ 25,000

Instructor Salary/Stipend: 35 hour x 2 + 70 x 4 times
 = 280 month x two instructors= \$600 per month
 for 4 months = \$2,400

NFTE Teacher Training for two teachers \$4000

Start-Up Costs

Start-Up Capital Fund: 250 (15 participants) \$ 3,000

Stipend for volunteer work \$10/hr for 15 participant 25 hours \$3,000

Contest Winner matching Funds \$750

Operating Expenses

Public Relations (Brochure, Applications, Surveys and Flyers) \$100

Supplies (paper = 50-, mailing=30 and inc. \$20) \$100

Books \$35 x 30= \$1050

Mentor/student Retreat and Training \$450

Travel New York City Competition \$2,000

Total for first year \$42,500

4. Appendices Power Point Presentation

Dr. Jacob Savage NFTE
IDA/Entrepreneurial
Science Initiative at OB
Latifa Turner Ziyad
CED 794

What is an Individual Development Account (IDA)?

- asset accumulation
- savings accounts
- financial literacy

Host Organization

Community Needs Assessment

Roxbury

Problem Statement

Roxbury by Racial Composition

Roxbury Occupied Housing

Mission Statement

Target Market

Project Goals

Project Objectives

- Enroll 30 youth for Financial Literacy Training.
- Open 15 savings accounts within the next 12 months. Provide opportunities for youth to save a minimum of \$250 per year in their IDA's during the next year and increase participants Financial Literacy skills through education and training.
- Increase financial capacity of youth through a matched IDA savings program of 1 to 1 over a twelve month period.

Project Objectives

- Assist 15 youth accountholders in micro-enterprise/small business development and startup and complete 12 month training.
- Have each accountholder who saves the full amount in his/her IDA realize their asset goal within 1 year of reaching his/her savings goal and rolled into a business.
- Increase civic involvement through 25 hours of community service.

Products and Outputs

- 2 daily 45 minute courses in NFTE Financial Literacy and skill building training over 12 months
- 4 - 2 hour NFTE Educational Training Workshops
- 3 Award winners from Business Contest
- 30 Business Plans by April
- Mentorship and guidance through a network of business professionals and college science students
- 45 - One on One Individual Case Management Counseling Sessions over next year
- A Retreat

Outcomes

- Asset Development
- Self-Sufficiency
- Positive Attitudes
- Increased Civic Activity
- Knowledge and Skill Development
- Better Attendance
- Better Grades
- More Creative and Needed Services

Objective 1: Achieved

- Enrolled 30 youth in NFTE Financial Training by 1st year

Objective 2: Temporarily Set-Back

- Until April 18 - Open Accounts
- Not awarded Funding Source
- Alternate sources, Parents, Relatives, Businesses, fundraising activities
- Actively applying for funding, NBA, Empowerment Zone, Boston Connects and Robert and Robert Associates

***Objective 3:
Future Achievement***

- Mentor Retreat
- Workshop Trainings

- After school component

***Objective 4:
Future Achievement***

- Full Savings Amount Confirmed
- Accountholder Receives Match
- Monies rolled into Business

Challenges

- Remaining School Timeline
- Fundraising / Fiscal Limitations
- Recruiting Mentors
- Staffing /Coalition Building
- Building And Leveraging Organizational Relationships
- One-on-One Work with Program Participants
- Local models

Recommendations

- Build Governing Board
- Start with Contest with three winners
- Look for Funding Immediately
- Phase Plan in Stages
- Incorporate Family Support
- Create Self-Sufficiency Plan
- Revise After school component

Dr. Jacob Savage NFTE
IDA/Entrepreneurial
Science Initiative at OB

Thank you
for your interest,
time, and contribution!

5. Appendices Focus Group Report

Assignment 2 CED 732
Youth Microenterprise Focus Group Report—Winter 2004
Summary of Findings for Session held at
Grove Hall Neighborhood Development Corporation (NDC)
Saturday, October 30, 2004
10 a.m-12 p.m.

