

## Training Materials Developed for Latino Entrepreneurs

### Abstract

This article describes the materials and training program that Extension created to assist current and potential Latino immigrant entrepreneurs in starting businesses in Arkansas. The content-based educational materials describe the process for starting a new business, government regulatory requirements, start-up costs and considerations, and how to organize important documents. All items were designed with the ultimate goal of providing business owners with worksheets and an organizational system that can be used to write a business plan.

**Christina Abreo**  
Director of Adult  
Education  
Oportunidades NOLA  
St. Anna's Episcopal  
Church  
New Orleans,  
Louisiana  
[cabreo@tulane.edu](mailto:cabreo@tulane.edu)

**Wayne Miller**  
Professor  
Cooperative Extension  
Service  
University of Arkansas  
Little Rock, Arkansas  
[wmiller@uaex.edu](mailto:wmill@uaex.edu)

**Frank Farmer**  
Professor  
Agricultural  
Experiment Station &  
College of Agriculture  
University of Arkansas  
Fayetteville, Arkansas  
[ffarmer@uark.edu](mailto:ffarmer@uark.edu)

**Zola Moon**  
Program Associate III  
Agricultural  
Experiment Station &  
College of Agriculture  
University of Arkansas  
Fayetteville, Arkansas  
[zmoon@uark.edu](mailto:zmoon@uark.edu)

**Stacey McCullough**  
Assistant Professor  
Cooperative Extension  
Service  
University of Arkansas  
Little Rock, Arkansas  
[smccullough@uaex.edu](mailto:smccullough@uaex.edu)  
[u](#)

## Introduction

Extension developed an entrepreneurial training program to provide education and technical assistance to Latino immigrant communities in rural western Arkansas. The Latino immigrant population has grown rapidly in Arkansas and currently makes up two-thirds of the immigrant population in the state (Capps, McCabe, Fix, & Huang, 2013; Farmer, Moon, & Miller, 2007). As this population increases, it is important that Extension addresses Latinos' needs in order to facilitate their access to community resources and contribution to the receiving communities (Herndon, Behnke, Navarro, Daniel, & Storm, 2013; Lippert & Rembert, 2012). Latino immigrants contribute to the economies where they relocate and have the potential to contribute even more by starting or expanding a business. Studies show (Kallick, 2012; Raijman & Tienda, 2000) that immigrant entrepreneurs make a major contribution to the US economy. The resources described in this article were developed after discovering a lack of available training materials to instruct potential Latino

entrepreneurs.

## Background

The University of Arkansas and Extension received a rural development grant from the USDA in 2008 to:

- Examine the entrepreneurial readiness and constraints among Latino migrants in rural and urban areas.
- Develop educational outreach materials and programs to facilitate and support entrepreneurial activity among Latinos.

Following Farner, Rhoads, Cutz, and Farner's (2005) model, a needs assessment survey was conducted in 2009 by bilingual staff to discuss participants' needs and interests. Latino immigrant entrepreneurs in 59 communities in 26 counties in western Arkansas were asked about:

- Specific problems that they had encountered when starting their business in Arkansas and
- Information or training that would have helped them start their business.

This article describes the content-based instructional materials and training sessions that were developed in response to the barriers and informational needs identified in the survey. The materials were designed to be used together to create a business plan.

## Rationale

The top two barriers to business ownership among immigrants in our study area are:

- Having enough start-up capital (37%) and
- Understanding regulations and taxes (17%)

The top two informational needs are:

- Understanding business license regulations (18%) and
- Developing a business plan (17%)

Considering that business plans are needed to obtain most loans and are an excellent tool to help entrepreneurs research and document their ventures, we created a set of tools to assist in developing a business plan. Writing a business plan can be daunting for anyone, much less someone with limited English proficiency (LEP); these resources are designed to make that process easier and less intimidating for people who are starting or expanding their business in Arkansas. They guide the entrepreneur through the fact-finding and personal exploratory processes to write a business plan that reflects their skills, abilities, and resources.

## Description of Materials

Before creating new materials for the training program, we researched available national and local resources in Spanish that could assist Arkansan entrepreneurs. They are as follows.

### **A Resource Guide to Latino Entrepreneurship Training Materials MP505**

The guide presents resources on entrepreneurship for Spanish speaking audiences from various U.S. for-profit and non-profit associations. It focuses on materials in Spanish that have broad relevance and applicability, and are available for public use. The guide lists resources by organization and by topic.

The training resources developed by this program are self-guided, participatory learning materials that work together to help the user create a business plan. The resources were developed to fill in gaps specific to Latino immigrants in Arkansas and are complementary to the resources identified in the Resource Guide. Curriculum content areas include:

- Defining a business idea,
- Choosing a business legal structure,
- Selecting a business location,
- Developing a financial system,
- Writing a business plan,
- Understanding regulatory requirements, and
- Obtaining financial assistance.

The materials can be printed or ordered from the University of Arkansas – Extension website at [http://www.uaex.edu/Other\\_Areas/publications/default.asp](http://www.uaex.edu/Other_Areas/publications/default.asp)

### **Latino Immigrant's Guide to Starting a Business in Arkansas: A Handbook for Entrepreneurs MP497**

The guide is a combination text and workbook that allows for group study or self-guided education. Each section of the guide covers a topic that study participants identified as a barrier or informational need. Several sections include worksheets that can be compiled to form part of a business plan. The guide also contains contact information for Arkansas government licensing offices and business resource agencies. It is available in English and Spanish.

### **Business Owner's Records Portfolio: A Handbook for**

## Entrepreneurs MP498

The portfolio is a 3-ring binder filled with tabbed sheet protectors that are labeled to show the contents of each pocket. It is a portable record-keeping system that can be used to store receipts, applications, etc., in the sheet protectors and write the contents on the label outside. The binder also contains a yearly calendar and business card protector pages to assist in organizing business schedules and contacts.

## Checklist for Licensing a New Business CED80-CED117

The checklist is a quad-fold brochure on legal size paper that contains contact information for local, county, and state agencies that issue business-related licenses, permits or information. One side of the brochure has a checklist of required permits, and the other side lists agency contact information. Checklists are available for each of the 26 counties in the study area.

## Workshops

The materials were used in conjunction with the guide *Starting My Own Business* (Holland, 2011) in workshop sessions in two counties of the study area.

1. April-May 2011
  - a. DeQueen, Sevier County
  - b. 9 participants
2. January-February 2012
  - a. Danville, Yell County
  - b. 9 participants

The materials received overall high ratings at both sites, with some participants requesting introductory information about accounting and cash flow.

## Conclusion

The materials were well received at the workshops and by the community partners who reviewed them. A total of 860 copies of the materials were printed in the spring of 2011, and another round of printing in 2013 produced a total of 1,307 items. The materials have been distributed to:

- Extension county offices,
- Chambers of Commerce,
- Arkansas Human Development centers, and

- Public libraries.

The materials can be modified to teach a variety of audiences, including self-guided study. They can also be used to provide business training to populations with low levels of education and/or limited access to business start-up programs.

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