

Community Resources Guide

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Business Planning:

Whether you are just starting or want to grow your business, your first step should be to develop a reliable business plan. A good business plan should be flexible and unique, allowing you to have a dependable strategy for the future. Here we want to share with you some Documents and Resources that will help you develop your Business Plan.

Free Templates:

- **Business Plan Template (SCORE)**
- **Business Plan Template (BPLANS)**
- **Business Model Summary Poster**

Sample Business Plans:

- **Sample Business Plan – 1**
- **Sample Business Plan – 2**
- **Sample Business Plan – 3**

Online Tools:

- **SBA's Build Your Business Plan Tool:** The U.S Small Business Association provides this step-by-step guide that allows you to save and update your business plan. The SBA also offers learning resources for small businesses through its [Learning Center](#).
- **Canvanizer:** This web page provides you with Model Canvas templates for Business Plan, Service Design, Project Management and SWOT Analysis.
- **SCORE Detroit:** Provides business tools and templates, and free business mentoring via a network of experienced volunteer executives. They also offer free business workshops on topics including marketing, finance and accounting, management, and others.
- **BizGrid:** features scores of Detroit-focused organizations offering services that range from business planning and strategy to real estate assistance, funding, co-working space, and beyond
- **Enloop** (paid): detailed forecasting.
- **LivePlan** (paid): offers a friendly guide alongside performance tracking.
- **Initiate:** Initiate is an online business resource with hundreds of interactive tools, templates, videos, and guides to help you plan your business

Articles:

- **5 Reasons you need a Business Plan for Long-Term Success:** If you are asking yourself if you really need a business plan, take a look at this article.
- **Beginner's Guide for a Business Plan**
- **SBA How to Write a Business Plan - Video:** Tired of reading? Do you prefer a visual explanation on what a Business Plan is? Take a look at this video from the SBA.
- **Entrepreneur's Elements of a Business Plan:** This article describes the seven essential sections of a business plan and suggests what you should and shouldn't include.

Detroit Resources:

Below are various organizations in Detroit that provide grants, advice, and competitions to small businesses that meet their criteria.

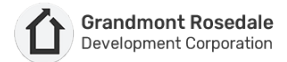
Detroit Economic Growth Corporation

DEGC has 40 years working on Detroit's economic revitalization. They connect people, opportunities and resources, supporting emerging and expanding businesses and bringing new investments to the city. Through MotorCity Match and MotorCity Restore they support small businesses in Detroit.



- **MotorCity Match grants**– Three times a year, this program provides \$500,000 in grants to business and building owners, providing funding and tools for entrepreneurial growth in Detroit.
- **Motor-City Restore**- This program matches funds with small established businesses to improve storefronts and improve commercial corridors in Detroit's neighborhood businesses.

Grandmont Rosedale Development Corporation



The Grandmont Rosedale Development Corporation is a non-profit, community-based organization working to preserve and improve the Grandmont Rosedale Neighborhoods of northwest Detroit. They organize the Northwest Detroit Farmers Market, have an incubator and commercial revitalization activities.

TechTown Detroit



TechTown is a small business incubator and accelerator for technology startups in Detroit, offering research and development services to assist companies grow their business.

Some of their services are:

- **Labs programs for technology startups:** You will find a **Business Incubation Center**, a **10 week summer accelerator** for college students and recent graduates, **assistance to raise venture investment** and other opportunities.
- **Blocks programs for retail entrepreneurs (e.g., brick-and-mortar, pop-ups or online sales):** **SWOT City** helps launch, stabilize and grow local businesses and strengthen neighborhood commercial districts; the **Retail Boot Camp** support the opening of brick-and-mortar retail establishments, providing training, access to critical start-up capital, affordable space and ongoing business support.
- **Coworking space:** The community members include high-tech enterprises, innovative small businesses, and nonprofit and social impact organizations. They have access to **small offices and**

shared desks, a community kitchen, entrepreneurial resources, meeting space and a full slate of events.

Central Detroit Christian Community Development Corporation (CDC)



The Central Detroit Christian Community Development Corporation (CDC) is a faith based non-profit organization committed to empowering Detroiters and creating positive opportunities for the community, with the goal of helping individuals and communities reach their highest potential. They offer a variety of programs including adult and teen employment readiness programs, providing affordable housing, employing individuals in local businesses, and education enrichment, tutoring, and summer programs.

Cody Rouge Community Action Alliance CDC (CRCAA)

Cody Rouge Community Action Alliance CDC (CRCAA) is a non-profit organization that is committed to community action and the success of the Cody Rouge community. Their mission is to revitalize and sustain a healthy community where residents have access to a high quality of life. They do this through creating and assisting strong families, promoting high-quality education, and strengthening block clubs. Their work can be divided into community engagement, youth development, and neighborhood revitalization.



Dream of Detroit

Dream of Detroit works to empower and build a healthy community in the Westside of Detroit by combining community organizing with housing and land development. To do this they



DREAM OF DETROIT
A Detroit Revival Engaging American Muslims

welcome new families and organizations into the neighborhood, offer entrepreneurship training courses, host an annual street fair, and join in coalitions to promote more beautiful and secure neighborhoods.

Eastside Community Network

Eastside Community Network (formerly Warren Conner Development Coalition) works to develop people, places, and plans for sustainable growth on Detroit's east side



through spearheading initiatives that promote social cohesion, neighborhood sustainability, community participation, and resident empowerment.

Ford Resource and Engagement Center in Northeast Detroit

The Ford Resource and Engagement Centers (FREC) are a Ford Fund innovation that brings nonprofit partners together in collaboration to support surrounding communities. They are client-directed centers that provide services in areas including basic needs with a focus on safety, food, and housing, economic growth with a focus on workforce and entrepreneurship training, and quality of life with a focus on arts, culture, and mentoring.



