



URBAN DEVELOPMENT CONSULTANTS INC.

"Dedicated to Community Economic Development"

APPENDIXES

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- XI. Community-Based Credit Union Project Strategy

Roosevelt High School
25th Harrison St.
Gary, Indiana 46407

Dear Mr. Reese

We would like to introduce Chicago State University's Entrepreneurial Awareness Programs(EAP). These programs provide students with an awareness of entrepreneurship and encourages them to consider self-employment as a career option.

The EAP responds to the major shift in job opportunities that is occurring throughout the nation. Historically, young men and women entering the job market could depend on big businesses and large manufacturing companies to provide the bulk of the nation's jobs; this has changed drastically. Increasingly, these companies are contracting many of their jobs out to small businesses, trades people and to often, these jobs are contracted to overseas companies. These recent trends clearly show the need to establish more small businesses. In response, Chicago State University's College of Business established the EAP.

The program, which began in 1988, has four interrelated components:

- (1) the Entrepreneurship Classroom Presentation Program (ECP),
- (2) the Entrepreneurship Teacher Training Program (ETT),
- (3) the School-based Entrepreneurship Education Development Fund (SEED), and
- (4) the Entrepreneurship Summer Institute (ESI).

A brochure is enclosed describing each of the four components. We have also included our newsletter. Funding from the Coleman Foundation allows us to offer these programs free of charge. Because of Gary, Indiana's close proximity and its unique relationship to Chicago, we are interested in offering our programs to the Gary Public Schools and doing a pilot school-based business in your city.

We hope your school will join the growing number of schools that are enhancing their programs through entrepreneurship education. Within a few days, we will contact your office to discuss how your school can take advantage of these exciting programs.

Sincerely,

Curtis James, Director
Enclosures: (2)

PROJECT TERM REPORT

WEEKEND OF APRIL 15, 1996

This report is intended to cover the period from September 1995 to April, 1996.

In September, at the start of the CED program, I envisioned a project that would have substantial impact on the City of Gary. The fragmented pieces of my vision contained the desire to work with the troubled youth of my community, to develop the property that my father owns in the Central District in Gary, to develop business enterprises, to do some commercial and development, and to somehow-make the African proverb - "It takes a Village to raise a child", come alive.

In October, after working in a youth business training program, I was asked to attend the Entrepreneurship Teachers Training(ETT) Program offered at Chicago State University. I reacquainted myself with the Director of the program, Mr. Curtis James, who I had met at a Purdue Calumet University workshop on Entrepreneurship. While attending the program I discovered that Community Economic Development was an integral part of the training. I requested that he bring me on as a HUD intern. We agreed that it would mutually beneficial and he assisted me obtaining an internship with YEN(Youth Enterprise Network), an initiative that has been supported by New Bethel CDC and Chicago State University/EAP.

In November and December I began formulating ideas for what manageable project I could accomplish within the CED program year. The establishment of school-based businesses within the Gary community was chosen. However, the way in which all of the pieces of-my vision would fit had not yet crystallized in my mind.

After completing the CSR/ET, I was convinced that school-based businesses could be a vital link of my vision and to developing a urban development strategy. In January, I immediately began recruiting teachers from Gary for the ET. Even though the program is tuition free for Chicago Public School teachers, I was able to convince Mr. James to allow 5 teachers from Gary to attend the ET tuition free. I sent out correspondence to my home school - Gary Roosevelt High School. The response was great. The principal sent (4) four teachers and (1) one administrator to the program, which began in March.

Throughout January and February, I began developing a focused vision of my project, even though the project process has been dynamic. The short, intermediate, and long term goals listed in my project contract reflect my total vision and how the previous fragmented pieces fit together. It was also during this time that I began thinking about how I would put a CEDE Task Force together. I have had discussions on this subject but have not began movement yet. I am convinced that a core group of possible teachers, parents, and businesspersons would be appropriate.

In March, I opened discussions with the CAR officer at BANC ONE, a financial institution that had previously paid for me to attend a conference on Welfare Reform. I sent them a proposal for

an Entrepreneurship After School Academy and the request for them to consider funding the replication of Chicago State University's Entrepreneurial Awareness Programs in Northwest Indiana. I attended a school board meeting, where there is the discussion of closing thirteen (13) schools. The idea that the neighborhood school is no longer viable is being promoted by the Superintendent. Most of the schools in the two target areas of my project are on the proposed school closing list. This action would adversely affect my project. So I have become involved in the movement to maintain the neighborhood school.

It is my intentions to present my school-based business proposal to the school board as, an urban development strategy that can involve the community in which a school is located into the Community Economic Development process. This can occur where school-based businesses have been developed that address the needs and desires of that community.

I have also in this month of March, began to send correspondence to other schools, in an attempt to recruit more teachers into the program.

PROJECT REPORT

Woullard Lett - Instructor

JUNE/JULY

Jihad T. Muhammad - Student

I was very involved in personal matters for the month of June. The importance of timing events based on knowledge of anticipated circumstances was very significant. I did not take into account the closing of schools in establishing my project time frame. However, many significant activities occurred.

The teachers from Roosevelt High School are very motivated to implement a school-based business project since completing their Entrepreneurship Awareness Teachers Training at Chicago State University. I met with them several times after their graduation to work out plans for proceeding. However, with school being out it was decided to start the development phase when school reopens in September. I am pleased to announce that Joan Hunter, one of the Roosevelt teachers has began training and consulting with the travel agent that I suggested. The Roosevelt teachers completed a business plan to start a school-based travel agency /bus tourism business. Ms. Hunter, has pursued the steps necessary to keep the program moving.

The Roosevelt teachers have many different ideas that they now would like to explore. They have talked about a Bank, a Community - Based Credit Union, and a Engraving/Printing Company.

Ms. Dorothy Coleman has been a significant recruiter for the Entrepreneurship Teachers Training program. Because of her efforts of getting the word out , we received another Roosevelt teacher in addition to three teachers from the magnet vocational school - Gary Area Career Center. These teachers enrolled in our summer course.

During this time I met with FAME - First AME church community. They have the interest in establishing a Credit Union and a Community Development Corporation. I am always looking to establish partnerships, so I have expressed the marketing possibilities and the substantial impact there can be if they chose to open this Credit Union within the public school. We have discussed contractual relations between my company and their organization.

On July 1, 1996, I was selected as a Post-Tribune Reader-Columnist. This is the major paper for Northwest Indiana. My first column cover the school-based business movement in Chicago and how important for school officials to promote Entrepreneurship Education more vigorously. My second article was on the need for Community Economic Development knowledge in our community and the responsibility of the "middle-class" to the grassroots people that find themselves in poverty. I will be writing this column for a year. This will give me a platform to express my views on the methods of Community Economic Development and they should be utilized for the transformation of Gary, Indiana.

Jihad T. Muhammad - New Hampshire College
CED Student/HUD Scholarship Recipient

CED - Project/Program Report - October 1996
from Curtis James, Intern Supervisor

The objectives of the recipient has been to continue working toward duplicating the School-Based business initiatives in Gary, Indiana that has taken hold in Chicago. The progress to date has been as follows:

1. Seven (7) teachers have completed Entrepreneurship Teachers Training program offered at Chicago State University.
2. Regular community economic development column written for the major daily publication.
3. Entrepreneurship/CED seminar/workshop conducted at the Gary Public Library.

Each of the above activities are expected to lead to the following outcomes:

1. The recipient expects teachers to form the core group that will duplicate the Chicago-based YEN (Youth Entrepreneurship Network) initiative in Gary, Indiana. The recipient expects the development of a coalition that will advocate for Youth Entrepreneurship Education and community Economic Development. To date meetings have been held to discuss developing school-based businesses and developing the coalition,
2. The recipient has won the readers columnist award given by the Post Tribune, a Knight-Ridder publication. The recipient writes a CED column every six(6) weeks in this daily newspaper that addresses the issues and theories surrounding successful CED. The intention is that this column will assist in motivating residents to become more involved in the effort to form the coalition and generally become more actively involved in CED.
3. The Gary Public Library has agreed to sponsor workshop/seminars that the recipient will produce that will address Entrepreneurship and Community Economic Development, The workshops/seminars are designed to promote increased library usage and to assist in the formation of the CED coalition.

AGENDA
THE VILLAGE DEVELOPMENT PROCESS

MEETING PLACE ROOSEVELT HIGH SCHOOL

DATE: OCTOBER 41 1996

PERSONS EXPECTED TO ATTEND:

1. WILLIAM REESE - PRINCIPAL/ROOSEVELT HIGH SCHOOL
2. DOROTHY COLEMAN ASST. PRINCIPAL/ROOSEVELT HIGH SCHOOL
3. JIHAD MUHAMMAD URBAN DEVELOPMENT CONSULTANTS/EAP
4. CURTIS JAMES - ENTREPRENEURIAL AWARENESS PROGRAMS(EAP)
5. Dr. NIKKI JEFFERSON - ENTREPRENEURIAL AWARENESS PROGRAMS(EAP)
6. NORMA COLEMAN - TEACHER
7. JOAN HUNTER - TEACHER
8. DIANE STORMER JOHNSON - DEAN OF INSTRUCTION IVY TECH
9. IKE BURNETT - GARY MUNICIPAL CREDIT UNION
10. MAURICE PRESTON COMMUNITY CREDIT UNION COMMITTEE
11. BENNIE SIMMONS COMMUNITY BANK COMMITTEE &
YOUTH/FAMILY/COMMUNITY/RENEWAL, INC.

