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UNUM



Out Of Many, One

Empowering Marginalized Community Members to Launch a Business:

A Toolkit

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The Challenge

Thousands of people across the South dream of starting a business. Many thousands more are struggling to get their idea off the ground. However, despite having a dream and determination, they don't have the background or clarity to navigate all the systems required to launch and sustain their business. Many are new businesses or small businesses owned by underrepresented people that serve underserved communities. They struggle to get a conventional loan, or even insurance, to participate in local events.



These future business owners present enormous opportunities to create economic resilience and generational wealth. But people need structured support to get started—and not get swallowed up or go out of business.

Through his UNUM Fellowship, EPU is helping Mayor Keith A. James of the City of West Palm Beach tackle this challenge and create systemic change. This toolkit shares his story and provides inspiration and a tactical action plan for how you can, too.

The Opportunity

In the City of West Palm Beach, [Mayor Keith A. James developed the Mayor's Jumpstart Academy \(MJA\)](#). MJA provides underrepresented and underserved communities with credit-building and entrepreneurship training.

With the help of the MJA, community members can go from an idea to a business in 90 days. Selected cohort members learn critical skills, from navigating loans to applying for city contracts. They are paired with a mentor in addition to weekly classes.

The goal is for each participant to be prepared and competitive to enter traditional funding streams. For example, the MJA encourages graduates to enter additional programs to prepare for governmental funding like CDBG. Additionally, cohort members who complete the program successfully may access pathways to additional city services.

CREATING A JUMPSTART ACADEMY: THE STEPS

1. Get the Word Out: Create a Website
2. Create An Application & Selection Process
3. Decide on Your Ideal Cohort Size
4. Identify Applicants Who Meet the Criteria
5. Move Finalists to the Second Round
6. Select Your Cohort
7. Choose Your Curriculum
8. Schedule Your Cohort
9. Nice-To-Haves: Visiting Professionals, Individual Grants, & Follow Up Support
10. Identify Your Budget & Potential Funding
11. Final Secret Sauce: Know Your Community

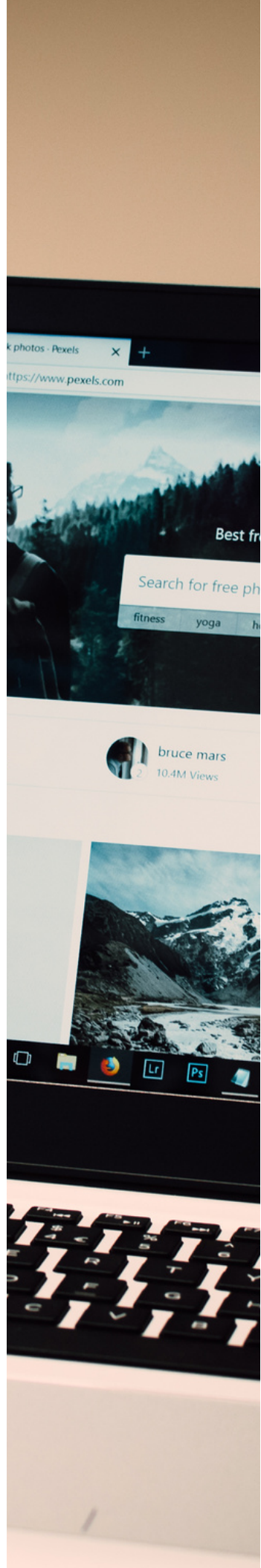
1. Get the Word Out: Create a Website

The first step to getting the word out is having a centralized website with information about your program. Then you can use advocates and allies—places like local librarians, nonprofit staff, and partners—to help all potential recruits find information.

The Mayor's Jumpstart Academy's page offers four critical pieces of information:

- **Who can apply:** City of West Palm Beach residents and business owners from historically underserved or underrepresented communities who are aspiring or current business owners.
- **Who should apply:** People with a side hustle or a business idea who aren't sure how to get started.
- **What you'll learn:** A clear delineation of what skills and tactics people will learn in this program.
- **How to find out when the next cohort application opens:** The City of West Palm Beach has people sign up for email updates so that they hear as soon as the application opens.

Once you have run the program, you can also include testimonials. Then future applicants can hear directly from fellow business owners what the program did for them.



A vertical image on the left side of the page shows a close-up of a hand holding a white pen, poised to write on a document. The background is a soft, out-of-focus teal color.

2. Organize Your Application & Selection Process

Mayor James and his team use an online application. When it is time to start a new cohort, the team sends an email sharing the link and welcomes people to apply.

The City of West Palm Beach leaves up its application for a week. People have to share their contact information and their idea or the business they are working to scale. It is a simple one-page application.

An important piece of the application is a section that names the cohort dates. It reminds people that if they cannot make the dates, they should not apply for this cohort. Entering a learning process like the Mayor's Jumpstart Academy is a commitment. In the City of West Palm Beach, the team learned that the application process should signpost this commitment from the get-go.

