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Economic Empowerment Expo & Luncheon



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**Honorable Vice Mayor
Denette Dunn
City of Peoria, Pine District**

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Honorable Dr. Coral J. Evans, MBA

**“Bridging the Gap of Pay Equity
Through Entrepreneurship”**

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Teniqua Broughton
Founder and CEO, VerveSimone
Executive Director, State of Black Arizona

“The Soul of Pay Equity”

The soul houses your will, emotions, and intellect. All aspects touched on how we think about equal pay. Let's uncover stories, facts and figures to identify how to utilize our soul house to advocate for yourself and others.

VerveSimone



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LaSetta Hogans, MSW, GCDF
Workforce Administrator
Phoenix Business and Workforce
Development Board, Executive Director

“Small Business Resources for Shepreneurs”

Who are we?



“The timing was perfect. One individual had just finished a training program there, and both fit my criteria. They were ready, I was ready. It worked out great.”

*Patrick R.
President,
Assured Engineering Concepts*

— Arizona@Work Website

- Federally funded through the Department of Labor, locally dispersed.
- A workforce development system that includes community based, education, labor, and government organizations.
- We provide employers and job seekers with services and training funds to help increase their competitiveness in the job market.

Why are we here?



After enrolling in a grant funded workforce training program, “everything fell right into place. I contact a local university and went to work on a program developing a central, unified help desk for all of the campuses.”

*Martin D.
IT Analyst*

— Arizona@Work Website

- Assist local businesses to increase organizational success with relevant workforce development programs that increase competitiveness.
- Work with industry partners to identify education or skills needed to proactively develop their workforce.
- Empower individuals with skills needed to improve employment opportunities.



CITY OF PHOENIX

Innovative Workforce Solutions

Our Approach

- Talent Acquisition
- Work Based Learning
- Career Services
- Labor Market Information



After completing a pre-vocational Microsoft Office Specialist Certification training, Sabrina was connected to full time employment.

Sabrina R

— Arizona@Work Website



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Innovative Workforce Solutions

Job Postings and Outreach

Arizona Job Connections Includes promotion to local agencies.

Job Search and Screening

Customized search for candidates and pre-screening based on company guidance.

Business Center Space

Meeting, training, and interview rooms.

Talent Acquisition

Recruiting Events

Individual or multi-company events are hosted regularly at job center locations or client specified location.

Job Description Feedback

Assistance with developing job descriptions and job postings that increase connections.



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Work Based Learning

Incumbent Worker Grant

Provides 50-90% reimbursement for layoff aversion and increased pay.

On-The-Job Training Grant

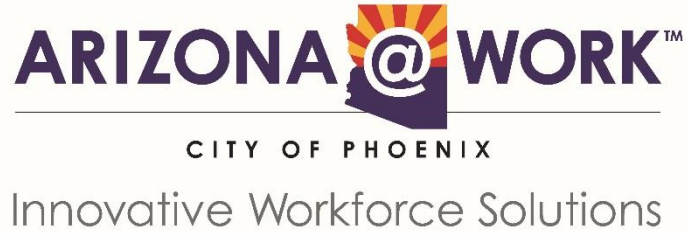
Provides 50% reimbursement of hourly wage, up to \$4,000 for on the job learning / mentorship

Customized Training Grant

Provides up to 50% reimbursement for pre-hire training.

Apprenticeships

Provides training funding for job seekers to join. Provides funding to assist employers with developing.



Career Services

Career Counseling

Providing job seeker advisement and assistance with career planning and job search.

Talent Development

Professional skills with a five-day employability workshop. Soft skills, communication, working in teams, and interview skills.

Funded Training

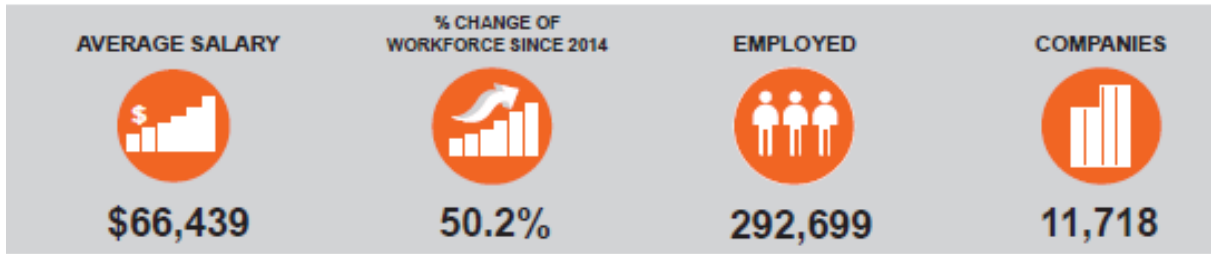
Provide funding for pre-hire customized training and industry credential training.

Employment Assistance

Connecting qualified and trained talent to companies.

