

The Bottom Line

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



Volume 7, Issue 1
January 2006

JEDI ~ Inspiration.Imagination.Innovation

JEDI Honors Business Innovators

Celebrating the outstanding creativity and community contributions of Siskiyou County entrepreneurs, JEDI initiated its first annual Innovation Awards Ceremony on October 21st, 2005. About 60 local residents joined JEDI Staff and Board at the Mount Shasta Resort to discover the award winners. Siskiyou County based musicians Allison Scull and Victor Martin created a relaxed and joyful ambiance for the gala event.

Four awards were presented. Laurie Bagley awarded Shasta Mountain Guides the Honorary Stewardship Business Award for raising the most money from visitors to be used in the JEDI Stewardship Fund. Krista Miller, owner and creative force behind the Mt. Shasta City Dance Theater, received the Innovative Microenterprise Award from JEDI Board Member Colette George. With a grin, Miller acknowledged that simply "doing modern dance in Siskiyou County was an innovative accomplishment."

JEDI board member Erika Carpenter presented the Innovative Employer Award to John, Chantal and Sage McDermott of River Dancers. In addition to excellent employee relations and a team approach to training and guide service, River Dancers appeals to employees and customers alike by offering yoga, performance arts, and more on river trips. Lastly, board member April Gray acknowledged Michael and Joe Wirth of Mt. Shasta Products who won the Innovative Social Enterprise award. As developers of the "Mount Shasta Chocolate Bar," Michael and Joe Wirth donate a regular percentage of their company profits to

associations that build and maintain trails attracting more visitors to our area. The bar is available from local retailers.

While Allison and Victor serenaded, guests circulated, making bids in a silent auction that helped to raise over \$5,000 for ongoing JEDI activities. Fifty dynamic businesses and individuals contributed items including: Ken Zen Sushi Bar, Jefferson Aviation, Terra Mai, Shasta Mountain Guides, Patt Causey, Coffee Brake, Chet Collins, Shasta Foods, Mount Shasta Resort, Bob DePaul and Kate Mahar, Shasta Sunset Dinner Train, Jill Gardner, Don & Colette George, Rich & Judy Guggenlime, Living Waters Rafting, Heart of the Earth, Deborah Hiple, Ronel Company,



Krista Miller
Mt. Shasta City Dance Theater

Shasta Mount Inn, Billy Goat's Tavern, FireWorks Pottery, McCloud Golf Club, The Guest House at McCloud, Hogin House Bed and Breakfast, Kevin Lahey Gallery, River Dancers, Renee Palfini & Keith Samse, Sengthong's Restaurant, Directions, Wingbeat Gallery, Shasta Wildflower Project, Pauline's Magic Sauces, Mt. Shasta Physical Therapy and Wellness Center, Swanson Images, The Fifth Season, and Michael Zanger.

JEDI also thanks our generous event sponsors: Premier West Bank, Scott Valley Bank and the Mt. Shasta Resort. Keynote Speaker Kris King, 20-year owner of the well known Wings Seminar based in Oregon, sparked appreciation for the challenge of an entrepreneur's life. "When exhilaration is greater than fear, you know you are on the right track," she said.

Get Connected to JEDI

Do you use e-mail? Would you be interested in receiving the JEDI Newsletter electronically? Would it be helpful to receive e-mails about upcoming workshops so you don't miss them? If so, and you check your e-mail regularly, please let us know. JEDI staff members want to use our new and effective electronic communication tools to reach you whenever possible. Please call or e-mail us with your address: info@e-jedi.org.

If you don't have a computer and would like to take advantage of a high speed Internet connection and you are a registered client, then drop by the computer lab and we'll help you set up an account. The computers have a full line of Microsoft Office Programs including Word, Excel, PowerPoint, Access, and Publisher. You will also have access to an educational version of QuickBooks® Pro 2004 for a sample of computerized accounting. Take advantage of this great resource and "grab technology by the horns."

If you want to buy a computer or other accessories, we encourage you to check out the HP online-store on the AEO website: www.microenterpriseworks.org. Not only do they have good deals on HP products, but a portion of your payment comes back to JEDI!

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*"Trust yourself. You know more than
you think you do."*

~ Benjamin Spock

Director's Note




Nancy Swift

Beginning with the celebration on October 21st of the JEDI Business Innovation Awards, it is our intention to honor the creativity and innovation that we see in working with business owners around the county everyday. We value the contribution small businesses make to our local economy and communities, and we want to highlight the shining examples. The awards will be an annual event so consider who you might nominate next year. It was a competitive process and this year's nominations came from various communities.

Innovation can be defined as the introduction of new ideas, goods, services, and practices which are intended to be useful. The main driver for innovation is often the courage and energy to better the world. An essential element for innovation is its application in a commercially successful way. Innovation has punctuated and changed human history (consider the development of electricity, steam engines, motor vehicles, etc.). We love this definition because it addresses the values we share around making the world a better place. This is the basis of our work in the community.

