



# Welcome!

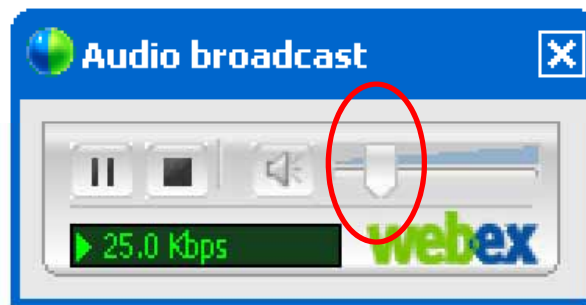
**The workshop will begin at  
2:00 Eastern/11:00 Pacific**



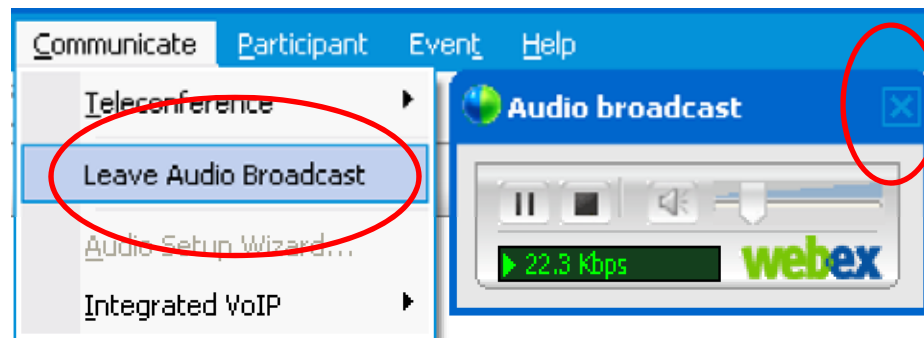
# Audio Tips

Today's audio is streaming to your computer's speakers or headphones.

**Too loud or soft?** Adjust volume level in the Audio broadcast box:



**Lost all sound? Hear an echo?** Select **Leave Audio Broadcast** or **click X** to close box(es). Then rejoin.





# Need Help?



Please post **technical support questions** into the **Q&A Panel**.

Q&A

All (2) My Q&A (2)

**Molly Jackson** - 2:58 PM  
**Q:** I am hearing an echo.

**Jennifer Peterson** - 2:58 PM  
**A:** If you encounter an echo: Click on the "Communicate" tab - Select "Leave Audio Broadcast" - Wait a few moments - Click "Communicate" tab again - Select "Join Audio Broadcast".

Ask: **All Panelists**

Send

**Step 1:** Type problem in the **dialog box.**

**Step 2:** Click **Send.**



# Chat Etiquette



Use **Chat** to talk with attendees and presenters about the topic.

Do not post technical questions to Chat.

▼ Chat

**from Jennifer Peterson to All Participants:**  
All of our archives are posted here:  
<http://www.webjunction.org/events/webinars>

**from Molly Jackson to All Participants:**  
We have had great luck partnering with our local workforce agency.

Send to: **All Participants** ▼

|

Send



# Customize your experience

Panels can be minimized or expanded

The screenshot shows a webinar interface with several panels. At the top, there are tabs for 'Participants', 'Chat', and 'Q&A'. Below these, the 'Participants' panel is expanded, showing a list of participants. The 'Participants' panel title bar has a red circle around the expand/collapse arrow on the left and the minimize/maximize arrows on the right. Below the 'Participants' panel is a 'Chat' panel, which is also expanded. The chat messages are visible, including one from Jennifer Peterson and one from Molly Jackson. A red arrow points from the text 'Hover over edge of panels to drag and resize' to the left edge of the 'Participants' panel.

Hover over edge of panels to drag and resize →



# Using the Pointer

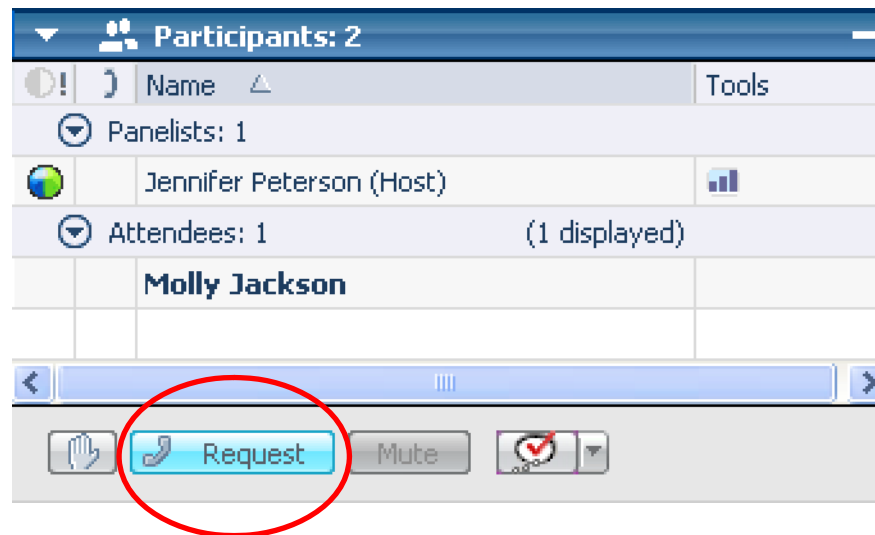


Click on the pointer above the slide,  
and then click on the slide to  
indicate your choice.