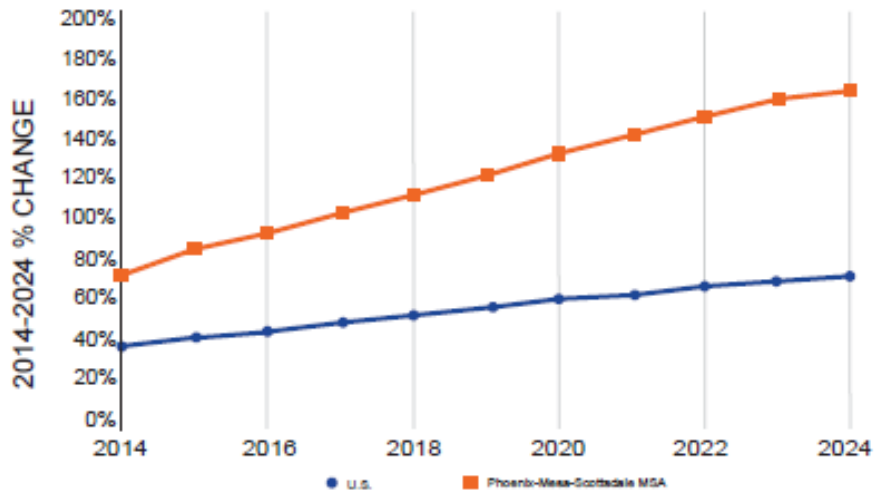
Labor Market Information

ESSENTIALS



SOURCE: EMSI Q3 2022

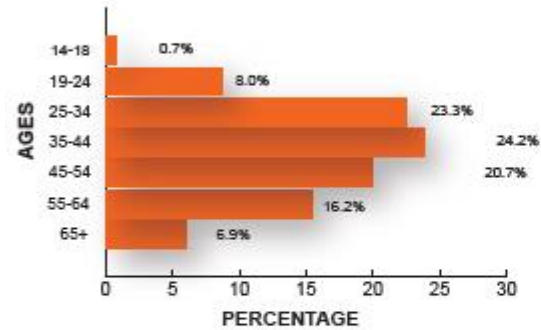
EMPLOYMENT TRENDS



SOURCE: EMSI Q3 2022

TALENT ACQUISITION

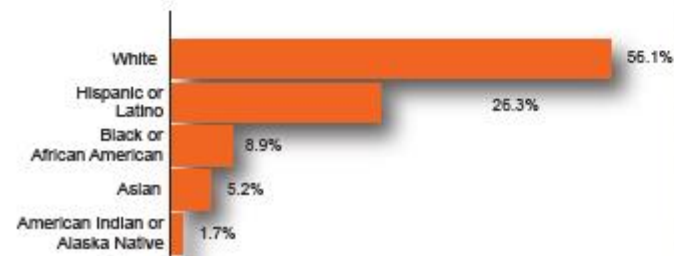
AGE BREAKDOWN



GENDER BREAKDOWN



RACE/ETHNICITY BREAKDOWN





CITY OF PHOENIX

Innovative Workforce Solutions

Thank You



LaSetta Hogans, MSW, GCDF
Driven Thought Leader | Workforce
Development



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Kaaren Lyn-Graves
Executive Director NABEDC

**“Level Up Your Business:
Maximizing Your Business
Opportunities and Resources”**



Funded by the United States Department of Commerce, Minority Business Development Agency
Operated by the Arizona Hispanic Chamber of Commerce Foundation

Introduction to Business Development

For

“Empowering Tomorrow’s Shepreneurs”

*Presented by Kaaren-Lyn Graves, Executive Director
Saturday, June 10, 2023*

A Special Thank You

Ms. Micha Harris, MBA, CMMI Associate, CMMC RP



...and to You



Presentation Highlights

- **Overview of Presenter**
- **Historic Overview of AIANNH Project NABEDC**
- **Introduction to Business Development**



@nabedcofficial
@Ncbw100Phx
@usmbda
@azhcc

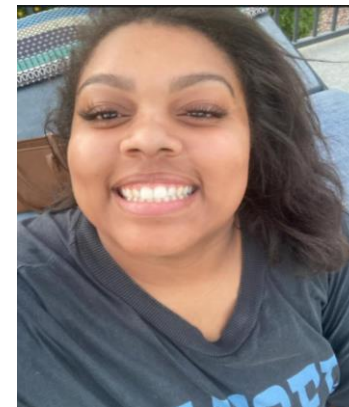
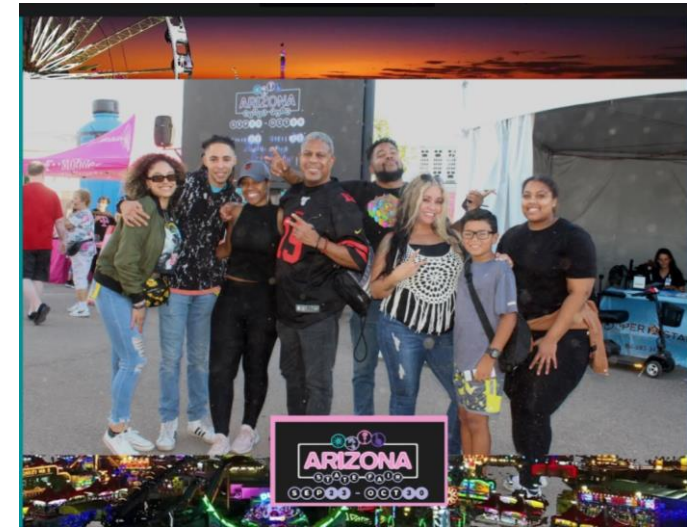


Overview of Presenter

With You Today....

Personal Background


- Family
- Work History & Experience
- Business Owner
- Degrees & Certifications



With You Today (continued)

Degrees & Certifications

- Master of Business Administration with an Emphasis in Global Business Management; Purdue University; Indianapolis, Indiana
- Bachelor of Science in Communications with an Emphasis in Business Management, Purdue University; Indianapolis, Indiana
- Male & Female Communications and Male & Female Relations – Applied Science & Special Requirement’s Degree; Mesa Community College
- Research & Development; Mesa Community College
- Native American Research in Healthcare Practices Certification – CITI Program
- Social & Behavioral Research Investigations Certification – CITI Program
- Biomedical Research Investigators Certification – CITI Program
- Psychometric Evaluation & Applied Use of Tools & Sources - State of Arizona, Arizona Health Care Cost Containment System & CITI Program




Historic Overview

Historic Overview

United States Department of Commerce, Minority Business Development Agency.
The only federal agency dedicated to working with Minority Business Enterprises.

MBDA Tribal Consultations. MBDA incorporated feedback into this project from six (6) Tribal Consultations conducted throughout the United States. The purpose was to gain an understanding of ways to better support businesses and economic development needs in the American Indian, Alaska Native, Native Hawaiian (AIANNH) communities.

Arizona Hispanic Chamber of Commerce Foundation (AZHCCF). One of the nation's most inclusionary Chamber's of Commerce serving as the Operator and Administrator of NABEDC.



