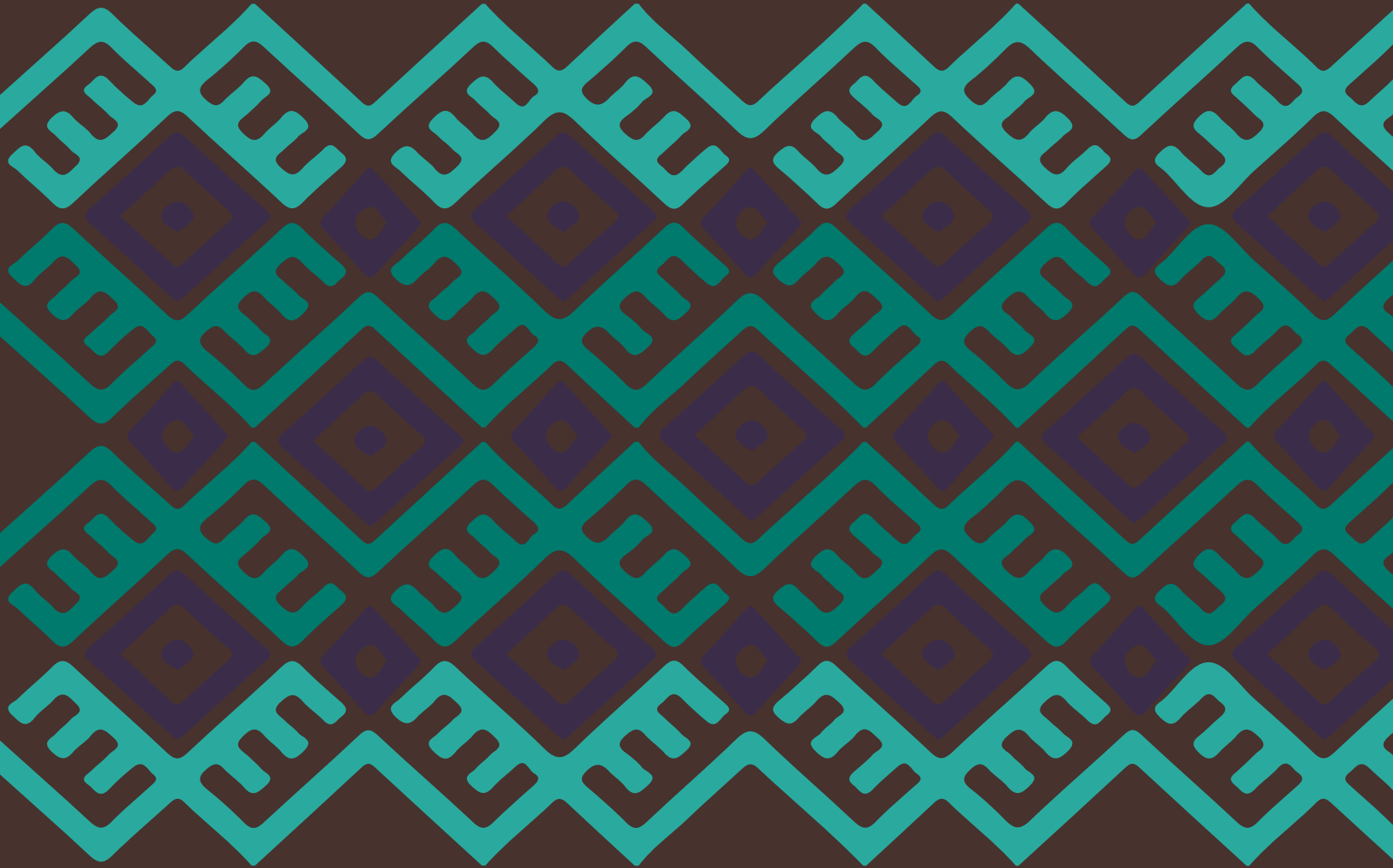


SEQUOYAH FUND ANNUAL REPORT 2016

# CONNECTED



## 2016 was a year of connections for Sequoyah Fund

# CONNECTED TO ONE ANOTHER

### LETTER FROM RUSS

#### Dear Stakeholders:

2016 was a year of connections for Sequoyah Fund. As a Community Development Financial Institution (CDFI), our role is more than just a lender; after all, "Community Development" comes first in our description. That aspect of what we do was prominent in 2016, as we focused on connecting our clients to resources, new markets, and other clients.

#### Connecting Clients to Resources

Sequoyah Fund clients often need more than money - they need to be connected with consultants and other experts, academic programs, peers, and different forms of capital. In 2016, we renewed and strengthened relationships with the Small Business Centers located at the area's three community colleges, SCORE (Service Corps of Retired Executives), and other area CDFIs, all while maintaining our strong relationship with our closest resource partner: The EBCI Enterprise Development Office.

