# Welcome to Money Moves! A Training Space Just for You





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United We Dream



# Developing an Entrepreneurship Mindset

By Iliana Perez, Director of Research & Entrepreneurship



# Iliana Perez, PhD Director of Research & Entrepreneurship

# Agenda

- Stories of the UndocuHustle
- Recap of Training #1
- The Entrepreneurship Mindset
- How to Get Started As An IC
- Getting Support

### Stories of the UndocuHustle





#### **Stories of the UndocuHustle**



Bo Daraphant, Artist and Owner of Illegal Drip Industry: Art and Fashion

Bo Thai is an undocumented artist from Thailand and owner of <a href="Illegal Drip">Illegal Drip</a>, a clothing line that blends art and advocacy. Bo is also the co-founder of Monarch Mercado, a network and marketplace for undocumented people to find community, grow, and hustle. Bo graduated from UC Irvine with a degree in International Studies.

"My entrepreneurship was born out of two things: necessity—because I couldn't get hired and needed to do something on my own— But and passion for my art."



#### **Stories of the UndocuHustle**



Kai Martin, Consultant Industry: Professional Services

Kai is a native of the twin islands of Trinidad and Tobago. After immigrating to the United States, she began her U.S. educational journey in the New York City public school system. She completed her associate's degree at the Borough of Manhattan Community College and later attended John Jay College of Criminal Justice, where she graduated cum laude with a bachelor's

degree in law. While currently pursuing her MPP at George Washington University, Kai provides professional consulting services in product and personal branding, small business startup, social media management, and marketing and public relations.

"The drive and the hustle just became natural to me, so once I was of age I found myself looking to learn tips and tricks. I was determined never to sit still and never say I can't do it, because I know I can always find something to do."



#### **Entrepreneur Video Library**

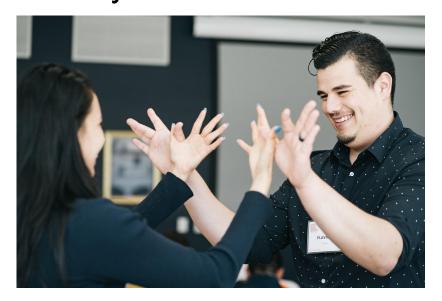


#### STORIES OF THE #UNDOCUHUSTLE: VIDEO LIBRARY

Building an entrepreneurial mindset begins with imagining what is possible! Meet innovative and courageous entrepreneurs from across the U.S. who have built their own businesses and found ways to work independently, despite many obstacles. Click on the links in each profile to learn what it took for them to get started and the different ways people can develop their entrepreneurial spirit.



#### What has been your #UndocuHustle experience?



Answer at menti.com with code 22 09 76



#### **Recap of Income Generation**

- Work authorization IS required for <u>employment</u>, but NOT for independent contracting or business start-up.
- Employment activities are very different from entrepreneurship activities.
- Independent contractors or business owners may use an ITIN or EIN to legally earn a living in the U.S., as long as they pay taxes.
- DACA recipients will keep their SSNs <u>forever</u> and should continue to use these in entrepreneurship activities.
- Forms W9 and 1099 are used for tax purposes and do not require SSN or work authorization

## **QUESTIONS?**

Add your questions in the Zoom chat or on FB Live

# The Entrepreneurship Mindset





#### The Entrepreneurship Mindset



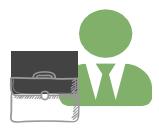
**Gig Work** 



Professional Consulting



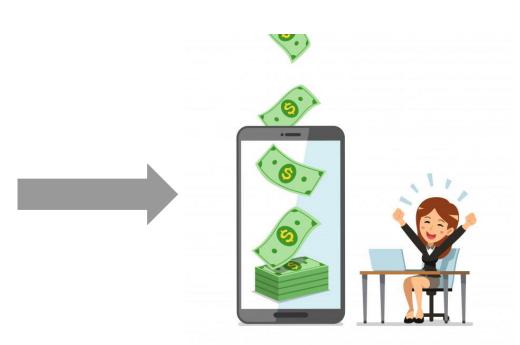
**Business** 



**Employment** 



- Skills
- Abilities
- Education
- Experience
- Certifications
- Training
- Hobbies



