

One&All

Inclusive Entrepreneurship for the Lansing Region

One&All is a program for people who want to start or grow a business but lack the necessary financial resources and network relationships.

One&All aims to increase equity by supporting individuals at or below the Asset Limited, Income Constrained, Employed (ALICE) threshold, commonly known as the working poor. ALICE households earn more than the Federal Poverty Level but less than the basic cost of living for the state.

One&All is an initiative designed and provided by the Lansing Economic Area Partnership (LEAP) and is funded by the Michigan Economic Development Corporation (MEDC) and Consumers Energy Foundation. LEAP is non-governmental non-profit organization serving the economic development needs of Clinton, Eaton and Ingham counties Michigan.

purelansing.com/oneandall

Program Details

- No cost to participate.
- A unique combination of business training and coaching including a 2-month curriculum of practical and intensive sessions about business challenges, which also connects participants with a professional network and financial assistance.
- A team of dedicated coaches to guide each entrepreneur to take a business idea or growth strategy to the next level.
- \$2,500 seed money following successful program completion.
- Lifelong membership in the One&All community!

To Apply

- The application will be available beginning June 30, 2020 at purelansing.com/oneandall in both web and print format.
- If you need application assistance, contact the Refugee Development Center for multi-language support or The Fledge for business help.
- Applications will be accepted and reviewed continuously until all spots are filled, so please apply as soon as you are able.

Program Eligibility

- The applicant must fall at or below the ALICE threshold:
 - Single-adult households: annual income \$21,036 or less.
 - Family of 4 or more: annual income \$61,272 or less.
- Applicants must be in the idea stage of starting a business or looking to pivot and grow an existing business to adapt to the current business environment.
- The applicant's business must be founded or registered in the Lansing region comprised of Clinton, Eaton, Ingham and Shiawassee counties Michigan.
- The applicant's business must not be a franchise nor affiliated with a national chain.
- For applicants with existing businesses, the business must have generated revenue for at least 12 months, with a maximum annual revenue of \$500,000 and have fewer than 50 employees.

For Help and Questions

Language Support

Refugee Development Center
refugeedevelopmentcenter.org

Erika Brown Binion
(562) 290-3660
ebrown@rdclansing.org

Business Assistance

The Fledge
thefledge.com

Jerry Norris
(517) 230-7679
jerry@thefledge.com

General Program Questions

Lansing Economic Area Partnership
purelansing.com/oneandall

Anum Mughal
anum@purelansing.com



One&All Review Process and Criteria

Inclusive Entrepreneurship for the Lansing Region

Review Process

LEAP has created a multi-entity review committee comprised of the Capital Region Small Business Development Center (SBDC), Michigan Economic Development Corporation (MEDC), Capital Area United Way (CAUW), Capital Area Michigan Works! (CAMW!), Peckham, Refugee Development Center (RDC), The Fledge, Beyond our Barriers (BOB), as well as stakeholders from a variety of new organizations and larger businesses in the community.

The review committee will assess applications on a continuous basis and provide feedback to applicants. Based on their recommendation, applicants will be shortlisted and invited for a face-to-face interview (video conference or/and over-the-phone options will be available) at the Refugee Development Center or the Fledge. Up to 20 applicants will be selected for each 2-month One&All program.

Application Review Criteria

The review committee will assess applications on a rolling basis and evaluate each applicant's potential based on the following criteria:

- **One&All Fit:** The eligible applicant has completed the research phase of their business (assessing the viability of an idea) or has an existing product or service with some traction among their desired target market, has worked out a few challenges and has settled on the primary direction for their business.
- **Market opportunity:** The applicant's existing business or business idea has the potential to scale, become meaningful by addressing a compelling customer problem and generate revenue.
- **Commitment:** The applicant shows perseverance and commitment to take on the challenging task of starting or growing a company with an innovative mindset. They should be ready to do what it takes to change, transform, improve or excel until they find a successful solution.
- **Community Impact:** The applicant has a business model that gives back to the community by investing time and resources into improving the local quality of life.
- **Product/Service:** The applicant has a core product or service that creates a compelling reason for customers to buy and enjoy.
- **Use of technology:** The applicant leverages technology as part of the secret sauce to make their business successful and impactful.
- **Financial viability:** The applicant has financial principles that govern all incoming and outgoing spending. The applicant should be able to demonstrate their working theory for how the company will make money.
- **Superpowers:** The applicant should exhibit an authentic voice through their business. They should be comfortable in their skin and thoughtfully behave in alignment with their articulated values.

