

Pasos al Exito

Steps to Success

August 25th, 2016

Rural Development Initiatives

Mission

RDI cultivates leaders and catalyzes rural vitality

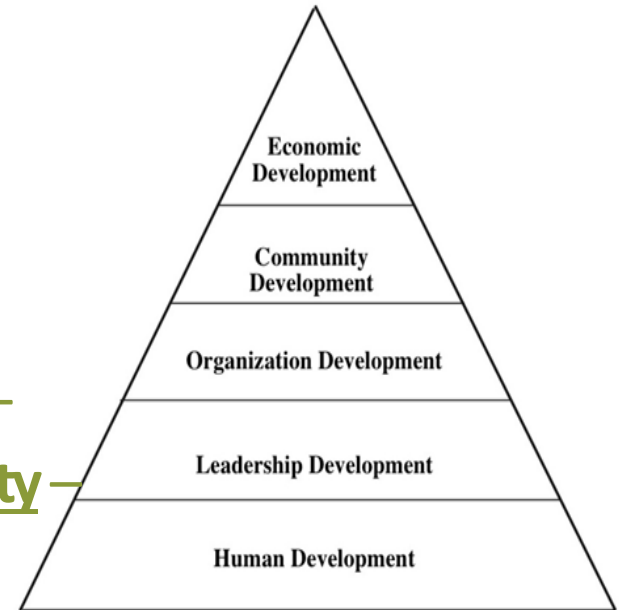
- Founded in 1991 downturn of the timber industry to help communities diversify their economies
- RDI has served over 350 rural communities, 9,860 rural leaders throughout Oregon, Washington, northern California, Idaho
- RDI works in two service areas
 - Leadership Development
 - Rural Economic Vitality



RDI | 150 Shelton-McMurphey Blvd, Ste 201 | Eugene, OR 97401 | 541-684-9077

Tupelo Model

1. Local people must address local problem.
2. Each person should be treated as a resource –
3. Meet the community needs through inclusivity –
4. Community development (CD) cannot be achieved without organizations and structure.
5. Never turn the CD process over to any agency that does not involve the people of the community.
6. Expenditures for CD are an investment – not a subsidy – and will return gains to the investors.