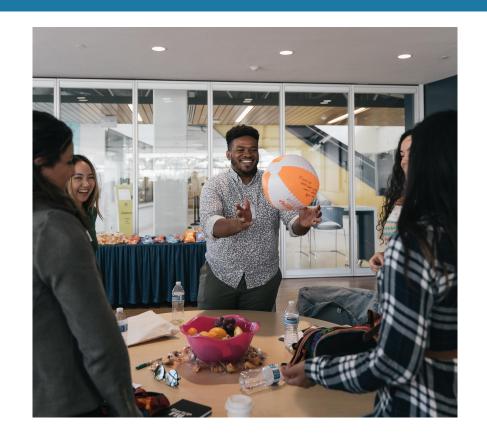
# How To Get Started As An Independent Contractor





# 5 Tips to Get Started as an Independent Contractor/Freelancer

- Develop and entrepreneurial mindset
- Understand
   Contracting/freelancing
   considerations
- Learn marketing and promotion strategies
- 4. Access financial capital
- 5. File and pay taxes





#### **Types of Contract Work**

#### **Gig Opportunities**

- Driving for car services such as Lyft or Uber
- Selling products on sites such as Etsy, Ebay, OfferUp
- Doing freelance labor on apps such as Taskrabbit
- Selling products such as Mary Kay or Princess House
- Renting space in your home or renting your car

#### **Professional Services**

- Accounting
- Advertising
- Legal
- Engineering
- Computer programming
- Graphic Design
- Website Design
- Taxes
- Writing and Editing
- Photography
- Landscaping
- Construction
- Real Estate

# SKILLFUL CONVERSATIONS

UNMUTE Yourself If You Want To Speak



What is your role at your current work?
What type of skills do you leverage in your role?

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#### **Self Assessment**

- What was your field of study?
- What skills did you acquire within your field from the classes you took?
- What skills have you acquired within your field outside the classroom?
- What type of work experience do you have (paid or unpaid)?
- What do you enjoy doing for fun?

Based on these responses, think about the type of services you might be able to offer as an independent contractor.



#### **Work Exploration**

- Use <u>Samaschool Work Finder</u> to identify work opportunities
- Thinks about what skills, education, training, certification, or licensing is needed to engage in this type of work
- Find marketplaces where you can sign up to find clients
- What type of services do independent contractors in your field offer? Try doing a Google search "Independent contracting for XXX majors"







#### **Building Your Profile**

- What type of services would you like to provide?
- What makes you different from anyone else doing the same type of work?
   (Think about previous experience, language, cultural competency or personality traits)
- How long have you been doing this type of work (Include experience in school and outside of school)
- Why do you enjoy doing this activity?
- Use Samaschool's <u>About Me Generator</u> to create an "About Me" section



#### **Marketing and Promotion**

- Create business cards and add a QR code
  - Create a LinkedIn Profile
  - Build a website
- Consider creating a flyer/brochure to promote your services (in-person interactions)
- Reach out to friends and family to see if they need the service
- Reach out to professional connections to promote your services
- Post an ad on social media promoting your services





#### IMMIGRANTS INDEPENDENT CONTRACTOR BRAINSTORMING WORKSHEET

Revised 04/2020

You can engage in independent contracting by participating in the gig economy or offering professional services in a specific area of expertise. Use this worksheet to help you think through the type of work you can do as an independent contractor.

THE GIG ECONOMY refers to a growing segment of the labor market, in which clients contract with workers. often via apps, for specific tasks and activities. The gig economy has endless options and often does not require high educational attainment. Learn more about the gig economy and the types of work it encompasses at gigworker.com/start-here.

PROFESSIONAL SERVICES exist in a variety of industries. In addition to participating in the gig economy, individuals may choose to leverage their expertise, skills, abilities, certification, and professional and academic training to offer professional services to the public. The ability to provide them requires experience, passion for a specific type of work, and in some instances, licensing or educational attainment.