One&All Eligibility and Priority

Inclusive Entrepreneurship for the Lansing Region

One&All is an initiative designed and provided by the Lansing Economic Area Partnership (LEAP) and is funded by the Michigan Economic Development Corporation (MEDC) and Consumers Energy Foundation. LEAP is non-governmental non-profit organization serving the economic development needs of Clinton, Eaton and Ingham counties Michigan.

One&All is an inclusive entrepreneurship initiative for people with a desire to start or grow a business, but who lack necessary financial resources and network relationships. The goal of One&All is to increase equity by supporting individuals across Clinton, Eaton, Ingham and Shiawassee counties at or below the Asset Limited, Income Constrained, Employed (ALICE) threshold, commonly known as the working poor.

Applications are available in electronic and paper form at www.purelansing.com/oneandall. The One&All initiative will run for 2 years and include multiple 2-month program terms. Applicants will have the option to select a program term based on their schedule when applying.

Program Benefits

- No cost to participate.
- A 2-month curriculum with practical and intensive sessions about business challenges.
- A team of dedicated coaches to guide each entrepreneur to take a business idea or growth strategy to the next level.
- \$2,500 seed money following successful program completion.
- Lifelong membership in the One&All community!

For more details, please visit www.purelansing.com/oneandall.

Program Eligibility

- The applicant must fall at or below the Asset Limited, Income Constrained, Employed (ALICE) Threshold. ALICE households earn more than the Federal Poverty Level but less than the basic cost of living for the state.
 - Single-adult households must have an annual income of \$21,036 or less.
 - Households of a family of 4 or more must have a yearly income of \$61,272 or less.
- Applicants must be in the idea stage of starting a business or looking to pivot and grow an existing business to adapt to the new business environment.
- The applicant business is founded or registered in the Lansing region, including Clinton, Eaton, Ingham and Shiawassee counties.
- The applicant's business must not be a franchise nor affiliated with a national chain.
- For applicants who have an existing business, the business must have generated revenue for at least 12 months with a maximum annual revenue of \$500K and have fewer than 50 employees.

Program Priority

Applicants who meet minimum program eligibility requirements will be assessed based on demonstrated need including, but not limited to:

- Qualified as a diverse business demonstrating ownership by underrepresented populations including, but not limited to: women, people with disabilities, military veterans, racial or ethnic minority groups, LGBTQ+ and refugees.
- Individuals who are non-English speakers or learning English as a second language (E.S.L.).
- A business idea focused on a product or service with a potential for positive local impact on the physical, economic and social challenges of the Lansing region.
- Applicants can demonstrate a negative impact on their business operations due to COVID-19.

Supporting Documentation

Applicant should be able to provide the following documents and other essential information as needed, if selected for the program:

- Financial statements (Profit and Loss Statement/Income Statement)
- Secondary income confirmation (i.e., paychecks), if applicable
- Most recent tax returns (business/personal and W2)
- Proof of [eligible immigration status](#), if applicable
- E.S.L. certificate, if applicable

One&All Frequently Asked Questions

Inclusive Entrepreneurship for the Lansing Region

How did this new entrepreneurship program come to be?

One&All is an initiative designed and provided by the Lansing Economic Area Partnership (LEAP) and is funded by the Michigan Economic Development Corporation (MEDC) and Consumers Energy Foundation. LEAP is non-governmental non-profit organization serving the economic development needs of Clinton, Eaton and Ingham counties Michigan.

What is One&All?

