

AMERICAN INDIAN BUSINESS LEADERS Business Math Program



WELCOME AIBL ADVISORS

Preparing your students to be financially literate and providing them with the necessary tools to gain a higher education is an important role as an AIBL Advisor. The National AIBL organization strongly encourages you to take advantage of the following educational resources. AIBL Business Math program is designed to deliver business math education to middle and high school students, utilizing AIBL Chapters. Students are introduced to a variety of real life math applications. AIBL Business Math program is designed to be a 15 week course.

AIBL BUSINESS MATH PROGRAM

Recognizing that successful business leaders must possess strong math skills, AIBL has formalized its business math program to more effectively provide business math tools to the young American Indians involved in AIBL chapters nationally. This program offers students real life math applications, to help them excel in school and life. AIBL Business Math program provides AIBL Advisors with a proven, culturally appropriate business math program to teach American Indian students about financial literacy, entrepreneurship, and college preparation. This program encourages economic development in Tribal communities through entrepreneurship.

BACKGROUND

The AIBL Business Math program was originally designed by Melanie Magee, Browning Schools AIBL Advisor. Mrs. Magee noticed many of the students at Browning Schools were interested in business but the school did not offer any classes to nourish their interests. Therefore, she approached the school administration about starting a middle school AIBL Chapter in 2000. The students from the 2000 class eventually graduated and started the high school AIBL Chapter. The Browning School system has successfully implemented this business math program into their school system.

With the success of the AIBL organization, it is important to note that AIBL's Chapter Program was originally designed to service Tribal College and University students. However, many K-12 AIBL Chapters have been established using and adapting the materials designed for Tribal College and University Chapters. To better service AIBL's youth, the national AIBL headquarters has formalized and implemented this age appropriate Business Math program.

~ AIBL BUSINESS MATH PROGRAM SYLLABUS ~

PROGRAM GOALS

1. Financial Education - Students learn about the realities involved in managing money.
2. Entrepreneurship - Students bring their business ideas to life. They learn how to prepare a business plan for submission to the National AIBL Business Plan Competition in April.
3. College Preparation - Students learn that dreams of going to college are a start. But a dream is not enough. College doesn't just happen; you have to work to make it a reality. Students know why to go to college, but they must learn how. They learn the specific steps to take to make their dream a reality.

RESOURCES

Building Native Communities: Financial Skills for Families Curriculum

This curriculum is provided by First Nations Development Institute.

Then National AIBL organization recommends that AIBL Advisors use sessions 1, 2, and 3 of this curriculum. To obtain these three sessions independently of the entire text, download this curriculum at www.aibl.org/Images/Financial_Skills_for_Families.pdf and *print only pages 1 to 104*. Hard copies of full texts are available to active AIBL Chapters upon request to the National AIBL Headquarters.

National AIBL Business Plan Competition Guidelines

The guidelines are available on pages 7-11 and can be downloaded at www.aibl.org/businessplancompetition.

KnowHow2Go

This interactive, age appropriate, website guides students through the college planning and preparation process. Please visit www.knowhow2go.org for more information.

College Goal Sunday Event

This event is a volunteer program that helps students and families who need assistance in completing the financial aid forms, with a particular focus on helping low-income, first-generation families. Please visit www.collegegoalsundayusa.org for more information.

EVALUATIONS AND GRADING

Pre and post tests **MUST** be completed by each AIBL student and returned to the National AIBL Headquarters in order to be officially recognized as an AIBL Chapter and participate in the Annual National Leadership Conference. (*Refer to pages 12-13 for both pre and post tests.*)

GRADING OPTIONS

Option A.) If the AIBL Chapter is ran through an academic institution as a formal curriculum, use that schools predetermined grading criteria

Option B.) If the AIBL Chapter is run separately from an academic institution, evaluations are based on the student's successful completion of the AIBL Business Math Program according to the syllabus.

AIBL STUDENTS ROLES AND RESPONSIBILITIES

1. Be ready to work hard and have fun.
2. Be prepared and on time for meetings, community outreach events, and work.
3. Show respect toward yourself, others, and their belongings.
4. Complete all work on time and to the best of your ability.

