

SOUTHERN REGION RURAL ENTREPRENEURSHIP ROUNDTABLE SESSIONS

QUINCY, FL

October 26, 2005

ATTENDEES: 27

SPONSOR:

Southern Rural Development Center

HOSTS:

Florida A&M University
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**Quincy, FL Listening Session
October 26, 2005**

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Quincy, FL Listening Session

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Summary

The Quincy Roundtable had one of the more diverse audiences of any of the sessions held in the Southern region. Attendees included entrepreneurs, service providers, and representatives from educational institutions and non-profit entities that had a distinct interest in entrepreneurship. As with many of the other sessions, most of the issues addressed by one participant dealt with business development (startups, business plans, marketing, and financial management) as well as with capital acquisition through both public and private sources. However, many participants also dealt with issues regarding service and technical assistance providers as well as communities and their resources (capacity building, economic development policies, and community visioning and planning).

As expected, audiences targeted by the participants were related to the above issues. While businesses (startup, existing, and expanding) comprised the majority of audiences addressed by the participants, community organizations (non-profits and faith-based, governmental entities, and local community organizations) merited a significant effort. Products and services used to address the needs of these audiences focused mainly on the provision of services and technical assistance for small businesses. Common products/services included educational tools and processes, computer and internet tools and resources, and business relates programs such as loan and grant funds, certification programs, etc. The best resources identified included carious entrepreneurship training programs, informational resources such as the internet and Department of Transportation traffic data, and social and economic service agencies such as the Small Business Development Center network and USDA grant and loan programs.

Strengthening Entrepreneurship

In identifying factors that could strengthen entrepreneurship efforts in their communities, the participants focused on four distinct areas. These included capital sources for small businesses and entrepreneurial forms, policies which included having more of a focus on small business as well as the development of business incubators that would enhance the chances for success of startup businesses, more partnering and collaboration among service providers and communities, and entrepreneurship education programs in K-12 and college settings.

There were several factors identified that would be necessary if these factors were to become a reality. First, there would have to have forms on local leadership that would stress the importance of entrepreneurs in the economic development factors of the community. Second, communities would need to encourage the types of businesses that appealed to the “creative class” of entrepreneurs and develop public/private funding mechanisms to provide business startup and expansion resources. Finally, the participants identified a stronger commitment to educational and informational resources as being key to the strengthening of a community entrepreneur sector. They suggested that an in-plan curriculum in the primary and secondary education system as well as a website that listed all resources that could be used by

entrepreneurs and communities focused on developing a significant entrepreneurial base would be highly desirable, if not initial.

Entrepreneur Friendly Communities

The participants identified several communities in Florida and Georgia that they considered to be entrepreneurial friendly. Factors that influenced their decisions included state-level designations, available sources of capital, available facilities suitable for small business occupation, and training programs that were already in place to help entrepreneurs develop a feasible business plan. While not specifically mentioned in the notes, another factor that was verbally communicated by several participants concerned the knowledge possessed by individual government and regulatory workers that relieved the potential small business owner from being passed from office to office.

These factors were also present in the activities that a community should undertake if it were to become recognized as an entrepreneur friendly community. In addition to community support for entrepreneurship, capital acquisition strategies and a commitment to entrepreneurship education, participants felt that resources (both public and private) should be continually available and transparent and that the “red tape” typically associated with owning and operating a small or startup business should be significantly reduced or, ideally eliminated.

However, the participants did not seem to possess the sense that they could impact the previously mentioned activities to the extent necessary. When agreed what they could do to help their communities become entrepreneur friendly, they identified activities such as working with local communities to identify obstacles and barriers to entrepreneurship and business development, becoming and encouraging entrepreneurship mentors, and finding ways to promote the concept and benefits of entrepreneurship to their communities.

Policies that the participants identified as being conducive to strengthening the entrepreneurship effort on a local, state, or national scale focused on the distinct areas. First, several policies involving communities were deemed to be necessary including an Entrepreneur Friendly Community designed that would be implemented at the state level and a community driven needs assessment that would examine the current state of economic development, education, and character that would be implemented at a local or multi-county level.

The networks identified by the participants to strengthen entrepreneurship efforts surprisingly focused on business assistance and financing. The most popular proposed networks dealt with accessing emerging and existing markets, developing new sources of capital, and encouraging collaboration among service providers. The only network that did not focus on the traditional means of providing technical assistance or financing to businesses but was fairly popular among the other participants targets faith based community service. However, this network did focus on providing “Best Examples” of business plan development, in corporation practices, marketing, and collaboration among business owners.

The Future

In looking to the future of entrepreneurship in their state and across the region, the participants had definite ideas regarding the roles of the Southern Rural Development Center and the state

universities. The participants overwhelmingly focused on collaborative efforts for the SRDC, but did also mention that they wanted the SRDC to focus on efforts such as a regional investigation of funding allocation for small businesses, capital acquisition, and enhanced training opportunities for entrepreneurs. While the same basic themes emerged for the universities from the represented states, the emphasis was much heavier on business development services and capital acquisition than on collaborative efforts.

