



GRASSROOTS ECONOMIC PLAN

BY: TONY ALI / RAYMOND TATUM

Table of content

Page 1.....	introduction
	*What this is not
	*What this is
Page 2.....	brief socio- economic political background.
	*The Grand Vision
Page 3.....	business location site (first location)
Page 4.....	The business structure (Entity)
	*the type of business (1st venture) propose
	* there are two main categories of business
Page 5-7.....	Funding for business ventures
	*starter initial and support capital
	*Funding (start-up Capital method 1) out-of-pocket (self-funding)
	*other possible sources of funding (future sources)
Page 8.....	other possible more advanced and accelerated sources of self-funding
Page 9.....	3rd step: *action group 2
	*The store Staffing
	*Money and profit

Introduction

copyright 2016

Note: This is a highly confidential multipage blueprint / proposal for concerned parties only. (Up to and inclusive of serious, mature, ambitious, reliable prospective members / owners of this proposed venture.

This is a broad outline, proposal and blueprint from a somewhat modest Grassroots prospective. The principles, steps, action plan and formula Can be applied and executed by small, moderate or even larger sized groups of Serious, determined and dedicated groups of African Americans throughout the neighborhoods, cities, counties and states throughout the country It is a fairly simple, yet comprehensive, step by step plan which outlines what “we can do” no matter which politician or party sets in which political office. It is a modest (yet revolutionary in its simplicity and necessity) Step toward reclaiming, restoring, reconfiguring, re-educating, and Reviving our own neighborhoods and communities. It is a first step toward economic rebirth and ownership.

“Please Read on to know what this is not.

This is not:

- 1. A religious movement (your religion is yours)**
- 2. A charismatic, Idol worshipping grab for power and control and influence over people and their money and their Allegiance and devotion.**
- 3.A book club**
- 4.A discussion or debate group**
- 5.A place to continuously spout “ your dreams” not backed by action.**
- 6.A venture to see who is the smartest man or woman.**
- 7.A personality cult**
- 8.A dictatorship**

What this is: is business; serious business for serious people “only”

Read on

copyright 2016

Brief socio-economic political background

Before going into details of the “grassroots business proposal” let’s look very briefly at some particular racial and, religious groups only in the sense of relating to our plan. At one point, even to an extent presently, the Mormons, or the LDS church was a marginal, somewhat Outcast group of European Americans yet few would argue that they have not succeeded in wresting great economic and financial clout and influence in the state of Utah, and now have spread far beyond. The root of their power an influence is in great part, individual and group wealth.

Another example is what is often referred to as “America’s Middle East” or Arab Detroit, where Arab, Armenian and immigrants from the East hold great sway and economic influence over wide swaths of the city of Detroit, and other places throughout Michigan. The ability of a determined, focused, consistent organized group of people to nearly wrest economic (and political in some cases) control of particular localities, regions and States and concentration of much of it into their hands both individually and collectively.

There is no need to remind the author(s) of this blueprint, that African-Americans have a special and unique set of historical and present day circumstances that makes our situation different. We are aware of that and those same circumstances and conditions are what make this Plan “ so necessary” Before we proceed to pure business language let us say this: “ let’s build something better for our neighbors, our elders, our children, our grandchildren and our great-grandchildren. Let us not only Stand on the shoulders of giants, let us grow and build to become giants so that future Generations will know that we not only know + knew how to survive” let’s show them that we learned how to “thrive” let them be born into a new reality.

The “Grand Vision: practical Co-operative business Summary Introduction and Explanation:

This venture at its most basic level is partly based around the concept of co-operatives, also known as co-ops. (in some instances referred to as Community owned business establishment.

A good example of such a business is the grocery, Health Foods, natural Foods, and(Eatery) called “ Sevenanda Natural Foods Co -op” in Atlanta, Georgia located in The Little Five Points District” (467 Moreland Avenue N.E.) phone number 404- 618 -2831.

It is recommended, if possible, to make an exploratory visit or place an enquiring call to them.