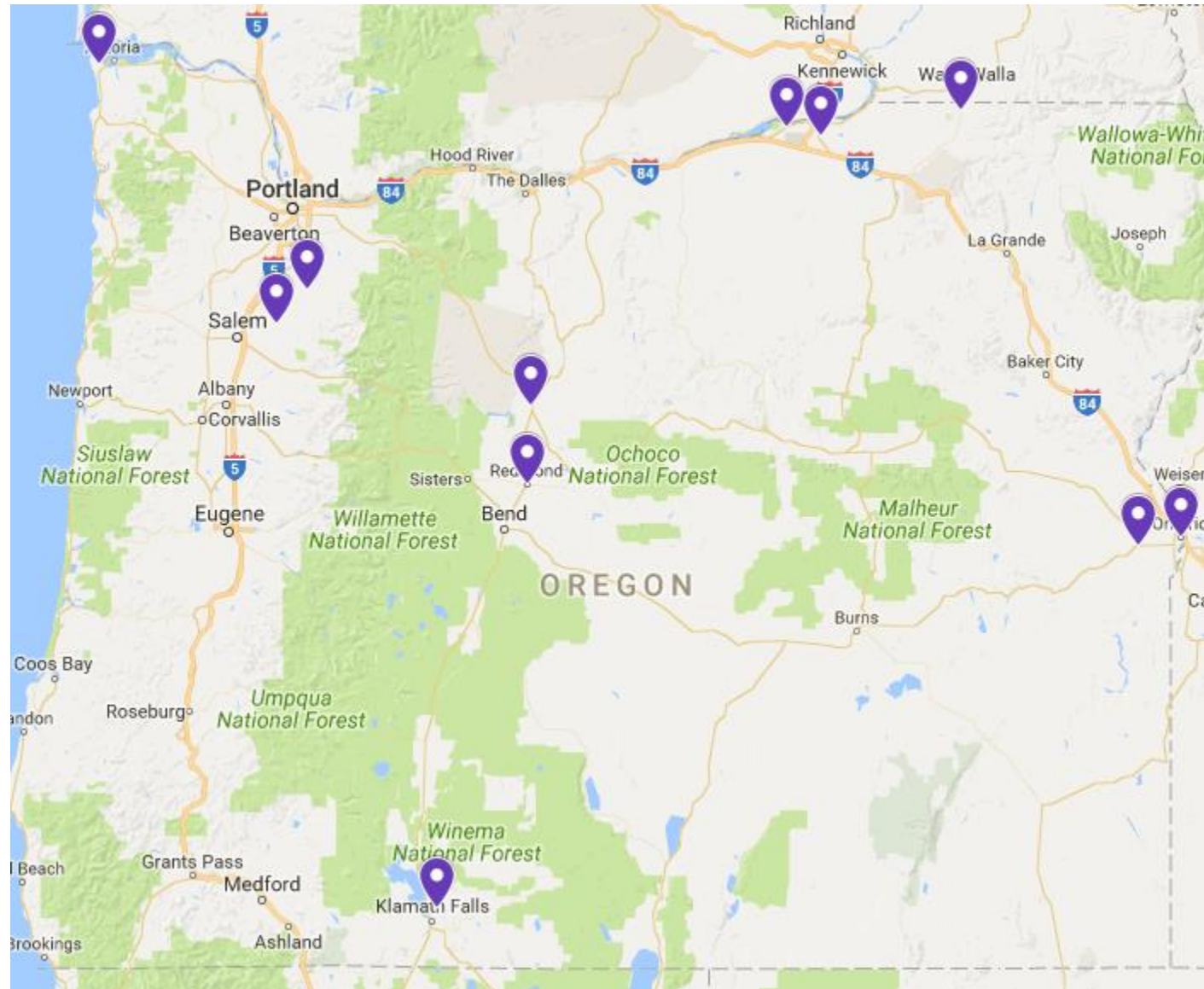
The Tupelo Model

Pasos al Exito = Steps to Success – History

- RDI curriculum ‘Made at the Kitchen Table’ in English
- Several communities have entrepreneurial trainings offered in English (mostly through SBDCs)
- RDI seeks to fill gaps in needs – no services in Spanish
- Oregon’s Latino population is growing fast
 - Up 64% since 2010
 - Most growth from migration
 - Agricultural workers settling down
- Small business is a staple a growing economy
 - Nation wide small business makes up 99.7%
 - 97.6% of businesses in rural with less than 20 employees
 - 47% of small businesses are Latino owned

Pasos al Exito = Steps to Success

- 📍 Klamath Falls
- 📍 Madras
- 📍 Astoria
- 📍 Ontario
- 📍 Nyssa/Vale
- 📍 Milton-Freewater
- 📍 Hermiston
- 📍 Boardman/Umatilla
- 📍 Molalla
- 📍 Silverton
- 📍 Redmond



Pasos al Exito Outline – Year 1

➤ Financial literacy training- 15 hours (added later)

- Budgeting – participants make their budget through class
- Banking – checking, savings, lines of credit
- Investing – market, small business, property
- Credit – accessing reports, using credit,
- Loans – access to capital, mortgages, small loans



Pasos al Exito Outline – Year 1 – *Cont'd*

- Financial literacy training- 15 hours (added later)
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 - Investing – market, small business, property
 - Credit – accessing reports, using credit,
 - Loans – access to capital, mortgages, small loans
- Small business development training- 18 hours
 - Operations, how a day looks, to hire or contract
 - Product/service – pricing, pivoting, sharing
 - Marketing - research & promotion
 - Financial statements
- 2 Follow-up Workshops
 - Participants choose topics
 - Panel of local experts



Pasos al Exito Follow-Up – Year 2

➤ Access/connection to local, regional, and state/nation-wide resources

- Small Business Development Centers
- IDA Program
- ITINs
- Market research tools
- Coaching
- Basic needs



Pasos al Exito Scoping

- Is there interest/demand from the community?
- Is there someone local that can help co-facilitate?
- Is there capacity to support participants long-term?
- What are the major industries/ag seasons?
- Who are the major stakeholders?
- What is the Latino population?
- Are there services for Latinos?



Pasos al Exito Funding

- \$20 Participant fee for each course
- Grants/sponsorships
- Partner contributions



THE PAUL G. ALLEN
FAMILY *foundation*



Pasos al Exito Challenges

Challenges:

- Low capacity for support – there is a need for the program but no support
- Building strong partnerships – many organizations are overwhelmed
- Consistent participation – jobs, families, finances, all become barriers
- Lack of participant commitment – not completing homework

Pasos al Exito Advice

Suggestions:

- Build capacity in local organizations
- Have strong local partners
- Eliminate barriers to participation
- Take the time ahead of time to scope and relationship build
- Have a good evaluation system in place
- Take the pulse of the local small business environment
- Don't be afraid to make mistakes
- Not every community is the same
- Innovate!

Pasos al Exito Success/Challenges

Successes:

- Strong local partners
- Participants experience successes
- Improved community relationships

"I have taken control of what I earn and how much I can spend per day. I am more in control of my bank account where I have my money. Now, I think more about what I spend because I write it down." – Maria Areola (MS Astoria 2015)

"Desde que empezó la clase de Money Smart ya he aprendido a ahorrar mejor y pagarme a mí misma primero. Siento que estoy lista para empezar mi crédito y para manejar mis finanzas mejor."- Fabiola Ambriz (MS Hermiston 2016)



Contact Information

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