# Telephone Access

If you not able to listen via your computer, you may join by phone.



**Step 1:** Click on **Request** under the participants list.

**Step 2:** Call the toll-free number provided.

**Step 3:** Enter “#” following **Access Code** and **Attendee ID**.



Remember to post to Q&A panel if you need technical assistance.



Other Technical problems?

**Contact WebEx support**

**Event Number: 716 081 406**

**Phone: 1-866-229-3239**





# Today's Team

## **Betha Gutsche**

Project Compass  
Program Manager,  
WebJunction



## **Christine Hamilton-Pennell**

Growing Local  
Economies, Inc.



## **Jennifer Peterson**

WebJunction  
Community Manager



## **Holly Fulghum-Nutters**

Project Read,  
Program Manager,  
South San Francisco  
Public Library



# Project Compass Online2: Libraries Supporting Small Business and Financial Health

Online Workshop Kick-off  
July 12, 2011



# Today's Kick-off



- Project Compass overview
- Skills for the 21<sup>st</sup> century workforce
- Creating a Business-Friendly Library
  - With Christine Hamilton-Pennell
- Project Read Gets Smart with Money
  - With Holly Fulghum-Nutters
- Navigating the workshop



Project Compass is a partnership between WebJunction and the State Library of North Carolina.



It is funded by a grant from  
The Institute of Museum and Library Services (IMLS).





# Project Compass Year One

Libraries provide direction in tough times

- **Survey** of patron needs and library responses
- **Summits** with state agency staff (4 f2f, 1 online)
- Launch “Workforce Resources” **community of practice** on WebJunction





