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varelasara@hotmail.com

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Sara,

I read your posting in BlackBoard; in fact, I already commented on it the day after your posting. Below are the comments that I posted in Blackboard:

Sara,

I just went through your project document, and I think you've done a good job revising it based on our discussion a week (or two?) ago. What I need from you at the soonest time possible is your PowerPoint presentation slides; post this in BlackBoard. Otherwise, you should be set for the presentation.

Don't worry about providing me with a disk containing an electronic copy of the project document; I can always download it from BlackBoard. What I will need from you is a hardcopy of the project document (to be handed to me right before you start your actual presentation) with the following features:

1. one-sided printing; NOT hole-punched
2. with page numbers
3. with table of contents reflecting correct pagination
4. complete attachments
5. transparent plastic cover folder (such that it shows your cover page)
6. NOT stapled; bind the loose, unstapled pages together on the left side with three of those black-colored double clips (size of clips should be appropriate to the thickness of your report)

Thanks a lot.

Jolan

So, I hope to see and review your presentation slides very soon. Thanks.

Jolan

MicroCredit—NH ha ofreciendo un curso de negocios en 10 sesiones básicas en español! Aprendimos la información básica para construir el camino al éxito de microempresas con el diseño de un plan de negocios, entendimos la importancia de conocer el mercado y la clientela y la necesidad de promocionar el negocio; también hicimos presupuestos y aprendimos a entender las cuentas financieras. Nos visitaron dueños de negocios hispanos y nos relataron sus experiencias al iniciar sus propios negocios; además, nos visitó un representante del IRS y nos habló, en español, de los impuestos de negocios. Los participantes tuvieron la oportunidad de analizar su proyecto de negocio y de entender cómo MicroCredit—NH puede ayudarles en el proceso de iniciar una microempresa, con pequeños préstamos, cursos y asistencia técnica, así como planes de incentivo al ahorro y las minibecas para microempresas. Anticipamos que volveremos a ofrecer este curso a comienzos del año entrante. Ven y únete a la diversión! Para más información sobre estas emocionantes clases, o para registrarse, llame a Sara Varela al cel. celular gratuito (603) 620-0963. MicroCredit—NH ha podido ofrecer este curso en español en parte gracias a nuestros patrocinantes, Fleet Bank y PSNH y a la generosidad del Centro Latino por prestarnos instalaciones.

De todos nosotros, aquí en MicroCredit—NH, los mejores deseos en estas fechas.  
**Sara Varela**

MicroCredit—NH has offered a 10 session basic business skills course in Spanish!! We've learned the basics of building a road for success with a business plan, understanding the marketing needs to promote your business, and drafting budgets and financial statements to keep your business on target financially! We had business owners relate their experiences in starting their own business and we had a guest speaker from the IRS talk to us about taxes in Spanish! Participants also had the opportunity to evaluate their business idea and find out how MicroCredit—NH can offer assistance in starting your own microbusiness through loans, grants and saving incentive plans! We anticipate having another course like this one starting at the beginning of next year. Come and join the fun! For more details on the class topics, or to register for the upcoming classes please call Sara Varela at the toll free cell phone:620-0963.

MicroCredit—NH is able to offer these classes in Spanish thanks to our sponsors Fleet Bank and Public Services of New Hampshire, as well as the Latin American Center, for making available their facility for the course.

From all of us here at MicroCredit—NH: Best wishes for the Holiday seasons.

**Sara Varela**

## CLASES DE INGLÉS MÉDICO INGLÉS COMO SEGUNDO IDIOMA

Una clase en la que aprenderá lo que necesita para hablar con su doctor o concertar citas en el hospital.

GRATIS, en el Centro Latinoamericano de Manchester, NH

Las clases empezarán en enero



Llame o visítenos para más información:

Centro Latinoamericano  
521 Maple Street Manchester  
Tel. 669-5661

## **Existing Hispanic Business Discussion Invite**

MicroCredit-NH is a statewide non-profit program providing these services to self-employed or microbusiness owners and those who are looking to work for themselves.

MicroCredit-NH Hispanic Program is a new program designed to assist emerging and existing Hispanic owned businesses with access to:

- Loan and equity capital
- Business Skills Training
- Networking Opportunities

We are seeking successful entrepreneurs to help us think about what lessons learned they went through to establish their businesses and then use these in assisting new and emerging businesses. Assistance can be in the form of:

- mentoring people who may want to go into a similar industry
- helping to conduct a seminar or workshop
- sharing experiences with entrepreneurship classes
- acting as a member of the advisory board
- investing in the program
- helping to spread the word among the Hispanic business community
- be willing to be called upon by another entrepreneur if they need a hand
- or simply attending our kick-off event in FALL 2002

We re also interested in hearing what you think would help solidify and unify the existing Hispanic business community to support entrepreneurship.

Current participants on the advisory board include:

Nury Marquez

Jose Nieves

Sara Varela

This is a no-commitment gathering – come for coffee and snacks and assist us in this exciting program.

8:30 AM

PSNH Headquarters

Commercial Street

Manchester

Coffee and refreshments will be available.

Meeting reminder calls will be made on September 30.



*Working for people who work for themselves*

## **Southern NH Hispanic Self-Employment Program Advisory Board Job Description**

### **The Organization:**

MicroCredit-NH is a program of the NH Community Loan Fund, a certified Community Development Financial Institution and a 501(c)3 non-profit organization. Initiated in 1996, MicroCredit-NH is the only statewide program in New Hampshire that provides loans and technical assistance to microenterprise and low-income entrepreneurs. Participants are able to access loan capital, business skills training and expanded market opportunities. MicroCredit-NH's goal is for participants to be able to walk into any economic development corporation or bank in New Hampshire with a defensible business plan and a credit record based on repayment of loans. They will have the ability to talk the language of business and finance and will be enthusiastically welcomed.

### **The Program:**

This year MicroCredit-NH secured funding partners to expand its programming and is in the development stage of the Southern NH Hispanic Self-Employment Program. This initiative is designed to work with emerging and existing Hispanic owned businesses with an emphasis on those unable to access services at traditional mainstream organizations or institutions. MicroCredit-NH has a Spanish-speaking staff person dedicated to this effort who has established partnerships in the program area of Manchester and Nashua.

### **The Position:**

MicroCredit-NH is seeking key members of the Hispanic community to serve as advisory board members through the development and implementation of the program. There are five available openings on the advisory board with two MicroCredit-NH staff dedicating a portion of their time to this effort. The initial advisory board composition will include: two business community participants, two financial institution participants, and one at-large community participant.

### **Qualifications and characteristics:**

Members of the advisory board should have the following characteristics:

- Strategic thinker
- A pragmatic visionary
- Personable, flexible, and good humored
- Highly collaborative
- Integrated in the NH Hispanic Community
- Desire to positively impact the Hispanic business community

### **Principal responsibilities:**

Members of the advisory board should expect the following:

- Assist staff in the development and implementation of the program
- Represent the interests of the Hispanic community
- Assist in collaborative efforts with existing Hispanic businesses and organizations
- Attend and actively participate in one advisory board meeting per month
- Assist in delivery of business skills programming (as necessary)

*Participation on the advisory group is at the invitation of the MicroCredit-NH Director.*



## **MicroCredit-NH Hispanic Advisory Group Review**

### **8.28.02**

Attendees: Jose Nieves, Nury Marquez, Sara Varela, Dave Haney, Rob Riley

#### **Outcomes:**

#### **1. Conduct emerging business training as scheduled in Manchester and Nashua (Sept. & Oct.)**

- Include Focus Group question section to determine needs and status of business readiness

##### **NEEDS:**

- circulation of flyers
- resource list of speakers
- mentoring opportunities

##### **WHO:**

Sara, all members of group  
Dave, and all  
All

##### **WHEN:**

Aug – Sept.  
Aug – Sept.  
Ongoing

#### **2. Conduct existing business discussion group in Manchester to develop existing business program and:**

- Tuesday, October 1, 8:30 at PSNH community room
- Introduce existing business owners to the program
- Elicit feedback and collect information
- Introduce concepts for existing business programming and networking opportunities
- Announce kick-off celebration event date
- Identify participants willing to: (sign them up!)
  - Mentor emerging businesses
  - Participate as a speaker in workshops (compile resource list)
  - Serve on advisory board
  - Come to kick-off event
  - Spread word/flyers/info among target audience

##### **NEEDS:**

Speaking points for discussion invite  
Discussion questions and information collection tool  
Develop phone list of participants and call

##### **WHO:**

Rob, Sara  
Rob, Sara, Nury  
Sara, Nury, Jose

##### **WHEN:**

Aug.  
Sept. 30  
Aug. – Sept.

#### **3. Outline and organize kick-off celebration event**

##### **NEEDS:**

Identify date, time, location, invitation list, purpose  
Develop media release

##### **WHO:**

Rob, Sara, Nury, Dave  
Rob, Nury, Dave

##### **WHEN:**

Aug. – Sept.  
Sept.

#### **4. Identify key participants and partners to:**

- Provide information
- Request participation on advisory board
- Extend reach into community

##### **NEEDS:**

Continue one-on-one cultivation  
Build list of Hispanic owned businesses  
Develop flyer/mailling for direct mail

##### **WHO:**

Sara, Nury  
Sara, Nury, Jose  
Rob, Sara

##### **WHEN:**

Ongoing  
Ongoing  
Sept.

Capture success stories

Identify key places for outreach

Rob, Sara, Nury  
Sara, Nury, Jose

Ongoing  
Ongoing

# MicroCredit-NH

Working for people who work for themselves

## Southern NH Hispanic Self-Employment Program

### Partner/Referral Organizations

---

- Manchester Community Resource Center
- Southern New Hampshire Services  
Latin American Center  
ALPHA
- Minority Health Coalition
- Hispanic Network (Nashua)
- Nashua Inter-Agency Council
- Others: Families in Transition, In Town Manchester, Manchester Neighborhood Housing Services, Manchester Microenterprise Development Corp.

