



Business NOT As Usual: Uplifting Impacted Entrepreneurs

March 18th, 2025

Who We Are



[JustUSccc.org](https://www.justusccc.org)

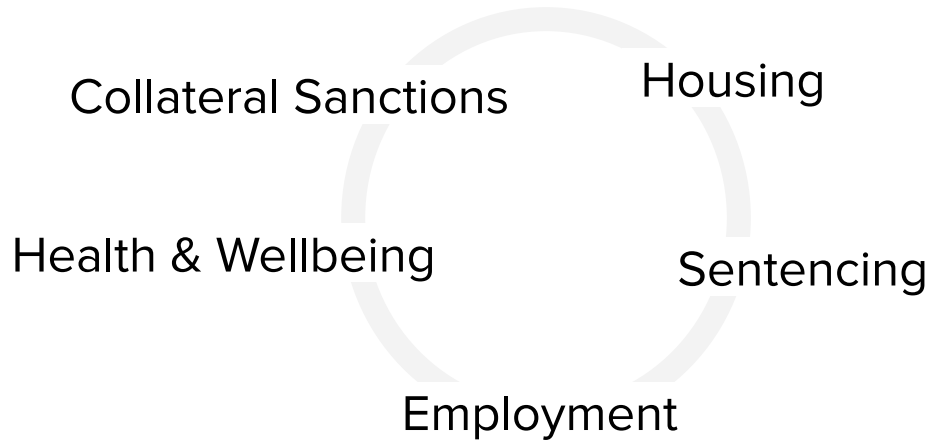
The JCC is a national federal policy table led by and created for individuals who are directly impacted. The JCC forms the connective tissue needed to catalyze full participation in policy practices and changes for formerly incarcerated people and directly impacted individuals and their communities.

Our Why



The voices of those most impacted by the criminal legal system have been missing and/or excluded from decision-making tables.

Priorities



Employment Equity: One of Several Federal Priorities



Entrepreneurship — a concept essential to economic mobility — is often limited both by access to funding as well as challenging business landscapes. Both of these realities perpetuate poverty for people with conviction histories:

Business ownership is a tried and true pathway to opportunity - but the path can be disjointed

Until recently, policy prevented many impacted entrepreneurs from being considered for lending

Too few resources exist in carceral settings dedicated to small business tools and training

Centered back to people





Investing in the growth
of small business

Meet ECDI

Economic and Community
Development Institute

Tim Kehoe, Director of Special Projects



Our Mission

Investing in people to create measurable and enduring social and economic change.



Locations

- **ECDI Columbus Headquarters**
Lending Office, WBC, Food Fort, Social Enterprise Hub, MCRC
- **Cleveland**
Lending Office, WBC, Social Enterprise Hub, MCRC
- **Greater Cincinnati**
Lending Office, WBC, Social Enterprise Hub, MCRC
- **Toledo**
Lending Office
- **Akron**
Lending Office, Social Enterprise Hub, MCRC
- **Canton**
Field Office
- **Portsmouth**
Lending Office, WBC, Social Enterprise Hub, MCRC



About us

Nonprofit small business support center

One-stop resource, supporting small businesses with:

- Training
- Coaching
- Access to Capital

Largest SBA intermediary microlender in U.S. by loan volume

Community Development Financial Institution (CDFI)





Educate. Invest. Innovate.

ECDI Business Resource Center

Wrap-around services, training and incubator/accelerator programs to increase business success

Lending

Access to capital for entrepreneurs who are underserved by traditional lenders



Business Resource Center Programs

General Entrepreneurship

A range of support, from business planning to industry trainings and beyond

Women's Business Centers of Ohio

Business support with women-focused programming and community

Food Business Incubation Services

Restaurant, food truck and consumer packaged goods incubator-accelerator

Contractor Resource Center

Enabling construction industry contractors to scale and grow



Small Business Lending Programs

Providing fair access to responsible, affordable loan capital

Community Advantage

Small business loans for inventory, equipment and working capital

- Start-up and existing businesses
- Loan sizes \$50,000 - \$350,000
- Qualifying SBA score
- Additional collateral and equity considerations
- Loan terms: up to 120 months (10 Years)
- Interest rate: Up to prime +6% (max 12.25%)
- Closing costs: maximum 3% of loan amount





