



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



### SESSION II AGENDA

FEBRUARY 21-22, 2018: PECHANGA RESORT & CASINO  
PECHANGA BAND OF LUISEÑO INDIANS, TEMECULA, CA

#### Day One: Wednesday – February 21, 2018

- 7:30 a.m. Registration/Continental Breakfast
- 8:00 a.m. Welcome and Opening Prayer – *Mark A. Macarro, Chairman Pechanga Band of Luiseño Indians*
- 8:30 a.m. **Module 8: Building Your Business – Start-Up Steps** – *Panda Morgan, Small Business Consultant; Former Director, Northeast California Small Business Development Center; Business Owner*
- Options for Organizing Your Business – The Importance of Starting Right
  - Types of Business Organization: Sole Proprietorship, C Corp, S Corp, LLC (Limited Liability Company), B Corporation (up to 50 % Profit Charitable Donations), and Nonprofit Corporation
  - Publishing your Fictitious Business Statement (DBA ‘Doing Business as xxxx) as required by CA Business & Professional Code 17910, and comparable laws in other states. Banks required a ‘notarized’ copy plus a Business License to open a ‘Business Bank Account’
  - Internal Revenue Service ‘Employer Identification Number or EIN; also called ‘Taxpayer Identification Number.’ Get your EIN/TIN when you are ready to launch your business; wait if you are not ready. When ready, contact [www.irs.gov](http://www.irs.gov) or call 888-321-6690
  - Get your DUNS Number right away; you will need it on all federal grants and contracts and on private foundation funding proposals. A DUNS Number serves as an ‘alternative ID’ for your business; get it at [www.dnb.com](http://www.dnb.com)
  - After you have your Fictitious Business Statement and Business License, open a BUSINESS CHECKING ACCOUNT. The importance of not mingling personal and business expenses
  - Business Location issues if your business is a physical store or equivalent (Zoning, Permit Requirements, Building Construction/Renovation Plans approval, et al)
  - Make a Check-List, a ‘To-Do’ List for the next 12 months, following the “Plans” Section of the One-Page Business Plan, recommended
  - A Business Owner’s Tips for your consideration
- 10:00 a.m. BREAK

- 10:15 a.m.     **Module 9: Preparing a Market Analysis For Your Business – With Your Unique Goods & Services, and Targeted Customers and Trade Area, Will Your Business be Profitable? – Panda Morgan**
- Profitability: THE DIFFERENCE BETWEEN A BUSINESS AND A HOBBY – WILL MY BUSINESS MAKE MONEY?
  - The Importance of Market Research of Your Business for More Effective Targeting, also on the Internet if that is how you are serving your market
  - Research Business/Industrial Trends of the Industry in order to ensure that your business goods and services will be ‘in demand’ and profitable
  - Identify your customers as close to their demographics as possible (age, sex, ethnicity, geographic location, et al.)
  - Estimate the ‘disposable income’ of your target population to purchase your goods or services in the census tracts you are targeting. If on the Internet, go to eBay, and other sellers of your goods and GUESSTIMATE the available income to purchase your goods or services.
  - Estimate how much of all disposable income available for your type of goods or services are gobbled up by your COMPETITORS
  - Now, guesstimate how much disposable income in your market area is available to your business after subtracting what you believe your competitors are taking. This will be your MARKET SHARE; it will be the numbers you will use in preparing your Sales Projection and Profit & Loss Statements.
  - Set PRICES for your goods and services, given your uniqueness and competitive edge.
- 12:00 Noon    LUNCH BREAK (On Own)
- 1:30 p.m.     **Module 10: How to Prepare a Sales Forecast using Your Market Research; then How to Prepare Your Financials: Profit & Loss, Cash Flow, Break-Even Analysis – Panda Morgan**
- Applying your Market Share numbers to Prepare a Sales Forecast
  - Justify your numbers with your Market Data
  - Using the ‘Panda Morgan Financial Calculator to do your Financials
  - Practicum led by Panda in using the Financial Calculator
  - OTHER ISSUES: Accounting Software, Outside Services for Payroll, Preparing a Start-Up Costs estimate for your loan application, Federal and State Tax Filing Requirements etc.
- 3:15 p.m.     BREAK
- 3:30 p.m.     **Module 11: Steps for Opening a New Business: The Story of Graffiti Coffee and Art – Sarah Tinsley, Co-owner of Coffee Shop; CIMC Native Entrepreneur Training Graduate (Cahuilla Band of Indians)**
- An Overview of the Graffiti Coffee and Art Business
  - Some of the Challenges facing the Business: Zoning, Highway Access, General Location Issues, Environmental Health Training, Certification and Approval
  - Other Tasks: Inventory, Furniture, Renovation, and Signage

