



Every client can receive a free copy of our *Start Smart Business Planning CD*.

The CD contains all of the forms and files you need to start a business in New Orleans plus tools to help you grow and manage your business.

Capital Access Project's Affiliations & Memberships

Member of the Collaborative for
Enterprise Development

Technical Assistance Provider for the
City of New Orleans
Office of Economic Development

U.S. Small Business Administration
Approved Intermediary and Technical
Assistance Provider

Member of the National Community
Reinvestment Coalition

Member of the New Orleans
Chamber of Commerce

Our Services

- One-on-one business counseling
- Business start-up assistance
- Personal credit counseling
- Business credit building assistance
- Business certification assistance
- Loan packaging
- Business plan evaluation and development
- Contract procurement assistance

CAPITAL ACCESS PROJECT, INC.
2714 CANAL STREET, SUITE 300
NEW ORLEANS, LA 70119



CREDIT
CAPITAL
PLANNING
TRAINING
SUPPORT

Thinking about starting a business?



- Assessment
- Research
- Planning
- Counseling

Starting or restarting a business?

- Corporate Set-Up
- Business Plans
- Licensing
- Loan Packaging
- Personal Credit Analysis



Ready to expand your business?



- Business Credit Analysis
- Procurement Assistance
- Business Certifications
- Equipment Leasing
- Strategic Planning
- Market Analysis

“Access to capital is critical to the long-term success of small businesses. That’s why I created Capital Access Project– to help small business owners gain better access to capital and to provide them with the resources they need to succeed.”

*Norman David Roussell, MBA
Founder/Executive Director
Capital Access Project, Inc.*

OUR MISSION

Capital Access Project is dedicated to supporting the creation of competitively viable small, disadvantaged, minority- and women-owned firms through business development assistance by identifying, qualifying and matching those firms with public and private sector capital and resources to start or expand their businesses, create jobs, and create an economic impact that would otherwise not exist without our assistance.

OUR VALUES

Capital Access Project is committed to acting honestly and ethically in all our transactions and dealings. We are committed to treating our employees and clients fairly and respectfully and we are dedicated to acting responsibly in the communities in which we work. We will engage in no transaction that does not benefit all parties involved.

OUR PROGRAMS

Contractor’s College

Contractor’s College is an innovative training program designed to help small construction firms compete in the highly competitive construction industry. Contractor’s College educates participants on how to build their financing and bonding capacity and how to improve their businesses in the four most critical areas of consideration of banks, insurance, and surety companies: Credit, Capital, Capacity and Credibility. Learn more at www.contractorscollege.com.



CreditProject

CreditProject is the personal credit counseling, business credit building and, and financial literacy program of Capital Access Project. CreditProject provides a variety of credit services to assist entrepreneurs with managing debt, rebuilding damaged personal credit and building business credit. Learn more at www.CreditProject.org.



CertAssist Program

Capital Access Project spent years identifying business certifications that can help entrepreneurs grow their businesses and provide them improved access to contract and procurement opportunities. Through our CertAssist Program, we work with our clients to begin the certification application processes, complete the application packages, and submit them to the appropriate agencies. Learn more about our CertAssist Program at www.CertAssist.net.



Business Development Seminar Series

Understanding how to start, manage, and grow a business is vitally important to building a competitively viable business. That is why we developed the Business Development Seminar Series. The seminars cover topics from planning a business to building business credit and all of the seminars are designed to help business owners build better businesses.



Faith. Perseverance. Fortitude.
“I am an entrepreneur!”

Access Bonding Program

Capital Access Project’s Access Bonding Program is designed to increase the bonding capacity of small, disadvantaged, minority- and women-owned construction firms to give them the ability to bid on large public and private sector construction projects.



Office (504) 821-4855

www.capitalaccessproject.org

Fax (504) 324-0217

CAPITAL ACCESS PROJECT, INC.

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www.capitalaccessproject.org

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Learn more at www.CertAssist.net

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Access Bonding Program

Our Access Bonding Program is designed to increase the bonding capacity of small, disadvantaged, minority- and women-owned construction firms to give them the ability to bid and perform on large public and private sector construction projects.

Learn more at www.AccessBondingProgram.org

Our Services

- One-on-one business counseling
- Business start-up assistance
- Personal credit counseling
- Business credit building assistance
- Business certification assistance
- Loan packaging
- Business plan evaluation and development
- Contract procurement assistance

Capital Access Project, Inc. *Presents*



Two-day intensive program!

Contractor's College is an innovative training program designed to help small construction firms compete in the highly competitive construction industry.