However, the participants felt that their strengths lay exploring collaborative efforts. While many participants indicates that they wanted to contact general entities such as several churches and universities, a large number said they planned to follow up with specific individuals that they met at the roundtable session on specific programs and services that were shared during the session.

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Round 1

Three Key Topics You Address in your Work

- **Business Development and Startups**
 - Business ownership as a career/employment alternative
 - How do I start a new business?
 - Starting a small business
 - Small business development
 - Farm business development and planning
 - Business plan development
 - Business plan
 - Business professional development
 - Business plan development (guide)
 - Feasibility studies
 - Planning process – especially marketing
 - Start-up basics
 - Self assessment
 - Credit worthiness
 - Compliance
 - Sustaining the business
 - Collaboration
 - Professional development
 - E-commerce
 - Products/services
 - Database management
 - Entrepreneurship enterprising
 - Business startups
 - Capacity building
 - Business expansion
 - Business growth/retention
 - Business retention and expansion
 - Self-assessment (do you have what it takes)
- **Business Financing**
 - Financial management and strengthening the financial status of small business
 - Financial needs of entrepreneurs
 - Servicing our portfolios
 - Marketing loans
 - Financing
 - Business plan
 - Funding resources
 - Capacity building
 - Credit worthiness
 - Financing options (credit worthiness)
 - Financing loan (credit score)

- Marketing the loan programs
- Where can I find funding for a new business?
- Funding sources
- Business and Industry loans
- Access to capital
- Community express loan
- What government agencies can provide funds and resources to help me in my business?
- Funding for small business initiatives such as BBIB, Front Porch FL
- **Marketing**
 - Small business marketing
 - Marketing and market development
 - What services/products do you provide?
 - How can these products/services be obtained?
 - How will these services/products benefit the user?
- **Financial Management**
 - Financial statement understanding
 - Education/counseling on financial management
- **Operational Aspects**
 - Contracting
- **Licensing**
 - Licensing/registration
- **Service and Technical Assistance Providers**
 - Department of Defense counseling
 - Collaboration
 - Peer to Peer mentoring
 - Cooperative development technical assistance
 - Networking and collaboration
 - Community development
 - Rural community capacity/infrastructure
 - Broadband development
 - Housing/workforce
 - Rural unemployment
 - Entrepreneurial classes
 - Training
- **Community and Resources**
 - Community programs
 - CDC (community mapping and asset building)
 - Community visioning and planning
 - Capacity building (leadership development)
 - Capacity building
 - Economic development policies
 - Getting involved with the Economic Development Council to determine the needs of each city or town on that board
 - Multi-family housing programs

Major Audiences You Target in Your Work

- **Businesses**
 - Businesses
 - Potential businesses
 - New entrepreneurs
 - Prospective business buyers
 - Nascent businesses
 - Local businesses
 - Small business owners and startups
 - Small business startups
 - Existing businesses
 - Existing businesses
 - Minority contractors and sub-contractors
 - Small businesses
 - Partnerships, corporations and individuals
 - Rural businesses
 - Small
 - Startups
 - Ongoing
 - Unskilled people looking for ways to expand or increase “Mom and Pop” status
 - Small businesses who want to go to the next level
 - Small-scale farmers – Beginning and established
 - Tech companies
 - Manufacturers
 - Agricultural professionals and farm leaders
 - Producers and other groups
 - People and organizations providing business services
 - Successful entrepreneurs
 - Family businesses
- **Lenders**
 - Banks
 - Banks
 - Potential applicants and those who would refer applicants
 - Corporate extension database
- **Community Organizations**
 - Non-profits
 - Faith-based
 - Faith based
 - Local government
 - Local government
 - Local community agencies
 - EDCs, EDOs,
 - Chambers of Commerce
 - Citizen groups
 - Public bodies and non-profit organizations
 - Individuals, non-profit organizations and corporations

- **Targeted Groups**
 - Citizens of Florida
 - Rural community
 - Newspaper
 - Flyers
 - Public meetings
 - Faith-based
 - Press/media
 - Youth
 - Low income
 - Existing military
 - Underemployed
 - Career transition
 - Young professionals
 - Military personnel leaving the service and wanting to start a business
 - Minorities/women in economically distressed areas
 - Rural low-income limited-resource individuals and groups who want to expand or start a small business or CDC
 - Skilled professionals starting a new career
 - Persons that are socially and economically underserved in the community
 - Urban

