



ENTERPRISE
FOR EQUITY

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We empower individuals to thrive and create financial well-being for themselves.

Over the past 20 years, we've provided financial training, business training, technical assistance, and microloans.

These services are provided with the belief that people can and do transform their lives and communities as they bring their strengths, initiative and dreams to entrepreneurial efforts.

Business Support Programs

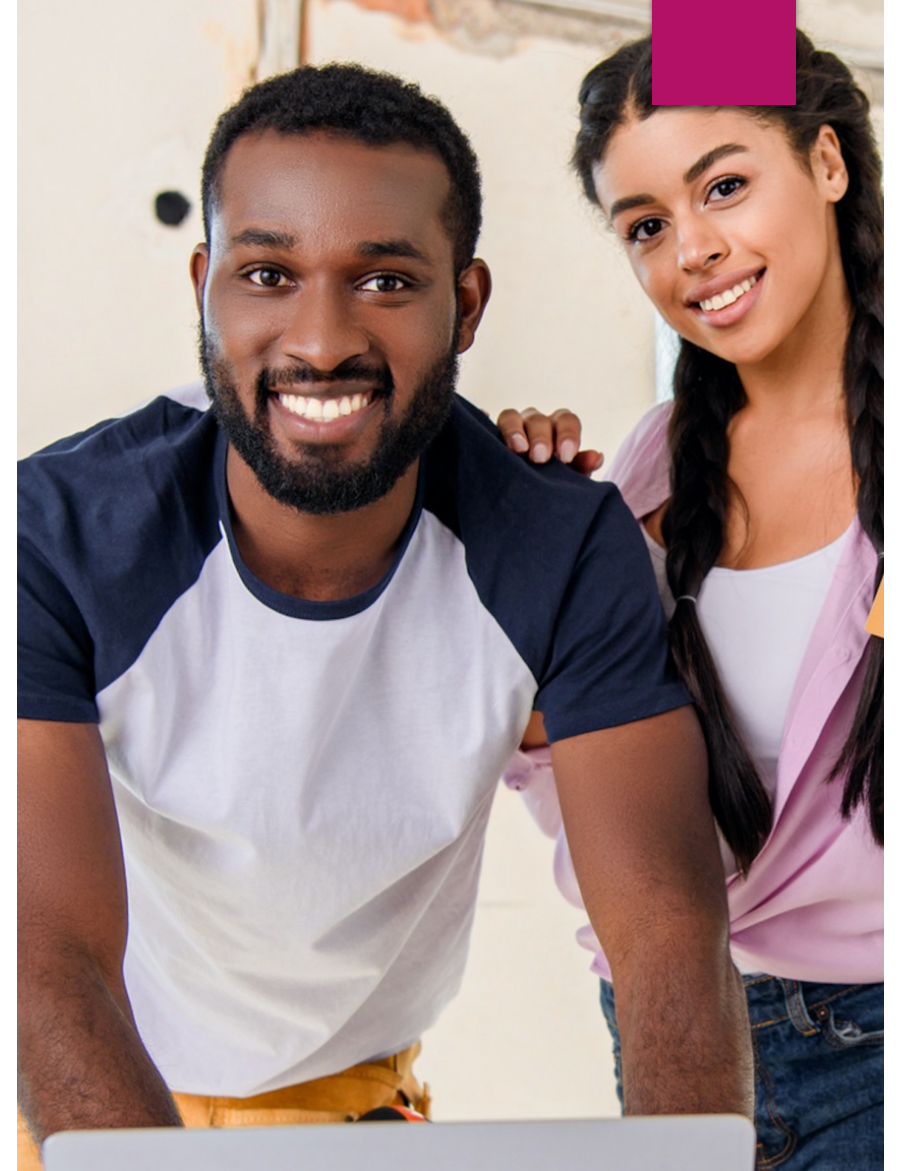
For those preparing to launch or already in business

- Two-day Business Readiness Workshop
- 40+ hour in-depth strategic Business Planning Program
- One-on-one coaching and other technical assistance
- Microloan Program
- Shop Local page on our website



Money 101: Financial Well-being

- ▶ FREE to the general public
- ▶ Emphasized for entrepreneurs in our business programs
- ▶ Over 600 participants and counting
- ▶ Series of eight classes over one month
- ▶ Incorporates FDIC's MoneySmart
- ▶ Programs for young adults and adults
- ▶ Facilitator Training for frontline staff



Money 101 Program Topics



- ▶ Values, dreams, and goals
- ▶ Personalizing your budget
- ▶ Credit Building: Scores, reports, debt management and credit repair strategies
- ▶ Growing Money: Strategies for savings & investing
- ▶ Asset Protection: Insurance
- ▶ Home-ownership/Renting
- ▶ Buying your first car
- ▶ Dependable Strengths® and Self-employment as an income-generating strategy
- ▶ Taxes/EITC
- ▶ BankOn

OUTCOMES

- Statistics
- Gio's Story



77% felt that their current financial life was either much or somewhat better than before taking the financial education class series

63% said they have been able to save money since taking the classes

79% said their assets and income have either stayed the same or increased

80% are using a budget and 90% are following your spending plan

90% have eliminated spending habits that don't support long-term goals

Over 90% track and monitor spending habits

Over 90% indicated that the financial education class series either somewhat or significantly contributed to an overall sense of well-being.

Best Practices

- ▶ Prioritize the creation of a safe space
 - ▶ Use case studies/stories that are inclusive
 - ▶ Observe and use pronouns
 - ▶ Invite all voices
 - ▶ Acknowledge that institutions and systems have created/do create wealth disparities
- ▶ Offer as a program so people can start to “unpack” their money story, hear that everybody has struggles, and practice habit changes in a supportive environment over time



Best Practices, cont.

- ▶ Offer stipends
- ▶ Embed in agencies that work with desired participants
- ▶ Train and support frontline staff
- ▶ Include self-employment explorations as a legitimate way to increase income and refer to self-employment resources
- ▶ Invite guest speakers from banks/credit unions