Part of our strength lies in knowing what we are not capable of, and being able to point clients in the right direction to have their needs met by competent, capable, no-cost/low-cost resources.

#### Connections to New Markets

The Authentically Cherokee program is gaining momentum, accessing markets outside traditional sales channels. Artists are now able to directly access the tourists who visit The Gilded Basket in the heart of Harrah's Casino. They are also able to sell globally through the Authentically Cherokee.com website. Our next step is to help other types of businesses reach new markets.

#### Connections to Other Clients

Our clients are stronger when they work together. Sequoyah Fund has the unique ability to connect local businesses that buy from and barter with one another, share expertise and experiences, and work together to build their businesses and the local economy.

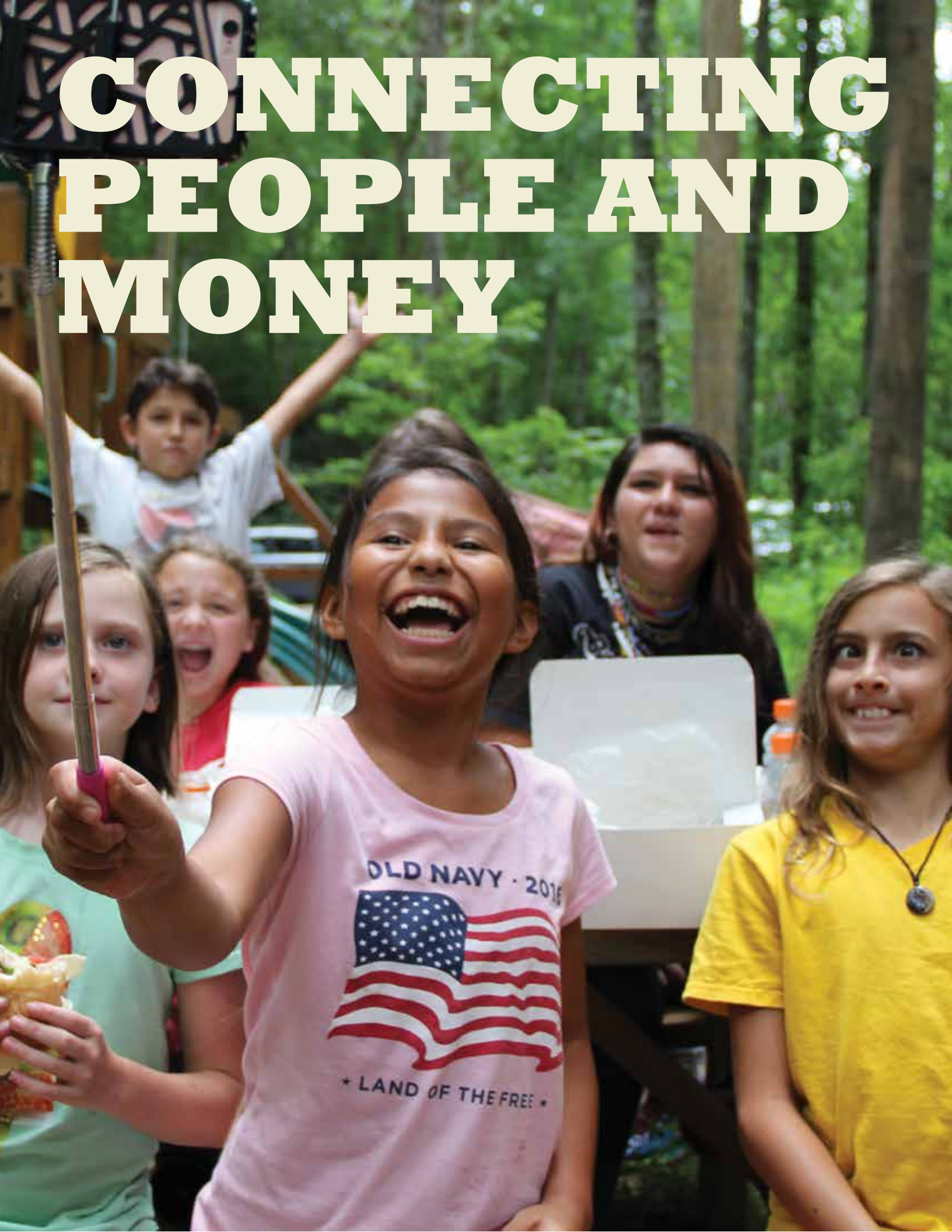
We look forward to continuing making connections in 2017 and beyond, because all of us are stronger than each of us.

