



**Federal Reserve Bank of St. Louis
Investment Connection Proposal**

Proposal title	Navigate Enterprise Center
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Organization name/address	Jewish Family & Career Services of Louisville, Inc. 2821 Klempner Way Louisville, KY 40205
Mission statement	The mission of JFCS is to strengthen individual, family, work and community life, enhance self-sufficiency, and reflect the enduring values of Jewish tradition.
Overview of organization	JFCS is a comprehensive human services organization, serving the entire community with programs focusing on family, work, education, older adults, immigrants and refugees. Our purpose is to help people identify their strengths and give them the tools to meet the challenges of their everyday lives. Career & Workforce Services encourage self-reliance, help individuals at all socio-economic levels attain their maximum potential in career and educational development, and promote economic well-being. Through consultation and formal assessment, career specialists help clients address issues and concerns that shape career satisfaction, performance, economic adjustment, and earning power. Based on the philosophy that asset development is central to enabling movement from poverty to economic security, career & workforce development services focus on helping low-income participants break out of the poverty cycle by saving and accumulating assets, in the form of financial, human and social capital. Programs include microenterprise development, financial

	<p>literacy/financial skills training, and an individual development account program.</p> <p>Counseling Services help clients resolve personal and family problems that affect individuals and their loved ones. Our services include therapy for depression, anxiety, divorce, grief & loss, parenting, relationships and self-esteem, issues of stress, pre-marital and marital counseling and guidance, and crisis intervention. Klein Older Adult Services offers a wide range of services to older adults and their family members including care planning, life assistance and service coordination provided in a participant's home or assisted living facility, counseling related to adjustment to the aging process and strengthening coping mechanisms, a Senior Companion program, information and referral services, and a program that provides transportation. Consultation and support services are also provided to family caregivers.</p>
Website	www.jfcsloouisville.org
Social media link(s)	Facebook https://www.facebook.com/jfcsloouisville
Location of project/activity	Louisville/Jefferson County, KY-IN (MSA) Kentucky Jefferson County
Geographic Impact	Neighborhood(s)
Support request	Grant and Service
Requested dollar amount	\$40,000
Proposal description and structure	<p>Presentations introducing entrepreneurship are offered at locations throughout the targeted neighborhoods, hosted by partner organizations. The Center utilizes a combination of group training and individual technical assistance. The Your Own Business program takes new and emerging entrepreneurs through the basics of developing a business plan and operating a business. The Grow Your Business program takes business owners through a process of assessing their businesses and developing a plan for stabilization or growth. A Credit Building program provides tools for building and managing credit on both the personal and business levels. Microloans are provided to clients lacking access to traditional financing. Staff and volunteer business advisors assist individual clients with completing a business plan and provide support as clients move</p>

	through planned steps, helping them address any issues or obstacles that arise as they begin plan implementation.
Issues addressed	Community Development Finance Economic/Workforce Development Financial Access, Capability and Empowerment Small Business Development/Technical Assistance
Target population/geography	The Navigate Enterprise Center targets many of the poorest neighborhoods in Metro Louisville. About 66% of all local minorities reside within the target neighborhoods, which are home to 72% of all African Americans and 54% of Louisville's growing immigrant population. Poverty and unemployment rates significantly exceed local averages. Lack of business development in west, south, and central Louisville has led to retail sales leakage, forcing residents to travel long distances to access needed goods and services. Microenterprise has the potential to fill business gaps in distressed neighborhoods, while providing residents with opportunities to build financial security. Center staff is engaged in several economic and community development projects in the target area, working with organizations such as One West, Passport, 1619 Flux, and LIBA's west and south end committees on exploring business incubation options as well as provision of business development services to potential tenants.
Population served including income	The program primarily serves low-income individuals who live in, operate, or plan to open a business in a target neighborhood. Staff verifies household income with participation limited to individuals with incomes below 80% of the HUD Area Median Income. Staff enters client home or business addresses into the FFIEC Geocoding System to ensure that the address is within a distressed neighborhood as defined by the US Treasury CDFI Fund. The Navigate Enterprise Center also offers specialized programs designed for refugees and individuals with disabilities; refugee status is verified by reviewing immigration documents, individuals with disabilities are referred by the State Office of Vocational Rehabilitation.
Anticipated outcomes/impact	The goal of the Navigate Enterprise Center is to assist low-income residents of these neighborhoods to start, stabilize or expand micro businesses in order to both increase financial self-sufficiency and address the business needs of neighborhood residents. Residents of these neighborhoods often have limited experience with entrepreneurship and frequently need a great deal of assistance. Entrepreneurship is complex and owners of

	<p>even small firms must excel in many tasks. Many also need help accessing financing. The Center works with individuals exploring entrepreneurship, emerging entrepreneurs, and owners hoping to stabilize or grow an existing business.</p> <p>Objectives include:</p> <ul style="list-style-type: none"> • 80% complete a business start-up or stabilization/growth plan • 75% implement steps in the plan to start/stabilize/or grow their business • 70% remain open for a year after implementing the plan
<p>How will the program be evaluated</p>	<p>For the first three months after the business has opened or put stabilization/growth strategies in place, staff makes monthly visits to the business to ensure that things are running smoothly and address any issues or concerns. Staff continues to make quarterly visits and arrange for additional technical assistance as needed. At six months and then annually, business assessments focused on identifying problems or concerns as well as growth opportunities for the business are conducted. Business status is recorded in the client management database following each visit to create a client progress report; this report provides the data for project evaluation, which is ongoing. Staff analyzes progress and outcome data to identify changing client needs, and adapts the program as necessary to address these.</p> <p>Staff also conducts regular reviews of the loan portfolio and arranges for clients struggling to make regular loan payments to receive additional assistance.</p>
<p>Project time frame</p>	<p>Existing Program Project Duration: Ongoing Program</p>
<p>Other significant partners in the proposal</p>	<p>Community Foundation of Louisville Funding www.cflouisville.org</p> <p>Louisville Metro - Louisville Forward and Microbusiness Program Other Cross referrals and service coordination http://louisvilleky.gov/government/louisville-forward and http://louisvilleky.gov/government/resillience-and-community-services/microbusiness-program</p> <p>Logan Street Market Other</p>

	Vendor space for microenterprise clients http://loganstmarket.com
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