

NEWS AND PROFILES CONNECTING THE LATINO AMERICAN COMMUNITY IN MINNESOTA

Latino American Today

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*¡LOS
NEGOCIOS
ESTÁN
ABIERTOS!*



OPEN FOR BUSINESS



Multiplica nuestro impacto: la importancia de comprar en nuestra comunidad

By Rico Paul Vallejos

¿Sabías que el lugar donde gastas tu dinero tiene un poderoso efecto dominó? Se llama “multiplicador económico local” y es clave para fortalecer nuestras comunidades latinas aquí en Minnesota.

Cuando decides comprar comestibles, reparar el carro, anunciar en medios latinos o salir a comer en un negocio latino, tu dinero hace más que simplemente pagar por un producto o servicio. Ese dólar se reinvierte en nuestra comunidad. Los negocios locales generalmente contratan en nuestras comunidades, compran suministros de otros negocios latinos y apoyan a nuestras organizaciones locales.

Esto crea una reacción en cadena. Tu dólar ayuda a crear empleo para nuestra gente, apoya las iniciativas latinas y fortalece la base económica de nuestra comunidad. Eso hace que nuestras empresas crezcan, innoven y ofrezcan más oportunidades a nuestras familias.

Decidir gastar en un negocio latino local significa que ese dólar circula en nuestra comunidad por más tiempo, amplificando su impacto. Este gasto intencionado genera riqueza donde más importa: en nuestras comunidades.

Aprovechemos nuestro poder económico colectivo y decidamos conscientemente comprar productos latinos. Juntos, podemos multiplicar nuestro impacto y construir un futuro más próspero.



On The Cover
¡Los Negocios Están Abiertos!
Open For Business

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Apoyemos a los Comerciantes Latinos de Minnesota: Invertir en Ellos es Invertir en Nuestra Comunidad



Por Dr. Saúl Carranza

Los negocios latinos, grandes y pequeños, formales e informales, son mucho más que tiendas, restaurantes, salones de belleza o empresas de servicios. Detrás de cada mostrador, de cada plato servido, de cada corte de cabello y de cada producto ofrecido, hay una historia de esfuerzo, sacrificio y esperanza.

Las empresas y los emprendimientos de nuestra comunidad son fruto del trabajo de familias que madrugan, luchan día a día y ponen el corazón en todo lo que hacen. Son el alma de nuestra comunidad: llevan el sustento a sus hogares, generan empleo,

fortalecen la economía local y preservan la riqueza cultural que hace de Minnesota un mosaico de culturas, colores y sabores.

Son innumerables los negocios de propiedad latina que operan en nuestro estado. Desde grandes empresas y cadenas comerciales hasta quienes venden comida desde su hogar o frutas en una esquina, todos contribuyen a la economía y crean oportunidades para las familias. Pero, más allá de las cifras, cada uno representa un sueño construido con sacrificio: una madre que lucha por salir adelante, un padre que busca un mejor futuro para sus hijos o una pareja que decidió levantar un proyecto propio con trabajo, perseverancia y fe.

Cada vez que elegimos comprar en un negocio latino, reconocemos el valor del trabajo honesto, apoyamos el sueño de una familia y contribuimos al bienestar de toda una comunidad. Con nuestras acciones les decimos que creemos en ellos, que valoramos su esfuerzo y que queremos verlos prosperar.

Cada una de estas acciones, por pequeña que parezca, puede significar mucho para una familia que depende de su negocio para salir adelante. Un cliente que regresa, una recomendación sincera o una publicación compartida pueden convertirse en una oportunidad de crecimiento, una sonrisa de alivio o un paso más hacia la estabilidad. Cuando un negocio latino prospera, no solo crece una empresa: crece una familia, crece una comunidad y crece Minnesota.

Que Dios continúe bendiciendo a cada emprendedor y comerciante latino de Minnesota. Que cada esfuerzo, cada inversión y cada jornada de trabajo produzcan fruto abundante. Como dice la Escritura: “*Encomienda al Señor tus obras, y tus pensamientos serán afirmados*” (Proverbios 16:3). Con trabajo, unidad y confianza en Dios, seguiremos construyendo una comunidad más fuerte, más próspera y llena de esperanza para las futuras generaciones.