It also makes clear the types of businesses that can apply. These are beginning businesses, places with less than five employees.



3. Decide on Your Cohort Size

In the City of West Palm Beach, the Mayor and his team identified ten people as the ideal-sized cohort. After they tried larger cohorts, they came back to ten people. This cohort is small enough for people to get to know each other. It also makes finding independent mentors more manageable. At the same time, it's large enough to bring in a diversity of backgrounds and business dreams and create lively class conversations.

Creating cohesive cohorts is vital to the success of an entrepreneurial academy. The cohorts create a culture of peer-to-peer support. Even after the structured classwork is over, many cohort members continue to support each other through the next phases of their launch.



4. Identify Applicants Who Meet the Criteria

Once the application is closed, The City of West Palm Beach starts to go through the applications and categorize them into sales and services. They then begin to review and remove applicants who don't meet their criteria. This includes but is not limited to applications that:

- Do not include full contact information or correct contact information.
- Do not share a clear idea of what they want to do.
- Do not use correct basic spelling and punctuation.
- Are not able to commit to meeting once a week on the assigned day.

From the remainder that is left, the team uses three people to choose the top fifteen. Having three judges helps eliminate ties.

5. Move Finalists to the Second Round

The final fifteen then receive a congratulations email that shares that they have made it to the second round. The next step is to create a ninety-second pitch. They have twenty-four hours to do so.

Important! The City of West Palm Beach emphasizes that they are not looking for professional. They are looking for creativity. This is also a great way to reach people with different sales skills, both written (the initial application) and spoken (a brief pitch).



6. Select A Cohort

In the City of West Palm Beach, Mayor James joins the judges for the final round. He reviews all fifteen pitches. Based on that, the judges choose the top ten for that year's cohort.

Once those ten have been selected, the team sends out congratulatory emails, as well as updates to those who didn't make it.



7. Choose Your Curriculum

Choosing a curriculum can feel like the hardest part of setting up an academy. Luckily, it can actually be the easiest. Why? You do not have to make it up yourself.

The City of Palm Beach partnered with co.starters. It is a national curriculum tailored to do exactly what the Mayor's Jumpstart Academy envisioned: help entrepreneurs build thriving businesses.

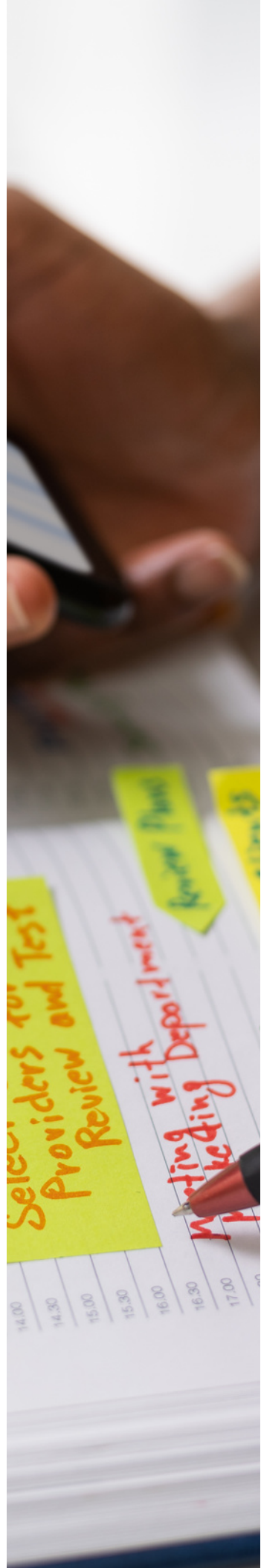
Co.starters also made it easy to get started, as well as to train local team members or volunteers to teach. The curriculum is pre-set. You order workbooks, and each cohort member gets one. There is a set curriculum that covers essential information your future business owner needs to know, regardless of your specific state, district, or city. These include:


- Session 1 - Knowing Yourself
- Session 2 - Knowing Your Customer
- Session 3 - Finding the Right Solution
- Session 4 - Getting the Relationship Right
- Session 5 - Building Blocks
- Session 6 - Structures & Systems
- Session 7 - Discovering the Bottom Line
- Finance Night / Panel Q & A
- Session 8 - Financial Model
- Session 9 - Planning for Growth
- Session 10 - Friends and Family Celebration

Additionally, co.starters offers a National Certification program to train local facilitators for the cohort. As certified facilitators, City employees have access to tools. It only takes one to two members of your team to get trained to kick off a cohort.

8. Schedule Your Cohort

You'll need to identify a day of the week when you can both staff your academy and also ensure people can attend it. After much reflection, The City of West Palm Beach launched its cohorts once a week after work on a weekday. In future iterations, it plans to have two cohorts, one running on a weekday night and one on Saturday afternoon.





