

Appropriate Technology Transfer for Rural Areas



**Adding Value Through Sustainable Agriculture
Entrepreneurship: Overview And Resources**

Appropriate Technology Transfer for Rural Areas (ATTRA)

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January 2003

A Joint Project of

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PO Box 324
Elkins, AR 72727-0327
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PO Box 8058
Little Rock, AR 72203
Phone: 800-422-0474



Abstract: *Resources to assist farmers in developing and managing value-added agricultural enterprises and approaches were compiled under a project funded, in part, by the USDA's Southern Region Sustainable Agriculture Research & Education (SARE) Program and the Heifer Project International. National and regional resources are listed as well as a special section for farmers in the Southern states.*

Resources For Adding Value Through Sustainable Agriculture Entrepreneurship

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INTRODUCTION

Entrepreneurship is the key to success in sustainable agriculture, and the success or failure of sustainable agriculture will largely decide the fate of rural America. Sustainable farmers know that in addition to the personal satisfaction they get from working with the soil, they are also stewards of the land and water and a crucial economic force in rural communities, providing consumers with a healthy diversity of conscientiously produced foods and fibers. Sustainable farmers have proved themselves creative and resourceful in developing, adapting, and adopting successful production systems, but few have had the opportunity to hone their entrepreneurial skills—business evaluation and planning, record keeping, marketing, financing, managing human resources, and the scores of other details necessary to a going concern. However, if sustainable agriculture and rural America are to thrive, these are the very skills that farmers have to learn.

While entrepreneurship has widely been viewed by policy makers and educators alike as the creative act of an independent businessperson, we are now learning that the roots of entrepreneurship extend deep into a community's civic structure. It takes more than good ideas and some market savvy to be a successful entrepreneur. Indeed, successful entrepreneurs almost always draw upon the knowledge and resources of others.

This annotated resource list is for agriculture entrepreneurs who want to expand, improve, or add a new enterprise to their farm operations. Especially for smaller farms, these enterprises are often non-traditional—adding pastured poultry to a beef operation, turning the barn into a bed-and-breakfast, or creating a corn maze to attract tourists. But whatever the innovation, it will require both money and entrepreneurial skills. The resources discussed in this publication—books, Web sites, organizations, government and nonprofit programs—can provide the information you need to learn business skills and understand the possibilities for financing new ventures. Also included is a special supplement on resources in the South.

WORKING TOGETHER

Easing the jump from little to big: working together is a way to reduce risk and help prevent burnout. Cooperative groups may get more assistance (technical and financial). Working together multiplies your resources. It is hard to be a jack-of-all-trades, equally adept at production, processing, marketing, business management, etc. Co-op groups can pool resources for labor and have greater market clout as a group. ATTRA distributes these publications on cooperatives from the USDA's Rural Business-Cooperative Services Agency:

- "Cooperative Services: What We Do, How We Work"
- "How to Start a Cooperative"
- "Small Fresh Fruit and Vegetable Cooperative Operations"
- "Understanding Cooperatives: Agricultural Marketing Cooperatives"
- "Cooperative Feasibility Study Guide"
- "Cooperative Farm Bargaining and Price Negotiations"
- "Cooperative Marketing Agencies-in-Common"

See the listing for USDA Rural Business-Cooperative Services Agency below under "National

Resources-Governmental” for more information.

FINANCING

- **Seed and Venture Capital**

The National Association of Seed and Venture Funds is an organization of private, public and nonprofit organizations committed to building their local economies by investing and facilitating investment in local entrepreneurs. Their Web site (<http://www.nasvf.org/>) is a wealth of information on seed and venture capital options, angel networks, and more. Look at the “Member List” section for links to state and regional partners.

- **Angel Investors and Networks**

Angel investors are wealthy individuals who make early-stage investments in new companies. Typically, these angels have acted alone or in loosely formed groups. But now capital-starved communities are creating formal structures both to build investment pools and make it easier for entrepreneurs and angels to find each other. Angel networks can have short lives, and angels typically can raise capital to invest only in the earliest stages of a company; ultimately, a successful start-up may still need to turn to the deeper pockets of traditional venture-capital funds. The Entrepreneur's Resource for Finance is an excellent Web site (<http://www.capital-connection.com/>) with directories of angel networks, venture capital sources, and more sources of capital. It includes a “crash course on capital” that everyone looking to raise more than a few dollars should read.

- **Grants and Loans**

There are many sources of grants and loans available to the agricultural entrepreneur. These are detailed below in the resource guide.

NATIONAL RESOURCES

FEDERAL GOVERNMENT AND NATIONAL ORGANIZATIONS

Guide to Federal Programs for Business Development Assistance

For more information on any of these programs, visit

<http://www.attra.ncat.org/guide>

Business Stage

Early

Type of business

Broad business opportunity

Federal program support

* indicates more information below

- ◆ [Communities In Economic Transition](#)
- ◆ [Cooperative Extension System \(CES\)](#)
- ◆ [*Forest Service's Economic Recovery Program](#)
- ◆ [*Rural Business Opportunity Grants](#)
- ◆ [Rural Development Program](#)
- ◆ [*Resource Conservation and Development \(RC&D\)](#)

- ◆ *SCORE Association
- ◆ *Small Business Development Center Program (SBDC)
- ◆ *Sustainable Agriculture Research and Education (SARE)

Business Stage

Early

Type of business

Specific business opportunity

Federal program support

- ◆ *Appropriate Technology Transfer for Rural Areas
- ◆ Forest Products Conservation and Recycling (FPC&R)
- ◆ Forest Products Laboratory (FPL)
- ◆ Integrated Research, Education and Extension Competitive Grants (Section 406)
- ◆ Wood In Transportation (WIT)
- ◆ Environmental Quality Incentives Program
- ◆ Farmland Protection Program
- ◆ *Value-Added Agricultural Product Market Development Grants

Business Stage

Early

Type of business

Technology

Federal program support

- ◆ Agricultural Research Service
- ◆ Appropriate Technology Transfer for Rural Areas
- ◆ Forest Products Conservation and Recycling (FPC&R)
- ◆ Forest Products Laboratory (FPL)

Business Stage

Early

Type of business

Research & Development

Federal program support

- ◆ *Appropriate Technology Transfer for Rural Areas
- ◆ National Agroforestry Center (NAC)
- ◆ National Research Initiative Competitive Grants Program
- ◆ Science To Achieve Results (STAR)
- ◆ Cooperative Extension System (CES)
- ◆ *Small Business Innovation Research Program (SBIR)
- ◆ *Sustainable Agriculture Research and Education (SARE)

Business Stage

Early

Type of business

Feasibility study

Federal program support

- ◆ Communities In Economic Transition
- ◆ *Small Business Innovation Research Program (SBIR)
- ◆ Wholesale and Alternative Markets Program

- ◆ *Value-Added Agricultural Product Market Development Grants

Business Stage

Start-up

Type of business

Venture Capital

Federal program support

- ◆ MicroLoan Program
- ◆ *Business and Industrial (B&I) Guaranteed Loan Program
- ◆ *Business and Industrial Direct Loan (Direct B&I) Program
- ◆ Small Business Investment Companies
- ◆ *Rural Business Enterprise Grants
- ◆ *Rural Economic Development Loans and Grants (REDLG)

Business Stage

Start-up

Type of business

Business Planning

Federal program support

- ◆ Communities In Economic Transition
- ◆ Cooperative Services (CS)
- ◆ Rural Cooperative Development Grant Program
- ◆ *Small Business Development Center Program (SBDC)
- ◆ *SCORE Association

Business Stage

Operations/Expansion

Type of business

Plant & Equipment

Federal program support

- ◆ 504 Certified Development Company
- ◆ 7 (a) Loan Guaranty Program
- ◆ *Business and Industrial (B&I) Guaranteed Loan Program
- ◆ *Business and Industrial Direct Loan (Direct B&I) Program
- ◆ Direct Farm Ownership and Operating Loans (FSA)
- ◆ Guaranteed Farm Ownership and Operating Loans
- ◆ Intermediary Relending Program (IRP)
- ◆ MicroLoan Program
- ◆ Loans for Socially Disadvantaged Persons

Business Stage

Operations/Expansion

Type of business

Working Capital

Federal program support

- ◆ 7 (a) Loan Guaranty Program
- ◆ *Business and Industrial (B&I) Guaranteed Loan Program
- ◆ *Business and Industrial Direct Loan (Direct B&I) Program
- ◆ Direct Farm Ownership and Operating Loans (FSA)

- ◆ Downpayment Farm Ownership Loan Program
- ◆ MicroLoan Program
- ◆ Loans for Socially Disadvantaged Persons
- ◆ *Rural Business Enterprise Grants
- ◆ *Value-Added Agricultural Product Market Development Grants

Business Stage

Capacity Building

Type of business

Management Expertise

Federal program support

- ◆ Communities In Economic Transition
- ◆ Cooperative Services (CS)
- ◆ Rural Cooperative Development Grant Program
- ◆ *Service Corps of Retired Executives (SCORE)
- ◆ *Small Farmer Outreach Training and Technical Assistance Program
- ◆ *Small Business Development Center Program (SBDC)

Business Stage

Capacity Building

Type of business

Technical/Operational

Federal program support

- ◆ Communities In Economic Transition
- ◆ Sustainable Agriculture Network (SAN)
- ◆ Forest Products Conservation and Recycling (FPC&R)

Business Stage

Capacity Building

Type of business

Marketing and Sales

Federal program support

- ◆ *Appropriate Technology Transfer for Rural Areas
- ◆ *Federal-State Marketing Improvement Program (FSMIP)
- ◆ Forest Products Conservation and Recycling (FPC&R)
- ◆ Market Access Program
- ◆ National Organic Program
- ◆ Research and Promotion Program
- ◆ Communities In Economic Transition
- ◆ Small Farmer Outreach Training and Technical Assistance Program
- ◆ Wholesale and Alternative Markets Program
- ◆ Women, Infants and Children Farmers Market Nutrition Program (FMNP)

Business Stage

Capacity Building

Type of business

Export Assistance

Federal program support

- ◆ Foreign Market Development Program
- ◆ Research and Promotion Program
- ◆ Communities In Economic Transition

Business Stage

Building Capacity

Type of business

Professional Services

Federal program support

- ◆ *Rural Business Enterprise Grants

Business Stage

Gap Funding

Type of business

All Types

Federal program support

- ◆ *Rural Economic Development Loans and Grants (REDLG)
- ◆ Forest Service's Economic Recovery Program

Community/Industry Development Assistance Summary**Business Stage**

General Support

Type of business

Incubators, business support centers, training (general)

Federal program support

- ◆ Local Technical Assistance & Planning Grants
- ◆ Resource Conservation and Development (RC&D)
- ◆ *Rural Economic Development Loans and Grants (REDLG)
- ◆ Small Farmer Outreach Training and Technical Assistance Program
- ◆ Rural Business Enterprise Grants
- ◆ Forest Service's Economic Recovery Program

Business Stage

Economic Development

Type of business

Business Support (specific)

Federal program support

- ◆ Cooperative Services (CS)
- ◆ Resource Conservation and Development (RC&D)
- ◆ Sustainable Agriculture Network (SAN)
- ◆ Forest Service's Economic Recovery Program
- ◆ Community Food Projects Competitive Grants Program

Business Stage

Economic Development

Type of business

Planning

Federal program support

- ◆ Local Technical Assistance & Planning Grants
- ◆ [Intermediary Relending Loan Program \(IRP\)](#)
- ◆ [Forest Service's Economic Recovery Program](#)
- ◆ Resource Conservation and Development (RC&D)
- ◆ Rural Economic Development Loans and Grants (REDLG)
- ◆ [Communities In Economic Transition](#)

National Center for Appropriate Technology

PO Box 3657

Fayetteville, AR 72702

800-346-9140

<http://www.ncat.org/>

ATTRA (Appropriate Technology Transfer for Rural Areas) is the national sustainable-agriculture information service operated by the National Center for Appropriate Technology (NCAT). NCAT has offices in Butte, Montana, Davis, California, and Fayetteville, Arkansas, where most of the sustainable agriculture staff is located. ATTRA provides information free-of-charge to American farmers, ranchers, Extension agents, educators, and other groups and individuals involved in or supporting sustainable agriculture. Questions or requests for ATTRA publications can be submitted through the toll-free telephone number or on the ATTRA Web site. ATTRA can provide information on all aspects of sustainable agriculture—crops, livestock, farming systems, integrated pest management, marketing, value-added enterprise, and much more.

Industrial Development Authorities and Chambers of Commerce

Industrial Development Authorities and Chambers of Commerce have been recommended by small farm entrepreneurs as great and under-utilized resources in enterprise development. To locate these authorities, contact your local government or visit the Economic Development Directory Web site at <http://www.ecodevdirectory.com/>. This Web site provides links or Web addresses for state, county, and city agencies dealing with economic development. These include industrial development authorities, Chambers of Commerce, and other agencies and organizations.

Manufacturing Extension Partnership (MEP)

They have centers in all 50 states. Contact info for each center is available at <http://www.mep.nist.gov/> or by calling the toll-free number 1-800-637-4634, which will automatically be routed to the MEP center that serves your region. MEPs provide assistance with all aspects of manufacturing to small and medium-scale manufacturers. Cost of services varies by area; usually free or at-cost. MEPs have assisted in food processing and other value-added manufacturing enterprises.

National Association of Counties (NACo)

This organization develops, manages, and organizes more than 30 projects and programs that support county governments, including a rural development center and clearinghouse. Program areas include the environment and community and economic development. The Rural

Development Center identifies and develops programs and technical support needed by rural counties to assume the expanded duties- created by the devolving of responsibilities by federal and state governments. In addition to print materials, they have developed an online Rural Development Clearinghouse for distribution of this information (http://www.naco.org/programs/comm_dev/rural/index.cfm). For more information visit <http://www.naco.org/> or e-mail: rural@naco.org.

***National Forest Rural Community Assistance**

Cooperative Forestry
 P.O. Box 96090
 Washington, DC 20090-6090
 202-205-1389
 Fax: 202-205-1271
 E-mail: sodell01@fs.fed.us
<http://www.fs.fed.us/spf/coop/rca.htm>

The Forest Service's Economic Recovery program provides aid for communities that are located in or near national forest system lands and are economically dependent upon forest resources (including timber, forage, recreation, tourism and mining). Economic Recovery is intended to help communities develop strategic action plans to build community capacity and to diversify their economic base and to improve the economic, social, and environmental well-being of rural areas. Specific actions focus on organizing, planning, and implementing projects contained in local action plans. Funds can also be used for seed money, feasibility studies, and business plan development. State contact information is provided for each of the Southern states. Other state information is available by contacting the national office. Average grants range from \$5,000 to \$30,000. The federal contribution to the overall implementation of an action plan cannot exceed 80 percent of the total cost of the plan, including administrative and other costs.

North American Farmers' Direct Marketing Association

North American Farmers' Direct Marketing Association
 Charlie Touchette, Executive Director
 62 White Loaf Road
 Southampton, MA 01073
 413-529-0386 /888-884-9270
 Fax: 413-529-2471
 E-mail: nafdma@map.com
<http://www.nafdma.com/>

The umbrella organization for regional and local direct marketing associations, NAFDMA plans to be a primary source of information on farm direct marketing, support sustainable growth of farm direct marketing, encourage open dialog within all facets of the farm direct marketing industry, be a supportive public voice for members and the industry at large, and provide support for the formation and development of regional associations. NAFDMA offers an annual conference, annual trade show, special workshops, and NAFDMA quarterly newsletters. Membership is not required for most services, except special conference workshops, which are only open to members. Membership is open to anyone interested in farm direct marketing. Annual dues are \$75. Members have opportunities to network at conferences and trade shows, as well as at local gatherings, and learn from others who use direct marketing.

***Small Business Administration (SBA) and Small Business Development Centers (SBDCs)**

The SBA and SBDCs offer a great deal of information and assistance, including special loans and

other financing, for small businesses. Farmer entrepreneurs have rated their services from outstanding to terrible, so the quality of service seems to vary by location. While they do not offer much that is specific to agriculture, their services and information are applicable to any type of business. Call 1-800-UASKSBA or visit their Web site (<http://www.sba.gov/>) to find an office near you.

***Service Corps of Retired Executives (SCORE)**

The Service Corps of Retired Executives (SCORE) offers advice and counseling from retired executives who bring real-world experience and reality to the table. While not all SCORE offices have executives with agricultural or related backgrounds, the national Web site offers a great service where one can look up execs in the database and find those with the backgrounds you need. Then one can contact them directly for e-mail counseling—a great option for those who are working during normal business hours. There are counselors listed with experience in agricultural production, processing, marketing, food science, and many other specialties of interest to the entrepreneurial farmer. Visit <http://www.score.org> for e-mail counseling or contact them at 1-800-634-0245 to locate a counselor near you.

