

Developed in partnership by



# Adelante Mujeres

Equitable Small Business  
Development Action Plan

Project Supported by



## **Mission**

Adelante Mujeres provides holistic education and empowerment opportunities to low income Latina women and their families to ensure full participation and active leadership in the community.



# Adelante Mujeres

Equitable Small Business Development Action Plan

## Table of Contents

01   Introduction	4
02   About the Latino Community and Latino-Owned Businesses in Washington County	8
03   Vision for the County	12
04   Action Plan Goals, Strategies, and Actions	14
05   Metrics of Success	16

# 01 | Introduction

## Organization and Community Overview

Adelante Mujeres (Women Rise Up) has a rich history of successfully engaging the Latino and immigrant community by providing educational resources and acting as a forum for community advocacy. We focus on the Latino population who embody a multicultural, multiracial, and multi-gendered or non-conforming community from Latin America (North, the Caribbean, Central, and South America). We served over 8,000 individuals in 2018 with comprehensive, life-changing services. We believe that all people have the innate capacity for growth and transformation. We serve families through Education Programs: *Adult and Early Childhood Education, Chicas Youth Development, Beyond Trauma, Nourish the Community*; Leadership Programs: *Immigrant Solidarity, Civic Leaders*; and Microenterprise Programs: *Empresas Small Business Development, Sustainable*

*Agriculture, Farmers Market.* Each of these programs includes group leadership training and individualized mentoring. Approximately 98% of participants are low or extremely low income, the majority are female, and an estimated 90% are first-generation immigrants. As a culturally specific organization, our program staff reflects the community we serve and shares in their passion for eradicating social and economic inequities.

Adelante Mujeres launched its Microenterprise Program in 2005 to support the economic self-sufficiency of resource-limited Latino immigrant families. The Microenterprise Program is composed of three interrelated components that support microentrepreneurs in diverse industries: *Empresas Small Business Development, Sustainable Agriculture, and the Farmers Market.* In the past decade, our program has served over 1,000 Latino immigrant entrepreneurs. Our Microenterprise programs seeks to empower emerging Latino microentrepreneurs to

be active contributors in building a sustainable local economy. Through our services, Latino entrepreneurs increase assets and wealth, create jobs, and contribute to the economy.

Adelante Mujeres has worked with socially disadvantaged microentrepreneurs for over 14 years and extensively developed effective tools and culturally appropriate methods to work with Latino micro-businesses. Adelante Mujeres has found that immigrant business owners struggle and often fail due to several socioeconomic barriers unique to the immigrant experience:

- Difficulty navigating the complex system of registering a business and acquiring proper licensing, insurance and bonding
- Difficulty building relationships with potential clients, vendors and other professionals because of limited English skills

- Lack of marketing skills and social capital needed to create a strong client base
- Trouble accessing resources such as start-up capital
- Lack of computer literacy and information technology skills

## Overview and Planning Process

Adelante Mujeres' Action Plan for Equitable Small Business Development project will build an equitable, community-driven action plan to impact development and advocacy through data analysis, forming networks, and leadership development in Washington County, Oregon. This project will be focused primarily on the Latino Spanish speaking community, specifically with Latino entrepreneurs, to ensure that this resilient, yet underserved group shares in the benefits of increased neighborhood development.



## Our project's objectives are the following:

1. Design a data-driven analysis of the conditions of Latino entrepreneurs in the cities of Beaverton, Cornelius, Forest Grove, Hillsboro, and Tigard.
2. Continue to train and mentor *Community-Based Research Assistants* who will lead community listening sessions and support data collection and analysis.
3. Work with regional and statewide stakeholders to develop, coordinate, and disseminate educational materials and opportunities that respond to the challenges for Latino microbusinesses.

## To meet these objectives Adelante Mujeres embarked on the following activities:

1. Four current participants of Adelante Mujeres programming were recruited and trained to serve as **Business Equity Research Assistants**. These assistants all identify as women and have participated in our *Chicas Youth Development Program, Empresas*

*Program, Immigrant Solidarity Promotores Program, or the Washington County Civic Leaders Program.* For this project to be successful, we identified the importance of building a team that reflected the community we are serving. The women who served as assistants all have an interest in starting a business or expanding a current family owned business.

