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Dear Interested Micro-Enterprise Participant:

Community Action Partnership appreciates your interest in the Micro-Enterprise Business Development Program. The program has been developed to provide an opportunity for Montgomery County residents to realize their dream of starting their own business. The goals of the Micro-Enterprise Business Development Program are to provide motivated and committed individuals the opportunity to receive business training and ongoing technical assistance.

The fee for the course is based upon total household income (see attached table). This entrance fee is non-refundable and due on/before the training session begins. Participants that complete all course requirements will receive a certificate of completion. Classes will be held from 6:00 p.m. to 9:00 p.m. on Thursday. Approximately twenty-five (25) participants will be enrolled in this class. Childcare will be provided for children ages 2-12, on a first come first serve basis, to individuals participating in the class.

If you decide you would like to enroll in the Micro-Enterprise Business Development Program, the following should be completed:

- **CSBG Intake Forms**

When you have all the necessary documents completed, please call 341-5000 ext 125 and ask to make a *Micro-Enterprise Initial Interview Appointment*.

The appointment should take approximately fifteen minutes. Please bring your income documentation for the last 12 months. For income verification, you may bring the following:

- TANF computer printout for the last 12 months (SSI/SSD current award letter or other documentation)
 - Or
- W-2 or a most recent pay stubs for the last twelve months.



Enclosed please find for your review the Community Action Partnership Micro-Enterprise Development Training Overview sheet. Please be on time and bring all completed forms and necessary income documentation to complete the intake process. If you should have any questions or concerns, please do not hesitate to contact me at 341-5000 ext. 125. We look forward to your involvement in the Micro-Enterprise Business Development Program.

Sincerely,

A handwritten signature in black ink, appearing to read 'LaSandra R. Wright', written in a cursive style.

**LaSandra R. Wright
Director of Micro-Enterprise & Computer Training**

**Micro Enterprise Business Development Fee Schedule
2011-2012 Income Guidelines**

Size of Family Unit	125% Annual	150% Annual	175% Annual	200% Annual
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1	\$13,538	\$16,245	\$18,953	\$21,660
2	\$18,213	\$21,855	\$25,498	\$29,140
3	\$22,888	\$27,465	\$32,043	\$36,620
4	\$27,563	\$33,075	\$38,588	\$44,100
5	\$32,238	\$38,685	\$45,133	\$51,580
6	\$36,913	\$44,295	\$51,678	\$59,060
7	\$41,588	\$49,905	\$58,223	\$66,540
8	\$46,263	\$55,515	\$64,768	\$74,020
Additional Family member add	\$4,775	\$5,730	\$6,685	\$7,640

Training Fee	\$25.00	\$35.00	\$45.00	\$55.00
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All over-income participants - \$100.00

Week # 5

Financing the Dream- part 1

what does your lender want; & the language of finance: Understanding how to manage a bank account and your business needs?

Defining essential and non-essential business needs. Looking at the financial plan/budget/credit evaluations as related to the business plan. **Speaker:** Dwight Dewberry, Asst V. P. Branch Manager, PNC Bank

Week # 6

Managing your Cash Flow

Understanding Financial Statements

Speaker: Rod Childs from SCORE

Week # 7

Financing the Dream – part 2

How to understand your credit and your credit report?

Speaker: Lisa Powe, Liberty Savings Bank

Week # 8

Pricing your products and services

How to set prices; performing a break- even

Analysis; what are your expenses?

Speaker: Janet White: Citywide Development Corporation.

Week # 9

A Goal is a dream with a deadline:

What is the Importance of setting goals?

How to find your Market and how your market finds you, an overview of investing and business financial services.

Speaker: RoShawn Winburn, Financial Consultant.

Week # 10

The Business of Business

the legal forms of business; types of business insurance:

Course Recap, CAP wrap- up requirements. **Speaker:**

Attorney Michael Wright/Anthony Vannoy & Recognitions