

# The Bottom Line

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



Volume 8, Issue 1  
January 2007

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.

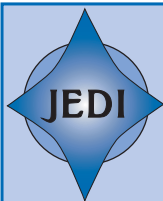
### Highlights

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

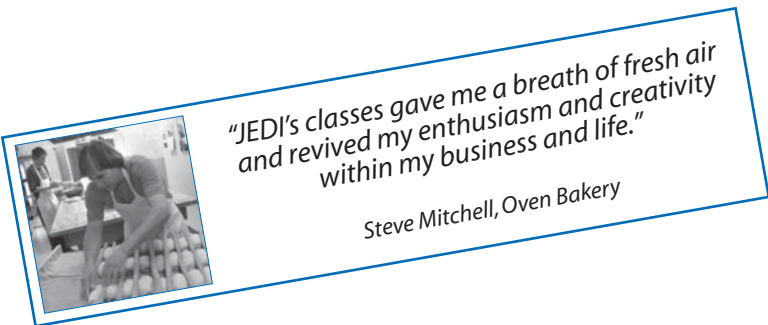
JEDI welcomes the return of the Cascade Small Business Development Center. Watch for new programs in partnership with them!

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



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**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."

# The Entrepreneurial Track

## 2007 Series

### January ~ June

Supporting  
You & Your Business

**Dare to Become the Success You Want to Be!**

**New Opportunities Open Up ~ Partnering for Success**

**We have expanded our workshop series and opened them up to anyone interested.**

JEDI and the Cascade Small Business Development Center have created a unique partnership to benefit the business owners and the community. We are working to bring more resources to more small business owners in Siskiyou County. We both share the belief that the customer and the customer's needs come first. We partner to build prosperity with business service organizations around the county to make it easier to find out what's going on and where you can go for the help you need.

Included in our Entrepreneurial Track Flyer are additional workshops and training opportunities that other providers are hosting. This way you receive all the information you need.

This Spring 2007 Series of classes and workshops are a combination of business operations and management, finance, marketing and sales, recordkeeping, accountability, taxes and including technology development. Check out the content, affordable fees and variety.

As we begin our 10 year anniversary help us to celebrate all year ~ because celebrating your success is our business!

Cascade Small Business Development Center is hosted by Shasta College and College of the Siskiyous.

Check out their website for more information: <http://www3.shastacollege.edu/sbdc/CascadeSBDC/Welcome.html>

#### January

##### **"Pot of Gold" - Introduction to JEDI Services and Programs**

Date: Thursday, January 18<sup>th</sup>

Time: 6-9:00 pm

Fee: Free

Location: College of the Siskiyous, Board Rm, Weed Campus

Instructor: Renee Getreu, JEDI Staff

Open to Public. Call JEDI for directions. Workshop limited to 30 participants.

*Want to start a business or improve personal finances? What are your next steps? Explore your business idea or financial goal and see what's in JEDI's "Pot of Gold" for you.*

##### **"When Financing Makes Sense" - Building Asset Quarterly Meeting**

Date: Thursday, January 25<sup>th</sup>

Time: 7-9:00 pm open to public

Fee: \$20 or waiver for income eligible participants

Location: College of the Siskiyous, Board Rm, Weed Campus

Instructor: Nancy Swift, Paj Kane, JEDI Staff

Pre-registration is required. Workshop limited to 30 participants.

*This workshop offers an overview of all the personal and product factors that influence whether it is good or bad idea to take out a loan. Includes business loans, home loans and re-financing, vehicle and personal loans.*

##### **"It's Your Business" - Start or Expand a Business**

Date: Tuesdays, 1/30 through 4/24

Time: 6-9:00 pm

Fee: \$35 or waiver for income eligible participants

Location: College of the Siskiyous, Weed Campus

Instructor: Stephanie Moore, JEDI Business Consultant

Registration is required with JEDI and COS before class starts.

Class limited to 27 participants.

*This course is designed to assist new and existing business owners to research, organize, manage and expand their small business. Topics include: targeting the right customers, developing a marketing plan and business budget, pricing for profit, legal issues, bookkeeping, and writing a business plan. This class meets 12 times.*

#### February

##### **"Excel in Business" - Business Excel**

Date: Tuesdays & Thursdays, 2/6 through 2/15

Time: 1-4:00 pm

Fee: \$50 or waiver for income eligible participants

Location: College of the Siskiyous, Room 8, Yreka Campus

Instructor: David Donica, JEDI Staff

Pre-registration is required. Workshop limited to 25 participants.