One&All is an inclusive entrepreneurship initiative for people with a desire to start or grow a business, but who lack necessary financial resources and network relationships. The goal of One&All is to increase equity by supporting individuals across Clinton, Eaton, Ingham and Shiawassee counties at or below the Asset Limited, Income Constrained, Employed (ALICE) threshold, commonly known as the working poor.

One&All offers participants a unique combination of business training and coaching in a 2-month program, while also connecting participants with a professional network and financial assistance.

Applications are available in electronic and paper form at purelansing.com/oneandall. One&All programs run in 2-month terms. Applicants can select which term works based on their schedule when applying.

How does One&All work?

The One&All initiative will run for 2 years including multiple 2-month program terms with a curriculum of practical and intensive sessions about business challenges. Throughout the program, participants will get guidance and support from dedicated coaches to take their business idea or growth strategy to the next level.

Applicants will have the option to select a program term based on their schedule when applying.

Program dates are:

- August 2020 – October 2020
- January 2021 – March 2021
- May 2021 – July 2021
- August 2021 – October 2021
- January 2022 – March 2022
- May 2022 – July 2022

What amount of funding is available for each program participant?

Each participant who completes the 2-month program will receive a grant of \$2,500.

How can the grant money be used?

Grant money may be used at the discretion of each participant to cover costs associated with starting or growing a business, including, but not limited to: legal expenses, marketing and communications, equipment needs and other needs.

Do I have to go through the 2-month program to get the grant?

Yes, you have to complete the 2-month program to receive the \$2,500 grant.

Do I have to live in the Lansing region to participate in One&All?

Yes, you must be a resident of and your business must be located in the Lansing region (Clinton, Eaton, Ingham, or Shiawassee county) to participate in the program.

Where will the program meetings occur?

One&All training sessions, meetings and all other engagements will be conducted in safe environments located in our client's communities. The first program in August will be entirely virtual. The One&All team will help you acclimate to all online platforms used.

What is ALICE?

The Asset Limited, Income Constrained, Employed (ALICE) Threshold is a realistic standard developed from the Household Survival Budget. This measure estimates the minimal cost of the five basic household necessities, including: housing, childcare, food, transportation and health care.

The ALICE Threshold is comprised of households that earn more than the Federal Poverty Level but less than the basic cost of living for the state. 1.66 million households in Michigan (43% of Michigan households) are currently unable to meet their basic household needs.

A household's income must be below the identified minimum required to meet basic household needs, which is just over \$21,000 per year (\$10.52/hour) for single adult households and over \$61,000 (\$30.64/hour) for a family of four.

How do I know if I am a good fit for One&All?

You are a good fit for One&All if you fall at or below the ALICE Threshold and answer yes to these questions:

- Are you looking to launch a business or move your business forward?
- Are you interested in practical, hands-on learning and coaching with a group of other entrepreneurs like you?
- Are you open to constructive criticism to benefit your business?

Our team is always happy to speak with you about your business before you apply. You can contact Jerry Norris at the Fledge at jerry@thefledge.org or (517) 230-7679 OR Erika Brown at the Refugee Development Center at ebrown@rdclansing.org and 562-290-3660.

What kind of ideas is One&All looking for?

One&All is interested in ideas from all industries – including nonprofits.

Do I need a business plan?

A business plan is not required. You need to show us your passion and dedication and indicate that you have done some initial research.

Does my business partner or entire team need to participate?

One co-founder should serve as the point person and commit to attending all classes, coach meetings and events. It is ideal if all founders are present for the initial interview, if possible. It is helpful to your business, but not required, for other business partners to join for other program meetings.

Is my franchise-owned business eligible?

No, your business cannot be a franchise nor affiliated with a national chain.

Are nonprofits eligible business?

Yes, nonprofits are eligible if they meet the minimum application requirements.

Are sole proprietors or home-based businesses eligible?

Yes, sole proprietors and home-based businesses are eligible if they meet the minimum application requirements.

Will there be a defined application period?

We anticipate the grant application for this program to be open Tuesday, June 30. Applications will be accepted and reviewed continuously until all spots are filled. It would be best if you tried to have the application in early to increase your chances of acceptance.

