

# The Bottom Line

...a newsletter of Jefferson Economic Development Institute  
celebrating small business development...



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JEDI ~ Inspiration.Imagination.Innovation

## Celebrating JEDI's 10th Anniversary Microenterprise: It's Bigger Than You Think!



**JEDI ~ Front Row - Paj Kane, Justi Hansen, Nancy Swift, David Donica,  
Middle Row - Jennifer Carr, Charlotte Sainz, Erika Carpenter, Bonnie Kubowitz  
Back Row - Renee Getreu, Stephanie Moore, Colette George, Catherine Goode  
Not Shown in Picture - Kevin Charter, Susan Brown**

It's hard to believe it's been 10 years since we dreamed of creating an organization that would help people in Siskiyou County increase their economic well-being! We are proud to say we are serving growing numbers of people and building tangible prosperity!

JEDI's mission to empower people and communities to create prosperity is at the core of every new project we take on and will always guide us. Since 1997, we developed a strong microenterprise training and technical assistance program that has grown from serving 100 to 400 people a year receiving resources to start and expand a business. That is paying off! There are over 400 new businesses in this county and over 600 new jobs as a result of this work!

In working with business owners, we began to appreciate that not only do we need to help build incomes, but we needed to help develop assets. In Siskiyou County, a recent study of California Counties revealed that 17.3% of the population

lives in "Income Poverty" and 27.5% lives in "Asset Poverty." These statistics tell us that our mission is not complete and challenge us to keep being innovative!

JEDI started an asset development program in 1999 focused on building savings, increasing investments in areas such as homeownership, higher education and small business capitalization among people of low income. The Building Assets Program has provided 91 Individual Development Accounts to individuals of low incomes and low assets and has generated \$137,310 to date in new savings that is reinvested locally in the community.

We then ventured into building sector networking groups with industries that demonstrated they could be engines for the economy or provided a needed good or service. We worked with artists, child care providers, e-commerce businesses, and tourism. The Stewardship Fund is a grantmaking program we continue to sponsor created by tourism-related

businesses who wanted to encourage businesses and visitors to become good stewards of our region and create a legacy.

The latest initiative was started in 2003 to bridge the digital divide and create new market opportunities for local businesses through the use technology and the internet. JEDI's Business Technology Training Center has worked with over 300 people in the last 2 years to develop new efficiencies in their business and access new markets with their new technology tools and skills.

We know there are many of you that have a story that would bring this history to light. Please call us with your stories, as we will be celebrating our history and your stories during our 10 year celebration.

### Highlights

Check out the Entrepreneurial Track Flyer with an expanded set of programs and partnerships for the first half of 2007! Confused? Just call us and we'll help you choose the right services for your needs.

Watch for invitations to celebrate our 10th anniversary starting with the Business Innovation Awards in April

JEDI welcomes the return of the Cascade Small Business Development Center. Watch for new programs in partnership with them!

*"Celebrate what you want  
to see more of"*  
~ Thomas J. Peters



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*"JEDI's classes gave me a breath of fresh air  
 and revived my enthusiasm and creativity  
 within my business and life."*

Steve Mitchell, Oven Bakery



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## Rebecca Duff Uses JEDI to Build Rewarding Life

When Rebecca first came to JEDI, she had expertise as an herbalist. She had started "Shasta Lily Herbals" and sold some product, but only "on the side." She wanted to grow her activity into a wellness related business that would support her full time. She began in the fall of 2003 by taking JEDI's two flagship classes, *Making Your Money Work for You* and *It's Your Business*.

The money management class is designed to build a personal foundation that supports success in the business planning class. Rebecca took them at the same time. She commented, "*Making Your Money Work for You* helped me to release past negative ideas and emotions about money and prosperity in my life. I have been inspired to turn around and move forward in a direction that is healthy and strengthens me reaching my goals."

Rebecca used the *It's Your Business* class to think through her target markets and activities to see how she could expand her income stream through her business. Then she accessed JEDI's individual business

counseling to get her spreadsheets set up for tracking income and expenses. She also attended Building Assets trainings on home ownership and business.

First Rebecca tried expanding her business activity to include another field of her skills – she took her sewing experience and began to offer custom interior drapery and curtains. Business picked up and she was able to quit her part time job. But after some thought, Rebecca decided her original wellness related goal was more important to her. She became a Building Assets saver and used her money to expand her wellness repertoire by gaining national accreditation as a massage therapist through Ashland Institute of Massage.



Since then she has gotten married, had a baby and become a homeowner with a guest house that is transformed so she can grow her business. Rebecca shares her secrets to success: "The more I recognize what I'm great at, the more other people do too! The more confidence I have in myself, the more I allow good things to happen – and they do."