Our venture, though similarly structured, would be more condensed, limited to ground floor members initially and would be more closely held, especially in the initial phase. This will enable more profitability, more manageability and more cohesiveness. The ideal number of individuals ranges from a low of four to a high of twelve.(with some flexibility) This creates a situation of ownership and governing board or Council which is conducive to and of:

A proper and fair division of key responsibilities

An environment of more profit potential. This ideal initial membership structure (4 to 12(?)) Also Serve to hold down too much diffusion of intent and Focus.

The concept and plan enables a group of Willing, determined and focused individuals to “give a little” of themselves, their time and a modest amount of their resources and potentially “get a lot,” including ownership, multiple streams of income, leadership in their communities, access to Capital, potential partners and finance partners for their own “pet projects” and more. This can be done if each partner/ member is consistent and is willing to “do what they have to do” (now) so that they can do what they what to do (in the future)

Please read on for more specific details

Business location site (first location)

Some of the key underlying motivations for this proposed Venture is black ownership, black empowerment, black profitability and black excellence and advancement. All of this calls for the initiators members / owners and participants in this venture(s) to have a high degree of self-respect and respect for others, belief in self and kind and yes, black pride. Our success will instill confidence and pride in ourselves and will also do the same for our own black people, which will breed more success.

Now for a key issue: the issue of first business location, the central Downtown Atlanta area (at near and around the Five Points District) should be a primary target area. This is for obvious reasons: the area is a central hub of business, Commerce, tourism and consumer activity. This area is also where you find a broad range and cross section / mix of black people, from the poor, working poor, middle class, upper-middle-class and beyond. This area on a micro-level also reflects one of the prominent sub-issues of Western consumer business, "the daily competition for "black consumer dollars."

many and varied ethnic (in many cases immigrants) groups are engaged in this competition, and in their own way they are winning. There is one particular group that doesn't have many players on the field that is what this initiative aims to work towards helping to change. As a famous saying goes "from small acorns... Mighty Grow!"

Our plans can be carried out and executed regardless of who sits in the mayor's office, the governor's mansion, or the White House. Other possible areas of Interest for first or second target areas for business(es) development include:

1. Decatur (especially South DeKalb / Candler Road area)
2. Lithonia (Stone crest area, etc..)
3. West End area
4. Mechanicsville area
5. Green briar area
6. Metropolitan Parkway area
7. Ellenwood area
8. Douglasville area, etc....

Once again, this would be decided as a group/ council discussion, analysis, decision and execution.

Read on

Please Read on

The Business Structure (Entity)

As we are a group we would set up or incorporate our initial venture as an L.L.C. for this first business venture a limited liability company would serve as the best formal business entity for the first type of business which we will start. This is the ideal entity for maximum legal protection for all members, maximizes privacy and it also legally and practically accommodate our ideal number (4to 13) members.

The naming of our initial L.L.C., our business name, voting and deciding on any officers position will all be done in tandem as a group. There are many options to execute a formal of incorporation paperwork and registration. The cost can be as low as \$99 and as high as \$3,000+. The lower range of incorporating tends to be just as good as the higher ranges and sufficient for our type of proposed business model. This process is fairly easy no matter which route of incorporating we choose to do. Once again, to be decided as a group.

Please read on

The Type of Business (1st Venture) propose

There are two main categories of business

1st Service based: examples: Restaurants, check cashing business, Banks, hotels and motels, Janitorial, Daycare, barber shops, beauty salons, etc.....

2nd Sales based: (consumer goods): Examples: Restaurants fall under both categories, shoe stores, book stores, retail clothing stores, etc..

Our proposal is for a sales based business, mainly a moderately-sized retail clothing and accessories store. As black owners we know and we can find out, observe and anticipate what our own black people like to buy. Black people would be our primary target market demographic, but we will accept money from anyone who wants to buy. We propose a reasonable mix of low priced, moderately priced, and some premium-priced apparel, handbags, hats, caps, sunglasses, crafts and accessories.(a reasonable mix but not too messy or crowded; i.e. " we do not want the ("flea market" stigma.) We are aiming higher. What we envision is a retail establishment that is accessible to all but repulsive or repellent to none. " Several initiators of this blueprint / proposal are small business owners themselves and / or have retail, management, sales, wholesale and buying experience which will prove helpful in this area.