2. We hosted **listening sessions/ focus groups** with aspiring and existing business owners. Sessions were held in each of the targeted cities and were facilitated in Spanish. The following questions were asked:
  - What business support services exist in your city, specifically which are provided by the government entity?
  - If the city does not offer direct business support, to which agencies does it refer you to?
  - What have you seen that is working/functioning in your city?
  - What do you think the city needs to offer to support new entrepreneurs?



**3. We interviewed economic development or community development representatives** from each of the target cities. The purpose of these interviews was to identify the resources and compliance processes necessary for implementing a business. The following questions were asked:

- Does the city have a strategic plan or program vision that focuses on economic development growth by promoting micro and small businesses? Does this plan have a vision that targets Latino-owned businesses specifically?
- What types of support or resources does the city currently provide or invest in to support small businesses?
- What is the compliance process for doing business in the city?
- What concerns or barriers have you heard of from the Latino business community and how is the city taking action to support these concerns?

**4. We will interview or survey other nonprofits or agencies** that support the small business community in Washington County. This includes entities such as Chambers of Commerce, Microlenders, and Community College programs. The purpose of these interviews is to identify the resources that already exist in the community in order to implement a more enhanced referral system between agencies. The following questions will be asked:

- What are the programs and resources provided by your agency?
- What are some concerns you have heard from the Latino business community?

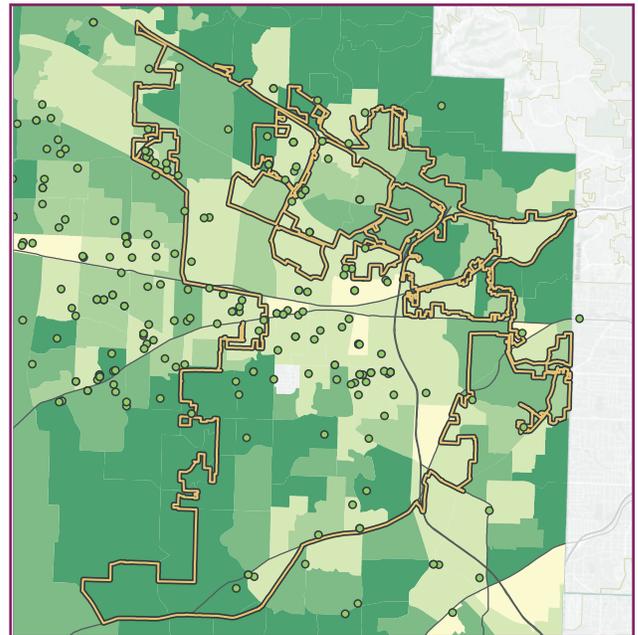
# 02 | About the Latino Community and Latino-Owned Businesses in Washington County

Oregon ranks 21st among all states in the number of Latino-owned businesses. The number of Latino-owned businesses in Oregon doubled from just 6,000 in 2002 to almost 15,500 in 2012 (OCF, 2016). About 16% of Latino-owned businesses in Oregon have employees. Latino-owned businesses with employees averaged just over seven employees per business and paid an average annual wage of \$26,500. Yet, community barriers have contributed to intergenerational poverty and economic insecurity among the Latino community. A higher percentage of Latinos are unemployed compared to their white counterparts in Oregon: 9% of Latinos experience unemployment, compared to 6% of whites (OCF, 2016). To further demonstrate the economic inequities felt by the Latino community, while it is the fastest growing ethnic group in Oregon (Oregon's Latino population has grown 72% since 2000), the number of Latino-owned businesses compared to white-owned businesses is drastic: 89% of businesses are white-owned, compared to 5% of Latino-owned (OCF, 2016). In the city of Forest Grove, the community served by Adelante Mujeres, these statistics paint the social and economic challenges of our Latino participants

