



Keeping Our Doors Open

Keeping Our Doors Open: Small Businesses Relief Program

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Bruce Carter

Opportunity Centers Of America
Dallas, Texas 75216

<https://www.ocoa.us/>



www.csbcoalition.com

Overview

Keeping Our Doors Open (K.O.D.O.) is a small business relief program offered by [iThink Solutions](#) designed to support micro-small businesses facing closure due to COVID-19. iTHINK Solutions has established a relationship with community organizations to minimize changes of a CLOSED DUE TO CORONAVIRUS sign remaining permanently affixed to the front doors of the micro-small businesses.



iTHINK Solutions and its network provides small business support services for the program participants. The results of data collected through outreach by local OCOA members will assist in determining the number of businesses on the brink of closure and what resources will be required to restore the businesses.

The mission of K.O.D.O is to provide low to no cost financial services, marketing plan development, and execution to increase sales and a full back office team that will allow optimum operational performance. K.OD.O's mission is to help at a minimum of 100,000 micro-businesses located in underserved and rural markets. In order to accomplish this enormous feat, they will call The Whitehouse, SBA, The US Treasury department to fulfill the intent of the sense of the Senate in H.R. Bill 748 C.A.R.E.S. Act 2020. The sense of the Senate states - **"It is the sense of the Senate that the Administrator should issue guidance to lenders and agents to ensure that the processing and disbursement of**

covered loans prioritizes small business concerns and entities in underserved and rural markets, including veterans and members of the military community, small business concerns owned and controlled by socially and economically disadvantaged individuals (as defined in section 8(d)(3)(C)), women, and businesses in operation for less than 2 years. "

The sense of the Senate was ignored in the first \$350 Billion dollars in H.R. 748 as micro-businesses especially those owned by socially and economically disadvantaged were not prioritized but purposefully neglected. African and Hispanic owned businesses were further discriminated against as it related to PPP loans processed and funds distributed.

<https://www.brookings.edu/blog/the-avenue/2020/04/08/coronavirus-economic-relief-cannot-neglect-black-owned-business/>

For some when COVID-19 is no longer a threat, it will be back to business as usual but not many in the underserved markets unless they receive resources.

<https://www.ncrc.org/covid-19-hits-black-and-hispanic-businesses-hardest-of-all/>

[OCA Centers of America Members \(OCA\)](#), Accountants, Bookkeepers, and 2020 High School Seniors will be the force behind future funding and more effective guidelines for micro-businesses. Each group will have a specific task with the main goal of assisting micro-small businesses to acquire a PPP Loan. The task focuses on outreach, preparation, packing, and applying at no cost to the micro-small business owner.

OCA Members - will lead the charge in collecting the primary data from micro-small businesses that will provide an in-depth analysis of the resources required to rescue the business. The outreach effort will target underserved and rural markets situated in specific US counties.

Accountants- will prepare taxes and a Schedule C when required for a specific program applicant.

Bookkeepers- will prepare a profit and loss statement, budget, and reconcile records utilizing bank records.

[2020 High School Seniors](#) will be trained in becoming Quick Books efficient to provide entry support.

Goals

The goal is to ensure that the intent of the Senate as it relates to PPP is fulfilled. In order to do so and stay in line with the mission of the organization, it will implement a national data and support. The organization will employ approximately **395** individuals which includes OCOA Members, Accountants, Bookkeepers and 2020 High School Seniors.

While the organization will have hubs in 26 counties it will serve over 52 plus counties in each of its service states. OCOA will cover the following 17 states and the District of Columbia: Arkansas, Delaware, Florida, Georgia, Illinois, Kentucky, Maryland, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Texas and Wisconsin. In total, K.O.D.O will keep thousands of individuals employed and reduce their need for unemployment, while developing the capacity to serve 100,000 micro small businesses.

Keeping Our Doors Open's final goal is to take the data and share with Congress to develop streamlined guidelines and processes for micro- small businesses.