Once again to briefly digress, albeit reluctantly, let us talk socio-economics: (only for emphasis, encouragement and enticement to accomplish) " what kind of sense (or cents) does it make for a nation (Black Nation in America) of 50 + million to have almost everyone else selling to us what we want to buy and we are barely partaking in and profiting from this vast Commerce. Our people (Young middle and old) need jobs and most of all they need inspiration let us be the inspiration and work towards job creation for our people, investment capital and community Re-development.

Read on

Funding for business venture(s)

Startup initial and support capital.

This is usually the area that causes some people to get nervous, apprehensive, negative, squeamish, ashamed, embarrassed, defensive, evasive, doubtful, distrustful, disbelieving, etc....

Understood, but let's work on it. Let Willie Lynch go. It's time to decide are we a nation of Eternal boys and girls waiting for others to do for us, sell to us, profit from us, etc. Or are we going to take steps toward self: do for self and kind, move from girls to women go from boys to men. It's truly time to get started. It's time for "GITTIN' OFF ZERO." git off zero ownership, git off zero capitalization, git off zero net worth.

A good portion of these nervous apprehensive individuals are conditioned to the extent that they love money too much! So much so, that they are afraid to go after **\$Wealth**. If you are afraid to invest a few \$10s \$20s \$50s \$100s (money) to potentially count your wealth in the thousands hundreds of thousands maybe potentially Millions & Beyond, then maybe this is not for you don't waste your or our time.

What we are looking for are suitable dedicated and ambitious candidates who wants to be the architect of a fundamental paradigm shift, not those who are seemingly content to be Perpetual victims of nearly every paradigm shift. We are looking for men and women of every age in our communities who want to build on the economic legacies and business success of such Giants as

Berry Gordy, Jr. of Motown fame (who got his start and inspiration working in his father's neighborhood store which was inspired by and named for Booker T. Washington

The above-mentioned Booker T Washington himself.

"Robert" Bob Johnson of B.E.T Fame.

Oprah Winfrey (Harpo).

Reginald Lewis (T.L.C. Beatrice).

Jay-Z (Rocawear).

Sean Combs (Sean John).

Madam C.J. Walker.

Honorable Marcus mosiah Garvey (U.N.I.A, black Star Line)

Honorable Elijah Muhammad (N.O.I.) and others, you may or may not like some, all, or any of these people, that is not the issue here.

What is at issue is that they all knew or know a thing or two about the "**Science of Business**" and the process of wealth creation **Wealth** not money, wealth grounded in ownership.

What follows are some ideas (some easy some not as easy) about possible ways to secure (in whole or in part) startup capital for this and other business ventures.

Funding (startup capital: method one)

"out of pocket (self-funding)

Ironically this is probably the easiest most effective and maybe even the safest way for most start-up Ventures (Grassroots especially black Ventures) but it is also often the one area that many blacks in America are hesitant to explore, seriously consider, plan, and most crucially, execute.

This is often so because too many of us don't think we can it can be a challenge to say the least when you try to go It Alone but the challenges become less prohibitive when you move with a group.(not a mass movement).

On the issues of going at it alone or moving as a focused concentrated group 4 - 12 with flexibility let us explore this further:

Among many and most ethnic racial and subgroups in American business activity there are individuals (one person) who control, own or have access to or earn six, seven figures of money (and Beyond six figures). Yet these same individuals (one person) seek out and form Venture Partnerships with others, yet here we are often as black people (when you / we do get the entrepreneur instinct) with a few thousand a few hundred or even less with the often heard refrain “I'm going to do my own thing”

Most are just dreaming, or Hustling, or peddling and have convinced themselves that they are “in business” is it “their own thing” or is it their own dream? maybe both.

This is not said to mock anyone, to make anyone feel bad or anything of that nature. It is only to try to get all of us to think bigger. And work together, **while maintaining and strengthening your own thing.** Don't be offended or ashamed we only want you to be rich.

