FROM PARTICIPANT TO OWNER

Building Youth Wealth Through Entrepreneurship

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Male Mogul Initiative Inc. NFP
DFSS Youth Division All-Staff Conference

1. THE PARTICIPANT-TO-OWNER CONTINUUM

STAGE	THE YOUNG PERSON'S ROLE	PRIMARY PROGRAM SUPPORT	MEASURABLE ECONOMIC OUTCOME
1 Participant	Shows up and explores	Outreach, safe space, stipend	Attendance, enrollment
2 Learner	Builds knowledge and identity	Curriculum, mentoring, coaching	Skills gained, credentials earned
3 Earner	Works for pay	Paid internship or subsidized job	Wages earned, verified work history
4 Entrepreneur	Sells a product or service	Business training, incubation, customers	Revenue, business formed
5 Asset manager	Operates something of value	Asset-management training and supervision	Asset performance, net operating income
6 Owner	Holds title or equity	Capital access, legal and financing support	**Equity, net worth**
7 Community investor	Hires, mentors, and reinvests	Alumni network, board and deal access	**Jobs created, local reinvestment**

Young people enter at different stages and move at different speeds. This is a map, not a queue.

2. FOUR QUESTIONS FOR YOUR PROGRAM

1. **Where does the program currently end?**
2. **What could the next ownership outcome be?**
3. **What knowledge, capital, asset, or partner is missing?**
4. **What is one change you could test in the next 90 days?**

Ownership outcomes to consider:

- A participant-owned service business
- A cooperative enterprise
- Equipment ownership
- Intellectual-property ownership
- A first investment property
- Equity in a community business

3. FIVE PROGRAM-DESIGN SHIFTS

1. **Measure asset growth, not only attendance and placement.**
   START HERE: Add two fields to intake and exit: does the participant have a bank account, and does he own anything that produces income?
2. **Pay young people to practice real work.**
   START HERE: Convert one unpaid role into a stipended role this fiscal year.
3. **Connect training to actual customers, contracts, or assets.**
   START HERE: Find one paying customer for work your participants already produce.
4. **Build capital-readiness milestones into the curriculum.**
   START HERE: Add a credit-report pull and a review session.
5. **Stay after the asset is acquired or the business launches.**
   START HERE: Define a 12-month post-exit check-in and name who owns it.

4. MY 90-DAY COMMITMENT

Within the next 90 days, our program will create one new pathway to _____ ownership.

First step: _____

Owner: _____ Check-in date: _____

“Ownership changes what young people can earn, what they can influence, and what they can pass forward.”

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