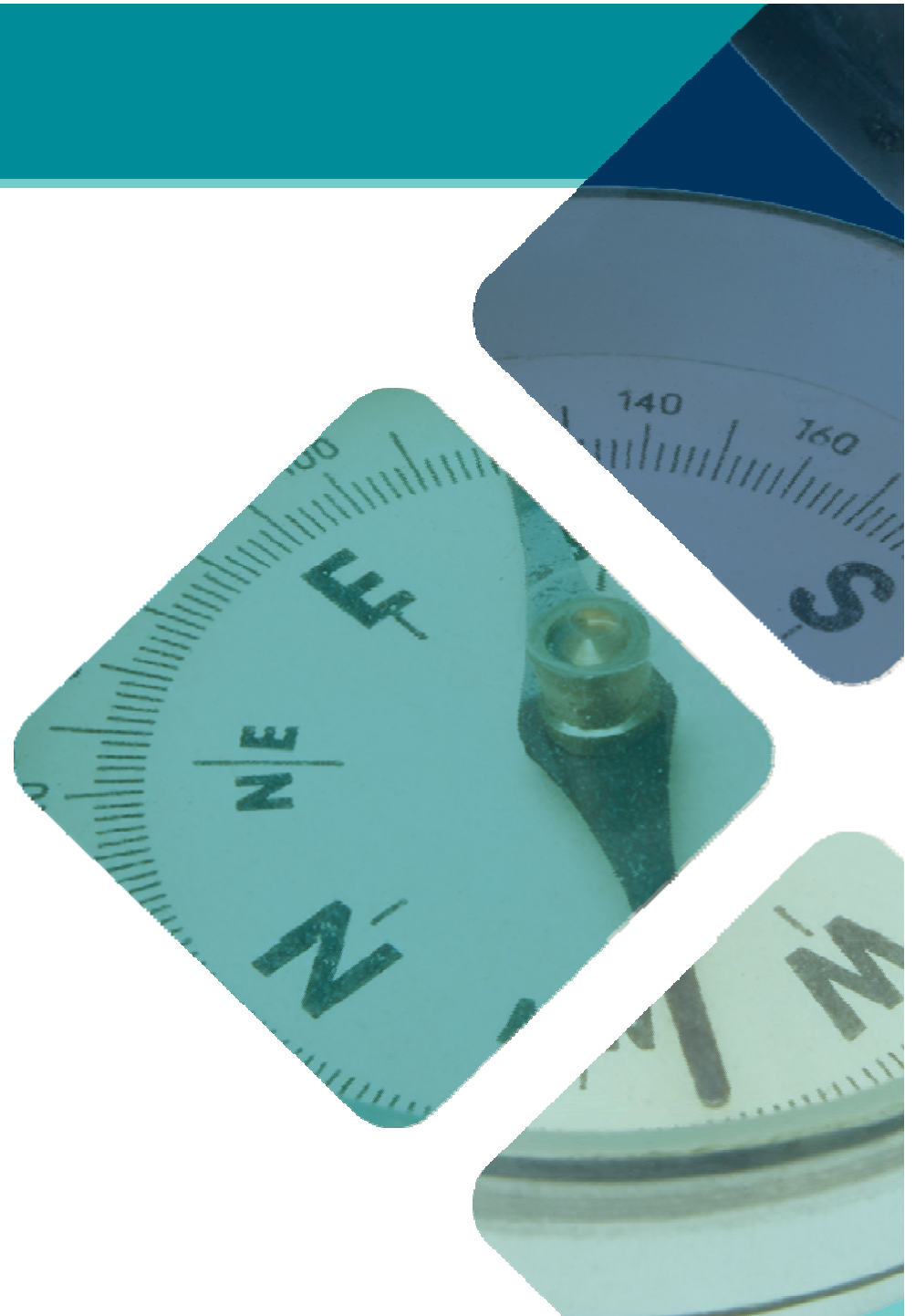
# Project Compass Year Two

Libraries lead the workforce for the 21<sup>st</sup> Century

- Face-to-face workshops in areas with highest unemployment/highest need
- Other state and regional library conferences
- Online programming and curriculum
- Ongoing resource sharing on WebJunction



# The Library, the Economy and the 21<sup>st</sup> Century



# 21<sup>st</sup> century skills for the workforce



Critical Thinking &  
Problem Solving

Social & Cross-cultural Skills

Communication &  
Collaboration

Creative Thinking &  
Innovation

Technology Literacy,  
Media Literacy

Productivity &  
Accountability

Flexibility & Adaptability

Teamwork



## 21<sup>st</sup> century themes



Global awareness

Financial, economic, business & entrepreneurial literacy

Civic literacy

Health literacy

Environmental literacy

## 21<sup>st</sup> century awareness



**Financial:** Knowing how to make appropriate personal economic choices

**Economic:** Understanding the role of the economy in society

**Business and entrepreneurial literacy:**  
Using entrepreneurial skills to enhance workplace productivity and career options

# Lifelong learning



It's not about what to learn.

It's about HOW to learn.