Dreams are O.K., ideas of better. Plans, action and execution are “ Best of All.”

What hold us back? Fear, trepidation, lack of knowledge, lack of trust, etc..

Where do I or we find the money? We ask And now, finally what follows are some revelations about where we can find (somewhat easily) the startup venture capital to Attain ownership and potential wealth. You may think this is simplistic, but it all adds up.

Where can we (black entrepreneurs to be) find the money (at least some of it):

In your daily (Starbucks, McDonald's, etc.) If we are to enrich Howard Schultz and Ray Kroc estate let us buy large blocks of stock. (I already do, I'm looking for partners)

In your daily fast food lunch money. Cutback, reduce or pack a lunch.

3. On your feet (the new shoes you probably can do without. (let's sell shoes to people, yours will be wholesale priced, sometimes free.

4. The new book you want I struggle with this area, but once again let's write them and sell them

5. The cigarettes in your pocket- Newport averages \$5 to \$6 + a pack= 7 days(one week at a pack a day \$35 to \$45 dollars a week, enough to get you in the venture.

6. The daily Black & Milds

7. The frequent visits to the soda machine- cutback, reduce, buy wholesale, sell to others or better yet let's buy pepsico shares (I already do but I am looking for partners) maybe even to buy a distributorship, like Bruce Lewellyn (very wealthy black man who's also cousin to Collin L. Powell)

8. The monthly weaves / hair salon (sisters) touchy subject, sensitive topic (just think on it)

9. The frequent strip club visits (Brothers) “just think on it”

10. The marijuana- at least reduce; let's plan to buy land plus farms (who knows)

11. The over priced red gator shoes- don't be offended it's just that I don't like someone coming into the communities selling this stuff at 300% markup if you must have them let's go wholesale and sell them to our beloved Brothers at a more reasonable price.

12. The new Ralph Lauren shirt - (think about it)

Read on

This may not seem like much but all of this adds up daily, weekly, monthly, and yearly to much more than we think, think about this in relation to our proposed venture(s) 10 people at \$20 each per week equals \$200 per week at 4 weeks (one month) equals \$800 per month at 4 months (a quarter of a year) equals \$3,200 at 8 months \$6400 and on and on.

Progress breeds desire, desire makes fire, fire burns up the "old world" (black disempowerment) and lights up the new world (black empowerment).

Another example:

10 people at \$50 per week per person equals \$500 a weeks at one month becomes \$2,000 a month at 10 month becomes \$20,000 so on.

If each sincerely dedicated individual can self-budget and this fairly simple model is followed in some agreed-upon amount(s) for a set targeted and definite amount of time (strictly adhered to and encouraged) in a reasonable amount of time per agreed upon Venture / project your startup capital is in place (in whole or in part depending on the particular venture.) As long as the proper due diligence, research and ground work has been done on each business venture all or most of them should reach a point of self propelled (in whole or in part) viability, continuity with some additional outside funding when and if required to keep the business venture viable until it is in a reasonably strong position of profitability.

Note: to ensure accountability strong group guidelines, agreed upon policies, internal control, oversight, transparency, etc.. would be jointly conceived, codified and adhered to by all members.

Joint business bank accounts (L.L.C) legal agreements, balances of power and accountability to all relevant documents, bank statements,etc. Would be made available to all active members / owners on a regular agreed-upon basis and / or upon request.

This will be done to ensure the greatest possible level of comfort security, accountability, and Trust for and by all concerned parties.

The various levels of Entry to become a member /owner participant in this Venture(a) are structured so as to enable maximum opportunity for participation from some of the most economically challenged (welfare recipients) (with some exceptions based) on any revelevant government laws, codes prohibitions) to our most upwardly mobile members of Black American society.

These various options would definitely allow each interested party to gauge your comfort level of investment and proceed accordingly. The various levels of Entry (amount) will be discussed broadly and / or in detail with interested parties by one of the initiators of this venture(s) in private, person and/or at Future organizing and execution meetings.