Three Products you use to Support your work

- **Educational Processes**
 - Select market outlets (school food directors) to promote efforts, test new products, gain support
 - Collaboration with private entities (provide services beyond educational activities to allow for holistic approach)
 - Technical Assistance
 - Training and assistance
 - Counseling – assessment of client needs and follow-up counseling as needed
 - Training – steps to starting a small business
 - Continuous technical assistance and management assistance – require quarterly financial statements
 - BR&E process training
 - Information from the business community letting us know what their needs are
- **Educational Tools**
 - Business plan outline
 - Self assessment
 - Workshops and open houses
 - Supplied informational materials
 - Handouts
 - Procedure manuals
 - Home grown tools
 - Smart audits

- Marketing Audits
- Staff
- Human resources
- Web
- Fast Track/NxLevel (2)
- Fast Track/SBA
- NxLevel
- Business Plan Pro
- Computer programs
- QuickBooks (2)
- Money Smart/SBDCs and other resources
 - Curricula
 - Fast Track/First Step
 - Curricula tweaked to fit target audience
- **Computer Tools and Software**
 - Infocus projector
 - Gateway/Dell
 - E-mails
 - Databases
 - “Reference USA” – on internet
 - Resource books on industry information
 - Computer
 - Website
 - Resources
 - Fiscal – What If financial analysis (2)
 - Business planning tools
 - Credit building tools
 - Business planning tools
 - Created our own template
 - Business and professional development tools
 - Plans and data links
 - HAAS Center – GIS (mapping city streets)
 - GIS Marketfacts
 - DETA
 - BP
 - Dodge Zoom Data
 - Database survey instrument
 - Relevant internet resources
 - Florida Trends magazine
- **Business Programs**
 - EDO outreach
 - Media
 - Business and Industry loan guarantees
 - RBEG grants
 - Loan
 - Loan fund

- SBA microloan
 - CDFI
 - CDBG
 - 5-Star Certificate
- **Other Resources**
 - Public officials
 - Social service agencies
 - Social and economic services
 - EDT – Economic Development Team – a group of service providers that work with the Chamber to identify resources for small business owners
 - Referral network
 - Strategic planning curriculum and process
 - Community meetings
 - Needs assessments
 - Organizational
 - All knowledgeable resources within the church

Best Resources You Want People to Know About

- **Organizations and Resources**
 - Our organization and the services we provide
 - Consultations by certified professionals
 - Continuing education courses available to public year-round on various subjects to increase business skills and training
 - Working materials with other service providers to provide the entrepreneur with all available resources
 - Makes the entrepreneur whole
 - Provides them with a network of resources that are beneficial
 - NxLevel course
 - Money Smart
 - BR&E Training Manual
 - Survey/Database instrument
 - All of the resources available to the businesses
 - Applied research at University of Georgia (access to database)
 - SBDC
 - SBDC Valuation package
 - SBDC services available and link to our own
 - SBA/government
 - Pew Charitable Trust
 - Resource partners
 - City/county/state
 - Chambers of Commerce
 - Economic Development Agencies
 - All that provide services to small businesses
 - State Trade Associations – share ideas and resources (Georgia Micro Enterprise Network) works well for us

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- **Websites**
 - Websites
 - www.tallytownmall.com/cesta
 - www.consumer.org
 - www.annualcreditreport.com
 - www.census.gov
 - www.floridastartup.com
 - www.dinkytown.com (business calculator)
 - www.dcronline.com (disaster registration)
 - www.sba.gov
 - Google Local
 - Google Scholar
 - HAAS Center for Business and Economic Development
 - Dodge Room
 - National economic development – finance template
 - Rural Cross Roads Instate
 - U.S. Industrial Outlook
 - Heifer International (2)
 - Heifer International websites for
 - Incentives
 - Marketing
 - Resources
 - NNFC – small farmer distribution network (link between farmers and schools)
 - Extension Network
 - Virtual Teams
- **Capital Acquisition**
 - Where they can get the capital they need
 - How to position themselves to obtain available capital
 - 504 Loan (FFCFC)
 - John A. Riley Foundation
 - Riley Foundation
 - What our procedure guidelines are for each of our programs in local areas (Riley Foundation)
 - Money Smart – curriculum for entrepreneurs
 1. Free materials
 - CDCs
 - Community Development Resource
 - Florida CDC – Enterprise Florida
 - USDA Program Matrix
 - SBLOs
 - Dollars (2)
 - USDA
 - USDA Program Matrix
 - Media

- **Policy and Education**
 - Get to know your elected officials and involve them in your discussions of what your needs are to strengthen entrepreneurship activities with the community
 - Work with state agencies as OTTED, e-Florida, etc.
 - School districts

Facilitators

Three Most Common Themes/Topics

- Business Planning/Entrepreneurship Education
- Business Development – Marketing, e-commerce
- Start-up basics
 - Credit worthiness
 - Self assessment
 - Licensing/comp XXXXX (hiring guidelines)
- Financing
 - Business plan
 - Funding sources
 - Capacity building
- Financial Needs/Planning, Analysis, Capital
- Access to Capital
- Sustaining the business
 - Collaboration
 - Professional development
 - E-commerce
 - Products/services
 - Managing the database
 - Government contracts counseling
- Capacity Building (asset mapping/leadership development)
- Rural unemployment/employment
 - Housing issues