Build Institute:

Build helps people turn their business ideas into reality by providing them with the necessary tools, resources, and support network in Detroit. Whether it's our classes, networking events, mentorship, or connections to resources we're here to provide a nurturing community that allows ideas to develop and flourish over time.



Michigan Women Forward:

Michigan Women Forward's purpose is to empower women and girls to be leaders, inventors, dreamers, and doers. Their mission is to expand economic opportunity, empower the next generation, and celebrate the accomplishments of Michigan women. They have various programs including immersive camps and programs (UGOGirlsforChange, UGOSTEMGirls, UGOGirlson Campus) to empower the next generation, WomanUp Programs, Microloaning, and Entrepreneur Resources.



Invest Detroit

Invest Detroit was created to bring partnerships and philanthropic resources together to support real estate and business projects that struggle to find traditional financing. They partner on projects that create housing and job opportunities for all Detroiters with lending and investing tools.



Detroit Community Wealth

Detroit Community Wealth Fund empowers innovative historically marginalized Detroiters. They utilize education and programming to support clients throughout the entirety of the loan cycle. They connect clients with technical support, including business development, financial feasibility, and accounting and legal services. They support democratic and community-based businesses in Detroit with non-extractive loans, which means their process is 100% character based (do not ask for personal guarantees) and they only accept repayment from monthly profits.



Financial Management:

Keeping up with the financial side of owning a small business can feel like a never-ending job. On this page, ProsperUS Detroit gives you a few tools and resources to use to help you do just that.

Free Templates

- **Personal Monthly Budget:** Before starting your business it's important that you have a personal monthly budget to understand your finances, practice money management, and save for your business. A budget is a way for you to track your money and make estimates about future spending, and it is done by adding the money you earn and subtracting the money you spend. Use this template to begin your personal budget.
- **Balance Sheet Template:** which is vital to understand the financial position of your company, value your assets, and help the owners and managers to understand weaknesses and strengths to develop strategies.
- **Statement of Cash Flows Template:** this will provide you with an organizational model to understand the key cash drivers for your company's operations and compare the Current Period with the Prior Period.
- **Income Statement (Profits and Losses) Template:** an Excel Template to enter data of your revenues, costs, operating expenses, profits, which will help you to calculate your real income.

Financial Resources:

- **Square: Complete Get Started Guide:** which has everything you need to know to sign up for Square: Credit Card Processing, Sales Analytics, Fast Deposits, Invoicing, etc.
- **Business Banking Account Options:** This document includes a directory of potential banks and credit unions to select from when identifying your banking needs, as well as other areas to consider when starting a checking account. It also covers the benefits of using a credit union for business banking.
- **SBA – Manage your finances:** You will find more explanations about the importance of business financials, methods of accounting A breakdown of how to develop Cash Flow Analysis for your business by the U.S. Small Business Association.
- **SBA Get More Funding:** Find tips to prepare a business case and financial statements to convince lenders, crowdfunding, or investors to fund your small business.
- **Quickbooks:** Quickbooks is an accounting software package geared towards small and medium-sized businesses that offer on-premises accounting applications and cloud-based versions that accept business payments, manage and pay bills, and payroll functions.
- **DNEP Free Accounting:** DNEP Free Accounting (formerly known as Free Accounting Fridays) is a way for Detroit small business owners and entrepreneurs to get free consulting assistance in the areas of accounting and finance. It is a collaboration between University of Michigan's Detroit Neighborhood Entrepreneurs Project (an initiative to connect U-M faculty, students and staff with Detroit entrepreneurs) and Businesses + Impact at the Ross School of Business. Click the link here to schedule your consultation appointment.

Business Plan Tips

- [BPLANS: How to come up with hundred of business ideas](#)
- [BPLANS – Business Startup Checkup List](#)
- [BPLANS – How to Make Sense of Your Small Business Financial Statements](#)

Videos:

- [Cash Flow Statement Tutorial for Cash Flow Statement Analysis \(3 min\)](#)
- [How to Create a Profit and Loss Statement: Part 1 \(2 min\)](#)
- [How to Get Started with Square: Credit Card Processing \(2 min\)](#)
- [How Square Works \(2 min\)](#)

Food Industry:

The following resources are for individuals looking to open a food-based business: contains resources from the health department, ways to be serve-safe certified, and for further developing their food-based business.

ProsperUS' Catering Checklist: ProsperUS created a checklist that you can easily personalize and customize for any type catering service. Just adjust the items and services you need to bring to the event and you'll be set to go!



Detroit Health Department: The goal of the Detroit Health Department's Food Safety Unit is to protect the public from contaminated food and foodborne illness. Follow this link to get more information about the inspection, licensing, and the review of proposals to open small and large food businesses as well as temporary events serving food.



Detroit Kitchen Connect: Detroit Kitchen Connect (DKC) exists to help food entrepreneurs overcome the obstacle of the high cost of setting up a commercial kitchen. DKC aims to increase entrepreneurial success by providing a supportive, diverse, inclusive community along with access to commercial, licensed kitchen facilities and equipment in a reduced risk environment.



Foodlab Detroit: FoodLab is a community of food entrepreneurs committed to making the possibility of good food in Detroit a sustainable reality. They design, build, and maintain systems to grow a diverse ecosystem of triple-bottom-line food businesses as part of a good food movement that is accountable to all Detroiters.



Eastern Market Corporation: Eastern Market has built an infrastructure around the market to support their unwavering mission to enrich Detroit—nutritionally, culturally and economically. Find out more about the opportunities to learn from the depth of knowledge and resources available from the market and its rich history.



Michigan State University Product Center: The MSU Product Center can help you develop and commercialize high-value products and businesses in the food, agricultural and natural resource sectors.



P.I.C. Food Safety: For regular ServSafe Food Safety Certificate training and testing, Allergen Certification, Standard Operating Procedures, preparation for inspections, specialized training, and other consulting needs, reach out to P.I.C. Food Safety.



MDARD Food Service Licensing: State-level information on all types of food licensing, certifications and registrations.

