



Bilingual Business Success Forums

Since 2002, California Capital's Bilingual Business Success Forums have been designed to meet the business development, capacity building and education needs of the growing numbers of immigrant, refugee and limited/non-English proficient business owners, a majority who reside and/or have businesses in low wealth neighborhoods. Forums are offered in nine languages: Chinese, Vietnamese, Hmong, Mien, Russian, Spanish, Hindi, Punjabi and English.

Language and cultural barriers were obstacles that California Capital encountered when we began our work with limited and non-English speaking communities ten years ago. Research shows that due to language, education and cultural barriers, as well as an increasingly complex financial market, many people in the U.S. lack basic financial knowledge.¹ Through our ethnic studies research, we have identified and embraced the need for delivering financial education, business development programs and technical assistance in our clients' native languages and in a culturally competent manner have proven to be a key to success. In order for us to effectively serve this segment of high need micro-entrepreneurs, California Capital has invested in research and training for our staff to insure that cultural competency is fully integrated into our programs for immigrant and refugee entrepreneurs.

California Capital takes special care to provide programs in churches, community centers, restaurants, and community based organizations that are located in "their own" communities. We have worked hard to develop close and trusting relationships with community leaders, churches and community based organizations and we have become very successful in our efforts to reach, and offer our programs within those communities.

There are five essential elements that contribute to a system's ability to become more culturally competent. The system should (1) value diversity, (2) have the capacity for cultural self-assessment, (3) be conscious of the "dynamics" inherent when cultures interact, (4) institutionalize cultural knowledge, and (5) develop adaptations to service delivery reflecting an understanding of diversity between and within cultures. Further, these five elements must be manifested in every level of the service delivery system. They should be reflected in attitudes, structures, policies, and services.²

¹ Braunstein, Sandra and Carolyn Welch. Nov. 2002. "Financial Literacy: An Overview of Practice, Research, and Policy." *Federal Reserve Bulletin*. P. 446

² How is Cultural Competence Integrated in Education? Written by Mark A. King, Anthony Sims, & David Osher