Most Innovative/Unique Topics

- Focus on specific sectors
- Change EDO/Chamber mindset away from smoke stacks (need for community assessment)
- GIS and marketing applications (HAAS Center at UNF)
- Broad band, e-commerce (infrastructure development)
- Virtual resources

The three “Cream of the Crop” Resources or Products

- Business plan
- SBDCs and workforce boards
- NxLevel/Fast Track programs
- Computer/internet research
- DOT traffic data by street
- National FD finances
 - NDC-alive.org
- USDA Program Matrix
- Money Smart
- Social/economic service agencies

Round 2

You have been granted the special powers to “make things happen”!! What THREE wishes would you personally grant that would have a positive impact on entrepreneurship in your community, state, or Southern region? Share your ideas with the group at your table.

- **Business Assistance**
 - Discuss small business curriculum and needs as well as how to met those needs (such as capital)
 - Business center where new businesses can be developed, trained, funded, and mentored
 - Resource sharing – centralized resources that becomes immediately available
 - Creating a seamless process for an entrepreneur to move through the process of creating/expanding a business – knowing all the resources that are available
 - Establish a business incubator
 - Business innovations
 - Community feasibility and needs study posted publicly
 - Sustainable business growth/development
 - Entrepreneur curriculum
 - Entrepreneurship/all university
 - Make businesses aware we are in a new economy with global challenges and opportunities
 - Working for yourself is much harder than working for someone else
- **Capital Resources**
 - Financial resources to be available based on need or purposeful impact (rather than political influence)
 - Microloan programs that would work with local banks in guaranteeing funding to small businesses
 - Access to capital for start-up project
 - Access to capital
 - That resources be put in place to assist entrepreneurs in gaining access to the capital pool

- State wide rural incubation program that selects 20 people per county and gives them a micro-loan (\$25,000) based on skill, ingenuity and NOT credit. The plan would work because participants would agree to a strict accountability program.
 - Unaffiliated account – who would approve all spending, etc.
 - 5 year program – once completed, participants would seed a new entrepreneur (grow-your-own). Minimally similar to some housing programs (person must live in or stay in the home for 5 years)
- That sufficient capital would be available
- Greater access to start-up funding and cashflow lending
- Sufficient capital for small business to access
- More start-up funding for those with “spotty” credit who, because of bad health, bad divorce can still get funding
- The most important thing or wish that I have is to have capital provided to entrepreneurs without any stipulations as far as credit history reporting
- Increased funding from all levels of government
- Bank commitment to small businesses with minority and women
- Funding for support group for small business increased
- Eliminate the “Grant Myth” in starting small business
- No such thing as a down/up market; always pristine and changing
- **Policies**
 - Eliminate “Territory-ism” among service providers (more than enough credit to go around)
 - Community involvement – with agency focus on small business
 - Public reporting system
 - Getting communities and/or people to work together
 - More grass root participation in county/city government decisions in rural areas
 - Spotlighting entrepreneurship with some community-wide effort – not just the small business of the year, but a small micro-business award. Those businesses that are started out of necessity with little means.
 - Change the perspective of traditional Economic Development Organizations with regard to entrepreneurship
 - Buy-in from local leadership on importance of supporting entrepreneurship development
 - City and county government work more closely together (county planning for the future)
 - State and local government could foster small business. Provide resources for management training, financial training, and tax breaks.
 - Florida will provide incentives for small business formation, growth, and retention
 - Policies with increased business incentives for rural areas
 - Community infrastructure
 - Sincere public official involvement
- **Resources**
 - Minority goal (contracting levels) on state/local government contracts
 - That targets (numerical goals) be established by a coalition of locals (locals/teachers/SBDCs/etc.)

- A database that everyone in different areas/region can access (resource tools) that would link each organizations as one
- A region-wide business match-making program where business owners serving different areas but are in the same industry
- Educate the public on resources available
- Collective database of available resources
- Increase level of funding to agencies
- See more jobs become available for low or 12th grade educated individuals in rural areas
- Entrepreneurship in the school system
- Youth entrepreneurship training
- Focus on entrepreneurship at the high school and community college level – creative thinking
- Chance to keep our young, university, and technical college trained young people to stay in South Georgia instead of going to large, urban cities to find jobs and opportunities
- More start-up businesses that would hire these young graduates and help keep them in south Georgia

Summaries

As a group, select the THREE most important wishes that you want the whole group attending this meeting to hear about.