9. Nice-To-Haves: Visiting Professionals, Mentors, Grants

Facilitators for the cohort are required. However, The City of Palm Beach has added other support systems for the cohort members that have proved hugely beneficial. They include:

Visiting Professionals

The Mayor's Jumpstart Academy recruited local professionals to visit and share their experiences and expertise during the cohort lessons. The local professionals receive a stipend and the students create connections between the lesson and how it could apply in their community, as well as build their network of fellow entrepreneurs.

Individual Mentors

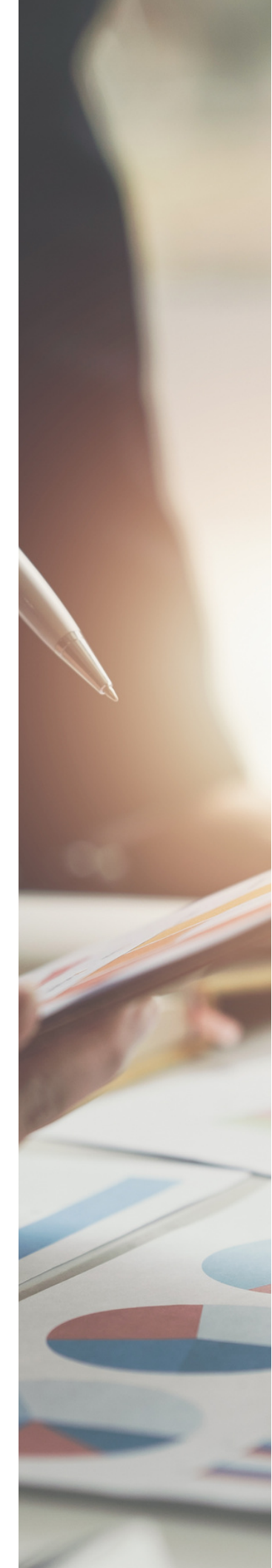
The Mayor's Jumpstart Academy offers students individual mentors in addition to group facilitators. This allows each cohort member the opportunity to get 1:1 support on their specific idea, timeline, needs, and next steps.

Mayor's Grants for Every Cohort Member

Every cohort member who graduates has the opportunity to apply for a \$5,000 grant. The only way they don't get the grant is if they do not apply for it. The skills team members learn during the academy are essential, and this grant helps every cohort member jump-start on applying them. It's a unique and special benefit that continues to propel cohort members forward after they graduate.

Post-Academy External Partnerships

In the City of West Palm Beach, once each cohort member graduates, they have opportunities for additional structured support. For example, the Urban League has an entrepreneurship program for intermediate entrepreneurs. Many cohort members go on to take that. There is also support to get certified with the county or become a vendor with the state.



10. Identify Your Budget & Potential Funding Source

Having a plan to fund your academy is critical. At the City of West Palm Beach, the budget is about \$100,000 per cohort. \$50,000 goes to the grants the students receive after graduation. The rest of the budget goes towards the payment for the curriculum and workbooks, facilitators and mentors, food for each week, etc.

Mayor James and his team have identified pathways to fund the Mayor's Jumpstart Academy completely from private funds, such as donations and grants, not from taxpayer dollars. This includes an initial grant from E. Pluribus Unum, local foundations, and fundraising with local developers.

Having a champion is critical to fundraising success. Mayor James is deeply engaged with the MJA and with sharing its values, outcomes, successes, and needs within the community. This helps raise visibility for grants and private funding.



11. Know Your Community

When EPU asked The City of West Palm Beach what else peer cities or counties should know to create their version of the Mayor's Jumpstart Academy, team lead Charlotte Wright had an immediate answer. "Know your community," she continued

:

There are amazing people out there with huge ideas working every day to make them a reality. But you have to look for them. Listen for them. They will not commission meetings. They won't come to the special session. It takes going into neighborhoods, walking out into the parks, and hearing some of the stories of what people are doing. It will give you a sense of what thread is running through our town".

The populations that the Mayor's Jumpstart Academy serves are the red thread of our community. They are threaded across the city. They stand out. They make a significant difference in the appearance of the jacket. They can't hold the jacket together on their own, but it makes a significant difference when they are thriving.

Find your red threads. Learn about them. And create the opportunities for the red threads to be woven tight into your town's fabric. That's what the Mayor's Jumpstart Academy is all about.



WHAT COMES NEXT?

Would you like help trying this in your state? EPU is here to support you.

We offer free resources to community leaders, policymakers, and advocates to support actionable steps to accelerate positive change.

EPU resources include but are not limited to:

- Research and analysis
- Technical assistance
- Policy development, and other resources
- Advising sessions with Senior Policy Advisors

You do not have to figure out how to change policy on your own.

Email policy@unumfund.org to start the conversation.