## Lifelong learning

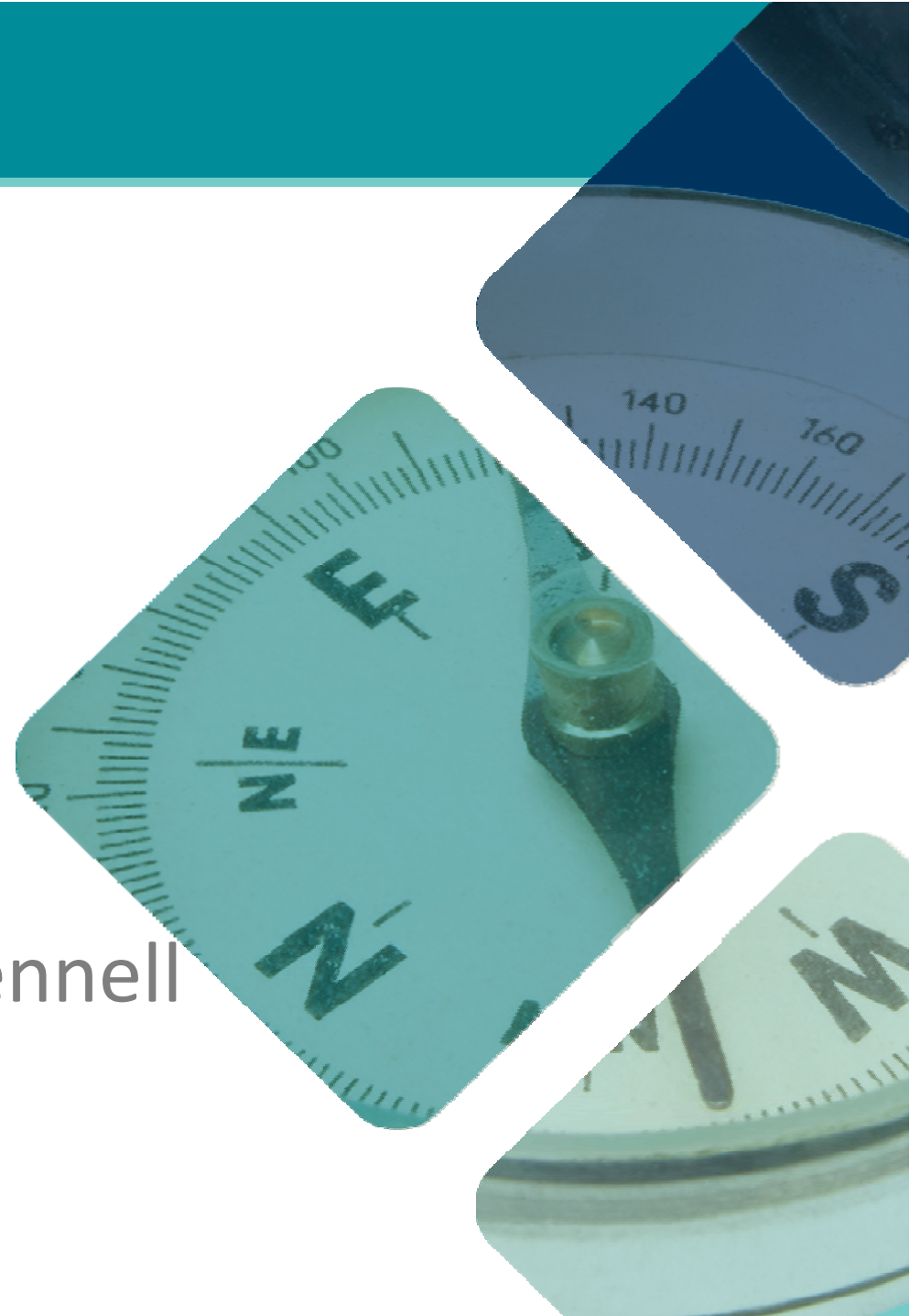


“Lifelong learning is not an option anymore;  
it’s a necessity!  
SMART is the new RICH.”

(Bernie Trilling, 21st Century Skills)

# Small Business & Entrepreneurs

Christine Hamilton-Pennell  
Growing Local Economies





# ***Creating a Business-Friendly Library***

Christine Hamilton-Pennell  
Growing Local Economies, Inc.  
July 12, 2011

# *How Do We Grow the Local Economy?*

- Recruitment
- Local entrepreneurs
- Workforce development
- Reduce leakage



# *What is an Entrepreneur?*

*An entrepreneur is someone who perceives an opportunity and creates and grows an organization to pursue it.*





# *Entrepreneurial Activity*



- More 55-64 year-olds
- 4 in 10 young people
- More men than women
- Immigrants more than native-born



What percentage of net new jobs in the U.S. are created by businesses with 1 to 9 employees?

**25%**

**75%**

**50%**

**100%**



# *Small Business Facts*

- 1-9 employees
- 100% of net new jobs
- Growth is key



# *Small Businesses Drive Economic Growth*



# *The Case for Library Involvement in Small Business Efforts*

- Libraries—part of the economy
- Wealth and jobs created by small businesses
- Business community supports libraries through the tax base



# *How Can Libraries Support the Small Business Community?*

- Partnerships
- Resources
- Research



# *Creating Partnerships*

*What is the difference between a library partnership and advocacy or marketing efforts?*



# Partnerships 101

- Two-way vs. one-way
- Mutually beneficial
- Meet *their* needs
- Sustainable
- Ongoing commitment
- Create a culture of “no wrong door”





# No Wrong Door

## SMALL BUSINESS ASSISTANCE

CORSICANA AND NAVARRO COUNTY, TEXAS

**Corsicana/Navarro County  
Chamber of Commerce  
(903) 874-4731**

- Business Advocacy & Support Systems
- Business Introductions & Networking
- Business & Market Opportunities
- Business Promotions
- Community Demographics & Data

**Navarro County  
County Clerk  
(903) 654-3035**

- File Assumed Name/DBA for New Businesses and Renewals
- Search Records for Name Availability
- File Real Property Records Here: Deeds, Tax Liens, Deeds of Trust, and Affidavits

**City of Corsicana  
Planning & Zoning  
(903) 654-4870**

- Administration & Interpretation of City's Comprehensive Master Plan as it applies to Your Proposed Project
- Code Enforcement
- Comprehensive Development Review of All Phases Your Proposed Project
- Land Use Planning & Analysis
- Permits & Inspections

**Enter Any Door for  
Assistance**



**City of Corsicana  
Main Street  
(903) 654-4851**

- Downtown Landmark Design Review for Exterior Work
- Downtown Incentives Program
  - Tax Freeze/Tax Abatement
  - Facade Grant
  - Low Interest Loan
  - Guardian Replacement Glass Program
  - Architectural/Engineering Design Assistance

**City of Corsicana & Navarro  
County Economic  
Development Department  
(903) 654-4806**

- Available Properties: Sites & Buildings
- Labor Market and Retail Trade Area Information
- Tax Abatements: City, Navarro County, Navarro College
- State of Texas Programs
  - Sales & Use Tax Refund
  - Workforce Training
  - Infrastructure Development



**Navarro College  
Small Business  
Development Center  
(903) 875-7667**



- Free Business Consulting a... Assistance with:
  - Business Plans
  - Marketing Plans
  - Industry, Customer, Competitor Research
  - Loan Proposals
- Free Business Startup Class
- Affordable, Low-cost Training Seminars



Funded in part through a cooperative agreement with the U.S. Small Business Administration

# *Creating Partnerships*

Who needs to be  
at the table?



# *Simsbury (CT) Public Library (pop. 23,000)*

- Business Outreach Librarian
- Business Resource Center
- Private and public funding
- 4,000 business reference questions
- 163 classes last year for business owners, taught by local experts
- Participates in community business groups



Jennifer Keohane, Business Outreach Librarian

## *Common Library Concerns*

*“We don’t understand the needs of small business owners and don’t know how to help them.”*

**Fact:** It’s not rocket science. What most small business owners need falls into a few basic categories such as marketing, industry statistics, and demographics. A librarian who knows how to use basic reference sources can quickly master these kinds of requests.