### Events

---

- Latin American Festival
- MicroCredit-NH  
Member Trainings – December, 2001 & February, 2002  
Marketing & Budgeting Workshops

### Resulting Activity

---

- Current Hispanic Groups: 0
- Total Hispanic Groups: 2
- Number of Hispanic Entrepreneurs trained: 50+
- Number of Loans: 4
- Repayment Rate: 100%

### Learnings

---

- Gathering demographic, income information is difficult
- Outreach language barrier (general promotional materials)
- Transient population
- Many aversions – perceived barriers to program
- Many participants require 1 on 1 assistance – time intensive
- Short program track record
- Critical to establish and maintain relationships with referral organizations; maintain presence at public events
- Need to put a greater emphasis on Hispanic program development and materials

### Accomplishments

---

- Established relationships with many partners resulting in referrals
- Presence at Latin American Festival
- Direct inquiry calls from participants (1 a month a year ago to 2-3 a week now)
- Survey/ focus group conducted
- Basic brochure developed and distributed
- Currently 1 Hispanic group
- Gaining experience with population

# MICROCREDIT-NH

## SOUTHERN NEW HAMPSHIRE HISPANIC SELF-EMPLOYMENT PROGRAM

### ORGANIZATIONAL STRUCTURE

Post-it® Fax Note	7671	Date	9/16/02	# of pages	4
To: TAPIA ALICIA		From: SARA VARELA			
Co./Dept.		Co.			
Phone #		Phone #			
Fax # 634-5551		Fax #			

**MicroCredit-NH  
Staff**

**SNHHSEP  
Advisory Group**

#### Marketing & Outreach

- Materials
  - Flyers
  - Brochures
  - Ads
- Methods
  - Direct mail
  - Posters/flyers
  - Radio/TV PSAs
  - Press Releases
  - Bag/Bill Stuffers
- Partner organizations
  - MCRC
  - Minority Health Co.
- Systems
- Referrals
- Latin American Festival
- Office Hours
- Program Press Coverage

#### Program Design

- Target audience
  - LMI
  - Start-up entrepreneurs
- Assessment
  - Survey/focus groups
- Innovations
  - Respond to needs
- Lending strategies - criteria
  - Peer lending
  - Direct lending - process
- Website development
  - Target audience
  - Components
- Idea clearinghouse
  - "Parking lot of idea"
- Access to Markets
  - B2B
  - B2C

#### Training/Technical Assistance

- Programming design – series/workshop style
- Materials
- Speakers bureau – develop database of professionals
- Partners – SBA, MCRC, SNHU, COPC
- Learning tracks – start-up, existing, seasoned
- Networking opportunities – topical themes
- "Rapid response" team – entrepreneurs to site visit and trouble shoot

#### Special Events

- Kick-off event – highlight program
- New business openings – celebrate new businesses with press support, grand opening "kit"
- Latin American Festival – sponsorship level &
- Networking events
- Annual Event – Hispanic MicroEnterprise Day

**MicroCredit-NH**  
**Hispanic Program Advisory Group Meeting**  
**8/28/02**

**Introductions**

**Overview of MicroCredit-NH (see info packet)**

- Who we are
- Mission
- Current statewide programming

**Overview of MicroCredit-NH – Hispanic Programming (see fact sheet)**

- Why we're doing this
- What we've done
- Where we are
- What's planned
- Emerging Business Training
- Existing Business Assistance
- Kick Off Event

**ACTION STEPS – where we need help (see structure sheet)**

Advisory Committee – role and responsibilities (see job description)

Resource List of Spanish speaker resources

*Emerging Business*

- Fine-tune message to engage participants
- Where to get message out – where do people shop, get news, do business
- Word of mouth
- What are the needs beyond basic business skills and micro-loans

*Existing Businesses*

- What are the needs, how can we support people
- Capital
- Networking
- Business skills

Event planning – kick-off event

- What it looks like

**Feedback & Conclusions**

**Meeting Evaluation**

## **Agenda for the Hispanic advisory group meeting**

**August 28th, 2002**

- Introductions
- overview of MicroCredit—NH's current program design
- How this advisory group can help MicroCredit—NH
  - Marketing and Outreach
  - Program Design
  - Training/ Technical Assistance
  - Special Events
- Feedback and Conclusions
- Meeting Evaluation

## Draft agenda for October 1st Hispanic meeting with Business owners

### Introduction:

Who are we

What we are trying to do in the program

Why we need the help from existing Hispanic business owners

### Questions:

1. What obstacles/ Challenges have you faced, or do you currently have in your business?
2. Where have you found business help? What would be most helpful?
3. What are your strongest business skills? ~~A~~ SBA Fleet.
4. How can you help?
  - Attend the kick off event
  - Join the advisory group
  - Be a speaker at a workshop
  - Relate your business story to a class
  - Assist in reaching other Hispanic

Sign up sheet for people to participate in any of the above.

① Diner.

Desa, construction, discipline, seat

## MicroCredit Curso de Negocios

¡MicroCredit—NH ha ofreciendo un curso de negocios en 10 sesiones básicas en español! Aprendimos la información básica para construir el camino al éxito de microempresas con el diseño de un plan de negocios, entendimos la importancia de conocer el mercado y la clientela y la necesidad de promocionar el negocio; también hicimos presupuestos y aprendimos a entender las cuentas financieras. Nos visitaron dueños de negocios hispanos y nos relataron sus experiencias al iniciar sus propios negocios; además, nos visitó un representante del IRS y nos habló, en español, de los impuestos de negocios. Los participantes tuvieron la oportunidad de analizar su proyecto de negocio y de entender cómo MicroCredit—NH puede ayudarles en el proceso de iniciar una microempresa, con pequeños préstamos, cursos y asistencia técnica, así como planes de incentivo al ahorro y las minibecas para microempresas. Anticipamos que volveremos a ofrecer este curso a comienzos del año entrante. ¡Ven y únete a la diversión! Para más información sobre estas emocionantes clases, o para registrarse, llame a Sara Varela al tel. celular gratuito (603) 620-0963. MicroCredit—NH ha podido ofrecer este curso en español en parte gracias a nuestros patrocinantes, Fleet Bank y PSNH y a la generosidad del Centro Latino por prestarnos instalaciones.

De todos nosotros, aquí en MicroCredit—NH, los mejores deseos en estas fechas.

**Sara Varela**

## MicroCredit-Basic Business Classes

MicroCredit—NH has offered a 10 session basic business skills course in Spanish!! We've learned the basics of building a road for success with a business plan, understanding the marketing needs to promote your business, and drafting budgets and financial statements to keep your business on target financially! We had business owners relate their experiences in starting their own business and we had a guest speaker from the IRS talk to us about taxes in Spanish! Participants also had the opportunity to evaluate their business idea and find out how MicroCredit—NH can offer assistance in starting your own microbusiness through loans, grants and saving incentive plans! We anticipate having another course like this one starting at the beginning of next year. Come and join the fun! For more details on the class topics, or to register for the upcoming classes please call Sara Varela at the toll free cell phone:620-0963.

MicroCredit—NH is able to offer these classes in Spanish thanks to our sponsors Fleet Bank and Public Services of New Hampshire, as well as the Latin American Center, for making available their facility for the course.

From all of us here at MicroCredit—NH: Best wishes for the Holiday seasons.

**Sara Varela**

## **VISION HISPANA NH-AGENDA**

February 12, 2002

### **Present:**

### **Agenda Items:**

- Incorporation Status and Discussion-Incorporators and Board-conflict of interest
- Fiduciary responsibility- Terry Knowles visit
- Fundraising-Role of Hispanic Business Community
- Mission: "To support and facilitate Hispanic integration in the political, economic and cultural life of New Hampshire through education, leadership development, economic and business development and cultural awareness."
- Establishment of Priorities- Discussion of process to establish priorities:
  1. Education
  2. Leadership
  3. Business Development
  4. Cultural Awareness
- Establishment of Roles in Execution of Priorities

www • -LULAC.org

### **Other:**



## **Hispanic Group Development Timeline**

11/02	Sponsor photo and press release Sara interviews existing businesses Build database and mailing list
12/02	Manchester group graduation - photo and press release Send mailing to existing and emerging businesses and partners
1/03	Manchester group development Sara interviews existing businesses Complete Advisory Group Make-Up
1/03	Hispanic Business Press Release Manchester group development Sara interviews existing businesses
1/03	Nashua group graduation - photo and press release Sara interviews existing businesses Manchester group development Advisory Group Meeting - development of 2 <sup>nd</sup> tier business development tools; loan products
2/03	Nashua group development Manchester group development Sara interviews existing businesses
3/03	Hispanic Business Press Release Nashua group development Manchester group development Sara interviews existing businesses Advisory Group Meeting
4/03	Nashua group development Manchester group development Networking Event
5/03	
6/03	MicroEnterprise Day
7/03	Hispanic Business Press Release Advisory Group Meeting
8/03	
9/03	Latin American Festival
10/03	Hispanic Awareness Month Program Series begins Advisory Group Meeting
11/03	
12/03	

## Southern NH Hispanic Self-Employment Program

### Partner/Referral Organizations

- Manchester Community Resource Center
- Southern New Hampshire Services  
Latin American Center  
ALPHA
- Minority Health Coalition
- Hispanic Network (Nashua)
- Nashua Inter-Agency Council
- Others: Families in Transition, In Town Manchester, Manchester Neighborhood Housing Services, Manchester Microenterprise Development Corp.