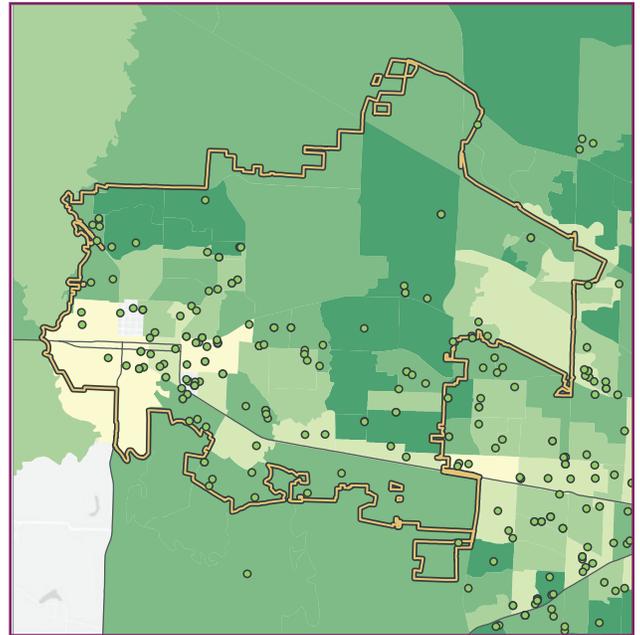
seeking new employment opportunities to provide equitable and living wages for their families.

Adelante Mujeres operates throughout Washington County, Oregon, which is defined as a Metropolitan and Micropolitan Statistical Area by the Office of Management and Budget (OMB), containing both urban and rural populations (USDA, 2016). In Washington County, 9.1% of total residents are impoverished; 29.5% of impoverished individuals are Latino, although they comprise only 16.5% of the entire population (DATAUSA: Washington County, 2016). While 5% of all Washington County families have income below the Federal Poverty Level (FPL), households with children under 5 and single parent households experience poverty at significantly higher rates. Members of communities of color experience poverty at more than twice the rate of individuals that identify as white. The disproportionate impact of poverty is significantly felt by the Latino population and Latino children in particular. Nearly one in five Latino children (17%) under 18 in Washington County lives in poverty compared to one in 25 (4%) of their white classmates (Washington County Issues of Poverty, 2019).

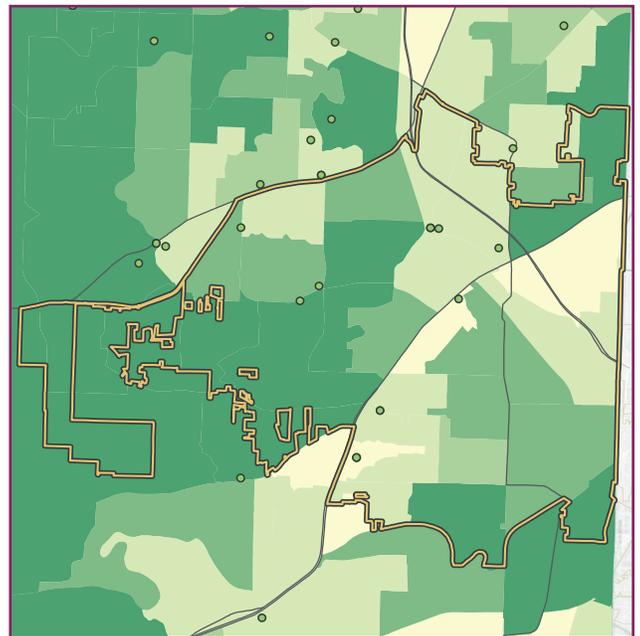
**The City of Beaverton** is home to over 95,000 people and is the second largest incorporated city in Washington County. Approximately 13% of Beaverton residents live in households with income below the FPL and 31% live in households with income below 200% FPL. A relatively diverse community just west of Portland, the population of Beaverton has grown 7% since 2010. More than 20,000 of Beaverton households (52.1%) are renters, 46% of whom pay more than 30% of their income to rent; and 1 in 5 households spend half their income for their housing costs. Since 2010, the median earnings for Beaverton residents has increased 9% while median gross rent has increased 34%, further straining household budgets. (Washington County Issues of Poverty, 2019). An estimated 37,384 persons who identify as Latino live in the City of Beaverton. (Leading with Race Report, 2018)