# *Common Library Concerns*

*“Our mandate is to meet the needs of all our clients; we don’t have the time or staff to support specialized business services.”*

**Fact:** Libraries always make choices about who they serve and how they distribute resources. Strategically allocating resources towards supporting the needs of small businesses and potential workers can contribute to the economic growth of the community, including the library.

# *Common Library Concerns*

*“We shouldn’t be subsidizing the business community.”*

**Fact:** Most small businesses don’t have the resources to pay for outside research or marketing services. Successful businesses create jobs and a strong tax base, both of which are needed to support libraries of all types.

# *Common Library Concerns*

*“We can’t spend our time outside the library walls; our job is to bring people into the library.”*

**Fact:** While the physical library is a great asset, it’s the people that make a difference. The more the library staff “shows up” at its community’s events—and volunteers for leadership roles—the more the library can develop mutually beneficial partnerships.

# *25 Ways the Library Can Support the Small Business Community*

- Include a **business link** on library website
- Create **opportunities** for business students and young entrepreneurs
- Sponsor **business workshops** in library
- Provide essential **business reference databases**
- Offer **free Wi-Fi** in the library



# *Next Steps*

- Get out into the business community
  - Create visibility
  - Listen to business needs
  - Learn about business resources already available
- Develop win-win scenarios with partners
- Create a librarian “community of practice”
- Do a few of the “25 Next Steps”

*More resources available at*

*[www.growinglocaleconomies.com](http://www.growinglocaleconomies.com)*

## Contact Information

Christine Hamilton-Pennell, M.L.I.S, M.A.R.

Growing Local Economies, Inc.

1460 S. Grant St.

Denver, CO 80210

720-394-5270

303-282-4280 (fax)

[christine@growinglocaleconomies.com](mailto:christine@growinglocaleconomies.com)

<http://www.linkedin.com/in/chamiltonpennell>

[www.growinglocaleconomies.com](http://www.growinglocaleconomies.com)



# Personal Financial Skills

Holly Fulghum-Nutters  
South San Francisco Public Library

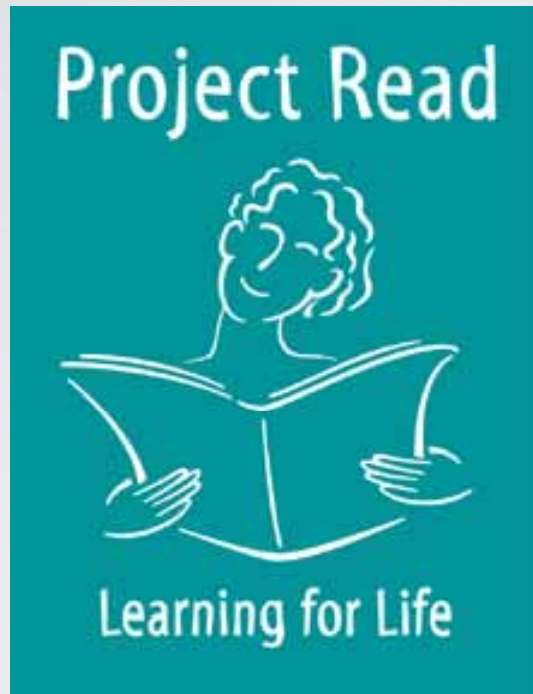


# Project Read Gets Smart with money



Project of Silicon Valley Community Foundation  
and South San Francisco Public Library

# Project Read, North San Mateo County California



Program of the California Library Literacy Service and South San Francisco Public Library.

Adult literacy program serving more than 150 people at any given time.

Designed to meet community need.

Volunteer based.

Why do you think financial education is important right now?



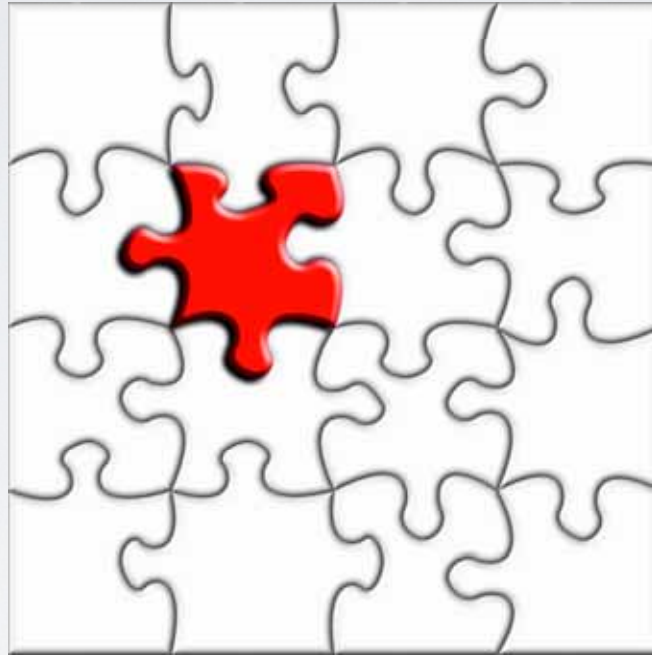
Use chat section to respond.