*Basic spreadsheet design and formulas to help you crunch those numbers! Templates and sample workbooks will be provided to use during training and to walk away with. Little or no previous experience with Microsoft Excel is necessary. This class meets 4 times.*

##### **"Making Your Money Work For You" - Path to Financial Well-Being**

Date: Thursdays, 2/8 through 4/12

Time: 6-9:00 pm

Fee: \$48 or waiver for income eligible participants

Location: College of the Siskiyous, Yreka Campus

Instructor: Renee Getreu, JEDI Staff

Registration is required with JEDI and COS before class starts.

Class limited to 27 participants.

*Learn new tools to help manage your money, understand and clean up credit, and establish an effective savings and spending plan. Topics include: practical tools for budgeting, investing, goal-setting, and debt management, as well as skills to address feelings, beliefs, and habits about money that actually create our money situations. The class meets 9 times.*

#### JEDI Business Technology Training Center

**Monday: 1:30 to 4:30 pm**

**Tuesday through Friday: 10:30 am to 4:30 pm**

**Open for personal and business use for JEDI clients**

## March

### **"Get Your Web Presence Going" - Simple Web Design**

Date: Mondays through Thursday, 3/19 through 3/22  
Time: 6-9:00 pm  
Fee: \$50 or waiver for income eligible participants  
Location: JEDI Tech Center  
Instructor: David Donica, JEDI Staff

Pre-registration is required. Workshop limited to 12 participants.

*Get your website started and launched on the Internet. Topics include: determining your purpose of your website, how to pick a domain name and get it registered, choosing the right domain hosting company, creating a website structure, search engine optimization, and more. This class meets 4 times.*

### **"Controlling Workers Comp Cost"**

Date: Tuesdays, March 20<sup>th</sup>  
Time: 9-11:00 am  
Fee: \$30  
Location: STEP, Weed  
Instructor: TBA

Pre-registration is required. Call STEP to register ~ 530-938-3231

### **"Introduction to Network Marketing"**

Date: Wednesday, March 28<sup>th</sup>  
Time: 7-9:00 pm  
Fee: \$20 or waiver for income eligible participants  
Location: College of the Siskiyou, Board Rm, Weed Campus  
Instructor: Joy Taylor-von Skepsgardh, author, trainer, entrepreneur

Pre-registration is required. Workshop limited to 30 participants.

*Designed for people interested in or curious about the network marketing field or for those already involved. Is network marketing right for you and what does it take to succeed in this model of business? The class will cover the history, truths and misconceptions of network marketing, as well as to explore how to choose the right company to work with, how to be successful and what are realistic expectations for profit and business longevity.*

## April

### **"Business Emergency Preparedness"**

Date: Tuesday, April 10<sup>th</sup>  
Time: 9-11:00 am  
Fee: \$30  
Location: STEP, Weed  
Instructor: TBA

Pre-registration is required. Call STEP to register ~ 530-938-3231

### **"Free and Low Cost Resources for Exporters"**

Date: Thursday, April 19<sup>th</sup>  
Time: 2-5:00 pm  
Fee: \$25 or waiver for income eligible participants  
Location: College of the Siskiyou, Board Rm, Weed Campus  
Instructor: Jim Wilson, Center for International Trade Development

Pre-registration is required. Workshop limited to 30 participants.

*Do you have the best sources for your exporting business? Do you have a particular challenge in your export business for which you could use expert advice? Attend this unique workshop and then meet with the presenter at your place of business the next day for a private and free consultation.*

### **"Office Ergonomics"**

Date: Tuesday, April 24<sup>th</sup>  
Time: 9-11:00 am  
Fee: \$30  
Location: STEP, Weed  
Instructor: TBA

Pre-registration is required. Call STEP to register ~ 530-938-3231

### **"Customers for Life"**

Date: Thursday, April 26<sup>th</sup>  
Time: 7-9:00 pm open to public  
Fee: \$20 or waiver for income eligible participants  
Location: College of the Siskiyou, Board Rm, Weed Campus  
Instructor: Renee Getreu, JEDI Staff

Pre-registration is required. Workshop limited to 30 participants.

*As good marketers know, it is less expensive to keep a customer, than to get a new customer. This workshop explores why and how a business owner would want to develop customers for life.*

## May

### **"CALOSHA - By the Numbers"**

Date: Tuesday, May 8<sup>th</sup>  
Time: 9-11:00 am  
Fee: \$30  
Location: STEP, Weed  
Instructor: TBA

Pre-registration is required. Call STEP to register ~ 530-938-3231

### **"Meet the Lenders" - Increase Your Financing Options**

Date: Wednesday, May 9<sup>th</sup>  
Time: 2-5:00 pm  
Fee: \$25 or waiver for income eligible participants  
Location: TBA  
Instructor: Paj Kane, JEDI Staff and participating lenders.

Pre-registration is required.