- **Capital**
 - Sufficient capital (access) for small business (knowledge of where \$s are)
 - Improved access to capital
 - Increased access to resource fund
 - Financial resources – shift in focus from big to small (remove politics) and to:
 - Show me the money!
- **Policies**
 - Policies which include small businesses
 - Business incubators in all communities that become a revolving type of program
- **Partnering**
 - More partnering/collaboration among/between service providers
 - Community buy-in
- **Education**
 - Mandatory training in entrepreneurship – global message
 - Stop the brain drain!
 - Entrepreneurial education in K-12
 - Focus on entrepreneurship in high schools/community colleges

For the “top three wishes,” identify what it will take to make these wishes a reality in your community, state, and/or southern region.

- Encouraging the kind of businesses that are attractions to workforce “creative class”, quality of life – recreation, real estate, schools
- Regulation – before business license

- \$s, local banks/lenders, local leaders
- Education of borrowers
- Revamp government procurement lines
 - Customize a set of incentives for small businesses
- Changing mindset of leadership on importance of entrepreneurs
- Sell key leaders at national/state level to jump start movement. Have to have accountability system
- Focus – local leadership – make this a part of economic development programs
- Change in federal/state financial policies
- K-12 curriculum that places a greater emphasis on entrepreneurship
- Community buy-in
- SRDC website to link to “all” resources (RBEG might fund this)

Round 3

Think of a community that you would identify as “entrepreneur friendly.” What is this community doing specifically that makes it a great place for entrepreneurs? Try to think of at least 2-3 examples of “entrepreneur friendly” activities this community is undertaking.

Group 1

- **Business Assistance**
 - Needs assessment
 - Technical assistance to entrepreneurs
 - Marianna city commissioners and Jackson County commissioners have come together and met at least quarterly to brainstorm on ways to bring in new businesses and retain existing businesses.
 - Recognizing the need through the local chamber of commerce to bring in successful small businesses to speak at the monthly breakfast meeting.
 - Identifying obstacles that prevent business growth, startup, or retention such as licensing processes, lack of support from community leadership and the community culture
 - Encourage home-based businesses
 - Networking together by forming partnerships
- **Capital and Resource Acquisition**
 - Community economic development (Community Development Corporation)
 - SBA Community Express Loans
 - Incubator
 - Establish a business incubator that has access to micro loans, business plan assistance, etc.
 - Bethlehem, PA – build a series of incubators, transition incubator and industrial parks to start, grow, and expand (LeHigh Valley, PA)
 - ISBDC incubators
 - Pensacola, FL – established Pensacola Venture forum to provide angel investment capital to emerging technical and tech-dependent businesses

- Bethlehem, PA – using CDBG funds to invest in a revolving loan fund for unsecured startup and nascent firms
- Northampton County, PA – established county level small business advocate office to represent the interests of small businesses in the procurement process and to represent small business interests when new laws and policies are proposed
- Midway, FL – encourage new and existing businesses by removing unnecessary regulations, speeding up building permits time and applying for economic development grants to help with moving costs and providing infrastructure. Also, helping developers to provide low to moderate income housing.
- The State of Georgia has started an initiative that is called an “Entrepreneur Friendly” community designation. The community goes through a process where they identify their resources, identify strategies that can be implemented to make starting a business in the community easier. This is recognition at a state level.
- Event festivals
- Continuing education for retirees who may want to start a business
- **Policies**
 - Smart growth
 - Key West, FL – local suburb communities and funding/licensing
 - Main Street projects
 - Interstate exit expansion
 - Infrastructure for business development
 - Facilities and infrastructure for business development
 - Tax incentives or other economic incentives
 - Tallahassee community area
 - Tax credits to new business development and entrepreneurship
 - Other incentives
 - Local assistance to expand and start businesses in target areas
 - Housing incentives
 - Funding programs
 - Education – K-12
 - Entrepreneurship programs (technical assistance and training)
 - Regulation (local involvement in development and growth)
 - Government/community support (advertisement, etc.)
 - Sufficient/adequate workforce availability and/or training for workers
 - Collaborating
 - Supporting each business

Summaries

Think of a community that you would identify as “entrepreneur friendly.” What is this community doing specifically that makes it a great place for entrepreneurs? Try to think of at least 2-3 examples of “entrepreneur friendly” activities this community is undertaking.

- GA – state designation – by government – entrepreneur friendly committee – spotlights community – work with local communities to remove barriers (i.e., 10 days to get a business license)

- Albany, GA
- Quincy, FL – Safe Riders
- Hub Zone Work – Holmes and Washington Counties – took some dollars, chamber
- Bethlehem, PA – facilities for small business
 - Incubator located in industrial park
 - Continuing for retirees
 - Your Town/Smart Growth/Main Street
- Marianna/Jackson – Quarterly meeting on bringing new businesses, retaining businesses
- Pensacola – Pensacola investment forum for angel investors
 - Initiative to encourage home-based businesses
- Community around Montgomery – linking to interstate exits and links between communities
 - Chamber highlighting small businesses as speakers (role models)
- Santa Rosa County – small business incubator, Next Level administrator

