Sponsor:

Ardent Global Real Estate Investment, LLC

Program:

The Dynamics of Highly Successful Living

Through Real Estate Investment

Developed by:

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**Introduction**

From the pretentious beginnings behind the walls...for a moment in time, individuals are being punished for their actions. However, they possess a unique opportunity for change that will transform their lives forever.

During lengthy discussions, Ardent Global Investment, (AGI) concurred "there seems to be a sense of unmeasured, unidentifiable power and talent residing in the hearts and minds of the offenders." Unfortunately, the perplexity of it all is that few individuals are awake and doing something about it. Others are simply aware, allowing the moment to just pass them by. The majority are aimlessly and semi-concisely walking around, as if under hypnosis, still blinded by self-image and false ideologies.

AGI's platform has been created to reach out, "EDUCATE & INSPIRE" others to challenge and overcome their limitations while striving to fulfill their highest possible purpose on earth.

AGI plans on achieving the above objectives by providing extremely useful tools, i.e. practical spiritual guidance and teaching a trade, REAL ESTATE INVESTMENT, through the power of ENTREPRENEURSHIP. Our prayer is that all but a few will break through whatever barriers they have encountered in the past and begin to strive to reach for higher achievement in all areas of their lives. It is AGI's wish that they receive the most fulfilling, prosperous and authentic life possible.

Finally, AGI agrees that the measure of our success is not gauged by the material possession one acquires but by the quality of life that leads through inspiring others along the way. With this opportunity, we pray that we are able to light the path and ignite fires that lay dormant within.

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**Mission Statement**

“The Dynamics of Highly Successful Living Through Real Estate Investing” will teach and inspire others to challenge and overcome their limitations while striving to fulfill their highest possible potential for success. This will be achieved by providing extremely useful tools, practical spiritual guidance and teaching a trade of Real Estate Investing, through the power of Entrepreneurship.

**Vision Statement**

The Dynamics of Highly Successful Living Through Real Estate will see to it that participants strive to excellence through the fostering of spiritual and personal growth that includes accepting responsibility for their actions, righting the wrongs to the victims, community and their families. Also, by paying court-imposed monetary obligations, performing selfless community service and learning to become better role models and providers for their families.

Ultimately, our prayer is that the participants will break through whatever barriers they may have encountered in the past and begin to strive to reach for higher achievement in all areas of their lives, making this the most dynamic and effective program ever created.

**Philosophy/Purpose Statement**

The Dynamics of Highly Successful Living Through Real Estate Investing believes that the integral part of the total individual includes nurturing the mind, body and spirit through testimonials, character building and entrepreneurship.

Charles E. Hall and his Co-Authors designed this program for all people, regardless of their gender, race, social or economic conditions. The belief is that everyone has the capacity to take charge of his or her life and should be enabled and empowered to make critical decisions for their future, while being anchors for their communities.

**Situational Analysis**

**Problem Statement**

This situation is dire. The recidivism rate in America is devastating in terms of economic burden and social degradation. Children of inmates suffer from the absence of their parents, thus the increase of juvenile misbehaviors, and ultimately, perpetuation of crime that further erodes our communities.

There are approximately, 760,000 ex-offenders nationwide being released into society each year, forced to fend for themselves and seek meaningful employment. Unfortunately, incarcerations further reduce inmate’s earnings by 40-50% when compared to demographically similar counterparts who do not have criminal records.

Meanwhile, more than 80% of ex-offenders cannot find a job. One explanation for this unemployment rate is discrimination for his/her misdeeds rendering him/her non-competitive, promoting a dissipation of self-esteem and morale, cascading the ex-offender back to a life of crime thus becoming a recidivist.

**Need Statement**

First-time offenders and recidivists desperately need a readily accessible, comprehensive and intense program that not only cultivates a willingness within the offender to succeed, but also motivates them to bridge the gap between families, friends and their communities by becoming role models, leaders and pioneers through entrepreneurship.

**Aims and Objectives**

\*To establish guidelines implementing, "The Dynamics of Highly Successful Living Through Real Estate Investing."

\*The potential demonstration sites will be correctional institutions and private halfway houses.

\*The objectives of the program are to foster spiritual awareness and personal growth, through teaching and inspiring others to challenge and overcome their limitations by striving to fulfill their greatest potential for success in all areas of their lives. This will be achieved by providing extremely useful tools, practical spiritual guidance and by teaching a trade, namely Real Estate Investing, through the power of Entrepreneurship.

\*In addition, participant’s motivation to take responsibility for their criminal behavior will be assisted by community organizations before and after inmates are released to their destinations.