*Meet several local lenders and hear directly about what they are looking for in a loan application and what makes a successful deal. Learn how to position yourself to be loan ready. Build relationships for business success.*

### **"File Management Demystified" - Electronic File Management**

Date: Thursday, May 10<sup>th</sup>  
Time: 6-9:00 pm  
Fee: \$25 or waiver for income eligible participants  
Location: JEDI Tech Center  
Instructor: David Donica, JEDI Staff

Pre-registration is required. Workshop limited to 12 participants.

*Are you having a hard time finding that file you know you saved? Have you downloaded a file from your email or the web and have no idea where it went? This seminar will help you understand the file structure on your computer and teach you the tips and tricks to keeping it all in order and archiving your files.*

### **JEDI Business Technology Training Center**

**Monday: 1:30 to 4:30 pm**

**Tuesday through Friday: 10:30 am to 4:30 pm**

**Open for personal and business use for JEDI clients**

### **“Getting the Word Out” - Business Word**

Date: Mondays and Tuesdays, 5/14 through 5/22  
Time: 1-4:00pm  
Fee: \$50 or wavier for income eligible participants  
Location: College of the Siskiyous, Room 8, Yreka Campus  
Instructor: David Donica, JEDI Staff  
Pre-registration is required. Workshop limited to 20 participants.

*Learn the tips, tricks, and tools to easily generate documents in Microsoft Word. Topics will include: file management, formatting, mail merge, lists, and styles. Focus will be on correspondence and formatting. Templates will be used during training and to walk away with. Little or no experience with Microsoft Word is necessary. This class meets 4 times.*

### **“Managing Universal Waste”**

Date: Tuesday, May 22<sup>nd</sup>  
Time: 9-11:00pm  
Fee: \$30  
Location: STEP, Weed  
Instructor: TBA  
Pre-registration is required. Call STEP to regiser ~ 530-938-3231

### **“Cost-Effective Marketing Strategies”**

Date: Wednesday, May 16<sup>th</sup>  
Time: 6-9:00 pm  
Fee: \$25 or wavier for income eligible participants  
Location: College of the Siskiyous, Board Rm, Weed Campus  
Instructor: Diane Strachan, Inside Outside Marketing  
Pre-registration is required. Workshop limited to 30 participants

*Explore cost-effective strategies to reach new customers and keep the ones you have. Learn how to build relationships and engage your customers in new and meaningful ways to increase profit. Flesh out your marketing plan with new ideas with quick returns.*

## **June**

### **“Bookkeeping Basics for the QuickBooks® User”**

Date: Wednesday, June 6<sup>th</sup>  
Time: 1-4:00 pm  
Fee: \$25 or wavier for income eligible participants  
Location: College of the Siskiyous, Greenshields Rm 5, Weed Campus  
Instructor: Mary Richmond, Cascade SBDC Counselor  
Pre-registration is required. Workshop limited to 35 participants.

*Take a journey through the double-entry accounting cycle using actual QuickBooks® transactions and see how they flow to the financial statement. This workshop is designed to help new user understand where the numbers come from and the differences between the balance sheet, income statement and statement of cash flow. Debits and Credits and other accounting terminology are discussed in a casual and fun atmosphere. The participant will leave with the knowledge to help them understand and use QuickBooks® more efficiently.*

*“Learning is what most adults will do for a living in the 21st century.”  
S.J. Perelman*

### **“Getting Re-Inspired”**

Date: Thursday, June 7<sup>th</sup>  
Time: 6-9:00 pm  
Fee: \$25 or wavier for income eligible participants  
Location: College of the Siskiyous, Board Rm, Weed Campus  
Instructor: Justi Hansen, Certified Life Coach & Mountain Climbers Guide  
Pre-registration is required.

*This workshop is for people feeling stuck in their business and wanting to feel more joy and fulfillment in their business. Topics will include writing life purpose and business mission statements, self-exploration writing exercises, small group discussion fear and commitment exercises, and completion of a get-back-on-track plan.*

### **“Setting Up Your QuickBooks® Company”**

Date: Wednesday, June 13<sup>th</sup>  
Time: 1-4:00 pm  
Fee: \$25 or wavier for income eligible participants  
Location: College of the Siskiyous, Greenshields Rm 5, Weed Campus  
Instructor: Mary Richmond, Cascade SBDC Counselor  
Pre-registration is required. Workshop limited to 35 participants.

*This workshop will take you through the steps of setting up your company using QuickBooks®. You will leave with the skills to help you set up your own cash-based company. You will learn how to write checks, make deposits, reconcile your bank account and print financial reports.*

### **“Using QuickBooks® for Retail”**

Date: Wednesday, June 20<sup>th</sup>  
Time: 1-4:00 pm  
Fee: \$25 or wavier for income eligible participants  
Location: College of the Siskiyous, Greenshields Rm 5, Weed Campus  
Instructor: Mary Richmond, Cascade SBDC Counselor  
Pre-registration is required. Workshop limited to 35 participants.