Youth Microenterprise Focus Group #1

Facilitator: Latifa Ziyad

Note taker: Latifa Ziyad

Attendance: 4 males; 2 females

Background

This report is designed to summarize the focus group session held October, 30th at the NDC. It is designed to assess the feasibility, usefulness and areas of interest for a youth microenterprise program that could potentially be housed and sponsored by Grove Hall NDC. The NDC services the needs of local Dorchester and Roxbury, MA residents. Latifa Ziyad, a candidate for a Masters in Community Economic Development at Southern New Hampshire University was asked by Research and Statistics Instructors at the university to conduct a focus group study. The goals of the focus group were:

- 1.To determine the feasibility of a youth microenterprise program
- 2.To determine the level of interest that youth might have about such a program
- 3.To determine if youth identify with the term and concept of microenterprise
- 4.To determine youth perspectives on the types of barriers in microenterprise and determine if they have the vision to overcome them
- 5.To determine youth exposures to microenterprise and its effects
- 6.To determine youth perspectives on what success is in microenterprise
- 7.To determine a comfortable age range for participants in the program

We conducted one focus group with a total of seven participants. The group consisted of four males and two females, ages 14-23. Overall three students had some college experience and the rest were still in high school. Students identified with the following business interests:

- Computers dot com based (two participants)
- Music (two participants)
- Construction/Craftsmen (one participant)
- Restaurant (one participant)
- Dance School (one participant)

The focus group consisted of six components:

- **Behavior based questions-** about what a participant has done or is doing in microenterprise
- **Opinions/value based questions** - about what a participant thinks about microenterprise
- **Feeling based questions** – feelings and less” I think.”
- **Knowledge** - facts about microenterprise
- **Sensory** - about what participants have seen or heard about microenterprise

(NOTE: component format was adapted from Carter McNamara’s document” General Guidelines for Conducting Interviews.”(1999).

This report summarizes the results of each of the components listed above. Please feel free to contact Latifa Ziyad at (617) 825-2794 or Latifa.ziyad@snhu.edu.

Summary of Findings

Overview

Summary of participant views

1. Behaviors: Are you preparing to have a business in the near future? Is this your first business idea? Did you ever start a business before?

- More than half of the participants agreed they would prepare to start a business in near future. Of those:
 - two were definite yes’s
 - two were definite no’s
 - None of the participants had tried business before.

2. Opinions/values: Did anyone ever hear of the term microenterprise? Do you think that business owners have a lot of time to do other things? When do you think is the best time for someone to own a business?

- Only one of the seven participants recognized the term microenterprise.
 - One of the college participants heard the term used in school.
 - However all of the participants said they would relate the term microenterprise with small business.
- Most perceived business owners had no time for other things like: another job.
 - At least three of the seven perceived a lack of time in the beginning of the business that reduced over time.
- Three out of the seven thought that the best time to start a business was after obtaining a certain level of start-up capital which ranged from \$10-\$60K.
- Two participants thought you needed to have work experience in order to know how to run an operation.
- Two participants believed that the best time is after school (college).
- Two participants believed it was only after focus and goal orientation.

3. Feelings: What are your feelings about the success rate of businesses? How do your perceptions about the success rate of business affect your confidence to plow forward when you reach a stumbling block in your business? At what age range would you identify with the term “youth?”

- At least four participants felt most new businesses struggle with failure.
 - Of those two participants thought that at least 50% of new businesses fail.
 - One participant mentioned that his grandmother told him that restaurants represent the largest number of new businesses and he watched many come and go.
- Most participants thought that barriers would make them try harder.
 - Both females said that they would quit with problems, though one said she would try to fix it first.
- Participants identified youth as 10-30 year olds, though the most overlapping age range was between 13-25

4. Knowledge - If given the opportunity for support, with perhaps a mentor and program format, how many of you would be interested in starting a business in a year? How much money a month would you need to make in order for you to be successful within the first year of business? Do you currently hold a job?

- Most participants agreed that if given the opportunity of support, a mentor and a program they would start a business in a year.
 - Two participants said they would not.
 - One participant said that she would not want to be in a program but would like a mentor that worked with her if it was someone she could relate to.
- Most participants thought that making anything from \$1000-8,000K a month within the first year of business represents a successful profit margin.
 - Though the majority thought between \$1000-2000K a month
 - One participant thought that keeping the business alive with little debt was success in the first year. He said that that's how the Music Business works.
- Most participants did not currently hold a job.
 - Only one participant had a job. He did administrative support work and held a second service job. He was also the oldest participant at 23 years.
 - Another participant was interviewing for City Jobs none related to the degree he was seeking.

