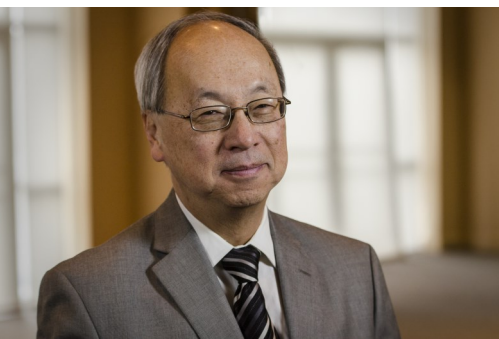


## Director's Message



As a young boy, I remember distinctly the conversations my father had around the dinner table about his hope to bring his family to the United States.

His conversations always centered on the greatness of the United States and the many opportunities that are available for immigrants to "live the American Dream." My father's hope became a reality when President Eisenhower opened the opportunity for Indonesian political refugees to immigrate to the United States. Our family was fortunate enough to pass the vetting process and we arrived in the United States on January 6, 1960.

One area of the American Dream available to immigrants is in the area of entrepreneurialism. Many immigrants have taken the opportunity to use their entrepreneurial spirit and commitment to innovation and creativity to establish small, medium and large businesses. It is a fact that more than 40% of Fortune 500 companies were founded by immigrants or their children, and employ 10 million people worldwide. Some of the most recognizable "American" brands in the U.S., Yahoo, Kraft, AT&T, Proctor & Gamble, DuPont, eBay, Google, were founded by immigrants or their children. In 2010, new immigrant business owners had a total net business income of \$121.1 billion, which is 15% of all net business income in the country. Data has shown that immigrants are twice as likely to start a business than native born individuals.

As a family, we were able to experience the American Dream. My oldest brother became a medical doctor. Four brothers and one sister were able to successfully participate as entrepreneurs in our economy. I was able to enjoy building a successful floral business that now has multiple locations in West Michigan. I was also fortunate to establish a growing Banquet and Event Center in a 70,000 sq. ft. furniture factory in Grand Rapids.

But my story is a very small part of the large contributions that immigrants have made to the State of Michigan. Here are statistics that we all can celebrate and that should encourage us for the future.

### Arab Americans

- Dearborn, Michigan, has the largest proportion of Arab Americans in the U.S.
- Arab American employment accounted for \$7.7 billion in total earnings in the four counties of the Detroit Metropolitan area in SE Michigan, generating an estimated \$544 million in State tax revenue in 2005.
- Arab American business and consumer spending supported an estimated 141,541 jobs in the four county region.

### Asian American Pacific Islanders

- 2.9% of Michigan's population.
- Own 21,850 businesses in Michigan (2.6%).
- Asian Indian, Chinese and Filipino are the three largest ethnic Asian owned business owners.
- Receipts for 2007 for Asian-owned businesses were \$7.7 billion and they employed approximately 66,293 individuals.

### Hispanic / Latino

- 4.8% of Michigan's population.
- Approximately 10,770 Hispanic / Latino owned businesses in Michigan.
- Receipts of Hispanic-owned businesses are approximately \$3.9 billion and they employ approximately 18,508 individuals.

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## Inside This Issue:

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# Partner Highlight



底特律中華商會

Detroit Chinese Business Association

## 2016 Chinese New Year Gala February 22

The Detroit Chinese Business Association (DCBA) will host its 20<sup>th</sup> annual Chinese New Year Gala on February 22, at the Max M. & Marjorie S. Fisher Music Center in Detroit. Get your tickets now for the banquet dinner and reception, and join the DCBA in welcoming a delegation of government and business leaders from the U.S. and Asia to Michigan to ring in the Year of the Monkey. Patrons will enjoy a private performance by the China Broadcasting Performing Arts Troupe, an internationally renowned orchestra based in Beijing and the Detroit Symphony Orchestra in the venue's legendary Orchestra Hall.

In the 12-year cycle of the Chinese Zodiac, 2016 is the Year of the Monkey, marking a promising year filled with opportunities and great business collaborations. Lt. Gov. Brian Calley, who has been instrumental in strengthening Michigan's connections with China, will be the keynote. Attendees will include prominent executives from automotive, energy, and financial sectors in the U.S. and Asia, and executives from Detroit, Wayne County and the Michigan Economic Development Corporation. For more information or to purchase tickets, go to [www.dcba.com](http://www.dcba.com) or call (248) 918-0391.