Let's Support Latino Businesses in Minnesota: Investing in Them Is Investing in Our Community

By Dr. Saul Carranza

Latino-owned businesses – large and small, formal and informal – are much more than stores, restaurants, beauty salons, or service companies. Behind every counter, every meal served, every haircut, and every product sold is a story of hard work, sacrifice, and hope.

The businesses and small enterprises in our community are built by families who wake up early, work tirelessly every day, and put their hearts into everything they do. They are the backbone of our community. They provide for their families, create jobs, strengthen our local economy, and preserve the rich cultural heritage that makes Minnesota such a vibrant mosaic of people, traditions, and flavors.

There are countless Latino-owned businesses across our state. From large companies and established businesses to people selling homemade food or fresh fruit on a street corner, they all contribute to our economy and create opportunities for families. But beyond the numbers, each business represents a dream built through sacrifice – a mother working to build a better life, a father striving to create a brighter future for his children, or a couple who decided to start a business of their own through hard work, perseverance, and faith.

Every time we choose to shop at a Latino-owned business, we recognize the value of honest work, support a family's dream, and invest in the well-being of our entire community. Our choices send a powerful message: we believe in them, we appreciate their dedication, and we want to see them succeed.

Even the smallest act of support can make a meaningful difference for a family that depends on its business. A returning customer, a sincere recommendation, or a shared social media post can become an opportunity for growth, a moment of relief, or another step toward financial stability. When a Latino-owned business succeeds, it's not just one business that grows – a family grows, a community grows, and Minnesota grows stronger.

May God continue to bless every Latino entrepreneur and business owner in Minnesota. May every effort, every investment, and every day of hard work bear abundant fruit. As Scripture reminds us, “*Commit your work to the Lord, and your plans will be established*” (Proverbs 16:3).

With hard work, unity, and trust in God, we will continue building a stronger, more prosperous, and hope-filled community for future generations.

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Pastor Saul Carranza

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How to Align the Budgeting Process with Strategy



Marcia Malzahn

By Marcia Malzahn

Each year during the fall, many businesses start thinking about budgeting for the next fiscal year. Some businesses develop aggressive strategic plans; but they neglect to budget appropriately for the implementation of their strategic objectives. Therefore, you must align the budgeting process with strategy. Doing so is crucially important to ensure your business implements the strategic plan.

There are three key areas that leadership must focus on when developing their strategic plan: growth, profitability, and capital allocation.

Let's address each area of focus from a strategic perspective and how to align the budgeting process with strategy.

Growth:

The first question to address is: Why do you want to grow the business? The obvious answer is twofold: 1) to stay competitive and 2) because if you're not growing, you're shrinking! But there may be other reasons such as expanding geographically to new territories. Or you want to offer new products and services or reach new target markets. Whatever the reason, you must find the answer and be able to describe it to your shareholders. This is important to you as a sole proprietor as well.

The next important question is key: How do you plan to grow the business? The "how" represents your strategies to grow the business and there can be multiple strategies. Below are examples of growth strategies:

- Expand into specific territories or markets to attract new types of customers.
- Hire the right new talent with specific sales skills and experience to go after bigger customers.
- Update our technology to be able to scale and support the increased number of customers. (The technology can include everything from the core system to a new Customer Relationship Management (CRM) system to AI integration. And there is always the investment in cybersecurity technology to protect your business from cyber-attacks.)
- Create a new division of the company to offer new services to existing and new customers.

Each of these strategies must have its own budget. Then you can perform a cost-benefit analysis to decide which ones to implement and in which order. Also, ensure you implement marketing strategies that support your strategic objectives for growth. And include the cost of each marketing strategy too.

Profitability:

As you identify your strategic objectives for the new plan you must align the budgeting process with strategy. For your business to be profitable, the budget must show a net income after all is said and done! This is what the owners/shareholders will hold leadership accountable for...the bottom line.

Many small business owners often operate "in the red" for far too long until it's too late. Sometimes businesses leave money on the table and don't charge appropriately for their services. Other times businesses give certain services away for free thinking they need to do that to stay competitive. In the end, they need to make money and be a profitable business to succeed. But there are many ways to increase profitability.

