



WELCOME TO THE GOODWILL MICROENTERPRISE PROJECT

WHAT ARE MICROENTERPRISES? MICROENTERPRISES ARE GENERALLY CONSIDERED TO BE ANY TYPE OF SMALL BUSINESS THAT HAS FEWER THAN 5 EMPLOYEES. MICROENTERPRISES TYPICALLY DO NOT MEET THE CREDIT AND/OR COLLATERAL REQUIREMENTS NECESSARY TO ACCESS CONVENTIONAL FINANCIAL SERVICES. THIS COULD BE DUE TO BUSINESS TYPE, A SHORT LENGTH OF TIME IN BUSINESS, OR AN INSUFFICIENT CREDIT HISTORY.

THE SOUTHWEST FLORIDA MICROENTERPRISE PROJECT SUPPORTS GOODWILL'S MISSION OF HELPING PEOPLE BECOME MORE SELF-SUFFICIENT. THIS PROGRAM ASSISTS ASPIRING ENTREPRENEURS WHO HAVE A LOW-TO-MODERATE INCOME LEVEL OR ARE DISADVANTAGED (INCLUDING THOSE WHO ARE UNEMPLOYED OR UNDEREMPLOYED) AND WHO LIVE IN LEE, COLLIER, CHARLOTTE, HENDRY, AND GLADE COUNTIES.

APPLICANTS WILL SUBMIT A PROPOSAL, AND IF ACCEPTED INTO THE PROGRAM, WILL UNDERGO A MANDATORY 12-MODULE BUSINESS AND MANAGEMENT TRAINING COURSE, AND WILL WORK WITH MENTORS WHO ARE SUCCESSFUL BUSINESS PERSONS. UPON SUCCESSFUL COMPLETION OF THE TRAINING, AND APPROVAL OF THEIR BUSINESS PLAN, GRADUATES OF THE MICROENTERPRISE PROJECT WILL BE CONSIDERED FOR FINANCING UP TO \$30,000. THE MENTOR/COACH RELATIONSHIP WILL CONTINUE AS THE GRADUATE PROGRESSES IN BUILDING HIS/HER OWN BUSINESS.

THE PROCESS WILL REQUIRE THE FOLLOWING:

1. COMPLETION OF THE PRELIMINARY APPLICATION, LOCATED AT WWW.GOODWILLSWFL.ORG.
2. AFTER REVIEW AND ACCEPTANCE, APPLICANTS WILL BE SENT A COMPREHENSIVE FORMAL APPLICATION THAT WILL REQUIRE MORE INFORMATION ON THE APPLICANT'S IDEA, MARKETING PLAN, ACCOMPLISHMENTS TO-DATE, AND BUSINESS RESOURCES.
3. AFTER REVIEW OF THE FORMAL APPLICATION, SELECTED APPLICANTS WILL SHARE THEIR PROPOSAL WITH A COMMITTEE, EXPLAINING THE PROPOSAL IN DETAIL.
4. THE COMMITTEE WILL THEN SELECT PROGRAM PARTICIPANTS, AND NOTIFY APPLICANTS AS TO WHETHER OR NOT THEY HAVE BEEN ACCEPTED. FOR THOSE NOT ACCEPTED INTO THE SOUTHWEST FLORIDA MICROENTERPRISE PROJECT, SUGGESTIONS WILL BE PROVIDED FOR FUTURE CONSIDERATION.
5. PARTICIPANTS WILL BE REQUIRED TO PROVIDE A \$50.00 ADMINISTRATIVE FEE AND AFTER PAYMENT, THEY WILL RECEIVE THE MANDATORY TRAINING SCHEDULE AND TRAINING MATERIALS.
6. AFTER SUCCESSFUL COMPLETION OF ALL 12 TRAINING MODULES AND APPROVAL OF THEIR BUSINESS PLAN, A CREDIT APPLICATION WILL BE PROVIDED TO PROGRAM GRADUATES. THIS APPLICATION WILL BE SENT TO OUR SELECTED MICROENTERPRISE LENDER. THE LENDER REQUIRES A CO-SIGNER AND YOU WILL NEED TO MATCH 50% OF THE AMOUNT YOU ARE REQUESTING TO BORROW. THIS MATCH CAN BE IN KIND E.G. EQUIPMENT, LEASE, FEES, ETC. OR IF CASH, 33%. THIS LENDER HAS CONSIDERABLE EXPERIENCE IN EVALUATING THE PROBABLE SUCCESS OF MICROENTERPRISES.