The gala is just one example of how the DCBA plays a big part in welcoming the world to Detroit and to Michigan. Since 1995, the DCBA has hosted high level Chinese officials, hosted more than 100 events and assisted in securing the first \$2 billion foreign direct investment from China to Michigan, according to the DCBA.



Located in Troy, this international nonprofit business association created by Chinese Americans has been described as the “epicenter” of Michigan's outreach to China and as “a great bridge” in fulfilling its mission of fostering beneficial business relationships between Chinese and American business and cultivating entrepreneurship within the Chinese American community.

In its 20-year history, the DCBA is proud of establishing close relationships with American and Chinese government agencies, automotive OEMs and Tier 1 suppliers, and many other manufacturing and service companies and organizations. DCBA President Jerry Xu says his 2016 goals are to make Michigan the leader as the most welcoming state in the nation for international companies to do business, and open up exports and market share for Michigan companies in China and globally.

To help reach those goals, an eight-member advisory board was established in 2015 to offer expertise, insight and creativity to promote mutually beneficial relationships between Chinese and American business, to help Chinese businesses come to Detroit to invest and grow, and to promote entrepreneurship.

The DCBA serves more than 3,100 individual and corporate members. Member benefits and services include business partner matchmaking, trade missions between the U.S. and China, special events, customized training on automotive industry trends and strategies, networking and consulting, awards and special recognition, and translation services. Also available are three levels of annual sponsorship opportunities (gold, silver and bronze) that offer a variety of benefits.

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# State of Michigan Program Highlight

## Michigan's Small Business Development Center and the Michigan Economic Development Corporation

### *Partners in starting or growing your business*

Helping you and your business succeed is a key factor in Michigan's economic comeback. Your partners in success are the Michigan Small Business Development Center and the Michigan Economic Development Corporation. Each offer comprehensive resources, information and services to help you every step of the way.

The Michigan Small Business Development Center (SBDC) provides guidance, coaching, and support to new and developing ventures with a diverse range of services. Business counseling, education and training are available at no cost or low cost to business owners and entrepreneurs who are starting or expanding their companies. Whether you're looking for help drafting your first business proposal, reviewing your financials or expanding into international markets, the SBDC can provide the resources you need.

The SBDC's experienced business consultants provide one-on-one services unique to fit your needs. They can assist with business plan development, loan packages, financial analysis, sales strategy, business education and training, and marketing.

The SBDC's *Guide to Starting and Operating a Small Business* is a quick reference guide that includes both general and Michigan-specific information: steps for starting a business, forms of business organization, elements of a business plan, federal, state and local tax obligations, management, hiring, marketing, and more. To download the guide to go: [http://www.michigan.gov/documents/business/Guide\\_to\\_Starting\\_a\\_Small\\_Business\\_271487\\_7.pdf](http://www.michigan.gov/documents/business/Guide_to_Starting_a_Small_Business_271487_7.pdf)

The SBDC has 12 regional centers and more than 30 locations throughout Michigan to serve entrepreneurs statewide. To register online for business workshops, apply for business counseling, contact a regional center, or to learn more how the SBDC can help you, go to [www.sbdcmichigan.org](http://www.sbdcmichigan.org).

The Michigan Economic Development Corporation (MEDC) at [www.michiganbusiness.org](http://www.michiganbusiness.org) provides a wide range of resources for start-ups and growing companies. You will find information on operating guidance, obtaining or renewing licenses and permits, accessing capital, incentives and taxes, finding talent, international trade services, and much more.

The MEDC can help connect your business with capital providers: federal grants, venture capitalists, banks and others. The Capital Locator tool at <http://puremi.ch/1RaDOz3> will help you find venture capital firms, commercial banking resources, state and federal programs, web resources, business services and business plan competitions. You will also find information on available funding options include grant funding programs, equity funding programs, debt funding, venture capital and private equity programs.

For growing companies, *Pure Michigan Business Connect (PMBC)* is a marketplace for businesses that features thousands of buyers and Michigan suppliers. Entrepreneurs and growing companies can sign up for free access to this business-to-business (B2B) network to learn of opportunities to expand their supply chain within the state and access Michigan service providers, including pro bono and discounted services, such as legal, accounting, Web development, logistics and human resource assistance. To find out more and to join the B2B network go to: [puremichiganb2b.com](http://puremichiganb2b.com).

The Michigan State Trade Export Program (MI-STEP) is a grant program that provides direct reimbursement to qualified small and medium-sized export companies to develop or expand export-related activities. For information on MI-STEP guidelines, eligibility and application, international trade offices, federal and state partners, and regional export network, go to <http://puremi.ch/1TJhsoM>.