Cordially yours,

Russ Seagle  
Executive Director

LEFT: "The Smokies Awaken"  
Jeremy Wilson Photography

# CONNECTING PEOPLE AND MONEY



## PROGRAM HIGHLIGHTS

### Youth Entrepreneurship

Sequoyah Fund believes that investing in our youth population is a critical step to self-sufficiency for our people. In 2016, we worked with over 150 youth, teaching them about entrepreneurship and financial literacy. Our annual youth camp focused on art businesses to show participants how creativity can lead to financial success. The youth learned the business side of art and how to create art from two successful Cherokee artist entrepreneurs.

This year, our Kituwah Savings program grew to reach a cumulative 52 students and continued to raise awareness of financial education in our youth population. Since 2013, students as young as kindergarten age at Kituwah Academy participate in the Kituwah Savings Program where they gain experience in saving money. Sequoyah Fund and First Citizen Bank visit the school twice a month to receive students' deposits and talk with them about the power of savings. The students also participate in an annual bank visit to gain an understanding of how their money is protected.

### Financial Wellness

The role of financial education is to provide a pathway to self-sufficiency by equipping our tribal

members with knowledge and skills so they can responsibly manage their money. Sequoyah Fund offers money management classes, one-on-one credit counseling, budget assistance training, budget preparation and debt management services to encourage a strong financial understanding among community members.

This year we partnered with the Temporary Assistance for Needy Families (TANF) program to provide budgeting assistance to close to 35 community members. In addition, we provided financial wellness information to K-12 students of Cherokee Central Schools at three different fairs throughout the year.

### Open Office: Shared Work Space For Entrepreneurs

Sequoyah Fund's Open Office program continued to be successful in 2016. Designed to provide low-cost office space and access to equipment, technology, and resources for entrepreneurs, our Open Office program supports the growth of local businesses. This year we received funding to provide training and marketing support to our Authentically Cherokee program. The money was used to purchase photography equipment and creative software, which will help to build the capacity of our local art entrepreneurs.

ABOVE: Youth Entrepreneurship campers with their handmade white oak mats.  
LEFT: Campers enjoying a day zip lining in Nantahala Gorge

## PROGRAM SPOTLIGHT: AUTHENTICALLY CHEROKEE

Through a unique and fruitful partnership with ONABEN, a nonprofit organization that works to increase opportunities for sustainable economic growth in Native American communities, Sequoyah Fund has continued to grow and deliver our Authentically Cherokee program. Authentically Cherokee creates an environment where Cherokee artists can thrive. Our program delivery includes access to various lending products and capacity building activities for participating artists, as well as several sales platforms where the artists can put their newly honed skills into practice. By connecting our local artists to these resources, we can connect the rest of the world to our Cherokee culture.

PHOTOS: Art market,  
Asheville Art Museum  
Spring 2016.



### Connecting to Global Markets

This summer our Authentically Cherokee program reached a major milestone by launching an online gallery where shoppers from around the globe can purchase unique handcrafted pieces created by Cherokee artists. We started by featuring six artists, and by the end of the year we grew our artist collaborative to include three additional participants. The artists played an integral role in developing the site by writing content and providing feedback on site design. The Authentically Cherokee artists use their own techniques and incorporate their individual style into each piece sold through the on-line gallery, which features a variety of items such as basketry, prints, jewelry, sculpture, and pottery.

We were excited that we had a sale within the first week of going live, and within a few months completed a total of seven sales worth \$784. While the new site is gaining traction, we anticipate continued growth. From the time of launch to year-end, which was only four months, the Authentically Cherokee site had 1,600 unique visitors that viewed over 4,000 pages. In addition, the site was profiled in a regional newspaper.



### Connecting to Local Markets

In 2016, our Authentically Cherokee program continued to provide local sales platforms for Cherokee artists. In partnership with ONABEN, we hosted the 3rd Annual Authentically Cherokee Marketplace at the Asheville Art Museum where 11 artists showcased and sold their work. We also co-hosted the Didanisisgi Pottery Festival with the Eastern Band of Cherokee Indians, Cherokee One Feather, and Qualla Arts and Crafts. 'Didanisisgi' is



the Cherokee word for mud dauber, a type of wasp that builds its nest from mud, and according to Cherokee legend, taught our people how to make pottery. The event was held to celebrate Cherokee potters and featured several artists, demonstrations and lectures, including an interactive clay area for children to use.

Through an innovative collaboration with Harrah's Cherokee Resort, we began offering a line of Authentically Cherokee merchandise in the Gilded Basket, a retail shop at the casino. The line includes a mixture of traditional and contemporary hand-made items, as well as artist-created shirts, mugs, and other lower cost items popular with travelers. This year we sold merchandise with a retail value of \$12,000 to the casino and plan on continuing our partnership in 2017 with additional items and more artists.