- **How to Apply for a Food Service License**



Restaurant Opportunities Center of Michigan: Restaurant Opportunities Center of Michigan (ROC-MI)'s mission is to improve working conditions and opportunities for advancement of Michigan restaurant workers.



Funding:

This page offers entrepreneurs resources to find lenders, crowdfunding sources, and businesses that assist with funding to help you get the capital you need to create and maintain a successful business. You can decide which one is better for you, and you can also apply to more than one to start or grow your business.

Lenders

ProsperUS Micro-Lending Program: The ProsperUS Detroit Lending Program provides access to capital for start-up and existing small businesses that otherwise might not have access with traditional sources. Graduates of ProsperUS Detroit's entrepreneur training program, who intend to locate their business in one of our five target neighborhoods, are eligible to apply for small business loans. ProsperUS Detroit provides financing up to \$50,000 in Detroit, Hamtramck, and Highland Park with a 7% interest rate.

Michigan Women's Foundation: With more than 30 years of high impact work, Michigan Women's Foundation is devoted to fostering economic empowerment for Michigan's women and girls through philanthropy and investment.

Detroit Economic Growth Corporation: helps with all aspects of the city of Detroit: through connecting people to opportunities and resources in the city like business planning, space, and money matching (through MotorCity Match) to aid small businesses in Detroit. DEGC offers two programs:

- **Motor City Match** – This program connects new and expanding businesses with Detroit's quality real estate opportunities, providing them with funding and tools to fuel the city's entrepreneurial revolution. Awards \$500,00 every quarter.
- **Motor City Re-Store** – Each quarter, Motor City Re-Store awards up to \$500,000 in competitive matching grants to improve storefronts and upgrade commercial corridors in Detroit's neighborhoods.

Invest Detroit: Invest Detroit selectively co-writes large loans that are managed for for-profit and nonprofit targeted funds to support economic and community improvement in underserved areas of Detroit.

Opportunity Resource Fund: The Opportunity Resource Fund is a statewide nonprofit loan fund to further develop the business communities. For small businesses, the OppFund provides loans for the start up or expansion of a small business' pre-development costs, acquisition, construction, or renovation of a building, purchase of land, inventory and working capital for a planned business expansion.

Detroit Development Fund: The Detroit Development Fund is a small business lender, giving grants in the form of a loan. They provide term loans and lines of credit for small business owners, among other loans.

Crowdfunding

Ioby: Ioby utilizes a crowd-funding platform to connect community centered business owners with funding and support. These businesses are typically used to improve all aspects of neighborhoods.

Kiva: Kiva is housed in Build, community members choose to loan funds to businesses they feel connected with. Overtime, these crowdfunded loans get repaid to the community. Kiva loans are 0% interest and ProserUS is a trustee and can match earnings.

Patronicity: Patronicity is a state funded civic crowdfunding and crowd granting platform

Assistance with Funding

Goldman Sachs 10,000 Small Businesses: Goldman Sachs 10,000 Small Businesses is a program that offers funding if accepted into the program. They coach entrepreneurs in topics such as negotiation, marketing, and employee management and support to develop a strategic growth plan. This program requires an application.

Great Lakes Women's Business Council: The Great Lakes Women's Business Council is a nonprofit that supports women and minority small business owners by facilitating access to capital, corporate procurement opportunities, and certification for these entrepreneurs.

Michigan Women's Foundation: The Michigan Women's Foundation provides entrepreneurial training, capital, and access to a strong entrepreneurial ecosystem for women who are starting and growing businesses, eventually empowering them to gain traditional funding. They provide technical assistance, business consulting, capital, and other partner organizations to help grow businesses.

Build Institute: We empower people to launch ideas and grow businesses by providing access to education, resources, and a supportive engaged community.

Techtown Office Hours: Techtown Detroit offers open office hours to help assist in a variety of areas, including assistance with funding.

HR/Workforce:

The following resources are for employment and further pursuit of hiring, growing, and developing your company's workforce.

Center for a Community Based Enterprise (C2BE): Detroit-based non-profit organization working to create living-wage jobs through worker-ownership in all its forms. They provide legal help, technical assistance, education and collaboration to individuals interested developing work-owned cooperatives and other community-based enterprises. Supports and connects entrepreneurs, community institutions and resources to develop sustainable, community-based enterprises. Hiring Checklist Indiana University

Detroit Employment Solutions Corporation: DESC provided services to over 23,000 jobseekers last program year, and over 1,500 Metro Detroit businesses. Through their partnerships with community-based and faith-based organizations, foundations and many others, they provide job-seekers with a wide range of job-related services. Administers employee wage incentives, provides skills testing, recruiting and screening assistance, and employee training via MichiganWorks.

Focus: HOPE: Focus: HOPE is a non-profit organization whose goal is to overcome racism and poverty by providing education and workforce training to underrepresented minorities and others.

Goodwill Industries of Greater Detroit: Delivers job training, employment coaching, and a variety of services including cleaning, assembly, and asset recovery.

SER Metro-Detroit: SER Metro-Detroit manages workforce development in Detroit by providing employers with opportunities for job fairs and/or connections to the types of employees that they seek for their businesses. Matches job-seeking individuals with potential jobs.

Detroit at Work: Detroit at Work provides a variety of programs including resources to help you find a job and resources to help you find training programs that are right for you.

Other Documents and Tools

- **Pre/During/Post-Hiring & On-boarding Checklist**
- **Variety of Hiring Checklists**
- **Society for Human Resources Management**

Licensing + Permitting:

Licensing and Permitting refers to the necessary legal documents required for different businesses. The resources below can help you decipher what licenses and permits your business legally needs.

BSEED Licenses and Permits: A variety of license/permit applications for all business types to ensure legality.

City Applications: FAQ and links to resources regarding licensing in Detroit.

Michigan Department of Health: Information for health certification and location of offices and contact people by county.

