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| Class Level: 6 | Topic: Small Business | Class Length: 3 hrs. | Date: |
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Lesson Objectives:

- Identify main idea and key details of article
- Gauge quality/accuracy of author’s ideas and give reasons
- Provide an oral summary of a reading
- Work collaboratively in groups to create a small business plan

Language Skill Proficiency:

- Speaking
- Listening
- Reading
- Writing

Materials and Equipment:

- *Immigrants Outpacing Rest of Us (Time Magazine article)-and/or-Immigrants and Small Business (NYT article)*
- *Small Business Plan Template*

Activity Plan

Warm Up: Have Ss discuss the following questions in pairs: *What types of small businesses are common in your native country? Are small businesses generally successful? What are your impressions of small businesses in the U.S.? If you could create a small business (and money was not an issue), what type of business would you create?* Have groups report back. Make a list of responses for the last question and leave on the board for later.

Introduction: Share the following information with the class:

- Small business in the U.S. is defined as a business with less than 500 employees
- Over 50% of workers in the U.S. work for a small business
- There are approx. 25 million small businesses in the U.S.
- Small businesses have generated over 65% of new jobs since 1995
- 52% of small businesses are home-based
- 18% of small businesses are owned by immigrants

Source: Forbes Magazine, 9/9/13

Presentation: Explain to Ss that today’s lesson will focus on small businesses in the U.S. First, the class will focus on the role of immigrants and small business. Ultimately, Ss will be asked to design a small business in groups.

Practice: Provide Ss with *Immigrants Outpacing Rest of Us in Small Business Ownership* (NOTE: Article can be replaced with *Immigrants and Small Business* article for lower-level students). Place Ss in small groups. Have Ss read and go over their article together using the discussion questions as a guide. Ask several Ss to provide an oral summary of article to class.

Practice: Revisit the list of small businesses Ss would create if they were able (from Warm Up). Ask Ss to group themselves based on similar interests (approx. 3-5 Ss per group). Explain to Ss that each group will design a small business plan for a made up business. Provide each group with a *Small Business Plan Template*. Go over as a class. Have Ss use remaining time to work in groups to create a small business plan.

Evaluation: Have each group present small business plans to class. Have Ss ask follow up questions to presenting groups. NOTE: Additional planning time and presentations may need to take place on a second day.

Extension Activity:

- Have Ss make a flier informing individuals interested in started a small business how to create a small business plan (steps, things to be considered, other suggestions).
- Have Ss develop role plays between a small business loan applicant and a banker in which the applicant is asking for a loan and going over his/her business plan in order to be considered.

Immigrants Outpacing the Rest of Us in Small Business Ownership

Source: Time Magazine, June 15, 2012

Just a couple decades ago, only 12% of small business owners were immigrants. Today, the number is 18% — a disproportion ratio given that immigrants make up just 13% of the U.S. population, according to [a new study by the Fiscal Policy Institute](#). The portion of the U.S. labor force comprised of immigrants has been increasing for years. In 1990, immigrants made up only about 9% of the workforce.

The largest number of owners are found in the professional and business services sector (141,000), but many are found in retail, construction, educational and social services, and leisure and hospitality. While many immigrants own restaurants (37% of owners were born outside the U.S.), grocery stores (49%) and laundry or dry cleaners (54%), a more substantial share now own technology companies. For instance, immigrants now own 20% of small computer systems design companies, according to the study.

Over the last 20 years, the number of small businesses grew 58% — from 3.1 million to 4.9 million — and immigrants started about 540,000 of those, or about one-third, over that period. And more than half don't even have a college degree. "I don't think immigrants are 'super-entrepreneurs,'" said David Dyssegaard Kallick, who authored the report and is a director at the Fiscal Policy Institute. "But I do see that immigrants are playing an important and growing role across the American landscape."

The discrepancy between immigrant small business owners and the general population is even more telling at the city level. In New York City, for example, almost half of all small business owners are immigrants, but immigrants only account for 36% of the city's population. An amazing [nine out of 10 dry cleaners](#) are owned by immigrants. New York was third among metro areas, behind Miami and Los Angeles, in having the most immigrant entrepreneurs.

Over the last decade, the theme of American decline has proliferated. But it's clear that the U.S. is still viewed as a place immigrants believe they can move to and succeed in. As Lowell Hawthorne, an immigrant from Jamaica who is now the CEO of a New York-based bakery and grill, told the *New York Daily News*: "Living in the United States, there are tremendous opportunities if one wants to work hard. ... We saw there was opportunity, we ran with it and we never stopped."

Group Discussion Questions:

1. What is the main idea being expressed in the article?
2. What key details are given to support the main idea?
3. Do you agree with the author's ideas? Why or why not?

The New York Times

THE NEW YORK TIMES

EDITORIAL

Immigrants and Small Business

Published: June 30, 2012

Immigrants are known as entrepreneurial people, for obvious reasons: those with the ambition and energy to uproot themselves and build new lives in a distant land are well equipped to build businesses and the economy, too. That is the common wisdom, anyway, which a new study from the Fiscal Policy Institute strikingly confirms. The study, based on census data, looks at owners of small businesses across the country and paints a broad and detailed picture of immigrant entrepreneurship.

The study found that there were 900,000 immigrants among small-business owners in the United States, about 18 percent of the total. This percentage is higher than the immigrant share of the overall population, which is 13 percent, and the immigrant share of the labor force, at 16 percent. Small businesses in which half or more of the owners were immigrants employed 4.7 million people in 2007, the latest year for which data were available, generating \$776 billion in receipts. They accounted for 30 percent of the growth in small businesses — those with fewer than 100 employees — between 1990 and 2010.

Immigrant entrepreneurs are concentrated in professional and business services, retail, construction, educational and social services, and leisure and hospitality. They own restaurants, doctor's offices, real-estate firms, groceries and truck-transportation services. More of them come from Mexico than any other country, followed by Indians, Koreans, Cubans, Chinese and Vietnamese. California has the highest percentage of immigrants among small-business owners at 33 percent, followed by New York (29 percent), New Jersey (28 percent), Florida (26 percent) and Hawaii (23 percent).

For full article go to: http://www.nytimes.com/2012/07/01/opinion/sunday/immigrants-and-small-business.html?_r=0

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Small Business Plan

(Company Name)

Created by _____

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| Executive Summary <i>Brief company description and goals</i> | |
| Company Description <i>What your company does, who you serve and how your company is different from others</i> | |
| Market Analysis <i>The business industry, market and your competitors</i> | |
| Organization and Management <i>How your company is structured, what positions employees will hold</i> | |
| Service or Line Product <i>What you sell (or service you provide), how it benefits your customers</i> | |
| Marketing & Sales <i>How you plan on marketing your product, what your sales strategies are</i> | |

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| <p>Funding Request <i>How you will secure money to start the business, what your startup costs will be</i></p> | |
| <p>Financial Projections <i>What you predict your earnings to look like overtime</i></p> | |

For more information about creating a small business plan, go to **The U.S. Small Business Administration** (www.sba.gov).