

# REENTRY PACKET

Your Customized Guide to Support your Successful Transition



National Web-based Reentry Resource Center

[www.fairshake.net](http://www.fairshake.net)

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# Write Your Business Plan!

This text is from the Small Business Administration website:

<https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>

**Traditional business plan format:** When you write your business plan, you don't have to stick to the exact business plan outline, but it would be wise to use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

**Executive summary:** Briefly tell the reader what your company does and why it will be successful. Include your mission statement, your product or service, and basic information about your leadership team, employees, market and location. Include a brief financial summary and plans for growth, especially if you plan to ask for financing.

**Company description:** This is where you will share detailed information about your company. Be specific. Describe the problems your business solves. Describe the consumers, organizations, and businesses your company plans to serve. Explain your competitive advantages. Are there experts on your team? Have you found the perfect location for your store? Why are you so passionate about the product or service to see the project through to become a solvent business? This is the place to extol your strengths.

**Market analysis** You'll need a good understanding of your industry, what is in store for the future, and your target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do your competitors do? Why does, or doesn't it work? Can you do it better?

**Organization and management:** Describe how your company will be structured, who will run it and how it will be managed. What is the legal structure of your business? A C corporation, S corporation, B corporation, a non-profit corporation? Will you have a partnership? If not, will you simply be a sole proprietor or possibly a limited liability company (LLC)? Consider all options before you file with the IRS or state regulators.

Use an organizational chart to lay out who's in charge of what. Describe the qualities each team member will bring to contribute to the success of your venture. Consider including resumes of key team members.

**Service or product line:** Describe what you sell or what service you offer. Explain how the product or

service benefits your customers and what the product lifecycle looks like. Share your plans for owning your intellectual property, like trademark, copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

**Marketing and sales:** There's no single way to approach a marketing strategy. Your strategy should include the reception for your audience and your advertising outlets. It should also include flexibility should your product, service or messaging need to change slightly. How will you attract and retain customers? Where and how will you sell your products or services? Be clear! You'll need to refer to this section later when you share your financial projections.

You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

**Funding request:** Your goal here is to clearly explain your funding needs for the next 5 years. How much will you need? What will you use it for? Demonstrate how your profits will keep your business fluid while you're able to pay off a loan. Or would you prefer to take on investors? Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment, materials, cover payroll or other specific bills. Include your strategy for paying off debt or selling the business.

**Financial projections:** Here you want to convince the reader that your business plan is stable, will remain solvent and will be a financial success. List the collateral you will put up against a loan. Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be very specific. Use monthly projections if possible. Make sure to clearly explain your projections, and match them to your funding requests. This is a great place to use graphs and charts to tell the financial story of your business.

**Appendix:** Use your appendix to provide supporting documents or other materials were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, advertisements from competitors, trade news about your product, materials, or services, any contracts you may have now or which are on the table.

# Tips for Writing a Business Plan



## **What is a business plan and why do I need one?**

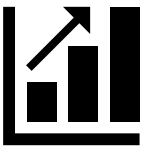
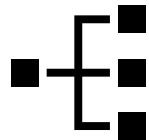
A business plan describes the strategy that the creators of an organization plan to follow as they build a new business...for instance, what steps will you take to start the business, and then what steps will you take to grow the business? The plan includes a description of the products or services that will be offered by the business, the customers, location, competitors, anticipated expenses, profit margin, plan to bring in employees, licensing or other special requirements and details specific to each industry, such as product shelf life and or cost of training staff. It should be written as a 3-to-5-year plan that includes short term and long-term goals. A business plan includes the mission statement and the vision for the organization. Use them to guide your structure and strategy. Business owners who need funding from another source to start the business – whether loans, grants or investors – will need a business plan to convince the grantors, lenders or investors that the business is a good investment.

## **A BUSINESS PLAN IS USUALLY REQUIRED TO OBTAIN FUNDING OR ATTRACT BUSINESS PARTNERS.**

## **Is a business plan good for anything besides applying for funding?**

Certainly. A business plan will guide you through the beginnings of your business. It will serve as a guide to get started, a measuring tool to keep you on track and a tool box notice problems and address them when they arise.

A business plan helps you monitor your cash flow, time and production rate to help you capture all of the aspect of creating your goods or services. It can be helpful in securing employees so you can attract a team that clearly sees and embraces your vision. It also provides a vision for potential partners or complementary business relationships, which can grow your business, or improve the environment for your business category.



If you can, incorporate graphs, charts, and visual displays of research, statistics and projections. They help readers stay engaged and visual descriptions appeal to different learning styles. They can also provide quick references.

Be prepared to make changes as the business develops!