5. Sensory - about what people have seen, touched, heard, tasted or smelled

- Most of the participants thought that it was difficult to start a business. They sighted things like local government restrictions and competition.
 - One participant said that they thought with the advent of T.V. and internet it is easy to start but no guarantees of success.

- It was interesting to see how many participants lived within the inner-city and had a family member that owned a business.
- All of the participants had a family member who they perceived to have a successful business.
- No participants perceived a family member to have a failed business.
 - All of the participants either worked with or observed this person since early years of memory.
 - Family members who had businesses included mothers, uncles, aunts, cousins, grandmothers and grandfathers. Note that fathers and siblings did not appear on the list of family members with successful businesses.

6. Background/demographics: How old are you? What was the last completed grade? In which area do you reside?

Participant's ages ranged from: 14-23.

- Average age being: 17.6
- The median age being: 16
- The mode being: 15.
- Grade levels ranged from 9th grade in high school to second or third year of college.
 - Most college participants went to the local community college.
 - Two of the college students were sitting out of school this semester because of financial reasons.
- Participants lived in various communities within Boston, Massachusetts including: Dorchester, Mattapan, South End and Roslindale.
 - Most were from Dorchester.

8. Wrap up: participants offered final comments like:

- Most said it was beneficial learning what other people thought in the focus group
- That this was each participant's first focus group experience.
- One participant said after the session she felt motivated to do anything.

(NOTE: the summary report outline was adapted from Richard Noel's report" Political Science Focus group report: Summary of Findings and Departmental Responses to Suggestions."(February 2001).

Suggestions for a program based on the findings of this report include:

- Consider offering a program targeting 17 year olds; yet offer the program to youth 13-25. Also focus on college students that have put their educational goals on the back shelf for financial reasons.
- Consider a program that incorporates an educational and mentoring component that brings in a successful business relative into a structured learning environment.
- Sculpture a program that assumes that no participant has tried a business before.
- Make sure that the term youth is defined in marketing materials as 14-25.
- Prepare females for additional motivational supports.
- Target Dorchester for a pool of local participants, but allow open membership.
- Use marketing strategies for recruiting participants that offer non-intimidating yet, realistic start-up capital ranges and emphasize access to capital for qualified applicants.

6. Appendices

NFTE PRE TEST

NFTE YOUTH ENTREPRENEURSHIP SURVEY: PRE TEST

1. What is your first and last name? (We ask for your name only to match up your survey answers to a follow-up survey that you will complete in a few months.)

2. What school do you go to?

3. What is your teacher's name?

Interests and Activities

4. Check all that apply to you:

<input type="checkbox"/>	a. I have started a business
<input type="checkbox"/>	b. I have worked for pay (I have had a job before)
<input type="checkbox"/>	c. I have opened a bank account
<input type="checkbox"/>	d. I have participated in a school club or activity
<input type="checkbox"/>	e. I have joined a school team or played a sport in school
<input type="checkbox"/>	f. I have volunteered or participated in a service project to help my community
<input type="checkbox"/>	g. I have joined a club or participated in activities <u>outside</u> of school
<input type="checkbox"/>	h. I have held leadership positions in a club or organization
<input type="checkbox"/>	i. Within the last month, I have spoken to an adult (other than my teacher) about a business topic.

If you currently have a job (either self-employed or working for another), please answer Questions 5 – 7. If you are not currently employed, please skip to Question #8.

5. If you currently have a job, please check the item that best describes your position:
- ☐ I am self-employed (I run my own business and can pay myself a wage, salary, or commission.)
 - ☐ I am employed by someone else (I work for a person or a company that pays me a wage, salary, or commission).

6. If you currently have a job, please check the average number of hours that you work each week:

<input type="checkbox"/> 1 – 5 hours per week	<input type="checkbox"/> 11 – 15 hours per week
<input type="checkbox"/> 6 – 10 hours per week	<input type="checkbox"/> 16 – 20 hours per week
<input type="checkbox"/> More than 20 hours per week	

7. If you currently have a job, please check the number that is closest to your rate of pay:

<input type="checkbox"/> Less than \$ 3.00 per hour	<input type="checkbox"/> \$ 3.01 -- \$ 5.00 per hour
<input type="checkbox"/> \$ 5.01 – \$ 7.00 per hour	<input type="checkbox"/> \$ 7.01 - \$ 9.00 per hour
<input type="checkbox"/> \$ 9.01 – 10.00 per hour	<input type="checkbox"/> More than \$ 10.00 per hour

Business Knowledge

Please answer the following questions to the best of your ability. There is only one correct answer to each question.