If you consider your business to be a "for profit" organization, then you need to make a profit. Even nonprofits and not-for-profit organizations seek to at least break even so their donors are pleased with the organization's results. Making a profit prevents nonprofits from consistently going after the donors asking for more funds. The primary goal of any for-profit business, regardless of their own mission, is to be a profitable business.

Below are some examples of strategies to increase your profitability:

- Consider integrating AI into existing processes wherever possible. By increasing efficiency, you reduce expenses and/or increase profits depending on how you choose to use AI.
- Maximize the current technology that you're already paying for. Often, the software solutions you purchase or subscribe to have multiple features that you're not using. Learn about all the features before you purchase any additional solutions.

- Perform a cost-benefit analysis on each major initiative that is an identified strategic objective in your strategic plan. Ask this key question: Is this initiative going to be profitable? If yes, by when? The timeline needs to be recorded and be part of the budget. If not? Then why are you doing this? Occasionally, there may be an initiative that you decide to pursue knowing that it will not be profitable. But you have other reasons to do it such as helping the community or supporting a cause.
- Ensure the main goal of your marketing strategies is to create sales leads which in turn result in sales that produce a profit for the business.

Again, each of these strategies must have its own budget. Some strategies, especially technology ones, may require an initial large investment and you won't see "the fruit" for a while. And that's okay as long as everyone understands the end goal.

Capital Allocation:

Every business starts with capital – however small. And every business needs ongoing capital to survive. When a company, regardless of size, is running "in the red," (meaning they had a net loss), they're "eating the capital." There are four principal ways to raise capital: 1) Get investors to invest in your company which means you now share the ownership; 2) You inject your own money which may deplete your savings; 3) Obtain a loan which brings the interest expense and eventually the need to pay off the loan; or 4) Retain the earnings of the company.

The next key question is: How are you going to deploy your capital? In other words, are you going to invest it in new technology or hire new talent or upgrade your website? If you invest in technology, will it be to protect the company from cyber threats or to increase efficiency or to offer new products? Sometimes you need to allocate capital to improve your company's infrastructure. You must be specific as to how exactly you will allocate your capital. Ideally, you allocate capital with the goal of producing growth and profitability.

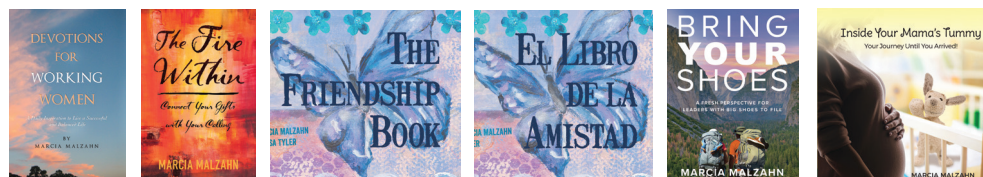
Below are some questions for your company's leadership to answer to arrive at strategies to allocate your capital:

- Think long-term. What initiative will produce long-term profitability while supporting the growth of the organization?
- If one of your strategic objectives is to expand geographically, is it better to invest capital in a new physical location? Or could you achieve the same results with an online presence?
- Will investing capital in your website redesign and marketing strategies result in net new sales in your local city and State? Or do you just bring your website up to date?
- Would hiring a superstar salesperson increase sales or would it be better to invest in training your current staff?
- Can the new product you want to offer be sold to most of your customers or is it just for a few? If you only sell it to a few customers, will the product still be profitable?

As you can see, there are multiple critical questions you and your leadership team must answer before identifying the strategic objectives. Each objective then must have strategies on how to accomplish them and the cost associated with it. That's how you align the budgeting process to strategy.

I hope these ideas help you as you start your budgeting process for next year as the fall season is approaching.

Marcia is an inspirational keynote speaker and published author of five books: A daily devotional – *Devotions for Working Women*, *The Fire Within* – to help you find your purpose, friendship poems in *The Friendship Book*, also in Spanish *El Libro de la Amistad* (poemas de Amistad), and *Bring YOUR Shoes* to help emerging leaders with tools on how to lead. In her latest grandma baby book, *Inside Your Mama's Tummy*, Marcia inspires grandparents to form a bond with their grandchildren.