## **Business Plan Basics:**

- 1. Executive summary**
- 2. Company description**
- 3. Market analysis**
- 4. Organization and management**
- 5. Describe your services or products**
- 6. Marketing and sales goals**
- 7. Request funding**
- 8. Financial projections**
- 9. Appendix**



### **Employment - Employment Services**

We are dedicated to helping you find your next career! The National Urban League is a historic civil rights organization dedicated to elevating the standard of living in historically underserved urban communities. Founded in 1910, the National Urban League spearheads the effort of its local affiliates through the development of programs, public policy research and advocacy.  
<http://www.nuljobsnetwork.com/>

### **Employment - Employment Services**

America Works includes work readiness training, vocational training, career placement, career advancement, and employment retention services. Our mission is to equip each individual who comes to our offices with the right tools so that they are able to provide for themselves and their loved ones. People find employment, and employers find talent! Due to the Coronavirus Pandemic, you must contact the office first before you can engage in in-person services. Click on the link above to find the location nearest to you.  
<https://americaworks.com/virtual-contact-info/>

### **Employment - Staffing Agency**

PeopleReady has re-imagined and simplified the path that connects people and work. Whether you need workers or you're looking for new job opportunities, we're ready to deliver results for you today.  
<https://www.peopleready.com/>

### **Employment - Temporary Staffing Agency**

2075 Central Ave, Suite D  
Billings, Montana 59102  
1-406-655-9200  
<http://www.spherion.com>

### **Employment - Workforce Development**

Job Listings and Job Service Centers that can provide resources to assist you in Career Exploration, Job Searches, a New Career, and Training.  
<https://montanaworks.gov/>

### **Health - Health Department**

All services can be found on the website.  
<https://dphhs.mt.gov/>

### **Reentry Resource - Multiple Resources Available**

Our findhelp technology powers America's leading social care network. Our network features more than 300,000 free and reduced-cost programs in all 50 U.S. states, territories, and Puerto Rico, powering social care systems for hundreds of customers nationwide.  
<https://www.findhelp.org/find-social-services/montana>

### **Reentry Resource - Multiple Resources Available**

Scroll down the page to find your state. Titles in the left column will lead you to resources available nationwide. If you scroll down the page to find your state name, you can click on that for statewide resources.

### **Employment - Employment Services**

Arrow Solutions Group, Inc.  
Headquarters/ Billings, Montana Branch  
2048 Overland Ave., Suite 102  
P.O. Box 21325  
Billings, Montana 59104-1325  
(406) 839-9000  
At Arrow Solutions Group our staff has over 45 years of combined training and experience in some of the most competitive markets in the world. We're professionals who have built our reputation with Fortune 500 companies as well as small businesses. As the top technical talent resource for the Northern Rockies and Northern Plains, we understand who will work best for you, both for the short term and the long term.  
<http://www.arrowsolutionsgroup.com/>

### **Employment - Licensing Information**

Information on the Montana state government website.  
<http://mt.gov/>

### **Employment - Staffing Agency**

Manpower is dedicated to enriching people's lives with meaningful employment and development opportunities, as we have done for more than 60 years.  
<https://www.manpower.com/ManpowerUSA/home>

### **Employment - Workforce Development**

Find help getting work on the Department of Labor and Industry's website!  
<http://dli.mt.gov/job-seekers>

### **Health - Free/Sliding Scale Clinic with Dental**

Listings that can help low-income and uninsured people connect with a clinic or community health center in their area. These clinics offer free and discounted rates for medical and dental care. Our county listings include contact information, a listing of services and any further remarks that may be pertinent to our users, such as free services provided, discounted services provided and clinic operating hours.  
[https://freeclinicdirectory.org/montana\\_care.html](https://freeclinicdirectory.org/montana_care.html)

### **Reentry Resource - Multiple Resources Available**

Search for benefits in Education, Grants, Loans, Social Security, Housing and Utilities, Employment and Career Development, Financial Assistance and more.  
<https://www.benefits.gov/categories>

### **Reentry Resource - Multiple Resources Available**

211 connects you with thousands of nonprofit and government services in your area. If you want personal assistance call the three-digit number 211 or 877-947-2211. A friendly voice to talk with you 24/7/365.  
<https://montana211.org/index.php>

### **Shelter - Housing Authority**

Find a HUD location near you.  
<https://www.hud.gov/states>

### **Shelter - Low Income Housing**

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<https://www.needhelppayingbills.com/index.html>

**Shelter - Low Income Housing**

U.S. Department of Housing and Urban Development  
451 7th Street S.W.  
Washington, DC 20410  
Telephone: (202) 708-1112 TTY: (202) 708-1455  
Find the HUD office near you!  
<http://portal.hud.gov/hudportal/HUD>

**Shelter - Low Income Housing**

Housing Works fights for funding and legislation to ensure that all people living with HIV/AIDS have access to quality housing, healthcare, HIV prevention, and treatment, among other lifesaving services.  
<http://www.housingworks.org/>

**Shelter - Shelters**

We provide an online directory of shelters in Montana.  
<https://www.shelterlist.com/state/montana>

**Shelter - Transitional Housing**

Transitional housing is supportive housing that helps fight homelessness. Find transitional housing in your state by clicking on the link! We have over 6,864 transitional housing locations in our database. We also provide as much information on each housing location along with pictures.  
<https://www.transitionalhousing.org/>

Mercy Housing Gives a Home to Low-Income Families, Seniors, Individuals, and People with Special Needs Nationwide. Our mission is to create stable, vibrant and healthy communities by providing affordable, service-enriched housing.  
<https://www.mercyhousing.org/regional-offices/>

**Shelter - Low Income Housing**

Find low income apartments in Montana along with non profit organizations that help with low income housing along with HUD apartments, public housing apartments, public housing authorities, and housing assistance agencies.  
<https://www.lowincomehousing.us/MT.html>

**Shelter - Transitional Housing**

1-855-860-3119  
Transitional, sober housing provides supportive housing along with drug and alcohol treatment for selective locations  
<https://www.transitionalhousing.org/state/montana>