# WHY FINANCIAL LITERACY?

- 13 – 17% of Americans are living below the poverty level (\$23,350 annual income for a family of four).
- Total amount of consumer debt in the USA stands at nearly \$2.4 T.
- People have less money for food, housing, health, education and more.



# How does financial education fit in the library?



Use the chat section to respond.



# FINANCIAL WELL BEING AT THE LIBRARY

Libraries are

- a hub of free information
- are vibrant, healthy community centers
- a trusted source of information
- a resource for the community



# FINANCIAL WELL-BEING PROGRAM OBJECTIVES

- To help people:
- Learn to be more intentional with their money
- Set and achieve their financial goals
- Build assets



# TARGET POPULATION



- Literacy students: *an underserved population who face additional risk due to their ability to read and understand financial information*
- Low-moderate wage earners
- Low-income immigrants

# PROGRAM COMPONENTS

- Financial Management Training
- Financial Coaching
- Savers' Workshop
- Asset Building
- Family Financial Literacy Program



# FINANCIAL MANAGEMENT TRAINING

- 12 hour financial literacy group course with focus on goal setting, discovering personal financial behavior, budgeting, saving, asset building, improving credit & controlling debt.
- <http://www.fpanet.org>



# FINANCIAL COACHING

- Free, one-on-one, private, confidential support to help people achieve their financial goals.
- 12 hour Coaching Training
- <http://www.thecoaches.com>



# Savers' Workshops

Monthly workshops to give participants the opportunity to learn more about financial topics such as:

- Holiday Survival Guide
- Organizing Your Financial Documents
- Credit and Debt Management
- Starting an Emergency Fund
- Investment 101



# ASSET BUILDING

- Piggy Banks
- Savings Accounts
- Emergency Funds
- Retirement Accounts





# IDA's

## Individual Development Accounts

- IDA's are matched savings accounts. Every \$1 saved, is matched with \$2. Client saves up to \$2000 receives up to \$4000 in matched funds. There are income guidelines to qualify for the IDA program
- \$1 client's savings+ \$1 Foundation money+ \$1 Govt money=\$6000 for college or business
- For more information: [CFED.org/programs/idas](http://CFED.org/programs/idas)

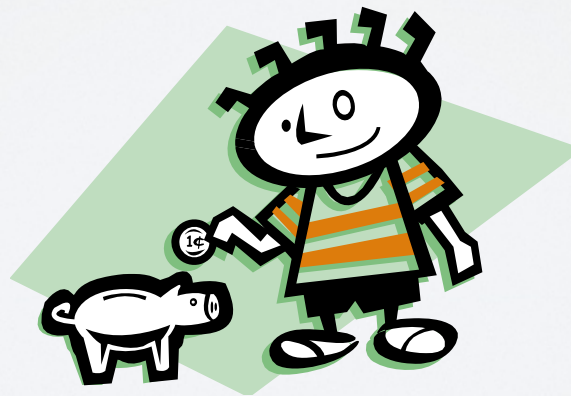
Do you use library story times to disseminate information?  
How and what kind of information?



Use the chat section to respond.

# FAMILY FINANCIAL LITERACY

- A series of five family financial literacy story time programs for low income families.
- Each program features a story with a financial theme.
- Activities include learning to count coins, making piggy banks, and playing "Money Bingo."



# CURRICULUM

- **Project Money:** Project Read San Francisco Public Library  
<http://www.projectmoney.org>
- **Money Smart:** FDIC <http://fdic.gov/consumers>
- **Building Wealth:** Federal Reserve Bank of Dallas  
<http://dallasfed.org>

# LESSONS LEARNED

- How to build successful partnerships
- Importance of trust
- Fiduciary responsibility
- Publicity is the key to success
- The power of getting the word out!



# WHAT CAN YOU DO?

- Find out what your library has already done.
- Connect with other agencies.
- Provide computer literacy skills.
- Train library staff.



# What else have you done in your library?



Use the chat section to respond.

# WHAT ELSE CAN YOU DO?



- Host a Financial Information week.
- Put your best of financial information collection on your website.
- Bookmark online financial resources.
- Create “Help with Hard Times” flyer.



# TOOL KIT



- Fact Sheet
- Coach Job Description
- 10 Steps to Financial Well-Being
- Topics & Descriptions
- List of children books with money themes
- Resources
- Tool Kit will be located at Project Read's website:  
[www.ssf.net/projectread](http://www.ssf.net/projectread)