Marcia Malzahn is also president and founder of Malzahn Strategic, LLC a management consulting firm for community financial institutions. You can contact Marcia for speaking engagements through her website at [Crowning Achievements International](http://CrowningAchievementsInternational.com) or email her at mmalzahn@crowning-achievements.com.



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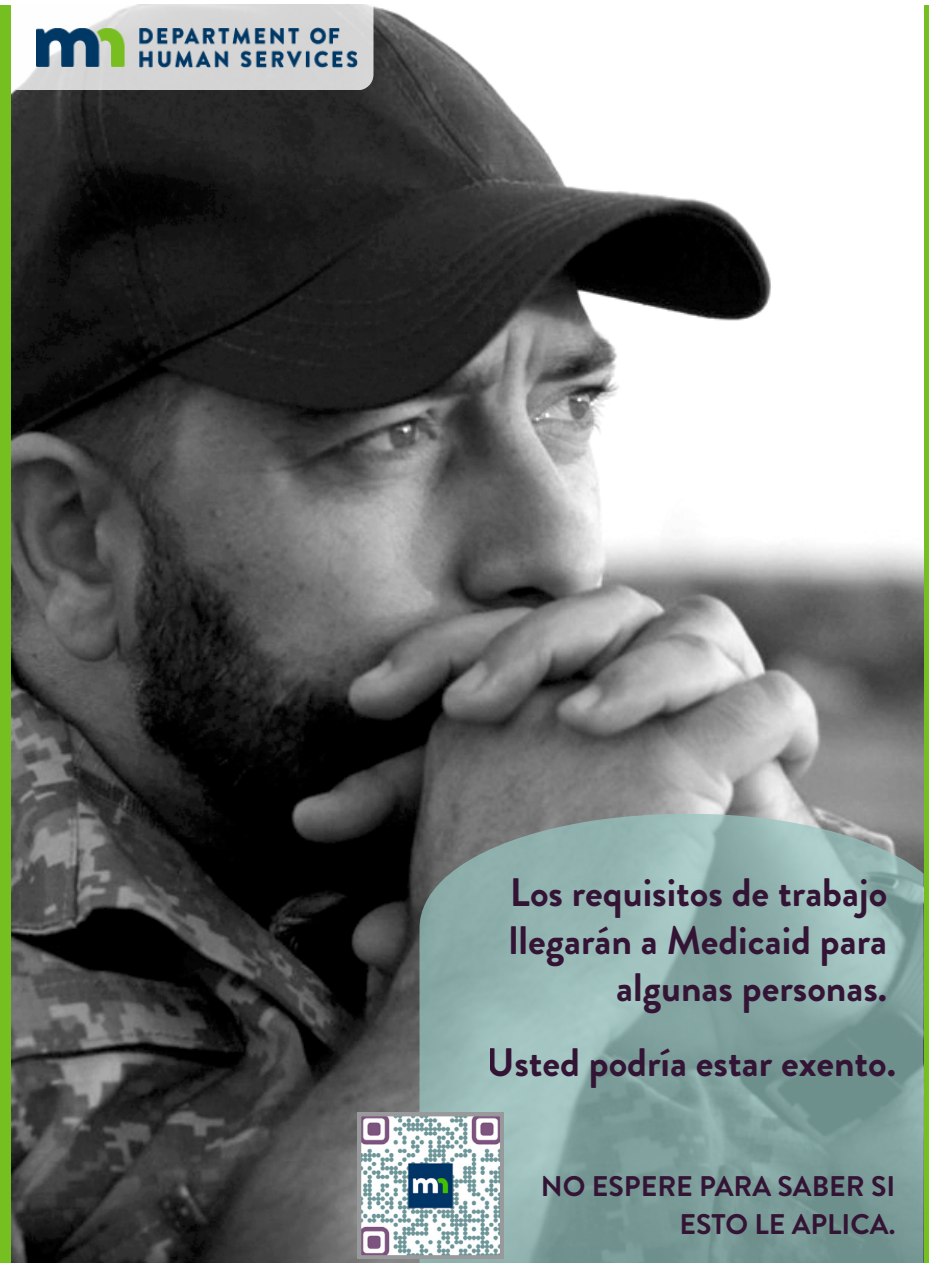
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Trade Schools offer a pathway to well-paying jobs with practical skills

Los latinos deberían trabajar más en el sector de los oficios, como la construcción, la carpintería, la fontanería, la electricidad y la calefacción, ventilación y aire acondicionado (HVAC). Ofrece una vía de acceso a empleos bien remunerados y con gran demanda, especialmente en el sector de la construcción, donde ya están muy representados, y puede ayudar a abordar la creciente escasez de mano de obra cualificada, al tiempo que ofrece oportunidades de promoción profesional y estabilidad económica.