***Sustainable Agriculture Research and Education (SARE)**

Valerie Berton
2121 Ag/Life Sciences Surge Bldg.
University of Maryland
College Park, MD 20742-3358
301-405-5270
E-mail: vberton@wam.umd.edu
<http://www.sare.org/>

SARE is a U.S. Department of Agriculture-funded initiative that sponsors several types of competitive grants for sustainable agriculture research and education in four regions nationwide. Regional administrative councils recommend projects to be funded after proposals go through technical peer review. Grant programs include Research & Education grants, Professional Development Program grants, Agriculture in Concert with the Environment (ACE) grants, and Producer grants to fund on-farm research or demonstration projects that typically run between \$500 and \$5,000. Calls for proposals are issued yearly, and if proposals are accepted there is usually a period of several months before funds are available. Hundreds of SARE projects include economic analyses that help farmers become more efficient by reducing production costs or adding value to farm products. There is a searchable database of funded projects on their Web site, as well as links to publications. Most publications are available free or at minimal cost.

***Small Farmer Outreach Training and Technical Assistance Project**

National Program Office
800-880-4183
Fax: 202-720-7489
<http://attra.ncat.org/guide/sfottap.htm>

Educational and community-based organizations receive grants to provide outreach and technical assistance to encourage and assist socially disadvantaged farmers and ranchers to own and operate farms and ranches and to participate in USDA programs and services. Assistance includes information on farm management, operating a farm or ranch to produce income adequate to service debt, maintain farm or ranch operations, and provide a reasonable standard of living; application and bidding procedures; and other essential information needed to participate in USDA programs and services. Each participating organization offers different services. Southern state program

information is provided in the supplement; other states may contact the national office for more information.

***Resource Conservation and Development (RC&D)**

National Association of RC&D Councils, Inc.

444 North Capitol St., NW Suite 345

Washington, DC 20001

202-434-4781

Fax: 202-434-4783

E-mail: narcdc@rcdnet.org

<http://www.rcdnet.org/>

The purpose of the Resource Conservation and Development (RC&D) program is to accelerate the conservation, development, and utilization of natural resources, improve the general level of economic activity, and enhance the environment and standard of living in authorized RC&D areas. Examples of RC&D projects include providing entrepreneur training, restoring wildlife habitat to generate tourist dollars, and establishing Internet "malls." RC&Ds are mentioned by some farmers involved in value-added enterprises as being good, and under-utilized, resources. In general, the NRCS can assist farmers and landowners with developing enterprises. Usually this is done through the appropriate RC&D council, to which the state office can refer interested farmers. The National Association of Resource Conservation and Development Councils (NARC&DC) represents America's 315 local RC&D Councils. Local councils are usually affiliated officially or unofficially with other organizations/institutions in carrying out development projects. Existing state RC&D Councils are listed separately under each southern state. To find other state RC&D councils, contact the national office.

Rural Business-Cooperative Service (RBS) Programs

Rural Business-Cooperative Service (RBS)

National Office

USDA/RBS, Room 5045-S

Mail Stop 3201

1400 Independence Avenue SW

Washington, DC 20250-3201

202-690-4730

Fax: 202-690-4737

<http://www.rurdev.usda.gov/rbs/>

NOTE: Assistance is almost always applied for through state offices. Contact information for the southern states is provided in the supplement to this publication; other state contacts can be obtained by contacting the national office.

***Value-Added Agricultural Product Market Development Grants**

The Rural Business-Cooperative Service (RBS) offers grant funds to help independent agricultural producers enter into value-added activities. RBS requests proposals from eligible independent producers, agricultural producer groups, farmer or rancher cooperatives, and majority-controlled producer-based business ventures to fund one of the following two activities: (1) Developing feasibility studies or business plans (including marketing plans or other planning activities) needed to establish a viable value-added marketing opportunity for an agricultural product or (2) acquiring working capital to operate a value-added business venture or an alliance that will allow the producers to better compete in domestic and international markets. In order to provide program benefits to as many eligible applicants as possible, RBS accepts applications only for one or the

other of these two activities, but not both.

RBS Business Programs

***Business and Industry Guaranteed Loans (B&I Guar.)**

The Business and Industry (B&I) Guaranteed Loan Program helps create jobs and stimulates rural economies by providing financial backing for rural businesses. This program provides guarantees up to 90 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing.

***Rural Business Enterprise Grants (RBEG)**

The Rural Business Enterprise Grants (RBEG) Program makes grants to public bodies, private nonprofit corporations, and federally-recognized Indian tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized or urbanizing area. The public bodies, private nonprofit corporations, and federally recognized Indian tribes receive the grant to assist a business. Grant funds do not go directly to the business. Funds are used for the financing or development of a small or emerging business.

***Rural Business Opportunity Grants (RBOG)**

The Rural Business Opportunity Grants program promotes sustainable economic development in rural communities with exceptional needs. This is accomplished by making grants to pay costs of providing economic planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.

***Rural Economic Development Loans (REDL) and *Rural Economic Development Grants (REDG)**

Rural Economic Development Loans provide zero-interest loans and grant funds to electric and telephone utilities financed by the Rural Utilities Service (RUS), an agency of the United States Department of Agriculture, to promote sustainable rural economic development and job creation projects.

The Rural Information Center's Information and Referral Services

National Agricultural Library

Room 304

10301 Baltimore Ave.

Beltsville, MD 20705-2351

800-633-7701

E-mail: ric@nal.usda.gov

<http://www.nal.usda.gov/ric/>

RIC staff will provide customized information to answer specific inquiries, including assistance in economic revitalization issues, local government planning projects, rural health topics, funding sources, technical assistance programs, research studies, and other related issues. RIC staff process a broad array of general and funding information requests on such topics as successful strategies, models, and case studies of community development projects and small business attraction, retention, and expansion. Most services are free. RIC also performs brief literature searches on computerized databases of requested topics on a complimentary basis or exhaustive searches on a cost recovery basis. They can usually provide customized research packets within 5 to 10 working days; their average is within 2 to 5 days, and they can often provide one-day service to e-mails. They ask for specific deadlines if they are having a period of heavy demand. RIC has a great deal of information available to help locate financial resources for small farms and small businesses on their Web site and in print. For people without Internet access, they put together information

packets on major lenders and information on grant writing and small business planning, as well as contacts, as needed.

***Small Business Innovation Research (SBIR) Program**

Charles Cleland, Director SBIR Program
Cooperative State Research, Education, and Extension Service
USDA, Ag Box 2243
Washington, DC 20250-2243
202-401-4002
Fax: 202-401-6070
E-mail: ccleland@reeusda.gov
<http://www.reeusda.gov/sbir/>

Ten federal agencies grant SBIR funds. The USDA's Small Business Innovation Research (SBIR) program makes grants that are competitively awarded to qualified small businesses for feasibility studies and product research and development. SBIR funds support high quality research proposals containing advanced concepts related to important scientific problems and opportunities in agriculture that could lead to significant public benefit if the research is successful. The SBIR grant program is divided into two phases. Phase I grants support technical feasibility studies. Phase II grants provide financial assistance for Phase I projects to enter the development stage to the point of commercialization. Phase I grants are for six months and will not exceed \$70,000. Phase II grants are for 24 months and do not exceed \$250,000. The U.S. Small Business Administration's Office of Innovation, Research, and Technology (phone 202-205-6450; Internet: www.sba.gov/sbir) oversees the SBIR program across the federal government. Other federal departments that may have relevant SBIR programs include the National Science Foundation (703-306-1390), the Department of Energy (301-903-3054), and the Environmental Protection Agency (202-564-6823).

REGIONAL ORGANIZATIONS OUTSIDE THE SOUTH

Ag Ventures Alliance

Don Hofstrand
2023 South Federal
Mason City, IA 50401
641-423-0844,
Fax: 641-423-2642
E-mail: dhof@iastate.edu
<http://www.agventuresalliance.com/>

Ag Ventures Alliance is a development organization for value-added business ventures. It creates new value-added businesses and helps existing value-added businesses expand. Ag Ventures makes money by charging a "development fee" for assistance provided to a value-added business. In addition to covering the operating expenses of the organization, they use money to support the development of value-added business ventures and to reimburse members for their time and expenses involved in creating these businesses. The individuals who create a value-added business share in the development fees Ag Ventures receives from that business. This fee financially rewards them for providing the skills and time needed to create the business. However, the value-added business must be supported by Ag Ventures and the individuals involved must be members of Ag Ventures. Any individual, business, or organization can belong to Ag Ventures. Membership is required to participate in value-added businesses developed by Ag Ventures and/or obtain development assistance for a value-added business. They mainly work in Iowa and a few areas in Minnesota. All business projects must go through an independent business evaluation to determine the viability of the project. If the Board of Directors decides to bring the project to the members after reviewing the independent business evaluation, the evaluation will be made available to the members as additional information for use in deciding whether to participate in the project. One-time membership fees are \$250.

Agricultural Utilization Research Institute (AURI)

AURI State Headquarters
PO Box 599
Crookston, MN 56716-0599
800-279-5010
Fax: 218-281-3759
<http://www.auri.org>

The Agricultural Utilization Research Institute (AURI) is a nonprofit corporation created to improve the economy of rural Minnesota through new uses and new markets for the state's agricultural commodities. It assists entrepreneurs along every product development step, from research to marketing. They have helped in the development of hundreds of new ag-based products, creating new businesses and jobs. AURI staff work one on one with entrepreneurs and agricultural groups. They also link innovators with other agencies and organizations to provide a network of the best available resources. Five AURI offices and more than 30 staff members spread throughout the state assure a rural connection and accessibility to customers. Clients must be doing business in Minnesota or otherwise show that their enterprise will benefit Minnesota farmers or the state of Minnesota. Clients include nonprofit and for-profit organizations, commodity groups, cooperatives, farm organizations, commodity groups, grower associations, agri-business groups,

public entities, nonprofit organizations, and/or groups of producers. Services are free, but funding usually requires a one-to-one match in cash or in-kind. They do not fund production agriculture. They perform initial market assessments of an agricultural product or service business idea to determine whether the idea has commercial potential, before the farmer invests a lot of time and money.

Northeast Center for Food Entrepreneurship

New York State Food Venture Center
Cornell University
NYS Agricultural Experiment Station
Food Research Lab
West North Street
Geneva, NY 14456
888-624-6785
E-mail: esk15@cornell.edu
<http://www.nysaes.cornell.edu/necfe>

The Northeast Center for Food Entrepreneurship is a joint effort by Cornell University and the University of Vermont to provide comprehensive assistance to beginning and established food entrepreneurs, thus promoting economic development of rural communities. The Center offers services, outreach, and research development opportunities in business and product process development, product safety, and process and product technology transfer. The Center serves small scale food entrepreneurs and farmers in the Northeast United States, primarily in but not limited to: New York, Vermont, New Hampshire, Maine, Massachusetts, Rhode Island, and Connecticut. Fees may be charged to entrepreneurs for some services and developmental research. Many services are provided at no cost.

Minnesota Department of Agriculture Value-Added Grants

Minnesota Department of Agriculture
90 West Plato Boulevard
St. Paul, MN 55107
800-967-2474
E-mail: terry.dalbec@state.mn.us
<http://www.mda.state.mn.us/./AMS/valueadded/default.htm>

Grant funding is available to assist in the formation and development of value-added agricultural cooperatives. Assistance is available for forming cooperatives, marketing research, product development, business plan development, and pre-design of facilities. An eligible applicant must be a cooperative organized under Minnesota statutes, certify that all of the control and equity in the cooperative is from farmers, be operated primarily for the processing of agricultural commodities produced in Minnesota, receive agricultural commodities produced primarily by shareholders or members of the cooperative, and have no direct or indirect involvement in the production of agricultural commodities. Grantees are required to contribute a match of at least 25% of the total project amount. The match may consist of cash, goods, and/or in-kind services.

Missouri Agricultural and Small Business Development Authority

P.O. Box 630
 Jefferson City, MO 65102-0630
 866-466-8283
 Fax: 573-522-2416
 E-mail: masbda@mail.mda.state.mo.us
<http://www.mda.state.mo.us/i11.htm>

The Missouri Agricultural and Small Business Development Authority offers innovative and practical services; chief among them, the Value-Added program and the Ag Innovation Center. The Agriculture Innovation Center (AIC) provides information, resources, and assistance for Missouri's agricultural producers. The AIC provides direct assistance in identifying market opportunities, developing your action plan, and helping to put together a team of professionals to assist throughout the start-up process. They also provide a number of training opportunities for producers interested in value-added agriculture and other means of enhancing farm profitability. They work closely with attorneys, lenders, consultants, and facilitators to help ensure an effective support network for producer-led ventures in Missouri. The Missouri Value-Added Grants and Loans Programs provide funding for projects that add value to Missouri agricultural products and aid the economy of a rural community.

Iowa Extension's Value-Added Program

Sara Duhrkopf
 100 EES Building, Haber Road
 Ames, IA 50011
 515-294-0588
 Fax: 515-294-0684
 E-mail: sduhrkop@iastate.edu
<http://www.exnet.iastate.edu/Pages/valag/>

In addition to working with individuals to evaluate and implement value-added enterprises, they offer some excellent resources on their Web site. Some of the resources include a manual for ag business development, resources for organic poultry, beef, swine, goats; ethanol, and more. The Extension activity reports are especially helpful, as they outline failures and lessons learned, as well as successes in various business development projects. Their Iowa Food Systems Web site (<http://www.ialocalfood.org/>) has information that would be useful for consumer education, as well as valuable information from the Practical Farmers of Iowa about their many marketing efforts from direct to brokered sales.

Illinois Institute for Rural Affairs' (IIRA) Agriculture Community Action Process and IFARRM Projects

Mary Holmes, Project Manager
 Illinois Institute for Rural Affairs
 Stipes Hall 525
 1 University Circle
 Macomb, IL 61455
 309-298-2674
 Fax: 309-298-2142
 E-mail: M-Holmes2@wiu.edu
<http://www.iira.org/acap/>

The Rural Development Opportunities Project focuses on agri-tourism. The Improving Farm Income and Rural Communities Through Value-Added Commodities (VALUE) Project focuses on strategies for improving farm incomes through specialty farm products and value-added processing. The Rural Enterprise and Alternative Agricultural Development Project deals with three alternatives: aquaculture, viticulture, and nontraditional and value-added alternative grain products. They also have an excellent resources online dealing with value-adding, new generation cooperatives and alliances, alternative and specialty crops, and more. The case studies are very useful.

Wisconsin Extension's Value-Added Team

Greg Lawless
 UW Center for Cooperatives
 230 Taylor Hall
 427 Lorch St
 Madison, WI 53706
 608-262-3981
 Fax: 608-262-3251
 E-mail: lawless@aae.wisc.edu
<http://www.uwex.edu/ces/agmarkets/>

The team supports the development of farmstead dairy production, direct marketing of meat products, and community Food Business Incubators, as well as providing a Web site that offers some great resources for all aspects of adding value.

Vermont Sustainable Jobs Fund (VSJF)

Wayne Fawbush, Director
 Vermont Sustainable Jobs Fund
 58 East State Street, Suite 5
 Montpelier, VT 05602-3044
 802-828-5320
 Fax: 802-828-5474
 E-mail: wfawbush@veda.state.vt.us
<http://www.vsjf.org/index.html>

VSJF works with Vermont business organizations through grants and technical assistance to identify under-valued resources within the state, to develop value-added products cooperatively, and to enter better markets with these products. Specifically, VSJF focuses on value-added forestry and agricultural products, in addition to new sector industries, such as environmental technology.

TRAINING

The Sirolli Institute

P.O. Box 4342
 St. Paul, MN 55104-0342
 877-747-6554
 780-466-0329 fax
 E-mail: sirolli@home.com

This organization offers a unique program of Enterprise Facilitation that has been highly effective. Materials on business planning and etc. have been recommended as being appropriate for agricultural enterprises.

NxLevel

This program offers training in agriculture, shared-use kitchens, agri-tourism/entertainment, micro-entrepreneurship, as well as in general start-up. The course for agricultural entrepreneurs is aimed at those individuals who have started or are thinking about starting an agriculture based venture that is not tied to large scale, commodity-style production. The materials are specifically designed for the individual who is searching for innovative ideas and enhanced marketing opportunities in the area of agriculture. Cost is quite variable, depending on who does the training and who, if anyone, is sponsoring it. For more information and to find a NxLevel program in your area, call 800-873-9378, e-mail info@nxlevel.org or visit their Web site at <http://www.nxlevel.org/>.

Many regional and state level organizations also offer training in various aspects of adding value to agriculture.

CONSULTANTS

A list of consultants for value-added agricultural business development is maintained at the Ag Marketing Resource Center's Web site at <http://www.agmrc.org/directories/dir.html>.

BOOKS AND WEB SITES

Books

Biehler, Dawn, et al. 1999. *Getting Food on the Table: an Action Guide to Local Food Policy*. Community Food Security Coalition and California Sustainable Agriculture Working Group. March.