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## Partner Highlight

### Director Message continued

Many of us are contributors to these wonderful statistics. All of us are interested in insuring that our children and grandchildren will continue to participate and contribute to the growth of the American Dream. This is the vision that Gov. Snyder has for the future of Michigan, and the role that immigrants will continue to play in the growth of our great state. MONA is proud to serve the New Americans already living in Michigan and those who will continue to arrive in the state of Michigan. MONA is grateful to all of you who support our work in making Michigan a truly welcoming state.

Best regards,  
Bing Goei

### Michigan's SBDC and MEDC continued

Looking for talented employees? Employers and job seekers can search an extensive database of job openings, post and view resumes and jobs, view upcoming job fairs and tap into a variety of specialty career services at [www.mitalent.org](http://www.mitalent.org).

The MEDC has six international trade offices providing services to companies interested in expanding their sales to Brazil, Canada, China, Mexico and Europe. Services include customized market research, market entry strategy, matchmaking meetings, translation service and other export counseling services. For more information contact [export@michigan.org](mailto:export@michigan.org).

### Three Ethnic Affairs Commissions Moving to LARA

Gov. Snyder issued Executive Order 2016-3 on January 26, 2016, transferring administrative responsibilities of three ethnic commissions to the Department of Licensing and Regulatory Affairs (LARA). LARA welcomes the Michigan Asian Pacific American Affairs Commission, Hispanic/Latino Commission of Michigan, and the Commission on Middle Eastern American Affairs.

This move enhances the work of each commission toward promoting economic opportunity, preventing discrimination and encouraging cultural awareness of their respective communities. This new organizational structure also strengthens Gov. Snyder's priority of establishing Michigan as a prime destination for immigrants.

As LARA is also home to the Michigan Office for New Americans (MONA), Bing Goei, director of MONA, is pleased to serve a de facto member of each of these commissions and is committed to building a strong partnership with them.

LARA and MONA extends a very warm welcome to the commissions. And looks forward to working with them toward ensuring that the state of Michigan offers a diverse set of resources for all immigrants related to entrepreneurship, licensing, workforce training, education, housing, health care and quality of life.



# Research Highlight

MONA strongly believes that immigrants have a positive impact on the economic development for our state. Therefore, we have chosen to highlight two recent pieces of research regarding immigrant entrepreneurs. First, the Fiscal Policy Institute in collaboration with AS-COA published “Bringing Vitality to Main Street: How Immigrant Small Businesses Help Local Economies Grow” by David Kallick in early 2015.

This report focuses on immigrants’ role in “Main Street” businesses, such as grocery stores, gas stations, restaurants, hair salons, clothing and jewelry stores. Nationally, immigrants own 28% of these businesses and in metropolitan areas with larger immigrant populations, the percentage is even greater. Main Street businesses have been proven contributors to local economies, but also greatly impact the revitalization of neighborhoods. It is noted that Detroit saw an increase in immigrant-owned Main Street businesses, when we experienced an overall decline in the number of Main Street business owners.

Kallick focuses his research on three cities: Philadelphia, Minneapolis-St. Paul and Nashville. Each city has its own unique experiences with immigrant-owned Main Street businesses. For example, in Philadelphia and Minneapolis-St. Paul, those businesses aided in reversing population decline. In Nashville, immigrant neighborhoods and businesses helped to revitalize economically distressed areas. Recommendations from the report include, among other things, creating a government office to address immigrant integration; providing culturally competent business training and services; making sure that programs are open to all; improving and clarifying licensing and inspection processes for everyone; and, establishing an overall welcoming climate.

The full report can be found at: <http://bit.ly/17HJzAu>.

Next, the American Immigration Council (AIC) just this month released “Entrepreneurship and Innovation in Welcoming Cities” by Paul McDaniel. In his report, McDaniel focuses on the cities of Chicago, Dayton and Nashville and their efforts to be more welcoming to immigrants including promoting immigrant entrepreneurship. All three cities have their own distinctions: Chicago has long had a large, diverse immigrant population; Dayton is a city whose immigrant population has been growing; and, Nashville has experienced population growth overall, but is a relatively new immigrant gateway city.