Microloan Program

Small business loans for inventory, equipment and working capital

- Start-up businesses: up to \$75,000
- Established businesses: up to \$500,000 (some programs, up to \$2 million)
- 590+ credit score
- Loan terms: 6-72 months
- No early repayment penalty
- Fixed interest rate: 6%-12%, blended fixed rate
- Closing costs: up to 5% of loan amount



SBA Considerations

Recent Changes to Lender Requirements



SBA Final Rule Effective May 30, 2024

Removes SBA requirement for lenders to check criminal background history of loan applicants

- Only removes the *requirement*, it does not forbid lenders from using this information in a credit decision.
- Small Business Administration still advocates lenders use 'prudent lending standards'.



Lenders can set their own lending policy

- Lenders make their own definition of prudent lending standards
- SBA Funding still restricted from anyone who is on probation, parole, controlled release
- Exceptions to policy and 'LOX' – Letters of Explanation
 - Often used as the method to deviate from previously stated credit approval policy
 - Demonstrate that the criminal history is 'minimal in nature, or distant in time'

SBA Pathways to Entrepreneurship

- Pilot program run by the Central & Southern Ohio District Office
- Held within Therapeutic Communities at four Ohio prisons
- Two-part series partnering with ODRC
- Curriculum includes :
 - Entrepreneurial Readiness and Awareness
 - Credit and financial literacy training
 - Small business basics, registering, operations, etc.
- Program created to acknowledge many formerly incarcerated individuals face employment challenges, but can operate as a LLC



Investing in the growth
of small business

Resources

Women's Business Centers: sba.gov/wbc

SBA Microlenders: sba.gov/microlenders

Learn more about ECDI programs: [ECDI.org](https://ecdi.org)

Follow ECDI on Social Media



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Economic and
Community
Development Institute

MBDA Manhattan Center 2025 SBA-JLUSA Event



Minority Business Development Agency Manhattan Center
Operated by Business Outreach Center Network Inc.

March 18, 2025
11:30 am - 2:00 pm
(ET)

BUSINESS OUTREACH NETWORK PROGRAMS

Business Outreach Center Network, Inc.