As a team, select FOUR key activities a community should undertake if it wants to become recognized as an “entrepreneur friendly” locality

- Resources made available and transparent
- Willingness to commit resources
- Local support program – Business Plan Competition
- Incubators
- Business loan programs
- Small business loan guarantee – state = 50%
- Tax incentives
- Sufficient and active workforce or training for workforce
- Eliminate red tape (make it easy)
- Removing unnecessary regulations (should favor small businesses)
- Promote entrepreneurship education
- Highlight success stories, heroes, etc.
- Government and community support
- Get entrepreneurs involved in leadership roles
- Infrastructure from people to real estate, sewer, etc.
- Quality of life

What 3-4 activities can we – the people and organizations attending this roundtable session – do to help communities become “entrepreneur friendly.”

- Work more local
- Very active development councils
- Make resources more available – let each other know what we do
- How do they find out what is needed?
- Badger law makers (advocate for businesses)
- Entrepreneurship mentors
- Find ways to promote/market entrepreneurship opportunities
- Provide training to employees and the communities

- Take advantage of programs such as E-squared
- Facilitate development of CDCs
- Help communities to identify obstacles to entrepreneurship
- Help communities to identify existing resources
- Provide access to information (web-sites) on community, markets, etc.
- Tell the story

Networks

- Provide information for start-up businesses: funding (independent and government), programs available. Resources available include funding, information, business start-up info. 1 vote
 - Level: Local and then State
 - Players: Government Agencies, Local Agencies, State Agencies, SBDC and SBA Centers, CDCs
- Create financing resources and programs for small rural entrepreneurs network. 1 vote
 - Level: Local, State, and Federal
 - Players: CDCs, Grass Root Community Leaders, Local Banks, Credit Unions, Educational Institutions, Foundations
- Network of Service Providers. 4 votes
 - Level: Regional
 - Players: SBDCs, SBA, Chambers of Commerce, State Legislatures, Faith Based Organizations, Universities
- Technical assistance provider network – provide information on programs and services that foster entrepreneurial development. 6 votes
 - Level: State-wide
 - Players: Economic Development Organizations, Universities, SBDCs
- Quarterly round table of county wide agencies. 2 votes
 - Level: County-wide or multiple counties
 - Players: County Commission, Economic Development Commission, Community Colleges, Rural Economic Development Initiatives, Small Business Development Centers, Workforce Initiatives, Chambers of Commerce
- Florida Small Farms Network – place (probably on a website) much needed information. Should have producer exchange, upcoming programs, trends, new crop ideas, etc. 4 votes
 - Level: State
 - Players: Alliance of various universities/colleges, USDA, Small Business Administration, FDACs, various community associations
- A virtual network that shares resources and information but meets locally. A network that consists of resource providers and entrepreneurs that are informed and knowledgeable and able to navigate through the network while receiving help. Should provide training, financing, etc. Assists with education, capital, growth planning, and development. Provide ongoing assistance. Tracks the success of the entrepreneur. 3 votes
 - Level: Multi-regional with a basic core region that meets often to share information

- Players: Entrepreneurs, resource providers, educators, federal and state resource providers, local officials
- Network of service providers from as many functional areas as possible. All of which bring resources or assistance to entrepreneurs. 7 votes
 - Level: Local or Regional
 - Players: SBDC, Chamber of Commerce, CDCs, EDOs, County Economic Development, City Economic Development, Microlenders, Minority Chambers of Commerce, University Outreach and Extension, Community Colleges, and any others that have something to bring to the table
- Technical Assistance and Training Resource Providers. 1 vote
 - Level: State
 - Players: K-12, Entrepreneurial Community, Churches, Universities and Colleges
- One Stop Business Center where clients receive training, develop business plans, and, as an end result, secure financing in one location. 5 votes
 - Level: Local and Regional
- Network of small businesses/entrepreneur assistance agencies and other organizations that empower/educate/motivate. 1 vote
 - Level: Local, State, Regional, and National
 - Players: Colleges, Universities, SRDC, Rural Development Programs, EDCs, Social Service Organizations
- A network that lists funding levels by items. Examples include Job Training, Incubation, Funding. 1 vote
 - Level: Local, State, and Federal
 - Players: Funding Sources
 - Players: Entrepreneurial Development Centers, SBDCs, CDCs/Local banks
- Banks or funding sources for entrepreneurs – provide education on how loans are granted. Identifying types of loans. Training or providing workshops. 9 votes
 - Level: Local and State
 - Players: Universities, SBDCs, banks
- Training Education Network. Deliver or assist in delivery of training who should be a part. Provide access to information. 4 votes
 - Level: Regional
 - Players: SRDC, Land-grant universities, other universities with economic development activities and programs
- A network that includes people and organizations from multiple channels (sectors). Provide access to training, funding, and testing of ideas. 2 votes
 - Level: Local with ties to state organizations
 - Players: Entrepreneurs, SBDCs, Rural Development, EDOs, community groups, colleges and universities, service providers, government officials
- Workforce Network Development to educate, train, and promote entrepreneurship for small businesses to anyone needing assistance.
 - Level: Local
 - Players: Chipola College
- Local Community Development Corporation to coordinate with other service providers to continue training and technical assistance and to provide access to capital. 1 vote
 - Level: Local, State, and National Government Programs

