

## International Relief and Development US

### *Gulf Coast Community Resource Centers*

#### **CLIMB Program**

The CLIMB Program is a nine-week business training course for individuals who want to start a small business. Creating Livelihoods for Individuals through Micro Business can assist interested persons in the following: forming businesses out of hobbies or previously informal activities; transforming home-based businesses into growing, viable enterprises for self-employment; helping existing businesses expand and grow to gain years of operating and credit history that allow them to enter the formal credit sector.

Topics covered include, but are not limited to:

- Personal financial readiness
- Creating a business plan
- Market research
- The cost of doing business
- Finding customers

The course fee is \$75.00 with payment plans available. Once training is completed, participants apply directly to their Peer-Lending Group for loans. Loan determinations are based on the group's opinion of the viability of the business proposal as well as on the character and commitment displayed by the prospective borrower.



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#### **From Relief to Recovery to New Development for Citizens of the MS Gulf Coast**

IRD's initial emergency services in 2005 prompted the creation of IRD US and its Gulf Coast Community Resource Centers (GCCRC). GCCRC now provides a comprehensive set of services to low and moderate income residents of the Gulf Coast:

- Housing/Rental Assistance
- Homeownership Counseling
- Crisis and Trauma Detection Programs
- Financial Counseling/Foreclosure Intervention
- CLIMB YouthBuild Program
- CLIMB Micro Business Training
- Workforce Training
- Supplemental Nutrition Assistance Program
- Home Reconstruction and Rehabilitation
- Linking and Coordination with other Agencies and Housing Providers

**Housing Resource Center of Harrison County**  
1223 Suite A 30th Avenue, Gulfport, MS 39501

**Housing Resource Center of Jackson County**  
4836 Main Street, Moss Point, MS 39563

877  
1-866-795-4IRD  
[www.ird-us.org](http://www.ird-us.org)

*IRD is a charitable, non-profit, non-governmental organization that focuses its operations in regions of the world that present social, political, and technical challenges, and is a specialist in conflict and post-conflict settings. IRD's mission is to reduce the suffering of the world's most vulnerable groups and provide tools and resources needed to increase their self-sufficiency. IRD has current operations in 35 countries.*



*Improving Lives, Building Livelihoods.*