Deliverables

Keeping Our Doors Open will deliver the following:

1. 100,000 processable PPP Loans with Sense of the Senate Guidelines
2. More educated micro-small businesses owners
3. 160 Certified QuickBook Technicians

Milestones

I. Apply For PPP On June 04th,2020

Officially apply for \$10,000,000.00 under H.R. 748 program PPP

II. Receive Funding By June 19th, 2020

Have addressed any issues and provided additional documentation if required

III. Staff Meeting By June 28th, 2020

Virtual meeting to provide announcement of funding and share strategic plan

IV. Launch Keeping Our Doors Open by July 1st, 2020

Have a virtual national prayer with all participating pastors

V. Open Portal to Public July 6th, 2020

The first infomercial encouraging micro small businesses to stay the course

Expected Outcomes

Keeping Our Doors Open (K.O.D.O.) collaborative partners theorizes, based on primary data, that K.O.D.O. will effectively reach communities of color and those with little trust in government and banks. Thousands of community small businesses will be rescued from permanent closure, have access to an affordable back house support system and case manager.

HUB COUNTIES**HUB CITIES**

- | | |
|---------------------------------------|----------------------------|
| 1. Pulaski County, Arkansas | Little Rock Arkansas |
| 2. New Castle, County Delaware | Wilmington, Delaware |
| 3. District of Columbia | Washington, DC |
| 4. Duval County, Florida | Jacksonville, Florida |
| 5. Broward County, Florida | Miami, Florida |
| 6. Miami - Dade County, Florida | Fort Lauderdale, Florida |
| 7. Fulton County, Georgia | Atlanta, Georgia |
| 8. Gwinnett County, Georgia | Atlanta, Georgia |
| 9. Cooke County, Illinois | Chicago, Illinois |
| 10. Jefferson County, Kentucky | Louisville, Kentucky |
| 11. Baltimore, County Maryland | Baltimore, Maryland |
| 12. Wayne County, Michigan | Detroit, Michigan |
| 13. Ramsey County, Minnesota | St. Paul, Minnesota |
| 14. St. Louis County, Missouri | St. Louis, Missouri |
| 15. Essex County, New Jersey | East Orange, New Jersey |
| 16. Erie County, New York | Buffalo, New York |
| 17. Hamilton County, Ohio | Cincinnati, Ohio |
| 18. Franklin County, Ohio | Columbus, Ohio |
| 19. Philadelphia County, Pennsylvania | Philadelphia, Pennsylvania |
| 20. Shelby County, Tennessee | Memphis, Tennessee |
| 21. Travis County, Texas | Austin, Texas |
| 22. Bexar County, Texas | San Antonio, Texas |
| 23. Dallas County, Texas | Dallas, Texas |
| 24. Tarrant County, Texas | Fort Worth, Texas |
| 25. Harris County, Texas | Houston, Texas |
| 26. Milwaukee County, Wisconsin | Milwaukee, Wisconsin |



COMMUNITY SMALL BUSINESSES

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Additional benefits of Keeping Our Doors Open

Industries getting an infusion of cash

- Rental Car Agency - Deliver transportation
- Health Insurance - For permanent and part-time employees
- Telecommunications - Cell Phones for all participants
- Retail - Computers for supervisor and county leads
- Hotels - temporary housing for traveling staff to reduce the chance of community spread
- Graph Designers - design aprons, badge and paper bags
- Printing - printing of bags, aprons, badges and daily memos attached delivery bags
- Legal - preparation of agreements for community small businesses

Communication's Online Platform

- Alternative to Community-Based Social Services Activities
- Child Educational Support (Academic and Socio-Emotional Curricula) through digital distance learning

Independent Self-Sufficiency Programming

- Digital Self Sufficiency Programs for Families and Seniors
- Adult Literacy & Budgeting
- Job Readiness and Entrepreneurship

TeleHealth

- Provide Hope while addressing Mental Health due to social distancing
- Addressing the fear of losing everything due to the COVID-19 Pandemic