Puntos clave:

- **Gran demanda de trabajadores cualificados**
El sector de la construcción, uno de los principales empleadores de trabajadores latinos, se enfrenta actualmente a una importante escasez de mano de obra cualificada, lo que lo convierte en un área primordial para aumentar la participación latina.
- **Oportunidades económicas:**
Los empleos en oficios suelen ofrecer salarios y beneficios competitivos, lo que supone una fuente de ingresos estable para los trabajadores latinos.
- **Diversas trayectorias profesionales:**
Los oficios abarcan una amplia gama de especialidades como carpintería, fontanería, electricidad y calefacción, ventilación y aire acondicionado, lo que permite la progresión profesional y la especialización.
- **Impacto en la comunidad:**
Una mayor presencia latina en los oficios puede beneficiar a las comunidades locales al crear una mano de obra más diversa y apoyar los proyectos de construcción locales.

Retos a superar:

- **Barreras lingüísticas:**
El idioma puede ser un obstáculo importante para los trabajadores latinos que se incorporan a los oficios, lo que requiere acceso a formación y apoyo bilingües.

The statement “More Hispanics should go to trade schools” is supported by the argument that trade schools offer a pathway to well-paying jobs with practical skills, which can be particularly beneficial for Hispanic communities due to factors like potential financial constraints, a focus on immediate career opportunities, and a high demand for skilled labor in certain trades; however, it’s important to consider individual career goals and ensure access to quality trade school programs for all demographics.

Key points supporting this argument:

- **High-demand, good-paying jobs:**
Many trade careers offer stable employment with competitive wages without requiring a four-year college degree, which can be particularly appealing to individuals facing financial barriers.
- **Hands-on learning:**
Trade schools provide practical, hands-on training that can be beneficial for learners who prefer a more active learning style.
- **Faster career entry:**
Trade school programs often have shorter durations compared to traditional college degrees, allowing individuals to enter the workforce sooner.
- **Community needs:**
Certain industries like construction, plumbing, and electrician work are in high demand in many communities and could benefit from a larger pool of skilled Hispanic workers.

Important considerations:

- **Access and awareness:**
Efforts should be made to ensure Hispanic communities have access to quality trade school programs and are informed about the potential career paths available.
- **Career counseling:**
Guidance is crucial to help individuals choose trade paths that align with their interests and local job market needs.
- **Addressing stereotypes:**
Combating negative stereotypes associated with trade work can encourage more Hispanic students to consider these pathways.

U.S. Department of Transportation

NATIONAL SMALL BUSINESS MATCHMAKING SERIES



Bringing Federal Contract Opportunities to Main Street

By Claud Santiago

Minnesota business owners, Rick Aguilar, President of Aguilar Productions, nationally recognized promoter of the U.S. Multicultural markets, and David Sepeda, owner of S3 Logistics Group a certified **Service-Disabled Veteran Owned Small Business (SDVOSB)** with over 75+ years combined experience in logistics and supply chain management, attended the U.S. Department of Transportation, National Small Business Matchmaking Series. The event was held on July 23rd at the Potawatomi Casino & Hotel Event Center, Milwaukee, WI and offered free registration.

The **National Small Business Matchmaking Series** is a premier initiative designed to bridge the gap between local small businesses and the federal marketplace. The mission is to empower American entrepreneurs by providing the tools and connections necessary to succeed in federal contracting. Program highlights included, Direct Access: Engagement one-on-one with the U.S. Department of Transportation (USDOT) and other federal procurement officials. Attendees gained exclusive insights into federal procurement pipelines and forecasted opportunities. Also, attendees increased their business visibility within USDOT direct procurement channels.

The morning sessions included high-powered panels and fireside chats with industry experts. These sessions provided strategic knowledge needed to scale your business and navigate the federal landscape effectively. The afternoon sessions offered Federal Matchmaking directly with federal procurement officers and prime contractors offering discussions on active and upcoming requirements. Resource tables offered the opportunity to chat with federal officials to learn about navigating the contracting landscape and available small business support.