This guide provides information for assessing how city and county policies affect food production and distribution, and how they can be changed to promote community food security. Order for \$14 from:

Community Food Security Coalition
P.O. Box 209
Venice, CA 90294
310-822-5410
E-mail: asfisher@aol.com

Born, Holly. 2000. *Keys to Success in Value-Added Enterprises*.

This sequel to Richards and Wechsler's "Making it on the Farm" (see below) discusses some of the keys to success in value-added enterprises as identified by farmers involved in value-added business, and provides information and advice from the farmers. Available at no charge from NCAT:

NCAT
PO Box 3657
Fayetteville, AR 72702
1-800-346-9140
<http://www.attra.org/attra-pub/keystosuccess.html>

Crosby, Jonda, and Barbara Rusmore. 2000. *Food Systems Initiative Notebook*. Alternative Energy Resources Organization (AERO). Helena, Montana.

This Alternative Energy Resources Organization (AERO) publication helps community leaders guide local study action groups through an exploratory and action process that helps them address key issues at the local level. It also illuminates state-wide issues that need to be addressed through policy, institutional change and other means. Order for \$105 from:

Alternative Energy Resources Organization (AERO)
432 N. Last Chance Gulch
Helena, MT 59601
406-443-7272
406-442-9120 fax
E-mail: jcrosby@aeromt.org

Ebodaghe, Denis. 1998. *Small Farm Resource Guide*. Small Farm Program, USDA-CSREES, Washington, DC. 191 p.

A compilation of state department of agriculture addresses, organic organizations, universities and their Cooperative Extension services, sustainable agriculture centers, cooperative centers, etc. in each state. Services offered include technical information and project development; some resources offer feasibility and business planning assistance. Download at <http://www.reeusda.gov/agsys/smallfarm/guide.htm>. Order from:

The Small Farm Program
USDA-CSREES
Plant and Animal Systems
Stop 2220
1400 Independence Ave, S.W.
Washington, DC 20250-2220
202-401-4385
202-401-5179 fax

E-mail: sfp@reeusda.gov

The Food Entrepreneur Resource Center, a project of the Northeast Center for Food Entrepreneurship (NCFE), provides access to information on equipment for the food processing business, business and marketing basics, terms and definitions common in the food processing industry, regulatory information, links to trade groups and agencies associated with food production and processing, and more information on NCFE activities and services. The following types of publications are available:

Fact Sheets--One-page informational sheets on a variety of specialty food business issues. Available at no charge.

Initial Guide Small-Scale Food Entrepreneurship: A Technical Guide for Food Ventures. 108 p. \$15.00.

Food Processing: A Guide to Creating a New Business covers all aspects of the specialty food business in detail. To order, contact:

Northeast Center for Food Entrepreneurship
New York State Food Venture Center
Cornell University
NYS Agricultural Experiment Station
630 W. North Street
Geneva, NY 14456
888-624-6785
E-mail: necfe@nysaes.cornell.edu
http://www.nysaes.cornell.edu/necfe/resource_main.html

Hamilton, Neil. 1999. *The Legal Guide for Farm Marketers*. Drake University Agricultural Law Center. Des Moines, Iowa.

This publication explores legal issues regarding direct marketing of farm products, contracts, liability and insurance, processing and marketing of meat and poultry, labor and employment, community-supported farms, farmers markets, and local food processing rules. Order for \$22 from:

Drake University Agricultural Law Center
2507 University Ave.
Des Moines, IA 50311
515-271-2965

Kansas Cooperative Development Center. 2000. *Value-Added Reference Notebook*. Kansas State University. Manhattan, Kansas.

This publication, funded by a USDA Rural Business Enterprise Grant, provides comprehensive information about adding value to agricultural commodities, including information on planning and financing. It is available at no charge on the Web at:
<http://www.agecon.ksu.edu/accc/kcdc/guide.htm>. Order hard copy from:

David Coltrain, Extension Assistant
 Waters 303A
 Department of Agricultural Economics
 Kansas State University
 Manhattan, KS 66506
 785-532-1523
 E-mail: coltrain@agecon.ksu.edu

King, Robert, and GiGi diGiacomo. 2000. *Roadmap and Resource Guide for Collaborative Marketing*. 96 p. University of Minnesota Extension Service.

This publication includes information on getting started, including informal feasibility assessments. It is available for free on the Internet at:
<http://www.extension.umn.edu/distribution/businessmanagement/DF7539.html>
 Order hard copies (\$6.75) from:

University of Minnesota Extension Service
 Distribution Center
 405 Coffey Hall
 Eckles Ave.
 St. Paul, MN 55108-6068
 800-876-8636

Macher, Ron. 1999. *Making Your Small Farm Profitable*. Storey Books, Pownal, VT. 272 p.

Markley, Kristen, and Duncan Hilchey. 1998. *Adding Value for Sustainability: A Guidebook for Cooperative Extension Agents and Other Agricultural Professionals*. Pennsylvania Association for Sustainable Agriculture and Farming Alternatives Program, Cornell University.

A guidebook for producers, processors and community leaders interested in adding value to farm products. It offers practical information on food safety, financing, marketing, and community support strategies for small-scale processors. Order for \$11.40 from:

Cornell University
 Farming Alternatives Program
 17 Warren Hall
 Cornell University
 Ithaca, NY 14853
 607-255-9832

Myers, Mary, Greg Lawless and E.G. Nadeau. 1998. *Cooperative Development Manual*. University of Wisconsin Center for Cooperatives. Madison, Wisconsin.

This publication from a 1998 Cooperative Development Training Conference sponsored by the Wisconsin Center for Cooperatives is designed to provide you with a comprehensive overview of cooperatives: what they are, how they work, and how to start one. These chapters from the manual describe how to do feasibility studies and provide excerpts from actual feasibility studies. While oriented towards cooperatives, this information is useful for all. The complete manual is available online at <http://www.wisc.edu/uwcc/manual/cover.html>. Order hard copies (\$20) from:

U.W. Center for Cooperatives
 Publications Section
 230 Taylor Hall
 427 Lorch Street
 Madison WI, 53706-1503
 608-262-3987

North Central Farm Management Extension Committee Publications

Managing the Overall Farm. November, 1999. NCR-610B. \$10.00

Managing the Farm Business is the second in a planned six-part series written for and dedicated to farm operators and managers in the U.S. Parts I, II, III and IV deal with managing an established farm business. Part V focuses on the issue of getting established in farming, while Part VI deals with planning the late-career/retirement years.

Managing Production and Marketing Systems. July 2000. NCR-610C. \$8.00

This publication is the third in a six-part series written for and dedicated to farm operators and managers in the U.S. Topics include cost and production relationships in decision making, partial budgeting, capital budgeting, management of crop and livestock enterprises, and the evaluation and development of production contractual arrangements. *Managing Production and Marketing Systems* should prove useful to educators, lenders, consultants, and others, including persons considering farming as a career.

Planning the Financial/Organizational Structure of Farm and Agribusiness Firms: What Are the Options? 1998. NCR-568. \$4.00

The range of options for organizing and financing a business have expanded considerably in recent years as innovations in financial markets created new alternatives to meet the varied needs of business managers. The purpose of this document is twofold: (1) to provide a comprehensive listing of organizational and financing options for farm and agribusiness firms and (2) to explain the circumstances under which these various options are likely to be most useful.

Order any of these publications from:

NRAES
 Cooperative Extension
 152 Riley-Robb Hall
 Ithaca, NY
 14853-5701
 607-255-7654
 Fax: 607-254-8770
 E-mail: nraes@cornell.edu
<http://www.nraes.org>

Richards, Keith, and Deborah Wechsler. 1996. *Making It On the Farm: Increasing Sustainability Through Value-Added Processing and Marketing*. Southern Sustainable Agriculture Working Group Publications.

Written for farmers who want to minimize the middlemen by bringing processing, packaging, labeling and marketing home to their farms, and for rural community leaders who want to encourage farm-based value-added businesses in their communities. This handbook, compiled from interviews with southern farmers and ranchers, includes stories of several farmers who are adding value to their farm products, a discussion of 10 keys to success for farm-based value-added operations, and a list of resources. Order for \$12 from:

Southern Sustainable Agriculture Working Group Publications
Keith Richards
P.O. Box 324
Elkins, AR 72727-0324
479-292-3714
Fax: 479-292-3329

Rosenzweig, Marcie. 2000. *Spreadsheet Template for Planning and Organizing Information on Diversified Farms*. Full Circle Organic Farm. 95 p. Order for \$50 from:

Full Circle Organic Farm
3377 Early Times Lane
Auburn, CA 95603
530-885-9201
E-mail: fullcircle@jps.net

Schuck, Nancy Grudens, Wayne Knoblauch, Judy Green, and Mary Saylor. 1988. *Farming Alternatives: A Guide for Evaluating the Feasibility of New Farm-Based Enterprises*. NR 32. Farming Alternatives Program, Cornell University. 88 p.

This publication focuses on planning. It considers alternative enterprises by using case study and workbook formats to evaluate personal and family considerations, resources, market potential, production feasibility, profitability, and cash flow. Each chapter includes self-tests, checklists, and worksheets. Reviewers with little business background say that this guide is about the best for being easily understood. \$8.00 from:

NRAES
Cooperative Extension
152 Riley-Robb Hall
Ithaca, NY 14853-5701
607-255-7654
E-mail: nraes@cornell.edu
<http://www.nraes.org>

Web Sites

Ag Marketing Resource Center
1111 NSRIC
Iowa State University
Ames, IA 50011-3310
866-277-5567
AgMRC@iastate.edu
<http://www.agmrc.org/>

The Ag Marketing Resource Center (AgMRC) offers a Web site with an electronic library to make value-added market, economic, and business information and other resources available to producers. The site provides value-added business and economic analysis tools, including information on business principles, legal, financial, and logistical issues. Information and economic and market analyses are available for many specific value-added products and enterprises.

Economic Analysis of a New Business—Doing it Right. From Kansas State University's Cooperative Extension Service.
http://www.oznet.ksu.edu/___library/agec2/samplers/mf2184.htm

Enterprise Budget Analysis document at Penn State's Agriculture Alternatives web site. Sample formats are given.
<http://pubs.cas.psu.edu/FreePubs/ua258.html>

Fact Sheets on Operating a Profitable Small Farm, from the University of Maryland
<http://www.agnr.umd.edu/users/frederick/pubs>

The Kauffman Center's award-winning Web site (<http://www.entreworld.org>) is a one-stop resource for entrepreneurs trying to start and grow their businesses. There is some information specifically related to agricultural businesses, and good general information and some links to off-site articles relating to agriculture in some way (search on agriculture within their web site).

Kentucky Department of Agriculture's Direct and Local Meat Marketing Project
While oriented to Kentucky meat producers, the project newsletters and decision aids offer information that is useful to anyone contemplating direct marketing of meat. Newsletters are available at <http://www.uky.edu/Ag/KyMeat/pubs.html#pubs>. Decision aids include budget templates for direct marketing of beef, pork, and lamb, as well as yield and pricing guides. These are available at <http://www.uky.edu/Ag/KyMeat/aids.html>. Also see *Agri-business Development Guide 2000* at <http://www.uky.edu/Agriculture/AgriculturalEconomics/agbizguide.html>, and *Small-scale Agriculture Enterprise Development* at

<http://www.uky.edu/Agriculture/AgriculturalEconomics/smallscale.html>

Michigan State Extension Value-Added Agriculture Program
<http://www.msue.msu.edu/valueadded/>

Minnesota Grown Opportunities (MGO) project

The MGO site has hundreds of pages of links to information on diversification opportunities and cropping, livestock, farming system, marketing, and value-added options. Good stuff.

<http://www.mgo.umn.edu/>

The North Central Initiative for Small Farm Profitability is a four-state, multi-institutional, farm-to-fork effort designed to improve the profitability and competitiveness of small and mid-size farms in the Midwest. Their Web site (<http://farmprofitability.org/index.htm>) offers a clearinghouse of research reports, case studies, and other industry-specific articles and links relating to value-added market opportunities for farmers and ranchers in the Midwest, but applicable to every region. Links are also provided to Extension Guidesheets from some of the top university research centers in the world.

The “Planning for Profit” series published by the British Columbia Ministry of Agriculture, Fisheries and Food offers many two-page enterprise budgets, as well as detailed economic information for many agricultural products. A great deal of useful information for prospective entrepreneurs is found at their Web site (<http://www.agf.gov.bc.ca/busmgmt/>).

ADDING VALUE THROUGH SUSTAINABLE AGRICULTURE ENTREPRENEURSHIP IN THE SOUTHERN STATES

RESOURCES FOR THE SOUTHERN REGION

Appalachian Center for Economic Networks, Inc.

Shirley Johnson, Admin. Assistant (will direct inquiries to appropriate person)

Russell Chamberlain (Food Ventures)

Food Ventures

94 North Columbus Road

Athens, OH 45701

740-592-3854

Fax: 740-593-5451

E-mail: shirleyj@acenetworks.org

<http://www.acenetworks.org/>

The Appalachian Center for Economic Networks (ACEnet) is a nonprofit community development corporation, focusing on developing business ownership and employment opportunities for low-income people by linking very small businesses with emerging markets for specialty food products and computer technology. ACEnet Ventures is a subsidiary of ACEnet that provides loans and awards to the businesses ACEnet works through their food business incubator and also works with prospective entrepreneurs, especially those wanting to manufacture and market specialty food items, in the Appalachian counties of West Virginia and Kentucky. Within their service areas they do not charge for services: the incubator is a timeshare facility with hourly fees on a sliding scale. Many very good materials about specialty foods and food marketing available online or for a small fee. They will do consulting work for clients outside Ohio at \$150 per hour.

Appalachian Regional Commission (ARC)

To initiate the application process, people need to contact the ARC program manager in their state, who can be found by contacting the national office:

National Program Office

Judy Rae, Director

Program Operations Division

Appalachian Regional Commission

1666 Connecticut Ave. N.W., Suite 700

Washington, DC 20235

202-884-7760

Fax: 202-884-7682

E-mail: jrea@arc.gov

<http://www.arc.gov>

Each year ARC awards grants that address a variety of needs in the 13-state Appalachian Region such as reducing school dropout rates, providing job training, building water and sewer systems, developing telecommunications networks, training emerging community leaders, helping start and expand new businesses, and making health and dental care more accessible. Program grants are not made to individuals or to private, for-profit corporations. Each state sets its own priorities for use of ARC development funds, so agriculture and forest projects must be on your state's agenda to warrant support from ARC. ARC has supported projects aimed at agriculture and forest production, but such projects represent a small proportion of total projects funded. For example, rural Johnson County High School in Tennessee received ARC and corporate grants to create an Aquacenter in

the school's Alternative Farming Center. The \$500,000 grant sought to offer an alternative to tobacco as a major cash crop for young producers in the region. Students learned to raise tilapia, striped bass, and crappie, along with lettuce, tomatoes, and other produce in the school's greenhouse, as part of the district's vocational education program. ARC program funds may be used only for projects to be carried out within the 406 counties in the 13 states designated by Congress as part of the Appalachian Region. The Appalachian Region includes all of West Virginia and parts of twelve other states: Alabama, Georgia, Kentucky, Maryland, Mississippi, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, and Virginia.

BISnet (Business Information System Network)

<http://bisne.cmps.subr.edu/>

The BISNet project is a resource tool whose main purpose is to help everyone "get connected" on the Internet. It is an information resource tool that reaches out to low income, rural communities and also contains information about approaches to business development and growth that have proven successful for previous entrepreneurs. It interconnects with corporate, government, and private entities and allows you access to various services including, but not limited to, classified ads, federal job announcements, on-line business plans, loan services, and the Federal Register. All Land Grant institutions, plus Tuskegee and Hampton Universities, are part of the BISNet communication system network. It is the result of a partnership with USDA and the 1890 universities and has directories of state resources for community and economic development, as well as an exhaustive funding resource directory.

Center for Compatible Economic Development

7 East Market Street, Suite 210
 Leesburg, VA 20176
 703-779-1728
 Fax: 703-779-1746
 E-mail: cced@tnc.org
<http://www.cced.org/>

The Center For Compatible Economic Development (CCED) is a distinct unit of The Nature Conservancy, the world's largest private conservation organization. CCED works with communities to develop businesses, products and land uses that conserve ecosystems, enhance local economies, and achieve community goals. CCED acts as the "research and development" arm of the Conservancy, incubating new strategies and tools for addressing conservation threats. Since it was established in 1995, CCED has worked with communities across the country, primarily through Nature Conservancy field offices and their local partners, to create and implement new ideas for integrating environmental conservation with strategies for community and economic development. Through its community-based conservation program, CCED builds local capacity to create and carry out compatible economic development strategies. CCED also offers training, consulting and technical assistance to help communities build their capacity to successfully implement compatible development strategies. CCED helps create or strengthen business ventures that produce economic opportunity and are compatible with environmental conservation strategies. Several business and product development efforts are presently underway, with potential application to many sites. For example, Eastern Shore Select is a specialty food products line being developed and marketed by Eastern Shore Enterprises, LLC, a company created by CCED. Initial focus is on the Hayman sweet potato, an heirloom species unique to the Eastern Shore of Virginia.