*This workshop introduces you to the more complex accrual method features within QuickBooks® such as Accounts Payable, Accounts Receivable, and Inventory. You will learn how to enter and pay bills, enter invoices and receive payments, enter daily sales from Z tapes or from POS software, create and track inventory items, make and memorize accrual journal entries. Setting Up Your QuickBooks® Company is a prerequisite workshop.*

### **“QuickBooks® for Construction”**

Date: Wednesday, June 27<sup>th</sup>  
Time: 1-4:00 pm  
Fee: \$25 or wavier for income eligible participants  
Location: College of the Siskiyous, Greenshields Rm 5, Weed Campus  
Instructor: Mary Richmond, Cascade SBDC Counselor  
Pre-registration is required. Workshop limited to 35 participants.

*This workshop introduces you to the more complex accrual method features within QuickBooks® such as accounts payable, accounts receivable, estimating & job-costing. You will learn how to enter and pay bills, create estimates, enter invoices and receive payments, make and memorize accrual journal entries. Setting Up Your QuickBooks Company is a prerequisite workshop.*



Funded in part through a cooperative agreement with JEDI, SBA, CSU Chico, Center for Economic Development, The CCCEWD, Shasta College and College of the Siskiyous. This material is based on work supported by the U.S. SBA and the State. Any opinions, findings and conclusions or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the views of the U.S. Small Business Administration or the State of California. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact the JEDI at 926-6670 for arrangements. Cascade SBDC hosted by Shasta College and College of the Siskiyous.



# Jefferson Economic Development Institute (JEDI)

403 Berry Street, Mount Shasta CA ~ Monday through Friday ~ 9:00 am to 5:00 pm

(888) 926-6670 - or - (530) 926-6670 - Fax: (530) 926-6676 - [www.e-jedi.org](http://www.e-jedi.org)

JEDI is a training led-organization and excels in designing training models that are engaging and effective at promoting business and personal development. A list of our services includes:

- *Entrepreneurial Development Training* – *It's Your Business*. 12 week long course covering basic business planning and development
- *Financial Literacy Training* – course called *Making Your Money Work for You!* Popular 9-week course on personal money management
- *Using QuickBooks®* - to better understand company's profitability training course
- *Business Workshop Series* – Workshops held monthly through the year targeting specific topics such tax planning, loan readiness, cost-effective marketing, website development, MS Excel and Your Business, MS Publisher and your Business, photographing your products, business idea generation
- *Business coaching* – Graduates of the business and financial literacy classes have available one-on-one business coach who creates structures for change from the inside out, creating a life purpose statement and more
- *Quarterly training on asset development* – issues on buying a first home, investing for your future, education as an investment and more
- *Loan Preparation and packaging* – business counselors assist in the development of loan packages
- *Individual counseling and Technical Assistance* – offered on an ongoing and as requested basis for individuals seeking personalized attention to specific hurdles facing in business and personal advancement
- *Sector-specific networking and training* – JEDI has developed four sector-networking projects designed to support local strategically-significant sectors in their development – Tourism, arts & crafts, e-commerce and daycare
- *Stewardship Fund of Far Northern California* – grant making program to assist tourism-oriented businesses in Siskiyou County to become more financially viable while providing stewardship for our natural, historical and cultural heritage
- *Technology training and Technical Assistance* – group based and individual assistance designed to assist clients to integrate the use of technology into business practices
- *Free tax preparation for income eligible individuals* – JEDI is an IRS VITA (Volunteer Income Tax Assistance) site. JEDI provides management, oversight, volunteer coordination and services to income eligible residents in preparing their taxes

## Justi Hansen, Life Coach

JEDI now offers individual coaching to support participants in achieving their entrepreneurial and financial goals. Life coach, Justi Hansen, CPCC has collaborated with over 20 JEDI participants in personalizing their business and financial building process, and has supported them through the rewards and challenges of small business and financial development.

The coaching focuses on exploring values, beliefs, assumptions and perceptions that drive and sometimes hinder peoples' dreams. Participants focus on what they want for their personal and professional lives. This process creates a safe collaboration that facilitates self-discovery, problem-solving, goals-setting and action plans.

JEDI coaching is a free service for groups 3 and 4 Building Assets Program participants, income eligible *It's Your Business* graduates, and *Making Your Money Work For You* graduates.

The best way to know the power of JEDI coaching is to experience it. Call today for a free sample session. Justi Hansen can be reached at [justi@climbcoach.com](mailto:justi@climbcoach.com) or at 530-926-3326