### Events

- Latin American Festival, 2000, 2001, 2002
- Member Trainings – December, 2001 & February, 2002
- Marketing & Budgeting Workshops
- Emerging Business Training Series – Manchester – October, 2002; Nashua – November, 2002

### Resulting Activity

- Current Hispanic Groups: 0
- Total Hispanic Groups: 2
- Number of Hispanic Entrepreneurs trained: 70+
- Number of Loans: 4
- Repayment Rate: 100%

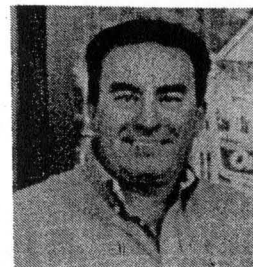
### Learnings

- Gathering demographic, income information is difficult
- Outreach language barrier (general promotional materials)
- Transient population
- Many aversions – perceived barriers to program
- Many participants require 1 on 1 assistance – time intensive
- Short program track record
- Critical to establish and maintain relationships with referral organizations; maintain presence at public events
- Need to put a greater emphasis on Hispanic program development and materials

### Accomplishments

- Established relationships with many partners resulting in referrals
- Presence at Latin American Festival
- Direct inquiry calls from participants (1 a month a year ago to 2-3 a week now)
- Survey/ focus group conducted
- Basic brochure developed and distributed
- Gaining experience with population
- Secured funding from Fleet & PSNH to support initiative and develop institutional partners

## José Nieves, a True Entrepreneur, Serving Mexican Food and More



*If you asked me a year ago if a coffee shop could expand into a Mexican Taqueria and survive, never mind thrive as a business on Elm Street, I probably would've chuckled. But that's exactly what José Nieves did and continues to do – make the unbelievable happen. José owns and operates several businesses, some located right downtown.*

At his location at 999 Elm Street, you will find **Ahh-Some Gourmet Coffee**, which sells everything from specialty, gourmet and organic coffees, to soups, sandwiches, wraps, and salad bar. There's fresh bakery every day, from cuban, french and foccacia breads, to scones, muffin tops, turnovers, bagels and more, as well as imported Italian Gelatos and Sorbetos.

Right downstairs at 1001 Elm Street, you will find **Nachos Taqueria** and **Frutika**. Nachos Taqueria has a new way of serving Mexican food. All the food is cooked plain in their own juices and all additional fixings (lettuce, pico de gallo, sour cream, guacamole, cheese, plain/medium/hot salsa, jalapenos and more) are added according to the

customer's taste. The menu extends to superburritos, burritos, tacos, quesadillas, a Mexican and tamale plate and more. All items are priced under \$5.00. **Frutika** is a California style juice bar where you can get smoothies, made from fat-free yogurt, sherbets and fruits, juices, plus only 2 ounces of ice goes into each drink.

José also owns another **Ahh-Some Gourmet Coffee** at City Hall Plaza, 900 Elm Street and a second **Nachos Taqueria** at 399 East Industrial Park Drive. As if these flourishing businesses weren't enough, José owns a cleaning business, which offers professional commercial cleaning services throughout New Hampshire.

José is always expanding or improving his menu, plus coming up with the next idea. Sometimes the idea works and something new and delicious makes it to the menu or a new restaurant is born. The point is that José is not afraid to try something new. José has the confidence and the know-how to try new things and the wisdom to change his mind or direction. José doesn't keep his great ideas to himself – he is a true comrade and leader to other storeowners. Often you can find José in neighboring stores and restaurants sharing his business ideas with others to make a better, thriving downtown.

All José's restaurants provide quality food, great value and service. José has lots of great ideas on the horizon, so stop by **Nachos Taqueria** at 1001 Elm Street and try something new like a tamale plate, nachos or sweet quesadillas. While you are there, make sure to introduce yourself to José – he might just share some creative business ideas with you!



*Jose Nieves: Lots more than just Mexican food. Please see story on page 2.*

## Plan de Incentivo al Ahorro

IDA es un plan de incentivo al ahorros diseñando para el siguiente tipo de gente:

- Si usted/ su hogar es elegible para TANF
- Si usted/ su hogar participa en EITC (Earned Income Tax Credit)
- Si usted/ su hogar ganan por debajo del 200% de la línea de pobreza de la guía federal

Que es::

numero de personas en hogar	Ingreso del hogar
1	17,180
2	23,220
3	29,260
4	35,300
5	41,340
6	47,380
7	53,420
8	59,460

Aquellos elegibles deben ser aprobados dependiendo de la cantidad de bienes que posean.

Sí usted o su hogar ganan un poco más de lo anterior, tal vez todavía sea elegible para participar en el programa!

Usted puede empezar un plan de ahorros para educación secundaria, comprar casa y/o invertir en microempresas. El plan de ahorros funciona de la siguiente manera:

- Por cada dollar que usted ahorra, NHCLF le pone tres dólares a su cuenta!
- Usted se compromete a atender un total de 12 horas de clases al año por cada año que usted ahorre. Las clases deben ser de la siguiente manera:
- 4 cursos de literatura económica general de 2 horas cada curso (total 8 horas al año)
- 2 cursos de dos horas de clases relacionadas con su plan de ahorros en particular (total 4 horas al año)

Cantidad mínima y Máxima que se puede ahorrar:

- Mínimo \$25 al mes
- Máximo \$100 al mes por un máximo de \$1000 al año
- La cantidad máxima de dinero que se le pondrá por la vida del plan de ahorros es \$2000

Los ahorros deben venir únicamente de dinero ganado por usted, y debe comenzar a depositar en la cuenta de ahorros de 3 a 6 meses de haber calificado para el programa.

**Para mayor información llame a Sara Varela al teléfono celular gratuito 620-0963**

# ¿ESTAS TRABAJANDO SÓLO?

¿ERES DUEÑO DE UNA PEQUEÑA EMPRESA?

NECESITAS...



MicroCredit-NH LE OFRECE:

- ◆ La oportunidad de mejorar/arreglar el historial de crédito de tu empresa con préstamos, sin chequear tu historial ni pedir colateral.
- ◆ Ayuda para reunirse con personas que trabajan solas para dialogar sobre asuntos de negocios.
- ◆ Oportunidades de capacitación y mejoramiento profesional.

**MicroCredit-NH puede ser para ti!**

**Llama a Sara Varela para más información: 620-0963**

MicroCredit-NH es un proyecto de New Hampshire Community Loan Fund, una organización sin fines de lucro.

**MicroCredit-NH**

*Working for people who work for themselves*

**Trabaja usted independiente?  
Tiene un negocio pequeño?**

**Necesita acceso a préstamos para que su  
microempresa crezca y amplíe su mercado?**



Comuníquese con MicroCredit NH, una organización sin fines de lucro para el fomento de microempresas. Pregunte por los nuevos programas de crédito, cursos y talleres sobre desarrollo de microempresas y las oportunidades de mercadéo que le ofrecemos a la comunidad hispana de New Hampshire.

**Para información en español,  
llame a Sara Varela al (603) 620-0963**

Este programa está patrocinado en parte por:



## Reporte De Prensa

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MicroCredit--NH · 7 Wall Street · Concord, NH 03301 · 603-620-0963 · Fax: 603-225-742:

### Para imprenta inmediata

**Fecha:** August, 2002  
**Contacto:** Sara Varela  
**Teléfono:** 603-620-0963  
**Fax:** 603-225-7425

### Ahora tiene la oportunidad de aprender lo básico en administración y desarrollo de Negocios !

MicroCredit—NH está ofreciendo su curso de negocios en 10 sesiones básicas ahora en Español! Ven y únete al la diversión! Aprenderemos la información básica para construir el camino al éxito empresarial con el diseño de un plan de negocios, entenderemos la importancia de conocer el mercado y la clientela, la necesidad de promocionar el negocio y haremos presupuestos y aprenderemos a mirar y entender las cuentas financieras!! Participantes tendrán la oportunidad de evaluar su idea de negocio para ver si es factible. También se hablará sobre la ayuda existente para comenzar una microempresa a través de pequeños préstamos, cursos y asistencia técnica y planes de ahorros! Para mayor información sobre éstas emocionantes clases llame a Sara Varela al teléfono celular gratuito (603) 620-0963.

Ésta gran oportunidad se le presenta a la comunidad hispana de Manchester y Nashua **Totalmente Gratis** gracias al patrocinio de PSNH, Fleet y MicroCredit—NH. En Manchester el Centro Latino está ofreciendo el espacio para la clase en combinación con su clase de inglés en 521 Maple Street en Manchester!! En Nashua el Centro Comunitario de la calle Ash está ofreciendo el espacio para la clase, la dirección es, 52 Ash Street Nashua.

Las inscripciones estaán abiertas para ambos cursos, llame para obtener información y registrarse pronto!! **Las clases en Manchester comienzan el Lunes 23 de Septiembre de 6:30 PM a 8:30 PM y en Nashua comienzan el martes 29 de Octubre de 9:30 a 11:30 AM. Ambas clases son en español, una vez a la semana por 10 semanas consecutivas.**

Llame AHORA para registrarse. Pregunte por Sara Varela en MicroCredit—NH a través del teléfono celular gratuito 603 620-0963. No se pierda ésta gran oportunidad y cuénteles a sus amigos!