McDaniel echoes David Kallick’s research on immigrant-owned Main Street businesses, and further talks about the lack of federal immigration reform and how creating welcoming environments for all community members can aide in attracting immigrants while improving quality of life and economic potential. Specifically, Chicago has developed a “New Americans Plan” for immigrant integration and strives to encourage more immigrant entrepreneurship by creating a small business series to educate immigrants on starting a business, and by hosting a small business center “road show” that traveled through various Chicago neighborhoods to connect entrepreneurs with resources. In Dayton, their welcoming effort (“Welcome Dayton”) serves as a connector to the various resources for entrepreneurs. As an example, Welcome Dayton has worked closely with its Small Business Development Center (SBDC) to ensure that immigrants are aware of the assistance and programs provided by the organization. Finally, in Nashville, their community-based organizations have been leaders in promoting immigrant entrepreneurship. They provide a variety of services including introductory business classes in Spanish and access to commercial kitchen space for new food businesses, while also stressing the importance of community integration on all levels.

Through his research, McDaniel developed a number of observations including there must be a sense of common ownership for a city’s welcoming initiative; government entities can serve as connectors for groups working on similar issues; and, initiatives to increase immigrant entrepreneurship should benefit the entire community, not just immigrants.

The full report can be found at: <http://bit.ly/1mpyeMh>.

## Special Feature: International Student Highlight

### How and why my thinking has changed about my own plans for entrepreneurship in the past 6 weeks

Abdirahman Haji  
Immigrant Entrepreneur and Student  
Grand Valley State University

When I joined Ryan and Ismael to form “Trio Chorizo Team,” I was very skeptical on the future of our team, I never thought it was a viable business due to the saturation of Chorizo like food business in West Michigan. Little did I know what Chorizo is and its status to the people of Hispanic heritage. After brainstorming for nearly four weeks my thinking has completely changed. I am currently very optimistic and confident that Chorizo is a very viable business for the following reasons:

Firstly, the increasing migration of people of Hispanic heritage to West Michigan. This reminded me of my first time into United States of America from rural Kenya. It was very disappointing not able to find food to eat as none of the ones on the shelves of the supermarkets here in USA were unfamiliar. It was tough two weeks for me when I came to USA for the first time before I adjusted. This is exactly the nightmares that people of Hispanic heritage are dealing with. The supply of Chorizo do not match its demand here in West Michigan. This will be a clear opportunity to continue with Chorizo dream way further than ENT 350 class. Thanks to Julie and Spencer for your guidance and courage. When one comes to a new land and finds a familiar food, it eases tensions and other frustrations that comes with moving to a new land. Team Chorizo is well placed to solve the problem of Chorizo under supply and makes West Michigan closer to home for those of Hispanic origin who have connections to Chorizo. This will be a win win for “Trio-Chorizo” and the growing population of people of Hispanic origin here in West Michigan.

Secondly the knowledge we have gained in ENT 350 is very handy and valuable. It has given us skills to start and succeed in any business that we start, so long as we put our time and minds into it. At a personal level, although I am somewhat an established entrepreneur with two different types business, the skills I gained in ENT 350 will help to strengthen my business already in operation. There are critical and very important information that I have never thought of that I will definitely apply to my already existing businesses that I am sure will boost my profit margins.

To Julie and Spencer, thank you for your patience and creativity. This class is very ideal and it really introduces students into areas they rarely think of. Most college students look for employment opportunities, only few might think of starting their own businesses. But with such class available the majority will change their mind. I call ENT 350 “a business tour seminar,” thank you for all your patience.

To my fellow classmates of ENT 350, you are all very lucky to be in such a promising land called USA. In other parts of the world such opportunities are very rare and if available with a lot of obstacles. I lived in USA for 15 years; of those 15 years I was self employed for 13 years, and when I came to this great country I had only a pair of pants, a pair of shirts and \$20.00 cash. Two years later I own my businesses. This is only unique to the United States of America. Please make use of the opportunities you have now before its too late. With enlightenment from ENT 350 crew, Julie and Spencer, and with the promise of United States, sky is the limit to whatever each of you want to do. All you need is a positive attitude, belief in yourself and your individual commitment.

Thanks again Julie and Spencer for your insights and creative leadership. ENT 350 is very important class to college students.

# Federal Government Highlight

The U.S. Citizenship & Immigration Services (USCIS) recently updated its publication titled “Welcome to the United States: A Guide for New Immigrants.” The guide contains important information for new permanent residents of the U.S. such as rights and responsibilities as a U.S. permanent resident. This includes how to maintain permanent resident status and how to find legal assistance. It also contains information about who needs to register for selective service and the importance of updating your address with the USCIS. The guide provides information about how to obtain a Social Security number, how to look for a job, and how to find child care. It also has guidance on taking care of your personal finances, understanding the U.S. higher education system, and understanding the U.S. health care system. Additionally, the guide provides details on how and when a permanent resident may be eligible to apply for U.S. citizenship.