As we move into a new year, let us celebrate and support the small businesses that provide valuable goods, services and jobs in your communities. Ask your city and the county to do everything they can to support small business development in your town. Micro businesses have a macro effect!

Respectfully, 

Board of Directors

- April Gray, M.M.P., Economic Development Consultant
- Kate Mahar, Shasta College
- Erika Carpenter, Terra Mai, Inc.
- Colette George, Plexus Pacific Industries
- Laurie Bagley, Fit Maternity.com
- Jenn Carr, Shasta Mountain Guides
- Nancy Swift, Executive Director

Holistic Approach Transforms Money Situations

Making Your Money Work for You class participants study both financial skills and personal attitudes that create our financial experiences in life. Current students are already reaching financial and personal goals with remarkable effectiveness.

Business owner Deborah Hiple entered the class with concerns that her income stream had dwindled, and she had lost two renters sharing her home. As a single woman with a significant mortgage to pay, this was a frightening situation. Deborah overcame her challenge. Within 4 weeks, as she used financial principles from the class, she joyfully reported, "My income has increased sevenfold, and I have found 2 new renters that are perfect for my needs." Another goal Deborah reached was to get information about her T'ai Ch'i class on TV. After using various tools from **Making Your Money Work for You**, along with market planning from **It's Your Business**, she was "spontaneously" approached by the local TV station to be interviewed. This January she begins offering a regular T'ai Ch'i program for the television station MCTV in Weed, California.



Deborah Hiple
Shasta Lotus

Gail Domanski began with a focus on household financial needs and priorities. In a short time, she developed a new angle on her fine arts business that is both exciting to her as an artist and profitable as well. She now offers home murals to beautify a home, in key spots - even rendered on furniture. Using class principles to clear out stagnant energy for more prosperity, Gail held a yard sale. This netted her far more than she

anticipated - enough for training in her field that she had wanted to take but previously couldn't afford.

Holly Hansard, a solo mother with two children, used class principles to make a breakthrough at home. After working on her willingness to receive, Holly unexpectedly was offered a long desired piano, for free that had been selling for \$350. She also received the help of one of her generous classmates, Teresa Hurtt, who used her truck to transport the piano. Now the piano

is an ongoing source of joy and music for Holly and her children. Contact JEDI for information on the next **Making Your Money Work for You** class, beginning January 26th in Yreka - (530) 926-6670.

Financial Assets Can Change a Life

Since April, 2003, more than 40 Building Assets participants have been demonstrating the power of developing a financial asset. Among those, 5 have become first-time homeowners, and many more have invested in their own businesses. One participant sold her home for enough to more than cover her financial goals. A couple more are furthering their educations.

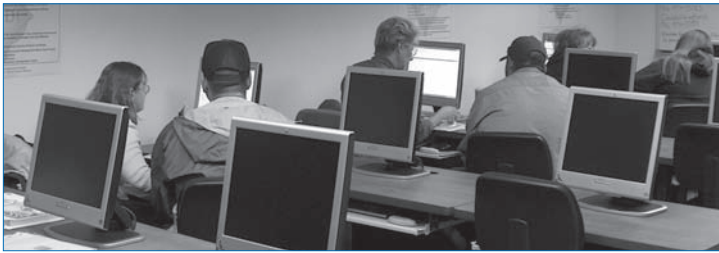
Participant Brian Lacer has pursued his dream of becoming a health practitioner

using Chinese massage and related modalities. In the final portion of his training period, Brian landed a position at a day spa, with a second opportunity pending at a local resort. Brian anticipates he will start paying off his educational loans before he has even finished school! With this career shift, Brian will be earning at least 3-4 times the amount he used to bring home - and he has the growing self-confidence and joy of a passionate life that is purposeful and self-determined.

"My experience in working with JEDI during the workshops I've attended so far have left me excited and more confident in maneuvering through the stress of starting a new business. I am looking forward to the rest of the courses offered. I've signed up for them all!"

Andrea L. Bartolero, Primal Scents Essential Oil Therapy

Free Tax Preparation for JEDI Clients



Free Tax Preparation at the JEDI Business Technology Training Center

In our first year as an IRS-certified Volunteer Income Tax Assistance Site, JEDI was able to provide free tax preparation to more than 80 taxpayers. The average Earned Income Tax Credit on these returns was \$626. This equates to over \$ 50,000 additional dollars brought into our county.

Many more people in our county are eligible and could choose to claim it this year! JEDI clients of limited income can receive free tax preparation and are also eligible for the full range of free and low-cost JEDI services. This includes both financial and business training.