Funded by the United States Department of Commerce, Minority Business Development Agency (MBDA) – Headquartered in Washington, DC & Operated by the Arizona Hispanic Chamber of Commerce Foundation (AZHCCF)

NABEDC (pronounced "Nah Bed See"), is one of the United States Department of Commerce, Minority Business Development Agency's (MBDA) American Indian, Alaska Native, & Native Hawaiian (AIANNH) funded projects. We provide **no cost** business development services and one-on-one technical assistance to AIANNHs and all minority businesses. Direct services include the following:

- One-on-One Consulting
- How to Start & Grow Business
- Marketing & Branding Assistance
- Small Workshops
- Business Matchmaking
- Funding Resources
- Exporting Resources

The NABEDC Team would also like to thank our local Community Partners:

• United States Department of Commerce, MBDA Headquartered in Washington, DC – Funding Partner	• University of Phoenix – Education Partner
• Arizona Hispanic Chamber of Commerce Foundation – Operation & Program Administrator	• Raza Development Fund – Capital Resource & Education Partner
• Native American Fatherhood & Families Association – Official Collaborating Partner	• CPLC Women's Business Center (Prestamos) – Community Partner

All meetings are by **appointment only**, please email us at info@NABEDC.com for information.

OPERATED BY **AZHCC FOUNDATION** PARTNERED WITH **Arizona Hispanic Chamber of Commerce Foundation**

Phoenix: 1020 E. Missouri Avenue
Phoenix, Arizona 85014
Mesa: 525 W. Southern Avenue
Mesa, Arizona 85210

www.NABEDC.com [@nabedc](https://www.facebook.com/nabedc) [@nabedc](https://www.instagram.com/nabedc)









Historic Overview (continued)

Native American Fatherhood & Families Association (NAFFA) -Official Collaborating Partner – connection to more than 10,000 “mothers and fathers” of many different tribes; in and outside of the United States

University of Phoenix -Official Education Partner (Arizona, Utah, Nevada, Southern California, & Navajo Nation)

JackRabbit Development – Tahda Ahtone, Esq.: Direct connections to tribes in Alaska, New York, Oklahoma, California, and Montana to collaborate on funding opportunities to support Technical Assistance

The Arizona Hispanic Chamber of Commerce (AZHCC) offers 75 years of success serving Arizona’s business communities. Our mission “...promoting the success of Hispanic and minority owned businesses by facilitating business relationships, economic development, and sharing of knowledge for the benefit of the State of Arizona and the growth and success of the members of our Chamber,” is further enhanced through our pillars of excellence, which encompasses economic development, market intelligence, thought leadership, professional development, advocacy, and education services. Essentially, our services and projects benefit the people, businesses, and communities we serve.

	INCUBATOR/ACCELERATOR	INCUBATOR/ACCELERATOR	ACCELERATOR	ACCELERATOR	INCUBATOR	RESOURCE
AZHCC Projects	Arizona Hispanic Chamber of Commerce	AIANNH Project NABEDC (an MBDA Project)	AscendPhoenix	Arizona MBDA Business Center	DreamBuilder	Publication
Official Project Name	<ul style="list-style-type: none"> Arizona Hispanic Chamber of Commerce Arizona Hispanic Chamber of Commerce Foundation 	American Indian, Alaska Native, and Native Hawaiian Project (AIANNH) Project NABEDC	Small Business Grant Expansion – by JPMorgan Chase	Arizona Minority Business Development Agency (MBDA) Business Center	Arizona Hispanic Chamber of Commerce’s DreamBuilder’s Project	DATOS: The State of Arizona’s Hispanic Market
Logo & Branding						
Website	www.azhcc.com	www.NABEDC.com	ascendphoenix.com	arizonambdacenter.com/	www.azhcc.com/programs/	www.azhcc.com/publications/
#Participants	1,000 Members	86 Clients (previous cycles, 596 served)	65 Clients	Hundreds served	168 Program Graduates	Thousands of Nationwide Users
Description	The Arizona Hispanic Chamber of Commerce (AZHCC) is the premier advocate for the state’s Hispanic-owned businesses and more than 2 million	AIANNH Project NABEDC (pronounced “nah bed see”) provides business development resources and business expansion services. Technical assistance services	AscendPhoenix is modeled after the University of Washington – Foster School of Business’ Ascend Cities platform, a program	The Arizona MBDA Center is dedicated to the creation of a generation of minority-owned business enterprises (MBEs) generating \$100 million in annual revenues	DreamBuilder is a unique online business training program designed for entrepreneurs and new business owners. The program is easy to	For over 25 years, the Arizona Hispanic Chamber of Commerce has published DATOS: The State of Arizona’s Hispanic Market, the most comprehensive compilation

AIANNH Project NABEDC

Official Project Name: The United States Department of Commerce, Minority Business Development Agency for the American Indian, Alaska Native, and Native Hawaiian Project & Official Program Name: "AIANNH Project NABEDC"

The purpose of NABEDC is to help AIANNHs, minorities, and **SHEPRENEURS** start a business or grow an existing business through "...innovation, entrepreneurship, and strategic planning using transformative processes." Services under our grant are provided in Arizona, Utah, Nevada, Southern California, & the Navajo Nation.

Core Business Development Services & Resources

- One-on-One Technical Assistance
- Business Planning Activities
- How to Start and/or Grow a Business
- Access to Capital & Financial Education
- Incremental Steps for Government (Public) & Private Contracting Opportunities
- Marketing Strategies (website, elevator pitch, capability statements, etc.)
- Export Assistance Services
- Advanced Manufacturing Resources
- Certification Assistance (Ex. DBE, SBE, SDVOSB, VOSB, 8a, EDWOSB, WOSB, HUBZONE, etc.)
- Locating Bid Opportunities Using Multiple Databases

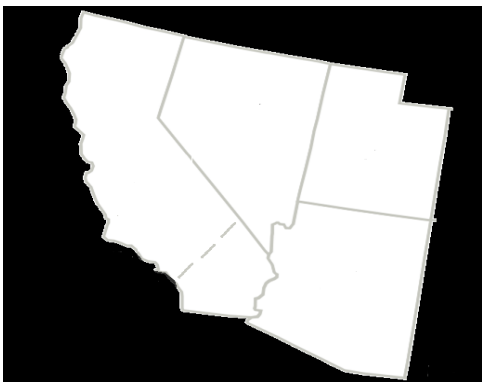


Score Card

Historic Overview

- United States Department of Commerce, Minority Business Development Agency (MBDA, Headquartered in DC) – Funder
- Tribal Consultations - Nationwide
- Arizona Hispanic Chamber of Commerce Foundation – Operator/Administrator
- Native American Fatherhood & Families Association (NAFFA) – Collaborating Partner
- University of Phoenix - Education Partner
- Staff