- I. OPEN MEETING (PRAYER)
- II. INTRODUCTIONS
- III. BEGIN WITH THE END IN MIND OVERVIEW OF THE VISION
- IV. QUESTIONS-DISCUSSION
- V. IMMEDIATE PLAN OF ACTION
- VI. END MEETING (PRAYER)

AGENDA
THE VILLAGE DEVELOPMENT PROCESS

MEETING PLACE ROOSEVELT HIGH SCHOOL

DATE: OCTOBER 4, 1996

PERSONS EXPECTED TO ATTEND:

- 1. WILLIAM REESE - PRINCIPAL/ROOSEVELT HIGH SCHOOL AFTER SCHOOL
ACADEMY/UNIQUE SCHOOL TO WORK MODEL DESIGNED TO FOSTER
POSITIVE BEHAVIORAL CHANGE**
- 2. DOROTHY COLEMAN - ASST. PRINCIPAL/ROOSEVELT HIGH SCHOOL
SCHOOL - BASED BUSINESSES SHE HAS WITNESSED**
- 3. JIHAD MUHAMMAD - URBAN DEVELOPMENT CONSULTANTS/EAP
CONSULTANCY CONTRACT - SATURDAY WORKSHOPS ON CED AND
ENTREPRENEURISM**
- 4. CURTIS JAMES - ENTREPRENEURIAL AWARENESS PROGRAMS(EAP)
RECRUITMENT OF TEACHERS FOR TRAINING**
- 5. DR NIKKI JEFFERSON - ENTREPRENEURIAL AWARENESS PROGRAMS(EAP)
NATIONAL YOUTH ENTREPRENEURSHIP MOVEMENT**
- 6. NORMA COLEMAN - TEACHER
BANK ONE CONTRIBUTION TO CREDIT UNION EFFORT**
- 7. JOAN HUNTER - TEACHER
TECH PREP/ SCHOOL TO WORK/ FUNDS FOR SCHOOL-BASED
BUSINESSES**
- 8. DIANE STORMER JOHNSON - DEAN OF INSTRUCTION IVY TECH
ARTICULATION AGREEMENT WITH ROOSEVELT COLEMAN GRANT
SUBMISSION FALL CLASSES - CED/VILLAGE DEVELOPMENT PROCESS**
- 9. IKE BURNETT - GARY MUNICIPAL CREDIT UNION
EXPAND CHAPTER/INCREASE MEMBERSHIP**
- 10. MAURICE PRESTON - COMMUNITY CREDIT UNION COMMITTEE
ESTABLISH CREDIT UNION/CDC FOR CENTRAL DISTRICT**
- 11. BENNIE SIMMONS - COMMUNITY BANK COMMITTEE &
YOUTH/FAMILY/CITY/RENEWAL, INC.
ORGANIZATION BECOMES THE YEN PROTOTYPE/MEMBERSHIP BASED**

LONG TERM EXPECTATIONS - The church-based organization (FAME) has taken on the task of developing a Community Development Corporation that will engage in developing the Central District neighborhood in which Roosevelt High School sits and where I envision the Cultural-City Development project, I have been retained as a consultant for the CDC and Credit Union project and I expect to offer to them, ideas that can lead them to develop the project(s) that we both envision.

OUTCOMES

The outcomes that have been accomplished are as follows:

1. Four teachers and One administrator attended the Entrepreneurship Teachers Training (ETT) program held at Chicago State University,' In addition, three additional teachers and one administrator from the Gary Area Career Center attended a summer session of the ETT program. These teachers and administrators are all involved in the TECH PREP initiative. This education that is directed toward providing students with technical skills. and preparing them immediately for the world of work.

2. Position obtained with the Center for Entrepreneurship and Economic Development (CEED). I have been hired to be coordinator of Entrepreneurial Classroom Presentations for CEED. This will require me to make arrangements with teachers within the Chicago Public Schools to give classroom presentations to their students with the intent to make students of aware of Entrepreneurship as a self-sufficiency option to not being able to find employment,

In addition, the Coleman Foundation, which funds the CEED has allocated a small portion of the CEED program budget to support my activities with the Gary Public Schools,

3. In November 1996 I conducted Entrepreneurial Classroom Presentations at Roosevelt High School for all of the 11th Grade U.S. History classes, I spoke to approximately 200 students, during three days of presentations.

4. In August 1996 I was selected to be a Reader-Columnist for the local daily newspaper (A Knight-Ridder Publication), I have used the column to share with readers the concepts and theories that define and drive Community Economic Development. In addition to promoting Youth Entrepreneurship as a basis for educational reform , curbing youth crime and unproductive behavior and realizing Community Economic Development.

5. In October 1996 I was asked to do a radio program on WLTH 1370AM. This came as a result of my column, where I made reference to the morning talk show, The program is titled "Building the Village". It is my intent to explore why it takes a whole village to raise a child, therefore exploring CED and a host of other relevant social issues and concerns.

In addition, our organization Urban Development Consultants, Inc. began producing Entrepreneurial BootCamp workshops at the Gary Public Library. The Library is sponsoring this activity.

ANALYSIS/CONCLUSIONS/RECOMMENDATIONS:

It is the aim of this project to utilize the communal economic principles shared by Africans and Native Americans and apply them to an inner city development model. I am calling this model the "Village Development Process". The product of this process will be the Entrepreneurship Community Economic Development 'Academy (EDED). (EDED).

Most people have now heard the African Proverb "It takes a village to raise a child", the Village Development Process is designed to be a method to realize this ideal. In the urban and rural centers of America, where poverty and high levels of unemployment and crime exist,, the "village" is no more - a sense of community is lacking. Within these centers of hopelessness and despair, there is not a significant amount of communal spirit and/or unity of purpose to proactively provide alternatives to the social ills that plague a neighborhood, a city, or a reservation.

SANKOFA

"It is not taboo to reach back and fetch it"

A study of history and the traditional ways of "being" and "viewing" the world reveals methods and strategies that can now assist us to re-establish and maintain a quality of life.

Islamic tradition,, states that the condition of a people will not change until they-change what is within their hearts The heart contains our values. Values help determine the vision of the individual and that of their community.

The Village Development Process

The Village Development Process, is the idea of „reaching back" to create the Village that is necessary to raise the children of "GOD" - the most high spirit. The Village is defined as the basic self-governing political unit from which the modern state developed, and is characterized by communal ownership.

ADAMSON

"It only takes one person to change a community".

The Village Development Process begins with the individual being re-educated and re-spiritualized with the truth. The TRUTH being simply, the awareness, understanding and practice of the Universal principles that produce life and the Universal laws that govern life, introduced through a curriculum that explores

UNIVERSAL PRINCIPLES

**UNITY-EQUILIBRIUM
MIND**

**CREATIVITY
ILLUSION**

UNIVERSAL LAWS

**HARMONY
DUALITY-POLARITY**

**CYCLES
CAUSE-EFFECT**

WHOLISTIC PRINCIPLES

**HONESTY
JUSTICE**

**SUSTAINABILITY
KINSHIP**

KARMA

HUMANISTIC COOPERATION COMMON PURPOSE EXTENDED FAMILY CO-EXISTENCE

the ideal of achieving a **Balance** between the **Wholistic** worldview and the **Hierarchical** worldview. How can we (Community Economic Development Practitioners) create a village (economy) that is **balanced**. A village that recognizes the most humanistic practices of communism, capitalism, and socialism, which derive from the western hierarchical worldview. The village that would be created will recognize the traditional native worldview, African-Centered worldview and the Islamic worldview.

At this Point, I think it is important to mention, just as Herman E. Daly and John B. Cobb, Jr. recognized and stated in their book, "FOR THE COMMON GOOD" -: REDIRECTING THE ECONOMY TOWARD COMMUNITY THE ENVIRONMENT AND A SUSTAINABLE FUTURE, that I have economic views that derive from my disturbance about what the lack of "standard" economic development practices is doing in the inner cities. And as a Community Economic Practitioner and a spiritually-guided thinker, I am a product of my environment

WARITH DEEN MUHAMMAD

"A person becomes what they give themselves to.."

I have been influenced by the Holy Quran, the Sunnah (practices/traditions) of Prophet Muhammad Ibn Abdullah and the teachings and school of thought of Imam Warith Deen Muhammad. The point being, is my view has been -shaped by my academic and religious experiences. I am a Muslim. The way of life that I strive to live is Al-Islam. It is a comprehensive way of life that addresses the human being from a wholistic perspective. It views economics as a spiritual discipline that must be governed by universal principles and laws derived from Almighty God, Great Spirit, Jehovah, Allah, PTAH, etc;

In order for us to seek a balance between the Hierarchical (dominant) western worldview and the Wholistic worldview for the sake of implementing programs and projects that will positively impact our communities, we first must look at a key area of concern.

The idea that the people have a spiritual tie to the land. Do Native Americans see themselves so tied to the land, that without the land of their fore-fathers, they have allowed their energy their motivation to strive for human excellence, to be lost?