Michigan Food Service License Information: If intending to start and run a food service business, this link contains FAQ's, definitions, and links to various types of food businesses.

Retail Licensing Information: Terms, FAQ's, and other relevant information for retail businesses operating in Michigan.

Sales Tax and Licensing Information: Information regarding which types of businesses that sell products need this type of license.

State License Search: Click this link to see if your business requires licensing. If it does, look into which licensing it needs.

Marketing:

Marketing refers to the promoting and selling of your business and product. Use this page to find resources on how to best promote and market your product.

- **Your Target Market:** Identifying your target market ensures that you can direct your time and energy to customers who will love your product or service! This is a crucial step given that 80% of your sales will come from 20% of your customers. There should be a lot of research that goes into identifying your audience, but we've designed this worksheet to help you begin identifying your customer base.
- **Building A Marketing Plan:** There are many ways to market your product or service such as a website, promotional items, and even word of mouth. It's important to use multiple avenues to spread your message, so to find which marketing tactics will work best for you, try our helpful marketing plan worksheet to investigate various methods.
- **Social Media Action Plan:** In our ever-digitizing world, it is crucial to present your business on social media. Virtually every small business should have social media as a key part of its marketing plan. Luckily, it only takes seconds to set up an account on any media platform! Use this worksheet to develop a strong social media presence for your business.

D2D: connects Detroit companies with quality local suppliers who understand the local market, offer tighter times and quick responses. At the same time D2D is building a community of businesses that are supporting each other's economic success.



FoodLab Detroit: FoodLab is a community of food entrepreneurs committed to making the possibility of good food in Detroit a sustainable reality. They design, build, and maintain systems to grow a diverse ecosystem of triple-bottom-line food businesses as part of a good food movement that is accountable to all Detroiters. They offer marketing workshops.



Social Media Association of Michigan: The Social Media Association of Michigan provides help and teachings to professionals at beginner, intermediate, and advanced levels of social media education. Their mission is to promote social media as an impactful communication vehicle through state-wide education, adoption of social platforms and dissemination of successful social media solutions in public and private sectors.



Online Tools:

- **Canva** – Canva has a variety of features in order to promote your business: templates for flyers, social media posts, posters, presentations, blogs, etc.
- **Google MyBusiness** – Free listing for small businesses online
- **HootSuite** – Manage social media in one place
- **Pablo** – Making website content pop and attract viewers
- **Portent** – Title content generator
- **SBA** – Look for Small Business Association marketing tools
- **Wordstream** – List and links to a variety of helpful tools for business growth

Operations:

Here we present information on how to become more organized and efficient. This should help you easily maneuver through local ordinances to improve your business.

Permits and Licensing:

- **Patent Information:** Information regarding the creation and process of developing a patent for your company
- **Patents Trade and Copyrights Protections:** Many resources for trade, copyright, and other IP laws
- **Food Service Licensing:** Helpful information and links about getting licensed to serve food
- **Business License Checklist:** Ways in which to receive a business license
- **City of Detroit Ag Ordinance:** Definitions, key terms, and processes helpful for use in
- **Commercial Building Permit Plan Checklist 2013-06:** Commercial building plan checklists for all types of buildings
- **COMPLETE Plan Review Packet 08-14:** A guide to opening a full service establishment

Worksheets:

- **Facility/Operations Worksheets:** Worksheets to organize information regarding the facility, production processes, business schedules (per day, per week), operational planning, equipment resources, inventory management, and job applications
- **Inventory List:** A blank sheet for ordering inventory

Online Tools:

- **Blue Camroo:** Online project management, CRM, and organizational tools
- **Insightly:** Helps manage sales, relationships, and growth
- **Intuit QuickBooks:** Accounting and organizational help
- **Wrike:** For managing individual and team work on one platform

Skill Building and Training Opportunities:

- **Michigan Works:** has programs available to provide scholarships to help you go back to school for training: learn new skills and find long-term careers in an in-demand, high-wage field. Training opportunities include on-the-job training with local employers, skills upgrading, and occupational skills training.
- **The Business Institute:** provides **business** students, entrepreneurs and small **business** owners the opportunity to enhance their skills and grow their **business**. Participants will be afforded opportunities to interact with people and exchange ideas to enhance personal and professional growth.
- **Entrepreneurial Institute and Resource Center:** serves as part of a network of business and economic development resources serving Southeastern Michigan. Offering a wide range of services and programs, the Institute provides assistance to potential and existing small business owners in the development of their businesses.
- **Wayne County Community College District's Adult Education Program:** prepares students to complete/obtain a secondary credential and help gain access to post-secondary education, training, and support services to succeed in high demand/high wage occupations. Short-Term Certificate Programs offer a variety of opportunities to earn a certificate that will give you an edge in today's challenging global job market. Every program is designed to provide you with transferable skills needed to pursue a new career, re-enter the workforce, or enhance current skills. Please check the CE schedule for current Short-Term Certificate Program offerings.
- **SBA's Online Learning Platform:** The SBA has two online learning tools in Ascent for Women and the Learning Center. It also has two development programs in Boots to Business, a program for veterans who want to start a business, and an Emerging Leaders Initiative.
- **Michigan Small Business Center:** The Michigan Small Business Development Center offers expert assistance at no cost to entrepreneurs looking to start or grow a business. Partner with our certified small business consultants to learn everything you need to know about operating a business in Michigan.
- **Co.act Detroit:** a hub that accelerates transformative impact with nonprofit and community organizations in southeast Michigan through collaborative idea generation, cross-sector resources, and equitable access to world-class programming and learning opportunities.
- **Detroit Entrepreneurship Network:** a 501(c)(3) nonprofit run by students for students. We believe helping youth entrepreneurs in and around Detroit build innovative businesses is key to uplifting the city. We strive to unlock our students' potential by supporting them in their entrepreneurial

pursuits. Our students are future leaders and we need to equip them with the skills to handle this responsibility.