Locations



Semi-Annual Update September 2022 – February 2023 Scorecard

Requirements	Definitions	Annual Goals	Actuals
AIANNH & MBE Clients Assisted	The number of clients receiving technical assistance, training, introductions & resources	80	88
Economic Growth / Contracts Awarded	\$ - Contracts clients received as a direct/in-direct result of the services received. Contracts (and invoices) received include all forms of government contracts, corporate/private entities, & B2C.	\$6,800,000	\$40,979,533
Jobs Created & Retained	Number of jobs created and/or retained	Not Applicable	356
Economic Growth/Capital	Payment bonds, performance bonds, bid bonds, traditional loans, lines of credit, paycheck protection program (PPP), grants (ex. from local cities & municipalities, capital raised (angel investors)	\$836,000	\$555,032

**United States Department of Commerce –
Minority Business Development Agency
(MBDA)**



**President &
CEO**

Mónica S. Villalobos



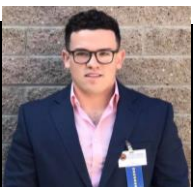
Executive Director

Kaaren-Lyn Graves



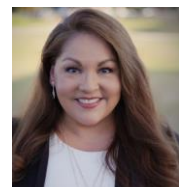
**Procurement/
Contracts Specialist
& Native American
Specialist**

Peter Schwartz



**Business
Consultant**

Guillermo Gamez-Cordova



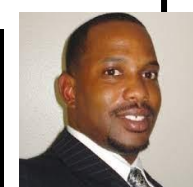
**Consultant &
Website
Administrator
(Contractor)**

Roxanna Montoya



**Native
American
Business
Specialist
(Contractor)**

Mabel Tsosie



**Planning &
Outreach
Coordinator
(Contractor)**

Rodric Hurdle-Bradford

**Native American Fatherhood
& Families Association
(Contractor)**



**Albert "Al" Pooley
Founder & CEO
(Consultant)**



**Amy-Lyn Fa'atoafe
Executive Director
(Consultant)**



MBDA PROJECT SERVING AIANNH



Introduction & Importance of Business Development

Entrepreneurship & Business Ownership

- **Entrepreneur** – “a person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk” (dictionary.com)
- **Business Owner** – “A business owner is one person who is in control of the operational and monetary aspects of a business. Any entity that produces and sells goods and services for profit, such as an ecommerce store or freelance writer, is considered a business. Businesses can be run alone or with a group of people” (Shopify)
- **Shepreneur / Fempreneur / Mompreneur** – “women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it.”

Legitimize Your Business

Business Filings

- Limited Liability Company (“LLC”): A Limited Liability Company (LLC) is a business structure allowed by state statute. Each state may use different regulations, you should check with your state if you are interested in starting a Limited Liability Company. (IRS Website: Limited Liability Company (LLC))
- Non-Profit Organization: A nonprofit organization (NPO) is one that is not driven by profit but by dedication to a given cause that is the target of all income beyond what it takes to run the organization

<https://ecorp.azcc.gov/AzAccount?sessionExpired=False>

Market & Promote Your Business

Capability Statement / Brochure

A Capability Statement provides a snapshot of your company's scopes of work, product/service offerings, past performance, and your company's general information. It is a document that can be used as an extension to your business marketing efforts. A capability statement also serves as a business resume and record of your areas of expertise, achievements, differentiators, association/community involvement, accreditations, and certifications.

Importance

- Marketing (public/private sectors)
- Included in Proposals & Grant Responses
- Demonstration of Business Capabilities
- Certification Seal
- Quick "At-A-Glance" Read
- Promotion of Awards, Accreditations, & Associations
- Website
- Business Cards

Make Money!

Importance of Having Multiple Streams of Revenue and diversifying your services

- Location
- Audience
- Products
- Online selling vs. In-Person

Know Your Local Resources & Service Providers

Federal Agencies

- Internal Revenue Service – IRS.gov
- System For Award Management – www.SAM.gov
- Grants – www.Grants.gov
- Minority Business Development Agency – www.MBDA.gov
- Small Business Administration – www.SBA.gov
- Federal Emergency Management Agency (FEMA) – www.FEMA.gov
- Economic Development Administration (EDA) – www.EDA.gov
- Service Size Standards - <https://www.sba.gov/size-standards/index.html>

Resources

Business Development Services

NABEDC

www.NABEDC.com

Info@NABEDC.com

Arizona Hispanic Chamber of Commerce
Navigator Program - www.azhcc.com

MabelT@AZHCC.com

AngieM@AZHCC.com

EricM@AZHCC.com

Women's Business Center - <https://phoenixwbc.org/>
laura.suarez@cplc.org

SCORE Business Mentoring-

<https://www.score.org/greaterphoenix/profile/jay-gladney>

Business Legitimization & Registration

Arizona Corporation Commission

<https://ecorp.azcc.gov/AzAccount?sessionExpired=False>

Arizona Department of Revenue - Transaction Privilege
Tax/License

<https://azdor.gov/transaction-privilege-tax-tpt>

Systems for Award Management "SAM" – www.sam.gov
Federal Government

Resources (continued)

Certifications

- Disadvantaged Business Enterprise (DBE)
- Small Business Enterprise (SBE)
- Airport Concessions Disadvantaged Business Enterprise (ACDBE)

<https://phoenix.diversitycompliance.com/>

Minority Business Enterprise (fees apply)

<https://pswmsdc.org/>

Women Business Enterprise Certifications

<https://wbec-west.com/>

Veteran Owned Business & Service Disabled Veteran Owned Business -

Historically Underutilized Business Zones (HUBZone)

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program>

8(a) Business Development program

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/8a-business-development-program>

Resources (continued)

Capital/Money Resources

NABEDC – please contact us for formal introductions to our banking partners

Grant Opportunities:

Federal - www.grants.gov

Private – Web Searches also sites like Thompson Grants

Exporting Assistance

International Trade Administration
<https://www.trade.gov>

Gold Key Program
<https://www.trade.gov/gold-key-service>



AN MBDA PROJECT SERVING AIANNHS

KAAREN-LYN GRAVES

EXECUTIVE DIRECTOR
Kaaren@NABEDC.com

DIRECT (480) 343-2799

FAX (602) 279-8900

WWW.NABEDC.COM

FUNDED BY THE MINORITY BUSINESS DEVELOPMENT AGENCY (MBDA)
OPERATED BY THE ARIZONA HISPANIC CHAMBER OF COMMERCE (AZHCC) FOUNDATION



AN MBDA PROJECT SERVING AIANNHS

PETER SCHWARTZ

PROCUREMENT/CONTRACTS SPECIALIST
NATIVE AMERICAN SPECIALIST

Peter@NABEDC.com

DIRECT (623) 297-6843

WWW.NABEDC.COM

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AN MBDA PROJECT SERVING AIANNHS

**GUILLERMO
GAMEZ-CORDOVA**
BUSINESS CONSULTANT & INTERN

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OPERATED BY THE ARIZONA HISPANIC CHAMBER OF COMMERCE (AZHCC) FOUNDATION



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Thank You



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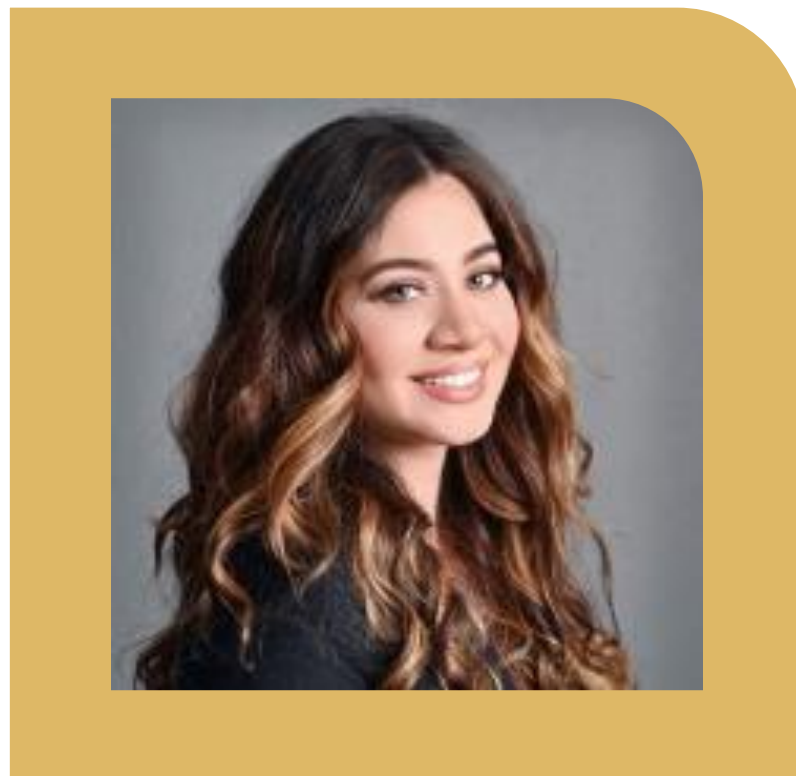
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Krystal Garcia
Senior Manager of Business Empowerment
Prestamos CDFI

**“Empowering Our Community
Through Knowledge”**



PRESTAMOS CDFI

A DIVISION OF CHICANOS POR LA CAUSA

PRESENTER:

Krystal Garcia

Sr Manager of Business Empowerment

APRIL 2023



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- [5 C's of Credit](#)
- [Loan Documentation](#)
- [Loan Programs](#)
- [Business Empowerment Services](#)
- [Q & A](#)
- [Contact Info](#)



ABOUT US

Prestamos, a division of Chicanos Por La Causa (CPLC), is a trusted mission-driven nonprofit Community Development Financial Institution (CDFI) that promotes economic and community development through lending, high-quality business consulting services, and investment opportunities to underserved communities in Arizona, California, Nevada, New Mexico, and Texas since 1980. Today, through the Prestamos Women's Business Center (WBC), the Minority Business Development Agency (MBDA), and other valuable programs, many underrepresented small businesses have benefited from these services.

Prestamos CDFI was named the #1 U.S. Small Business Administration lender by playing an integral role nationally in supporting small businesses during the pandemic, providing over 400,000 Paycheck Protection Program (PPP) loans to underserved communities in crisis.

5C'S OF CREDIT

- **Collateral**
Assurance over the loan
- **Character**
Credit History
- **Capacity/Cash flow**
Ability to repay a loan by comparing income against recurring debts
- **Capital**
Capital the borrower puts towards a potential project. "Stake in the Game"
- **Conditions**
Uses of Funds, interest rate and amount of principal can influence



BEST PRACTICES



- **Financial Documentation**
Being prepared at all times
- **Hiring a good CPA / Bookkeeper**
Get a referral
- **Updated Profit and Loss Statement**
Completed by 2nd week of the following month
- **Understanding your cash cycle**
When to borrow
- **Updated business plan / Projections**
Where is your business headed?



LOAN DOCUMENTATION

- Business Tax Returns for 2019, 2020, and 2021
- Personal Tax Returns for 2019, 2020, and 2021
- YTD Profit and Loss Statement from January through May 2022
- YTD Balance Sheet from January through May 2022
- Brief Summary of uses of funds (Equipment, Working Capital, Real Estate Purchase, etc..)
- Collateral Type (Real Estate, Equipment, Business Assets)
- Articles of Organization
- Business Debt Schedule for the business
- Answer, complete and sign Business/Personal history forms
- Valid copy of a government ID (if married, provide spouse ID)
- Personal Financial Statement
- Credit Authorization Form



“You are far off better to have tried something and failed,
then to have tried nothing and succeeded”

ANONYMOUS

MICRO - LOANS

(UP to \$50,000)

- Support business owners with smaller dollar amount loans.
- Help grow into new products and services without leveraging a significant amount of collateral.
- For existing and startup businesses.
- Fairly low-interest rate and they usually have a 5-year payback term.
- They help prepare an entrepreneur to borrow larger amounts in the future to expand their business by building a strong credit profile.