- Players: Banks, SBDCs, CPAs
- Network to improve access to available educational resources. State fuel networks to provide information specific to individual states.
 - Level: State, Regional, and National
- Small farm-to-school – facilitating small scale farmers to supply locally grown produce for school needs (NNFC/Small Farmers Distribution Network). Provides marketing and quality control (one centralized entity) for liability, name recognition, unified packaging, established reputation, etc.) and provide training to small scale farmers (production, business development, delivery and transportation logistics, etc.) 8 votes
 - Level: Locally and Regionally
 - Players: Farmers, Cooperatives, Universities, School Districts, NGOs
- Faith Based Community Service. Specific things: clearinghouse for startup, not-for-profit organizations – “Best” Practice Examples of: incorporation, business planning, 501(c)3, funding options, collaborations, marketing. 5 votes
 - Level: Local and Regional
 - Players: Churches, Community Leaders, Local Businesses
- State Rural Economic Development Council to address state and regional issues
 - Level: State
 - Players: Federal, State, and Local Economic Development Practitioners

Policies

Community and Service Providers

- Entrepreneur-Friendly Community Designation – access to capital and microloan funds. Community supported loan funds. Policies that focus on create business friendly entrance into a community – make it easier to obtain licensing, get assistance in starting a business, a local government based small business assistance office that focuses on advocating reduction in regulations that eliminates red tape. Enacted on a local level as well as a state level. 3 votes
- Exists now: SBA, SBDC, CDC – all of these are helpful. What is needed to build rural entrepreneurship? **More money** to develop either more rural programs or to further fund programs where needed that exist presently. More representatives of agencies that work to develop rural programs and to man resource centers. The ones who are “in the trenches” and deal with the problems of the rural entrepreneur on a daily basis. 4 votes
- Small Business Liaison Officers (SBLO) lists made available.

Business Policy Issues

- Florida needs comprehensive workers compensation reform to eliminate a substantial barrier to business start-ups and growth. Needs to involve government office, OTTED, legislature. 6 votes
- Standardize processes for the business community. Local government and state legislators at the table.
- Establish incentives and decrease regulations that benefit the small, limited-resource entrepreneurs. 5 votes

Funding and Capital Acquisition

- Guidelines for funding small businesses with less red tape and paperwork
- The state should follow the lead of a few progressive states and use a small amount of state retirement funds to establish a seed venture fund to encourage technology business starts and expansions in targeted areas. Needs to involve state legislators and the state controller. 3 votes
- Guaranteed capital for entrepreneurs. 8 votes
 - Continued legislation to provide funding to businesses servicing local businesses (state and local)
 - CDC boards to have representation from city government, county government, school boards, banks, and non-profits

Procurement

- Local contract participation for local governments, owners, and local contractors. 4 votes
- Facilitate government procurement
 - CCR (federal)
 - SBA
 - HUBZone
 - State
 - County
 - Disaster Recovery Management
 - www.FedBizOpps.com
 - www.sunbiz.com
 - Local entrepreneur-friendly agencies who then contact lawmakers

Community Policies

- Community-driven bottom-up needs assessment for character, education, economic development, system education. Need to have economic persons, lawmakers, EDA, Chambers. 7 votes
- Rural communities with the most challenges to be placed on a priority list to receive funding for help in entrepreneurial business development. 1890 land-grant universities to be at the table.

What can the SRDC do to enhance the entrepreneurship effort?

- **Business Assistance Efforts**
 - Provide assistance to resources to promote small farm-to-school efforts already existing in the Southern region
 - Set up additional training sessions by teleconference to at least a four state region to network with each other on 50% of the best practices listed at today's meeting
 - Affordable health insurance for small businesses and employees
 - Facilitate the creation of business incubators by assisting with funding sources and creating a model so that the wheel does not need to be reinvented.
 - A regional investigation of funding allocation to small business resources and their impact on the communities. Accountability.
 - Incubators system

