

# *Serving Immigrant Women Entrepreneurs*

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May 16th, 2019

The work we do at LURN is about **people**.

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We are **people-centered** and **people designed**.

Our work is informed by our **personal histories**.





**We recognized that what our Moms'  
experienced was not unique.**

**Their experiences were shaped by  
poverty, immigration policy, and a work  
environment that wasn't kind to  
unskilled, uneducated workers.**

**Our careers and our organization is  
focused on addressing the  
challenges that our families and  
many other families face in cities.**





# ABOUT LURN

## Policy Advocacy

- LA Street Vendor Campaign
- Free Lots Angeles/Adopt-A-Lot

## Economic Development Strategy

- Semi'a Fund
- (Re)Store Fund
- COMPRA Foods
- Community Owned Real Estate (CORE)






# Why Street Vendors?

- There are an estimated **50,000** vendors in Los Angeles.
- Street vendors generate over **\$500 million** in economic activity annually.
- Vendors sell **food and merchandise** in neighborhoods with limited access to retail.
- Many of them are over the age of **36**.
- **An estimated 75% of them are women.**








## Snapshot: LA County Health Indicators

- Percent of Latinas living in poverty is **22%** compared to white (10.6%) women.
- A lower percent of Latinas 25 years and older (58%) have a high school education or higher compared to Asian (86%), black (91%), and white (94%) women.<sup>12</sup>



## Snapshot: LA County Health Indicators

- Latinas 16 years and older who worked full-time, year-round in the past 12 months have the lowest median earnings (**\$27,339**) compared to black (\$41,532), Asian (\$47,882) and white (\$57,432) women.<sup>12c</sup>
- The wage gap between women by race/ethnicity and white men is highest for Latinas (**0.381**) and lowest for white women (0.799).<sup>12c,12e</sup>

**Despite these things,  
we still see women leading!**



MUXERES  
Trabajando en  
las calles  
con dignidad!

Muxeres  
Trabajando  
en las Calles  
con DIGNIDAD!

MUXERES  
Las Calles  
son de qui  
trabajan

Las MUXERES  
Trabajando  
en las Calles  
con DIGNIDAD!

Tenemos  
Acción  
Producción  
= DIGNIDAD

Cuando Luchamos  
GANAMOS

NO ROBAMOS  
NUESTRO TRABAJO

MADRES  
Trabajando en las Calles  
con DIGNIDAD!

Se ve  
Se Siente  
Las  
MUJERES  
Están Presente.



Street Vendor  
Justice....

LAS CALLES  
SON DE  
QUIEN  
TRABAJA!

LAS MUJERES  
Trabajando en las Calles  
con DIGNIDAD!













LOS ANGELES STREET VENDOR MOVEMENT

Movimiento de Vendedores Ambulantes - Los Angeles

Bolis Faustino

LEGALIZE  
STREET  
VENDING

Tamela's  
Cakes









Opinion / Editorial

# Editorial Legalize street vendors



A street vendor sells food along Maple Ave. in the Fashion District in Los Angeles. (Los Angeles Times)

By **The Times Editorial Board**

NOVEMBER 25, 2017, 4:00 AM

**I**n the protracted, years-long effort to legalize street vending in Los Angeles, Mayor [Eric Garcetti](#) and [City Council](#) members have often [praised](#) sidewalk selling as the first rung on the entrepreneurial ladder and vendors as hardworking Angelenos just trying to make an honest living.

So why, then, is the City Council developing a street vending law that would let established brick-and-mortar businesses have the same rights as entrepreneurs from the public sidewalk?

west elm

SALE

Shop 100s of New Arrivals

SALE

20% off bedding, pillows and throws

ADVERTISEMENT

PlayStation Now



# Victories

## Local Level

- Street vending was legalized! The City is now working on a permit system which is expected to be in place next year.
- Supported the County in gathering input from street vendors to inform their policy.

## State Level

- SB 946 (D: Lara) was signed by Governor Brown on September 17, 2018. Decriminalized street vending and expunges past violations.



A photograph of three men in a kitchen or food preparation area, overlaid with a semi-transparent green filter. The man in the foreground on the left is wearing a white chef's hat and a white apron over a light blue shirt, looking down at his work. Behind him, another man in a dark blue shirt and a dark baseball cap with a white logo looks towards the camera. To the right, a third man in a light blue shirt and white apron is working. The background shows metal shelving units and a refrigerator. The text "Street vendors are the foundation of a strong economy." is centered in white.