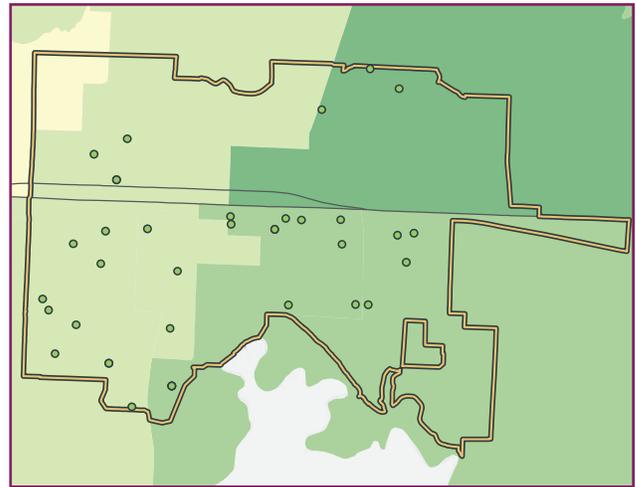
**The City of Hillsboro** is home to just over 100,000 people. The largest incorporated city in Washington County, Hillsboro is also the county seat. Approximately 11% of Hillsboro's residents live in households with income below the FPL and 26% live in households with income below 200% FPL. A relatively diverse community situated in the heart of the county, the population of Hillsboro has increased 12% since 2010. Nearly 18,000 Hillsboro households (47%) rent their homes, 43% of whom pay more than 30% of their income for their housing costs and 19% spend half their monthly income to remain housed. Since 2010, median household earnings for Hillsboro residents have increased 12% while median gross rent has increased 24%, further straining household budgets. (Washington County Issues of Poverty, 2019). An estimated 25,484 persons who identify as Latino live in the City of Hillsboro. (Leading with Race Report, 2018)



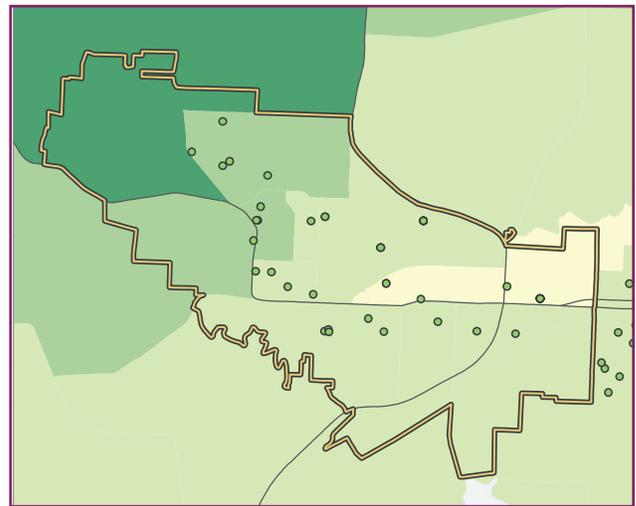
**The City of Tigard** is home to just over 51,000 people. Approximately 10% of Tigard's residents live in households with income below the FPL and 24% live in households with income below 200% FPL. Located on the southeastern end of the county, the population of Tigard has increased 8% since 2010. More than 8,000 Tigard households rent their homes, 53% of whom pay more than 30% of their income for their housing costs and 28% spend half their monthly income to remain housed. Since 2010, median earnings for Tigard residents have increased 8% while median gross rent has increased 29%, further straining household budgets. (Washington County Issues of Poverty, 2019)



**The City of Cornelius** is home to more than 12,000 people. Located on the western end of the county between the Cities of Hillsboro and Forest Grove, the population of Cornelius has increased roughly 5% since 2010. Approximately 11% of Cornelius residents live in households with income below the FPL and roughly 39% live in households with income below 200% FPL. Just under 1,000 Cornelius households are renters, nearly half of whom pay more than 30% of their income for their rent. Median earnings and median rents for Cornelius residents have remained flat since 2010. (Washington County Issues of Poverty, 2019)