- **Capital Acquisition**
 - Assemble names of solid and committed financing sources for small businesses. These funds could then be made available to intermediary lenders (CDCs) for financing businesses
 - Where are sources of funds located for development of rural businesses?
 - Hold a seminar in which loan programs and agencies that make funds available for rural counties are there to explain how their programs work and what steps are taken in the loan or funding process.
- **Collaborative Efforts**
 - Continue to find ways to encourage collaboration with stakeholders
 - Help educate and “plug in” interested parties into the rural development network. As a person new to this area, I have a lot to learn and need guidance and access to the “players.”
 - Coordinate all Southern region universities to make sure collaboration is taking place.
 - Receive a bi-yearly report of activities to compile and give back to the university to compare with other universities.
 - Continue the dialog and develop action items to be developed and materialize
 - Publish some “best practices” and success stories
 - Consider hosting a regional conference on Rural Entrepreneurship Development. Bring in national speakers but also invite practitioners from the region to present on their best practices and their successful programs. Even highlight the outcomes of these listening sessions.
 - Consider becoming a clearinghouse for dissemination of information on events, successes, practices, etc., on (rural) entrepreneurial development.
 - Serve as a clearinghouse for the region
 - Continue to offer and promote programs of this nature to entrepreneurs
 - Continue the effort
 - Get the report back to this group
 - Keep us informed
- **Rural Development Research**
 - Locate and address barriers to rural growth.
 - Compile lists of agencies by county, region, and/or state doing community resource development work
 - Continue to advocate nationally for policy changes that benefit limited resource entrepreneurs

What can the state universities do to enhance the entrepreneurship effort?

- **Business Development**
 - Develop a curriculum for entrepreneurs to help foster creative thinking, risk evaluation, and self assessment for starting your own business.
 - Assist in getting entrepreneurs to participate in the training.
 - Provide free education/training for new entrepreneurs
 - Offer free education/training for existing small business entrepreneurs
 - More of the same
 - More BR&E activity

- More entrepreneur development/outreach
- **Capital Acquisition**
 - Loan assessment or study of lending practices to small and minority businesses in the state (private and government lending)
 - The universities should collaborate with SRDC to develop the financing plan to assemble names of solid and committed financing sources for small businesses. These funds could then be made available to intermediary lenders (CDCs) for financing businesses
 - Establish micro-lending entities
- **Policies**
 - Suggest policy changes (state level) that would foster entrepreneurship
 - Policy description
 - Fiscal impact
- **Collaboration**
 - Working better together! More joint programming and sharing of information. Seems to be a lot of repetition of activities/services
 - Keep up the faith-based support
 - Publicize to HBCU regarding your efforts
 - Put more resources into the rural communities
 - Contribute more dollar resources to small farm-to-school
 - UF – Closer collaboration and dollar sharing with FAMU to small-scale farms and rural communities
 - Find ways to encourage continued collaboration between FAMU and UF
 - Convene this group again, perhaps a year from now.
 - Stay engaged, don't let this be the end.
 - Share progress reports with us.
- **Rural Development**
 - More promotion of impact to Florida – justification for additional resources
 - Continue to be active in promoting entrepreneurship throughout the state
 - Hold more activities related to entrepreneurship outside of the heavily populated areas – really come to **rural** Georgia

What am I going to do when I get back home?

- **Starting A Business**
 - Contact FAMU/CESTA staff to follow-up on starting a business
 - Organize my existing documents on starting the business
 - Launch my LLC
- **Business Assistance**
 - Review several websites discussed during the Roundtable
 - Utilize resources presented
 - Business plan competition
 - Find out about GIS system at UWF
 - Followup with GIS software
 - Use www.sba.gov website
- **Collaboration**

- Continue to develop network with individuals I meet today
- Attend the listening session in Mississippi
- Renew some contacts with economic development organizations
- Send out list of names and addresses
- Continue to look for ways to cooperate and coordinate with FAMU and the SRDC
- Continue to keep in touch with the people I met today when I need to tap resources or find partners
- Reconvene our quarterly Business Resource Provider Network meetings with a meeting focus on rural opportunities
- Finish my monthly business column for the newspaper to include a synopsis of this meeting
- Keep on doing what we're doing – keep on fighting
- Keep in contact
- Have success story to come and talk with similar interest
- Consider hosting with similar activity in the future in Montgomery, AL
- Contact Rev. Spradley faith-based CDC
- Review the notes provided of the summary of people's comments and plagiarize where feasible
- Learn more about the different agencies and what they offer to entrepreneurs
- Add participants to my resource list to contact them when necessary
- Send in article to local paper
- Send in report to supervisor
- Send in report to Dean of Business School
- Call Mr. Jones about Xpress loan
- Share more information with other university departments
- Visit SRDC website for more information
- Work closer with FAMU on programming
- Contact Elbert Jones, Jr.
- Follow-up with Rose from Valdosta
- Contact the chamber and get on their agenda
- Contact at least three participants and network with them regarding new and innovative ideas regarding entrepreneurship
- Share information with our staff and other partners
- Request to be featured in our newsletters
- Network with other SBDCs to learn about ways they are working with clients
- Implement more training programs
- Start a collaboration with SBDC on business training programs for clients
- Partner with rural universities
- Partner with rural churches
- Explore shared resources
- Following up with folks in Albany
- Partner more with FAMU
- Follow-up on USDA Rural Development grants/loans
- Utilize new contacts developed at this meeting in program delivery