~ AIBL BUSINESS MATH PROGRAM SCHEDULE ~

TIME FRAME	UNIT	INSTRUCTIONAL TOPICS
November - December	Financial Education	Students learn about the realities involved in managing money.
1 Week	Building a Health Economy	Native people have always managed resources wisely. Students will complete the circle of life exercise and share their community's resource management stories.
1 Week	Developing a Budget	A budget is a tool to manage financial resources. Native people have practiced sustainable resource management for generations. Portions of the harvest were regularly stored for future consumption. These same budgeting skills are necessary to manage financial resources.
1 Week	Working with Checking and Saving Accounts	Explain the purpose and benefits of checking and savings accounts, describe the process of opening a checking/savings account, and activities involved in using and managing an account.
January - March	Entrepreneurship	Students bring their business ideas to life. They learn how to prepare a business plan for submission to the National AIBL Business Plan Competition in April
2 Weeks	Description of Business	The following topics will be addressed: business concept, vision/mission statement, product/service description, location and physical facilities, tribal and local benefits, and development strategy.
2 Weeks	Market Analysis	The following topics will be addressed: Market description, general market trends, customer/consumer profile, competition, and risk.
2 Weeks	Organization and Management	The following topics will be addressed: legal form of organization, management team profile, and training plans.
2 Weeks	Financial Analysis	The following topics will be addressed: Capital requirements, financing, and financial forecasts (Break even, Cash Flow, Income Statement/Balance Sheet projections, and key financial ratios.
1 Week	Executive Summary	Complete a summary of the business plan and finalize.
April-May	College Preparation	Students learn that dreams of going to college are a start. But a dream is not enough. College doesn't just happen; you have to work to make it a reality. Students know why to go to college, but they must learn how. They learn the specific steps to take to make their dream a reality.
1 Week	College Goal Sunday	This unit is targeted to graduating seniors planning to go to college. College Goal Sunday (CGS) helps families complete the Free Application for Federal Student Assistance required to qualify for college financial aid nationwide.
1 Week	Know How To Go 2 College	Students participate in a presentation conducted by the Montana KnowHow2Go program. This program helps students reach their dreams of higher education.
1 Week	College Campus Site Visit	Conduct one college campus site visit to the University of Montana, with focus on the School of Business Administration.

~Building Native Communities: Financial Skills for Families Curriculum~

Goal 1: Financial Education - Students learn about the realities involved in managing money.

Then National AIBL organization recommends that AIBL Advisors use sessions 1, 2, and 3 of Building Native Communities: Financial Skills for Families Curriculum. To obtain these three sessions of the text, download this curriculum at www.aibl.org/Images/Financial_Skills_for_Families.pdf and *print only pages 1 to 104*. Hard copies of full texts are available to active AIBL Chapters upon request to the National AIBL Headquarters.

AIBL suggests that Advisors cover sessions 1, 2, and 3.

Session 1: Building a Health Economy

Session 2: Developing a Spending Plan

Session 3: Working with Checking and Savings Accounts



*Provided by First Nations Development Institute
and First Nations Oweseta Corporation*

**Download Building Native Communities: Financial Skills for Families Curriculum at
www.aibl.org/Images/Financial_Skills_for_Families.pdf.
*Print only pages 1 to 104 for sessions 1, 2, and 3.***

~AIBL Business Plan Competition~

Goal 2: Entrepreneurship - Students bring their business ideas to life. They learn how to prepare a business plan for submission to the National AIBL Business Plan Competition in April.

AIBL BUSINESS PLAN COMPETITION

AIBL strongly encourages Chapters to own and operate a chapter business to generate consistent revenues that achieve annual chapter goals. A chapter-run business is a great way to teach entrepreneurship through observation and direct experience. In addition, students are encouraged to bring their individual business ideas to life.

*60% of AIBL Chapters operate
their own small businesses.*

The business plan competition was created to facilitate entrepreneurship and encourage AIBL members to start and participate in a chapter, group, and/or individual business. Those wishing to participate in this national competition must submit a business plan in accordance with AIBL's business plan format guidelines. There are three competition categories: Elementary/Junior High; High School; Tribal College/University. Each competitor will receive the same amount of time to present to the national conference audience and a panel of expert judges. Judges and members of the audience are allowed to question each competitor during an equally allotted amount of time for a questions/answer period. Winners are awarded cash prizes.