Corporation for Enterprise Development

Southern Office
 123 West Main Street
 Third Floor
 Durham NC 27701
 919-688-6444
 Fax: 919-688-6580
 E-mail: info-south@cfed.org
<http://www.cfed.org/>

CFED works in development finance and microenterprise development especially in low-income or disadvantaged areas. They work more on the "macro" level than with individuals, providing assistance to states and other organizations in microenterprise development. CFED provides a range of technical services and hands-on assistance to economic development professionals and organizations throughout the United States. Recent efforts include developing a comprehensive business plan for a new statewide intermediary serving development finance institutions, performing an assessment of the small business development environment in Arkansas, and creating tools to track outcomes and impacts for a microenterprise loan fund. CFED could assist in setting up individual and/or community development finance institutions that would serve as sources of capital for value-adding enterprises.

Delta Enterprise Network (DEN)

Jim Worstell
 920 Hwy 153
 Almyra, Arkansas 72003
 870-673-6346
 Fax: 870-673-7219
 E-mail: JWWorstell@futura.net
 State contacts listed under each state.

DEN is a group of farmers, entrepreneurs, state and local private and public business and economic developers, rural advocacy groups, and others creating new business ventures, cooperatives, and policy change in the Delta states (Arkansas, Louisiana, Kentucky, Mississippi, Missouri, and Tennessee). DEN members assist one other in the development of sustainable, locally owned value-added enterprises. Farmers can get help in organizing and facilitating community groups to mobilize for action, including expert facilitator contacts and mentoring. Farmers can also get help with finding market opportunities or getting involved with an existing market opportunity. DEN is working to develop aromatic rice, freshwater shrimp, and other agricultural businesses in the Delta (detailed examples of services under each state listing).

Enterprise Corporation of the Delta (ECD)

308 East Pearl, Suite 400
 Jackson, MS 39201
 601-944-1100
 Fax: 601-944-0808
 E-mail: lmann@ecd.org

The Enterprise Corporation of the Delta (ECD) is a private, nonprofit, business development organization providing financial and technical assistance to Delta farms and entrepreneurs. This includes existing small-to-medium-sized companies seeking to develop new products or markets, or entrepreneurs with strong management or technical skills that lack sufficient collateral or equity to

qualify for bank financing. Financing decisions are made on a case-by-case basis. Loans could be made for value-added enterprises but not for production agriculture. ECD also helps companies assess their technical needs and offers resources for assistance, including FastTrac, an entrepreneurial training program. ECD works with a range of public and private consultants, including accounting, marketing, and management consulting and engineering firms, and has negotiated dozens of technical assistance agreements. ECD may, on a case-by-case basis, provide funding to pay for technical assistance. ECD serves low-and moderate-income residents in the Delta regions of Arkansas, Louisiana, and Mississippi. ECD targets minority and women-owned Delta businesses.

Federation of Southern Cooperatives/Land Assistance Fund

Administrative Office
2769 Church Street
East Point, GA 30344
404-765-0991
Fax: 404-765-9178
E-mail: fsc@mindspring.com
<http://www.federationsoutherncoop.com>

The Federation of Southern Cooperatives/Land Assistance Fund has helped limited-resource farmers in the South for more than 30 years. They have been very active in finding financial assistance to help minority farmers retain their land as well as establishing a Rural/Urban Market Program that provides direct-market outlets and cooperative marketing for minority farmers. Their marketing program has gotten farm products into markets in the Northeast and South, and they are working on developing export markets, as well. They have also established community-owned and -controlled banking that offers greater access to credit and financing, as well as a Rural Training and Research Center for training in community and individual economic development. They serve mainly African-American family farmers in Alabama and nearby southern states, but they work with any family farmers and farmer groups who face limited resources, difficulty in keeping their land, and/or lack access to credit and markets. Individual memberships cost \$25 per year; lifetime individual membership is \$500; cooperative membership is \$250 a year.

Mid-South Delta Initiative (MSDI)

PO Box 4919
Pine Bluff, AR 71611
877-611-8973
E-mail: info@msdi.org
<http://www.msdi.org>

MSDI is the umbrella organization for the many partner organizations that are working to improve life in the Delta (the 55 counties along the Mississippi River Delta, in Arkansas, Mississippi and Louisiana). This long-term community and leadership development initiative incorporates capacity building with project grants and technical assistance, support for expanding regional leadership and economic policy initiatives, and technical assistance and support networks for partners--groups and organizations that work intensely with community-based programs--in the region. Depending on the area, many partners offer assistance in value-added agriculture and agricultural enterprise development. They have an excellent organizational database on the Web that is searchable by county or parish, by program area, and/or by stakeholder organizations. Farmers can search for organizations involved with agriculture, marketing, Entrepreneurship, and many other relevant topics.

National Rural Development Partnership (NRDP)

1400 Independence Ave., SW

Room 4225, MS 3205

Washington, DC 20250

Telephone 202-690-2394

Fax: 202-690-1262

<http://www.rurdev.usda.gov/nrdp/>

The National Rural Development Partnership (NRDP) works to strengthen rural America through collaboration and cooperation among its partners. The NRDP brings together partners from local, state, tribal, and federal governments, as well as from the for-profit and nonprofit private sector. The NRDP has three main components, the most important of which are the 40 [State Rural Development Councils](#) (SRDCs). The State Councils form the primary components of the Partnership and bring together key rural players in their states to address critical community concerns and to respond to fast-breaking opportunities. Information for the SRDCs in the southern region can be found under the state listings. Alabama, Arkansas, Kentucky, Louisiana, Tennessee, and Virginia do not have NRDP state councils. For these states, information on forming state councils is available at the NRDP Web site.

Southern Economic Development Council

41 Marietta Street N.W., Suite 420

Atlanta, GA 30303

404-523-3030

Fax: 404-523-0406

E-mail: suzanne@sedc.org<http://www.sedc.org/>

The Southern Economic Development Council provides information, networking, and assistance to local and state economic developers throughout the South. Membership costs \$225 for the first year, with renewal fees of \$175 annually. SEDC can put farmer groups in touch with others in their area doing economic development work, for information sharing and possible collaboration on grant proposals and the like.

Southern Cooperative Development Fund (SCDF)

P.O. Box 3005

Lafayette, LA 70502

337-942-2392

The Southern Cooperative Development Fund (SCDF) is a minority-owned and staffed development bank that provides loans and management assistance to agricultural and other types of cooperatives, community economic development organizations, and small businesses. These borrowers and beneficiaries then become stockholders in SCDF. SCDF was created to support projects in a limited geographic area that encompasses Alabama, the District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia. Fees are negotiable.

Southern Sustainable Agriculture Working Group (Southern SAWG)

Keith Richards

P.O. Box 324

Elkins, AR 72727

479-587-0888

Fax: 479-587-1333

E-mail: ssfarm@lynks.com<http://attra.ncat.org/sawg/ssawg/aboutssawg.html>

The Southern SAWG is a coalition of 50 organizations in 13 states committed to removing technical, institutional, and economic barriers to sustainability. Marketing assistance includes piloting the development of a regional business and marketing incubator service for sustainable family farmers who want to add value to their raw products and sell them more directly to consumers. Southern SAWG also works to encourage labeling efforts to identify these products in the marketplace, as well as to create educational forums for family farmers who are developing market strategies that bring more income to their farms.

Tennessee Valley Authority (TVA) Economic Development Programs

400 W. Summit Hill Dr.

Knoxville, TN 37902-1499

Phone: 865-632-2101 (This operator can connect you to any TVA facility.)

E-mail: tvainfo@tva.gov.<http://www.tva.gov/econdev/index.htm>

The TVA offers financing and technical assistance to economic development projects, from large industry to small business. They have a wide range of programs available. To find the assistance that you need, contact the TVA or visit the Web site.

US Dept Of Commerce Economic Development Administration (EDA)<http://www.osec.doc.gov/eda/>

For Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee, contact:

William J. Day, Jr., Regional Director

401 West Peachtree Street, NW

Suite 1820

Atlanta, GA 30308-3510

404-730-3002

Fax: 404-730-3025

E-mail: wday1@doc.gov

For Arkansas, Louisiana, New Mexico, Oklahoma, and Texas, contact:

Pedro R. Garza, Regional Director

327 Congress Avenue

Suite 200

Austin, TX 78701-4037

512-381-8144

Fax: 512-381-8177

E-mail: pgarza@doc.gov

For Virginia, West Virginia, Puerto Rico, and the Virgin Islands, contact:
Paul M. Raetsch, Regional Director
Curtis Center, Suite 140 South
Independence Square West
Philadelphia, PA 19106-3821
215-597-4603
Fax: 215-597-1367
E-mail: praetsch@doc.gov

EDA assistance and grants are available to rural and urban areas experiencing high unemployment, low income, or other severe economic distress. They fund services such as business incubators and new enterprises as part of overall community economic development programs, offer grants for planning, implementation, and revolving loan funds that can be used to start local small businesses, and technical assistance for feasibility studies and the like. There is no cost for services, but clients must pay half of the project costs unless there is some compelling reason for clients to pay less. They also provide good information on their Web site, including links to state and local economic development authorities. Time involved with the grant process, from proposal writing to getting the funds, can be two or three years.

Winrock International's Domestic Programs

Winrock International's Arkansas Rural Enterprise Center
Donna Uptagrafft, Program Associate
38 Winrock Drive
Morrilton, AR 72110
501-727-5435 (X229)
Fax: 501-727-5499
E-mail: duptagrafft@winrock.org
<http://www.winrock.org>

Winrock's U.S. Programs bring global expertise home to benefit Arkansas, the Mid-South, and the United States. Winrock offers rural and enterprise development programs, technology assistance, and environmental services. Activities include natural resource management, manufacturing and business extension, workforce development, and cooperatives development.

STATE-LEVEL RESOURCES

ALABAMA

Alabama Cooperative Extension Farm Business Management and Financial Analysis Program

Alabama Farm Business Management and Financial Analysis Program recommends contacting local Extension office for referrals to the closest agent dealing with this program. Robert Lisee provided the information below.

Robert G. Lisee, Extension Economist-Farm Business Management

P.O. Box 217

Headland, AL 36345

334-693-2010

E-mail: rlisee@acesag.auburn.edu

http://www.ag.auburn.edu/dept/aec/farm_analysis.html

Alabama has four Farm Analysis Associations, organized as not-for profit corporations, which co-sponsor the program with the Alabama Cooperative Extension System, and in cooperation with the Department of Agricultural Economics and Rural Sociology at Auburn University. These local associations are directed by boards of directors that are elected by and from farmers participating in the Association's activities. These boards provide input into the activities and policies of each association, including setting membership fees for participation in the association. This money is used to pay the direct costs each Association incurs and to make annual grants to the Alabama Cooperative Extension System. The grants from the local associations defray a portion of the cost incurred by the Alabama Cooperative Extension as it delivers this intensive one-on-one program to farmers in the state. It is a cooperative educational-service program to assist farmers with improved management decision-making. The program provides help in developing business and family records, computer-assisted record processing options (on-farm or service center), financial and production business analysis reports, and an experienced specialist to help interpret analytical reports and offer counsel on management problems and opportunities. The program also provides assistance with income tax and estate tax planning and management. It is available to farmers in 45 of Alabama's 67 counties, plus 6 counties in the Florida panhandle. The exact cost to an individual farmer depends on the size of the farm, the volume of livestock produced, and the special services requested. Each cooperator is advised to enroll for more than one year in order to receive the maximum benefits of participation. The cost range for this is \$450 to \$800 per year, if the farmer enters the business record data on their farm computer; if they choose for the Farm Analysis Association to enter the data monthly (from coded checks and deposits), then the cost range is \$700-\$1,400 per year. Approximately 40 percent of the cost of delivering this program is paid by the participant, and the balance is paid by Alabama Extension System. The normal expectation is that the cooperating businessman will meet with the economist at least five times a year. But it can be more than that when needed, at no additional cost. The winter meetings are in the office, while the summer and fall meetings usually are on the farm. About 95 percent of the cooperators in this program maintain their enrollment from year to year.

Alabama Development Office (ADO)

401 Adams Avenue
 Montgomery, AL 36104
 800-248-0033
 Fax: 334-242-2414
 E-mail: idinfo@www.ado.state.al.us
<http://www.ado.state.al.us>

ADO is a part of the State of Alabama Office of the Governor and works with all government and private agencies and individuals for the economic development of Alabama. ADO primarily works with manufacturers to locate new plants or expand existing plants to create new jobs, and provides coordination of all available incentives and services to this end. ADO's Industrial Recruitment staff has targeted several key industries, focusing on facilitating the development of those types of businesses in the state. The targeted industries include food and agribusiness, but any assistance offered must be connected with a manufacturing operation (such as poultry houses as an integrated part of a processing operation). There may also be assistance for distribution warehouses and national headquarters operations.

Alabama Plan For Linked Deposits

Apply through local bank or savings and loan offices, or contact the Alabama Treasurer's Office:
 Pauline Martin
 State Treasurer's Office
 Room S-106
 State Capitol Building
 Montgomery, AL 36130
 334-242-7500
 Fax: 334-242-7592
 E-mail: alatreas@treasury.state.al.us
<http://www.treasury.state.al.us/>

A small portion of the state's investment portfolio is deposited with Alabama banks or savings and loan associations and made available to eligible small businesses and farmers. Financial institutions will charge up to a three-percent lower rate to borrowers. Farmers and small business owners, or prospective small-business people that meet qualifications as determined by the local bank, are served. It can take several months to a year to obtain funds, since the lender must first request participation in the linked deposit program after completing the usual formalities with the borrower. Each loan is "paid down" for the period specified, after which state funds are withdrawn regardless of whether the loan has been paid off. One of the three types of loans included in this program is the agricultural loan, which is available if the borrower derives at least 70% of his or her income from the agricultural venture. Maximum loan amount is \$100,000, and it is available for up to four years.

Alabama Resource Conservation and Development (RC&D)

PO Box 311
 3381 Skyway Drive
 Auburn, AL 36830
 334-887-4574
 Fax: 334-887-4551
 E-mail: mason.dollar@al.usda.gov
<http://seweb.ga.nrcs.usda.gov/al/index.html>

Local contact for Resource Conservation and Development (RC&D) program described in the first section, Natural Resources.

Alabama Small Business Development Centers

John Sandefur, State Director
 1717 Eleventh Avenue, South, Suite 419
 Birmingham, AL 35294-4410
 205-934-7260
 Fax: 205-934-7645
 E-mail:sandefur@uab.edu
<http://www.asbdc.org/>

The Alabama Small Business Development Centers' lead office is the point of contact for the eight regional Small Business Development Centers located throughout the state of Alabama to enhance economic development by providing management and technical assistance to small businesses in the state. The SBDCs offer information and one-on-one assistance with business start-up and management issues, as well as training, including NxLevel at some locations. Most services, including counseling, are free. Training programs are usually fee based, and fees vary, depending on the type of training or seminar, from free to about \$250 for the full NxLevel program. General questions and requests for materials are usually filled within a week or immediately via Internet; counseling services depend on available staffers and their workloads.

Alabama State Office, USDA Rural Development,

Clyde Rice, Cooperative Development Technical Assistance
 Suite 601, Sterling Center
 4121 Carmichael Road
 Montgomery, AL 36106-3683
 334-279-3400
 Fax: 334-279-3403
 E-mail: Clyde.Rice@al.usda.gov
 Find local offices at
http://offices.usda.gov/scripts/ndISAPI.dll/oip_public/USA_map

The USDA State Office of Rural Development is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state get access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government, as detailed in the first part of this directory.

Center for Entrepreneurial Excellence and Business Innovation Center

1301 Azalea Road
 Mobile, AL 36693
 334-660-7002
 E-mail: ceebic@ceebic.org
<http://ceebic.org/index.html>

The major objective of the Center for Entrepreneurial Excellence is to establish a facility to house an expanded business incubator program that is a national focal point for idea formulation and

exchange concerned with economic development through entrepreneurial efforts. The Center offers consulting by appointment at no charge, as well as ongoing seminar and workshop series on a variety of topics, such as Discovering Business Opportunities, Writing Business Plans, Market Research, and many other topics.