8. What is the correct formula for return on investment (ROI)?

- ☐ $((\text{Ending wealth} - \text{beginning wealth}) / \text{beginning wealth}) \times 100$
- ☐ $(\text{Fixed costs} / \text{gross profit per unit}) \times 100$
- ☐ $((\text{Beginning wealth} - \text{ending wealth}) / \text{variable costs}) \times 100$
- ☐ None of the above

9. What remains after the costs of running a business have been paid?

- ☐ Stock
- ☐ Profits
- ☐ Taxes
- ☐ Sales

10. What does an income statement tell an entrepreneur?

- ☐ Amount of cash they have
- ☐ Amount of debt they owe
- ☐ Amount of net profit they earned
- ☐ Amount of retained earnings accumulated

11. If you invest \$5 in a business deal and one year later you have a \$10 profit, What is your return on investment percentage?

- ☐ 100%
- ☐ 20%
- ☐ 50%
- ☐ 200%

Please read the income statement for the Pie & Pastry Shop. Then use the information in the statement to answer questions 12 and 13.

Pie & Pastry Shop Income Statement

January 1 – December 1, 2003

Sales		\$200,000	
Less cost of goods	<u>\$100,000</u>		50%
Gross profit		\$100,000	50%
Less operating costs			
Fixed	\$50,000		25%
Variable	<u>\$10,000</u>		5%
	\$60,000		30%
Profits		\$40,000	20%
Less taxes	<u>\$10,000</u>		5%
Net profit		\$30,000	15%

12. What were the total operating costs for the Pie & Pastry Shop in 2003?

- ☐ \$50,000
- ☐ \$10,000
- ☐ \$60,000
- ☐ \$100,000

13. What was the Pie & Pastry Shop's total sales for 2003?

- ☐ \$200,000
- ☐ \$105,000
- ☐ \$10,000
- ☐ \$15,000

14. Which of the following would not be an example of opportunity recognition:

- ☐ Sam opened a Pretzel Shop when he noticed that there were no stores that sold pretzels in the entire area.
- ☐ Myra saw many notes posted in the grocery store bulletin board that read "Babysitter Needed".
- ☐ Jamal bought a car because the bus schedule was not convenient.
- ☐ Tiago's teacher told him that many local small businesses needed help designing.

15. Which of the following would be a "competitive advantage" for the Pie & Pastry Shop:

- ☐ The shop is located in a convenient and busy location.
- ☐ The shop earned high profits in its first year of operation.
- ☐ The shop earned no profits in its first year of operation.
- ☐ Another sub shop just opened a block away.

16. Which of the following would not be considered a target market for a business?

- ☐ All of its current customers.
- ☐ Its former customers who now buy from another business.
- ☐ A group of potential customers with an identifiable need.
- ☐ All of the other businesses that produce the same good or service.

17. Cash flow is important to all businesses. What is cash flow?

- ☐ $((\text{Ending wealth} - \text{beginning wealth}) / \text{beginning wealth}) \times 100$
- ☐ $(\text{Fixed costs} / \text{gross profit per unit}) \times 100$
- ☐ $((\text{Beginning wealth} - \text{ending wealth}) / \text{variable costs}) \times 100$
- ☐ None of the above

18. An entrepreneur will most likely write a business plan to:

- ☐ Fulfill a government regulatory requirement.
- ☐ Register a business as a charity.
- ☐ Be able to open a business account at a bank and to report net profit.
- ☐ Develop objectives for future success and to assist in raising capital.

19. The economics of one unit is:

- ☐ Retail price – cost of goods sold = gross profit per unit
- ☐ Cost of goods sold – gross profits = variable costs
- ☐ The same as variable costs
- ☐ Equal to return on investment

Please use the following information to answer Questions 20 – 21.

Lucas wants to start a take-out sandwich shop business. He learns that a small restaurant recently closed. It is located on a busy, downtown corner with a number of large office buildings and a downtown mall nearby. The space is available for rent for \$4000 a month on a one-year lease. It would need an investment of about \$11,000 in renovations and improvements by Lucas to be ready for business. Lucas thinks he can average a 65% gross profit on his sales of foods and beverages. His monthly fixed expenses, including a part-time helper at \$200 a week, would be about \$1200 plus rent.