- **Detroit Electrical Industry Training Center:** has been educating the best electricians and the best electrical contractors in the world for over 100 years. EITC believes that technical and hands-on instruction combined with a strong work ethic that stresses productivity and responsibility, produces a more successful individual and a more successful electrical industry.
- **Detroit Training Center:** specializes in workforce development and construction--including blight removal, commercial driver's license, heavy equipment, and skilled construction programs offering job placement assistance. We also offer home improvement workshops, welding classes, green infrastructure training, and tiny house construction programs.
- **Detroit Employment Solution Corporation:** works to attract, prepare, and connect qualified candidates to job opportunities in the Detroit area. Detroit Employment Solutions Corporation operates three one-stop service centers throughout the city that promote the economic self-sufficiency of Detroit residents by matching qualified workers with local employers.
- **Emerging Industries Training Institute:** offers flexible scheduling, customized curricula, and on-going communication with customers (both job seekers and businesses). Our company keeps students engaged through course completion and job placement. As a result, employers have access to a qualified labor pool from which to select. These efforts contribute to strong performance outcomes.
- **Wayne Metropolitan Community Action Agency:** offers adult education and financial education programs to help Wayne County residents reach their goals. Our Job & Educational Development programs can help you prepare for the tax season, train you for a career in childhood education, and more. If you are interested in learning which of our services can benefit you and your educational development, please contact us directly.
- **Goodwill Industries International:** Ready to explore a new career direction? Looking for training and tools to advance your career? Resources on this page will help you explore options and prepare for your next job or take the next step in your career. No matter your level of experience, Goodwill has a course for you.
- **Operation ABLE:** provides job seekers with training programs and employment services. Offers a variety of services including occupational and computer skills training, workshops, job search training and support, coaching and counseling, and some training programs offer internships.
- **Bunker Labs:** a national network of veteran and milspouse entrepreneurs dedicated to helping the military connected community start their own business. We are committed to seeing that every entrepreneur in the military connected community has the network, tools, and resources they need to start their own business.

Space:

Here ProsperUS lists some resources that help find space, help develop and plan space, and offer co-working spaces.

- **SDBA:** The Southwest Detroit Business Association (SDBA) is a coalition of businesses and community interests committed to stabilizing and supporting a healthy economy in Southwest Detroit. Among other goals, they promote historic commercial buildings, create opportunities for regional shopping developments, and help local businesses invest in property.
- **Detroit Kitchen Connect:** Detroit Kitchen Connect helps Detroit food entrepreneurs find commercial kitchen space
- **Grand River Workplace:** Grand River Workplace is a coworking incubator and pop up retail space that provides affordable working environments to small businesses, startups, and freelancers.
- **Grandmont Rosedale:** Grandmont Rosedale Development Corporation (GRDC) is a non-profit community organization that is dedicated to revitalizing communities of northwest Detroit through various programs. Grand River WorkPlace, one of GRDC's offerings, is a co-working facility and small business incubator that offers affordable office space to small businesses and independent workers.
- **Live6 Alliance:** Works as a convener and implementer of programs in support of small businesses, real estate and building improvements, and placemaking, Live6 provides community leadership for the vision of revitalized, sustainable commercial corridors and surrounding neighborhoods.
- **Detroit Economic Growth Corporation:** city's one-stop shop for economic development. This staff provides project management, transaction structuring, and analysis of commercial and industrial real estate transactions, including the development and implementation of an Industrial Land Assembly Strategy. This team facilitates site preparedness activities aimed at developing market-ready sites and manages the allocation and use of development incentives.
- **Motor City Re-Store:** Motor City Re-Store gives neighborhood businesses a boost by connecting and giving grants to architecture experts, contractors, and businesses to help businesses look their best. The company serves Detroit-based business owners (and their landlords) currently operating in a commercial storefront in Detroit and Detroit business owners interested in improving their storefront.
- **An Office in Detroit:** DET Office Movers provide experts that offer comprehensive commercial moving services (furniture disassembly and assembly, moving supplies, packing your items, inventory management, finding storage facilities, cleaning the vacant office) with affordable rates, professional crews, excellent communication, and flexibility.

- **Bamboo Detroit:** Bamboo prides themselves as a space and community that inspires the entrepreneurial spirit by offering offices, private desks, and co-working spaces for individuals and growing teams and businesses in Downtown Detroit and Downtown Royal Oak.
- **Green Garage:** Green Garage offers sustainable co-working spaces and a community that celebrates differences and gives professional support in Detroit.
- **WeWork:** WeWork offers a variety of workspace options at their space 19 Clifford Street in Detroit. The available workspace options include private offices, dedicated desks, open workspaces, and conference rooms that can be booked hourly, daily, or monthly.

Technology:

This document compiles a variety of free accounting software, bookkeeping spreadsheets, and financial forecasting sites that may meet your needs. Accounting software is automated cloud or desktop technology that allows business owners and financial professionals to manage a small business's books through their computer or phone. See more software options below.

Computer Skills

- **Detroit Public Library:** Computer classes are held in the TLC Center of the Detroit Public Library. Learn about Microsoft Office: Word, Excel, Powerpoint and Access. Need to improve your technical abilities? Ask the instructor while attending a session. The instructors can give you any tips needed to get you started for any computer-related issue.
- **Novi Library:** If you are comfortable using a computer, a keyboard and a mouse, this is a place for you. Call the library for more details about computer classes. They have a variety of classes, such as iPad Tricks & Tips, Word 2010 Basics, Tech Time, Basic Photo Editing, Excel 2010 Basics and many other choices. The classes are available to anyone eighteen years or older, and the classes are free.
- **Michigan Computer Training:** Does word processing, spreadsheets and using databases grab your attention? If so, this is a great place to find a computer class. Michigan Technology Services has a caring and patient staff ready to help you advance in your computer skills. From building professional presentations, learning to manage emails, typing on the computers, creating spreadsheets and much more, this is a safe learning environment. It doesn't matter your age.
- **ONLC Training Center:** Did you say you want to learn about computer programs? Is there a particular topic? It doesn't matter what your skill level is, anything and everything regarding computers can be learned at this training center. The ONLC Training Center has many great classes. Take a look at all the technological topics. Select the topic that interests you and find out more about the day, time and location.
- **Per Scholas:** Whether you are new to tech or a seasoned veteran, Per Scholas will help you remain competitive within today's most dynamic industry. The curriculum combines hands-on technical learning with business professional skills development to help you adapt to today's changing work environments.