Marketing Division of the Alabama Department of Agriculture & Industries

Alabama Department of Agriculture & Industries

PO Box 3336

Montgomery, AL 36109-0336

334-240-7245

Fax: 334-240-7270

E-mail: agcon@agi.state.al.us

<http://agri-ind.state.al.us/MktEcon.htm>

The Marketing and Economics Division has the responsibility for the promotion of agricultural commodities and value-added agricultural products in the State of Alabama. To accomplish this end, an active domestic marketing program is ongoing. Division personnel assist with a variety of activities such as crop assessments, marketing strategy formation, the adoption of alternative farm enterprises, and various farm-planning activities. A key element of the domestic marketing program of the Alabama Department of Agriculture and Industries is the "Alabama...Experts in the Field" logo program. The goal of the logo initiatives is to promote Alabama-produced or--manufactured products in state and worldwide marketplaces.

National Forests in Alabama

National Forest Rural Community Assistance Coordinator

National Forests in Alabama

2950 Chestnut St.

Montgomery, AL 36107-3010

334-241-8173 / toll free 800-679-7692

Fax : 334-241-8111

E-mail: mgaines@fs.fed.us

Local contact for Rural Community Assistance Economic Recovery Programs is described in the first part of this directory, National Resources.

Small Farmer Outreach Training and Technical Assistance Project

Alabama Small Farm Rural Economic Development Center (ASFREDC)

112 Campbell Hall, Room 210

Tuskegee University

Tuskegee, AL 36088

800-720-8698

E-mail: Miles@tusk.edu

http://agriculture.tusk.edu/SFOTTA/Small_farmers.htm

ASFREDC provides intensive training and management assistance to small-scale and limited-resource farmers in 24 counties traditionally served by Tuskegee University. The projects goals are to conduct outreach activities to socially disadvantaged and limited-resource farmers that will improve their farm operations and profitability. Technical assistance is offered on budgeting, cash flow analysis, financial management/profitability, financial statements, farm/business management skills, product practices, alternative crops, preparation of operating loans, farm ownership loans, youth loans, housing loans, cost sharing, natural resources, and more.

ARKANSAS

Arkansas Capital Corporation (ACC)

Jerry Adams
225 South Pulaski Street
Little Rock, AR 72201
501-374-9247
800-216-7237
Fax: 501-374-9425
<http://www.arcapital.com>

The Arkansas Capital Corporation is a nonprofit corporation organized to provide intermediate and long-term, fixed rate financing for projects that may not qualify for 100% funding by conventional banks. ACC assists in structuring the financing package best suited to the small business and frequently partners with local banks and/or other state and federal loan programs. They assist with loan structuring and SBA and USDA loan packaging for projects as well. Projects must increase or maintain employment; funding of the entire financing package is not available from conventional sources; typically no more than 25% of the loan is used to pay off existing debt; first lien position on collateral is required, and an equity contribution by the borrower is required. ACC can provide financing for alternative or unconventional agricultural enterprises that may not meet conventional lender criteria. ACC is involved at no cost to the borrower or participating lender.

Arkansas Development Finance Authority

Farm Link of Arkansas
100 Main St., Suite 200
PO Box 8023
Little Rock, AR 72203-8023
501-682-5886
Fax: 501-682-5939
E-mail: rdrandolph@adfa.state.ar.us
<http://www.state.ar.us/adfa>

The Revolving Loan Fund for Agricultural Producer/Marketing Cooperatives was developed to stimulate crop diversification and to help limited resource farmers make a living on small acreage by growing high-value crops. Funds may be used for agricultural producer/marketing cooperatives, nonprofit associations, and nonprofit corporations in Arkansas that are producing and/or marketing fruit and vegetable products for their members. The maximum loan to any one group will be \$100,000. If the loan is approved by the ADFA Board, the borrower will be required to provide at least 10% of the loan amount. This equity contribution can be cash, the value of land, buildings or equipment. A 20 percent equity contribution is required in the following situations: start ups, expansion to increase volume by 50 percent or more, and/or unwillingness to give cooperative guarantee beyond financial collateral. Industrial development financing programs are generally limited to manufacturing industries; however, ADFA has the ability to fund tourism-related businesses and some non-manufacturing industries.

Arkansas Electric Cooperative Corporation

8000 Scott Hamilton Drive

P.O. Box 9469
 Little Rock, AR 72219
 501-570-2200
 Fax: 501-570-2205
 E-mail: kthomas@aecc.com
<http://www.aecc.com>

The REA Loans and Grants Program was created to promote rural economic development and job creation projects. Loans are available through your local rural electric cooperative for enterprises within its territory. The maximum loan is \$400,000 and the minimum is \$10,000. Loans can be for start-up or expansion and from short-term to long-term. Loan projects can include feasibility studies, incubator projects, start-up costs, and other reasonable expenses. As for the funds being available for value-added agriculture, the Rural Economic Development Loan and Grant Programs' stated purpose is to promote rural development and/or job creation. Job creation is a big part of the equation. The applications are scored, and one gets more points for such things as job creation, willingness to provide supplemental funding, etc. The money is actually granted or loaned (depending on which program is pursued: the grant or loan program) to an electric or telephone cooperative, and the cooperative then distributes the money to the entity. The first criterion is that the ultimate recipient must be a co-op customer.

Arkansas Enterprise Group Manufacturing Services

Arkansas Enterprise Group
 605 Main Street, Suite 202
 Arkadelphia, AR 71923
 870-246-9739
 Fax: 870-246-2182
 E-mail: Dslayton@ehbt.com
<http://www.arenterprise.org/>

The Arkansas Enterprise Group's mission is to alleviate poverty, strengthen economic conditions, and improve the quality of life in rural communities through the provision of non-traditional financial services, technical support, and human resource development. Arkansas Enterprise Group Manufacturing Services' mission is to develop the capacity of small businesses to create jobs and improve economic conditions in rural communities through the strategic use of non-traditional financial services, including loans, investments, and technical assistance. The Rapid Assets Individual Development Accounts program helps low-income and low-asset individuals save money for building assets such as a home, a small business, or post-secondary education. Participants will receive matching funds for every dollar they save. Each dollar that an individual places into an IDA will be matched by three dollars of state funds. Participants will be required to take six classes in economic literacy that will cover topics such as the importance of savings and asset building, understanding and managing credit, budgeting, developing a relationship with a bank, and specific information related to the various savings goals. AEG works mainly with existing business but will consider a start-up with a convincing business plan. AEG specializes in manufacturers but will finance retail businesses, in cooperation with local banks. Businesses qualifying for loans through AMS must provide jobs and/or other community benefits. AMS primarily loans to manufacturing or value-added businesses. By participating with local lenders, AMS can provide some financing to service and retail businesses. These businesses should provide some community benefit or meet some community need. AEG works with an independent nonprofit business-consulting agency that charges below-market fees on sliding scales. They are not able to provide funding for crops but could consider loans for value-added or processing enterprises. Loans and/or technical assistance can be provided for upgrading equipment

(administrative and/or shop floor), enhancing control techniques (inventory, production, and/or quality), facilities planning (layout adjustment and/or expansion), and financial planning and management.

Arkansas Land and Farm Development Corporation (ALFDC)

Route 2, Box 291
 Floyd Brown Drive
 Brinkley, AR 72021
 870-768-3271 or 870-734-1140
 Fax: 870-768-3231 or 870-734-3570
 E-mail: ALFDC@ipa.net or ALFDC1@ipa.net

ALFDC offers assistance in agricultural and rural community development, career and leadership development that introduces youth to farming and agri-related careers and provides youth with hand-on training and education, and assistance for disadvantaged, limited resource farmers to continue farming and become agri-business people committed to ecology. It works with individuals, rural communities, community-based organizations, and nonprofit and for-profit organizations in 42 counties in eastern and southern Arkansas.

Arkansas Resource and Conservation Development (RC&D)

Federal Building
 Room 3416
 700 W. Capitol Ave.
 Little Rock, AR 72201
 501-301-3121
 Fax: 501-301-3194
<http://www.AR.nrcs.usda.gov/>

Local contact for Resource Conservation and Development (RC&D) programs as described in first section, National Resources.

Arkansas Small Business Development Center Lead

College of Business Administration
 100 South Main, Suite 401
 Little Rock, AR 72201
 501-324-9043
 Fax: 501-324-9049
 E-mail: jvhunt@ualr.edu
<http://www.ualr.edu/~sbdcdept/>

Arkansas SBDCs provide assistance in all aspects of starting and managing a business and offer facilities with computers, phones and information materials. Seminars and training programs are available with different offerings at different locations. All locations offer business start-up, business plan writing, and computer skill classes, as well as informational seminars dealing with various issues. Most services are free. Training programs are fee-based with fees depending on the type of program. Typical fees for 3-hour to full day seminars range from free to \$75. There are also some online courses that are free. Most services are available immediately. Depending on workload, individual counseling appointments take 1-2 weeks before the first session.

Arkansas State Plant Board

Marketing Division
PO Box 1069
Little Rock, AR 72203
501-225-1598
E-mail: info@naturallyarkansas.org
<http://www.naturallyarkansas.org/>

The Arkansas Agriculture Product Market was developed by the Arkansas State Plant Board in an attempt to help potential buyers locate Arkansas producers. Producers can list their marketing information on this Web site. To enroll, either go to <http://www.naturallyarkansas.org> online and enroll, or contact the Marketing Division for an enrollment form. The Plant Board may also make this information available for distribution in other formats.

Arkansas State Office, USDA Rural Development

700 West Capitol, Room 3416
Little Rock, AR 72201
501-324-6284
Fax: 501-324-7351
<http://www.rurdev.usda.gov/AR/>
Find local offices at
http://offices.usda.gov/scripts/ndISAPI.dll/oip_public/USA_map

The State Office of Rural Development, USDA is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state get access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the Federal government, as detailed in the first part of this directory.

Delta Community Development Corporation

PO Box 852
Forrest City, AR 72336
870-633-0112
Fax: 870-633-9191

The Delta CDC was founded to serve seven counties in the Delta region of Arkansas with loans and technical assistance to small businesses and nonprofit organizations. Since 1991, this multi-county CDC has started a specialized housing manufacturing operation, made 44 micro-business loans and institutionalized the Enterprise Development Training Course. Delta CDC also started a multi-million dollar catfish and vegetable processing facility near Marianna, Arkansas.

FORGE, Inc. (Financing Ozarks Rural Growth & Development)

Charlie Stockton, Loan Program Manager
PO Box 1138
Huntsville, AR 72740-1138
479-738-1585
Fax: 479-738-6288
E-mail: forgeinc@juno.com

FORGE is a nonprofit community development loan fund that uses member investments to make loans to farmers, small business owners, and low-income individuals. FORGE loan programs include farm production, small business start-ups/expansions, business lines of credit, credit establishment for loans to nonprofit organizations, and SBA Microloans. Loans that fit FORGE's environmental criteria may qualify for a reduced rate of interest. They also offer technical assistance in the form of business management seminars. FORGE's service area is the Ozarks bioregion of Arkansas, Missouri, and Oklahoma. The only fee charged is a \$25.00 membership fee if they make the loan. FORGE can usually make a loan within 10 days of receiving a completed application.

Heifer Project International and Heifer Ranch

Heifer Project International
 P.O. Box 8058
 Little Rock, AR 72203
 800-422-0474
 info@heifer.org
<http://www.heifer.org>

Heifer Project International is a private nonprofit organization that provides livestock, training, and technical support, so that limited-resource rural families and communities can help themselves by producing food, fiber, and income through animal agriculture. They have a variety of domestic programs. The Heifer Ranch is located in Arkansas and offers a Cottage Industries program of classes that are open to the public. Classes include manufacture of animal products, such as soap or candle making, cheese and tortilla making, hide tanning, spinning and weaving, natural dyes, and many more. These are half-day or full-day classes with materials fees of about \$30. However, there are many more opportunities to pursue a value-adding idea. Generally people present a proposal, and if it is approved, they have access to the Heifer Ranch's 1200 acres where they can live and develop their enterprise. It is likely that people could also use their own land. Ideally there will be a viable business idea that can generate profit for both the participants and the Ranch.

National Forest Rural Community Assistance

National Forest Rural Community Assistance Coordinator
 ?National Forest
 501-321-5327
 Fax: 501-321-5334
 E-mail: dugbade@fs.fed.us

Local contact for Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

Small Farmer Outreach Training and Technical Assistance Project

University of Arkansas at Pine Bluff's Small Farm Program
 University of Arkansas
 Box 4005
 Pine Bluff, AR 71601
 501-543-8142
 Fax: 501-543-8130

The University of Arkansas at Pine Bluff (UAPB) Small Farm Project provides technical assistance. It has helped farmers complete more than 100 farm loan applications (70 percent were funded) and provided record keeping, marketing, and crop production assistance. The project

works with farmers (especially minority, particularly cooperatives) in 13 counties in Southeast Arkansas to assist with marketing, and to increase profits and reduce chemical use.

FLORIDA

Florida Department of Agriculture and Consumer Services

Division of Marketing and Development

541 East Tennessee Street

Tallahassee, FL 32308

850-487-4322

E-mail: agventr@doacs.state.fl.us

<http://www.fl-ag.com/>

The Division of Marketing and Development offers multiple services essential to establishing a successful agricultural business or enterprise. Marketing assistance is available in the form of advertising and packaging incentives, pricing information, market research, and trade leads. For site location and infrastructure assistance, the program provides lease incentives, capital improvement programs, supplier information, and assistance with equipment needs in available space at state farmers' markets. Enterprise owners are able to focus the total marketing effort on a population segment by supplying a value-added product, which fills a specifically defined market demand.

The state labeling program offers benefits from multi-media advertising campaigns. By placing FAPC logos on products and packaging, consumers can easily identify and purchase Florida-grown products. Advertising products with the Fresh from Florida and From Florida logos increases consumer awareness and sales. Participants in the program have access to the expertise of Florida Department of Agriculture representatives who are trained in their particular area of the industry and assist with sales and promotional opportunities. The Florida Agricultural Promotional Campaign (FAPC) identifiers are available to any person or organization that is a registered participant of the Florida Agricultural Promotional Campaign, for use in marketing Florida-produced agricultural products. Membership in the FAPC is required for use of the FAPC identifier and participation in its programs. Small-scale producers can benefit from the large-scale promotional activities associated with the state labeling program, saving time and money needed for marketing. Membership for producers costs \$50 annually; others range from \$50 to \$500 per year.

Florida Organic Growers (FOG)

PO Box 12311

Gainesville, FL 32604

352-377-6345

Fax: 352-377-8363

E-mail: FOGoffice@aol.com

<http://www.foginfo.org/>

FOG is a nonprofit grassroots organization housed in Gainesville, Florida. They link consumers with organic farmers and disseminate information regarding organic and sustainable farming. FOG works with the Local Food Partnership of North Florida to publicize a new grant-funded marketing program to boost sales for local growers by increasing public awareness of locally produced foods. The program is initially a one-year grant-funded project to increase public awareness of food

produced in the North Florida area. Through TV and other media advertising FOG generates interest in how and where to buy locally produced goods. Growers will need to register, at no cost, to receive the benefits of this program. Farmers will be linked on the Web site to other growers, wholesale/retail distributors, restaurants, and other related food service buyers. Through advertising and networking FOG hopes to create increased awareness and sales of the diverse agricultural goods produced in North Florida. One thousand-dollar matching grants will be available for farm promotion on a competitive basis. Applications will be available at the growers meeting and will be awarded on a competitive basis. All successful grant applications will require using the Local Food Partnership logo in farm promotion.

Florida Resource Conservation and Development (RC &D)

Bill Lundin, President

Florida Association of RC&D Councils

6860 Caroline Street, Suite 5,

Milton, FL 32570

850-623-6663 / Toll Free: 877-374-8723

Fax: 850-623-5095

E-mail: rcd@gulf.net

<http://seweb.ga.nrcs.usda.gov/flrcd/>

Local contact for Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

Florida State Rural Development Council (FSRDC)

30 Research Road

Quincy, FL 32351

850-875-7113

Fax: 850-875-7148

E-mail: kpderosier@mail.ifas.ufl.edu

<http://members.tripod.com/FSRDC/>

The FSRDC provides a forum to focus attention on rural issues in a state that is perceived as mainly urban. The Council serves as a central point of information and rural resources. Through a network of volunteers, the Council is active in literally hundreds of locally based projects, including contributions to marketing rural businesses, coordinating activities of rural food banks, and increasing in-kind corporate contributions to rural nonprofit organizations. Members of the FSRDC staff respond to requests, related to rural information in various subject areas, including funding, conferences, and publications. They can provide customized research packets on topics related to developing agricultural enterprises and value-adding, as well as referrals to the correct resources and people in the state.

Florida State Office, USDA Rural Development

4362 North Lake Blvd., Suite 107

Palm Beach Gardens, FL 33410

561-683-2285

Fax: 561- 683-6249

E-mail: larry.purnell@fl.usda.gov

The USDA State Office of Rural Development, is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state get access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and

Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government as detailed in the first part of this directory.