We, the founders, of this venture must let you know that both are businessman, entrepreneurs and working individually with multiple streams of income, that is said to let all prospects know that we are succeeding determined to succeed more and will persevere we are simply looking for partners and to improve our communities.

Other possible sources of funding(future sources)

One often hears in would-be entrepreneurs Circles talk and chatter about small business loans or the S.B.A. (small business administration) let us now discuss that. The S.B.A. policy on this matter seems to support the maxim:

" it takes money to make money." in other words they rarely if ever give anyone money to start a business. In fact they really don't give money much if at all. they will possibly act as a advocate for an existing business to procure loans, grants, or assistance from third-party sources.

This is actually good when you, or we take a first step and we're on our own, possible help by others when and only if needed, might be available, or it might not. But so what. Who needs the government S.B.A. when we have our S B.A.(Strong, black, and Able)

Now that we've got that out of the way let's expand upon financing, funding, capitalizing and sustaining profitable business ventures.

Other possible (more advanced and accelerated) sources of self-funding.

Carefully planned budgeted and targeted withdrawals from personal bank checking and savings accounts.

Borrow / withdraw (Maybe) safely, considerately and conservatively from any retirement funds (401k,etc.

Sell some stocks, bonds, mutual funds (give careful consideration)

Set up a new, separate budget plan for your agreed upon initial portion (to be discussed and agreed upon privately with founders and / or publicly at Future meetings (think and plan in accordance with an agreed-upon weekly, bi-weekly, monthly amount for a set amount of time (to be given) for each venture but for now only focus on business venture number one **a moderate-sized retail clothing plus accessories store.**

Opt to, if you are able and wish for an upfront deposit / investment of \$300, \$500, or \$1,000. + and help us to accelerate the process. This is what the founders are to do; to lead by example (flexibility within reason is available to become involved. Just discuss with a founder your situation and we will try to accommodate you.

Outside secondary, third-party emergency or 2nd to 3rd phase funding sources:

Note: when you start (as an individual and / or group) to incorporate, transact business, write contracts, discuss and execute deals money seems to find you. (I know from experience.) But this Venture is not about “i “ or “me” it is about “us” and “we.”

1. After setting up and establishing for a reasonable amount of time a credible business bank account or multiple accounts discuss with the banker(s) a business line of credit and/or business loan(s).
2. Enter into an or explore possible secondary (non-bank) lenders, so-called hard money lenders (for certain types of deals, especially real estate and land, etc. Which we will venture into in the future, at the right time. These types of loans sometimes involves higher rates of Interest, etc. But tend to have more liberal lending policies.
3. Venture Capital - “so-called Angel” investors sometimes (mostly) involve a surrender or some power and autonomy.
4. Other possibilities to be discussed orally as a group - Council. All serious suggestions and ideas are welcome and encouraged. This is not a dictatorship. We are all in this together. A plan well conceive but not executed is just a plan. Thus let us proceed with step-by-step action plans.

1st step: A mandatory first exploratory meeting (discussion both formal and informal), getting to know all prospective members - owners. Founders - initiators will employ inform relevant parties of time and place, with advance notice.

2nd step: all serious, interested parties(ready for action) attend second meeting (not more than 1 to 2 weeks after the 1st meeting (bring pens, pads, laptops, input, etc.

First, formalize and setup Council - discussed and determined areas of experience, expertise and interest as relevant to the venture. Vote on any titles / positions discuss and lay out incorporation plans (be ready to fund and execute L.L.C. A.S.A.P.

Second select an interim treasurer determine first stage amount (minimum) per individual \$20, \$50, \$100, etc. And due date/ schedule of investment payment weekly, bi-weekly, monthly? Option to pay more should be codified and recorded by treasurer and any other relevant title holder/ officer. Pay at this time if able, or next meeting once again not to exceed two weeks. If after 2 weeks a prospect is not ready to invest then we should probably assume that they are not serious or are not really interested. (no procrastination or lame excuses)

Next meeting: L.L.C should be completed by now business license applied for. At this time founders, Treasurer, and members who wish to do come along will set up a business L.L.C. Bank account listing all members names Bank paperwork to be shown to all members at next meeting.