Business Accounting Resources

- **SquareUp:** Not only does Square offer an easy way to process credit cards, but it also offers ways to manage your accounts and run your company, including: Employee management, Payroll, Point of Sale, Appointments, and Invoices

- **Wave:** With more than two million users, [Wave](#) is one of the most successful online accounting services – and it’s completely free for accounting, invoicing and receipts, although if you want personal technical support you’ll need to pay for it.
- **Manager:** Manager is said to be one of the most comprehensive free accounting software out there. Manager provides over 40 different accounting features to help save you time and money all while providing a user-friendly design.
- **Zoho Invoice:** Zoho Invoice primarily focuses on the invoicing and billing side of accounting. Designed to save you time and effort, Zoho Invoice is also available for download on your mobile device. Zoho Invoice is also integrated with PayPal so it makes receiving payments easier.
- **QuickBooks (paid):** QuickBooks Online is a web-based accounting solution that caters to individual accountants and small businesses. The solution helps with bank reconciliation, tracking expenses, drafting invoices and monitoring financial reports, among others. Offers a 30-day free trial and then premium plans.
- **FreshBooks (paid):** Another web-based accounting solution that caters to small businesses. Offers a free trial. Comprehensive and user-friendly software.

Mental Health:

Finding Help:

- **HUDA Clinic:** provides free & **low** cost primary care, dental services, **mental health** care, ophthalmology, & podiatry services for residents in **Detroit**, MI. Location: 13240 Woodrow Wilson St. **Detroit**, MI 48238
- **The Black Music Therapy Network, Inc.:** supports the educational development and professional advancement of Black board-certified music therapists, music therapy degree-seeking ...
- **Therapy In Color:** the online mental health directory that helps Black, Indigenous, and People of Color find a therapist or mental health provider that identifies as a BIPOC therapist, life coach
- **Black Therapist Network:** aims to raise awareness about mental health and to reduce challenges in accessing mental health services by providing a platform to connect you to a therapist of your choice.
- **Therapy for Black Girls:** an online space dedicated to encouraging the mental wellness of Black women and girls.
- **The Radical Well-Being Center:** offers psychotherapy for individuals, couples, and families group therapy, massage, acupuncture, reiki and decolonized healing and energy work, nutrition counseling, education workshops, and community events. Their therapists are trauma-informed and work from a social justice and harm reduction perspective. They seek to include those who have been excluded from these services with a focus on accessibility and representation. _____

Important Phone Numbers:

- **Black Male Practitioners Restorative Counseling Services:** (248) 600-4475
- **Healing for Wholeness:** (734) 215-9553
- **Quilted Rose Clinical Services:** (313) 251-5023

Dental Care:

University of Detroit Mercy - University Health Center: Provides preventive (at University Health Center) and non-preventive (at University Health Center and Corktown Campus) dental care below private practice prices (savings equal to approximately 25-50%). Students provide dental care under the supervision of a dental care professional.

- 4201 Saint Antoine Boulevard, Detroit, MI 48201
- (313) 745-1977

Community Health & Social Services Center

- 5635 West Fort Street, Detroit, MI 48209
- (313) 849-3920

Covenant Community Care Inc: offers state of the art dental care. For a relatively low-cost, you can receive a dental exam, x-rays and basic cleaning. Offered preventive and restorative care services include: Fillings Sealants Root canals Extractions Crowns

- 559 W Grand Blvd, Detroit, MI 48216
- (313) 554-1095

Michigan Avenue Wellness Center: provides primary oral health care for patients of all ages. General dentists are responsible for the diagnosis, treatment, management and overall coordination of specialized services related to the patient's oral health needs.

- 5716 Michigan Avenue, Detroit, MI 48210
- (313) 554-3880

Huda Free Community Health Clinic: provides general dentistry services. Includes x-rays, cleanings, composite fillings, tooth extraction and referrals to low cost dentists as needed. No emergency services.

- 13240 Woodrow Wilson St., Detroit, MI 48238
- (313) 865-8446

Joy-Southfield Center: provides primary oral health care for patients of all ages. General dentists are responsible for the diagnosis, treatment, management and overall coordination of specialized services related to the patient's oral health needs.

- 18917 Joy Road, Detroit, MI 48228
- (313) 446-8800

MCDC Detroit Dental Office: offers a full suite of services, ranging from routine preventive to restorative dentistry. They are fully equipped to treat all ages. MCDC's MyDental Plan (MyDP) offers quality dental services at a sliding scale based on income.

- 5555 Conner Avenue, Detroit, MI 48213

- (313) 571-2648

Theea Bowman Community Health Center: provides dental care services including fillings, cleanings, x-rays and root canals. Does not provide oral surgery. Call for appointment Fees: Most insurances accepted, including Medicare

- 15400 West McNichols, Detroit, MI 48235
- (313) 835-5990

Dr Feleta Wilson Health Center: provides full range of dental services, including cleanings, extractions, and dentures. Accepts a limited number of emergency cases at the Kercheval and Seven Mile locations on specific days.