National Forest Rural Community Assistance

Woodcrest Office Park
325 John Knox Rd., Suite F-100
Tallahassee, FL 32303-4107
850-942-9349
Fax: 850-942-9304
E-mail: katkinson@fs.fed.us

Local contact for Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

Florida Small Business Development Centers (SBDC) Network

State Director's Office
UWF Downtown Center
19 West Garden Street, Suite 300
Pensacola, FL 32501
850-595-6060
Fax: 850-595-6070
E-mail: fsbdc@uwf.edu
<http://www.floridasbdc.com>

The FSBDC Network provides free and confidential one-on-one business consulting for entrepreneurs and existing businesses. The counseling expertise is provided by full-time Certified Business Analysts of the FSBDC Network, and is complemented by the use of On-line Business Consulting, which is free and confidential access to expert business advice for entrepreneurs and existing businesses. A Certified Business Analyst (CBA) conducts it from a Florida Small Business Development Center (SBDC). Counseling services and most materials are free. Seminars vary in price; some are free.

Small Farmer Outreach Training and Technical Assistance Program

Florida A&M University
215 Perry-Paige Building
Tallahassee, FL 32307
850-599-8823
Fax: 850-561-2151

The Small Farm program works with farmers to develop alternative enterprises that could complement traditional agriculture and increase net farm income. For example, raising goats for meat has become a viable alternative enterprise for the small farmer in Florida. With Extension's assistance, 250 small and potential farmers learned how to produce, manage, and market meat goats. Up-to-date research based information on achieving a workable balance between sustained agricultural profitability and the environment was achieved through integrated small livestock crop-based systems. Also, small farmers received information on practices that reduce production costs and methods for increasing the efficiency and economic viability of small meat goat farms. As a result of this effort, 80 small farmers started raising goats for meat as an alternative enterprise.

GEORGIA

Center for Agribusiness & Economic Development

202 Lumpkin House
University of Georgia
Athens, GA 30602
706-542-0760
Fax: 706-542-8934
E-mail: caed@agecon.uga.edu
<http://www.agecon.uga.edu/~caed/>

The Center for Agribusiness and Economic Development will perform specific services for Georgia agribusiness that are of interest to industry or commodity groups. Such projects could include short-, medium-, or long-term research efforts; feasibility studies for new agribusiness ventures; or the construction of detailed economic impact studies of an industry. Farmers, Extension representatives, agribusinesses, and entrepreneurs can use the Center's knowledge and research base to explore and exploit opportunities that exist in value-added products, marketing, and packaging. Services can include economic/financial analysis, feasibility studies, marketing plans, market research and distribution, strategic plans, and access to research publications. The Center for Agribusiness and Economic Development provides the analysis necessary to decide whether to enter the value-added market. Experienced and professional staff will undertake a full analysis of the project, and a written report is produced at the end of the study. The information in the report should be substantial enough for the entrepreneurs to decide whether to go ahead with the project or not. The Center may charge fees for services such as custom research and feasibility studies that do not result in publicly available information, based on direct costs such as computing, operating, and staff labor.

Georgia Extension Service Educational Programs and Resources

Professor of Agricultural and Applied Economics
201 Conner Hall
Athens, GA 30602-7509
University of Georgia
706-542-9080
Fax: 706-542-4131
E-mail: jmckissick@agecon.uga.edu
<http://www.ces.uga.edu/>

A Primer for Selecting New Enterprises for Your Farm is free, downloadable software designed to help growers select the right enterprise. It will allow decision-makers to thoroughly evaluate a wide range of options instead of concentrating on alternatives that might work only for a few producers. It can be accessed at <http://www.ces.uga.edu/Agriculture/agecon/prime.htm>. Also available to download (<http://www.ces.uga.edu/Agriculture/agecon/profile.htm>) is the farm financial profile spreadsheet designed to evaluate the farm financial statements (balance sheet and income statement) and records as a whole farm activity. The numbers initially shown are for illustration only. Farmers may substitute their own farm record information from their financial statements to observe cash flow and financial ratio calculations. Downloaded software is free.

Workshops on how to evaluate alternative agricultural enterprises are available. These programs for individuals or groups lead them through a logical process to evaluate alternative enterprises for their situation. A discussion will relate to past alternatives, and reasons for success or failure. The program does not tell them what enterprises are profitable, but it does give them the tools to use to determine whether an alternative enterprise will meet their needs. New workshop topics are always being introduced and information on these can be found at <http://www.ces.uga.edu/Agriculture/agecon/workshops/workshops.html>, or by contacting the local Extension office. Farmers have to contact the individual county Extension offices to find out cost and times for the workshops. Workshops are usually free or minimally priced to cover materials.

The Farm Business Management Advisory Program offers comprehensive assistance in farm financial management, including assistance in software selection, a chart of accounts for recording financial data, electronic and paper forms for recording physical production and additional non-financial information, assistance in developing a total cost budget for each enterprise desired, and a final financial and physical production analysis of each enterprise for which detailed records have been maintained. There is no cost for this service, but farmers must be willing to share records with the program. Program staff provides on-going support of information gathering and recording, in the form of regularly scheduled on-farm meetings, supplemented by telephone, letter and E-mail contact as needed. Contact begins before the beginning of the production season, and continues through the growing season until after harvest. Call 229-386-3512 or visit <http://www.ces.uga.edu/Agriculture/agecon/alt.htm> for more information.

Georgia Organics, Inc.

905 Yukon Dr.
Alpharetta, GA 30022-5920
770-621-4642
Fax: 770-993-7061
E-mail: georgiaorganics@pd.org.
<http://www.georgiaorganics.org/>

Georgia Organics offers monthly meetings on organic practices, the Georgia Grown annual conference on sustainable agriculture, and other networking opportunities via their Web site and listserv. They put on workshops and seminars, training for state and federal agencies serving agriculture, and farm and garden tours for the public. Finally, they offer marketing opportunities through the Georgia Grown Certified Organic Produce Cooperative, which offers produce from certified organic growers in Alabama, Georgia, and South Carolina to restaurants. The grower receives 75% of the purchase price, while the remaining 25% goes to cover the expenses of running the cooperative. Certified members can participate in the Georgia Organic farmers market in the Morningside neighborhood of Atlanta, which has become a showcase for Georgia organic agricultural products. Membership is \$35 for a farm and/or family.

Georgia Resource Conservation and Development (RC&D)

Natural Resources Conservation Service Georgia State Office
Robert G. Stephens Federal Building
355 East Hancock Avenue
Athens, GA 30601-2769
706-546-2272
Fax: 706-546-2120
E-mail: earl@ga.nrcs.usda.gov
<http://www.ga.nrcs.usda.gov/ga/rcd/>

Local contact for the Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

Georgia Specialty Food & Wine Association

Barbara Dyche, President
Frog Song Farm
261 MacIntosh Circle
Jackson, GA 30233
404-467-0038 Business and Fax

Georgia State Rural Development Council

60 Executive Park South NE
Atlanta, GA 30329
404-679-0567
Fax: 404-679-0572
E-mail: jwhorton@dca.state.ga.us

Georgia State Office of Rural Development, USDA

USDA Rural Development
333 Phillips Drive
McDonough, GA 30253
770-957-1228 ext.4
Fax: 770-957-3191
<http://www.rurdev.usda.gov/ga/>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities and other eligible individuals and organizations based in the state get access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government, as detailed in the first part of this directory.

National Forest Rural Community Assistance

1755 Cleveland Highway
Gainesville, GA 30501
770-297-3000
Fax: 770-534-4411
E-mail: kbraddy@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

The University of Georgia Small Business Development Centers

State Office

Chicopee Complex

1180 East Broad Street

Athens, GA 30602-5412

706-542-6762

Fax: 706-542-6776

E-mail: hlogan@sbdc.uga.edu

<http://www.sbdc.uga.edu>

Classes are offered in specialized subjects for experienced entrepreneurs, as well as in management basics for those considering starting businesses. Specialized classes and in-house training can also be obtained by calling 706-542-5266. They have a special focus on minority-owned business development and publish the annual Georgia Minority Supplier Directory. Under the Initiative for Georgia's Women Entrepreneurs (GWEN), Georgia SBDCs are making special outreach efforts to women. Counseling services are free; training programs are fee-based. Fees vary by type of program. While there are no services specifically designed for agriculture, the staff have worked with many food businesses, so they would be a good resource for farmers interested in food ventures.

LOUISIANA

Baton Rouge Economic and Agricultural Development Alliance (BREADA)

225-336-9532

Fax: 225-389-5523

E-Mail: breada@aol.com

A nonprofit organization that seeks to encourage the local production and sale of food as a means of improving the local economy, creating new jobs, and fostering stewardship of the land and people in the Baton Rouge area. This initiative includes the development of a vacant lot into a community garden program in the city, a system of farm markets to support local farmers and provide an outlet for produce grown in urban gardens, and an entrepreneurial skills training program for farmers, urban growers, and other entrepreneurs farmer-and consumer-driven efforts in Baton Rouge to establish the Red Stick Farmers Market, by sharing information about rules, regulations, financing, marketing, and staffing.

The Center for Rural and Small Business Development

Southern University and A&M College

PO Box 9338

Baton Rouge, LA 70813

504-771-3785

Fax: 504-771-2097

The Center for Rural and Small Business Development provides business counseling and assistance to rural businesses and persons interested in expanding and/or starting a business venture. Specifically, the center provides assistance in areas such as personnel, management, fiscal management, construction, bonding, marketing, public relations, etc. The center provides management and technical assistance to persons in the parishes of East (northern section) and West

Baton Rouge, East and West Feliciana, Point Coupee, St. Helena, and Iberville.

ECONomics Institute

Loyola University

Box 907

New Orleans, LA 70118

504-861-5898

E-mail: ecoinst@loyno.edu

<http://www.loyno.edu/economics.institute/>

The ECONomics Institute is a nonprofit organization based at Loyola University that works to create opportunities in the food and agriculture sector for socially responsible economic development for individuals, families, and small businesses in New Orleans and the surrounding region. The Institute sponsors the Crescent City Farmers Market, which is acquiring an international reputation as a proven, effective stimulus for sustainable economic development. The Institute is very active in setting up a small cooperative fresh food production business, helping groups in other communities set up similar farmers' markets, and providing training in small business accounting, customer relations, packaging, and marketing to vendors in the Market. It also continues its technical assistance to small-scale food producers, conducting entrepreneurial workshops, offering one-on-one assistance via e-mail and phone, maintaining a resource library, and assisting with Web site construction, and referring producers to appropriate outside assistance, such as the Agricultural Extension Service or the Loyola University Small Business Development Center.

The Institute works particularly with small-scale producers in New Orleans and the surrounding region who are involved with adding value to fresh produce by packaging or processing it, entrepreneurs, existing small businesses, or currently unemployed individuals experimenting with products, work methods, or processing techniques in the food and agriculture sector that are new to them or to their community and are good for overall economic development in the region. They also have some excellent reports on their Web site which provide "real-life" practical information on topics such as when the micro-business approach works and when it doesn't work.

Louisiana Department of Agriculture & Forestry -Office of Marketing

PO Box 3334

Baton Rouge, LA 70821

225-922-1280

Fax: 225-922-1289

E-mail: roy_j@ldaf.state.la.us

www.ldaf.state.la.us/

Programs and services of the Office of Marketing are centered on agribusiness development, marketing services, market development, promotion of Louisiana food and agricultural products, dissemination of market information, and coordination of special events hosted by the department and its staff. The Office of Marketing provides one-on-one business counseling assistance to numerous clients for varied marketing services and economic development needs. The Agri-Business Division is responsible for the administration of financial assistance programs, including loans, loan guarantees, linked deposit loans, and bonds for producers and agri-businesses who produce, process, store and market Louisiana food and agricultural products.

Louisiana NRCS and RC&D

3737 Government Street
Alexandria, LA 71303
318-473-7756
Fax: 318-473-7771
E-mail: bruce.lehto@la.usda.gov
<http://www.la.nrcs.usda.gov/>

Local contact for the Resource Conservation and Development (RC&D) program described in the first section, National Resources.

Louisiana Small Business Development Center Network

Northeast Louisiana University, State Lead Center
University of Louisiana at Monroe
Admin. 2-57
Monroe, LA 71209-6435
318-342-5506
Fax: 318-342-5510
E-Mail: brrathbun@ulm.edu
<http://lsbdc.net1.nlu.edu/index.htm>

The Small Business Development Center provides professional, individual consulting in all functional areas of business management, including such areas as pre-venture feasibility, the business plan, marketing, record-keeping, financial planning, production, preparation of financial documentation for loan packaging, and general management. Some SBDC's also house business incubators, some with agriculture-related facilities such as shared commercial kitchens. The management and technical assistance services of SBDC counselors and staff are provided at no charge. Charges may be made to recover client-approved direct costs for items such as printing, postage, computer time, etc. A small fee may be charged for workshops and seminars.

Louisiana State Office, USDA Rural Development

3727 Government Street
Alexandria, LA 71302
318-473-7921
Fax: 318 473-7829
E-mail: John.Broussard@la.usda.gov
Find local offices at
http://offices.usda.gov/scripts/ndISAPI.dll/oip_public/USA_map

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities and other eligible individuals and organizations based in the state get access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the Federal government, as detailed in the first part of this directory.

LSU AgCenter

PO Box 25203

Baton Rouge, LA 70894-5203

504-388-4161

Fax: 504-388-4143

E-mail: kmguidry@agctr.lsu.edu

The LSU AgCenter offers assistance in identifying value-adding activities, business planning, and research on adding value to Louisiana products. For example, they are working with a Louisiana dairy producer who wants to get into the manufacturing business to supply creole cream cheese to restaurants and small stores in south Louisiana. Currently, no dairies produce creole cream cheese. Small farmers and their families are participants in all of their programs. Programs developed specifically for small farmers and/or having a high degree of small farmer participation are farmers' markets and vegetable marketing, livestock management, and farm management and record keeping.

National Forest Rural Community Assistance

Kisatchie National Forest

318-473-7177

Fax: 318-473-7117

E-mail: adorian@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

Small and Emerging Business Development Services (SEBD)

Louisiana Department of Economic Development

PO Box 44153

Baton Rouge, LA 70804

225-342-5373

Fax: 225-342-6820

E-mail: webmaster@lded.state.la.us<http://www.lded.state.la.us/>

SEBD is a managerial, technical, and indirect financial assistance resource provider for certified small and emerging businesses. The Division aspires to fulfill this vision by developing and implementing policies and programs created to uplift Small and Emerging Businesses (SEBs) and encourage them to help themselves. SEBD provides certified small and emerging business owners with resources and assistance in many areas, including the development of business plans, and marketing plans, financial projection statements, as well as computer accounting training, among other activities. This assistance is offered through state-wide Small Business Development Centers (SBDCs) and approved service providers, such as consultants and trained professionals with whom the Division has developed partnerships. These professionals and SBDCs provide workshops and training that small and emerging business may need. Programs include the Mentor-Protege Program that brings larger and established businesses into a working relationship with certified small and emerging businesses to commercially benefit all involved, and the Developmental Assistance Program that focuses assistance on business plans, marketing, upgrading computer skills, financial projection statements, and other aspects of developing a business. In an effort to promote certified small and emerging businesses, SEBD compiles and distributes an updated directory of all currently certified SEBs. Other means employed to promote SEBs include the Internet, trade shows, and private contacts. SEBD also enlists the services of both state and private

agencies to provide procurement opportunities for the development of certified SEBs and help promote the services that these small businesses have to offer.

Small Farmer Outreach Training and Technical Assistance Program

Small Farm Family Resource Development Center and Cooperative Extension Service
Southern University and A&M College
Cooperative Extension Service
Box 10010
Baton Rouge, LA 70813
504-771-2242
Fax: 504-771-2861
E-mail: abrown2244@aol.com

The mission of the Small Farm Family Resource Development Center is to improve the status of its clientele by providing educational and technical assistance aimed at increasing the productivity and profitability of Louisiana's small scale farms and addressing related clientele needs. A major part of the center's thrust involves evaluation and development of ecologically and economically sound sustainable agricultural production systems. Current and future research efforts include an array of agricultural commodities such as vegetables, small fruits, herbs, small animals, and the economic potential of value-added processing. The Louisiana Family Farm Technical Assistance Program (LFFTAP) personnel advise farmers on sound practices with respect to record keeping, production practices, alternative cropping systems, marketing strategies, loan and loan repayment programs. There is no cost for these services.

MISSISSIPPI

Alcorn Cooperative Extension Program Small Farm Incubator

Iris Cole-Crosby, Coordinator
Alcorn State University
18600 Highway 397
Preston, MS 39354
662-773-7128
E-mail: icolecrosby@aol.com

The Small Farm Incubator assigns 1 to 5 acres of land to adult participants, and equipment is available for their use. All crops are the property of the producer.