Prestamos CDFI avails a Micro Loan Program to the community because we see its potential to elevate business ownership and build wealth in targeted communities.

Songbird Coffee & Tea House - Phoenix, AZ

SMALL BUSINESS LOANS

(\$50,000 – \$1,000,000)

- Range in a variety of sizes.
- For existing businesses operating for a minimum of 24 months.
- Fund most business needs - working capital or fixed assets.
- Collateral needed.

A small business loan is a key component of many businesses for economic growth. The funds can help to hire additional employees or new machines to help increase production. This, in turn, helps the business grow.



Palomas Tacos, Avondale
AZ

SBA LOANS COMMUNITY ADVANTAGE

(\$100,000-\$350,000)

- Established by the U.S. Small Business Administration (SBA).
- For start-up and well-established small businesses in underserved markets with no collateral.
- To manage credit, growth, and job development through capital funding and business consulting support.
- The loans can have up to a 10-year term, however, the length of time often depends on the intended use of the loan and the useful life span of the assets being financed.

When business is good, it's time to expand. Find new funding, locations and customers.



Botas Juarez, Phoenix AZ



USES OF FUNDS

- Commercial Building
- Equipment
- Working Capital
- Inventory
- Debt Consolidation
- Refinance

We support Startups and provide valuable business training at NO COST!

APPLICATION PROCESS

To apply for a loan contact a Business Development Office or start the process online www.prestamoscdfi.org

- Preparing in advance by gathering personal tax returns, identifying collateral available, compiling a list of existing debt, and updating your business plan.
- The time of the process varies based on the scope of application.
- You will receive feedback from your Business Development Officer as to the status of your application.
- If your application is complete and the process is not held up for missing documents the processing time is between 30-90 days.



PRESTAMOS CDFI
A DIVISION OF CHICANOS POR LA CAUSA

prestamosloans.org



BUSINESS ADVISING



Our technical assistance programs aim to empower small businesses and future entrepreneurs by providing culturally and linguistically competent business education, coaching, and advice to anyone who wants and needs our support.

- NO-COST Support
- Coaching based approach
- Up to 15 hours of Technical Assistance (TA)
- Guided training or self-paced options

OVER THE LAST 12 MONTHS

963 Clients Served

1926 Indirect Impacts

396 Outreach Impacts

3258 Total Impacts

• Information based on Fiscal Year July 1st, 2021 to June 30th, 2022

HOW WE DO WHAT WE DO

WOMEN'S BUSINESS CENTER, WBC

Group training 1:1 consulting,
loan readiness geared towards
women

Phoenix, AZ

MINORITY BUSINESS DEVELOPMENT AGENCY NEVADA, MBDA

Facilitate readiness for
government contracts and loan
opportunities for minority
owned businesses.

AZ | CA | NM | NV | TX

SBA MICROTECH

Pre/post assistance to
microloan borrowers.

AZ | NV

SOCIAL ENTERPRISE

Incubation, lending, and technical
assistance for businesses
creating quality jobs

AZ | CA | NM | NV | TX

SBA PRIME

Workshops and 1:1 consulting
with microbusinesses.