This is an area of concern, within the traditional Wholistic worldview, that may possibly be where an imbalance of thinking has occurred. It seems that the essence of a spiritual people should be tied to knowledge.

HADITH

"Seek knowledge from the cradle to the gravel"

The knowledge of how to implement methods and strategies for change must be valued and those who have it.- The implementation of projects and programs are the vehicles used to positively impact the community.

The Product - An Inner-city Development Model

The "vision" is for public schools will become centers of CED activity. To literally become models of subsistence economies, where the traditional principles of sustainability versus scarcity of resources, of sharing and distribution versus accumulation, and of kinship usage rights versus individual exclusive ownership rights are taught and practiced.

Each year the incoming Freshman high school class will conduct an asset/resource based survey of the neighborhood which surrounds their school. This activity will be conducted under the supervision of teachers and parents. There will be several different survey methods utilized, such as, door to door contact, telephone, direct mail, radio, TV, and newspapers.

A network of sharing and exchange will be established by implementing a barter/trade dollar system, as well as, a school-based business developed based on survey findings. The survey will be designed to determine the needs, wants, and desires of the neighboring school community. The implementation of these activities will create a mixed economy of scale that is mutually supportive and integrated with its own monetized and subsistence gift activity.

The survey process itself is a-method of developing a kinship between the people of the surrounding school community , parents and children. What else is there to motivate our people to see their present circumstances as an opportunity for change? I and other educators and community economic development practitioners agree that the creative engineers of our economy are the entrepreneurs. And we agree that entrepreneurship education with a focus on educating our youth and young adults on how to become a part of citizen-initiated economic development strategies which seek to revitalize the economy of low to moderate-income neighborhoods and communities for the benefit of the most needy residents is a key to sustainability.

This type of education/knowledge is needed to motivate our youth and adults.. to implement systematic and planned, intervention programs and projects intended to reduce dependency and to promote a community's economic self-reliance. The principal objective of this education will be to assist consumers in becoming producers, users in becoming providers and employees in becoming owners of enterprises.

Again, it is most important to remember that Community Economic Development is a citizen-initiated process that when all is said and done the people will rejoice and say we did it. As a change agent, the CED practitioner plants the seeds and facilitates development and growth. I recommend taking on the disposition and an attitude of a Farmer. -The Farmer works diligently on

his crop, getting up very early, nurturing the soil, And praying for an end result that will be mutually beneficial.

I recommend the utilization of entrepreneurial education as a motivational force that can redirect the energies of young people toward more productive activities. This direction is essential for reawakening cultural values and reinventing the educational system for inner city residents. It is our belief that the values, strategies, and methods utilized to establish and maintain a quality of life in the African Village can be used to redevelop inner city neighborhoods around the country.



URBAN DEVELOPMENT CONSULTANTS INC.
"Dedicated to Community Economic Development"

PROJECT CONTRACT

- I Background
- II Executive Summary - Urban Development Consultants, inc.
- III Problem Statement
- IV Goal Statement
- V Project Product
- VI Outputs
- VII Implementation Plan
- VIII. MINIMUM Objectives:
 - Short Term
 - Intermediate
 - Long Term

Designed by Jihad Taqwa Muhammad
Urban Development Consultants, Inc.

P. O. Box 467 Gary, IN 46402 (219) 757-4801 Jihad T. Muhammad

PROJECT CONTRACT

A. Background

Jihad T. Muhammad will work with a group of people that will consist of High School/College Students, Teachers, Parents, Businessperson and citizens who are active and interested in Community Economic Development and that see Entrepreneurism as a key component.

This group is not yet organized, but part of his project will be promote the formulation of this working team. The mission of the "Community Economic Task Force will be to provide a forum for networking and to disseminate information on Welfare Reform and the utilization of Community Development Block Grant Funds.

His "community" consists primarily of low and moderate income residents that live in Gary Public Housing. This targeted group of individuals are members of the 20.3% (25,375) of the Gary " Indiana population that live at or below 100 percent of the federal poverty guidelines. Included in this number are 18,750 persons (15.0% percent) in poverty who are below the age of 18.

Jihad T. Muhammad is President and Principal Consultant of URBAN DEVELOPMENT CONSULTANTS,, INC. and its subsidiary Grantwriters U.S.A. in Gary, Indiana. This consulting firm offers services in Community Economic Development(CED), helping non-profit organizations become self-sufficient. Mr. Muhammad has served his community as a promoter, developer,, and manager of various State, Federal and Private Sector programs for 10 of the past 12 years. He was Founder/Chairman/President of MECCA Community Development Corporation since 1991, Executive Director of Gary's Urban Enterprise Zone for two years, served as Assistant Planner for Community Development Block Grant (CDBG) Funds for three years and developed employment opportunities for Lake County residents as Employment Coordinator for Lakeshore Employment and Training Partnership, Inc., the Northwest Indiana recipient of Job Training Partnership Act Funds.

Mr. Muhammad is certified by Ball, State University as a graduate of their Basic Economic Development Program and completed his Bachelors degree in organizational Communications from Indiana University in May 1984. Because of his experience and academic background Mr. Muhammad has both taught and lectured at various community & vocational colleges and throughout the community at large.

EXECUTIVE SUMMARY

Urban Development Consultants, Inc. is a unique management consultancy incorporated in Gary, Indiana. The company provides- education/training and community economic development management services to inner city public schools, governmental agencies, and community based organizations and enterprises. The company plans to "productize" the results of its work and its methodologies into mass marketable video, audio tapes and manuals.

UDC employs one professional, Jihad T. Muhammad, but maintains affiliations with other independent consultants through a unique trade/barter professional services network. These consultants trade, barter and purchase services from each other forming a network of experienced professionals that provide services at a fraction of the cost of larger management consultancy firms.

The business began as a sole proprietorship more than three years ago, and was profitable in its first year of existence, Management expects to double revenues and profits this year,, and to expand the product line.

The market is limited only by the ability of the company to market itself to other organizations; capacity is constrained by the number of hours in the day and the number of employees. UDC is in the unique position of its competitors often turning into its customers, and feels that this is a strategic advantage,

The company prides itself on its professional ability, its value-added services at unbeatable rates, its high standards of quality, its superior training and its adaptability to changes in the market and in the methods of its practice.

The professionals who make up UDC give value to the African proverb: I am because we are, we are because I am".

Muhammad successfully worked to have the title to Memorial Auditorium transferred to a community-based organization to begin the arduous task of raising funds for redevelopment of this Historical Landmark.

Muhammad successfully organized city officials to establish a small business incubator in Downtown Gary.

Muhammad successfully assisted the MECCA Community Development Corporation obtain a five story office building in Downtown Gary.

Muhammad successfully wrote and received the grant that created the MAINSTREET GARY organization which is currently engaged in two capital building projects in Down-town, Gary.

Muhammad successfully wrote and received the grant that fully staffed and organized the office of the Gary Urban Enterprise Association and became its first full time Executive Director, increasing revenues for community reinvestment threefold during his tenure.

Muhammad successfully ventured into private business to continue and increase his community economic development activities. His clients are and have been the proactive citizens and non-profit corporations that are striving to make a positive difference in the quality of life for Gary citizens.

Methodist Hospitals . Brother's Keeper. Gary Public Library Evergreen Community Foundation .

Uncle Ronnie's Foundation Mecca Community Development Corporation . The City of Gary

X-Factor. Inc. Osei Bonsu Afrikan Relief. La'G's Hair Salon and other individuals and small business concerns.

B. Problem Statement

If no solution is found, then 20.3% of Gary, indigenous population, 15% of which are persons under the age of 18,, will continue to use and sell drugs and participate in gangs without ever having the opportunity to participate in a Community Economic Development alternative.

C. Goal Statement

To raise the level of Community Economic Development activity by implementing the "Village Development Process". This is a process which will organize members of two (2) targeted neighborhoods to become active supporters and/or participants in the development of school-based businesses that will service their neighborhood.

NEIGHBORHOODS - THE CENTRAL DISTRICT NEIGHBORHOOD IS THE TRADITIONAL AREA WHERE MOST AFRICAN-AMERICAN RESIDENTS OF GARY LIVE BEFORE ACCESS TO HOUSING ENABLED THEM TO LIVE THROUGH THE ENTIRE CITY . IT HAS MANY HISTORICAL MEMORIES AND EDIFICES THAT SHOULD BE PRESERVED. IT IS CURRENTLY AN AREA THAT HAS SUBSTANTIAL SLUM AND BLIGHTS.

THE EMERSON DISTRICT NEIGHBORHOOD IS LOCATED ADJACENT TO DOWNTOWN. A STATE OF INDIANA ENTERPRISE ZONE IS LOCATED WITHIN ITS BOUNDARIES.