Administración de empresas      10 sesiones (Comienza: 29 de Octubre y se reúne una vez a la semana por 10 semanas consecutivas)

Hora: 9:30am-11:30 AM

**Gratis**

(Lugar: Ash Street Community  
Center 52 Ash Street Nashua)

Sara Varela      620-0963 o [saverla@microcreditnh.org](mailto:saverla@microcreditnh.org)

Ofrecido por MicroCredit—NH y diseñando para la comunidad hispana. Se verá información básica para construir el camino al éxito empresarial con el diseño de un plan de negocios, entender la importancia de conocer el mercado y la clientela, la necesidad de promocionar el negocio y hacer presupuestos y aprender a mirar y analizar las cuentas!! El curso será ofrecido en español. Para mayor información o para registrarse por favor contacte a Sara Varela Gerente Regional del Sur Centro a 620-0963 o por e-mail a: [saverla@microcreditnh.org](mailto:saverla@microcreditnh.org)

MicroCredit—NH es una organización sin fines de lucro que ofrece cursillos de negocios, préstamos y posibilidades de expansión de mercados a microempresarios y personas que desean montar una microempresa



# De Hobby a Microempresa

## Bienvenidos!

**Micro***Credit-NH*

*Working for people who work for themselves*



*Fleet*



# De Hobby a Microempresa

Curso básico de negocios

**Cuándo:** A partir del 23 de Septiembre, por diez  
lunes consecutivos de 6:30 a 8:30 P.M.

**Dónde:** En el Centro Latino 521 Maple Street,  
Manchester NH 03103

**Cuándo:** A partir del 29 de Octubre, por 10  
Martes consecutivos de 9:30 a 11:30 A.M.

**Dónde:** En el Centro Comunitario  
52 Ash Street Nashua, NH 03061

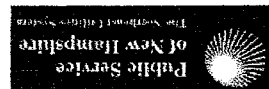
Para más información en español  
contacta a

Sara Varela al teléfono celular  
gratuito (603) 620-0963

[svarela@microcreditnh.org](mailto:svarela@microcreditnh.org)

**MicroCredit-NH**

*Working for people who work for themselves*



*Working for people who work for themselves*

**MicroCredit-NH**

[svarela@microcreditnh.org](mailto:svarela@microcreditnh.org)

Sara Varela al teléfono celular  
gratuito (603) 620-0963

contacta a  
Para más información en español

52 Ash Street Nashua, NH 03061

**Dónde:** En el Centro Comunitario

**Martes consecutivos de 9:30 a 11:30 A.M.**

**Cuándo:** A partir del 29 de Octubre, por 10

Manchester NH 03103

**Dónde:** En el Centro Latino 521 Maple Street,

**lunes consecutivos de 6:30 a 8:30 P.M.**

**Cuándo:** A partir del 23 de Septiembre, por diez

Curso básico de negocios

# De Hobby a Microempresa

**Estas listo para comenzar tu  
propia microempresa?  
Asiste a éste curso para que  
aprendas la básico.**

**Cuándo: A partir del 23 de Septiembre, por diez  
lunes consecutivos de 6:30 a 8:30**

**Dónde: En el Centro Latino 521 Maple Street,  
Manchester**

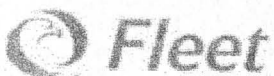
**Para más información en español contacta  
Sara Varela al teléfono celular gratuito 620-0963.**

*Haces o arreglas ropa?*

*Limpias casas?  
Vendes mercancía?*

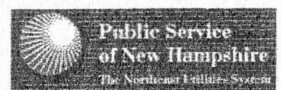
*Cuidas niños en tu hogar?*

***Este curso es para tí***



**MicroCredit-NH**

*Working for people who work for themselves*



**ESTAS REGISTRADO PARA ASSISITR A LA CLASE**  
**De Hobby a Microempresa**

Fecha: A partir del **23 de Septiembre**, por diez lunes consecutivos

Hora: De **6:30 a 8:30 P.M.**

Lugar: En el Centro Latino 521 Maple Street, Manchester NH 03103

**Para más información contact a**

Sara Varela al teléfono celular gratuito 620-0963 o por e-mail  
svarela@microcreditnh.org

**Nos vemos éste lunes**



*Working for people who work for themselves*

Sara Varela  
7 Wall Street  
Concord, NH 03301



*Working for people who work for themselves!*

Presenta Curso básico sobre Administración de microempresas  
en español e inglés

Bilingual Business Skills Course (Spanish –English)

# Curso de Microempresas

En la Iglesia Santa Ana  
Union Street  
447 Manchester  
De 10:00AM a 12:00

5 de Marzo, SESIÓN 1: Introducción del curso y autoanálisis

7 de Marzo, SESIÓN 2: Plan de Negocios

12 de Marzo SESIÓN 3: Mercadéo y La Competencia

14 de Marzo SESIÓN 4: Presupuesto

19 de Marzo SESIÓN 5: Hoja de Balance

21 de Marzo SESIÓN 6: Flujo de Caja

26 de Marzo SESIÓN 7: Estado de Ganancias y Pérdidas

28 de Marzo SESIÓN 8: Presentación del plan de negocios

El curso se puede tomar completo o por sesiones

\$25 por las 8 sesiones o \$5 por sesión independiente

Para mayor información o registrarse llame a Sara Varela al teléfono celular gratuito:620-0963  
Programa patrocinado en parte por Public Service of New Hampshire y Fleet Bank

## Estas invitado al Segundo Curso sobre microempresas en Español de MicroCredit-NH

## Your invited to MicroCredit-NH's Second Round of Business Skills Course in Spanish

MicroCredit-NH está ofreciendo su curso de negocios en 8 sesiones básicas ahora en Español! Se hablará de términos de negocios en inglés y en español y sobre los elementos básicos de un plan de negocios. Se entenderá la importancia de conocer el mercado y la clientela, se harán presupuestos y estados financieros!! Participantes tendrán la oportunidad de evaluar su idea de negocio para ver si es factible. También se hablará sobre la ayuda existente para comenzar una microempresa a través de pequeños préstamos, cursos y asistencia técnica y planes de ahorros! **Para mayor información y/o registrarse llame a Sara Varela al teléfono celular gratuito (603) 620-0963.** Patrocinado en parte por PSNH y Fleet Bank

MicroCredit-NH is now offering an eight session basic business skills course in Spanish!! We will use terms both in English and Spanish to assure that participants leave with a basic business vocabulary in English. We will learn the basics of building a road for success with a business plan, understanding the marketing needs to promote your business, and drafting budgets and financial statements to keep you on target financially! Learn about the assistance available for starting your own microbusiness through loans, grants and saving incentive plans! **For more information and/or to register please call Sara Varela at the toll free cell phone: 603-620-0963.** Sponsored in part by PSNH and Fleet Bank.

**Manchester:**

**Saint Ann's Church, Union Street 10:00 a.m.-12:00**

**Nashua:**

**Nashua High School, 10 Chuck Druding Dr 6:30-8:30 p.m.**

### **5 de Marzo en Manchester - 31 de Marzo en Nashua**

Is Self-Employment For Me? **Estoy listo para empezar una microempresa?** Ven a hacer una auto-evaluación de tu idea o del negocio. Dónde puedes mejorar, qué debes tener en cuenta para desarrollar el negocio? Se hablará de las ayudas financieras y los planes de incentivo al ahorro que se ofrecen a los microempresarios.

### **7 de Marzo en Manchester - 2 de Abril en Nashua**

The Business Plan and Its' Essential Components - **El Plan de Negocios y sus elementos básicos.** Qué es un plan de negocios? Para qué me sirve? Porqué lo debo hacer? Cómo lo hago? Se hablará del incentivo que tenemos preparado si al terminar el curso se tiene un plan de negocios básico!

### **12 de Marzo en Manchester - 7 de Abril en Nashua**

Marketing and the Competition - **Mercadeo y la Competencia.** Quienes son los clientes? Cómo reciben información? Dónde se consiguen? Estrategias de promocionar el negocio. La importancia de conocer la competencia y poder diferenciarse de ella.

### **14 de Marzo en Manchester - 9 de Abril en Nashua**

Budgeting - **Presupuesto.** Como se saca el presupuesto? Para que me sirve? Qué información me da? Se cubrirán estas y otras preguntas relacionadas con el tema.

### **19 de Marzo en Manchester - 14 de Abril en Nashua**

Balance Sheet - **Hoja de Balance.** Partes de la hoja de balance, que significa cada sección, como se analizan, quien las pide y para qué. Se trabajará con ejemplos y con casos de la clases.

### **21 de Marzo en Manchester - 16 de Abril en Nashua**

Cash Flow - **Flujo de Caja** Secciones del flujo de caja. Para que sirve? Porqué lo debo llevar? Se discutirán los formatos. Se busca que los participantes conozcan estas herramientas y las puedan identificar y usar en sus microempresas.

### **26 de Marzo en Manchester - 21 de Abril en Nashua**

Income Statement - **Estado de Pérdidas y Ganancias.** Secciones de éste estado financiero, Qué información me da. Un negocio debe tener esta herramienta financiera para saber si está ganando o perdiendo dinero! Es fundamental.

### **28 de Marzo en Manchester - 23 de Abril en Nashua**

Business Plan Presentation - **Presentación del Plan de Negocios.** Es la oportunidad de demostrarle a los demás sus logros y de difundir y promocionar sus nuevas empresas.

## Evaluación de Eventos

Gracias por asistir a el evento de hoy. Ayúdenos a diseñar eventos que le sean útiles completando la siguiente encuesta.  
Todas las respuestas serán mantenidas confidencialmente.