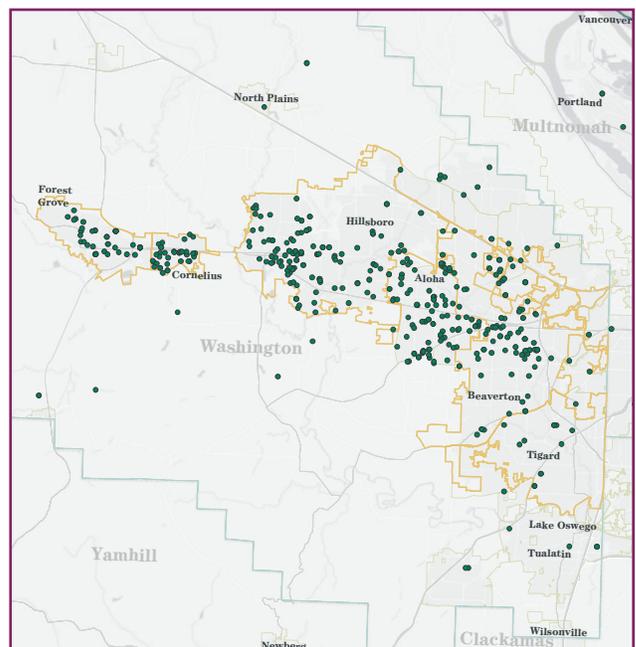


**The City of Forest Grove** is home to more than 22,000 people. The westernmost city within the Urban Growth Boundary, the population of Forest Grove has increased 9% since 2010. Approximately 14% of Forest Grove residents live in households with income below the FPL and 36% live in households with income below 200% FPL. Over 3,000 Forest Grove households rent their home, nearly half of whom pay more than 30% of their income toward their housing costs. Median earnings for Forest Grove residents have increased 6% since 2010 while median rents have increased 20%, further straining household budgets. (Washington County Issues of Poverty, 2019).



An estimated 11,829 persons who identify as Latino live in Cornelius and Forest Grove combined. Latino communities are more likely to be unemployed in both cities. In addition, Latino women and men are the lowest paid fulltime workers in Cornelius and Forest Grove. (Leading with Race Report, 2018)

Latinos in Washington County are resilient when faced with inequitable employment opportunities. Faced with high unemployment rates and labor market discrimination, many in the community opened their own business. It is estimated that in 2012 there were 3,571 Latino owned businesses in the county. Latino businesses have played an important role in community initiatives such as Adelante Mujeres' Forest Grove Farmers Market and the Marketplace in Hillsboro. (Washington County Issues of Poverty, 2019).



\*Dots represent Empresas program participants in the past 5 years.

# 03 | Vision for the County

**At Adelante Mujeres, we view equity as breaking down the barriers for communities of color to live a dignified life.**

We actively support efforts to dismantle racial and structural inequities that hinder the opportunities for communities of color to achieve in life. For this reason, Adelante is deeply connected and committed to the Latino community in Washington County. We envision a future where people of color, immigrants, refugees, and rural communities are leaders in systemic change to build a truly just society. To ensure equitable growth in Washington County, a core component is to provide Latino business owners with culturally-specific resources to build sustainable businesses and create jobs; thus, improving the livelihood for their families and the community overall.

To accomplish this, Adelante Mujeres sees a county in which underrepresented individuals and Latino-owned businesses:

- 1.** Have access to extensive resources and support to establish or expand their small businesses.
- 2.** Have access to resources that are culturally-specific and bilingual in Spanish.
- 3.** Build strong relationships with local government entities to support the growth and sustainability of Latino-owned small businesses.
- 4.** Are empowered to participate in leadership opportunities that will support their growth as entrepreneurs and provide them an opportunity to voice and influence decisions on the local, state and national level.



# 04 | Action Plan

## Goals, Strategies, and Actions

**Goal 1:** Enhance support for Latino-owned businesses in Washington County.

**Strategy 1:** Determine the need and barriers to market entry for Latino Spanish speaking business owners.

- **Action:** Host listening sessions with aspiring and existing business owners in the following cities: Beaverton, Cornelius, Forest Grove, Hillsboro, and Tigard.
- **Action:** Interview economic and community development representatives in the target cities.
- **Action:** Interview or survey other business-serving organizations in Washington County.
- **Action:** Host a stakeholder meeting to present the data and needs assessment.

**Strategy 2:** Strengthen small business education, training and resources provided to Latino Spanish speaking business owners.

- **Action:** Gather information and resources from government entities and nonprofit partners to design and disseminate a bilingual business resources guide.
- **Action:** Determine the top 5 industries that Latino-owned businesses have interest in and add step by step compliance processes into the business resource guide.