\*The potential program provides opportunities for the development of professionalism and maturation of the participating inmate’s commitment to change through spiritual, mental and emotional, development which are the prerequisites for overall change in behavior, better institutional adjustment and reduced recidivism rate.

**Program Selection Criteria**

To participate:

1. Apply for program voluntarily/Application (BP)

2. Selection completed prior to 24 – 36 months of a projected release date. Those individuals with shorter sentences will have top priority.

**Succession Planning**

Individuals who have longer sentences can apply their research to the resource team in preparation becoming a mentor or instructor.

Receive recommendations from relevant components (Unit team, associate warden and coordinator/sponsor) shown on Form (BP).

One may not be on Financial Restitution Payment Fines (FRP) refusal for or have been involved in any disciplinary action.

Have met GED requirements or have a verified high school diploma.

Participate in orientation.

**Program Referral**

Inmates who participate in the program must submit a completed application packet to the facilitator and participate in a self-directed three session orientation program:

\*Session I: Overview

\*Session II: Feedback, completion of the program participation request and agreement form (BP form)

\*Session III: A private interview with the institution’s facilitator regarding program eligibility and review of application materials

NOTE: Upon identifying an inmate's eligibility, the Coordinator/Sponsor contacts the inmate's unit team.

**Program Structure**

**Program Population**

Will not exceed 35 inmates (may be less due to the educational/chapel capacity). Standard completion requirements outline successful program participation. The standard checklist is completed by the supervisor of the education and participant before completion recognition.

**Multi-Track Makeup**

This program is open regardless of social or economic condition. The program is seeking inmates who are striving for excellence through spiritual, personal and economic growth, while achieving balance in their lives.

Inmates who participate in the program will be learning about sharing life experiences and competing ideologies (spiritually, mentally, emotionally, and financially). It should be noted, that specific groups represented in a cohort will vary, depending on the choices of the inmates. Differences in teaching or disciplines within each group will be identified and integrated by instructor/mentor and finalized by the coordinator/sponsor.

**Schedule for Program Activities**

\*This course requires a minimum of 3-5 days of regularly scheduled morning and afternoon classes, 2 hours per day, as well as weekend activities (Totaling 288 to 480 hours for completed program).

\*Participants will have work assignments for up to 4 hours a day during unscheduled program hours.

\*Evening and weekend programming could involve special activities with mentors, multi-track program activities and track-specific components.

\*Inmates are encouraged to participate in scheduled activities with the general population from religious studying and worship services, in accordance with their personal beliefs.

Due, to the expedited manner of moving forward, the program shall be held in the educational facilities, the chapel, or the units, or a combination of all three. The determination of the position of the program will be left to the Director of Education and the Coordinator/Sponsor.

**Curriculum Description**

\* "The Dynamics of Highly Successful Living Through Real Estate Investing" participants will have to pass the following program/curriculum before graduating.

Program: "The Dynamics of Highly Successful Living Through Real Estate Investing"

**Spiritual/Secular**

\*Develop shifting paradigms, foundational principles and spiritual awareness

\*Restore character ethics

\*Achieve a reflective mindset

\*Systematic thinking teaches ways to achieve goals, while working together and thinking logically for the long-term solution

\*Learn to peel back layers of the problem and create ways to address personal dilemmas to right the wrongs of victims, friends and families

\*Using journals, notebooks and personal reflection to develop spiritual, mental and emotional growth

\*Continue mentorship and instruction

**Entrepreneurship**

\*Awakening the entrepreneurship within the participants

\*Develop and adopt a code of ethics and morality

\*Nurture the leader, innovator, pioneer and developer within

\*Recognize and maximize the potential in every opportunity

\*Convert an opportunity into a workable marketable idea

\*Accept failure, not defeat, but recognize failure as a lesson on how to achieve success

\*Present new emerging ventures in an exciting organized and thought- provoking manner

\*Adopt positive attributes and enduring fortitude

**Psychology**

\*A basic understanding of the portents of psychology in today's market

\*Develop an understanding on the laws of cause and effect

\*Importance of a proper handshake and eye contact

\*Importance of a smile, laughter and speaking clearly

\*Develop an understanding of cultural differences

\*Learn about territories and personal space

\*Develop skills in interviewing, power plays and office politics

**Business**

\*Define different types of global economic systems, and explain how they control factors of production

\*Identify the main goal and functions of the US business world

\*How supply and demand affects the price and sale of goods and services

**Legal/Regulatory**

\*Distinguish between ethical and unethical behavior

\*Identify specific steps that companies take to encourage ethical behavior in the workplace

\*Describe how a business has a social responsibility to the community

\*Discuss the various restrictions placed upon business in today's marketplace

\*Define what types of corporate structure to implement and why

**Business Communication**

\*Develop skills speaking effectively

\*Learn to project a positive image and keep the audience engaged

\*Develop techniques on how to handle questions

\*Make group presentations

\*Understanding the other person by walking a mile in their shoes

\*Technical writing

**Real Estate Finance**

\*Understanding the nature and cycle of real estate financing

\*Appreciating currency and the monetary system in the US

\*Appreciating the inner workings of governmental departments, i.e. IRS, SEC, Department of Labor, etc....