We will now proceed to division of responsibilities/ labors to get the first store up and running A.S.A.P This calls for each member to work seriously and diligently to do his or her part.

Read on

3rd step: action groups and action

Action Group 1 location finders 1 to 4 minimum members Scout, record info, talk to leasing parties' view and discuss possible business space / locations (determine terms, amounts condition of building flexibility (or lack of) of landlord/ owner. Bring all information on possible sites / locations to next meeting to discuss with full Council. This Action Group can work individually and / or as pairs / group.

Council (all) consider, discuss, vote (if needed) and view final candidate locations, discuss terms, Member or several meet with the landlord and make a decision (action.)

Action Group 2 (wholesalers, merch, buyers, merchandise locators) as an intern Council discuss and decide what type of merchandise we would like to buy and sale Action Group 2 (1 to 4 minimum members) seek out suppliers, discuss terms, payments plans, etc:

Bring all information to council for discussion 1st buying trip and execute A.S.A.P.

As we are human, there will be some bumps along the way, but they don't have to be fatal. There may be unexpected occurrences, temporary setbacks are possible, but don't let this stop us. Think about our ancestors, our kids our grandkids and ourselves. Being able to look at yourself in the mirror and being able to say I tried (and hopefully succeeded) to do something for and with my own people is true gold, black gold. Let's open for business.

Read on for hoped and planned general projections for business venture number #1

The store (Staffing)

Now we are ready for a grand opening

The store / business will be a group owned and operated effort, thus it will sink, swim, rise and thrive based on the dedication, input and effort (or lack thereof of its owners / operators). Inevitable the 3 to 4 most engage members will be on-site more. Others as they are available, needed or when they desire (we are all owners) with a solid core of 3 to 10 Staffing should be fairly simple. As (and we hope and plan to) profitability and/or potential increases grows this will free up time for some members to be more engaged on a regular basis.

Money and profits

Don't quit your day job, not yet anyway (multiple streams of income are what we need right now.

Business #1 is a potential seed funder of business #2 (in whole or in part). After initiating business #2 we can look to grow, plan and strategize for individual and group wealth.

At midpoint of business #2 (or maybe sooner) individual member / owners can draw on some of their profit share (put it away, save it, invest it, merge with others, duplicate this plan with other groups (with some exceptions based on L.L.C in state legal codes, begin to plan and fund their own individual Ventures, as well as ongoing, continued group Ventures.

Note: some might say this plan is too simplistic, some might say it's too complex. We, the initiators, say let's get on with it and execute it. We are knowledgeable about (we being the initiators) and capable of more advanced, technical, and sophisticated entrepreneurial and wealth building models, but this plan and Venture was inspired, conceived and designed to be accessible to as broad a range of African American people as possible. Any serious party or parties wishing to discuss and / or propose what they see as more sophisticated Advance Ventures with the founders of this venture are invited to do so

Thank you, for your consideration

the founders.

Notice: all parties be informed and aware that this document is legally protected material. Any direct, obvious, unauthorized use, appropriation or copying is prohibited by law.

All parties privy to this document are forbidden to share the precise contents with non involved parties unless receiving prior permission from the initiators of this venture / project.

All investments in this venture all Frozen for a minimum period of 36 months any early withdrawals or reversals of Investments or membership is ssubject to state L.L.C. laws and a 60% non-refundable withdrawal fee

Notice of understanding

I _____ (Signature) have fully read and understand this document(s). I agree to adhere to any binding rules, regulations and policy and procedures.

Print name _____ Date _____

Signature _____

Witness by _____ signature(founder)

_____ Print name(founder)

Date _____

If a member dies in this venture:

Based on the percentage a Member have invested in this venture if a member pass away 60% of the Members money is divided equally among the remaining members of the venture and 40% of the deceased Member money goes to his/her remaining lawful descendants or the members descendants can join the venture and maintain the deceased members full investment percentage.

FOR MORE INFO PLEASE CONTACT RAY TATUM / TONY ALI @ 678 296 7922 AND PLEASE VISIT US @

WWW.GITTINOFFZERO.COM