STUDENTS ROLES AND RESPONSIBILITIES

- Assist with the operation of the organization and fundraising projects.
- Complete personal assessment defining interests and skill level to determine the type of business each student might excel.
- Preparation of a Business Plan that defines the specific business; materials, and supplies; marketing strategies; and projected profit and loss for the business.
- Operate individually-owned and/or participate in Chapter-owned business; defining, implementing, and evaluating projected sales and profit strategies.
- Define, implement, and evaluate marketing strategies; define target market, building relationship with customers, and evaluate customer satisfaction.

AIBL Business Plan Guidelines and registration forms are available on pages 6-10 and can be downloaded from www.aibl.org/businessplancompetition.



2009
AMERICAN INDIAN BUSINESS LEADERS
BUSINESS PLAN COMPETITION
GUIDELINES

AIBL Business Competition: Each year the National AIBL Program hosts a National Business Plan Competition designed to encourage students to awaken their entrepreneurial spirit. We challenge students to bring their business ideas to life.

1. You must submit a business plan following AIBL's Business Plan Outline. This business plan must describe a current or planned chapter owned and operated business. To be considered a chapter effort, your chapter business venture must involve, at minimum, two AIBL members.
2. We will also accept individual business plans only if the AIBL chapter agrees to use this plan as a way to help individual members start a business. To be considered a chapter effort, the plan must involve, at minimum, two AIBL members.
3. Your business must offer a tangible product(s) or service that you can market and sell.
4. **New!** There is no limit on the number of business plans submitted from one chapter. The more the merrier, just remember you will be competing against one another.
5. The competition will be separated into the following categories:
 - K-8
 - High School
 - Tribal College*
 - University*

**The Tribal College and University category may be put into one category if we do not receive at least three business plans in each category.*
6. **New!** The deadline for submission is March 6, 2009. You have two options to submit your plan, email or mail hard copy. Emailed submissions must be in PDF format. **NO OTHER FORMATS WILL BE ACCEPTED!** If you choose to mail a hard copy it must be postmarked on or before the deadline and must be an UNBOUND original. It is your responsibility to verify that we receive your plan. Please be sure to label files with the name of YOUR chapter. It is difficult to differentiate between files that are labeled "AIBL Business Plan".
7. Business plans must be typed, single or double-spaced and in the following format:
 - 1 inch top & bottom margins
 - 1.25 left & right margins
 - Times New Roman Font (12 Pitch)
8. **New!** The presentation portion of this competition is due on March 20, 2009. You may email or mail the presentation. The presentation must be in Microsoft PowerPoint format. If your presentation is too large to email you must mail a CD or USB, post marked on or before deadline. It is your responsibility to verify that we receive your presentation. Please be sure to label files with the name of YOUR chapter. It is difficult to differentiate between files that are labeled "AIBL presentation."

9. A laptop computer and LCD projector will be provided at the competition. Due to limited time you will not be allowed to use your own equipment.
10. The oral presentation will be a 15 minute presentation. A time keeper will notify you at the 2 minute mark. When time is up the chapter must stop.
11. Business Plans and Presentations will not be returned. Contents of the plan and presentation will be held strictly confidential.
12. **New!** You will have the opportunity to practice your presentation at the conference daily from 8:00 am – 9:00 am or during lunch break.
13. No AIBL Chapter can submit a previously submitted business plan.
14. ALL student chapter members who complete the entry requirements will be allowed to participate in the AIBL Business Competition. Each business plan submitted must adequately address all areas of the Tribal Business Plan Competition Outline. Incomplete plans will be disqualified.
15. Cash prizes are awarded as follows: All monetary awards will be made payable to the AIBL Chapter, it is the chapter's business on how the money is distributed. No checks will be made to individuals.