Phoenix, AZ

MESA BUSINESS BUILDER

1:1 assistance and website
creation for businesses in Mesa,
AZ

Mesa, AZ



→ Q & A

Arizona Foundation For Women, Phoenix AZ

CONTACT INFO



Lending Services

Mark Mckenna
(502) 918-6769
mark.mckenna@cplc.org

Business Empowerment
Services

Krystal Garcia
(602) 563-6948
krystal.garcia@cplc.org

UPCOMING EVENTS

For more information about our program,
please visit prestamoscdfi.org



Accounting Software: Using QuickBooks

June 13th 2023

2:00 PM – 3:00 PM

Dealing With Difficult Customers

June 15th 2023

9:45 AM – 10:45 AM

What To Include In Your Employee Handbook

June 21st 2023

2:00 PM – 3:00 PM

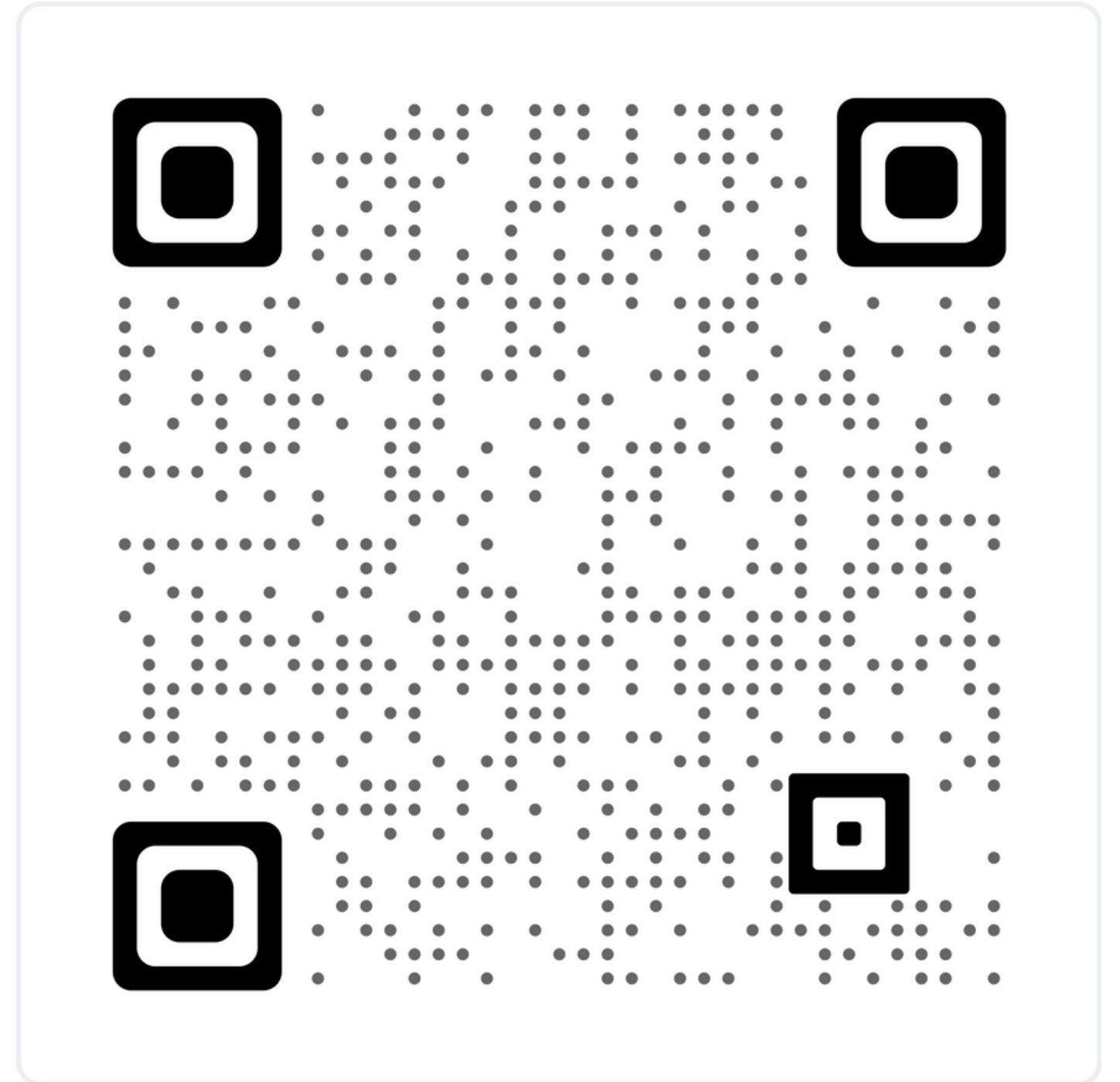
Building A Positive Culture

June 22nd 2023

9:45 AM – 10:45 AM

THANK YOU

We'd like your feedback. Leave us your
valuable review.



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Clyde Turpin
Senior Vice President – Investment Officer
Wells Fargo Advisors

“Are You Ready to Write Your Wealth Story?”



Advisors

Are you ready to write your wealth story?

2023 Madam C.J. Walker Economic Empowerment Expo

Clyde E. Turpin

Senior Vice President – Investment Officer

Wells Fargo Advisors

4051 East Sunrise Drive, Tucson, AZ 85718

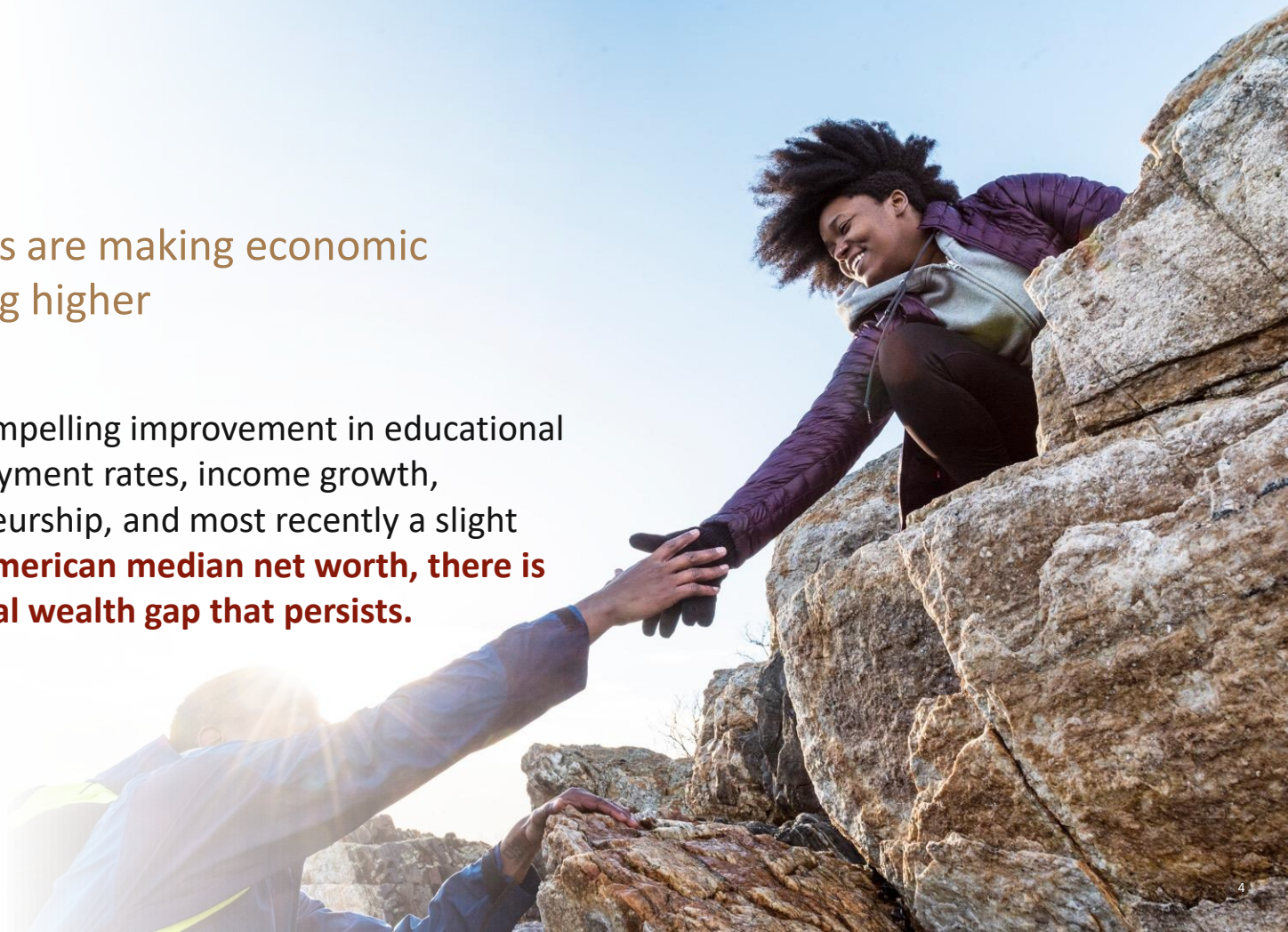
Investments and Insurance Products are:

- Not Insured by the FDIC or Any Federal Government Agency
- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested



African-Americans are making economic gains and reaching higher

However, despite compelling improvement in educational advancement, employment rates, income growth, increasing entrepreneurship, and most recently a slight increase in **African American median net worth**, there is **yet a significant racial wealth gap that persists.**



There is a path forward

Historically, Black Americans are less likely than White Americans to have discussed the stock market growing up. However, this gap has closed as Black and White investors today are equally as likely to discuss the stock market with their families, (41% and 43% respectively). Over the past two years during the pandemic, dinner table conversations have increased for both racial groups.