Allen Gutierrez and David Sepeda



David Sepeda at the matchmaking sessions.

“From learning key information about federal contracting to meeting and engaging with federal procurement officials, a very informative, productive day”

— David Sepeda



(L to R) Allen Gutierrez, Director, Manny Rosales, Special Advisor, Office of the Secretary of Transportation/OSDBU and Rick Aguilar, President of national award-winning Aguilar Productions.

“Outstanding presenters, great information, and a very successful conference”

— Rick Aguilar

The Trust Advantage

Thriving in the AI Economy with Delphi and the Wisdom Council

Artificial Intelligence Will Reshape the Economy. Trust Will Determine Who Leads It.

Artificial intelligence is expected to drive one of the most significant economic transformations since the birth of the Internet. As AI reshapes industries, redefines business models, and accelerates innovation, organizations that adapt thoughtfully will be best positioned to lead the next era of economic growth.

History shows, however, that technological revolutions are rarely won by technology alone. They are won by organizations that earn trust.

As AI becomes embedded in business and society, customers, employees, investors, and communities will judge organizations by more than the sophistication of their algorithms. They will ask: Can I trust this organization? Does it understand people like me? Will it use AI responsibly? Does it reflect my values? Will this technology improve my life – or simply improve someone else's profits?

These questions matter because confidence in many institutions continues to decline while expectations for ethical, transparent, and responsible leadership continue to rise. Business remains one of the few institutions positioned to rebuild trust – but only if it leads responsibly.

For leaders, this presents both a challenge and an opportunity. Sustainable competitive advantage will not come from AI alone. It will come from combining artificial intelligence with human insight, cultural intelligence, and exceptional customer experiences.

Culture shapes how people interpret information, establish credibility, make decisions, and build relationships. Leaders with cultural intelligence are better equipped to connect with diverse markets, communicate effectively, and make stronger strategic decisions in an increasingly interconnected economy.

Customer experience is equally critical. Every interaction with an organization influences perception. While products and services meet functional needs, experiences create emotional connections that inspire loyalty (aka, The Apple Experience). AI can automate transactions, but trust is built through meaningful experiences.

This is where Delphi and The Wisdom Council create a distinct advantage.

Preference Analytics, supported by The Wisdom Council, is developing Delphi, an AI-powered strategic intelligence platform that combines artificial intelligence with the accumulated wisdom of accomplished business leaders. Unlike conventional AI systems that primarily generate information, Delphi is being designed around decades of executive experience. Its knowledge base reflects the strategic thinking of leaders who have transformed Fortune 100 companies, expanded into new markets, built iconic brands, engineered exceptional customer experiences, and delivered measurable business growth.

More importantly, Delphi will help leaders make better decisions by integrating dimensions that traditional AI often overlooks: trust, culture, customer experience, language, community engagement, organizational capability, and long-term value creation.

As AI capabilities become widely accessible, competitive advantage will depend less on who adopts the technology first and more on who applies it most wisely. The future will belong not to organizations that simply deploy artificial intelligence faster, but to those that use it to strengthen human relationships, earn lasting trust, and create sustainable growth.



www.preferenceanalytics.com



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Avance Global Proximo 2026 | September 14-16 | Las Vegas

Gary Acosta, co-founder of Avance Global and CEO of the National Association of Hispanic Real Estate Professionals (NAHREP), is hosting the AVANCE Global flagship event!

NAHREP Twin Cities is a very successful chapter of this national association and will be represented at the annual event.

AVANCE Global Proximo 2026 Convenes 7,000+ Business and Cultural Leaders at The Bellagio Las Vegas to Drive American Prosperity

Presented by Wells Fargo, the flagship event unites founders, investors, and cultural innovators from September 14-16 to accelerate Latino economic power and professional mobility. “AVANCE Global 2026 is where momentum becomes a movement,” said Gary Acosta. “Through our strategic collaboration with Wells Fargo and media partnerships with platforms like Hispanic Executive, we are creating an actionable roadmap for American prosperity. This is not just a conference – it is a live ecosystem where conversations turn into capital and real partnerships are forged.” This year’s programming places a strategic focus on expanding Latino leadership, building sustainable wealth, and identifying high-growth opportunities within evolving sports, entertainment, and real estate landscapes.