Ascend New York City and Ascend LI

Bronx/ BXL Business Incubator

Child Care Business Development Project

Local Business Outreach Centers

MBDA Manhattan Business Center

NYC Industrial Business Solutions

NYS Entrepreneurial Assistance Center

OCS Community Economic Development

ORR Refugee Microenterprise Development

SBA-sponsored Women's Business Centers

SBA Program for Investment in Microenterprise

Women Entrepreneurs Master Funding/ Credit

Worker Cooperative Business Development

BOC Capital Corp. CDFI

Entrepreneurs of Color Fund

EDA Revolving Loan Fund

ESDC Small Business Revolving Loan Fund

NYC Contract Finance Loan Fund

NYCEDC Construct NYC

SBA Microloan Program

SBA Community Advantage Loan Program

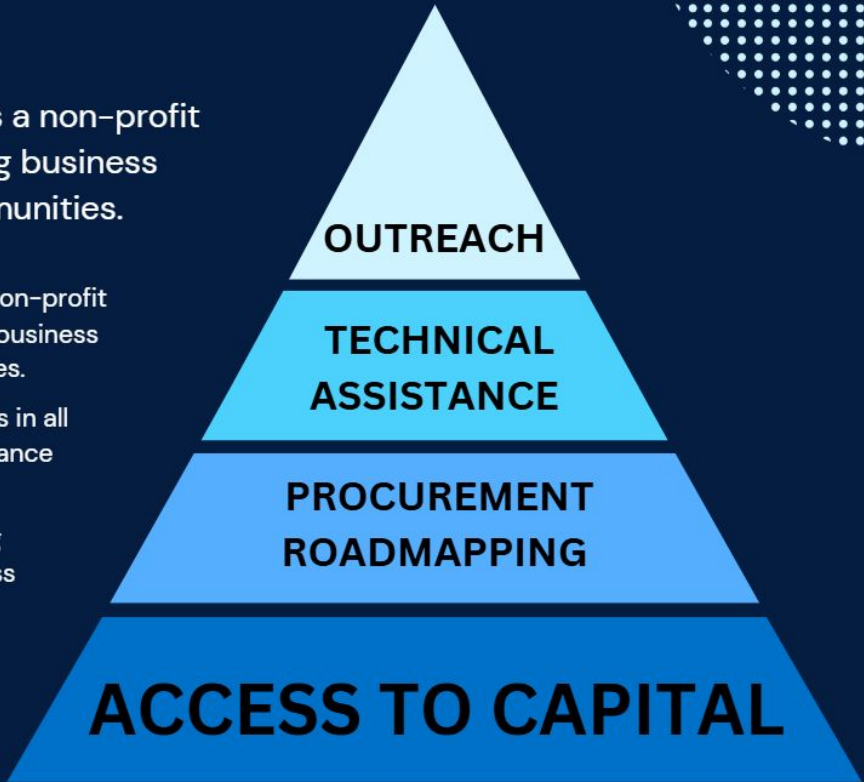
SBA Paycheck Protection Program

We serve the community at no charge to the client

VALUES

Business Outreach Center (BOC) Network is a non-profit organization with a 25 year history delivering business development services in underserved communities.

- 01** **Business Outreach Center (BOC) Network** is a non-profit organization we have a 25 year history delivering business development services in underserved communities.
- 02** **Operations:** We operate small business programs in all five NYC boroughs, and providing technical assistance to the small business community
- 03** **Capacity-Building:** We are well known for helping emerging businesses grow as suppliers and access procurement and capital.
- 04** **Finance:** BOC Capital Corp. a CDFI provides customized loans and business development assistance to M/W/DBEs and local businesses in low-to-moderate-income communities.



Minority Business Development Agency-Manhattan Center

About MBDA

The Minority Business Development Agency's (MBDA) mission is to promote the growth and global competitiveness of Minority Business Enterprises (MBE) and small businesses in order to unlock the country's full economic potential. Visit www.MBDA.gov to learn more about the program and services in 50 states, and how to access services available in your community.

MBDA's network of 131 grant programs drive success nationwide



Keys to Successful Business Coaching

What is Small Business Counseling ?

What It Is: Personalized guidance provided to aspiring entrepreneurs or small business owners.

Purpose: To help clients start, grow, or manage their business successfully.

Key Areas Covered:

- Business planning
- Financial management
- Marketing strategies
- Operations improvement
- Access to capital



The Counseling Process

1-2-3



1. Initial Consultation:


We want to understand your business idea, challenges, and/or goals.
We assess the current stage of your business.

1. Needs Assessment:

We identify areas where you may require support (e.g., funding, market analysis). We work with you to develop a customized action plan.

1. Guidance and Resources:

We offer expert advice, and can share examples of proven strategies.
We provide tools and resources like templates, market data, and referrals as you grow over time.



Keys to Successful Business Coaching Engagement



Active Participation: Discuss your business ideas, goals, and challenges openly.

Commitment to the Process: Follow through on agreed-upon action plans and recommendations.

Honest Communication: Provide accurate information about your business or finances to ensure effective guidance.

Proactive Effort: Take initiative in applying the strategies and tools

Open to Feedback: Be receptive to constructive criticism and willing to adapt for growth and improvement.



We Also Serve as a Resource for Agencies and Prime Contractors

- Agencies and Municipalities in our region contact us looking for companies with specific capabilities and attributes to consider for upcoming procurements (bids and requests for proposals) to supplement their market research
- Prime Contractors contact our Center looking for companies with specific capabilities and attributes that they want to consider for teaming partners on upcoming procurements (bids and requests for proposals)
- Our Center is a go-to partner for organizations looking for the highest capacity small business professionals, suppliers and trade contractors.



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Find a MBDA business center near you: www.mbda.gov



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TAKE OUR SURVEY!!