D. Project Product

Within the project year establish at least one (1) of seven (7) projected school-based businesses, with the VX support of residents in each of the two(2) neighborhoods in which the following schools are located:

1. Roosevelt High School(Central District)
2. Douglas Elementary(Central District)
3. Carver Elementary(Central District)
4. Martin Luther King Academy(Central District)
5. Lincoln Elementary(Central District)
6. Emerson Visual and Performing Arts High School(Emerson)
7. Spaulding Elementary(Emerson)

E. Outputs

1. CED Task Force organized.
2. Teachers at targeted school enrolled in the Entrepreneurship Teachers Training(ETT) at Chicago State University.
3. Neighborhood door to door survey to determine business needs and wants.
4. Support and participation from the Parent Teachers Association , Churches and/or any Block Clubs in targeted area.
5. Student identification and decision of what type of business to start.

Inputs

1. Welfare Reform conference attendees, PTA members, Teachers and Legal Aid staff forming the nucleus for the CED Task Force.
2. Five teachers from targeted school to enroll in the March session of the ETT.
3. Teachers and CED Task Force members motivated to conduct survey.
4. Time to attend scheduled meetings to garner support and participation.
5. Enthusiasm from Parents and Teachers.

G. Implementation Plan

Planning-Phase 4: September 1995 - .December -1995

SEPTEMBER - Select a HUD Internship which will assist in the development of project. The New Bethel CDC/Youth Entrepreneurial Network has been selected as the Internship sponsor. The Internship site is Chicago State University Entrepreneurial Awareness Programs. The EAP consists of four(4) components.

1. Entrepreneurship Classroom Presentation Program(ECP)

2. Entrepreneurship Teacher Training Program(ETT)
3. School-Based Entrepreneurship Education Development Fund Program(SEED)
4. Entrepreneurship Summer Institute(ESI)

OCTOBER	Identify targeted schools and neighborhoods for project.
NOVEMBER	Attend Parent-Teachers Association meetings to build up support for the establishment of school-based businesses at each targeted school.
DECEMBER	Send recruitment letters out to key people at each targeted school to request their participation in the ETT.

Pre-pilot Phase: January 1996 - June 1996

JANUARY	Begin process of developing the CED Task Force by determining agenda, format, time, and place of meeting
FEBRUARY	Make contact with financial institutions to gain access to possible financial support for this effort.
MARCH	Enroll the first (5) teachers in the March session of the ETT program
APRIL	Teachers complete program, set-up strategy for the integration of their curriculums with Entrepreneurship. Teachers identify student population to work with the school-based business initiative.
MAY	Recruit core group planning committee for the CED TASK Force. Conduct CED workshops for training, recruitment, and networking purposes. Enroll teachers, parents and businesspersons in the CED Task Force activities. Present the Village Development Process to Gary Community School Corporation.

- JUNE** CED Task Force conducts a needs/asset-based assessment of their school neighborhood.
-Conduct individual survey to determine business needs and wants of targeted neighborhood.
-Implement a Entrepreneurship Classroom Presentation Program(ECP) throughout the public school system.

Pilot Phase: July 1996 - December 1996

- JULY -** Launch the first SEED funded School-Based business supported by a "Village Community" (Neighborhood) and/or the Community Economic Development Task Force.
Enroll new group of teachers in July ETT.
Begin monthly CED/Entrepreneurial Awareness seminars to present current information and raise funds for business projects/programs.
- AUGUST -** Second group of Teachers complete ETT.
- SEPTEMBER** Establish non-profit organization or work with an existing one to develop a Entrepreneurship Awareness Program in Northwest Indiana.
- OCTOBER -** Identify financial institutions and investors to financially support the school-based business and Village Development Process.
- NOVEMBER** Continue planning phase activities - attend school board and PTA meetings - continue to recruit for CED Task Force.
- DECEMBER** Recruit for next ETT - continue planning phase activities.

MINIMUM OBJECTIVES

SHORT TERM

At the completion of the CED program, there will be at least one(1) school-based business established in the Central District neighborhood of Gary, Indiana. After this success, an implementation schedule of developing at least one school-based business every six months will be established.

INTERMEDIATE

Obtain \$30,000, from financial resources for the development of school-based businesses and a CED newsletter designed to disseminate information on community and entrepreneurship based efforts.

LONG TERM

Build by January 2000 the "**Cultural-City Village**", a commercial retail shopping, CED Resource Center, and entertainment complex that will be primarily built by youth & adults from the Gary community.



URBAN DEVELOPMENT CONSULTANTS INC.

"Dedicated to Community Economic Development"

STRATEGIC PLAN

CENTRAL DISTRICT HISTORY PROPOSED MISSION STATEMENT' EXTERNAL
ENVIRONMENT ASSESSMENT OPPORTUNITIES AND THREATS INTERNAL
ENVIRONMENTAL ASSESSMENT OUTPUTS
STRATEGIC ISSUE IDENTIFICATION STRATEGY DEVELOPMENT
DESCRIPTION OF THE ORGANIZATION IN THE FUTURE

Designed by Jihad Taqwa Muhammad
Urban Development Consultants.- Inc.

Organizational Management
Chris Clamp, Instructor
Jihad T. Muhammad, Student
Assignment 7A

STRATEGIC PLAN - FIRST DRAFT OUTLINE

STEP ONE: Completion time from Oct. 1 to Oct. 30, 1996

Development of an Initial Agreement

A meeting will be held with the Principal of Roosevelt High School, public school teachers that completed the Entrepreneurship Teachers Training Course, and residents from the targeted community that have an interest in the establishment of School-Based Businesses with a Community Economic Development(CED) focus. They will be Asked to form an organization(**CED Task Force**) that will engage in strategic planning, curriculum development, and promotion/advocacy of Entrepreneurial/Community Economic Development education. Students, parents and businesspersons will also be asked to join this organizational team. This teams first task will be to gain acceptance and approval to proceed from key decision makers, namely the Gary Community School Board, Superintendent of Schools, Municipal Credit Union Board and a local/national funding source.

The proposed core group will engage **Step 2** - Decide on, discuss, adjust and/or agree on mandates, actions and alternative actions listed.

The proposed core group will engage **Step 3** - Identify stakeholders and discuss, finalize mission statement, and adopt it for organizational use.

After completing the stakeholder analysis, the team can proceed to develop Mission statement by first responding to the following six questions:

1. Who are we as an organization?
2. What are the basic social or political needs we exist to fill?
3. How do we recognize or anticipate and respond to these needs or problems?
4. How should we respond to our key stakeholders?
5. What is our philosophy and what are our core values?
6. What makes us distinctive or unique?

PROPOSED CORE GROUP

William Reese, Principal at Roosevelt High School along with Luberta Jenkins, Director of the Tech Prep - School to Work (Career) initiative will be asked to lead the team. Their role will be to present the process strategically to the school board and to systematically recruit more participation from teachers, alumni, and" businesspersons in the community.

Dorothy Coleman, Asst. Principal at Roosevelt High School will be asked to develop a presentation of the process to be introduced to administrators. Her role will be to recruit other school teachers and assist in the development of an integrated curriculum.

Jihad Muhammad, Consultant/Urban Development Consultants/EAP Instructor will produce entrepreneurial and community economic development workshops to inform public and recruit more participation. His role will be to provide ongoing consultancy to the project.

Maurice Preston/Bennie Simmons, Community Activists will work to develop the community based organization needed to organize stakeholders and receive funding.

Diane Stormer Johnson, Dean of Instruction at Ivy Tech will be asked to contribute to the development of a curriculum that can be articulated with Ivy Tech a two-year post-secondary institution.

The initial strategic planning team will possibly consist of the above named individuals, in addition to five(5) members from the student body.

STEP 2 - Estimated time for completion November 15, 1996

Identification and Clarification of Mandates

Mandate: Approval of this project will be sought through the proper channels by first seeking agreement from the Superintendent/School Board/City of Gary

Actions: Curriculum developed and completed proposal submitted for implementation

Alternative Actions: Approval of this project will be sought by City of Gary for Community Development Block Grant funding and support.

Identifying Characteristics

1. Religious Affiliations%

52% Baptist

48% other Religious Affiliations

- Apostolic
- Pentecostal
- Seventh Day Adventist
- Afrikan Methodist
- United Methodist

2. Race/Ethnicity - 95% Afrikan American
- 5% other races

What are some of the problems within the neighborhood?

- Aging and deteriorating housing stock.
- Crime
- Juvenile Delinquency (Gangs)
- Lack of recreational outlets for youth.
- Prostitution, Gambling, Liquor stores.
- Apathy

What is great about the neighborhood? List as many assets as you want.

- Senior Citizens
- Dubois Public Library
- Campbell Friendship House
- Easy access to public transportation
- opportunities for inner city growth and development in Real Estate and in Business.

What neighborhood studies, planning, redevelopment, and/or human services improvements have been undertaken?

- Comprehensive Plan 1994 - 1995**

What buildings/facilities have been built or destroyed since 1990?

Build: 4 Commercial buildings

Destroyed: approx. 182 residential - 2 commercial

Mandate: Charter granted from the Federal Credit Union Association.

Actions: Develop business plan for submission and approval or convince existing credit union to amend mission and by-laws and become a Community Development Credit Union.

Alternative Actions: Convince the Gary Municipal Credit Union to become a Community Development Financial Institution.