### Capacity Building & Capital

This year we continued to assist our Authentically Cherokee artists in developing their business skills with a focus on on-line marketing. We offered two trainings - one on crafting biographies for the web and another on creating product descriptions. The content developed by artists in these trainings was placed on the Authentically Cherokee website. In addition, we disbursed seven loans to artists totaling \$108,050. The artists used this capital for equipment and supplies, studio renovation, travel expenses, entry fees, and marketing.

Visit:  
[authenticallycherokee.com](http://authenticallycherokee.com)

# CONNECTED TO CULTURE

## LOAN CLIENT SPOTLIGHT: JEREMY WILSON PHOTOGRAPHY

Although Jeremy Wilson has been an active photographer for only three years, his photographs express a level of quality and style indicative of a seasoned professional's work. He focuses primarily on nature, landscapes, portraits, and weddings and likes to expose things that people can't process with the naked eye, such as moving water, flapping bird wings, snowflakes, or the night sky. Jeremy feels that a successful photograph is one that speaks to the viewer. He strives to create an emotional connection and give the viewer a feeling that they are there - in the photograph. Jeremy's photography connects the viewer to Cherokee culture.

It all started in 2012 when Jeremy was going through a "rough patch." He discovered that photography provided a getaway and lifted his spirits, so he ended up purchasing his first camera - a Nikon DSLR. From there, he started taking pictures of anything that caught his eye and posting them on Facebook. He built a following and began getting more attention.

Jeremy's Facebook followers commented a lot on his photographs. He puts a lot of emotion and detail into his work, and people responded by telling him they felt as though they were witnessing the real thing through his photo. With the positive feedback came requests to purchase his work, which led Jeremy to start thinking about transforming his hobby into a way to generate income. Once he made the entrepreneurial leap, requests came pouring in at an overwhelming rate. Since Jeremy works full-time for the Eastern Band of Cherokee Indians, he just wasn't able to accommodate everyone. That's when he approached Sequoyah Fund.

Sequoyah Fund provided assistance and guidance to help Jeremy develop a business plan, grow his business at a reasonable rate, and to make his work more efficient, as well as improve the quality. In working with Sequoyah Fund, Jeremy secured a loan that enabled him to officially launch a complete photography business. With his loan proceeds he purchased a new camera, lenses, studio equipment, a computer and photo editing software, and marketing materials. In addition, Jeremy worked one-on-one with our staff to determine an

appropriate pricing structure, create marketing strategies, and implement a time management system.

Although Jeremy's original focus was on nature and landscapes, there was a strong demand for portraits so he expanded his line. This growth thrust him into learning about shooting indoors. It was a challenge at first, but Jeremy taught himself about aperture, ISO, shutter speed and how they worked together to create the right indoor lighting.

"I never took any classes, and I never read any books. I just simply toiled around with the camera until I learned what I needed," says Jeremy.

In his fledging career, Jeremy has already made some very notable accomplishments. His work has been featured in an exhibit by the Arts Council Fayetteville titled, "Contemporary Art Forms by America's First People." He provided photos for a publication titled, "The Rise of Asheville: An Exceptional History of Community Building by Marilyn Ball," as well as Sequoyah Fund's Authentically Cherokee website. Jeremy has several pieces displayed at the Cherokee Indian Hospital, the Eastern Band of Cherokee Indians Council Chambers, and in the American Indian Center at the University of North Carolina - Chapel Hill. Jeremy also had multiple wins at the Cherokee Indian Festival.

Future plans for Jeremy include more work photographing weddings and opening a studio. He plans to open a studio in his home and is optimistic about the potential growth for his business. Jeremy is also working on a book with the Native American Leadership Institute about North Carolina tribal people. He also plans on creating a book of his own that captures Cherokee - inside and outside - the people, the language, the mountains, and the animals.

Jeremy loves being alone in nature and appreciates that he can build his business doing what he loves. "Everything that I do in my photography is done with emotion. My photos have to speak to you. Photography for me is being able to expose how you see life."

***Every photographer is different. Everyone sees life differently. Whatever your lifestyle is, and however you see the world, is how your photos will look. You can always tell how a photographer views life by how they take a photo.***

RIGHT: "When Springs Hum"  
Jeremy Wilson Photography.  
Jeremy's work can be  
purchased at  
[authenticallycherokee.com](http://authenticallycherokee.com)



## LOAN CLIENT SPOTLIGHT: JOHN MCCOY SMOKY MOUNTAIN TROUT FARM

John McCoy, a member of the Eastern Band of Cherokee Indians and owner of Smoky Mountain Trout Farm, is the only Native American trout farmer in North Carolina – the third highest producer of trout across the United States. After retiring from a long and successful career, John decided to restart his home-based trout farm in Cherokee. Thanks to a grant award from WNC AgOptions and a home-based business rehabilitation loan from Sequoyah Fund, John has been experimenting with new and innovative sustainable trout farming techniques that he hopes could help increase profits for farmers.