The following worksheet is provided for your use, but is NOT part of the test and you need not fill it out. However, the worksheet may help you calculate expenses and potential sales.

a. Sales		\$
b. Less cost of goods	\$ _____	
c. Gross profit		\$
d. Less operating costs		
i) Fixed	\$	
ii) Variable	\$ _____	
	\$	
e. Profits		\$
f. Less taxes	\$ _____	
g. Net profit		\$

20. Please rank the following three questions in order of importance for STARTING the business:

- (1) most important
- (2) somewhat important or
- (3) not very important

- _____ a. Should the name of the shop be "Sandwiches 2 GO" or "Lunch Buy Lucas"?
- _____ b. Where and when do workers and shoppers in the area eat now?
- _____ c. Is \$4000 per month a reasonable price for the rent?

21. Lucas has answered all of his questions with good research and he has done his estimates on what his economics of one unit (50% GP), sales (\$30,000 per month or \$1000 per day), fixed expenses (approximately \$9500 per month), cash flow, income, and loan cost (at 5% per year) to borrow the start-up cash and reserves needed would be. He is confident that his business can be profitable.

Would you invest in Lucas's start-up business? Pick the answer you think is most correct.

- ☐ a. Definitely. The business should be highly profitable and successful
- ☐ b. Lucas should open a full-service restaurant, not just a sandwich shop, which caters to only lunchtime customers and has too limited a menu
- ☐ c. No. Lucas couldn't possibly be profitable using the business model described.
- ☐ d. Lucas *could* have a profitable sandwich business in the area, but the model described may be overly risky
- ☐ e. Since the vacant restaurant isn't open now, Lucas shouldn't make the same mistake by opening another restaurant-type business in that location

Attitudes, Interests and Feelings

22. Please use the following chart to indicate at what age you feel YOU are most likely to do the following things:

	Never	Already Am	In 1-2 years	In 3 to 5 years	In 6 to 10 years	In 11 to 20 years
a. Be my own boss.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Know what I need to know to start my own business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Run my own business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

For the next four sections, please mark the answer you feel most describes you in response to the following statements. Only select one answer for each statement.

23. Attitudes Towards School:

	Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree
a. Getting good grades is very important for my future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Doing well in school will help me get the things I want out of life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I always try to do my best at school.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I plan to continue my education after high school.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I am interested in going to college.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I have chosen a few colleges where I am planning to apply.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24. Attitudes Outside of School:

	Never	Not very often	Sometimes	A lot of the time	Always
a. When I am not in school, I spend time reading about business topics.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. When I am not in school, I spend time reading the newspaper.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I spend free time on the Internet reading about things I learned in school, even though it is not required.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I spend my free time reading.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

25. Number Attitudes:

	Never	Not very often	Sometimes	A lot of the time	Always
a. I calculate how much I personally spend and save.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I create a personal budget so I know how much I can spend and how much to save.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. When I buy something on sale, I figure out how much I save.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I try to figure how to buy things at the lowest price.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. When I want to buy something, I figure out how long it will take to save the money I need to buy it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

26. Life Skills

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
a. I am confident I could talk to a group of 30 adults on a topic that I know.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. If I were in an elevator with a group of strangers who were talking about something I care about, I would feel comfortable sharing what I know.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. If I fail at something, I try to figure out why so I can try it again and succeed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. If I disagree with someone, I will try hard to get them to agree with me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I get very frustrated when people don't do something I know is right for them to do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. When I work with other students on projects, I usually know the best way to get the work done.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

26. Life Skills

	Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
g. When I work with other students on projects, we are successful when they take my advice.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. When I work with other students on projects, I am good at getting them to listen to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. When I work with other students on projects, I am good at listening to what others have to say.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. If something bad happens to me I am always able to look on the bright side.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. I can find the good in a situation even if others can't.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. I think good things are going to happen to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. When I get what I want, it's because I worked hard for it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Teachers expect me to do well in my school work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. My parents/guardian expect me to do well in my school work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. When other people ask me to do something, I always follow through.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Background Information

27. Why are you taking this class (check only the most important reason for you)?

<input type="checkbox"/> Had to choose an elective
<input type="checkbox"/> It is a required class
<input type="checkbox"/> Advisor recommended it
<input type="checkbox"/> Friends were taking it
<input type="checkbox"/> Heard it was a fun class
<input type="checkbox"/> Interested in the topic
<input type="checkbox"/> Fit into your schedule

28. Are you ...

- ☐ Female
☐ Male

29. Which of the following best describes your racial/ethnic background? If you identify with more than one group, please select "Other" and then write in the groups that describe you.