STEP 3 - Estimated time for completion - November 15, 1996

Development and Clarification of Mission and Values

PROPOSED MISSION STATEMENT

The mission is to implement the "Village Development Process". A strategic plan to organize residents, especially those of the Central District, to recreate a communal spirit and become proactive participants in a community economic development(CED) project designed to establish a "wholistic economy of-scale". This "micro-economy, that will place Roosevelt High School at the center of its activity, will contain school-based businesses, a community-based credit union and a trade/barter system all designed to be learning enterprises for students and primarily service the school neighborhood.

Community Economic Development(CED) is a citizen-initiated economic development strategy which seeks to revitalize the economy of low to moderate income neighborhoods and communities for the benefit of the most needy residents. It is a systematic and planned self-help intervention intended to reduce dependency and to promote a community economic self-reliance. Its principal objective is to assist consumers in becoming Producers, users in becoming providers, and employees in becoming owners of enterprises.

STEP 4 - Estimated completion time November 30, 1996

EXTERNAL ENVIRONMENT ASSESSMENT

Few areas in the United States have experienced the economic and psychological decline equal to that of the Lake County area over the last ten (10) years. The area is losing population, the 1995 Census report estimated Gary's population at 115,000 residents, however, recent reports indicate that the population is actually below 100,000. Numerous businesses have permanently closed, and thousands of jobs in manufacturing have been lost. According to 1993 recipient statistics from the Lake County Department of Public Welfare, as a result of Lake County's economic condition, the inner city has the highest number of recipients than in past years. Gary has 21,649 recipients 7,719 cases 15,679 are children and 6,579 are adults.

OPPORTUNITIES AND THREATS

Additional opportunities and threats will be discovered by utilizing the above benchmark survey questions and information. The team will develop additional questions, as necessary, to monitor and obtain information on the variety of political, economic,, social, and technological forces and trends. Team members will be assigned to accomplish the following:

1. Identification of key issues and trends that pose actual or potential threats or opportunities
2. Analysis and interpretation of the issues and trends
3. obtain information that is useful for decision making, including, for example, reports, discussion papers, presentations, and decision packages.

STEP 5 - Completion time Nov. 30 to January 30, 1997

INTERNAL ENVIRONMENTAL ASSESSMENT

Team members will be assigned to identify internal **STRENGTH AND WEAKNESSES** of the organizational body and the program. Assigned team members will monitor and document information periodically on resources(inputs), present strategy (process), and performance (outputs) by asking the following questions:

INPUTS: What resources have been allocated to the organizational team for it to function effectively?

What resources have been allocated for effective program development and implementation?

PRESENT STRATEGY:

Team members will be asked to determine and document an overall and functional strategy for developing the program by achieving the following goals:

LONG TERM

Develop an After School Entrepreneurial Academy at Roosevelt High School

INTERMEDIATE

Produce a newsletter that disseminates Entrepreneurship and Community Economic Development information and has wide distribution into targeted community.

Produce a Entrepreneurship/Community Economic Development workshop series at the Gary Public Library designed to inform and recruit membership.

SHORT TERM

Establish regular meetings to form organization (CED Task Force) and to strategically plan for action and implementation.

Obtain overall and functional approval from the Superintendent and the Gary Community School Board.

OUTPUTS:

It is expected that the CED Task Force will conduct periodic survey presentations to obtain information on the effectiveness of the program.

I. OPEN MEETING (PRAYER)

JIHAD - ALL PRAISE BE TO ALLAH MAY WE BE BLESSED WITH SUCCESS IN OUR EFFORTS TO ESTABLISH PROGRAMS/PROJECTS/ AND ACTIVITIES THAT WILL DRAW OUT THE EXCELLENCE CONTAINED WITHIN OUR YOUTH AND COMMUNITY.

II. INTRODUCTIONS

WOULD YOU PLEASE STATE YOUR NAME AND BRIEFLY WHY YOU ARE HERE TODAY?

III. BEGIN WITH THE END IN MIND - OVERVIEW OF THE VISION DIAGRAM THE VILLAGE DEVELOPMENT PROCESS GO THROUGH EACH STEP - HIGHLIGHT THE EVENING ACADEMY AND THE CREDIT UNIONS DEVELOPMENT THROUGH A MEMBERSHIP BASED ORGANIZATION - YFCR

IV. DISCUSSION - QUESTIONS

V. IMMEDIATE PLAN OF ACTION

A. BUSINESS PLANNING COMMITTEE

1. VILLAGE DEVELOPMENT PROCESS TRAINING FROM 10:00 TO 12:00 EACH SATURDAY
2. YFCR/CREDIT UNION - BOARD MEETING OCT. 8, 1996 - 12 PM
3. CENTRAL DISTRICT CDC

B. APPROVAL BY SCHOOL BOARD ON 1 AND 2

SUBMISSION TO CITY FOR CDBG FUNDING FOR 3

FOLLOWING THE ETT TRAINING CURRICULUM/VILLAGE DEVELOPMENT PROCESS TO BE CONDUCTED EACH SATURDAY 10:00 TO 12:00PM

AT THE GARY PUBLIC LIBRARY OR
CHICAGO, ILLINOIS

VI. END MEETING (PRAYER)

November 15, 1995

Mr. Curtis James
Director
Entrepreneurial Awareness Programs
Chicago State University
9501 South King Drive - BHS601
Chicago, Illinois 60628

Dear Mr. James,

After discussing the possibility of doing my internship with Chicago State University with my academic advisor, I would like to formally propose the following:

1. That I work with your program to give presentations on how Entrepreneurship is the vital ingredient for Community Economic Development.
2. That I work with your program to continue efforts to establish educational linkages with Chicago Public Schools and open new possibilities with Gary Public Schools.
3. That I seek out funding sources and write grants for Entrepreneurial/Community Economic Development projects/programs.

It is my desire to establish a Certificate Program in Community Economic Development (CED). It is envisioned that this program will be jointly approved by your institution and The Institute for Cooperative Community Development (ICCD). ICCD is a private, not-for-profit organization whose mission is to develop, implement and promote new models of Community Economic Development (CED) which strengthen citizens' control over their resources and lead to economically strong and sustainable communities.


ICCD began operation in 1982 as a part of the National CED Masters' Program at New Hampshire College, where it is still located. Faculty and alumni of the CED Program serve as its board of directors, staff, and as consultants. As a HUD scholarship recipient and current student, I was recently selected to serve on the ICCD board.

I am excited at the opportunity that the Colleges' policy of waiving the Bachelors Degree requirement, based on active Community-Based Organizational experience, could offer prospective entrepreneurial minded students interested in CED. It is with this policy in mind that I will propose that a locally-based certificate program be implemented that will become a possible additional prerequisite for the Bachelor Degree Waiver.

Mr. James, my internship funds are reimbursable dollars and mostly used for educational related expenses. I humbly request that you give due consideration to contracting me to perform the aforementioned services, utilizing my internship funds as a deduction in the expense you would normally pay an instructor/consultant.

I Curtis James, Director of the Chicago State Entrepreneurial Awareness Program agree to the aforementioned initiatives of the Internship.

Signature

A handwritten signature in cursive script, appearing to read "Curtis James", written over a horizontal line.

**ROOSEVELT HIGH SCHOOL
ONE CHURCH-ONE SCHOOL
CALENDAR OF EVENTS FOR THE
1996-1997 SCHOOL YEAR**

Tuesday, November 14, 1996

"WHICH WAY IS UP"
Entrepreneurs

Wednesday, December 11, 1996

Developing Your Spirituality

Tuesday, January 14, 1997

Stop The Violence

Wednesday, February 19, 1997

Gang Awareness

Thursday, March 20, 1997

Conflict Resolution

Tuesday, April 15, 1997

Character Building

Wednesday, May 21, 1997

**Taking Responsibility For Your
Actions**

Thursday, June 5, 1997

Career Building

PROGRAMS THAT HAVE TAKEN PLACE

September, 1996

**Orientation: *"A New Beginning:
Being The Best You Can Be"***

October, 1996

Test Wiseness-Nona Brown

GARY COMMUNITY SCHOOL CORPORATION

ROOSEVELT HIGH SCHOOL
730 West 25th Avenue - Gary, IN 46407



FOCUSING ON EXCELLENCE: A FAMILY AFFAIR

(219) 881-1500
WILLIAM REESE, JR., Principal

November 01, 1996

ENTREPRENEUR WORKSHOP PRESENTATION

by

JIHAD T. MUHAMMED

November 4 - 6, 1996

MONDAY, NOVEMBER 4, 1996

8:30 A.M. - Cozza, S.

9:30 A.M. - Coleman, N.

1:35 P.M. - Coleman, N.

12:35 P.M. - Robertson, L.

2:35 P.M. - Robertson, L.

TUESDAY, NOVEMBER 5, 1996

8:30 A.M. - Taylor, J.

9:30 A.M. - Cozza, S.

12:35 P.M. - Taliaferro, B.

2:35 P.M. - Taylor, J.

WEDNESDAY, NOVEMBER 6, 1996

8:30 A.M. - Martin, H.

9:30 A.M. - Martin, H.

12:35 P.M. - Martin, H.

1:35 P.M. - Wilson, V.

2:35 P.M. - Wilson, V.