Curriculum

- Ultimate Business Planning
- Small Business Certifications
 - Federal, state, local & private sector
- Accessing Capital for Growth
 - Financing sources & strategies
 - Developing a banking relationship
- Building Personal Credit
- Building Business Credit
- Introduction to Financial Statements
- Contractor's Risk Management
 - Business insurance
 - Construction bonding
 - New! Access Bonding Program
- Construction Project Management
- Louisiana Exam Prep Review
- and more

CALL

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Contractor's College teaches contractors how to improve their businesses in four major areas of consideration of banks, insurance and surety companies: Credit, Capital, Capacity & Credibility.

The capstone session of the two-day seminar program is a comprehensive review of the state contractor's exam.

Eligible Participants

- √ Local contractors
- √ **Unlicensed contractors**
- √ Persons interested in starting their own construction business
- √ Small, disadvantaged, minority and women contractors
- √ Contractors interested in improving their contracting opportunities

**Two FREE Louisiana Exam Prep CDs (A \$500 dollar value)
Students qualify for a grant up to \$650**



The **Access Bonding Program** (a program of Capital Access Project, Inc.) was created to increase the bonding capacity of small, disadvantaged, minority, and women-owned construction firms to give those firms greater access to bid and perform on government and private sector construction projects.



CALL

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FACTS

In 2008, the value of construction projects put into place in the United States exceeded \$550 billion dollars.

Of the top 130 construction firms in the southern United States, none is minority- or women-owned.

There are over 8,500 construction firms in Louisiana, but fewer than 12% of the firms employ 20 or more workers.

STATEMENT OF NEED

Despite the growth, opportunities, and achievements of small, disadvantaged, minority- and women-owned firms (“DBE firms”) in post-Katrina New Orleans , their growth remains limited by a lack of access to surety bonds.

A lack of access to surety bonding limits the ability of DBE firms to secure large government and private sector construction projects , the segment of the construction industry that provides the best opportunity for long-term growth and sustainability of DBE firms.

SOLUTION

The Access Bonding Program addresses the challenges of securing surety bonding faced by DBE firms through a revolving surety bond fund know as the *Access Bond Fund*.

THE ACCESS BOND FUND

Merrill-Lynch manages the Access Bond Fund. Contractors accepted to participate in the Access Bonding Program will have access to a line of credit from the fund (issued in the form of a Letter of Credit). The Letter of Credit will act as collateral to help the contractor secure surety bonding.

WHO CAN PARTICIPATE IN THE PROGRAM

In order to participate in the *Access Bonding Program* a contractor must*:

- Hold a Louisiana contractor’s license
- Have a minimum of one (1) year as a licensed contractor
- Have a personal credit score of 640 or above
- Participate in advanced Contractor’s College training in bidding & estimating, project management and green building.
- Sign a contract committing to the terms and conditions of participating in the program.

* Other conditions apply. Exceptions may apply.

ACCESS BONDING PROGRAM PARTNERS

- Capital Access Project, Inc.
- The Collaborative for Enterprise Development
 - Newcorp Business Assistance Center
 - Goodwork Network
- The Cayemitte Group
- Merrill-Lynch/Bank of America

The Access Bonding Program is funded in part through a grant from:



www.AccessBondingProgram.org

Real Solutions.



Home

In Defense of DBE Firms

Improving the DBE Program

Our Services

Application Resources

Orleans Levee Board- LUCP

NOLA SLDBE Certification

HANO DBE Certification

LA- Hudson Certification

LAMBC Certification

WBEGC Certification

LA- SEBD Certification

8(a) | SDB Certification

HUBZone Certification

Louisiana PTAC

Get a DUNS Number

Register with CCR

Access Louisiana

Federal Opportunities A-Z

Opportunity Links

Contact Us

Links

Dear Business Owner:

Capital Access Project's business certification website, [CertAssist.net](http://www.certassist.net) is designed to provide a central location for business owners to learn about and apply for local, state, federal and private sector business certifications available to Louisiana businesses.

Through [CertAssist.net](http://www.certassist.net), you can download certification applications or link to the websites of certifying agencies. If you would like to become certified with the City of New Orleans you can watch our flash presentation, "*How to Complete the City of New Orleans SLDBE Certification Application*," and download and complete the PDF fill-in certification application.

In addition to providing information on business certifications through [CertAssist.net](http://www.certassist.net), Capital Access Project also provides assistance with completing certification applications and we are available to conduct our award-winning seminar, "*Success through Certifications*," for your group or organization.

To schedule an appointment or certification seminar, contact us at (504) 821-4855.

Download the [CertAssist.net brochure](#) now.

Good luck!

Handwritten signature of Norman D. Roussell.