- | | |
|---|--|
| <input type="checkbox"/> African American, not Hispanic | <input type="checkbox"/> Pacific Islander |
| <input type="checkbox"/> Asian | <input type="checkbox"/> White, not Hispanic |
| <input type="checkbox"/> Hispanic/Latino | <input type="checkbox"/> Other; Please specify _____ |
| <input type="checkbox"/> Native American | _____ |

30. How old are you?

- | | |
|--|--------------------------------------|
| <input type="checkbox"/> 13 or younger | <input type="checkbox"/> 17 |
| <input type="checkbox"/> 14 | <input type="checkbox"/> 18 |
| <input type="checkbox"/> 15 | <input type="checkbox"/> 19 |
| <input type="checkbox"/> 16 | <input type="checkbox"/> 20 or older |

31. Are you currently attending school?

- | | |
|--|---|
| <input type="checkbox"/> Yes (go to question 23) | <input type="checkbox"/> No (go to question 24) |
|--|---|

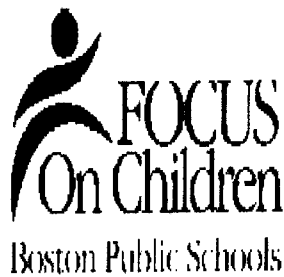
32. What grade are you in?

- | | |
|--|---|
| <input type="checkbox"/> 6 th grade | <input type="checkbox"/> 10 th grade |
| <input type="checkbox"/> 7 th grade | <input type="checkbox"/> 11 th grade |
| <input type="checkbox"/> 8 th grade | <input type="checkbox"/> 12 th grade |
| <input type="checkbox"/> 9 th grade | |

33. If you are not in school, what is the last grade you completed?

- | | |
|--|---|
| <input type="checkbox"/> 6 th grade | <input type="checkbox"/> 10 th grade |
| <input type="checkbox"/> 7 th grade | <input type="checkbox"/> 11 th grade |
| <input type="checkbox"/> 8 th grade | <input type="checkbox"/> 12 th grade |
| <input type="checkbox"/> 9 th grade | Other (please explain) |
| | <input type="checkbox"/> _____
(for example, GED, Job Corps) |

Appendice 7.



John D. O'Bryant School of Mathematics and Science

55 Malcolm X Blvd, Roxbury, MA 02120

617-635-9932

Joel Stenbridge, Headmaster

Grades: 07 - 12

Hours: 07:20 a.m. - 01:40 p.m.

Zone: High

Triad: C

Cluster: 6

SY 2004-2005

Our School

- Examination school: Admission based on test scores and GPA
- Advanced Placement courses and challenging curriculum
- On-site health clinic
- Many after-school activities: sports, tutoring, clubs and more

Uniform Policy: None

Our Partners

- Boston University
- Brigham and Women's Hospital
- Machine Science
- Massachusetts Institute of Technology
- Microsoft
- Museum of Science
- Northeastern University
- NSTAR
- UMASS/Boston

Awards, Honors and Distinctions

- Siemens Award for Advanced Placement, Siemens Foundation, 2003

Our Students

Total enrollment: 1194 students

Black	47.1%	Regular Education	98.7%
Hispanic	17.8%	Special Education	1.0%
White	11.9%	Bilingual Education	0.1%
Asian	22.8%		
Native American	0.4%		

Average daily student attendance: 94.1%

Students promoted to next grade: 96.1%

Student mobility rate: 5.2%

Annual student dropout rate: 0.8% [middle and high school only]

Students suspended: N/A

Our Staff

Total staff:	89	Black	34.9%
Staff-to-student ratio:	1:13	Hispanic	12.4%
Average daily staff attendance:	95.9%	White	44.9%
		Asian	6.7%
		Native American	1.1%

Number of teachers: 60

"Highly qualified" teachers: 76.7%

Teachers licensed in Mass.: 100.0%

Core academic courses taught by "highly qualified" teachers: 79.9%

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