



Helping People Help Themselves



breaking the cycle of poverty for over 40 years

Catholic Campaign for Human Development
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EMPOWERING OTHERS AS ENTREPRENEURS

BY BETH GRIFFIN

“There is an inherent entrepreneurial spirit in every person. We are tapping into that spirit to help refugees, immigrants and low-income people achieve the American Dream by developing successful small businesses.”

That’s how Idalia “Charly” Leuze describes the mission of the Willmar Area Multicultural - Business Center (WAM-BC), a beacon for hard-working folks in west central Minnesota. Charly is the interim executive director of WAM-BC, an organization that receives grant funding from the Catholic Campaign for Human Development (CCHD).

“Immigrants are risk-takers by nature. We’re helping connect people to the right resources to establish businesses and achieve economic stability,” Charly says.

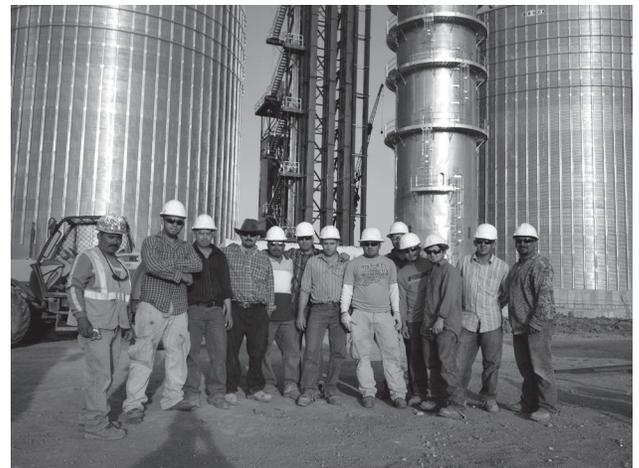
The business center is an economic development institution that provides mentoring, technical assistance, and micro-loan funding to people in minority groups interested in translating their passion into a full-time business. Leslie Kelly, WAM-BC’s program coordinator, says the group helps people create and build an asset from something they might have been doing as a sideline to their regular employment. For example, a Mexican

woman who sold delicious empanadas to her neighbors from her kitchen established a small restaurant that serves the community and also caters lunch to a large local employer.

Assets may also include jobs, a living wage, enhanced capacity for an organization, and even a well-constructed budget, according to Leslie.

Willmar is a city of 20,000 people two hours west of the Twin Cities of Minneapolis and St. Paul. The major employers are turkey processors, the school system, one hospital, and a community college. An outbreak of the avian flu in the spring of 2015 had a ripple effect on Willmar’s economy. Leslie says farmers, hatchery workers, truckers, and feed suppliers felt the pinch as the city’s two processing plants reduced their operations.

Willmar and the small towns around it are home to a large population of both established and more recent newcomers from Latin America and East Africa. Charly says, “People come because of the



Founded in July 2012, Diamond Builders received a loan from WAM-BC to purchase equipment. With the help of WAM-BC, Diamond Builders has developed a business plan, hired 10 full time employees, and is still growing.

opportunity. I came here in 1970 because my Mom got a job in the turkey plant. Some came as summer migrant workers; others are refugees.”

The WAM-BC grew from a collaboration among the school district, the city, and a small group committed to making sure public services were accessible to people from different cultural backgrounds.

“As the workforce here diversified, we saw people heading to the Twin Cities for traditional clothing, food, and celebratory items they couldn’t get here,” Charly explains. “We felt the need to start an organization to serve low-income entrepreneurs who wanted to fill that gap, and mentor them one-on-one.”

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From the Director

Dear Friends,

On my walks this summer in and around Washington, I paid special attention to small trucks and vans with carefully lettered business names on their sides. I saw coffee trucks at worksites, landscape vans in front of tidy green lawns, and floral delivery wagons in a new light because I was thinking about the people behind the businesses. Who are they and how did they get there?

As Idalia “Charly” Leuze reminds us in this issue of *Helping People Help Themselves*, men and women are inherently entrepreneurial. Many hard-workers are inspired to start new, independent ventures because they see an unmet need, have a passion they want to share with others, or want to control their economic future.