- **Action:** Develop and promote a robust referral program of direct service organizations and entities.

**Strategy 3:** Establish Adelante Mujeres' Empresas Small Business Program as a culturally-specific and unique model.

- **Action:** Review the Empresas Small Business Course curriculum and edit as needed to adapt to changes in business and economy.
- **Action:** Seek additional funding from local government entities to increase program capacity and meet the needs of the growing Latino business community base.
- **Action:** Seek program replication opportunities with local or statewide service organizations to increase the impact of resources provided to Spanish speaking business owners.

**Goal 2:** Strengthen the relationship between Latino business owners and local municipal governments to ensure compliance and business sustainability.

**Strategy 1:** Provide feedback from the business listening sessions to the local economic development departments of the target cities.

- **Action:** Summarize the listening session notes and develop a one-page document to share with each of the targeted cities. The information

on the document will help the government representatives identify areas of growth and improvement while confirming the success of their resources and support.

- **Action:** Host a stakeholders meeting and present the findings of our business equity research.

**Strategy 2:** Ensure small business direct service entities increase their knowledge of regulatory and compliance policies on the local and state level.

- **Action:** Host specialty workshops in which the local government representatives train small business practitioners on the process of doing business in their cities. This would include information on the permits, licenses, land use, and zoning policies and processes.
- **Action:** Implement these topics into the small business training and coursework that the nonprofit entities provide to ensure that small business owners understand compliance terms and processes.

### **Goal 3:** Advocate for policies that support small business ownership and economic empowerment.

**Strategy 1:** Revise and implement the Adelante Mujeres Policy Plan.

- **Action:** Connect on a regular basis with local, state and federal elected officials to determine policy changes.
- **Action:** Research policy on the local, state, and federal level that affect small business and advocate for change and support when needed.

**Strategy 2:** Empower and encourage small business owners to be civically engaged at the local level, including by having a voice on decision making boards and committees.

- **Action:** Recruit participants from the small business programs to the *Washington County Civic Leaders* or *Immigrant Solidarity* program.\*\*
- **Action:** Continue Adelante Mujeres' leadership training.

\*\* Washington County Civic Leaders is a program in partnership with the government agency which invites participants from communities of color and other underrepresented communities to complete a hands-on leadership training that equips them to actively participate in the civic life of the county and engage in county decision making. The Immigrant Solidarity Project (El Proyecto de Solidaridad Inmigrante) responds to the fear and trauma experienced by Latino immigrants in Washington County and is a collaboration among various local nonprofits. The Immigrant Solidarity Project works to provide Latino immigrants with continually updated resources, educational workshops and opportunities to engage in advocacy efforts that help advance immigrant rights in the state.

# 05 | Metrics of Success

## Goal 1: Enhance support for Latino owned businesses in Washington County.

Strategy	Actions	Timeline	Outcome
Determine the need and barriers to market entry for Latino Spanish speaking business owners.	<p>Host listening sessions with aspiring and existing business owners in the following cities: Beaverton, Cornelius, Forest Grove, Hillsboro, and Tigard.</p> <p>Interview economic and community development representatives in the target cities.</p> <p>Interview or survey other business-serving organizations in Washington County.</p>	<b>Short Term:</b> February 2020	<p>64 Latino Microbusiness owners will participate in the listening sessions. (Complete)</p> <p>5 Economic Development Representatives from the targeted cities will be interviewed. (Complete)</p> <p>15 Local agencies providing small business development services will participate in the interview or survey.</p>
Strengthen small business education, training and resources provided to Latino Spanish speaking business owners.	<p>Gather information and resources from government entities and nonprofit partners to design and disseminate a bilingual business resource guide.</p> <p>Determine the top 5 industries that Latino-owned businesses have interest in and add step-by-step compliance processes into the business resource guide.</p> <p>Develop and promote a robust referral program of direct service organizations and entities.</p>	<b>Mid Term:</b> September 2020	<p>1 general small business resource guide will be designed in Spanish and distributed.</p> <p>5 industry specific guides will be designed in Spanish and distributed.</p> <p>Within 12 months, over 500 small businesses owners will have access to the guide in print or in digital format.</p> <p>10 Local agencies will participate in a robust referral program.</p>
Establish Adelante Mujeres' Empresas Small Business Program as a culturally-specific and unique model.	<p>Review the Empresas Small Business Course curriculum and edit as needed to adapt to changes in business and economy.</p> <p>Seek additional funding from local government entities to increase program capacity and meet the needs of the growing Latino business community base.</p> <p>Seek program replication opportunities with local or statewide service organizations to increase the impact of resources provided to Spanish speaking business owners.</p>	<b>Long Term:</b> Model review and revision complete by June 2020, model replication complete in two years.	<p>1 program model reviewed, edited and implemented.</p> <p>Within 18 months 5 local government entities increase their funding to support Latino- owned businesses.</p> <p>Within 24 months the Empresas program model is replicated by 2 agencies in the State of Oregon.</p>