MicroCredit-NH estatus de membresía: ☐ Miembro Actual ☐ Miembro Anterior ☐ No Miembro

(Favor circule el numero)

no me gustó me gustó  
1 --- 2 --- 3 --- 4 --- 5

1. Este evento lleno mis expectativas

no me gustó me gustó  
1 --- 2 --- 3 --- 4 --- 5

2. Evento era lo que yo esperaba

no me gustó me gustó  
1 --- 2 --- 3 --- 4 --- 5

3. En general el evento estuvo

4. Que fue lo que más le gustó sobre el evento de hoy?

5. Qué cambiaría para mejorar el evento de hoy?

6. Cómo se enteró del evento de hoy?

☐ Periódico nombre: \_\_\_\_\_  
☐ Radio nombre: \_\_\_\_\_  
☐ Correo

☐ Panfleto/ afiche  
☐ TV  
☐ Otros \_\_\_\_\_

7. Marque todas las que le correspondan:

☐ Pensando en comenzar un negocio ☐ En negocios MENOS de un año ☐ En negocios MAS de un año  
☐ Desde el hogar ☐ Otros \_\_\_\_\_

8. Nivel de conocimientos de negocios: ☐ básico ☐ intermedio ☐ avanzado

9. Describa su negocio: (comida, servicios, productor, etc.) \_\_\_\_\_

10. Que otros tópicos de eventos le interesan? Marque todos los que le interesen:

<input type="checkbox"/> Presupuesto	<input type="checkbox"/> Financiamiento	<input type="checkbox"/> Promoción y Mercadeo
<input type="checkbox"/> Desarrollo de Plan de Negocios	<input type="checkbox"/> Totorales en grupo	<input type="checkbox"/> Conocer mas dueños de
<input type="checkbox"/> negocios	<input type="checkbox"/> Empaques	<input type="checkbox"/> Seminario sobre precios
<input type="checkbox"/> Manejo de dinero y finanzas	<input type="checkbox"/> Internet	<input type="checkbox"/> Quickbooks
<input type="checkbox"/> Ferias y exposiciones	<input type="checkbox"/> tópicos sobre impuestos	<input type="checkbox"/> Tópicos legales
<input type="checkbox"/> Exportaciones	<input type="checkbox"/> contratando empleados	
<input type="checkbox"/> Principios para comenzar un negocio		
<input type="checkbox"/> Otros: (sea específico) _____		

11. Comentarios Adicionales:



## Event Evaluation

*Thank you for attending today's event. Help us to meet your continuing needs and complete the following survey.  
All responses will be held in strict confidence.*

MicroCredit-NH Member Status: ☐ Current Member ☐ Past Member ☐ Prospective Member

1. This workshop met my needs (please circle number)  
did not meet 1 --- 2 --- 3 --- 4 --- 5 exceeded

2. This workshop was what I expected  
did not meet 1 --- 2 --- 3 --- 4 --- 5 exceeded

3. Overall workshop satisfaction  
did not meet 1 --- 2 --- 3 --- 4 --- 5 exceeded

4. What was good about today's workshop?

5. What would you change to improve today's workshop?

6. How did you hear about this workshop?

☐ Newspaper name: \_\_\_\_\_  
☐ Radio name: \_\_\_\_\_  
☐ Direct mail

☐ Flyer/posting  
☐ TV  
☐ Other \_\_\_\_\_

7. Check all that apply:

☐ Thinking of starting a business ☐ In business LESS than one year ☐ In business more than one year  
☐ Home Based ☐ Other \_\_\_\_\_

8. Stage in business skills knowledge: ☐ beginning ☐ intermediate ☐ seasoned

9. Please describe your business: (food producer, service, etc.) \_\_\_\_\_

10. What other event & workshop topics interest you? *Check all that apply:*

<input type="checkbox"/> Budgeting	<input type="checkbox"/> Financing	<input type="checkbox"/> Marketing/advertising
<input type="checkbox"/> Business Plan Development	<input type="checkbox"/> Group based tutorial sessions	<input type="checkbox"/> Networking events
<input type="checkbox"/> Business Start-Up Basics	<input type="checkbox"/> Hiring an employee	<input type="checkbox"/> Packaging
<input type="checkbox"/> Cash and Financial Management	<input type="checkbox"/> Internet	<input type="checkbox"/> Pricing your Product/Service
<input type="checkbox"/> Craft Fairs & Trade Shows	<input type="checkbox"/> IRS issues	<input type="checkbox"/> Quickbooks
<input type="checkbox"/> Exporting	<input type="checkbox"/> Legal Issues	<input type="checkbox"/> Selling Your Stuff
<input type="checkbox"/> Other: (be specific) _____		

11. Additional Comments:

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Gracias por tomarse el tiempo de responder a éstas preguntas. Estoy recolectando información de la gente que atiende las sesiones informativas de MicroCredit—NH para ver de que manera se puede diseñar el programa mejor para servirle a la población hispana de New Hampshire.

1) Qué lo trajo a la reunión? **POR FAVOR MARQUE CON UN CIRCULO TODAS LAS QUE APLIQUEN**

Tiene una idea de negocio

Tiene un negocio

Necesita capital para su negocio

Quería saber sobre los programas de negocios

Curiosidad

Otras, **POR FAVOR EXPIQUE**

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2) Está interesado en involucrarse en un grupo de negocios? Si / ☒ No

a) **SÍ ES SI:**

Porqué? **POR FAVOR MARQUE CON UN CIRCULO TODAS LAS QUE APLIQUEN**

Dinero

Asistencia técnica

Me gusta el concepto del grupo de negocios

Oportunidades de mercadéo

Romper el aislamiento del dueño de negocios

Apoyo de otros negociantes

Otros, **POR FAVOR EXPIQUE :**

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b) No

Porqué? **POR FAVOR MARQUE CON UN CIRCULO TODAS LAS QUE APLIQUEN:**

No me gusta el concepto del grupo de negocios

No tengo tiempo

No me gusta trabajar en grupo

No le encuentro el beneficio al programa

Muy poca la cantidad de dinero que ofrecen

Otros, **POR FAVOR EXPIQUE:**

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3) Qué cambios nos sugiere para que nuestro programa se adapte mejor a sus necesidades:  
**POR FAVOR MARQUE CON UN CIRCULO TODAS LAS QUE APLIQUEN:**

Ofrezcan un curso que me haga elegible para un préstamo al terminar el curso

Ofrezcan préstamos individuales pidiendo colateral y chequeando el historial crédito

Incrementen el monto de los préstamos en el concepto del grupo de negocios

Otros, **POR FAVOR EXPIQUE:**

---

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4) Cuáles son las mejores maneras de promocionar el programa: **POR FAVOR MARQUE CON UN CIRCULO TODAS LAS QUE APLIQUEN**

Poner propagandas dentro de los autobuses

Anuncios en los periódicos **CUAL, POR FAVOR NÓMBRELOS**

---

Anuncios en la radio **CUAL, POR FAVOR NÓMBRELAS**

---

Panfletos en carteles de información **POR FAVOR NOMBRE LA LOCALIDAD: (TIENDA)**

---

Darle la información a organizaciones e iglesias **POR FAVOR NOMBRE**

---

5) Tiene usted trabajo tiempo completo? Completo ☒ Medio Tiempo \_\_\_\_\_

6) Tiene usted su propio negocio: SI \_\_\_\_\_ NO ☒

**SI SÍ, POR FAVOR RESPONDA A LAS PREGUNTAS # 7 Y 8.**

**SI NO, POR FAVOR SALTE A LA PREGUNTA # 8**

7) Qué tipo de asistencia de negocios necesita? **POR FAVOR MARQUE CON UN CIRCULO TODAS LAS QUE APLIQUEN:**

Entender estados financieros \_\_\_\_\_

Expandir sus oportunidades de mercadéo \_\_\_\_\_

Conseguir las licencias necesarias para funcionar \_\_\_\_\_

Asistencia de negocios con un consejero experto \_\_\_\_\_

Préstamos **CUÁNTO DINERO?**

\_\_\_\_\_

Otros: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

8) Ha intentado pedir préstamos en el banco? SI \_\_\_\_\_ NO ☒

SI SÍ, le aprobaron el préstamo?

Porqué? **POR FAVOR EXPLIQUE:**

9) A qué edad pertenece usted:

Menor de 21 años                      entre 21 y 31 años

entre 31 y 41 años

entre 41 y 51 años              sobre 51 años

10) Usted es:

Hombre

Mujer

**MUCHÍSIMAS GRACIAS POR LLENAR EL QUESTIONARIO!**



## Hispanic population grew 81 percent in 1990s, but remains small

Friday, March 23, 2001

CONCORD, N.H. (AP) - New Hampshire's Hispanic population almost doubled in the 1990s, census figures released Friday show.

Last spring, 20,489 New Hampshire residents identified themselves as Hispanic in the census. In 1990, 11,333 did so.

Despite the 81 percent jump, Hispanics are only 1.7 of the state's population.

Nashua has the most Hispanics, 5,388, followed by Manchester, with 4,944 and Concord with 591.

Hispanic and non-Hispanic were the only two ethnicity categories in data released Friday. Hispanics may be of any race.

The census also asked people to choose racial categories, including white, black and Asian.

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Photo by The Associated Press

Sudanese immigrant Martha Anthony works on electrical coils at Ladesco Inc, on Friday, March 23, 2001, in Manchester, N.H. In 1990, 98 percent of New Hampshire's population was white. By last year, the non-white population had more than doubled and now accounts for 4 percent of all residents.

## Refugees,immigrants make up the face of Manchester

Sunday, April 01, 2001

MANCHESTER, N.H. (AP) - A century ago, immigrants filed into brick buildings in Manchester's mill yard -- Irish, Greek, French -- making textiles that clothed a nation, while building new lives and a proud city.

Today, another wave of newcomers -- Bosnian, Vietnamese, Sudanese -- work in one of the same buildings, walking in their predecessors' footprints, making electronic equipment, building new lives and changing the face of the city.

"You go into that company and you see the faces of Manchester," Mayor Robert Baines said of Ladesco Inc.

Ladesco and 120 other area companies work with the International Institute in Manchester, helping refugees who come to the city in the government's Refugee Resettlement Program.

"We have a huge number of Vietnamese, Bosnian, Russian, Romanian, Sudanese," Vice President Cheryl French said.

The first shift begins at 7 a.m., and French said many workers are waiting outside an hour earlier.

"They are here to work," she said. "They are very proud of fact that they are here."

In one spot, footprints from old mill workers are worn into the wooden floor.

"You can actually step into two footprints and know that some man or woman worked at a machine there," French said. "It's like a full circle."

The new workers start at \$8 an hour, average \$13 or \$14 and can earn more than \$25 an hour, she said.