**Street vendors are the foundation of a strong economy.**







**Policy is not enough.  
We also have to think about capital.**





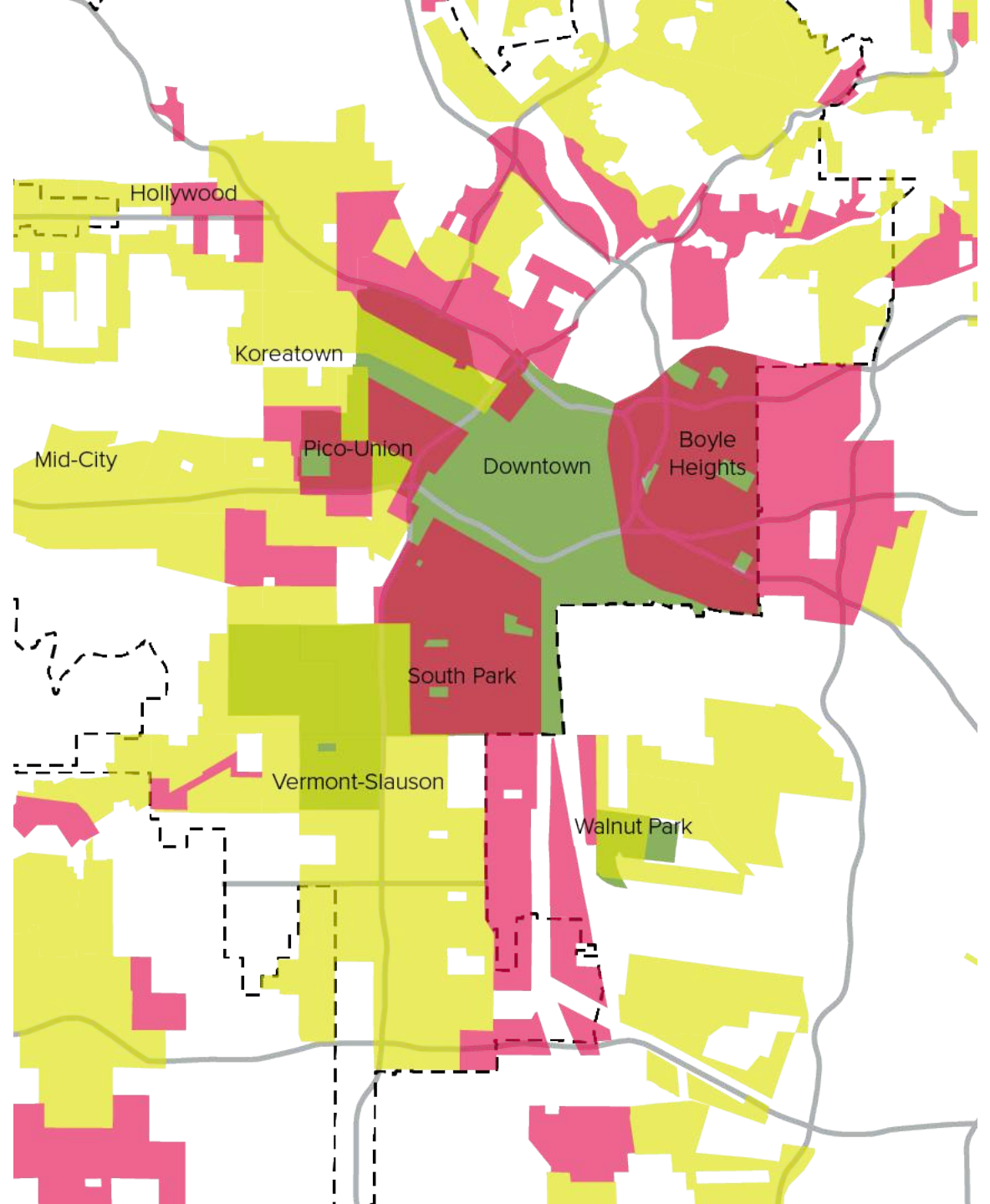
## Economic Development

### *Semi'a Fund*

#### Semi'a Fund

- A micro-loan program available to micro- entrepreneurs and offers technical assistance
- Loan range: \$1,000-\$36,000
- Annual Interest: 8%
- Opportunity for interest “rebate”
- Term: 1-3 years
- Application process prioritizes character

# WHO WE SERVE







# Economic Development

## *Semi'a Fund*

### Semi'a Fund

- Deployed over \$400,000 in loans.
- Average loan size is \$10,000.
- Repayment rate almost perfect, 95%+.
- Hundreds of hours of business coaching delivered.

A photograph of three men in a kitchen setting, overlaid with a semi-transparent green filter. The man in the foreground is wearing a white chef's hat and a white apron over a light blue shirt, looking down at his work. Behind him, another man in a dark baseball cap and white apron looks towards the camera. A third man is visible in the background, also working. The kitchen has metal shelving and a refrigerator. The text "We think we're making an impact." is centered in white.