Category	1st Place	2nd Place	3rd Place
K-8	\$ 500.00	\$ 250.00	\$ 125.00
High School	\$ 750.00	\$ 375.00	\$ 187.50
Tribal College	\$1,000.00	\$ 500.00	\$ 250.00
University	\$1,000.00	\$ 500.00	\$ 250.00

16. A panel of entrepreneurs, financial professionals, educators, and tribal leaders judge the business plans submitted for this competition.

If you have any questions, please direct all inquires to:

Jodi Hunter-Ivins
 Email: jodi.hunterivins@aibl.org
 Phone: 406-243-5337

Mailing Address:

American Indian Business Leaders
 The University of Montana
 Gallagher Business Building, Suite 366
 Missoula, MT 59812



2009
AMERICAN INDIAN BUSINESS LEADERS
BUSINESS PLAN COMPETITION
EVALUATION CRITERIA

The judges will be given the following scoring sheets to evaluate your plan and presentation. These forms as well as feedback from the judges will be mailed to all participants one month after the competition.

Rating system: 1=Excellent, 2=Very Good, 3=Good, 4=Adequate, 5=Fair, 6=Poor, 7=Very Poor									
Written Evaluation		Excellent							Very Poor
I.	Executive Summary (Clear, exciting, and effective as a stand alone overview of the plan)	1	2	3	4	5	6	7	
II.	Description of Business (Description features, and benefits, pricing, current stage of development, proprietary position)	1	2	3	4	5	6	7	
III.	Market Analysis (Description of market, competitive analysis, unique capabilities, sales/promotion)	1	2	3	4	5	6	7	
IV.	Management (Backgrounds of key individuals, ability to execute strategy, personnel needs, organization structure)	1	2	3	4	5	6	7	
V.	Financials (Presented in a easy to read and understandable format)	1	2	3	4	5	6	7	
VI.	Overall Assessment of Written Plan (Is this plan clear and compelling?)	1	2	3	4	5	6	7	

		Excellent							Very Poor
I.	Presentation Evaluation								
I.	Presentation (Materials presented in a clear, logical, and sequential form).	1	2	3	4	5	6	7	
II.	Delivery (How well did the speaker introduce business idea).	1	2	3	4	5	6	7	
III.	Interest (Ability to maintain judge's interest).	1	2	3	4	5	6	7	
IV.	Visual Aids (Quality of visual aids).	1	2	3	4	5	6	7	
V.	Professionalism (Was the presenter(s) dressed professionally? Was poise and confidence exhibited?)	1	2	3	4	5	6	7	
VI.	Question & Answers (Appropriately respond to judges inquires. Think effectively on their feet).	1	2	3	4	5	6	7	



2009
AMERICAN INDIAN BUSINESS LEADERS
BUSINESS PLAN COMPETITION
OUTLINE

It is required that each business plan submitted for the Business Competition adequately addresses the following sections of a business plan:

- I. EXECUTIVE SUMMARY

- II. DESCRIPTION OF THE BUSINESS
 - A. Business Concept
 - B. Vision and Mission Statement
 - C. Product/Service Description
 - D. Location and Physical Facilities
 - E. Tribal and Other Local Benefits
 - F. Relationship to Tribal Economic/ Sustainable Development
 - G. Development Strategy

- III. MARKET ANALYSIS
 - A. Market Description
 - B. General Market Trends
 - C. Customer/Consumer Profile
 - D. Competition
 - E. Risk

- IV. ORGANIZATION AND MANAGEMENT
 - A. Legal Form of Organization
 - B. Management Team Profile
 - C. Management and Training Plans

- V. FINANCIAL ANALYSIS
 - A. Capital Requirements
 - B. Structure Financing
 - C. Financial Forecasts
 - 1. Break-even Analysis
 - 2. Cash Flow Statements
 - 3. Income Statement Projections
 - 4. Balance Sheet Projections
 - 5. Explanatory Notes to Financial Forecasts
 - 6. Key Financial Ratios and Measures of Performance