Refugees have been coming to the state since 1982 as part of the federal program that seeks to help participants become self-sufficient with a boost from a network of state and federal agencies.

The U.S. Census does not specify nationalities, but the state's refugee resettlement office said about three-quarters of the 4,700 refugees who have come to the state live in Manchester, the state's largest city, population 107,000. The largest group statewide is from Bosnia, 1,407; followed by Vietnam, 1,185; Romania 501; Sudan 237, and Cambodia 212.

The refugees and Manchester's largest minority, Hispanics, make for a cultural mix throughout the city.

-- Seventy-two languages, from Abenaki to Zulu, are spoken in city schools.

-- Names of Manchester's businesses read like a United Nations rollcall.

-- Catholic Medical Center posts a list of 75 employees who speak 20 languages.

-- Diverse faces and names are beginning to fill spots in the mayor's office and on boards and commissions.

Baines showcased diversity at his inauguration by including refugees and immigrants wearing native dress.

"I have tried to demonstrate from the top that this is a positive change for the community," the mayor said. "We have made steps. We need to do more."

Baines said the problems facing immigrants and refugees often are the same facing city residents: education and housing.

"We're out of housing, affordable and low-income," he said.

The first step for starting over is learning English, hence, the need for English as a second language, or ESL, courses.

"We have 1,400 ESL kids, not counting the children who have already become proficient enough in English," the city's ESL coordinator, Barbara Chalsma, said.

The most common home languages are Spanish, Bosnian and Arabic.

"The kids come with intelligence, experience and dreams," Chalsma said. "We want them to contribute to society, and the only way to have them do that is to educate them."

Part of the assimilation is teaching local children that newcomers are no less intelligent because their English isn't perfect.

"The first thing we say is 'Look, they are on their second or third language. They have to learn everything about our culture, our school, our community, and you have to help,'" she said.

Some schools have buddy systems to help new children learn "the nuances of culture," which are more difficult than nuances of language.

International Institute Director Anne Sanderson said it typically takes at least five years before refugees learn the language, step up from entry level jobs and begin thinking about owning homes or businesses.

"Most are staying here, and we are seeing immigration from other states," she said.

Sanderson said she has been challenged by people who say "Why are you bringing these people here?" but she said the complaints are getting rare.

With unemployment low, complaints about newcomers taking jobs aren't as vocal as they might be with more competition for the work. At Ladesco, French said it hasn't been a problem.

"Most of our employees, their parents or grandparents were in those same shoes at some point in their lives," she said. "They know what these people are trying to accomplish: put a roof over their heads, provide for their families."

Sanda Jamak, 34, of Bangaluka, Bosnia, has been in Manchester five years, after living in fear that soldiers would smash down her door "and do whatever they wanted."

Initially, she traveled from a refugee camp to Pittsburgh with her husband and two young children, while pregnant with their third.

Jamak's husband was a nurse in Bosnia. Now he is a machine mechanic, a hobby in his previous life.

She was a translator for the Yugoslavian army, "the ones I ran from later." She works at the institute, placing refugees in jobs, usually within 3 1/2 months of arrival.

"Coming into a smaller city, a closer community, helps people," she said.

Haris Tuco, 32, of Vitez, Bosnia, has been in the city almost four years. He was a student, newsman and radio station director in Bosnia. Now he is an interpreter and case worker at the institute as he studies human services.

Tuco was prepared for the worst, but said when he arrived in Manchester "everyone was smiling, waving." It was not like home, where "every second, you are thinking of your life."

Tuco said it is difficult for refugees, especially from socialist countries, to comprehend capitalism.

"There, they have free housing, free medical care," he said. "Here, half my pay check goes for rent."

And they have to start over.

"People have to put their past away, put their profession away, and be a factory worker," he said. He was shocked one day when his college math professor from Bosnia came to his Manchester office, asking for help.

Florentina Dinu, 43, of Romania, has been in Manchester 13 years. During the eight years between applying for a passport and getting one, she couldn't live in government housing, couldn't go "officially" to the doctor and was not allowed to have a job.

With no documents to prove she had applied for a passport, she was terrified of the police, who arrested and sexually abused young women, she said.

"It took me five years to be comfortable being in a car (in Manchester) and seeing a police car," she said.



Poor perceptions of the police linger for many immigrants and refugees, who never knew an Officer Friendly, or a friendly officer.

"If my parents get stopped by the police, even if it's just that their blinker is out, my mother has to take a nitroglycerin," Jamak said. "She would not, for her life, ask directions from a police officer."

For the police, winning trust is a major obstacle.

"It's sad to think they've come from a culture where that is the norm instead of the exception," Sgt. Lloyd Doughty said.

He said officers know they work in a changing city, and also are introduced to diversity in training.

"We make sure they understand Manchester is a diverse community, not only racially, but religious-wise and culture-wise," Doughty said.

To overcome language barriers, officers rely on someone's relatives, friends or neighbors, and a telephone service which provides interpreters.

Doughty also goes to the International Institute monthly to talk about the role of police and the law, which sometimes runs counter to newcomers' customs.

"In some cultures, a husband hitting his wife is not a crime," he said. "I have to tell them that here, it is."

In Romania, Dinu monitored water levels and purity. Now, as a medical assistant, she helps new arrivals deal with a confusing health care system.

"On a good day, with an English-speaking consumer, it's difficult," said Georgelyn Wizner, director of Social Work and Case Management at Catholic Medical Center.

CMC posts a list of 75 employees who speak 20 languages and also uses a telephone interpreters' service.

Judith Asci, director of CMC's Emergency Department, said changes in the city have prompted changes in training, stressing sensitivity to different cultures.

"Who is the head of the household? In a male dominant society, you don't talk to the female," Asci said, even if she is the patient. In a matriarchal culture, you might talk with the elderly grandmother.

Wizner said the key is how employees relate.

"The thing consumers respond to most is the kindness and the reception -- the language of helping and giving and sharing," she said. "You don't need to speak the same language to provide that reassurance in a crisis."

# FAIR

**New Hampshire**
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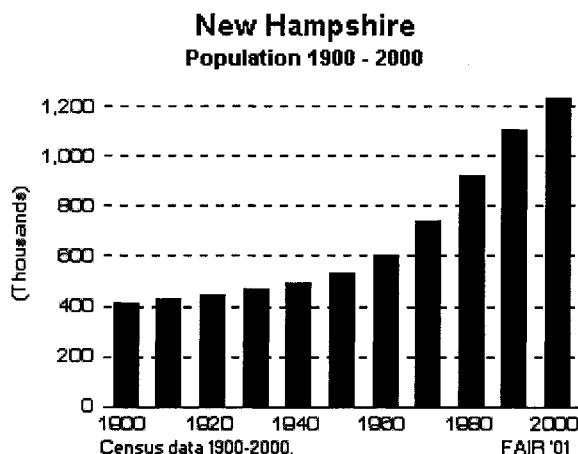
## Summary Demographic State Data (and Source)

<b>Population</b> (2000 Census):	1,235,786
<b>Foreign-born Population</b> (2000 Census-SS):	54,439
<b>Foreign-born Share</b> (2000 est.):	4.5%
<b>Naturalized U.S. Citizens</b> (2000 Census-SS):	25,202
<b>Naturalized U.S. Citizen Share</b> (2000 est.):	46.3%
<b>Immigrant Stock</b> (1997 CB est.):	160,000
<b>Legal Immigrant Admission</b> (INS 1991-1998):	9,929
<b>Illegal Alien Population</b> (1996 INS est.):	2,000
<b>Population in 2025</b> (2001 FAIR projection):	1,618,000

Local Jurisdiction Factsheets		
Cities	Counties	Metropolitan Areas
Manchester	Hillsborough	Lawrence MSA
Nashua	Rockingham	Lowell MSA
		Manchester MSA
		Nashua MSA
		Portsmouth-Rochester PMSA

## CENSUS DATA

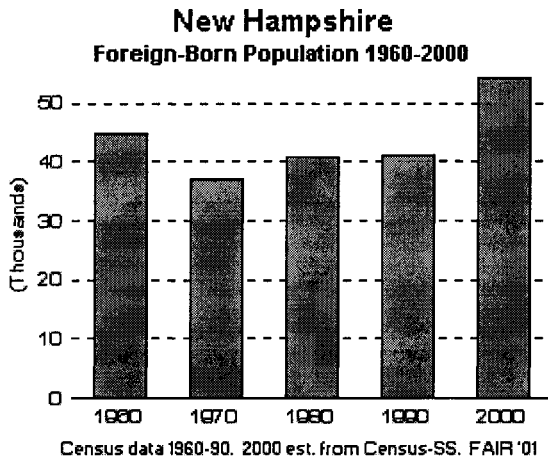
The 2000 Census found 1,235,786 persons resident in New Hampshire. This was an increase of 126,534 persons above the 1990 Census (11.4%). This represented nearly 12,000 more persons than the Census Bureau had expected to find in the state in 2000 when it issued its most recent state population projections in 1997.



New Hampshire had the 11th greatest rate of population increase in the country between 1960-2000. Compare New Hampshire's increase with the rate of **population change** in other states.

## FOREIGN-BORN POPULATION

2000 Census data on the foreign-born is not due to be released until late 2002. However, the Census Bureau 2000 Supplemental Survey estimates the foreign-born population at 54,439. That was 4.5 percent of the state's overall population (1,200,247 in the Census-SS est.) and an increase of 32.2 percent above the 1990 population of 41,193 foreign-born residents. The Census-SS estimate is likely to be lower than the Census data because the Census-SS total population for the country is about three percent lower than the actual enumeration. The increase in the foreign-born population from 1990 accounted for 11.7 percent of the state's overall population increase over the same period.



New Hampshire ranked 40th nationally in the rate of foreign-born change between 1960-2000. Compare New Hampshire's change with the rate of foreign-born change in other states.