How many individuals will be selected for each program term?

Between August 2020 and July 2022, six 2-month programs will take place. Each program will include a minimum of 20 individuals.

How do I apply?

The application will be available in web and print format at purelansing.com/oneandall. If you need assistance to complete the application form, contact the Refugee Development Center for multi-language support or The Fledge for business assistance.

Who do I contact for more information?

If you need multi-language assistance while completing the application form, please contact the Refugee Development Center. For other questions regarding the application, please contact The Fledge.

Language Support

The Refugee Development Center
refugeedevelopmentcenter.org

Erika Brown
(562) 290-3660
ebrown@rdclansing.org

Business Assistance

The Fledge
thefledge.com

Jerry Norris
(517) 230-7679
jerry@thefledge.com

General Program Questions

Lansing Economic Area Partnership
purelansing.com/oneandall

Anum Mughal
anum@purelansing.com

One&All Application Questions

Inclusive Entrepreneurship for the Lansing Region

This is a guide to the One&All Application, not a print version of the final application. The application will become available June 30, 2020.

Contact Information

First name

Last name

Email

Phone

What is your primary or preferred language?

- English
- Spanish
- Arabic
- Chinese
- Nepali
- Swahili
- Other

Company Information

Business name

Business address

- City
- County
- Zip

Is your home address different than your business address?

- Yes
- No

Website/Social media

Who referred you to this application?

- Refugee Development Center
- The Fledge
- Capital Region Small Business Development Center

- Peckham, Inc.
- Lansing Economic Area Partnership
- Capital Area Michigan Works
- Beyond our Barriers
- Michigan Economic Development Corporation
- Consumers Energy
- Other
- None

Business Concept

Industry categorization

- Additive Manufacturing
- Advanced Materials – Energy
- Advanced Materials – Environmental
- Advanced Materials – Healthcare
- Advanced Materials – Infrastructure
- Automotive Retail and Services
- Aerospace and Defense
- Agriculture Equipment and Engineering
- Banking and Financial Services (excluding FinTech)
- Commercial or Industrial Sensors
- Construction and Home Improvement
- Consumer Analytics and Data Services
- Consumer Products
- Consumer Software
- Cybersecurity or Defense
- Education (excluding EdTech)
- Electronics and Sensors for Communications
- Energy – Fuel Cells
- Energy – Solar
- Energy – Waste Reduction or Conversion
- Energy – Wind
- Energy Sensors
- Energy Storage or Distribution
- Environmental Services and Equipment
- Financial Technologies
- Food Production, Processing and Safety
- Food Service and Accommodation
- Health Sensors
- Healthcare and Human Services
- Healthcare IT
- HR/Staffing
- Industrial Design or Manufacturing
- Industrial IOT
- Insurance
- Leisure, Entertainment and Arts
- Life Science – Consumer Products

- Media and Publishing
- Medical – Genomics
- Medical – Regenerative Medicine
- Medical – Therapeutics or Pharmaceuticals
- Medical Devices
- Medical Diagnostics
- Microfabrication
- Oil and Gas Extraction
- Professional or Technical Consulting
- Prototyping, Modeling and Simulations
- Real Estate
- Retail (excluding Auto)
- Robotics
- Services (General)
- Situational Awareness and Surveillance Systems
- Software for Business (excluding HealthTech and FinTech)
- Transportation and Warehousing
- Other

Business type, if applicable

- For profit
- Not for profit
- Sole proprietor
- Limited Liability Company (LLC)
- Government
- 501 (C) (3)
- S Corporation
- B Corporation
- Other

Provide a brief summary of your company/product/idea (500 words or less)

- Business name
- What drives you to move forward with it?
- Describe your ideal customer or target audience. (Be as specific as possible).
- How will you reach your target audience to tell them about your business?
- Where do you want to be with this idea in the next 3 to 5 years?
- What research have you done? (Market size, competitors, resources, suppliers, customers, etc.)
- What work have you done on your business? (received funding, generated revenue/sales, registered etc.)
- What is the biggest threat to your business right now?
- What are the top 3 challenges or concerns with your business?
- What are your next steps?