## Goal 2: Strengthen the relationship between Latino business owners and local municipal governments to ensure compliance and business sustainability.

Strategy	Actions	Timeline	Outcome
Provide feedback from the business listening sessions to the local economic development departments of the target cities.	Summarize the listening session notes and develop a one-page document to share with each of the targeted cities. The information on the document will help the government representatives identify areas of growth and improvement while confirming the success of their resources and support.  Host a stakeholders meeting and present the findings of our business equity research.	<b>Short term:</b> Complete by March 2020	5 Economic Development representatives receive feedback via a summary document.  35 persons attend the stakeholders meeting; representing government entities, non-profits, and small business owners.
Small business direct service entities to increase knowledge of regulatory and compliance policies on the local and state level.	Host specialty workshops in which the local government representatives train small business practitioners on the process of doing business in their cities. This would include information on permits, licenses, land use, and zoning policies and processes. Implement these topics into the small business training and coursework that non-profit entities provide to ensure that small business owners understand compliance terms and processes.	<b>Mid-term:</b> December 2020	3 regulatory and compliance sessions are hosted by city officials. 15-20 small business agencies are represented in the trainings. 5 entities implement the knowledge in their course curriculums.

### Goal 3: Advocate for policies that support small business ownership and economic empowerment.

Strategy	Actions	Timeline	Outcome
Revise and implement the Adelante Mujeres Policy Plan.	<p>Connect on a regular basis with local, state and federal elected officials to determine policy changes.</p> <p>Research policy on the local, state, and federal level that affect small business and advocate for change and support when needed.</p>	<p><b>Ongoing</b></p> <p><b>Short Term:</b> Policy Plan by March 2020</p>	Adelante Mujeres Policy Plan is reviewed and implemented during 2020 Oregon Legislative Session.
Empower and encourage small business owners to be civically engaged at the local level, including by having a voice on decision making boards and committees.	<p>Recruit participants from the small business programs to the Washington County Civic Leaders or Immigrant Solidarity program.</p> <p>Continue Adelante Mujeres' leadership training.</p>	<p><b>Long Term:</b></p> <p><b>Ongoing</b></p>	<p>In 12 months, 5 Empresas participants will graduate from Adelante's leadership programs.</p> <p>In 2 years, 12 Empresas participants will have graduated from Adelante's leadership programs.</p>



## Acknowledgements

### Lead Organization:

Adelante Mujeres

### Consulting and Support:

National Association of Latino Community Asset Builders (NALCAB)

### Project Development and Implementation:

Maribel De Leon and Melissa Medina

### Business Equity Research Assistants:

Francisca Perez, Aidee Diaz,  
Andrea Rodriguez, Magdalena Perez Alonso

### Research Partners:

City of Beaverton  
City of Cornelius  
City of Forest Grove  
City of Hillsboro  
City of Tigard  
Hillsboro Chamber of Commerce  
Forest Grove and Cornelius  
Chamber of Commerce  
Tigard Chamber of Commerce  
BESThq  
HillHub  
M&M Marketplace  
Centro de Prosperidad  
Portland Mercado  
Portland Small Business  
Development Center





NALCAB

*National Association for Latino Community Asset Builders  
5404 Wurzbach Rd., San Antonio, TX 78238  
910 17th St, NW, Suite 500-C, Washington DC 20006*

**[www.nalcab.org](http://www.nalcab.org) • [programs@nalcab.org](mailto:programs@nalcab.org)**