The “Welcome Guide” contains contact information for a variety of federal agencies. It is available in 14 different languages including Arabic, Chinese and Spanish. The full guide can be found at <http://1.usa.gov/1SdN3Qd>.

## Partner Highlight continued Detroit Chinese Business Association

The DCBA offers a unique Deal Exchange, a value-added service for contributing members designed to facilitate deals between Chinese and Detroit companies, especially automotive and real estate businesses. This free online business partnering database allows companies and individuals around the world to search and browse through business proposals.

Contributing DCBA members can post deals freely on the Deal Exchange. Activities in 2015 included the DCBA hosting a tour of downtown Detroit to showcase the city to the China Mayors Association; co-hosting a business conference welcoming an investment delegation from Ningbo, Zhejiang Province (a major industrial hub in east China) to Michigan; and, co-hosting the Chang'an Auto Symposium and Job Fair along with the Detroit Chinese Engineers Association to facilitate communications between Michigan and Chongqing, China.

It's a busy year ahead. In 2016, the DCBA has many events planned including accepting an invitation to join the Council of Ethnic Chambers of Commerce, Arab American Chamber, IVC Detroit and the State Department to welcome high level delegations from Algeria, Vietnam and Russia. To learn more about the Detroit Chinese Business Association, please visit [www.dcba.com](http://www.dcba.com).

# Entrepreneurs - Know Your Options for Raising Capital

## ***Register Now for LARA's Webinars and Free Seminars***

Entrepreneurs interested in knowing more about available options for raising capital and many other issues important to the success of their new business can learn more by participating in several upcoming webinars or attending an upcoming seminar.

The *Understanding Your Options for Raising Capital in Michigan* seminars will cover topics including: the new federal crowdfunding rules, Michigan intrastate crowdfunding; legal and structural basics: key formation and other often overlooked issues; private offerings using Reg D and intrastate exemptions; crafting a winning investor pitch; venture capital; long-term planning for a potential IPO; and protecting yourself from arbitration, civil litigation and potential criminal liability. Each webinar will cover a different topic from the seminars.

The **webinars** will be held on Wednesdays from 12:00 P.M. to 1:00 P.M. on the following dates:

- March 2    The new federal crowdfunding rules and Michigan intrastate crowdfunding
- March 16   Regulation D
- March 30   Regulation A+ and Other Exemptions
- April 13    Legal and Structural Basics: Key Formation and Often Overlooked Issues
- April 27    Funding Your New Company
- May 11     How to Stay Out of Trouble While Raising Money

**To register for the webinar(s) go to:** <https://www.surveymonkey.com/r/KFF8ZWY>

The **seminars** will be held from 8 A.M. to 2 P.M. on the following dates and at the corresponding locations: (Continental breakfast and lunch will be provided.)

- March 23, 2016   Michigan State University Management Education Center Auditorium, 811 W. Square Lake Road, Troy, MI 48098
- May 17, 2016    Grand Valley State University, L William Seidman Center, 1063 Seidman Center, 50 Front St. SW, Grand Rapids, MI 49504
- June 23, 2016   Northern Michigan University, Don H. Bottum University Center, 1401 Presque Isle Avenue, Marquette, MI 49855

**Seating is limited! Register for a seminar at:** <https://w2.lara.state.mi.us/CapitalSeminar>

The events are being offered by the Department of Licensing and Regulatory Affairs and the Corporations, Securities & Commercial Licensing Bureau.



## Gallery



Gov. Snyder at ribbon-cutting event for Banglatown, November 6, 2015.



LARA/MONA Ethnic Cabinet meeting, December 3, 2015.



Jay Kommareddi discussing human trafficking at Ethnic Cabinet meeting, December 3, 2015.



Bing Goei and Consul General of Lebanon at 72<sup>nd</sup> anniversary of the independence of Lebanon.



Bing Goei is the featured speaker at the World Affairs Council of Western Michigan, Great Decisions Global Discussion Series 2016, February 8, 2016.



### Mission

To help grow Michigan's economy by attracting global talent to our state and promote the skills, energy, and entrepreneurial spirit of our immigrant communities.



[www.michigan.gov/mona](http://www.michigan.gov/mona)



[www.michigan.gov/lara](http://www.michigan.gov/lara)

LARA is an equal opportunity employer/program.

## Submissions

We encourage you to submit articles, information, photos, and comments to us – your input is important. If you would like to submit articles for the MONA News Connection, you may submit them via e-mail to [NewAmericans@michigan.gov](mailto:NewAmericans@michigan.gov).