Ammerman-Hearnsberger Food Processing Plant (AHFPP)

Dr. Charles H. White
Department of Food Science and Technology
Box 9805
Mississippi State, MS 39762
662-325-3200
Fax: 662-325-8728
E-mail: chwhite@ra.msstate.edu
<http://www.msstate.edu/dept/FST/Homepage/AHPilot.html>

The Ammerman-Hearnsberger Food Processing Plant (AHFPP) assists food-processing companies through research, education, and technical assistance. The AHFPP helps determine the feasibility for new products, new packaging technology, and other new processing procedures. Small quantities of new food products for consumer and market testing can be produced. Shelf life testing can also be done. The plant is ideal for research leading to product development and processing improvement that might not be economically feasible for many food processors. The AHFPP provides facilities for preparing, packaging, and processing products by freezing, canning, heating, and other methods. Laboratory and kitchen facilities are available for use in the processing plant. Prospective and existing food manufacturers in the state of Mississippi are eligible for AHFPP assistance. Good Manufacturing Practices will be required, including hair nets and lab coats. Nominal fees include a utility charge, maintenance cost, and an operating cost. A complete list of charges is available upon request. Usage time should be requested through the Department of Food Science and Technology. Approval will be granted on a first-come, first-served basis.

Glendora Economic and Community Development Corporation, Inc. (GECDCO)

Johnny B. Thomas, Executive Director
PO Box 7
Glendora, MS 38928
662-375-7333
Fax: 662-375-7250
E-Mail: gecdco@usa.net

Glendora Economic and Community Development Corporation, Inc. (GECDCO) is a nonprofit, countywide organization. GECDCO has established a sweet potato and vegetable growing operation that will include packaging, marketing, and transporting the produce grown. This effort

will employ 40 people from the local community and will therefore promote economic development in the area and inhibit the deterioration of the small community. GECDCO provides financial and technical assistance by instituting programs that seek to develop greater business and economic development opportunities for minorities and disadvantaged communities. It also helps to promote the development of Entrepreneurship and the ownership of assisted businesses.

Mississippi Center for Cooperative Development (MCCD)

Mississippi Association of Cooperatives (MAC)

Melbah Smith, Project Director

233 East Hamilton

Jackson, MS 39202

601-354-2750

Fax: 601-354-2777

E-mail: MSCenter@mindspring.com

<http://www.ext.msstate.edu/special/mccd/>

MCCD focuses on cooperative development activities in three key areas: organization and development of cooperatives, technical assistance and training to beginning and startup cooperatives, and education and outreach to rural residents, farmers, and communities on cooperative principles, techniques, and structure. MCCD assists limited-resource farmers in the Mississippi Delta in organizing and maintaining production and marketing cooperatives in the state. They have an annual meeting in March with educational presentations and will organize other workshops as requested by farmers. There are no specific requirements for client eligibility, but priority is given to limited-resource farmers as described in their work plan.

Mississippi Cooperative Extension Food and Fiber Center

Virgil Culver, Leader

Box 9642

Mississippi State, MS 39762-9642

662-325-2160

Fax: 662-325-7844

E-mail: virgilc@ext.msstate.edu

<http://ext.msstate.edu/departments/foodandfiber/>

The Center provides business, marketing, management, and technical skills by teaching new methods and techniques for improved planning, marketing, and distribution procedures; management of facility planning and scheduling, operations improvement and systems analysis; educational programs on obtaining appropriate licenses and permits, developing a plan for promoting products and/or services, integrating computer technology (including e-commerce) into business operations, and other areas necessary for completion of a thorough business plan. The center works with food and wood processors in developing new and improved products and processing techniques, development and implementation of quality assurance/control programs, interpretation of governmental regulations; evaluating the economic feasibility of new ventures and expansion of existing agribusinesses; it provides assistance in the development of business plans for new and existing businesses; feasibility and product cost analyses; and provides information about microcomputer applications related to financial and inventory control. They do not provide funding, but will help identify funding sources and work with clients who are seeking funds from the state.

The Center staff works with Mississippi agribusiness firms and prospective businesspeople, especially in food and wood businesses; they work with very small and micro businesses as well as

with large companies. They strive to help farmers make good decisions, either by investing in a good idea or avoiding investment in an operation that will not be feasible. The company must be located in the state, but they will work with out-of-staters that will establish businesses in the state. A sample cost is \$35 for a daylong seminar on getting into the food business. Presently, most clients are served at no cost, but reimbursement of travel expenses and possibly operating capital for long-term projects may be requested from clients who are able to pay. They provide some excellent information on their Web site or through Extension on all aspects of starting a business in Mississippi, particularly specialty foods.

Mississippi Department of Agriculture and Commerce (MDAC) Market Development Division

PO Box 1609

Jackson, MS 39215-1609

601-359-1165

E-mail: roger@mdac.state.ms.us

<http://www.mdac.state.ms.us/Library/Marketing/MakeMineMississippi.html>

MDAC offers the “Make Mine Mississippi” Program, which is a cooperative promotions program designed to assist existing Mississippi businesses in marketing and promotional efforts. This is a matching funds reimbursement program, which means that fifty percent of the costs of marketing are shared with a company, up to a spending cap. A company is reimbursed after the activity takes place. At present, a company can receive up to \$3,000 in matching funds. Preference is given to agricultural companies, associations, producers, and manufacturers over retailers and service industries. Companies must produce a product that is least 51% produced, processed, or manufactured in Mississippi and be registered with the MMM program. MMM participants can begin using the logos upon registration. Marketing reimbursement applications will be notified of approval or rejection within 30 days. If approved, every effort will be made to reimburse companies within 2-3 weeks of receipt of the claim.

Mississippi Organic Growers' Association

Tom & Sue Ann Dana

277 Hurricane Creek Road

Lumberton, MS 39455

601-796-4406

This is an informal association with irregular meetings to share information and network with organic and sustainable growers. The organization has recently been revived and is active in promoting organic farming and marketing. Call for the next meeting.

Mississippi Association of RC&D Councils

311 Airport Road

Pearl, MS 39208-6650

601-965-5233

Fax: 601-965-5734

E-mail: ms@msrcd.org

<http://www.msrcd.org/>

Local contact for the Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

Mississippi Small Business Development Center (state office, referrals to local SBDC)

University of Mississippi
 P O Box 1848
 B-19 Jeanette Phillips Drive
 University, MS 38677-1848
 601-232-5001
 Fax: 601-232-5650
 E-mail: msbdc@olemiss.edu
<http://www.olemiss.edu/depts/mssbdc>

Business counseling is the most requested form of assistance, with help offered to develop and update business plans, create marketing strategies, identify and get access to sources of capital, improve managerial skills, analyze financial records, and more. Workshops are conducted throughout the state at locations convenient to the general population and small business community. Topics are designed to address the many aspects of operating and maintaining a small business profitably. They also offer help in evaluating new product ideas and bringing them to market, as well as help with securing SBIR funds to conduct feasibility studies. They offer "Going into Business in Mississippi: An Entrepreneur's Handbook" free on their Web site. Counseling is free; workshops are offered at a range of prices.

Mississippi State Office of USDA Rural Development

100 West Capitol St., Suite 831
 Federal Building, Jackson, MS 39269
 601-965-5457
 Fax: 601-965-5384
 E-mail: charlie.joiner@ms.usda.gov
<http://www.rurdev.usda.gov/ms/>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities and other eligible individuals and organizations based in the state get access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the Federal government, as detailed in the first part of this directory.

National Forest Rural Community Assistance

National Forests in Mississippi
 Holly Spring District Office
 100 Front Street
 Oxford, MS 38655
 601-236-6550 ext. 12
 Fax: 601-234-8318
 E-mail: brains@fs.fed.us

Local contact for Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

Small Farmer Outreach Training and Technical Assistance Program

Small Farm Development Center at Alcorn State University

Dr. Magid Daher, Director

1000 ASU Drive

Box 1080

Alcorn State University, MS 39096

601-877-6449

E-mail: mdagher@lorman.alcorn.edu

<http://www.alcorn.edu/sfdc/staff.htm>

The Center provides management and technical assistance to small farmers, and also serves as a clearinghouse for the collection and dissemination of agricultural and economic data. The Center promotes and facilitates sustainable, environmentally sound small farm and alternative agricultural enterprises. The Center's Food Safety and Quality Assurance Project developed and is implementing a food safety and quality assurance program for small-scale farmers and cooperatives in the state of Mississippi.

The Center also has capitalized a small loan/grant program and has received funding to expand its support of emerging crop and livestock enterprises, along with value-added product development and marketing. Loans are subject to strict eligibility requirements, since defaulting borrowers are liable to asset seizure in order to keep the revolving fund solvent. They have a "liberal" repayment plan. Prospective borrowers should contact the Center for more information.

KENTUCKY

Carroll Knicely Institute for Economic Development

Stephen House, Executive Director

2355 Nashville Road

Bowling Green, KY 42101

270-745-1900

Fax: 270-745-1903

E-mail: aaron.hughey@wku.edu

<http://www.wku.edu/Dept/Support/AcadAffairs/IED/>

The Carroll Knicely Institute for Economic Development offers a very wide range of courses, including some online courses, in areas from computer skills to management, process control, and many more. On-site employee training is also available, either through predesigned courses or customized programs. The Center also offers other services that can assist agricultural entrepreneurs with small business development, group facilitation, social research, retiree attraction, strategic planning, and negotiation and mediation. Services offered by the Institute are available to all cities and counties in Kentucky needing assistance. However, the primary activities of the Institute are concentrated in the south central and western parts of the state.

All costs for training are held to a minimum ("a fraction of the cost of many other training organizations or private consultants"). Costs for training, continuing education courses, and other services will vary by type of training or service, whether trainings are held at the Center or at the workplace, and so on, so the Center needs to be contacted to work out specific costs.

Commodity Growers Cooperative

620 S. Broadway Suite 209
 Lexington, KY 40508
 859-233-7845 /888-440-7845
 Fax: 859-252-9255
 E-mail: info@commoditygrowers.com
<http://www.commoditygrowers.com>

The Commodity Growers Cooperative Association works in conjunction with several organizations and institutions to provide services such as access to capital for farm families and rural communities. The Association offers a comprehensive resource directory on their Web site to provide information on diversifying farm operations to farmers, farm service organizations, university staff, Cooperative Extension personnel, and others. Information on general business planning and management, specific enterprises, and organizations and agencies that can assist farmers is available.

Community Farm Alliance (CFA)

Beth Manley, Communications
 614-A Shelby Street
 Frankfort KY, 40601
 502-223-3655
 Fax: 502-223-0804
 E-mail: cfa@kih.net
<http://www.communityfarmalliance.com/>

Community Farm Alliance is a statewide grassroots organization of persons committed to family-scale farming as the most efficient and sustainable form of producing the best quality food, while protecting the environment and strengthening rural community life. CFA can help farmers find markets. For example, the CFA helped to develop the Organic Kentucky Production Association (OKPA), a cooperative of local certified organic farmers acting together as a unit to sell produce via a CSA. The OKPA has now grown to a statewide network (see KLAES listing below for more information). Currently CFA is working to create local farmers' markets. Their Web site offers a Commodity Bulletin Board for sustainable farmers to post products on the Bulletin Board and use it as a direct link to the public. CFA also supports the small and family farm indirectly through community organizing and grassroots lobbying efforts. A family membership is \$25, and an individual membership is \$20.

Kentucky Association of RC&D Councils, Inc.

771 Corporate Drive, Suite 110
 Lexington, KY 40503-5479
 606-224-7403
 Fax: 606-224-7399
 E-mail: jdoverin@kcc.fsa.usda.gov
<http://www.ky.nrcs.usda.gov/RCD/default.htm>

Local contact for the Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

Kentucky Center for Cooperative Development

University of Kentucky
 College of Agriculture
 Dept. of Agricultural Economics
 436 Agricultural Engineering, Bldg. #2
 Lexington, KY 40546-0276
 859-257-7272 ext. 283
 Fax: 859-323-1913
 E-mail: whhoag0@pop.uky.edu
<http://www.uky.edu/Ag/KCCD/>

The Kentucky Center for Cooperative Development has been in existence since October 1999. The Center has been actively participating in cooperative development activities since its inception. Kentucky farmers are understanding the need to add value and diversify their operations. Cooperatives are the business structure many farmers are turning to for value-added products. The Center provides board/management training and assistance in feasibility work, business plans, and articles of incorporation and bylaws. For example, the Center helped the Appalachian Sweet Sorghum Growers by providing board/management training. Additionally, the Center has guided the cooperative with assistance in feasibility work, business plans, and Articles of Incorporation and bylaws. The Center also assisted the group in meeting with a promotion and labeling firm in Lexington, Kentucky, to discuss opportunities for labeling and branding sweet sorghum.

Kentucky Department of Agriculture Office of Agricultural Marketing & Product Promotion

500 Mero Street, 7th Floor
 Frankfort, KY 40601
 502-564-6676, Ext. 240
 Fax: 502-564-2133
 E-mail: terry.garmon@kyagr.com
<http://www.kyagr.com/>

The Kentucky Department of Agriculture offers a wide range of services to producers. Among these services is a state logo labeling program and free Web pages for producers to advertise their products under the "Buy Kentucky" program. They also help Kentucky food manufacturers, farmers, agricultural businesses, and Kentucky agricultural commodity groups with the marketing and promotion of their produced and processed products. The office endeavors to expand existing and traditional markets and develop new markets, both on a domestic and international level.

Division for Value-Added Horticulture & Aquaculture

100 Fair Oaks Lane, 5th Floor
 Frankfort, KY 40601
 Receptionist: 502-564-7274
 Fax: 502-564-0303
http://www.kyagr.com/mkt_promo/hort/index.htm

The Kentucky Department of Agriculture, Division for Value-Added Horticulture & Aquaculture Marketing, has three rounds of grants available for horticulture businesses to conduct advertising. Proposals need to be submitted according to the time line below. Grants are 50% cash match. Proposals will be reviewed based on the [sample criteria](#). Grant is based on reimbursement of actual approved expenses; awardees will be notified in order to make such purchases. Value-Added grants are also available for farmers' market improvements, processing, and other value-adding for horticultural and aquacultural products. Contact the division for more information on these grant

programs.

Division of Livestock/Forage/Poultry

Direct and Local Meat Marketing

500 Mero Street, 7th Floor

Frankfort, KY 40601

502-564-6676 Ext 240

Fax: 502-564-2133

E-mail: mark.straw@kyagr.com

http://www.kyagr.com/mkt_promo/LPF/Livestock/meatmarketing/index.htm

The Kentucky Department of Agriculture works with Kentucky farmers interested in marketing their meat products by assisting them in understanding the regulations involved in direct marketing meat products. Producers interested in direct and alternative markets for meat products can receive help in developing their ideas, assessing the economics of their plan, locating markets, having their animals processed, and packaging and labeling products to meet regulations and consumer needs. Available are a directory of Kentucky processing facilities and a Direct Marketing Directory for farmers with products to sell, as well as a list of restaurants and retailers wishing to buy Kentucky products. Work with the University of Kentucky has also been vital in assessing the profitability and acceptability of local meat products. Currently the Department is working on an advertising campaign to promote Kentucky restaurants that purchase products directly from farmers.

Kentucky Small Business Development Center State Office

University Of Kentucky

Center for Business Development

225 Gatton College of Business and Economics

Lexington, KY 40506-0034

859-257-7668 / 888-475-SBDC

Fax: 859-323-1907

<http://www.ksbdc.org/>

Kentucky's Small Business Development Centers provide Kentucky's entrepreneurs and small businesses with one-on-one [management consulting](#), [educational training](#), and [business resources](#) needed to start and manage their enterprises. An unusual service provided is [environmental consulting](#): free and confidential consulting on water, waste and air quality issues. This includes on-site assessments, assistance with permit applications and record-keeping, as well as training and educational programs.

Kentucky State Office, USDA Rural Development

771 Corporate Drive, Suite 200

Lexington, KY 40503

859-224-7300

Fax: 859-224-7425

E-mail: tkosteln@rdasun2.rurdev.usda.gov

<http://www.rurdev.usda.gov/ky/index.html>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest

Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the Federal government, as detailed in the first part of this directory.

National Forest Rural Community Assistance

Daniel Boone National Forest
100 Vaught Road
Winchester, KY 40391
606-745-3100
Fax: 606-745-4710
E-mail: rmann@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

Small Farmer Outreach Training and Technical Assistance Program

Kentucky State University Cooperative Small Farm Program
Marion Simon
Kentucky State University
Box 196
Frankfort, KY 40601
502-227-6437
Fax: 502- 227-5933
E-mail: msimon@gwmail.kysu.edu

The Kentucky State University Cooperative Extension Program's (KSUCEP) Small Farm Program (SFP) in cooperation with the University of Kentucky Cooperative Extension Service, has some 550 farmers enrolled in an intensive, one-on-one educational program that focuses on production, farm management, alternatives, marketing, land use, and sustainable agriculture. Extension paraprofessionals in 24 counties provide the vital link in this "hands-on" educational effort. Paraprofessionals are often farmers themselves and are residents in the communities from which farmers are recruited. Each paraprofessional works with 25 to 30 farmers for a 5-year period, after which farmers "graduate." Of special interest is their 2501 special sub-program, targeting the socially disadvantaged such as African-American and women farmers. Rather than focusing on financial counseling for borrowers, as the other 2501s do, this program focuses on production and hands-on activities. The "Third Thursday Thing" is a day-long workshop with both classroom and hand-on components. Each workshop focuses on a different topic in sustainable agriculture, such as meat goats, pastured poultry, and organic vegetable production. The program targets non-traditional Extension clientele, minority farmers, and the "hard to reach." Paraprofessionals are responsible for finding and recruiting these farmers. "Third Thursday" programs are open to the public. "The average farmer will double or triple his/her net farm income while enrolled in this program," says Marion Simon.