The C2SS report estimated that 39.5 percent of New Hampshire's foreign-born population had arrived in the state since 1990. This demonstrates the effects of the current mass immigration, although it was lower than the national average (43.7%).

A different indication of the possible change in New Hampshire between 1990-2000 from immigration comes from looking at the change in the Asian and Hispanic population over that period. Nationally, those two groups account for over two-thirds of all immigrants. (See U.S. Population Increase Fueled by Immigration.) Compared to New Hampshire's 11.4 percent increase in population between 1990-2000, the Asian population increased by 74.5 percent and the Hispanic population increased by 80.8 percent. The increase in those two population segments accounted for more than one-tenth (12.7%) of the state's population increase.

Another indicator of the change in the immigrant population is data on the share of the population that speaks a language other than English at home. Between 1990 and 2000 the share of non-English speakers at home in New Hampshire decreased slightly, from 8.7 percent to 7.5 percent.

In the 1990 Census, New Hampshire had about 41,000 immigrants. This represented 3.7 percent of the state's total population, compared to the national average of 7.9 percent. The number of foreign born remained virtually unchanged from the 1980 Census, although the state's overall population was growing by about 20 percent over the same period (from about 923,000 to 1,109,252).

The major foreign national groups in the state in both 1980 and 1990 were of persons born in Canada, the U.K., Germany and Greece. While persons from the U.K. and Germany remained fairly constant, persons from Canada and Greece declined (by 26% and 24% respectively). In 1980, persons born in those four countries constituted two-thirds of the state's entire foreign-born population. Ten years later, they constituted just over half (53%) of the foreign-born population. Increasing its share of the foreign-born population most notably were immigrants from India (up from 0.9% to 3.1% of the foreign-born total).

**Foreign-Born Change Since 1980: Top Ten Countries 1980-1990**

1980 Census		1990 Census	
1	Canada 18,629	Canada	13,823
2	U.K. 3,787	U.K.	3,839
3	Germany 2,723	Germany	2,725
4	Greece 1,732	Greece	1,310
5	Poland 945	India	1,274
6	Italy 897	Italy	893
7	Ireland 726	Korea	815
8	Sov.Un. 641	Ireland	761
9	France 509	Poland	754
10	Korea 451	Philip.	666
All Others 9,921		All Others	14,333
Total 40,961		Total	41,193

The greatest concentrations of immigrants are found in the cities of Nashua (7%) and Manchester (6.8%). They account for 30% of the state's foreign-born population. Hillsborough County has a foreign-born share of 5.3%, or about 43% of the state total. Coos County has a foreign-born share of 5.1%, although it is very sparsely populated, and the immigrants are most likely Canadians living on the U.S. side of the border that Coos County shares with Quebec Province.

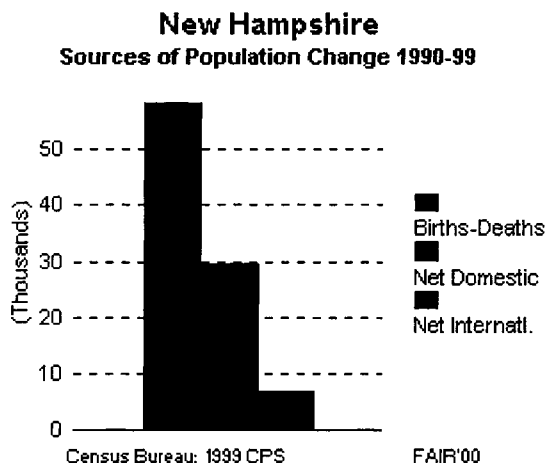
Slightly more than one-quarter of New Hampshire's immigrant population in 1990 were newcomers since 1980. Since 1990 an average of about 1,300 new immigrants have identified New Hampshire as their intended residence each year from FY'91 to FY'96. Although this ranks the state as 45th in the country in the number of new immigrants, on a per capita basis it ranks 34th.

### THE IMMIGRANT STOCK

The Census Bureau estimates that there were about 160,000 people in New Hampshire in 1997 who were "immigrant stock." That is a term that refers to immigrants and their children born here after their arrival. Based on that estimate, the immigrant stock share of the state's population is about 14 percent.

### CURRENT POPULATION SURVEY (CPS) DATA

The Center for Immigration Studies (CIS) released a report in January, 2001 based upon 2000 CPS data that put the foreign-born share of the population in New Hampshire at 3.86 percent. Applying that percentage to the actual state population from the 2000 Census suggests that the foreign-born population of the state increased to about 47,700. This is 15.8 percent more than the 41,193 foreign-born residents found in the 1990 Census.



The Census Bureau estimated from the 1999 CPS that New Hampshire's population (1,201,100) had increased by nearly 92,000 (8.3%) since 1990, with net immigration accounting for about 7,000 of that increase. During the same period the net domestic in-migration increased about 29,600 from fewer New Hampshire residents leaving for other states than migrants from other states moving to New Hampshire. Between 1998 and 1999 the net influx from immigration continued (about 800) while the net domestic in-migration continued at over 11,000 residents. [Note that these population changes record the children born in New Hampshire to immigrants (part of the immigrant stock) as part of the natural change rather than a part of the immigration flow.]

Data from the 1997 CPS show that over half (51%) of the state's population increase from new immigrant settlement was in Hillsborough County (Nashua metropolitan area).

### NATURALIZATION

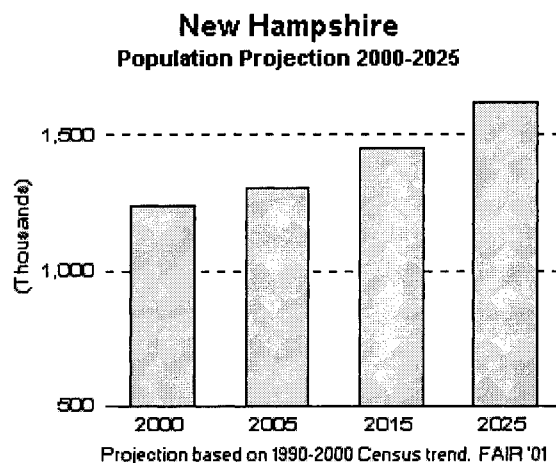
Data from the Census Bureau's 2000 Supplemental Survey (C2SS) estimated New Hampshire's naturalized population at 25,202. That was a naturalization rate of 46.3 percent, higher than the national average rate of 40.1 percent. The declining rate of naturalization (see 1990 data below) indicates an increasing immigrant population, including illegal immigrants.

Data from the 2000 C2SS report indicate that there were more than 29,000 non-naturalized, foreign-born residents in the state.

Data from the 1990 Census showed that 55.5 percent of New Hampshire's 41,193 foreign-born residents had become naturalized U.S. citizens. This was much higher than the national average (40.3%).

## POPULATION PROJECTION 2000 - 2025

FAIR looked at New Hampshire's rate of population increase between 1990-2000 and projected that a continuation of that rate would result in a population of 1,618,000 in 2025, an increase of 31 percent above the state's population in 2000.



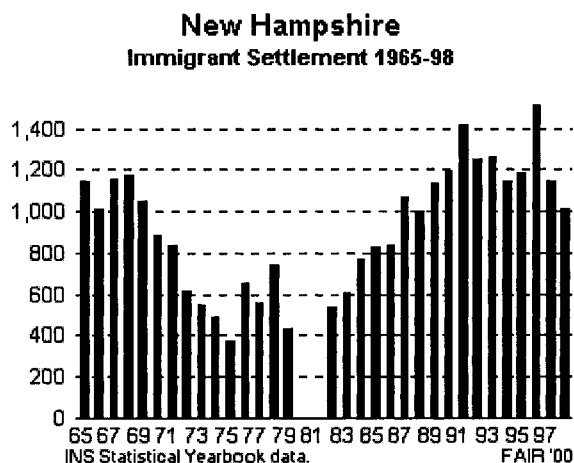
New Hampshire will have the 22nd highest rate of population increase in the country if it continues at the current rate. Compare New Hampshire's increase with the projected rate of **population change** to 2025 in other states.

The 1997 Census Bureau population projection has New Hampshire's population growing by 25 percent between 1995 and 2025 (to 1,439,000). That is the 21st fastest projected rate of growth in the country.

The Census Bureau population projection noted above is the "middle" projection, and it assumes immigration at a net annual increase of 820,000. There are other projections based on different assumptions. In the Census Bureau's "high" immigration projection, assuming annual net immigration of 1,370,000, the population in 2025 is more than six percent higher than in the middle projection, and it is over 11 percent higher by 2050. For New Hampshire, the high projection could mean a population in 2050 of 1,750,000 to 1,850,000. If today's mass immigration were significantly scaled back, the population increase attributable to immigration and the population spill-over effects from other states could be significantly reduced over time. See [Immigration and Population Growth](#)

## INS DATA ON IMMIGRANT SETTLEMENT

Immigrant settlement in New Hampshire has risen since the adoption of the current immigration system in 1965, but only after a drop in the 1970's. Recent average settlement (over 1,200 per year) has been nearly one-quarter higher than the level of the late 1960s.



The data for fiscal years 1989-91 were artificially raised by the inclusion of former illegal aliens who were amnestied in 1986. According to INS data (1991) the number of amnesty applicants from New Hampshire was 607 (319 pre-1982 residents and 288

agricultural workers).