**We think we're making an impact.**





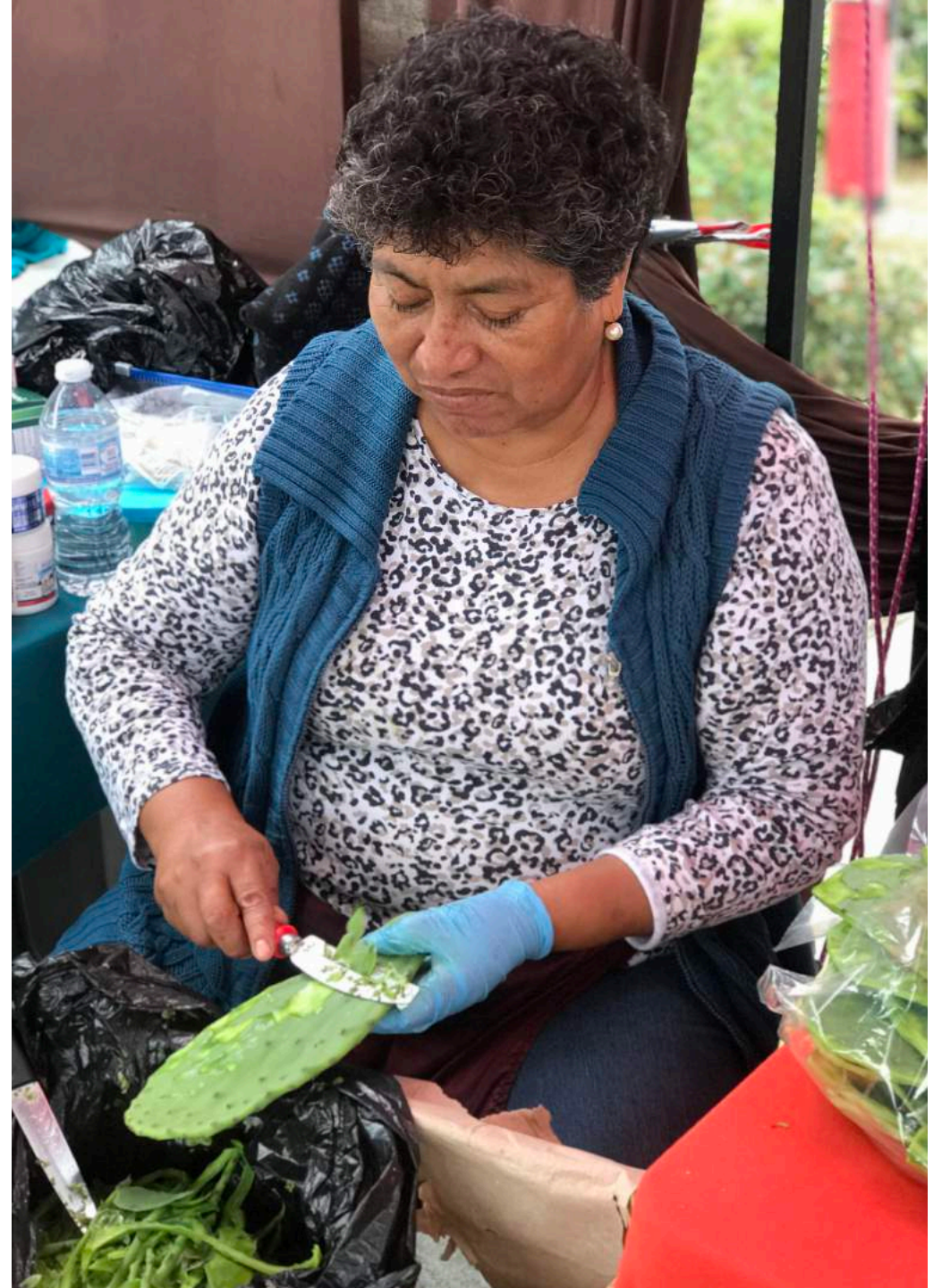
















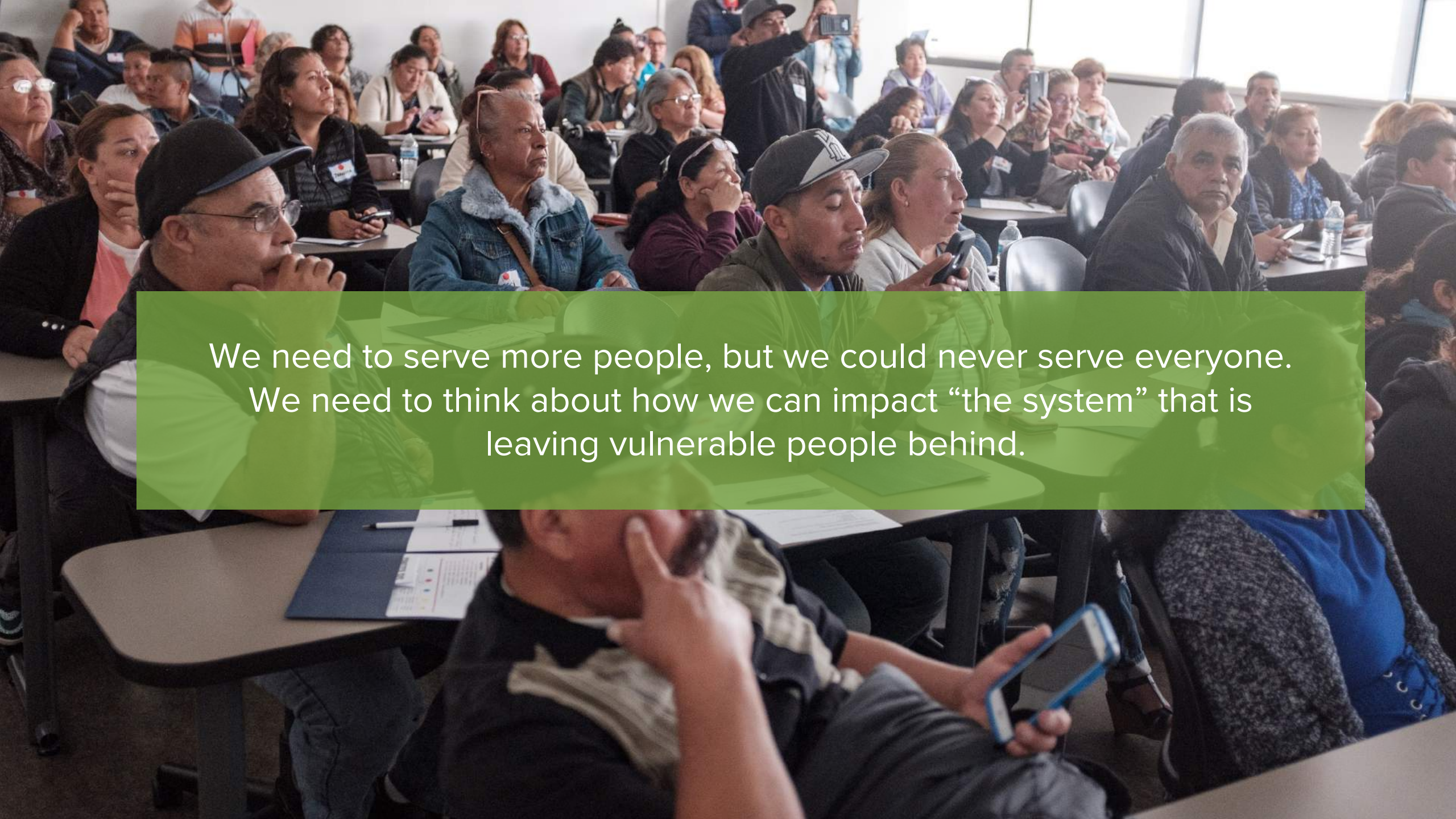




## How is this different?

- Informed by our advocacy alongside entrepreneurs.
- Character-based.
- Alternative credit.
- Low-interest.
- Relationship driven via our business coaching.
- We have a “disruptive” agenda - The industry needs to change.