Signed


D. M. Coleman
Assistant Principal

APPROVED:


William Reese, Jr.
Principal

PROGRAM COMMITTEE

Mrs. Dorothy Coleman, Sponsor
Rev. Stephen Deloney, Chairperson
Rev. Jerry Johnson, Co-Chairperson
Rev. Dr. Robert Lowery, Co-Chairperson
Mrs. Carrie Williams, Social Worker
Mrs. Diane Kutansky, Librarian
Mr. Tommie Williams, Coordinator
Substance Abuse Gary Community
School Corporation
Mr. Elmer Pollard, Head Custodian
Mr. Lawrence Vellem, 11th Grade Sponsor
Mrs. Barbara Taliaferro, Teacher
Mrs. Brenda Cannon, Attendance Clerk.

PARTICIPATING PASTORS

Rev. Raymond McDonald
St. John Baptist Church

Rev. Solomon Dye
Holy Bethel Baptist Church

Rev. Louis Grady
First A. M. E. Church

Rev. Leo Reese
First Baptist Church

Rev. R. T. Mitchell
New Revelation Baptist Church

Rev. Shawn Lawson
St. James Baptist Church

Rev. Kato Brooks
Tree of Life Baptist Church

Rev. George Howard
Trinity Baptist Church

Elder T. W. Rumph
Bethel Temple C.O.G.I.C

Rev. Dale Cudjoe
Christ Temple Church of Christ

Rev. Tracy L. Jackson
Carter Memorial C. M. E. Church

Rev. Lois Hill
St. Jude Family Worship Center

Rev. Mark L. Miller
Temple of God Faith In Jesus Christ

Rev. Dr. Robert Lowery
St. Timothy Community Church

Rev. Stephen D. Deloney
Allen Chapel C. M. E. Church

Rev. Jerry Johnson
Tree of Life-Prevention Alternative
Counselor

Rev. Marion Johnson
Mt. Moriah Baptist Church

Emanuel Rumph
Bethel Temple C. O. G. I. C.

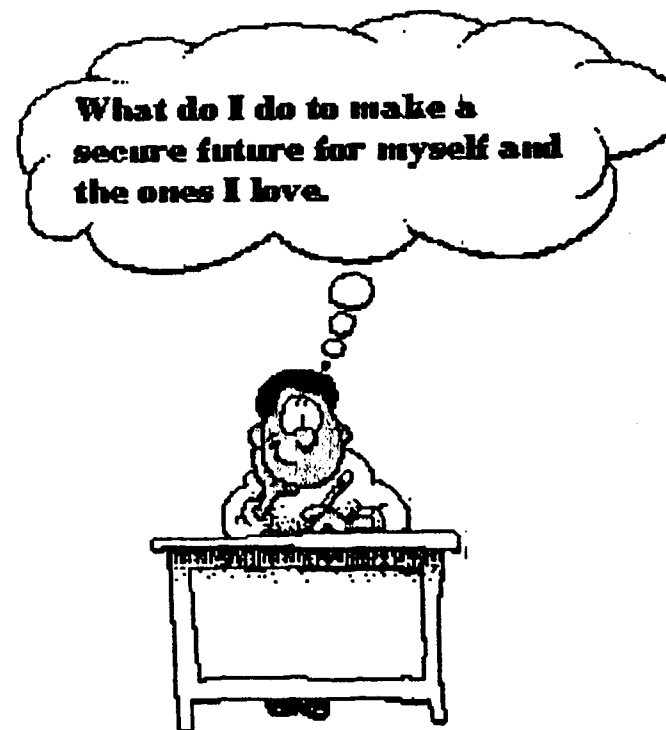
ADMINISTRATION

Mr. William Reese, Jr., Principal

Mrs. Dorothy Coleman
Mr. Edward B. Lumpkin
Mr. Earl Smith
Assistant Principals

Mr. Lloyd K. Smith
Dean of Students

**ROOSEVELT HIGH SCHOOL
730 WEST 25TH AVENUE
GARY, INDIANA 46407**



ENTREPRENEURIAL SEMINAR

NOVEMBER 18, 1966

9:30 -11:30

COMMUNITY ROOM

Program

OPENING STATEMENT

Mr. William Reese, Jr.
Principal

AFFIRMATION

Mrs. Dorothy M. Coleman
Assistant Principal-Sponsor

"Just For Today....."

I WILL live through the next 12 hours and not try to tackle all of life's problems at once.

I WILL improve my mind. I will learn something useful. I will learn something that requires effort, thought and concentration.

I WILL be agreeable. I will look my best, speak in a well-modulated voice, be courteous and considerate.

I WILL not find fault with friend, relative or colleague. I will not try to change or improve anyone but myself.

I WILL have a program. I might not follow it exactly, but I will have it. I will save myself from two enemies-hurry and indecision.

I WILL do a good turn and keep it a secret. If anyone finds out, it won't count.

I WILL do two things I don't want to do, just for the exercise.

I WILL BELIEVE IN MYSELF. I will give my best to the world and feel confident that the world will give its best to me.

-Author Unknown

Coordinator

Jihad T. Muhammad

Remarks and Special Session Instructions

Rev. Stephen D. Deloney, Chairman

Karen Davis - Mommi and Me Candies
Euphemia Fleming - PHEME's Fashions
Bennie/Willa Simmons - YFCR Day/After Care
Center
Joseph Joyner - McKinley Jones & Associates
Karen Williams - 3 Point Communications/Public
Relations Firm
Jerry Haymon - Glen Park Rental Finders
Stephen Busk - Busk Brothers Furniture
Russell Phelps - Phelps Auto Sales
Eugene Allen - Neals Bus Company
Earick Allen - Gary Incubator/BMW International
Ona Brown - TPN - Promoter
Barbara Bolling - Retail Store Owner in
Village/Attorney
Peter Bcog - Jewelry Maker
Renea Tribble
Laura Thruman
Carl G. Jones, President Gea - A & L Contractors
Unlimited, Inc.
Gregory V. Fleming, Registered Representative
Tower - Investment Group, Inc.
Roosevelt Haywood, III - Haywood Insurance Co.
Phyliss Barlow - Barlow Marketing Group
Lawrence Walden - President, CEO - P.A.C.E.

Need help making more money?

then join

Urban Development Consultants, Inc. and
the Gary Public Library for the

URBAN ENTREPRENEUR BOOT CAMP

Workshop Series

Saturdays through November 1996 • 10am-12pm
at the Gary Public Library

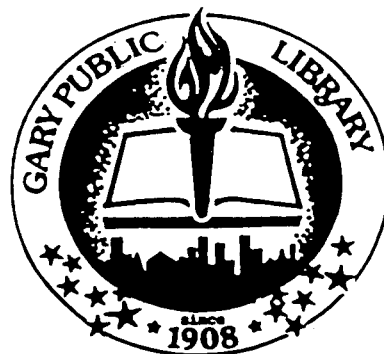


October 12	Main Library 220 W. 5th Avenue
October 19, 26	Kennedy Branch Library 3953 Broadway
November 2, 9, 16	Main Library
November 23	Kennedy Branch Library
November 30	Main Library

The Urban Entrepreneur Boot Camp Workshop Series will present techniques, strategies and opportunities to help you learn to be more successful as an entrepreneur in today's marketplace.

Workshop topics include:

- Developing and marketing your own product or merchandise
- Bringing your invention or creative idea to market
- Identifying a viable home based entrepreneurial venture
- Creating your own part-time/full time job(s)
- Selecting and promoting your own service oriented enterprise
- Advertising and merchandising your product, business or service
- Business Health Diagnostics for existing small businesses
- and much more



Questions & Answers • Hand outs • Resource Guides • Information • Multi-media presentations

FREE - NO REGISTRATION REQUIRED

For information call Urban Development Consultants at 757-4801 or Gary Public Library at 886-2484

10/28/1996 - Post Tribune

Love produces better communities

Good habits can match progress with social needs

To save our community, it will take love — the willingness to spiritually enhance the life of oneself and that of another.

Dr. M. Scott Peck, in his book "The Road Less Traveled," admits that there is a mystery about love that cannot be defined. However, based on his years as a psychotherapist, treating thousands of people with human life issues, he concludes that this is the best he can do: True love moves us from the abstract to the concrete when we choose to express it.

Would you believe that the ability to choose is the greatest gift bestowed on humankind? If you do or don't — think about it. When we choose to express love and to move this exercise from the abstract to the concrete, issues of effectiveness surface.

In the book "Seven Habits of Highly Effective People," Steven Covey gives prospective leaders tools they can use to spiritually enhance their lives and that of their community. Leaders who are willing to cultivate all seven habits are necessary to help us save our community and facilitate our expressions of love from the abstract to the concrete.

It has been my observation that effective leadership cultivates and utilizes these habits to successfully

achieve community economic development. Effective leaders strategically develop programs, projects and activities that address the social ills of their community.

The three habits that are especially relevant to community economic development are:

■ Be proactive. To be proactive means more than merely taking the initiative. In our community, it means that we are all responsible for the quality of our lives. If our efforts to achieve success in our community is sincere, our behavior will be a function of our decisions, not our conditions.



Jihad Muhammad

With this valuable attitude, those of us who find ourselves in positions of authority and those of us who find ourselves waiting for officials to act will begin to take the initiative to make things happen. What things can we make happen?