# SOUTH SAN FRANCISCO PUBLIC LIBRARY

840 West Orange Avenue  
South San Francisco, CA 94080

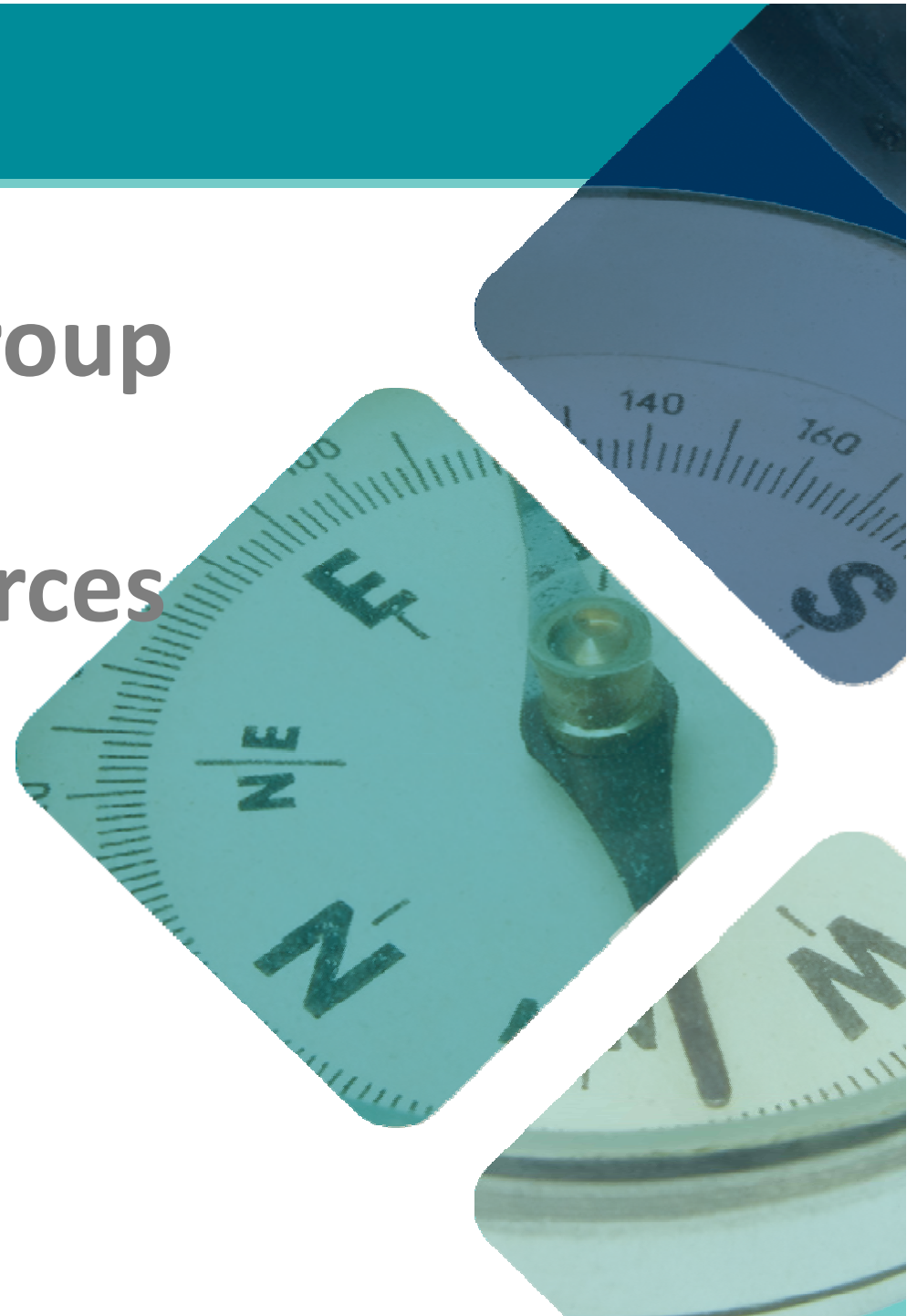
650 829 3871

[www.ssf.net/projectread](http://www.ssf.net/projectread)

Like us on Facebook: Project Read of North San Mateo County

**Project of Silicon Valley Community Foundation and South San Francisco Public Library**

# The Workshop Group and Workforce Resources on WebJunction



# webjunction.org/pc-workshop2

**WebJunction**

Home | My WebJunction | Library Management | Technology | Library Services | Courses | Webinars | Member Center | About Us

Group Members

Invite People | [Join the Group](#)

**Join & show your face**

**Overview** | Documents | Discussion

**workshop documents**

**Let's talk!**

**Workshop current info - updated weekly**

**Start here!**

**Workshop 2: Libraries Supporting Small Business and Financial Health**

**Workshop current info - updated weekly**

TO THE SECOND ONLINE PROJECT COMPASS WORKSHOP!

This free workshop starts on **July 12th**.

If you're looking for online workshop #1 (Libraries at the Core of Workforce Recovery), [it's here](#).

Here's what you need to know:

- Read [workshop #2 description and outline](#).
- [Register](#) for the workshop.
- Become a member of the group by clicking "Join the Group" in the member box on the left.
  - Not a WebJunction member yet? [Create an account](#)
- Introduce yourself in the "[Welcome](#)" discussion.
  - [Posting to the Discussions](#): how-to post and *set up email alerts*
- Visit the [Workforce Resources](#) section for related resources of interest.

## Week 1: The Library, the Economy and the 21st Century

Live Kick-off Webinar (1 hour): **JULY 12, 11 AM PDT/12 MT/1 CT/2 ET**

- You receive login instructions when you register.
- If you miss the kick-off meetup, there will be an archive available for later viewing.