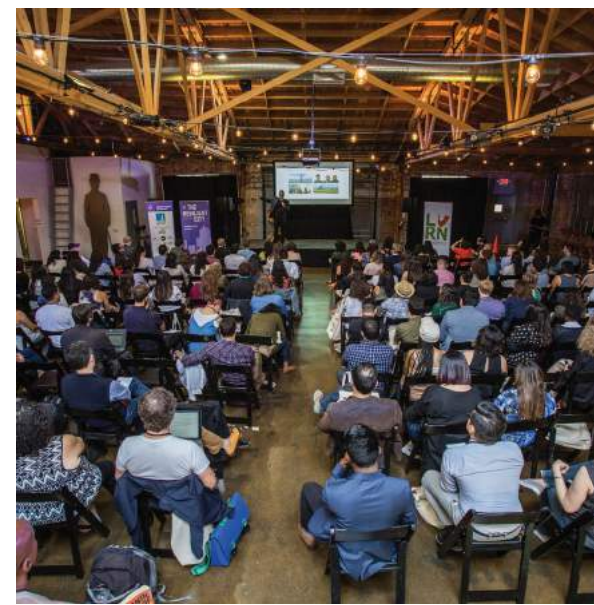


We need to serve more people, but we could never serve everyone.  
We need to think about how we can impact “the system” that is  
leaving vulnerable people behind.









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What does the future hold?

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**Thank you!**

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