We can write proposals to HUD to assist public housing residents to build their capacity to develop programs to address their social ills and to own and manage the complex in which they live. We can be aware and informed of funds available and not allow funding opportunities to pass by without action.

We can become advocates for youth entrepreneurship education — an educational direction that many educators have proven is motivational, is a deterrent to unproductive behavior, and makes education relevant for children whether they become a businessperson or not.

We can be citizens who will not allow the thousands of dollars gen-

erated by the enterprise zone to sit idle or be satisfied with flower planting and wall painting projects.

We can ask questions. What happened to the money allocated for the Civil Rights Hall of Fame? What happened to economic development dollars allocated from Gary's landfill operations? Do we have a small business incubator in Gary? Has it been productive? Do we have a micro-enterprise loan fund in Gary? Has it been productive?

We can organize to become proactive change agents.

■ Begin with the end in mind. To begin with the end in mind simply means that we must have a vision. To begin the journey to save our community, we must have a clear understanding of our destination.

Effective leadership articulates this for us daily in word and deed. The citizens of a community need to know where they're going so that

they better understand where they are now and so that the steps they take are always in the right direction. Given our current circumstances, plans and promises are both ineffective without a clearly communicated vision.

When you think of Los Angeles, you visualize the movie industry. When you think of Detroit, you visualize the car industry. When you think of Indianapolis, you visualize amateur athletics and car racing. Should we continue to think of steel when we visualize of Gary? Yes. But in a different way.

How about the youth entrepreneurship capital of the world? Why? Because it was on the evening of Dec. 12, 1900, that a 38-year-old man, Charles M. Schwab, first, gave birth to an entrepreneurial idea he created through his imagination. Second, he mixed faith with his idea. Third, he formulated a plan for the transformation of this idea into a physical and financial reality.

Fourth, he put his plan into action with his famous speech at the University Club. Fifth, he applied, and followed through on his plan with persistence, and backed it with firm decision until it had been fully carried out. Sixth, he prepared the way for success by a burning desire for success.

This is a short story that applies the fundamental principals on which educational reform can be built. This is the story of the birth of United States Steel Corp.

■ Synergize. To synergize is to organize — organize and implement a citizen-initiated economic development strategy that uses entrepreneurial methods to develop efficient, productive and profitable enterprises in the context of local ownership, capacity building, job creation and economic diversity, rather than primarily focusing on business profits.

Thus, saving our community through love becomes a concrete exercise that achieves social goals related to the priorities and needs of those who have been marginalized, excluded or displaced from the economic mainstream.

GARY READER-COLUMNIST

Aug 5, 1996
PT

Knowledge is essential for change

It is the citizens' duty to become informed

Tune in every morning at 6 a.m. on WLTH radio, 1370 on your radio dial, and you get opinions, complaints, history, information and dialogue that captures our desire for proactive developmental change in our community. It is "Talk Radio" at its best.

This early morning avalanche of knowledge attracts more listeners than callers. You wake up hearing citizens who have chosen to exercise a level of faith and take the opportunity to share their thoughts on the issues of the day. These callers are aware of the apathy within our community and find it irresistible not to become "regulars" on this radio program.

The responsibility they take on to enlighten listeners about information not readily available from elected officials and people in influential positions is valued. It is the informed individual who becomes knowledgeable and those who are knowledgeable have value.

There is a duality of importance that knowledge plays in the life of the human being. Just as it is important for the individual to be knowledgeable, so it is for a community. Knowledge is necessary for proactive developmental transformation for both the individual and the community. And as spiritual tradition states, "We should seek knowledge from the cradle to the grave."

The obvious question now is: What kind of "vital" knowledge should we seek and value? How about the kind of knowledge that will help us form a vision of our



Jihad
Muhammad

future? How about the kind of knowledge that will give us the tools to literally transform our inner cities into models of subsistence economies, where the traditional principles of sustainability vs. scarcity of resources, of sharing and distribution versus accumulation, and of communal capital formation methods versus individual credit usage are taught and practiced.

Don't you think it is important for WLTH listeners to know that there is a developmental crisis not only in their city but also in this country and the world? According to the 1989 Caracas Report on Alternative Development Indicators, Redefining Wealth and Progress: New Ways to Measure Economic, Social and Environmental Change, the "crisis" is rooted in a development para-

digim that assumes human welfare to be merely the sum of gross economic values. The report further states:

"Solutions are no longer possible within the terms of the very paradigm that produced the crisis.

"This demands a new economic model to bring about a development process which is:

"a) People-centered - that is able to truly meet basic needs, including ensuring the exercise of people's primary role in the formulation and execution of development programs.

"b) Sustainable - meaning socially just and equitable as well as ecologically sound.

"c) Self-reliant - meaning the use, to the maximum extent possible, of the countries' (read: communities') own capabilities."

It has occurred to me that within today's troubled inner cities, there is a lack of "vital" knowledge. For example, did you know that in Gary, which as an estimated 68,729 people 25 years and over, the U.S. Census Bureau reports that only 13 percent have a formal education beyond a high school degree? Even though my father and others would say, and I agree, that a formal edu-

cation does not necessarily indicate that one is knowledgeable, I would still have to give these people acknowledgement for having gained tools for becoming proactive and "academically" productive. And I feel comfortable in saying that these individuals are positioned for possible upward mobility within our present economic system.

On July 23, the U.S. Senate passed sweeping legislation to hand power over welfare programs to the states. The bill would end the 61-year-old Aid to Families With Dependent Children program and slash into food stamp and other federal programs that provide tens of billions of dollars a year in public aid to eligible families. According to 1993 recipient statistics from the Lake County's economic condition, Gary had an estimated 21,649 recipients that year and of 7,719 cases, approximately - 15,679 were children and 5,970 were adults.

These individuals are members of the 29 percent of the Gary population that live at or below 100 percent of the federal poverty guidelines. Included in this number are 15,496 people (13 percent) in poverty who are under age 18. Lifetime

welfare assistance will be limited for these individuals to five years per family, and require recipients to accept work "if offered and if available" after two years on welfare.

What will the WLTH regulars say about this? They won't have to say much, because many of these, soon-to-be former welfare recipients will begin to do the talking through increased counter-productive behavior.

These dire circumstances, however, can provide us with many opportunities to exercise our creativity. The responsibility of the 14 percent of 40,000 plus households in Gary that earn incomes of \$50,000 and greater to share their resources, to educate and to act with a level of faith in our citizens is necessary.

There are three levels of faith that we should be knowledgeable of:

The first level, which is the strongest, is when one sees a wrong and they stretch out their hands to change it; the second, when one sees a wrong and they speak out against it; and the third, when one sees a wrong and they just feel bad about it in their hearts, however they neither say nor do anything about it. This is the weakest level of faith.

Spiritual tradition states, "That the condition of a people will not change, until they change what's in their hearts."

In Gary, African-Americans make up approximately 80 percent of our population. These changes in the welfare system will greatly affect this population. In N'DIGO, July issue No. 114, publisher Hermene D. Hartman talks about the new book, "The Future of the Race," by scholar Henry Louis Gates Jr.; he writes, "Today, roughly a third of African-American households can be counted as middle-class. In 1950, only 5 percent of African-American workers were professionals or managers; today, the figure is greater than 20 percent."

The number of African-American households earning more than \$50,000 a year has quadrupled since 1967 and doubled in the '80s alone. "The African-American middle-class has never been in better shape - and it has never felt worse about things. We are succeeding more and enjoying it less," Gates claims.

The point in knowing this information is to become knowledgeable, to utilize knowledge to form a proactive vision of our future, to count our blessings and take on the responsibility to be our brother's keeper, to educate, to share and ultimately to act with the strongest level of faith because we "know" as Rebecca Adamson of First Nations Institute states, "It only takes one person to change a community."

GARY READER-COLUMNIST

Seemingly irrelevant information can contain significant indications of the collective lack of social capital necessary for community economic development.

In the spring 1995 edition of the *The Responsive Community*, Robert Putnam, professor of government at Harvard, states that more Americans are bowling today than ever before, but bowling in organized leagues has plummeted in the last decade or so. Between 1980 and 1993, the total number of bowlers in the United States increased by 10 percent, while league bowling decreased by 40 percent.

And according to the American Bowling Congress, nearly 80 million Americans went bowling at least once during 1993, nearly a third more than voted in the 1994 congressional elections.

Americans are bowling alone (or at least in informal gatherings). The significance of this rise in solo bowling, according to Putnam, indicates a form of the vanishing social capital that not only threatens the livelihood of bowling-lane proprietors, but also the mental, physical and spiritual health of the individual and community. For a variety of reasons, social scientists suggest that life has quality for the individ-

People are community's prime asset

How well they work together affects quality of life

ual in a community blessed with a substantial stock of social capital.

The social capital of our community can be identified as human assets/resources, functional and relevant networks, traditional activities (parades, festivals, bowling leagues) and social trust that facilitate participation, coordination and cooperation for mutual benefit.

Communities with "social capital" have features of civic engagement, social connectedness and a communal spirit that produce good things like better schools, lower crime, faster community economic devel-

opment, longer lives and effective government. It is quite possible that a systematic study to determine the needs, wants and desires of our neighborhoods will not only show our stock of social capital (or its absence), but the activity itself can become a learning tool for our children in public schools to become actively engaged in the community economic development process.