\*Develop a clear and precise understanding of the market. Primary/Secondary/ Governmental and the Alternative

\*Identify sources of funds: Fiduciaries, semi-fiduciaries and non-fiduciaries

\*Skills in the instruments used in real estate financing

\*Understanding the many different loans and their underwriting guidelines

\*Understanding hypothetically the process of defaults, foreclosures, short sales, and REO's (Real Estate Owned).

**Loan Originating/Mortgage Banking**

\*How to qualify as a borrower

\*How to substantiate information that is being told by the potential purchaser, through techniques ensuring transparency and integrity

\*How to read credit reports, rate sheets, title insurance and appraisal reports

**Victim Impact Components**

\*Developing the evaluation of a relationship mode

\*Clarifying impact on crime on victims

\*Provide interaction with group therapy and identify potential referrals to psychologist

PROGRAM II:

**Involvement of Community Organizations**

**Mentoring During Incarceration Phase**

1-Mentors must be trained through 3 months of the Ace program

2-A trained mentor is matched with participants (1 mentor for every 6-10 inmates)

3-The mentor meets the participants to:

\*Reflect on his spiritual and secular issues of brokenness and healing

\*Model appropriate social behavior

\*Help to develop a maintenance plan for spiritual, healthy and productive living upon inmate population and reentry into society

NOTE:

It should be noted that title 42 of the United States code, section 17533 (40 U.S.C. § 17533) provides that "any persons who provide mentoring services to an incarcerated offender is permitted to continue such services after the offender is released from prison." Mentors are permitted to provide mentoring services to released federal and state inmates, if the mentor provided such services to the released inmate while he/she was incarcerated. The status also authorizes wardens to prohibit mentors from providing mentoring to released inmates if it is determined that such post-release mentoring services would pose a significant security risk to the released inmates, any other inmate, any person who provides mentoring services, or any other person. Failure to abide by this prohibition could result in the mentor being prohibited from continuing to serve in the role of a mentor in the institution. Mentors participating in this capacity must remain in compliance with the program guidelines and are accountable to the program sponsor.

**Partnership with the community at release destination**

This partnership is designed to help the inmate with healthy community re-integration upon release. It begins during incarceration, and intensifies as the inmate re-integrates back into society.

\*Correspondence with sponsored inmates is strongly encouraged, so they have a sense of belonging in the community before release.

\*If possible, representatives from the mentoring organizations visit with the participants at least once in the visiting room.

**NOTE:**

"The addition of community representatives to participants’ approved visiting list is an exception to the general requirement of having an established relationship prior to confinement. These visits are ordinarily not counted against allotted number of social visits per month. The frequencies of these visits are determined locally in accordance with the program."

**Real Estate Agent/Broker Education**

\*Learn about real property and laws relating to ownership

\*Valuation of real property

\*How to transfer ownership

\*Understanding real-estate-mathematics

\*Different types of strategies used in real estate

\*Understand contracts and their types

**Real Estate Investing**

\*How to find houses with investment potential

\*How to make that reward your risk

\*How to finance, make an offer and close on an investment property

\*How to plan and manage the construction process

\*How to prepare and market an investment property for sale

\*Consolidated strategic plans and annual action plans, in order to understand the Housing and Community development needs in their prospective cities

**Business Plan**

**Final Exam**

\*Complete a comprehensive business plan for 50% of grade

**All Participants will Participate in the Following:**

**Community Mentoring Component**

\*Develop relationships with community-based groups

\*Reach out to different organizations in an attempt to be proactive and establish contacts and relationships prior to being released

ERBTSP Program 3:

**"The Entrepreneurship Ex-Offender Re-Acclamation Back into Society Program"**

\*This partnership with AGI ushers offenders, to ex-offenders, to intern to apprentice to entrepreneur. Integrating partner back into society as a COMMUNITY LEADER and ENTREPRENEUR providing jobs and opportunities to enhance the lives of those with an ex-offender's sphere of influence

\*The ex-offender is released to Phoenix Community Initiatives halfway house or designated halfway house in the area for no less than 6 six months, not to exceed a year.