- VI. SUPPORTING DOCUMENTS



**2009
AMERICAN INDIAN BUSINESS LEADERS
BUSINESS PLAN COMPETITION
REGISTRATION FORM**

DATE _____

AIBL CHAPTER _____

BUSINESS PLAN NAME _____

CONTACT NAME _____

PHONE _____

EMAIL _____

LIST AUTHORS _____

AIBL ADVISOR SIGNATURE

DATE

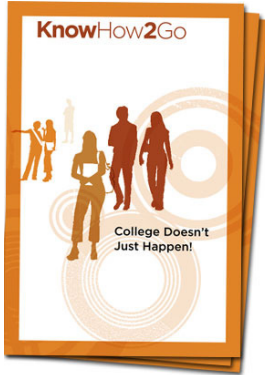
~College Preparation~

Goal 3: College Preparation - Students learn that dreams of going to college are a start. But a dream is not enough. College doesn't just happen; you have to work to make it a reality. Students know why to go to college, but they must learn how. They learn the specific steps to take to make their dream a reality.

TURNING DREAMS INTO REALITY

Providing your students with the tools necessary to gain higher education is an important role as an AIBL Advisor. The National AIBL organization encourages you to take advantage of these powerful and effective educational resources.

KnowHow2Go



In order to turn students' college dreams into action-oriented goals, the American Council on Education, Lumina Foundation for Education and the Ad Council launched the KnowHow2GO campaign in January 2007.

The Four Steps to College

1. Be a pain – Let everyone know that you're going to college and need their help.
2. Push yourself – Working a little harder today will make getting into college even easier.
3. Find the right fit – Find out what kind of school is the best match for you and your career goals.
4. Put your hands on some cash - If you think you can't afford college, think again. There's lots of aid out there.

This interactive, age appropriate, website guides students through the college planning and preparation process. **Please visit www.knowhow2go.org for more information.**

STUDENT ASSISTANCE FOUNDATION - COLLEGE GOAL SUNDAY EVENT



College Goal Sunday began in 1989 as a joint project of the Indiana Student Financial Aid Association (ISFAA) and the State Student Assistance Commission of Indiana (SSACI), with funding from Lilly Endowment, Inc.

Like most successful projects, it was designed to meet a specific need. Research had shown that families often cited high cost as the main barrier to college attendance, even though tens of millions of dollars in various forms of financial aid were available to students. Too many families — particularly those of color, low income and no tradition of pursuing an education beyond high school — simply were not applying for those funds.

This event is a volunteer program that helps students and families who need assistance in completing the financial aid forms, with a particular focus on helping low-income, first-generation families. **Please visit www.collegegoalsundayusa.org for more information.**

~ Pre-Test ~ AIBL Youth Initiative

What grade are you in? _____

	Excellent	Good	Fair	Poor
Rate your money management knowledge.	1	2	3	4
Rate your knowledge of your local economy.	1	2	3	4
Rate your knowledge of developing a personal budget.	1	2	3	4
Rate your knowledge of managing a checking/savings account.	1	2	3	4
Rate your overall business knowledge.	1	2	3	4
Rate your knowledge of developing a business plan.	1	2	3	4
Rate your overall knowledge of preparing for college.	1	2	3	4

Date of Test Completion: _____

EVALUATIONS

Pre-tests **MUST** be completed by each AIBL student and returned to the National AIBL Headquarters in order to be officially recognized as an AIBL Chapter.

National American Indian Business Leaders (AIBL)
 Gallagher Business Building, Suite 366
 Missoula, MT 59812
 Toll Free: 1.877.245.2425
 Phone: 406.243.4879
 Fax: 406.243.2086

Post-Test ~ AIBL Youth Initiative

What grade are you in? _____

	Excellent	Good	Fair	Poor
Rate your money management knowledge.	1	2	3	4
Rate your knowledge of your local economy.	1	2	3	4
Rate your knowledge of developing a personal budget.	1	2	3	4
Rate your knowledge of managing a checking/savings account.	1	2	3	4
Rate your overall business knowledge.	1	2	3	4
Rate your knowledge of developing a business plan.	1	2	3	4
Rate your overall knowledge of preparing for college.	1	2	3	4

Date of Test Completion: _____

EVALUATIONS AND GRADING

Post-tests **MUST** be completed by each AIBL student and returned to the National AIBL Headquarters in order to participate in the Annual National Leadership Conference.

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