37%

Black investors

36%

White investors

Increase in conversations about the stock market

The opportunity

Savvy investors have a vision

Your vision of success - living the lifestyle you desire in retirement, caring for loved ones, making a difference in your community, and securing your legacy - may depend on how you manage and grow your assets today.



Savvy investors have an investment plan

Investment planning can help pull all your holdings/assets together, organizing them and making management easier and more effective. The more you understand and better manage your wealth, the more likely you are to achieve your goals and dreams.

- Creating an investment plan will help you:
- See your finances from a holistic point of view, so you understand how your individual financial decisions impact your overall financial success
- Create integrated strategies that take into account the interconnectedness of your financial activities
- Identify your long-term financial goals and the steps needed to achieve those goals
- Track your progress and make adjustments as you experience new life events or develop different perspectives

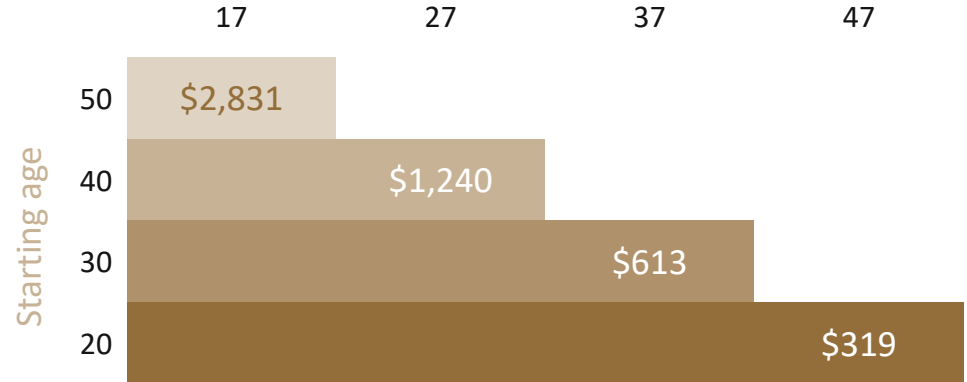




The high cost of waiting

Monthly investment increases significantly the longer you wait to have \$1,000,000 in retirement.

Years to Save for Retirement/Monthly Savings



Source: CNBC/ACORNS

Questions?

Let's get started.



Advisors

Seminar evaluation

Yes, I would like to schedule a complimentary consultation.

Print name

Email address

Address

City

State

Cell phone

Home phone

Best days to meet

Please call me on my: Cell phone Home phone

I prefer to be contacted during the: Day Evening

Name of financial advisor who invited you to the event:

Presentation feedback

What did you hear today that was of particular interest to you or that you'd like to learn more about?

What did you expect to have answered that was not addressed?

Please provide the names and contact information of friends, relatives, associates or groups that could benefit from this presentation.

Name

Phone or email

Name

Phone or email

Name

Phone or email

May we say that you referred them?

Yes No, please keep my name confidential.

Other comments

Check the topics below that are most important to you:

Goals

- Retirement income
- Dreams and major purchases
- Retirement age
- Education goals
- Estate and legacy
- Business transition and succession
- Philanthropy

Concerns

- Market decline
- Taxes and inflation
- Outliving your assets
- Risk tolerance
- Increasing medical costs
- Supporting parents and/or adult children

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- Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate
- Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested

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Thank you.



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Questions?

Let's get started.



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Carlton Barker
Senior Home Lending Advisor,
Chase Bank

"Home Buying 101"



CHASE 

For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2).



Planning your homebuying journey

A helpful overview of your steps from home search to financing to closing on your new home.

1. Know what you can afford

As you begin, research your credit score, buying power and home loan costs. Use our helpful online tools and calculators at chase.com.¹



2. Give yourself an advantage

Consider prequalifying for a home loan, and have a letter from a lender to show you're a serious buyer.

3. Talk to the experts

An experienced Home Lending Advisor is essential. They can help you get prequalified for a mortgage and find a loan that's right for you.²

5. Work with an agent

A good real estate agent can be a great partner. They can assist you in understanding home pricing, provide insights into neighborhoods and guide you as you negotiate your offer.

7. Apply for a home loan

Once you agree on the price, you're ready to apply. You'll need records like recent pay stubs (from all borrowers), W-2 forms, the sales contract and other forms.

4. Finding a home

What's your ideal home? Is it a condo or single-family home? Near schools? Parks? Arts district?

6. Make the offer

You'll make your offer based on the condition of the home, the price of similar homes in the area and the local real estate market. Typically there's some negotiation, so be prepared for a little give-and-take on the final price.



8. Close on your home

At "the closing," the official transfer of ownership takes place. Final contracts and forms are signed.

Learn more on our [Helpful Tips and Videos](#) page.



Get life-of-loan updates

We offer Chase home loan customers a helpful website to make the most of homeownership. Ask your Chase Home Lending Advisor about Chase MyHome[®].³



Keep in mind

Everyone on the loan application has to provide the required documents. You may have to provide additional information during the process.

¹ Tools and calculators are provided as a courtesy to help you estimate your mortgage needs. Results shown are estimates only. Speak with a Chase Home Lending Advisor for more specific information. Message and data rates may apply from your service provider.

² Results of the mortgage affordability estimate/prequalification are guidelines; the estimate is not an application for credit and results do not guarantee loan approval or denial.

³ Restrictions and limitations apply to the access of Chase MyHome.

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