ABOVE LEFT: Fish runs  
Fish ladder (middle)  
Solar panel (right)

LEFT:  
John McCoy at his farm in the  
Big Cove community

Last spring, John combined grant and loan funds to convert his farm energy supply from electric to solar. He equipped his farm with solar fish feeders for daytime feeding and installed solar powered bug zappers that supply his fish with insects, a naturally high protein source, for night feeding.

In working with small businesses on a daily basis, Sequoyah Fund sees start-up costs as one of the most common challenges facing entrepreneurs. Likewise, the initial costs for solar panel installation often present a barrier for business owners and consumers. That's why access to capital is so critical for small businesses, as well as our local economy in the Qualla Boundary. The clever way that John combined funding sources demonstrates his ingenuity and resourcefulness, characteristics of successful entrepreneurs.

John's innovative approach is not only incorporating sustainable farming methods, but it is also increasing his bottom line. Businesses in their start-up phase often operate on razor thin margins, so the ability to reduce operating costs is an optimal situation. The addition of insects into the fish's diet has decreased the amount of feed he is using. He estimates that the bugs will offset his feed expenses by \$5,000 annually. John is also saving money on his energy bill. The solar panel powers his house in addition to his home based business, saving over \$120 per month on his power bill.

John, a seasoned farmer with 45 years of experience, explains, "In trout farming your profit margin is determined on the cost of fish food. With this set up, I'm able to offset that." He initially purchased 5,000 pounds of fish in April 2016, and with his monthly weigh counts, he fig-

ured a growth trajectory in which the fish will gain to 20,000 pounds. His first season of integrating solar energy and natural food sources into his farming operations wrapped up in October 2016.

Months before, buyers were already lining up. There was a high demand from processors, but also options to sell to a stocking program. Both options would be beneficial to the state's economy, either by supporting the food or tourism industry. Trout fishing is a major component of the Eastern Band of Cherokee Indian's tourism marketing strategy and a main attraction to the area.

John also hopes these new techniques will be beneficial for trout farmers. During his time in the U.S. Trout Farmers Association, he advocated for reasonable resale prices to help expand the market and support the trout farmers.

"We see a lot of mark up, but it's not the farmers that are making all of that," says John. With more competitive prices at the grocery store, he feels more people would buy trout more often.

In reflecting on the average American's food choices, John touts the health benefits - high in protein and Omega-3's - of trout. He also recognizes that the oceans are becoming more polluted and the land is becoming more and more contaminated with pesticides. "Our food sources will have to adjust," he says.

John adds, "The future is in healthy food that comes from waters that are clear and fields that are clean. And, that's what we have in the Smoky Mountains."

## LENDING SPOTLIGHT: HOUSING REHABILITATION LOANS

Sequoyah Fund originally introduced our Housing Rehabilitation Loan in 2009 to provide low-cost financing to tribal members that were living in older homes or had a need to improve the energy efficiency of their homes. The purpose of our Housing Rehabilitation Loan is to facilitate needed repairs and also help reduce utility bills.

This loan product was designed with few requirements for easy access. The best part of this loan is that tribal members are able to use their per capita payments as their collateral, and payments can be made out of their per capita. Several of our borrowers have obtained multiple loans to complete various home improvement projects. Loan recipients also have the flexibility to choose their contractors and materials, complete portions on their own, and manage their own projects.

### Primary Residence

We offer a maximum loan of \$15,000 at a 4% interest rate for up to five years to tribal members who want to repair or upgrade their primary residence. Some of our loan recipients complete remodel projects, but many of them apply green building techniques to improve their home's energy efficiency. Upgrades include: solar panels, new windows and doors, insulation, and air conditioning.

Loan, she was hopeful that she would finally be able to make the much-needed upgrades. She submitted her application in July, and her loan was closed in August.

One of Janelle's successes came from her decision to do some of the work herself to cut down on her expenses. With the help of her siblings, nieces, and nephews she did the demolition on three bedrooms herself. Janelle's home then received new sheetrock, insulation, paint, doors, and a tankless water heater. Work was completed in December.

### Home-Based Business

We offer a maximum loan of \$25,000 at a 4% interest rate for up to five years to tribal members that want to repair, upgrade, or add on a home-based business. Some loan recipients have added on an art studio, turned a spare room into an office, or created work space within their home.