There are many different types of independent contract work you can do, allowing you to leverage all the skills, experience and knowledge that you have accumulated

#### Gig opportunities include:

- · Driving for car services such as Uber or Lyft
- . Selling products or services on sites such as Etsy or
- · Performing music at paid gigs and concerts
- · Working for freelance labor apps such as TaskRabbit
- · Selling products such as Mary Kay or Princess House
- · Renting space in your personal home with sites such as Airbnb

editing

· Any one-time, task-based job

#### Professional services include:

- Accounting
- Advertising
- Legal
- Medical Engineering
   Taxes
- Computer programming
- · Graphic design · Fine art
- · Website design · Photography
- Payroll Landscaping
  - Construction management
    - · Real estate
- Writing and
- Cosmetology

over time both inside and outside of school. You can start in the gig economy and work toward offering specialized professional services.



#### **Permits & Licenses**

Туре	Where to Apply	Examples
Business Permits	City and County	Enforced: Landscaping, Food, General Contractors Not Enforced: Online sales, translation services
Business Incorporation	State	Sole Proprietorship, Partnerships, LLCs
Professional Licenses	State (SB 1159)	Real Estate, Hairstyling, Accounting, Law



#### **Additional Consideration for IC Work**

- Liability Insurance
- Contractor Agreement
- Invoicing
- Budgeting
- Paying Taxes



## **QUESTIONS?**

Add your questions in the Zoom chat or on FB Live

# **Getting Support**





#### Venturize.org







Learn about loans, retirement and healthcare for small businesses, get connected to trusted providers to help your enterprise grow



#### **Democracy At Work Institute**



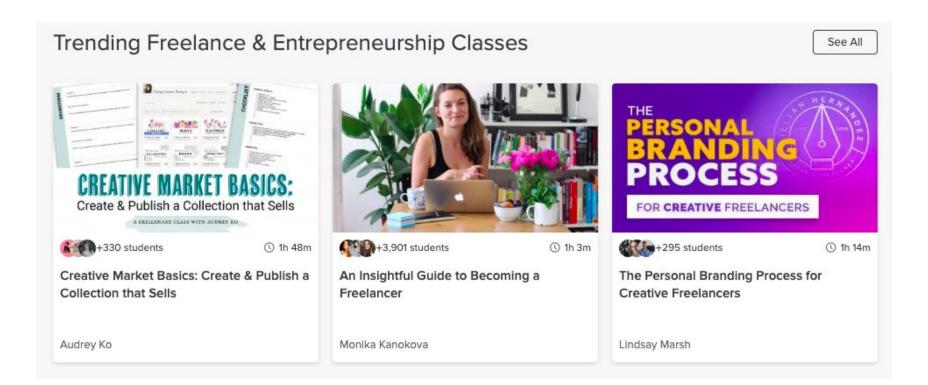
Register today to attend an info session about new opportunities to become a member-owner in NYC or the Bay Area.

- Radiate NYC April 28
- Radiate Bay Area May 21 and May 27

Questions? Contact <a href="mailto:nycinfo@radiateconsulting.coop">nycinfo@radiateconsulting.coop</a>



#### **Skillshare**



skillshare.com



#### **Upcoming Events**

#### **Immigrants Rising's**





**LIVE on Instagram** 5/11, 1:30pm PT | 4:30 ET

**Zoom Event:** immigrantsrising.org/fincapital "Accessing and Applying for Financial Capital" 5/14, 5pm PT | 8pm ET

Zoom Event: immigrantsrising.org/fincapital

# RISING

#### **Additional Resources**

- Entrepreneurs@Immigrants Rising (FB Group) community of immigrant entrepreneurs
- <u>Democracy at Work Institute</u> worker coop model
- <u>Venturize</u> local service providers
- <u>SamasSchool</u> training and support for freelancers
- Freelancers Union training and support for freelancers
- <u>Small Business Majority</u> training and support for small business owners
- <u>Skillshare</u> a learning platform with online classes taught by the world's best practitioners.
- <u>Massive Open Online Courses</u> (MOOCs) free courses and training on specific topics
- Mission Asset Fund access to financial capital
- Opportunity Fund small business lender w/ low interest rates
- Nonprofit Library resources for non-profits



How likely are you to pursue any of the following entrepreneurship activities after participating in this training?



Answer at menti.com with code 22 09 76

# Questions/ Comments



Contact: iliana@immigrantsrising.org
Join Entrepreneurs@Immigrants Rising (FB Group)!