



2018
**LEADERSHIP TRAINING FOR ENTREPRENEURIAL /
SMALL BUSINESS / ECONOMIC DEVELOPMENT**



SESSION I AGENDA

JANUARY 23-25, 2018: PALA CASINO SPA RESORT
PALA BAND OF MISSION INDIANS - PALA, CALIFORNIA

Day One: Tuesday – January 23, 2018

- 7:00 a.m. Registration/Continental Breakfast
- 8:00 a.m. **Opening Prayer** – *Chris Devers, Vice Chairman, Pauma Band of Luiseño Indians*
- 8:05 a.m. **Welcome** – *The Honorable Robert H. Smith, Chairman, Pala Band of Mission Indians (invited)*
- 8:10 a.m. **The Vision and Purpose of the CIMC Native Entrepreneur Training** – *Lorenda T. Sanchez, Executive Director, California Indian Manpower Consortium, Inc.*
- 8:20 a.m. **Class Expectations and Requirements for Graduation** – *Teresa Marie Willson and Dave Singleton, Training Co-Coordinators*
- 8:50 a.m. **Module 1: One-Page Business Plan: Conceptualizing Your Business** – *Dr. Peter H. Hackbert, PhD, Professor of Entrepreneurship for the Public Good, Berea College, Berea, Kentucky*
- Review of the One-Page Business Plan Processes: VISION, MISSION, STRATEGY, OBJECTIVES and PLANS
 - STARTING RIGHT: MIND-SET FOR ENTREPRENEURSHIP: Brain-Storming Your Business Concept – QUESTIONS: Does it Make Sense to Your Lifestyle? Where do You Want to Be 10 Years from Now?
 - Interactive Discussion: WHO ARE YOUR CUSTOMERS? DOES YOUR BUSINESS MAKE SENSE AND CREATE A DEMAND IN THE MARKETPLACE?
- 10:15 a.m. BREAK
- 10:30 a.m. **Module 1 (Continuation): One-Page Business Plan: Conceptualizing Your Business** – *Dr. Peter H. Hackbert, PhD*
- Profitability: The DIFFERENCE BETWEEN A BUSINESS AND A HOBBY – WILL MY BUSINESS MAKE MONEY?
 - CREATIVE PLANNING: Seizing Entrepreneurial Opportunity
 - Discussion of the ICE HOUSE MODEL for Entrepreneurship

12:00 p.m. LUNCH (on own)

1:30 p.m. **Module 2: Legal Building Blocks, Requirements for Starting a Business** – Dorothy Alther, Executive Director, California Indian Legal Services

- Types of Business Organization: Sole Proprietorship, B, C, LLC for-profit Corporations, Non Profit Corporation
- Federal, State, Local and/or Tribal Laws/Ordinances that might affect a new or existing business
- Health and Environmental Regulations/Laws that might impact a Business
- Fictitious Business Name or Doing Business As (DBA); definitions and processes
- Business Licenses, whether required On or Off-Reservation
- Other Business Start-Up Legal Issues

3:15 p.m. BREAK

3:30 p.m. **Module 3: The Beauty Salon and Beauty Academy Businesses as an Entrepreneurial Opportunity** – Monica Heredia, Owner, Monica's Skin Care Salons, San Bernardino County (Gabrielino/Diegueño); Graduate of the CIMC Native Entrepreneur Program

- How I Got Started in my Salon and Related Businesses
- The Importance of the CIMC Native Entrepreneur Training for my Business Success
- How I Started by Financing my Business WITHOUT A LOAN
- Special Requirements for Owning and Operating a 'Brick & Mortar' physical building for your business (zoning, permits, et al)
- How I market my Businesses
- My Future Plans for Expansion
- Other Advice for Aspiring Native Entrepreneurs

5:00 p.m. **Announcements / Adjournment for Day One**

Day Two: Wednesday, January 24, 2018

7:30 a.m. Continental Breakfast / Networking

8:00 a.m. **Module 4: Media as an Entrepreneurial Opportunity** – Daniel Golding, Owner, Hoka Media Productions, LLC (Quechan Indian Nation)