"We are so thankful to have been blessed with this opportunity to fix our home up with the Sequoyah Fund's help," says Janelle.

### Finally, a Home Rehabilitated

Janelle Rattler had been waiting over four years to access funding that would enable her to rehabilitate her three-bedroom home. When she heard about Sequoyah Fund's Housing Rehabilitation

Janelle says she is tickled that she was finally able to get this done. She adds, "Thanks to being able to use per capita payments, we don't miss the money that's going towards repayment."



### Housing Rehabilitation Loan Impact:

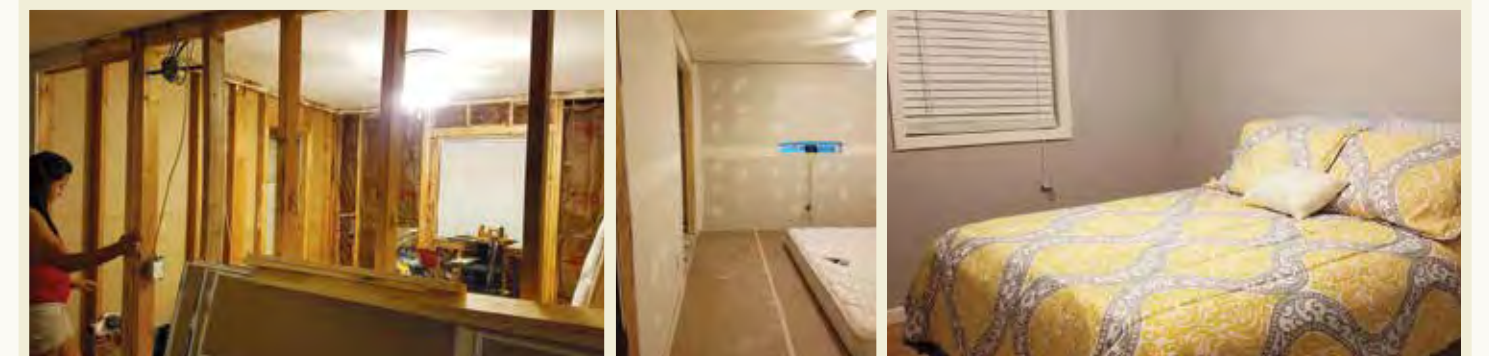
- \* 52 Housing Units Improved
- \* 46 Primary Residences
- \* 4 Home-Based Businesses
- \* \$668,861 Total Invested
- \* \$112,500 Utilized for Home-Based Businesses



CONNECTED  
TO PLACE

BELOW:  
Before and afters of Janelle Rattler's home renovation

LEFT:  
Kristie Hyatt models Authentically Cherokee shirt, designed by Christy Long, photographed by Jeremy Wilson  
Trash to Treasure activity at WNC STEM Conference  
Shoppers admire Harold Long's pottery.



# CONNECTING GENERATIONS



## LOAN CLIENT SPOTLIGHT: JACKSON'S GROCERY-KEVIN JACKSON

After months of work completed with the help of a business loan from Sequoyah Fund, Kevin opened Jackson's Grocery. The business's name symbolizes the importance of family. The Jackson's family values are immediately recognizable when you walk into the store and see at least three generations of family members working to deliver a quality customer experience.

Jenkins Grocery had been the cornerstone of the Birdtown community in the Qualla Boundary since the 1930s. The store was originally founded by the Jenkins, a local family, and had long-been a central hub of the community. After passing ownership through several generations of relatives, the store was sold to new owners from outside of the Cherokee community in the 1980s.

When Jenkins Grocery came up for sale earlier this year, Kevin Jackson had a vision for the building. He came to Sequoyah Fund, and we helped him make that vision into a reality. Kevin utilized our business loan product to purchase and make repairs to Jenkins Grocery. In addition, our staff provided individualized assistance to help Kevin develop his business. Through resources and information provided by Sequoyah Fund, Kevin was able to tap into networks that supported his operations. This led him to some additional research where he visited small grocery stores in the region to learn about inventory and sales, and most importantly how to balance helping your community while still making a living.

After months of work, Kevin reopened as Jackson's Grocery. The new name symbolizes a fresh start and highlights the importance of family. The Jackson's family values are immediately recognizable when you walk into the store and see at least three generations of family members working to deliver a quality customer experience. They understand the need for a convenient, clean, and friendly environment where customers can feel comfortable.

Rebuilding a loyal customer base has been one of Kevin's top priorities. From the start, Kevin established regular hours so their customers would always know when they could shop. Providing dependable service was a big step in building a positive reputation.