List name, title and short bio of key team members, if any.

Is there anything else that we should know about your business? (attach videos, documents etc.)

Is your business minority-owned? (people with disabilities, immigrants, military veterans, racial or ethnic minority groups and refugees)

- Yes
- No

Is your business woman-owned?

- Yes
- No

What type of barriers do you face when you try to start/run/grow your business?

How long have you been in business?

- Not in business yet
- Less than 1 year
- 1-3 years
- More than 3 years

Is the business already selling its products or services?

- Yes
- No

How much revenue has your business generated in the last 12 months?

- No sales yet
- \$1-\$25,000
- \$25,000-\$50,000
- \$50,000-\$75,000
- \$75,000-\$100,000
- \$100,000-\$250,000
- \$250,000-\$500,000
- \$500,000-\$1,000,000
- I prefer not to answer

How much cash has been invested in your business to date?

- \$0
- \$1-\$10,000
- \$10,000-\$100,000
- \$100,000-\$1,000,000
- \$1,000,000+

DEMOGRAPHICS

Which category below includes your age?

- 18-20
- 21-29
- 30-39

- 40-49
- 50-59
- 60 or older

Please indicate the racial or ethnic groups you identify with. Select all that apply:

- African American/Black
- Hispanic, Latinx or Spanish origin
- Asian American/Asian
- American Indian/Alaskan Native
- Native Hawaiian/Pacific Islander
- Middle Eastern/North African
- White
- Other

What is your gender/gender identity and transgender status?

- Female
- Male
- Non-binary/third gender
- Prefer to self-describe: (please specify)
- Prefer not to answer

Do you identify as transgender?

- Yes
- No

What is your marital status?

- Single
- Married or domestic partnership
- Widowed
- Divorced
- Separated

What is the highest level of school you have completed or the highest degree you have received?

- No schooling completed
- Nursery school to 8th grade
- Some high school, no diploma
- High school degree or equivalent (e.g., GED)
- Trade school certificate
- Some college credit, no degree
- Associate degree
- Bachelor's degree
- Master's degree
- Professional degree
- Doctorate degree

Which of the following categories best describes your employment status?

- Employed for wages
- Self-employed

- Not employed, looking for work
- Not employed, not currently looking for work
- A homemaker
- A student
- Military
- Retired
- Unable to work

Including yourself, how many members are there in your household?

What was the total combined income of all members of your household in 2019?

- \$0 – \$9,999
- \$10,000 – \$19,999
- \$20,000 – \$29,999
- \$30,000 – \$39,999
- \$40,000 – \$49,999
- \$50,000 – \$59,999
- \$60,000 – \$69,999
- \$70,000 – \$79,999
- \$80,000 – \$89,999
- \$90,000 – \$99,999
- \$100,000 or more

What are your total average fixed monthly expenses (housing, childcare, food, transportation, and health care)?

Business Needs

- What types of resources are you seeking from this program to advance your business?
 - Business guidance (advising, educational workshops, connections to non-funding resources, etc.)
 - Access to funding
 - Other
- Have you participated in any similar programs? If so, please list them.

Application Submission

Please Read Before Submitting Your Application

In order to serve you, LEAP’s One&All team personnel will need to familiarize themselves with your business and financial status. By agreeing to these terms, you agree to provide LEAP with the business and financial information necessary to carry out its assessment. LEAP will treat this information carefully and confidentially and will share it publicly only when aggregated with other clients (unless you have previously made the information public). As part of LEAP’s normal collaborative work, the organization will share information with its partner organizations only if it believes it will benefit you and your business. Advice and opinions given by LEAP to you and your company are intended solely for your benefit. LEAP disclaims and you waive all warranties related to the assistance it provides to you. Neither LEAP nor its directors, officers or employees shall be liable to you for damages, including, without limitation, loss of profit or business opportunity.

- I agree with the above terms.