- 6550 East Warren Avenue, Detroit, MI 48210
- (313) 361-3242

Dr. Sophie Womack Health Center Dental Clinic: provides full range of dental services, including cleanings, extractions, and dentures. Accepts a limited number of emergency cases at the Kercheval and Seven Mile locations on specific days

- 7900 Kercheval, Detroit, MI 48214
- (313) 579-3242

Advantage Health Centers: provides dental care services including fillings, cleanings, x-rays and root canals. Does not provide oral surgery. Eligibility: Insured or uninsured individuals website

- 60 East Warren, Detroit, MI 48201
- (313) 835-5990

Medical Care:

- **FreeClinics.com - Medical Health Clinics for Everyone**
 - FreeClinics provides a comprehensive list of free, income based health clinics, public health department clinics, and community health centers located in Detroit. The clinics offer services in dental, medical, women's health, adult health, pediatric health, pediatric dental, and behavioral health care.
- **Healthcare.gov**
 - HealthCare.gov can help you enroll and change your health care plans, finding you low cost and free insurance plans
- **Clinic Directory**
 - ClinicDirectory offers a list of many types of health clinics, including those that are low cost, affordable, sliding scale, and medicaid accepted, located in the Detroit area.
- **MI Bridges**
 - MI Bridges can help you enroll in medicare/medicaid.
- **Need Help Paying Bills**
 - This resource lays out information and resources to help Detroiters, and people in general, find help paying medical bills or find free health care.
- **New Eyes For the Needy**
 - New eyes for the needy purchases new prescription eyeglasses for children and adults in the United States who cannot afford glasses on their own.

Legal Assistance:

- **Lakeshore Legal Aid**

- Lakeshore Legal Aid is not-for-profit law firm providing free civil legal services to people who are low income, seniors, and survivors of domestic violence and sexual assault. They provide professional legal advice and counseling, document review, negotiation, mediation, and representation in court. Lakeshore Legal Aid has 13 locations across Southeast Michigan. Please view their website for specific contact information for each respective location.



- **Project Clean Slate**

- Project Clean Slate is a City of Detroit Initiative to help residents get their criminal records expunged in order to gain access to better employment, housing, and educational opportunities. Effective April 11, 2021, new legislation will expand the number and types of convictions eligible for free expungement. Please look at this City of Detroit Government page in order to check updates on your Project Clean Slate case status, register for the initiative, volunteer, and learn more about the initiative.
- **Contact**
 - **Call (313) 237-3024**
 - **Email projectcleanslate@detroitmi.gov**



- **Detroit Free Legal Aid Clinic**

- The Free Legal Aid Clinic (FLAC) provides legal assistance in the areas of family and elder law to low income and elderly residents in Wayne County. The organization is entirely staffed by Wayne State University Law School students who provide legal service under supervision of licensed attorneys.
- **Contact**
 - **Call 313.833.0058**



- **Wayne County Friend of Court**

- The Wayne County Friend of Court aims to serve, educate, and assist Wayne County families in domestic relations matters to promote the best interest of children. Please view this resource or call the number below to set up your meeting with a Friend of the Court representative.
- **Contact**
 - **Call 1-844-785-7593**



**Third Judicial
Circuit of Michigan**

- **Legal Aid and Defender Association**

- Legal Aid and Defender Association Inc. (LAD) is a nonprofit organization providing civil legal services to Wayne, Oakland, and Macomb county residents who cannot afford an attorney with the mission of empowering vulnerable and underserved individuals, families, and communities. They provide civil legal services in areas including housing, public benefits, criminal record expungement, and survivors of domestic violence, sexual assault and stalking. To access their services, all potential clients must complete a screening process. To learn more about LAD and how to access their services call the numbers below.
- **Contact**
 - **Call 313.967.5800 or 877.964.4700**



Immigration and Citizenship:

- **International Institute of Metro Detroit (IIMD) - Immigration Legal Department**



- IIMD is a non-profit organization with an immigration legal department whose focus is to assist under-represented families achieve their immigration goals. They offer a variety of citizenship services including consultations with Immigration Attorneys and Department of Justice accredited representatives, and citizenship preparation classes.

- **Contact**

- Legal Department

- **Call: (313) 871-8600 ext. 234**

- **Email:**

- **Yumana Dubaisi (Supervising Attorney), [ydubaisi@iimd.org](mailto:yubaisi@iimd.org)**
- **Nene Tesija-Pocedic (U.S. Department of Justice Accredited Representative), nene@iimd.org**
- **Donna Beauregard (Immigration Attorney), donnab@iimd.org**
- **Kaity Nicastrì (U.S. Department of Justice Accredited Representative), knicastrì@iimd.org**

- To register and gain additional information about Citizenship Preparation Classes

- **Call (313) 600- 7618**
- **Email: wojciech517@yahoo.com.**

- **ACCESS One-Stop Employment & Human Service Program**

- ACCESS offers a variety of immigration and citizenship services that are provided by specialists who are certified and accredited by the Board of Immigration Appeals (BIA). There is a fee for these service programs with a sliding-fee scale that will be applied for low-income clients. These programs include consultations, outreach to United States Department of Homeland Security (accompanying the client at interview and hearings related to immigration cases), assistance with completion of immigration forms, and assist with the application process for the visa lottery.



- **Contact**

- **Athra Mona, Accredited Representative by the Department of Justice (DOJ)**

- **Office: 313-203-1877**
- **Email: amona@accesscommunity.org**

- **Hind Khraizat, Administrative Support**

- Email: hkhraizat@accesscommunity.org
- ACCESS One-Stop Employment & Human Service Center

Food Assistance:

- **FreeFood**

- FreeFood is an organization that has created a comprehensive list of resources where Detroiters can find food resources including free food, food pantries, food coupons, and food banks. Click the link to directly bring you to the list of resources they have found and additional information and details on them!



- **PantryNet**

- PantyNet is a resource that offers a Food Map with a list of food pantries, mobile drive-thru distributors, soup kitchens, shelters, and residential programs right near you.