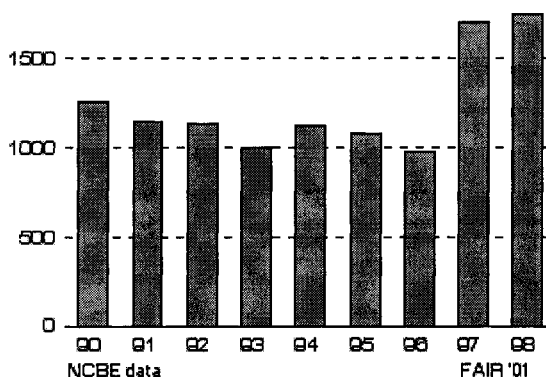
The data for FY'95, FY'97 and FY'98 were artificially low because the INS did not issue green cards to all the eligible applicants for adjustment of status who were already in the United States. In those three years, new immigration could have registered as much as 30 percent higher, if the INS had kept up with its workload.

**A detailed table** is available that provides INS data for the 9,929 legal immigrants who settled in New Hampshire during the period 1991-98 by nationality and by fiscal year.

### LIMITED ENGLISH PROFICIENCY STUDENTS

Data are not available nationally on immigrant students (either legally or illegally resident in the United States) who are enrolled in primary and secondary schools (K-12). However, many of these students are enrolled in Limited English Proficiency (LEP) instruction programs. Many may be U.S.-born, but the majority of these students may be assumed to be either immigrants or the children of immigrants.

**New Hampshire LEP Enrolment K-12**  
School Years '89-'90 to '97-'98



In New Hampshire overall enrolment in 1997 (219,771) was 72.3 percent above enrolment in 1990. By contrast, LEP enrolment (1,748) was 39.4 percent higher (through 1998). Spanish-speaking students accounted for 40.6 percent of New Hampshire's LEP enrolment. Vietnamese-speaking students accounted for an additional 9.7 percent of enrolment.

Data on enrolment in LEP programs is collected by the federal government from school systems that receive Title VII funds for these special instruction programs. The data above on LEP enrolment are compiled by the National Clearinghouse for Bilingual Education (NCBE), a body funded by the U.S. Department of Education. The data on LEP and Non-LEP enrolment are understated because data on enrolment in private schools that do not apply for Title VII assistance are sketchy.

### FOREIGN STUDENTS

The 1999/00 annual report of the Institute of International Education (IIE) shows an eight percent rise in foreign students attending New Hampshire colleges and universities (2,450) over a year earlier. The campuses with the greatest concentrations of foreign students were: N.H. C.-**Manchester** (730) and Dartmouth C. in **Hanover** (555).

The 1998/99 IIE annual report shows N.H. C.-**Manchester**, with 759 foreign students (12.7% of its enrolment) ranked #8 in the country among professional and specialized institutions for their number of foreign students.

### ILLEGAL RESIDENT ALIENS

Along with New Hampshire's low concentration of immigrants comes a low number of illegal resident aliens. The INS estimates that illegal aliens resident in the state in October 1996 numbered about 2,000. The corresponding INS estimate for October 1992 was 1,500 -- an increase of one-third over the past four years.

The 2000 Census found over six million more residents in the country than expected. Researchers at Northeastern Univ. say that the likely explanation of the discrepancy is a much higher number of illegal aliens residing in the country than the six million estimated by the INS. New Hampshire's population in the 2000 Census was about 19,000 higher than expected, and if most of the difference is due to illegal immigrants, that could mean as many as 12,000 more than estimated by the INS.

\*\*\*\*\*  
\* INS - Investigations - New Hampshire: \*  
\* Manchester (603) 625-5276 \*  
\*\*\*\*\*

New Hampshire authorities requested compensation from the federal government in FY'99 for the incarceration expenses for 27,147 days of detention for illegal aliens in state and local jails and prisons. The cost of the detention amounted to \$1,433,097. Under the federal State Criminal Alien Assistance Program (SCAAP), New Hampshire received \$552,985 in compensation, leaving \$880,112 in uncompensated costs to be borne by New Hampshire taxpayers. The SCAAP program began in 1994 and compensates the states and local jurisdictions only for incarceration of "undocumented," i.e. illegal, aliens who are serving time for a felony conviction or at least two misdemeanors.

In FY'00 New Hampshire received \$351,286 from SCAAP. Payments to the state were lower, and federal assistance was lower overall, so local taxpayers were forced to absorb a larger share of the cost of criminal alien incarceration.

#### STATE CONGRESSIONAL DELEGATION VOTING RECORD

You can now access the voting record of your representatives in Congress regarding immigration issues with our [scorecard page](#) or go to [numbersusa.com](http://numbersusa.com) for their legislative scorecards. Just hit the back button to return to the FAIR New Hampshire Page.

FAIR, 8/01

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# Hispanics and Microenterprise in Southern New Hampshire

Presented by Sara Varela



- Hispanics in Microenterprise is a Community Economic Development project that attempts to design and pilot a microenterprise program addressing the needs of the Hispanic population in southern New Hampshire, under the umbrella of MicroCredit—NH.

- The Hispanic population has grown at a rate of 81% in the last 10 years and continues to grow exponentially.
- There is no business development program that focuses on this population.

# Community Profile

- In Spring of 2002, 20,489 New Hampshire residents identified themselves as Hispanics in the census.
- This is an 81% increase from 1990 where only 11,333 did so.
- This only represents 1.7% of the states population.
- Nashua has the most Hispanics: **6,546** followed by Manchester with **5,965**

# Household Income by Race

	– White	Black	Native Am	Asian	Hispanic
• Poverty	4.5 %	7.7 %	10.8 %	1.5 %	17.9 %
• Median	\$46,823	\$41,518	\$41,944	\$57,556	\$31,902
• Over 100K	5.4%	5.0%	6.8%	5.0%	0.0%

# Background Information

- The majority of the Hispanics in NH fall under the low income category.
- There is a need to promote economic development among this population.
- Hispanics are not an homogeneous group.

# Current Conditions

- Hispanics do not access business development services because of:
  - Lack of awareness of existing programs
  - Mistrust issues
  - Lack of entrepreneurial experience
  - Limited networks
  - Lack of capital
  - Lack of Technical Assistance in Spanish

- MicroCredit-NH is a non profit organization, that promotes business development and is very interested in serving the Hispanic community.



# Problem Statement

If there is no economic development stimulus in the Hispanic community, they will be less likely to benefit from the mainstream American economy.

Many Hispanic in New Hampshire lack the information of existing programs that could serve their existing needs, they are also challenged by the language barrier, which makes it much more difficult for Hispanics to find out about the current services available to them.

- This project tries to address these issues and to increase the awareness of certain services, that could have a positive impact if the Hispanic community were able to access those services and utilize them for their household benefit.

# AEO

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“Microenterprise IS a viable solution for some individuals and has proven itself as an effective strategy for achieving significant gains in the incomes and assets of many people left out of the economic mainstream.”

- The Aspen Institute in its FIELD (Microenterprise Fund for Innovations, Effectiveness, Learning and Dissemination) program.
- A report done to 138 entrepreneurs whose household incomes were below 150% of the national poverty line at the start of a five-year study period that began in 1991 states:

# Facts about microenterprises done by the Aspen Institute

- 72% experienced gains in household income over five years. Average change was \$8,484 (rising from an average of \$13,889 to \$22,374).
- 53% moved over the poverty line, and the microbusiness was a major source of earnings for many.
- The survival rate for microbusiness was 49% after five-years comparable with survival rates for businesses with similar characteristics.
- For those whose businesses stayed open, chances of getting out of poverty were greater than for those whose businesses closed.

# Goal Statement

To encourage more Hispanics to participate in economic development initiatives to help themselves increase their earned income, and to encourage feedback from this population to mold the current MicroCredit program to better serve their needs.

# Objectives for April 2003

- 1. To have a better understanding on how to assist Hispanics in Manchester and Nashua, NH.
- 2. To have a support system in place to refer Hispanics among organizations servicing this community.

# Objectives for April 2003

- 3. To run two pilot courses regarding entrepreneurial skills which include budgeting, financials, marketing etc.
- 4. Increase the number of Hispanics inquiring about business development programs, for example: MicroCredit



# Results for Objective 1

- 1. Surveys were passed and information collected to understand that most of the Hispanics responding to the survey are interested in acquiring more technical assistance, and the how to's of starting a business in this society
- There were attempts of forming an advisory board confirmed of Hispanic business owners, representatives from other microenterprise organizations, and funders





## Results for Objective 2

- Established constant relations and formed a network system of referrals for services among organizations working with Hispanics.
- A database has been created with over 150 entries.



# Results for Objective 3

- The two pilot courses were offered in Manchester and Nashua during the end of year 2002.
- The participation in each course was an average of 5 participants per course.









# Results for Objective 4

- The total number of participants inquiring about MicroCredit—NH up to March of 2003 has risen to about 100, which does reflect double the number when we started the project. Out of this number, about 50% have engaged in the program in the past two years.





# Monitoring and Evaluation

- Data collection process is completed and analyzed
- Database on resources is done
- Pilot course is delivered and feedback from participants incorporated into the second phase
- Inquiry calls by Hispanics in organizations has increased

# What makes this a CED project?

- Community: Input from the community to mold and design the project. It actively seeks participation from the community and involves the Hispanic entrepreneurs community in the process of designing the way the project has been formed.

# What makes this a CED project?

- Economic: it tries to encourage economic initiatives for this community through self employment. By increasing the income Hispanics receive from self employment, they are increasing their overall household income.

# What makes this a CED project?

- Development: in such areas as business skills, social capital and entrepreneurship.

# Learnings

- There is great need for technical assistance, and guidance in the business field.
- Access to capital is not such a priority.
- Interaction among participants taking the course was very beneficial.
- 5 is better than 0!



# Learnings

- Important to keep the momentum going.
- Have activities every other month, word spreads out continuously.
- People that really want to learn make their efforts.

# Learnings

- There is a great desire to learn about business taxes.
- There is much to be learned and many more services to be offered

# Conclusions

- It has been a great experience to understand and develop a project that could help the Hispanic community.
- The power of group interaction can only be felt when people interact!
- Keep in mind the long term effect of the project.

Thank You