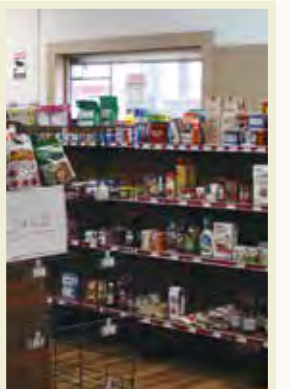
Kevin also made it a point to talk to his customers to get their opinion on quality products that were affordable. He listens to their opinions and works hard to carry products that meet his customers' needs and desires. Upon opening, Kevin filled the shelves with groceries, snacks, and drinks, and even started cooking in the kitchen. Jackson's Grocery now offers a full-service deli that serves pizza, sausages, and local favorites like fried bologna sandwiches. Kevin's grandmother makes soup Tuesday through Thursday, and customers say their corn dogs are the best you can get.

Jackson's customers can buy the usual necessities, but the shelves also house unique items and special requests. For example, they offer coffee from a small roaster in Costa Rica and a specific brand of flour from Colorado that makes the best fry bread. Jackson's also carries fried pies made by a company in western North Carolina that people buy by the dozen. By next spring, Kevin hopes to start selling locally grown produce.

"It's important for us to make the community a part of the store," says Kevin. "When people come in they are greeted, welcomed, and treated well. This store is their store."

All of Kevin's hard work and commitment to the community has paid off. The local residents have responded well, and Jackson's Grocery is once again a place for community to gather. Most Saturday mornings you can find a few tribal elders there drinking coffee, watching the elk that wander into the neighboring fields, and talking about the old days. Kevin says that community is what makes Jackson's Grocery.

ALL PHOTOS:  
Jackson's Grocery





## FINANCIALS

### Statement of Financial Position December 31, 2016

(With Comparative Totals for 2015)

	2016	2015
<b>Assets</b>		
<u>Current Assets:</u>		
Cash and equivalents	\$2,774,657	\$2,300,051
Due from employees	\$24,940	\$32,485
Current portion of loans receivable, net of allowance for loan losses	\$516,549	\$728,128
Grants receivable	\$157,546	
Other receivables	\$39,778	\$41,088
Other current assets	\$2,050	\$2,050
<u>Total current assets</u>	\$3,357,974	\$3,261,348
<u>Other Assets:</u>		
Property and equipment	\$11,031	\$30,036
Intangible assets	\$12,371	\$13,826
Loans receivable, net of current portion and allowance for loan losses	\$3,446,123	\$3,094,640
Total other assets	\$3,469,525	\$3,138,502
<u>Total assets</u>	\$6,827,499	\$6,399,850
<b>Liabilities and net assets</b>		
<u>Liabilities:</u>		
<u>Current liabilities:</u>		
Current maturities of notes payable	\$39,222	\$38,833
Accounts payable	\$157,983	\$91,361
Payroll liabilities	\$32,525	\$29,898
Total current liabilities	\$229,730	\$160,092
Notes payable, net of current maturities	\$915,226	\$954,448
Total liabilities	\$1,144,956	\$1,114,540
<u>Net Assets:</u>		
Unrestricted	\$4,295,600	\$4,347,997
Temporarily restricted	\$1,386,943	\$937,313
Total net assets	\$5,682,543	\$5,285,310
<u>Total liabilities and net assets</u>	\$6,827,499	\$6,399,850

# TOTAL LENDING SINCE INCEPTION

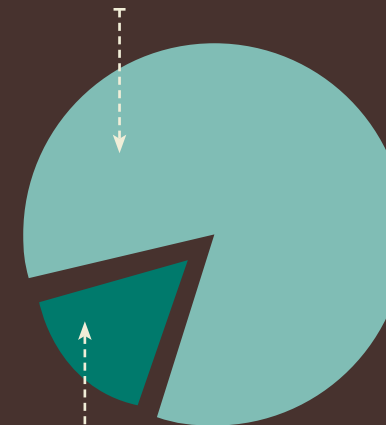
## \$15,098,071.38 (397 loans)

### 2016 LENDING DATA

30 Loans total: \$795,071.38

Location:

\* 27 Loans \$771,921.38 on Qualla Boundary, 97%



\*3 loans \$23,150.00 off Qualla Boundary, 3%



#### LENDING TO TARGET MARKET

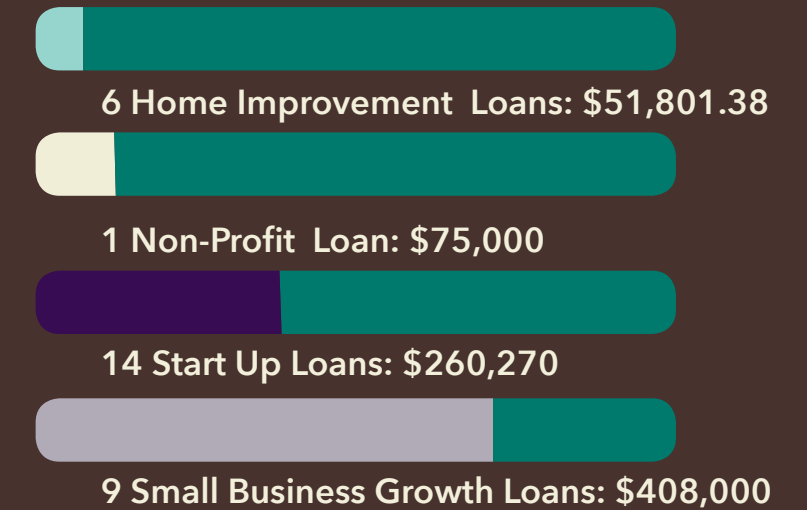
95% to target market- \$793,471.38 (29 loans)

5% to secondary market- \$45,000 (1 loan)



(Target market is enrolled members of the Eastern Band of Cherokee Indians and business located on the Qualla Boundary)

### TYPES OF LOANS



TO SAVE  
"A HI YA S DI"  
DᎠ ᎠᎠ ᎠᎠ

MONEY  
"A DE LA"  
D S W

GROW  
"A DV S GV"  
D ᎠᎠ E

## SPECIAL THANKS, LOOKING FORWARD STAFF & BOARD PHOTOS

### Looking Forward

Never standing still, The Sequoyah Fund is looking forward to more big changes in 2017! We are making preparations for bigger staff, more services, new loan products, and staff development opportunities.

Growth brings the challenges of handling an increased workload while maintaining high levels of customer service. As a smaller lender, we take pride in our quick client response. To continue providing the service our clients deserve, we will be hiring an Account Manager to process new loans and follow up with clients to help them be as successful as possible.

A recent SBA grant furnished fully-equipped photo/video studio. Its primary function is to help the artists in the Authentically Cherokee program produce high quality product photos and videos for the AuthenticallyCherokee.com website, their own websites, and social media. We will make this studio available to other clients and local businesses and organizations to produce content for their websites, print media, and social media sites.

We are also exploring new ways to help local businesses build an online presence that generates more sales. Building and maintaining a website, keeping social media updated and relevant, creating content for blogs, YouTube, and other platforms, and tracking the metrics from these efforts can be a full-time job. We are designing a pilot program to take these tasks off your plate and free you to do what you do best: Run your business. This will be a Done-For-You solution, and we couldn't be more excited about the potential!

Finally, we are thankful that recent funding increases will provide more staff development opportunities. From changes in the lending environment to best practices of small for-cause organizations, we always strive to employ the latest and best information in our industry. We look forward to bringing new practices and techniques to you for the benefit of your bottom line.

### Special Thanks

- Eastern Band of Cherokee Indians***
- Cherokee Preservation Foundation***
- Enterprise Development Center, EBCI Division of Commerce***
- CDFI Fund***
- USDA, Rural Development Programs***
- Small Business Administration***
- First Nations Oweesta***
- ONABEN***
- OnTrack***
- First Citizens Bank***
- Kituwah Academy***
- Cherokee Central Schools***
- Qualla Arts and Crafts Cooperative***
- Museum of the Cherokee Indian***
- Costa Rica Eco Study Tour***
- Cherokee Youth Council***
- Cherokee Cooperative Extension***
- Temporary Assistance for Needy Families (TANF)***
- WNC EdNet***
- Asheville Art Museum***
- Cowee Pottery School***
- Indian Arts and Crafts Board***



**SEQUOYAH FUND BOARD OF DIRECTORS:**  
From left to right are: Richard Sneed, Ellison Rudd, Ray Rose, Emily Breedlove, JL Burgess, Nathan Robinson, Yona Wade



**SEQUOYAH FUND STAFF:**  
Russ Seagle, Melanie Johnson, Hope Huskey

**BELOW:**  
Rivercane baskets made by Gabe Crow  
Weaving a mat  
Elk in Cherokee



A person wearing a bright green long-sleeved shirt is shown from the chest down, with their hands resting on two large, textured brown clay pots. The pots have intricate, repeating geometric patterns. The background is a soft-focus green.

# CONNECTED TO THE COMMUNITY

SEQUOYAH FUND  
810 Acquoni Rd,  
Cherokee, NC 28719

[sequoyahfund.org](http://sequoyahfund.org)

SEQUOYAH FUND  
LENDING AND TRAINING FOR BUSINESS OWNERS