Gary Acosta, Rick Aguilar with leaders & members of NAHREP Twin Cities!



Rick Aguilar and Gary Acosta

Hispanic Marketing Conference & Awards, May 15, 2025, St. Paul, MN – SPNN Studios

Early headliners confirmed for the 2026 mainstage include:

- José Andrés – World-renowned chef, restaurateur, humanitarian, and founder of World Central Kitchen.
- Honorable Isabel Casillas Guzman – Global entrepreneurial expert, founder of Avenida Advisors, and former Administrator of the U.S. Small Business Administration.
- Daniel Lubetzky – Philanthropist, founder of KIND Snacks and Camino Partners, and guest investor on ABC’s Shark Tank.

Rick Aguilar, President of Aguilar Productions, the nationally recognized promoter of the U.S. Multicultural markets, based in St. Paul, MN is a supporter and media partner of NAHREP Twin Cities. “Gary Acosta is a national leader in efforts to promote and building sustainable wealth in the U.S. Hispanic community”. We had the pleasure to have Gary Acosta with us here in the Twin Cities for our U.S. Hispanic Marketing Conference in May, 2025. NAHREP Twin Cities was a sponsor of the conference and produced a special segment featuring Gary Acosta.

Good luck to Avance Global Proximo 2026!

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Archery is a Great Sport!

Local competitor wants to be on the Olympic Team

By Claud Santiago

St. Paul, Minnesota. Tim Lopez is an avid outdoorsman who love to fish and really loves the sport of archery. Yes, archery is officially recognized as a competitive sport. It fits all the standard definitions of a sport, as it requires specialized physical skills, immense precision, structural rules, and regular competition.

Archery has been part of the modern Olympic Games since 1900 and its global competitive standards are managed by the World Archery Federation. Lopez, who was born and raised in the Latino community in St. Paul, has been an active competitor and he enters, wins or places in many competitions around the country. Lopez is hoping to make the USA Olympic Archery team in the near future. Lopez currently ranks number #1 in his age group. Mental toughness is key to success, an archer has to have exceptional hand-eye coordination, fine motor skills, and consistency. They have to control their heart rate, manage severe competitive anxiety and maintain extreme focus. Archers regularly draw bows with high draw weights, (often 40-50 pounds) holding the weight completely steady with their back and core muscles while aiming. Over a multi-day tournament, an archer may Draw this weight hundreds of times.

We wish the best to Tim Lopez in his effort to be part of the USA Olympic Archery Team.



Plenty of practice is a must for archery.



3rd Place award at the Buckeye Classic.



Jumping for joy at the award ceremony.



Lopez won his age group at the Salt Lake Summit

I CAN!

FIRST-TIMERS WELCOME!

Learn outdoor skills at state parks this summer.



The Minnesota State Parks and Trails has the “I Can” program that features archery and is designed for families to try it for the first time. The program has hands-on instruction from experienced and friendly crews. Gear is provided and is free to very affordable. Enjoy Summer in Minnesota.



Mercado Central es un próspero mercado de 35 negocios en la esquina de Lake Street y Avenida Bloomington en Minneapolis. con el interes para fomentar el desarrollo empresarial de los latinos en Mineápolis.

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| Candela, LLC | Isabella's Grocery, LLC | Ocatime's Relojeria | Tortilleria La Perla, LLC |
| Carniceria Valerie's, Inc. | Jhoaleymat International, LLC | Omniloren, LLC | The Best Tacos Del Sol, LLC |
| Dcard Insurance Services Company | Joyeria Ashley, LLC | Pupuseria El Rincon Salvadoreno, Inc. | Unidos MN |
| Del Sol Floreria, LLC | La Loma Wholesale, LLC | ProNat, LLC | Zero Degrees, Inc. |
| Deportes Azteca, LLC | La Reyna de los Jugos | Panaderia El Mexicano | Zapateria Aracely |
| Donald F. Noack Jr. Law Office | La Pinata Dulceria, LLC | Queblo Construct, LLC | |
| | Maria's Restaurante, Inc. | | |

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