Charly is the interim executive director of the Willmar Area Multicultural – Business Center (WAM-BC), a CCHD-funded group in west central Minnesota. WAM-BC respects and values the diversity of the people in its communities and believes that equity can be achieved through economic stability.

It works with aspiring entrepreneurs to help them start or expand the kinds of businesses represented on those trucks I studied this summer. Some people have great ideas that need a little mentoring and capital; others need a knowledgeable advisor to tell them they’re not ready to quit their day jobs. WAM-BC is right there with the immigrants, refugees, and low-income people of the area, providing both encouragement and a reality check.

I heard about a young man who asked the Business Center for a loan to turn his after-work lawn-mowing sideline into a full-time operation. After looking closely at his finances, WAM-BC offered a \$3,500 loan to upgrade his equipment. The staff also encouraged the landscaper to keep his regular job for a year while his business grew and to return for guidance and possibly a second loan at

that time. WAM-BC carefully vets people who seek such micro-loans and has an enviable repayment rate, ensuring they will have funds to offer the entrepreneur as his business blooms.

WAM-BC is successfully helping people from very different backgrounds to feel welcome in their new communities by supporting economic initiatives. Deacon Tim Dolan, our CCHD director in the Diocese of New Ulm, said WAM-BC has an ability to reach out to people with a sense of warmth he likened to the traditional Welcome Wagon visitors.

“They’re very much on task with the mission of CCHD. I hope we can get more organizations doing what they are doing here in our diocese,” he said.

WAM-BC reflects the church’s commitment to Catholic Social Teaching. Its support of hard work, access to economic opportunities for all people, and respect for human life and dignity are inspiring.

As the summer winds down, I hope you have had the chance to consider the blessings we enjoy, perhaps from a shady hammock. Your support of our work is a blessing I cherish. Thank you.

Ralph McCloud
Director, Catholic Campaign for Human Development

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FRAMEWORK FOR ECONOMIC LIFE:

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Mi Mexico opened its third location in Morris, MN. Juan Cid Guadarrama and Stephanie Ci started Mi Mexico and Los Primes as incubator businesses in WAM-BC's incubator kitchen.

WAM-BC was established in 2006. Since then, it has helped more than 100 clients with 25 businesses, which has created over 80 jobs. “All of our clients receive customized technical assistance and we review their finances,” Leslie says. Some need help to get a business off the ground. Others need guidance to expand appropriately.

“Our former director said we are ‘dream crushers’ because we listen carefully, make suggestions, and are very thorough. In the process, some people realize it’s way too much for them,” Leslie says.

At WAM-BC, success is measured in asset-building, she says. “If people can walk out the door with an asset that benefits themselves or the community, that’s success,” Leslie says.

One of WAM-BC’s successful clients worked in construction for more than 15 years, first as a laborer and then as a foreman and manager. When he told his employer he dreamed of owning a business, the boss got him his first piece of equipment. WAM-BC helped get the business incorporated and insured.

In the first year, the new businessman had \$500,000 in sales and now employs 17 people. “And his own effective wage went from approximately \$16 to \$30 an hour,” Leslie says.

In a happy postscript to the story, the builder’s wife is also an entrepreneur. She took QuickBooks accounting software training through WAM-BC to help her husband’s business and also opened an event-planning service that specializes in parties for other Latino families.

WAM-BC offers space in its building to “incubate” new businesses until they get on their feet. It also provides micro-loans that have the dual effect of providing low-interest starter capital and creating a credit history for people who do not have one.

“We’re dealing with high-risk people most of the time, but if they can show some collateral, we’ll consider the loan. Out of six loans, ranging from \$1,500 to \$10,000, there has been only one default, and we’re collecting on that now,” Leslie says.

“Having no credit is not a bad thing with us,” she smiles. “We also educate people about how to use it. You need to have credit to open and manage a business.”

WAM-BC has received three grants from CCHD. The funds have been used to expand the organization’s capacity to provide access to economic opportunities for low-income individuals. They have also allowed the group to offer personalized technical assistance to individual aspiring entrepreneurs.

“CCHD helps keep the doors open and the grants let us leverage other funds,” Leslie says.

One of the unexpected results of CCHD funding came from the detailed grant application and review process. “It opened our eyes to the need to build our board.” Charly says. “Our vision was to have the board reflect the community we serve and the CCHD review led us to diversify the board,” Leslie explains.