### Week One Assignments:

1. Read [Public Libraries and Community Economic Development: Partnering for Success](#)

# Workshop Agenda

4-weeks of active facilitation

Officially starts today!

Content:

- Read articles
- Watch videos/ webinar archive
- Discover “pathways” to services
- Join in discussions with your peers
- Determine an action you plan to take



Networking  
opportunity!  
Be part of the  
conversation.



# Week by week

## Each week for 4 weeks

- New “assignments” posted on the group overview page
- Read or watch suggested resources
- Respond to at least one discussion question

On your own schedule at your own pace!



# Week 1 (July 12-17)



## Focus on

- Understanding how libraries can support entrepreneurs and why it matters
- Understanding how libraries can help patrons increase personal financial skills and why it matters

## Discussion questions

- To get you sharing insights and ideas
- No “right” or “wrong” responses!

# WebJunction.org

Home

Library Management

Technology

Library Services

Courses

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## TOP STORY

### Summer Reading Program Plans Are Underway

It takes time and planning to host a successful summer reading program, so libraries begin to prepare for this perennially popular activity in the wintertime. This month we've got examples from many libraries of how they approach summer reading. Watch [this presentation](#) of efforts in 4 different states, and then attend the [February 15 webinar](#) for more examples of library programs. You can also learn more about the impact of reading initiatives, get helpful handouts and find additional resources from [this review](#). Please add your own examples and resources on Summer Reading to the Programming page for the benefit of your peers.



[Go to Programming »](#)

## FEATURED RESOURCES



### Facebook for TechnoSeniors

Use this lesson plan and sample handouts provided by Community Technology Centres to create a workshop to help interested patrons set up a Facebook account, adjust their privacy and contact settings, find friends, and post content.

[Go to resources »](#)



### Library Websites Group

A new group has formed to discuss the latest experimental project from OCLC Innovation Lab, that would provide a template-based web presence for small libraries and similar institutions. Go to the group page to learn more, and join if you'd like to participate in the discussion.

[Go to group page »](#)



### New Courses on Microsoft Office 2010 Basics

My Account

Username

Password

Remember Me

[Sign In](#)

[\[Create Account\]](#)

[\[Forgot Password\]](#)

Sign up for Crossroads

Enter your email address to receive WebJunction's free newsletter:

[Go](#)

[Read past issues »](#)

## Quick links



[Help](#)

[Groups](#)

[Discussions](#)

[TechAtlas](#)

[Competencies](#)

[Webinars](#)

[Library Listservs](#)

## Communities of Practice

[Workforce Resources](#)

[Spanish Language Outreach](#)



# webjunction.org/workforce-resources

The screenshot shows the website's layout with several annotations:

- Member Center:** A red arrow points to the 'Member Center' tab in the top navigation bar.
- My Account:** A red arrow points to the 'My Account' login form on the right side of the page.
- Workforce Resources:** A red box highlights the 'Workforce Resources' link in the left sidebar.
- Workshop 2:** A red box highlights the 'Workshop 2: Libraries Supporting Small Business and Financial Health' group listing in the sidebar.
- Related Groups:** A red box highlights the 'Related Groups' section at the bottom of the sidebar.
- Documents and Discussion:** A red box highlights the 'Documents' and 'Discussion' buttons on the main content area.
- Project Compass Curriculum Workbook:** A red box highlights the link to the 'Project Compass Curriculum Workbook' in the main content area.
- Library Web-Based Directories:** A red box highlights the link to 'Library Web-Based Directories' in the main content area.
- Webinar Archives and Videos:** A red box highlights the links to 'Webinar Archives' and 'Videos' in the main content area.
- Twitter Feed:** A red box highlights a Twitter feed on the right side of the page.

See **Member Center** for help with:  
--setting up an account  
--posting to discussions  
--creating documents

PLEASE TAG WITH #LIBS4JOBS  
**Libraries and Workforce Recovery**

georgialibs RT @WebJunction: Top 10 things your patrons need to know about e-resumes <http://t.co/Lf8ZoV3> 8 hours ago · reply · retweet · favorite

saclibrarian RT @WebJunction: Top 10 things your patrons need to know about e-resumes <http://t.co/Lf8ZoV3> yesterday · reply · retweet

**Group Name:** [Workshop: Libraries at the Core of Workforce Recovery](#)  
**Members:** 58  
**Tags:** job seekers, project-compass, workforce recovery

**Description:**  
This group is for participants in the first Project Compass online workshop, which will cover core responses to the basic needs of patrons impacted by the weak economy and specific responses to job...

**Group Name:** [Workshop 2: Libraries Supporting Small Business and Financial Health](#)  
**Members:** 26  
**Tags:** entrepreneurship, financial literacy, project-compass

**Description:**  
This group is for participants in the \*second\* Project Compass online workshop, which will cover how libraries support local entrepreneurs and strengthen patrons' personal financial skills.

Listed below are the most recently posted resources. [Browse all](#)

*See you online!*

Questions or tech support?

Betha [gutschueb@oclc.org](mailto:gutschueb@oclc.org)

Jennifer [petersoj@oclc.org](mailto:petersoj@oclc.org)