\*The ex-offender will attend a 3 day orientation (see appendix)

\*The ex-offender will begin professional training throughout duration until graduation (must pass nationwide testing).

\*The ex-offender undergoes internship while performing community service. (FBLA sponsor- Future Business Leaders of America)

\*Intern undergoes apprenticeship, will learn trade by being employed through (AGI) non-profit specializing in training and real estate investing.

\*While apprentice is employed with (AGI), the firm will simultaneously structure apprentice corporation, open/business bank account, obtain office space and staffing.

\*Once program is complete, apprentice now becomes Entrepreneur/Business Owner/Mentor/Community Activist and Leader.

Program 4:

**Transitional Housing**

\*Transitional housing programs are generally termed second-stage programs. These programs have a maximum two-year length of stay, and focus on the promotion of self-sufficiency through the provision of a broad range of supportive services. Through "The Entrepreneurship Ex-Offender Re-Acclamation Back into Society Program," AGI and Phoenix Community Initiatives will ensure permanent housing through "Home Ownership."

Program 5:

**Continuation Plan**

See commission structure (contact AGI for commission)

**Curriculum Description**

\*"The Entrepreneurship Ex-Offender Re-Acclamation Back into Society Program" participants will be involved in the following program/curriculum.

1-Advance the 7 Habits of Highly Successful People

Participant will achieve heightened spiritual awareness, cultivate effectiveness and lead with excellence, while transforming one’s self through breakthrough results.

2-Critical Thinking

Critical Thinking will help participants to step back, examine competing thought processes and make them effective and efficient. Participants will be able to ask the right questions, challenge assumptions and gain an appreciation for the viewpoints of others.

3-Developing Emotional Intelligence

Enhance participant's self-awareness and make emotions work for them in order to build a more productive relationship (personally and professionally).

4-Managing Chaos

Learn fast easy-to-use tools and techniques to manage unproductive confusion and disorder and transform perceived chaos into controllable challenges.

5-Managing Emotions in the Workplace

Learn how emotions affect job performance, and learn practical techniques to manage them.

6-Improve Analytical Skills

Learn how to synthesize information so it is meaningful.

7-Communication and Interpersonal Skills

Learn that in today's working environment, interpersonal, interdependence and communication skills are just as important as technical abilities in achieving success.

8-Succession Planning

Learn to ensure that the organization always has well-trained, experienced individuals in key positions.

9-Projecting a Positive Professional Image

Learn how to communicate a winning professional image in the way one looks, acts, and presents oneself.

10-Enhance Real Estate Investing/Mortgage Banking

Engage in enhanced training and develop the skills necessary to pass national examinations.

NOTE:

Courses will be taught by Spiritual Leaders, CEOs, Presidents, Vice Presidents of major corporations and motivational speakers. The real estate investing and mortgage banking will be taught by the State and Federal License Professionals.

**Evaluation Tool and Measurement Process**

**Program Evaluation**

"The Office of Research and Evaluation" will evaluate "The Dynamics of Highly Successful Living Through Real Estate Investment" and “The Entrepreneurship Ex-Offender Re-Acclamation Back into Society Program" effectiveness by comparing institutional conduct before, during and after participation. Generally, three control groups are necessary for the sake of this program, one control group is needed – male low security inmates – will be established for the evaluation. (See Appendix)

**Duration**

\*There will be a one to four year follow-up of participants who complete the program, to evaluate the impact on recidivism rate and institutional management.

**Follow-up Study**

Where feasible, a follow-up study will be conducted after release with community organizations, to measure the effectiveness of support received during the transition process.

The follow-up assessment will provide information on the rate of re-arrest and recidivism, and will help identify the most effective methods used by the communities to combat the core issues.

**Program Expulsion**

The warden, after receiving a recommendation from the institution's program committee, makes the final decision regarding an inmate's expulsion. Inmates may be expelled for:

Violation of disciplinary rules and regulations as determined by the unit discipline committee or disciplinary hearing officer

Failure to meet program requirements, such as financial responsibility, educational obligation and program policies

If expulsion is warranted, the action assignments and corrective action shall be employed.

**Program Resources**

This program will function with the non-profit organization "Phoenix Community Initiatives" unequivocally self-funded.

The proposed Entrepreneur Ex-Offender Re-Acclamation Back into Society, halfway houses and trade schools, will also be under the support and financing of the non-profit, Phoenix Community Initiatives.

**Staff Training**

The education/religious services departments will receive training, focusing on the interdisciplinary approach governing the program. Training also provides:

\*A review of the program's approach

\*Program implementation requirements

\*Institutional skills and materials

\*Guidelines for integrating the program into the institution

Testimonials

From

Inmates