Deacon Tim Dolan, CCHD director for the Diocese of New Ulm, says, “WAM-BC is very much on task with the mission of CCHD. They’re helping people out of poverty. It’s exciting to work with a group that takes Catholic Social Teaching seriously.”



Ishmael Garcia finalizes his loan to support his business, Garcia’s Lawn Care Service. His major service is lawn mowing and trimming but plans to apply for additional funding from WAM-BC to expand his business into snow removal as well.

“Do justice, love goodness, and walk humbly with God” (Micah 6:8) Put Two Feet of Love in Action

The theme for the 2014-15 Multimedia Youth Contest sought to help participants understand the direct connection between Scripture and social justice.

Participating students learned about systemic poverty in their own counties and states, watched videos on the work of CCHD, and engaged in interactive learning through the website PovertyUSA.org. They then created projects, such as life-size sculptures, multimedia websites, original songs, stories, movies, poems, and paintings. The entry form included questions to help students reflect on what they learned about poverty and our faith response.

One student wrote, “These groups and communities also have a special right to be involved in these issues, because if they’re in poverty, they have special insight into these issues, and ideas on how to improve their lives.” It was inspiring to see young students in grades 7-12 understand the differences between the Two Feet of Love in Action—social justice and charitable works. Over 20 dioceses held their own contests, with hundreds of young people participating across the country. Those dioceses then sent their age category winners to the United States Conference of Catholic Bishops offices in Washington, D.C. for the national contest.

This year’s national grand prize winners are from Laconia, New Hampshire. Robert Bouldc and Tristan MacDonald worked together on their canvas mural painting, “CCHD Community Garden.” This painting won first place at the Diocese of Manchester’s art contest before it was submitted to the national contest. The fact that this year’s winning entry comes from students in the 7th–9th grade is a testimony to both the ability and giftedness of the students and the skill of

their teacher in helping students understand poverty and our faith response.

Robert and Tristan chose to focus their piece on how gardens can aid in building up the local community. Urban areas may seem an unlikely setting for food gardens, but that is changing with the rise of urban community gardens throughout the nation. These gardens help address the crisis of food security that affects 1 in 7 households in the U.S.

The Multi-Media Youth Contest is sponsored by the Catholic Campaign for Human Development and co-sponsored by RCL Benziger.

Multimedia Youth Contest winners:

Grand Prize: Robert Bouldc and Tristan MacDonald—mural: CCHD Community Garden—Diocese of Manchester

7th-9th Grade:

2nd Place: Andres Quesada—painting: How Much Does God’s Love Weigh?—Archdiocese of Atlanta

3rd Place: Lizzie Dudley—multimedia-picture: Change the Flag—Archdiocese of Minneapolis/St. Paul

10th-12th Grade:

2nd Place: Erin Armstrong—multimedia painting: Give Them a Voice—Archdiocese of Chicago

3rd Place: Jose Amaro—painting: Clamoring Justice—Archdiocese of Atlanta

Honorable Mention: Cecilia Druffner—colored pencil drawing: Poverty’s Child—Archdiocese of Minneapolis/St. Paul

Learn more about the Multimedia Youth Contest and view past contest winners at <http://www.usccb.org/about/catholic-campaign-for-human-development/multimedia-youth-contest/index.cfm>.

What Is CCHD?

Through the Catholic Campaign for Human Development (CCHD) of the United States Conference of Catholic Bishops (USCCB), Catholics and friends of CCHD across the country help poor and low-income Americans to help themselves and their communities out of poverty.

Since 1970, the Catholic Campaign has contributed over \$280 million to more than 7,800 low-income-led,

community-based projects that strengthen families, create jobs, build affordable housing, fight crime, and improve schools and neighborhoods. CCHD requires that projects develop community leadership and participation so that their solutions to poverty will be long-lasting and effective, and so that CCHD’s investment in people will help break the cycle of poverty. CCHD also educates Catholics about the causes of poverty and seeks to build solidarity between impoverished and affluent persons.



An initiative of the
Catholic Campaign for
Human Development

Today, 46.2 million people in America are living below the poverty line.

That’s more than ever before—and far more than the population of our largest state. Join us and help to break the cycle of poverty.



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