Norman D. Roussell, Executive Director



[Credit Project Home](#)

[Credit Counseling](#)

[Debt Management](#)

[Financial Literacy](#)

[Schedule a Consultation](#)

[Business Credit](#)

Welcome to CreditProject.org

CreditProject is the [credit counseling](#), [debt management](#), and [financial literacy training](#) program of [Capital Access Project, Inc.](#)*. CreditProject provides a variety of credit services to assist individuals, families and entrepreneurs with building credit and managing debt. Our credit counseling agency gives advice on personal budgeting, improving personal credit scores, and managing debt.

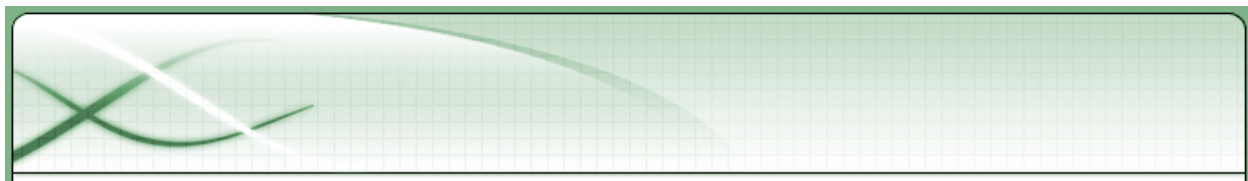
Whatever your credit questions or issues, CreditProject is there to help you. You can schedule a free, confidential consultation today by calling us at (504) 821-4855 or by completing our [online consultation request](#).

Additionally, CreditProject offers a debt management program for consumers who are over-extended and need assistance managing their bills. Our debt management program can show you how to reduce unsecured debts quickly and get you out of debt in under five years.

Before deciding on a course of action, you should speak to one of our Client Managers who can review your debt situation and recommend the best course of action.

* Capital Access Project, Inc., is a New Orleans, Louisiana-based 501(c)3 non-profit organization dedicated to helping entrepreneurs start and grow their businesses in Louisiana.





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CreditProject.org

Financial Education and Literacy Center

By learning how to manage money, credit and personal finances you can begin to build a better financial future for yourself and your family. That's why we've included the Money Smart Adult Financial Literacy Program as part of our education program. Money Smart, developed by the Federal Deposit Insurance Corporation (FDIC), is a 10-lesson program covering everything from how to choose the right bank to saving to buy a home. If you would like us to conduct a Money Smart or Start Smart (our in-house seminar series) seminar on these or any other financial literacy topic for your school, church, non-profit, company or organization, call us at (504) 821-4855.



Capital Access Project Personal Credit Counseling Clients

Download a **FREE** copy of [Principles of Personal Credit Management](#).

Money Smart Courses (Downloadable Self-Study Manuals)

[Bank On It](#)- This course introduces the basics of banking- from different types of financial institutions to the services they might offer. When you have completed this course, you will have a working knowledge of banks and other financial institutions.

[Borrowing Basics](#)- Sooner or later almost everyone needs to borrow money. Used wisely, credit can benefit your family. But first, there are some things you should know about the value of credit and its costs. This course will help you decide when and how to use credit.

[Check it Out](#)- Checking accounts can provide you with convenience, cost savings, safekeeping of your money and a way to help budget your money. When you have completed this course, you will know how to compare checking accounts, use the money in a checking account and keep records for a checking account.

[Money Matters](#)- One of the first steps to financial security is planning and following through on a personal budget. Budgeting is about choices- choosing how to make money and choosing how to spend money. This course will help you with some of the basics. When you have completed this course, you will be able to prepare a personal budget.

[Pay Yourself First](#)- Saving money is an important part of building your financial future. This course will give you some tips to help you get started. It will also show you how your money can grow when you save.

[Keep it Safe](#)- There are many consumer protection laws that have been passed to protect your rights as consumers. This course will introduce you to some of the laws that protect your banking rights.

[To Your Credit](#)- An important step to financial security is understanding your credit report and building a positive credit history. This course will provide you with general information on credit reports, how to repair credit, and available resources. When you have completed this course, you will be familiar with the importance of your credit.

[Charge it Right](#)- Using credit cards can be both a convenience and a necessity. However, many people get into trouble by not using credit cards wisely. When you have completed this course, you will know more about the costs and the benefits of having credit cards.

[Loan to Own](#)- Understanding installment loans is important when using loans to make purchases. This course will provide you with general information on installment loans, including car loans. When you have completed this course, you will be able to describe the characteristics of consumer installment loans.

[Your Own Home](#)- Owning your own home is a major step, but one that can lead to financial security. There are many benefits to owning your own home. There are also a number of challenges. When you have completed this course you will know more about the process of getting homeownership financing.

The Money Smart Computer-Based Instruction (CBI) is an easy to use learning tool that teaches the entire Money Smart curriculum online. Click the link below to begin.

Go to -> [Money Smart Computer-Based Training](#)