- Not To Forget: Soliciting, Interviewing, Hiring and Training Staff
- Developing Operations 'Policies & Procedures' including Health and Safety Protocols, Other Emergencies Procedures, Employee Grievance Procedures
- Other Advice for Native Entrepreneurs wishing to Open a Physical Location Business
- Questions and Answers

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

**Day Two: Thursday – February 22, 2018**

7:30 a.m.      Continental Breakfast/Networking

8:00 a.m.      **Module 12: Native Entrepreneurship Opportunities in Real Estate** – *Ren J Oliva, Real Estate Franchise Manager; CIMC Native Entrepreneur Graduate (Costanoan Rumsen Carmel Tribe)*

- Native Values and Native Entrepreneurship
- What I learned from the CIMC Entrepreneur Training
- How I got Started in the Real Estate Industry as a Business Opportunity
- A Profile of How I Market my Product and Services: Internet, Open Houses, Social Media
- The Challenge of Keeping Up with Ever-Changing Real Estate Trends (Tax Changes, Environmental and Permitting Issues, Competitors)
- My Production Schedule and How I Stay 'On Track'
- Other Tips to share with Aspiring Native Entrepreneurs

10:00 a.m.      BREAK

10:30 a.m.      **Module 13: Managing and Operating a Wellness, Health, and Personal Services Business** – *Kathy Willcuts, Owner, On Sacred Ground; CIMC Native Entrepreneur Graduate (Lakota)*

- How and Why I started my Business
- The Importance of the CIMC Native Entrepreneur Training for Me
- How I Market my Business; My Strategy
- Business Operations Challenges: Scheduling, Balancing Family and Business Needs, Accounting and other Documenting Tasks
- Tips for Promoting and Marketing a Wellness Business
- Questions and Answers

12:00 Noon:    LUNCH (on own)

1:30 p.m.      **Module 14: Native Fence Company, a Construction Business Providing Innovative Designs of Fences and Gates** – *Jessie Lopez, Owner and CEO; Native Entrepreneur Training Graduate (Gabrielino-Tongva)*

- How I Got Started in the Fence Construction Business

- The Importance of the CIMC Native Entrepreneur Training for my Business Success
- How I Finance Native Fence
- Special Requirements for Owning and Operating a Construction Business
- How I Market Native Fence
- My Future Plans for Expansion
- Special Challenges I am Facing and my Strategy for Meeting these Challenges

3:00 p.m. BREAK

3:15 p.m. **Module 15: Phase II; Legal Issues Facing Native Businesses** – Dorothy Alther, Executive Director, California Indian Legal Services

- The Uniqueness and Impact of California and Other Public Law 280 (18 U.S.C. Sec 1162, *et seq*) States such as California, Minnesota, Alaska, Nebraska, Oregon and Wisconsin
- Taxation Issues On and Off Indian Reservations
- State Income, Sales, Use Taxes, Employee Payroll Tax Issues
- State Permits for Selling On Reservation to the Public
- Insurance and other Risk Management Issues and Strategies
- Professional Advice: Lawyers, CPAs, Payroll Providers, Other

4:45 p.m. **Drawing and Announcements**

5:00 p.m. **Adjournment**

***Have A Safe Trip Home!***