- **Focus: HOPE**

- In partnership with federal and state agencies, Focus: HOPE provides monthly food boxes to over 42,000 senior citizens 60+ who live in Wayne, Oakland, Macomb, and Washtenaw counties.
- **To apply for the food box service**
 - Call: 313-494-4699
 - Email: food@focushope.edu



- **ACCESS Emergency Food Program**

- ACCESS provides a variety of programs and services to help with food assistance including the ACCESS Emergency Food Voucher Program, the Food Pantry Program, assistance with application processes for the WIC Program and SNAP (food stamp) Program, free and reduced breakfast and lunch programs, and Meals on Wheels Program. Please visit the link above or contact the resources below for detailed descriptions on these programs.
- **Contact**
 - Nawal Jabbar (Emergency Service program coordinator) : njabbar@accesscommunity.org
 - Nadine Makki – Emergency Services program case manager: nmakki@accesscommunity.org
 - Call: 313-203-3391



- **Additional List of Food Resources**

This resource offers a list of food banks and free food pantries in Detroit and in Wayne County.

Housing Resources:

- **Southwest Solutions**

- Southwest Solutions provides many resources for Housing and Homeownership Development and Homelessness Services.
- **Housing and Homeownership Development**- Southwest Solutions provides a variety of programs to help families and individuals find, buy, repair, and maintain their homes and provide affordable options to rent. These programs include financial coaching, becoming a homeowner education, foreclosure prevention, homebuyer services, mortgage lending, no-interest home repair loans, and properties for rent.
 - **Southwest Housing Solutions: 313.841.3727**
- **Regarding Homeless Services**- Southwest Solutions provides services and housing assistance for families, veterans, and individuals experiencing or at-risk of homelessness.
 - **Housing Resource Center: 313.963.6601**



- **U.S. Department of Housing and Urban Development (HUD)**

- HUD provides housing support through resources regarding rental assistance, local public housing, real estate assessment center, and homeownership. They help you find homes, get in contact with housing counseling agencies, help with home improvements, avoid foreclosures, and in addition provide specific resources for Veterans, Senior Citizens, and those dealing with homelessness.



- **ACCESS Rent/Mortgage and Transitional & Permanent Housing Program**

- ACCESS strives to empower individuals, families, and communities to live informed and productive lives with values of community service, healthy lifestyles, education and philanthropy. They offer specific Rent/Mortgage Assistance providing referrals and information on Detroit housing and rent programs. Clients must provide a court-ordered eviction or delinquency notice from their mortgage company. Other qualification factors apply.
- **To schedule an appointment for assessment reach out to the ACCESS Rent/Mortgage and Transitional & Permanent Housing Program**
 - Call: 313-203-3391
 - Email: Nawal Jabbar, Emergency Service Program Coordinator
njabbar@accesscommunity.org
 - Email: Nadine Makki – Emergency Services Program Case Manager
nmakki@accesscommunity.org



- **The Neighborhood Assistance Corporation of America (“NACA”)**



- “NACA” is a non-profit, community advocacy and homeownership organization. NACA’s main goal is to provide affordable homeownership nationwide through counseling, allowing everyone to purchase a home and modify their loans with better terms. NACA invests in working people, offering “America’s Best Mortgage Program.”
- **Contact NACA’s Detroit, Michigan Office**
 - Call: 281-204-6222
 - Visit: 12380 Woodward Ave Highland Park, MI 48203

- **CAM Detroit: Emergency Shelter Hotline**



- CAM Detroit works to help people experiencing homelessness find shelter and access housing resources. They provide access to services for people experiencing homelessness, use a standard assessment process to ensure everyone they help is getting the right support, prioritize the most vulnerable, and quickly refer people to housing resources as they become available.
- **Contacts + Additional Help**
 - **CAM Phone Line: 313-305-0311**
 - Call if you do not have a place to sleep for the night and in need of emergency shelter
 - **Veteran Homeless Program Phone Line: 313-576-1580**
 - Call if you are a veteran and do not have a place to sleep for the night and in need of emergency shelter
 - **COVID Emergency Rental Assistance: 866-313-2520**
 - Call if you are facing an eviction, are in need of assistance and live in Detroit, Hamtramck, or Highland Park
 - **Other additional resources found at: <http://www.camdetroit.org/gethelp/>**

- **Affordable Housing in Detroit - Detroit Gov Resource**

- Detroit’s government offers affordable housing options with an Affordable Housing Map showing all rent-restricted affordable housing in Detroit, allowing you to contact the property managers directly to hear about specific eligibility and a Michigan Housing Locator where landlords can share listings for privately operated rental housing units.



- **Detroit Land Bank Authority**

- The Detroit Land Bank Authority's mission is to return the city's abandoned and vacant properties to their full potential, hoping to rebuild the city's neighborhoods. They are an Equal Housing Opportunity Provider that uses a variety of sales programs to make homeownership and land purchases accessible to Detroiters.

- **Contacts**

- Call: 313-974-6869
- Email: communityrelations@detroitlandbank.org
- Address:

500 Griswold Street Suite 1200, Detroit , MI 48226



- **The Heat and Warmth Fund (THAW)- Energy Payment Assistance DTE Energy – Payment Assistance Resources**

- The Heat and Warmth Fund (THAW) is an independent non-profit organization that distributes assistance with heat and electricity to vulnerable Michigan residents including the elderly, unemployed, underemployed, and disabled individuals. THAW's mission is to keep Michigan families healthy, safe, and warm through multiple assistance programs including affordable payment plans and one time payment assistance and application for state emergency relief.

- **Contact**

- Call: 1-800-866-8429



- **Homeowners Property Tax Assistance Program (HPTAP)**

- Please click here to learn more about what HPTAP is, if you qualify, what you need to provide when you apply, where you can find your application, important deadlines, and how to seek assistance with completing your application.



- **Customer Affordability Programs (Water Residential Assistance Program + others)**

- Please click [here](#) to learn more about the Customer Affordability Programs for residents who do not have the ability to pay their bills offered by The Detroit Water and Sewerage Department and their community partners.