Why not expose our children to the methods of scientific inquiry? Our children would then be better prepared to take on the responsibility of becoming community "change agents" once they understand and really "know" their respective neighborhoods.

As I was flying somewhere over Cincinnati, Ohio, on my way to school to learn more about the community economic development process, I entered into a conversation with a mathematics teacher from Souhegan High School in

Amherst, N.H. I found it interesting to learn of the social capital generated by their school's policy to require 40 hours of community service for high school seniors to graduate.

I found it even more enlightening to learn how this public school has established a student advisory program that has one teacher networking with 10 students 25 minutes a day, just to inquire about their "joy" of learning and what possible problems they are experiencing.

Their school theme is "A Community of Learners Born of Respect, Trust and Courage." It must be noted that these initiatives within this relatively affluent city are seen not only as a continuing effort to enhance the quality of education, but also as necessary to maintain the quality of life in their community.

I could not help but think of how our circumstances in Gary give us

the opportunity to implement educational initiatives that can have a greater impact on the quality of education and quality of life.

In a recent conversation with one of Gary's illustrious educators, she informed me that our city has been recognized in the past for creative and innovative educational initiatives. We can once again achieve this recognition by simply engaging our children in neighborhood research, accessing information necessary to realize community economic development.

This is a "citizen-initiated" economic development strategy which seeks to revitalize the economy of low- to moderate-income neighborhoods and communities for the benefit of the most needy residents. It is a systematic and planned self-help intervention intended to reduce dependency and to promote a community's economic self-reliance.

In 1958, Edward Banfield published *The Moral Basis of a Backward Society*, a study of underdevelopment in a village at the southern tip of Italy — "the extreme poverty and backwardness of which," he wrote, "is to be explained largely (but not entirely) by the inability of the villagers to act together for their common good."

Ten years later, in *"The Unheavenly City,"* Banfield applied a similar line of argument to American inner-city ghettos, without benefit of the kind of firsthand research he had done in Italy. This time he identified "present mindedness" as the quality that caused the communities' problems.

Spiritual tradition states that, "We should live life like we have forever, but live each day as if it's our last."

If we desire a better quality of life, a better quality of education, and if we believe that our children are our future, then we must form or join proactive small-scale associations that promote "future mindedness" through their development of programs, projects and activities that are designed to generate the necessary social capital for community economic development.



**Jihad
Muhammad**

GARY READER-COLUMNIST

A real friend is someone you love, trust, and is going to tell you all the things you don't want to know about yourself.

A friend tells you when you are right and helps you understand how you could be wrong.

A friend will yell and scream, but when you need them they are there for you.

A friend is someone you can not or do not lie to; they know your secrets and will hold them in confidence.

A friend never judges yet will let you know when you are doing it again.

A friend sees your mistakes and, without covering them up, steers you in another direction.

A friend pushes you — shoves you and drives you real hard . . . and just when you think you are about to break, they whip out the bandages, they patch you up, and they start pushing again.

A friend always says things that makes no sense, until you hear a stranger say the same thing.

A friend is someone you can look at and see yourself and know you are really going to be all right.

— **Iyanla Vanzant,**
Yoruba priestess

Bonds that tie hold culture together

Kinship, friendship and love are keys to survival



**Jihad
Muhammad**

If love exists in your family, then friendship also exists there. It is the love and friendship that is established, maintained, and protected within both the nuclear and extended family that give ethnic groups in this country the ability to economically survive successfully in America.

According to Juanita Vasquez, a Latin American liberation theologian, it is the relationships between people that are the most important part of culture and the survival of a

people. It is how people treat one another, what duties and obligations and privileges are woven into the fabric of their social life.

Can we, therefore, conclude that the reality of success and survival go not to the fittest but to those who cooperate the best?

Can you imagine the thoughts of those people who laughed at the Mexican family who all lived in one apartment (seven individuals — family and friends)? This family was the joke of the neighborhood; they all lived on top of one another. They all worked, and some of them had jobs.

It was my father who told me long ago that there may not be plenty of jobs, but there will always be plenty of work. They all lived off one person's wages and saved the rest — pooling both their human and

financial resources.

Long story short, they now own the apartment complex that they live in. And those who were laughing are now paying rent to them. True story.

It was the October 1990 issue of Black Enterprise magazine that depicted the success of this African family — the Evans. Can you imagine a family of brothers, sisters, aunts, uncles, husbands, wives and grandparents, pooling \$100 a month and making investment decisions cooperatively that resulted in the accumulation of \$2.3 million dollars in assets. True story.

Shortly after the Los Angeles riots in 1992, a group of 40 students at Crenshaw High School and their energetic biology teacher decided to reclaim the weedy quarter-acre plot that had long been abandoned

behind the school's football field. The goal was simple: to create a community garden that would bring life back to one of the city's most battered neighborhoods while giving the students some hands-on science experience.

They planted flowers, herbs, lettuce, collard greens and other vegetables. This project is called Food From the Hood. After donating some of the produce to the needy and selling the rest to local farmers markets, the kids decided to create their own salad dressing.

Today the salad dressing, "Straight Out the Garden," is sold in more than 2,000 stores in 23 states. They attribute their success to the aid given by their extended family — a growing roster of adult volunteers. True story.

Harold A. McDougall, in the

October 1996 issue of Emerge magazine, gives his perspective on the bonds of kinship and cooperation that preserve the family order. McDougall states that after embracing an interest in the African family, traveling to Ghana and interviewing his Ghanaian wife's relatives, he discovered that the extended family — its bonds, obligations, privileges, protocols — is at the heart of all culture that is deemed productive and proactive. He began to understand that the structure by which Africans conduct business is linked to family life.

I conclude that the cultural linkage to nuclear and extended family life, and what it can produce, holds the key to economic survival in America.

It will be the ethnic families that contain love and friendship, that cooperatively pool their resources, and that provide the balance between capitalistic and communal ways that will survive through to the 21st century.

Roosevelt High School

COMMUNITY - BASED CREDIT UNION PROJECT

Background:

In communities that have a quality of life and proactively address social ill, these communities have implemented creative methods to harness the financial resources of their citizens. In Gary, financial institutions have not assertively provided funds for micro lending, franchise development and aggressively directed resources to small business-development.

Problem Statement:

If no solution is found, substantial dollars from citizens that live and work in the City of Gary will continue to be deposited exclusively in financial institutions that only contribute marginal return back to the community.

Goal Statement:

To implement a school-based financial institution, that will become (1) a learning enterprise for Roosevelt High School youth; (2) a legally chartered "Community - Based- Credit Union" and (3) a Community Economic Development (CED) project that will harness the dollars of our community, encourage savings for community programs, projects and activities and finance small business growth and development

Project Product:

Community Based Credit Union initially located within Roosevelt High School

Proposed

Credit Union

Field of Membership:

1. Persons who live in Gary, Indiana and who are members of community - based organizations that service low and moderate income persons; or
2. Persons who live in or have lived in Gary, Indiana who are alumni of Gary's Roosevelt High School, members of the Gary Branches of the NAACP and Urban League, Gary Municipal Employees and are members of other community-based organizations that service low and moderate income residents; or
3. Persons who live in or have lived in Gary, Indiana who are members of Roosevelt Alumni and who are members of Community-Based Organizations that service low and moderate income residents.

Initial Implementation Steps:

1. Form Credit Union Development Committee.

- a. Set agenda and schedule for meetings.
- b. Involve students and parents on committee.
- c. Involve a person from the Roosevelt Alumni, NAACP Urban League, and a locally active community-based organization.

2. Put business plan together to obtain charter or convince the Municipal Credit Union to become-a Community Development Credit Union. Make contact with the:

U.S. Treasury Department

- The CDFI Coalition - Contact: Laura Schwingel at (215)-923-5363
- National Federation of Community Development Credit Unions
Contact: Cliff Rosenthal at (212) 809@1850

a. Obtain designation as a Community Development Financial Institution from the Treasury Department.

3. Seek initial set up cost from local financial institution, City of Gary (CDBG) grant dollars and/or School Corporation. Inform local financial institution of the Bank Enterprise Awards (BEA)

Objectives:

Short Term: 6 month - 1 Year

Form CIPP committee of students parents, teachers and concerned citizen to support the credit union project and the school-based business movement.

Intermediate: 1 Year - 3 Years

Set up credit union operations at Roosevelt High School and receive deposits/withdrawals from the community

Long Term: 3 Years 5 Years

Move operations into a community location, and service the community economic development needs of the City of Gary. Administer small business loans and franchise/micro-lending initiatives.

CREDIT UNION COMMITTEE

Dorothy Coleman - Assistant Principal Roosevelt
881-1506

Norma Coleman Teacher -Roosevelt
865-2181

Jihad T. Muhammad Consultant
757-4801

Maurice Preston First AME Church
944-7520

Bennie Simmons Greater Banc
Committee/Youth/Family /Community/Renewal Inc.
884-1533

James Hawkins - Superintendent Gary Community Schools (4) students/(2) parents

Municipal Credit Union

Cevla Raspberry - Pres. 881-1323

Lucille Conner - Sec.

Ike Burnett Tres. - 981-5075