- Native Values and Native Entrepreneurship
- Getting Started in the Media Business; Where are the 'Door Openings'
- Using a Film School for Youth and Others to promote, develop your Media Business
- Film as a Tool for Tribal Sovereignty, Tribal Advocacy, Protection of Cultural Resources
- Film Training as a means to Reach Tribal Youth
- Film Showing

10:15 a.m. BREAK

- 10:30 a.m. **Module 5: The Nonprofit Corporation or Non Profit Foundation as a Vehicle for a Native Business** – *Preston Jefferson Arrow-weed, President, Ah-Mut Pipa Foundation; Activist for Protecting Native Cultural Resource (Quechan Indian Nation)*
- What is a Nonprofit Corporation? How is it Established?
 - Can a Nonprofit Corporation be Profitable?
 - How are Nonprofit Corporations and Foundations Funded?
 - Tax Exemption Status processes; applications to the Internal Revenue Service and the State Franchise Tax Board
 - Tips for Promoting and Marketing your Nonprofit Corporations
 - Other Issues
- 12:00 p.m. LUNCH (on own)
- 1:30 p.m. **Module 6: Lending Options for Small Business Start-Ups and Expansions in California** – *Susan Lamping, Vice President, CDC Small Business Finance Corporation; San Diego (largest lender of Alternative and SBA loans in California)*
- An Overview of the CDC Small Business Finance Corporation with Many U.S. Offices
 - SBA Lending including any incentives for Veteran-Owned, Women-Owned, Native American-Owned, Minority-Owned
 - Brief reference to the Bureau of Indian Affairs (BIA) Loan Guarantee Program with similar requirements to those of SBA loans
 - The importance of the BUSINESS PLAN as an essential part of the application for SBA and virtually all other loan programs
 - UNDERWRITING CRITERIA: an explanation of the process as used by all lenders
 - The Role of CREDIT AND CREDIT SCORES as used by all lenders in the loan application process
 - Alternative Financing Options and reference to the CDC Website for follow-up
 - The loan application process; a step by step review
- 3:15 p.m. BREAK
- 3:30 p.m. **Module 7: Doing Business in Indian County: An Overview of the Importance and Significance of Tribal Sovereignty and Tribal Government** – *Dr. Cutcha Risling Baldy, Ph.D., Associate Professor, Native American Studies, Humboldt State University (Hoopa Valley Tribe)*
- The Significance of Tribal Sovereignty for all American Indians, On or Off-Reservation and its meaning for Native Entrepreneurs
 - Some Historical Accounts and the Movement for Self-Determination of Native Communities; Past and Current Threats and Some Progress
 - Assertion of Tribal Control of Business Enterprises both within and near Reservations: The Hoopa Valley EPA authority over off-Reservation entities, and related Tribally-adopted regulations

- Tribal Government Measures affecting Native Businesses even off-Reservation: The Hoopa Valley Business Code (with authority to incorporate businesses, and related, approved by the Internal Revenue Service)
- Tribal Government creating a Positive Business Climate for Native Entrepreneurs

5:00 p.m. **Announcements / Adjournment for Day Two**

Day Three – Thursday, January 25, 2018

7:30 a.m. Continental Breakfast / Networking

8:00 a.m. **Module 1 (Continuation): One-Page Business Plan Review and Presentations** – *Dr. Peter H. Hackbert, Ph.D.*

- Review of the One-Page Business Plan Key Elements
- Exercise: Present Vision Statements of Your Business for the Next Five Years (Class Participation)
- Present Mission Statements (Class Participation)
- Present Strategies for Your Business and Reaching Customers (Class participation)
- Present Objectives and Plans for the next 12-Months to Establish Your Business (Class Participation)
- Practice Sessions, Presentation of Business (drafts at this point)
- Wrap-Up Discussion

11:45 a.m. **On-Time Prize Drawing**

12:00 p.m. **Announcements / Adjournment of Session I**

Have A Safe Trip Home!