The EITC and Child Tax Credit reflect a change in the government's philosophy in working with low-income families. Rather than providing a safety net to sustain low income families, this innovative approach seeks to help families accumulate assets that move them towards self-sufficiency. JEDI follows up on this by offering financial training and help with the Building Assets Program. These resources allow families who are working hard to make significant gains.

JEDI urges all clients to take advantage of the EITC and Child Tax Credit and to use our free tax preparation service as a means to obtain these refunds. Free tax preparation will be available by appointment January 30 – April 15, 2006. Call the JEDI office at (530) 926-6670 for more information.

“Who You Gonna Call To Get The Best Loan?”

Do you need start-up capital to open a business? Would you like to expand your existing business but need funding to cover the costs? Is there a piece of equipment that would make your business more profitable? “Who you gonna call -- JEDI!” We work closely with regional non-traditional lenders and can help you prepare the loan application. This will usually include a business plan, two years of cash flow projections, and a complete breakdown of the use of the funds. JEDI staff member Paj Kane can help you submit the strongest application possible to the most favorable lender for your situation.

There are several business lenders in our region. The Community Development Block Grant Loans, administered for cities and the county through Great Northern Corporation, have a minimum loan size of \$35,000. Job creation and collateral are the two main criteria for these loans. Another lender is the Superior California Economic Development District (SCEDD). SCEDD makes micro loans of \$5000 or less, as well as larger loans up to \$1 million. Count-Me-In.org offers online loans specifically for women entrepreneurs. For building purchases, established business owners can look to the California Statewide Certified Development Corporation (CSCDC). The CSCDC requires that an owner have a fair amount of down payment towards their purchase and a profitable bottom line.

Call the JEDI office at (530) 926-6670 for further help getting access to the capital you need.



Programs & Services

JEDI's mission is to empower people and communities to create prosperity.

We Believe In:

- Cultivating local business
- Building a community capable of creating solutions for the future
- Developing individual economic independence through self-employment

Services in a Nutshell:

- Business Training
- Financial Literacy Training
- Business Counseling
- Capital Access
- Asset Development
- Technology Training
- Sector-based Projects
- Stewardship Fund

It's Your Business “Morphs” in New Technology Directions

Last semester's *It's Your Business* participants enjoyed several innovations designed by the top business consultants JEDI provided to teach the class. A new online research piece was presented that helped students to gather up-to-the-minute information on their industry, the demographics of their target markets, how to shop the competition, and how to find information on business licensing and insurance. In addition, two new sessions were held on internet marketing and websites, as well as new information on e-mail marketing and basic Excel for cash flow projections. A new resource for business coaching was also made available to class members.

Alana Cressman, Director of the Mt. Shasta Learning Center, got excited as she developed a 2nd phase of her learning center. Alana is branching out from tutoring and classes to

offer innovative learning opportunities related to travel and environmental themes. Alana noted, “*It's Your Business* helped me get my business better organized so I'll be more successful and able to offer a wider range of activities to my students.”



Alana Cressman
Mt. Shasta Learning Center

Participant Mary Martin found a more satisfying direction for her business efforts as she persevered in *It's Your Business*. Running a hot dog stand in Fort Jones had not quite cut the mustard for her, but she wasn't sure what else to do. After some coaching with Justi Entenmann, she rediscovered a passion for home renovation interior decorating that has fueled her business planning process.

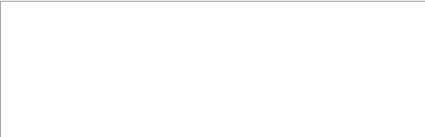
Mary said the class helped her see that she could do things she hadn't thought possible before. “I would recommend this class to anybody – the people are very encouraging and it opens up new horizons.”



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*"JEDI is an opportunity for learning that this community is so lucky to have."
 Cathy Valentine, Valentine Design*



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**Help Us Build Community Prosperity
 Make Your Contribution Today!**

Community prosperity = healthy businesses + financially empowered citizens + vibrant local economy
 JEDI helps people help themselves as a means to generate greater prosperity.

As we grow and expand to meet the community needs, JEDI is working to diversify its funding base and create a more stable financial foundation for operations. It has always been important to us to access grant funding and resources at state and national levels to benefit our local economy. Community support gives us strength as well. Your support means so much to JEDI and more importantly to people striving to grow their businesses and take care of their families. Your investment stays in the county and the return is more than two-fold.

Return bottom portion with your donation

YES! I would like to contribute to community prosperity:

Name _____
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Contribution Amount
 \$25 \$75 \$150 \$300 \$500
 Other _____

Make check payable to: JEDI

Make a contribution or pledge a monthly amount:
 Credit Card: Visa MasterCard

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Mail to P.O. Box 1586, Mount Shasta, CA, 96067

JEDI is a 501 (c) 3 nonprofit organization.
 Your contribution is 100% tax-deductible.