University of Kentucky

Small-scale Agriculture Enterprise Development Program

Betty King

Department of Agricultural Economics

University of Kentucky

400 Charles E. Barnhart Bldg.

Lexington, KY 40546-0276

Phone: 859-257-5762

Fax: 859-323-1913

E-mail: bking@ca.uky.edu.

<http://www.uky.edu/Agriculture/AgriculturalEconomics/smallscale.html>

Kentucky Leadership for Agricultural and Environmental Sustainability (KLAES)

Curtis Absher, Asst. Director

309 W.P. Garrigus Bldg.

University of Kentucky

Lexington, KY 40546-0215

606-257-1846

E-mail: cabsher@ca.uky.edu

<http://www.uky.edu/Agriculture/KLAES/welcome.html>

The Small-scale Agriculture Enterprise Development Program's first major effort is the KLAES Project, a statewide effort to identify steps toward more sustainable farm systems in Kentucky. Local groups developed studies that are resulting in improved abilities to affect economic, environmental, and social impacts of agricultural production and marketing. It has been a catalyst for community development efforts related to agricultural marketing, expansion of agricultural production, and the development of alternative agricultural enterprises. For example, the KLAES project worked with the grower group to conduct studies of cooperative marketing and organizational structure that will benefit organic producers in Kentucky. Both project Web sites offer excellent information on agri-business development, value-added production and marketing, specific agricultural products and enterprises, and more.

Direct and Local Meat Marketing

Kenneth Burdine

412 Charles E. Barnhart Bldg.

Lexington, KY 40546-0276

859-257-7273

Fax: 859-323-1913

E-mail: kburdine@uky.edu

<http://www.uky.edu/Ag/KyMeat/>

The Direct and Local Meat Marketing project provides assistance to producers in developing and marketing products that will flow through local markets. Business planning assistance is available. Consumer research is being conducted on the acceptability of Kentucky raised and processed products. Local processors are assisted in uniformly cutting carcasses, value-added processing, and food safety management under HACCP. All parties are assisted in complying with state and federal requirements for the labeling and sale of meat. All marketing, processing, and production information is being assimilated into an educational training program. Extremely useful materials and decision aids are available at their Web site.

NORTH CAROLINA

Carolina Farm Stewardship Association

P.O. Box 448
Pittsboro, NC 27312-0448
919-542-2402
Fax: 919-542-7401
E-mail: cfsa@carolinafarmstewards.org
<http://www.carolinafarmstewards.org>

CFSA is a nonprofit membership association of North Carolina and South Carolina farmers, gardeners, and consumers dedicated to ecological farming methods and the development of a healthful, sustainable agriculture. Local and organic food systems are supported by marketing and promotional efforts. Other resources provided include resource guides and directories. CFSA sponsors an annual conference, farm tours, and workshops such as the Regional One-Day Schools for both beginning and advanced organic farmers. They have a resource center (open to all) that provides technical files, current publications and books, technical videos. Finally, there are many networking and information sharing opportunities among staff, consumers, gardeners, farmers, and agricultural professionals. Membership is open to all; dues are \$50.00 for an individual, family, or farm, and \$150.00 for an organization or business. Workshops and seminars may charge a small fee.

National Forest Rural Community Assistance

National Forests in North Carolina
P.O. Box 2750
Asheville, NC 28802
(828) 257-4202
Fax: (704) 257-4263
E-mail: tseyden@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

North Carolina Department of Agriculture Division of Marketing

PO Box 27647
Raleigh, NC 27611-7647
919-733-7912
Fax: 919-733-0999
<http://www.agr.state.nc.us/>

The Division of Marketing offers a very wide range of services to promote the sale of North Carolina agriculture-related products through development and expansion of new and existing markets. Marketing assistance is available from the initial development of a product to its consumption by the consumer in both foodservice and retail markets. Facility design consultation is also available to food processors. The Division of Marketing promotional activities focus around two programs: "Goodness Grows in North Carolina" and "Flavors of Carolina," a series of five to six food shows conducted in various market areas in the eastern United States each year. The major

emphasis of the Goodness Grows in North Carolina program is to heighten awareness of the availability of North Carolina products to the consumer, retail, and foodservice industries. The Foodservice Marketing section works with restaurants, chefs, and food distributors to promote North Carolina's commodities. The Retail Marketing section works with grocers to promote North Carolina products. It also assists North Carolina food companies and producers with developing new markets and increasing their sales. The program benefits large food companies, small producers and processors, and specialty food entrepreneurs alike. The division also offers marketing services, mainly for horticultural crops, at their Marketing Centers located around the state, including locating buyers and suppliers, helping develop markets and conduct promotions, and publicizing and promoting direct marketing, such as the many sponsored farmers' markets. The North Carolina Department of Agriculture and Consumer Services will provide marketing service assistance, assistance in retail, foodservice and institutional marketing, and advertising, sales promotions, merchandising, public relations campaigns, and special media promotions throughout the year.

North Carolina Resource Conservation and Development (RC&D)

Cape Fear RC&D Office
 First Union Bank Bldg., Room 615
 201 N. Front Street
 Wilmington, NC 28401-3954
 910-763-6611
 Fax: 910-763-8989
 E-mail: cfrcd@wilmington.net
<http://www.NC.nrcs.usda.gov/>

Local contact for the Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

North Carolina Rural Economic Development Center

Carolyn Perry, Director, Microenterprise Loan Program
 Robin Pulver, R&D Grants Program
 4021 Carya Dr.
 Raleigh, NC 27610
 919-250-4314
 Fax: 919-250-4325
 E-mail: info@ncruralcenter.org
<http://www.ncruralcenter.org/>

The Rural Center is North Carolina's leading organization for rural innovation. The center carries out this role by undertaking its own large-scale research and demonstration initiatives and by running an R&D Grants Program that provides funds to organizations to test their own innovative ideas. North Carolina nonprofit organizations, local governments, and educational institutions are eligible for the program.

It also offers an award-winning Microenterprise Loan Program that provides rural people with small business loans up to \$25,000, in combination with business planning and technical assistance. The Microenterprise Loan Program works with individuals who have sound ideas for starting or expanding a small business but do not qualify for bank loans. These individuals may include women, members of minority groups, people with low incomes and limited assets, and people who live in rural areas. Three local lending sites operate group-based lending programs. Individuals participate in these programs by self-selecting into groups of four to ten people. Each group

participates in an intensive training and certification process. Once certified, the group can make credit decisions for its members. All loans must be current in order for the group to consider making additional loans. Group members also work together to support the growth and development of one another's businesses. The program also offers individual lending, which is a good choice for those with more business experience and greater financial needs. Program staff work one-one with potential borrowers to prepare loan applications based on the borrower's business plan, character, and the local economy. Group lending is only available in selected counties, but individual lending is available in all 85 rural counties of North Carolina. Individual borrowers must be least 18 years old and have a business with fewer than 10 full-time employees

Individuals can apply directly to the Rural Center or be referred by a network of organizations already providing business assistance in the community. There are no costs to applicants who apply to the Center's Micro program. Ms. Perry says, "In terms of agriculture based businesses funded by the Center, the Micro program has no agri businesses in its portfolio. Typically, this type of business is not a match for the debt instrument of this program. The cash-in cash-out cycle of agri-businesses are somewhat unique." However, businesses with more regular cash flows that use agricultural products as inputs--such as food processing-- may be eligible. There are some agri-businesses that have been funded through the R& D program, such as alternative crops and markets for small farmers and businesses related to the expansion of markets for the state's crafts industry.

North Carolina Specialty Foods Association

PO Box 10426

Raleigh, NC 27605

919-834-5553

Fax: 919-828-9322

<http://www.agr.state.nc.us/markets/specfoods/index.htm>

Members receive business development and marketing and promotion assistance, including representation at trade shows and placement in stores. Annual dues are \$150.

North Carolina State University Food Science Cooperative Extension

John E. Rushing

North Carolina State University

Department of Food Science

Campus Box 7624

Room 129, Schaub Hall

Raleigh, NC 27695-7624

919-515-2956

Fax: 919-515-7124

E-mail: john_rushing@ncsu.edu

<http://www.ces.ncsu.edu/depts/foodsci/ext/programs/ncfood/>

Entrepreneurs seeking assistance with specific technical questions on processing, labeling, shelf life, or food safety can receive guidance from the Department of Food Science at NCSU. This assistance is provided through the University's outreach efforts and the N.C. Cooperative Extension Service. In addition to individual guidance, various educational programs of interest to new food entrepreneurs are presented throughout the year. Topics covered include Process Evaluation, Food Safety and Shelf Life, Food Labeling Information, and more. In addition to assisting the N.C. food processing industry, Food Science Extension educational programs include food entrepreneur assistance, retail food safety, and training assistance to other agencies. NC State food scientists will assist NC entrepreneurs in determining the shelf stability of their product and will make

recommendations on ingredients and processing methods. They will also help with certain labeling issues. They provide good online materials at <http://www.ces.ncsu.edu/depts/foodsci/ext/programs/nfood/> as well as offering online courses in Food Law and Regulations and HACCP. These classes are currently available to anyone using the Internet who wishes to take them, but only registered students will be able to take the class for credit.

North Carolina Office, USDA Rural Development

4405 Bland Street
Suite 260
Raleigh, NC 27609
919-873-2000
Fax: 919-873-2075
E-mail: john.cooper@nc.usda.gov
<http://www.rurdev.usda.gov/nc/>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government, as detailed in the first part of this directory.

Rural Advancement Foundation International (RAFI)

118 E Main St. Room 211
Carrboro NC 27510-2300
919-960-5223
Fax: 919-960-5224
E-mail: info@rafiusa.org
<http://www.rafiusa.org/>

RAFI provides farmers in tobacco-dependent North Carolina counties with information, training, and other resources needed to experiment with new income-generating crops, to add value to their commodities through additional processing, to create innovative new markets, and to develop mutually beneficial new relationships with local communities. They have established a pilot reinvestment fund to provide farmers with the necessary resources to supplement and diversify their incomes. They also offer free information packets on a variety of alternatives to tobacco. RAFI, through Farm Plan Advocates, provides a discreet, confidential counseling and advice service for growers trying to assess their financial options and escape their burden of debt. Funded through foundation grants, Farm Plan Advocates offers a range of no-cost services for farm families. They take an individualized, whole-farm approach to assistance and debt relief. They will review books and financial records. Areas of possible interest include debt restructuring, lender relations, federal program eligibility, appeals of adverse decisions, and bankruptcy.

Self-Help

PO Box 3619
Durham, NC 27702-3619
919-956-4400
E-mail: info@self-help.org
<http://www.self-help.org>

Self-Help is a community development lender that reaches people who are underserved by conventional lenders, particularly minorities, women, rural residents, and low-wealth families. Self-Help is an innovative lender providing financing to small businesses and nonprofit organizations in North Carolina. They specialize in lending to successful enterprises that need special financing not available from their local banks. Their financing can help companies and nonprofits that need more capital than a bank will provide, or companies that are just not yet ready for conventional financing. They provide financing to for-profit businesses and nonprofit organizations located in the state of North Carolina. Anyone is eligible for a loan, as long as they use the money for legitimate and legal business purposes. Self-Help finances almost any type of business activity, including start-ups and acquisitions. The only activities they do not finance are financing activities and speculative operations. They require owner equity of between ten and forty percent of the business assets. They require a basic business plan for all new organizations (less than one year old) that want a loan greater than \$3,000. Loans require no application fee, but the borrower will have to pay closing costs. A loan officer can give the borrower a more complete summary of potential expenses at an early stage of the loan application process.

Small Business and Technology Development Centers (referral to local Centers)

5 West Hargett St. Suite 600
 Raleigh, NC 27601-1348
 919-715-7272
 E-mail: info@sbt dc.org
<http://www.sbt dc.org>

In addition to the usual business counseling services, the SBTDCs offer Strategic Needs Assessment to help owners and managers identify priorities and action strategies to evaluate their companies in such areas as management vision, finance, marketing, human resources, operations, and information technology. Business research services are also available for current information on various topics that are both specific to individual businesses and also more generally address the economic climate. They also offer NxLevelL courses, including a special three-week NxLevelL course for veterinarians. Limited research services are provided at no cost to clients. Extensive projects, such as industry analyses, are provided on a cost-recovery basis. Conferences and workshops usually require a minimal fee.

Small Farmer Outreach Training and Technical Assistance Program

North Carolina A&T State University
 Agriculture and Natural Resources
 PO Box 21928
 Greensboro, NC 27420-1928
 336-334-7957
 Fax: 336- 334-7298
 E-mail: daniell@ncat.edu
<http://www.ag.ncat.edu/extension/index.htm>

The primary goal of the [Small Farmer Outreach Training and Technical Assistance Program](#) is to help farmers gain the managerial and marketing skills they need to operate their farms. Staff can help producers develop the financial documentation needed for credit applications, learn about all the government agencies and private-sector organizations that can assist with financial analysis and planning. They can also help with developing a long-range plan for farm improvements and get a start on implementing this plan, and to understand the process for securing FSA loans. The emphasis for all training is increased farm income for participants. The program will help address

family needs and resource limitations as well as farm-related concerns. Farmers enrolled in the program will learn where they are, where they want to go, and how to get there. The Farm Opportunities Program is designed to help farmers improve profitability through sound decision-making practices; exploring, selecting and implementing alternative agriculture enterprises; and improved natural resource and conservation management. The primary target audience is limited-resource and small-scale farmers and their families. Agriculture technicians use one-on-one instruction to deliver educational information to farmers. These technicians work with a selected group of 15 to 24 farmers for up to three years, until the farmers achieve their goals. Once farmers feel comfortable with the technicians, they participate in other educational experiences, such as group meetings, farm tours, and demonstration days. [Small Farmer Outreach Training and Technical Assistance Program](#) staff currently serve Bertie, Bladen, Caswell, Duplin, Halifax, Northampton, Person, Robeson, and Sampson counties. The Farm Opportunities Program is available throughout the state.

Specialty Crops Program at North Carolina State University

Jeanine Davis, Specialty Crops Program Coordinator

North Carolina State University

202 Cunningham Rd.

Kinston, NC 28501

252-526-4441

Fax: 252-526-4444

E-mail: jeanine_davis@ncsu.edu

http://www.cals.ncsu.edu/specialty_crops/

The specialty crops team works to link production capabilities with market opportunities for eastern North Carolina growers. The development of marketing information is a key function of the team. The program also demonstrates the latest methods of growing crops in greenhouses and provides information on post harvest handling. Another concept of the Specialty Crops Program is to expand market potential by developing and marketing new, exclusive "specialty" products to different segments within the existing population base. NC State University breeders have been active for years in developing unusual new types of blueberries, peaches, tomatoes, peppers, squash, sweet potatoes, melons, and cucumbers.

OKLAHOMA

Kerr Center for Sustainable Agriculture

Highway 271 S.

Box 588

Poteau, OK 74953

918-647-9123

Fax: 918-647-8712

E-mail: mailbox@kerrcenter.com

<http://www.kerrcenter.com>.

The Center provides leadership, technical assistance, farming demonstrations, applied research, and education for farmers and ranchers who seek ecologically and economically sound methods of producing food and fiber. Producer grants fund development of a new idea or innovative practice in sustainable agriculture. One-year grants are funded up to \$3500, two and three year grants up to

\$7500. Recipients must match a certain percentage of the grant. Grants will be given in two broad categories, research and demonstration. Research projects are on-farm tests of an idea or technology. Demonstration projects are on-farm presentations of a proven farming/ranching practice. An active resident producer in the state of Oklahoma is eligible to receive a grant. Projects with the best chance of being funded are innovative, applicable to many farms, and useful for more than one year. No cost for services. Some materials are priced, but most are very inexpensive.

Oklahoma Department of Agriculture, Food, & Forestry Grants and Loans Programs

PO Box 528804

Oklahoma City, OK 73152

405-522-5515.

E-mail: gary@oda.state.ok.us

<http://www.oda.state.ok.us/gapl.htm>

The Oklahoma Agriculture Enhancement and Diversification Program provides funds in the form of loans or grants for the purpose of expanding the state's value-added processing sector and to encourage farm diversification. Funds, provided on a cost-share basis, must be used for marketing and utilization, cooperative marketing, farm diversification, and basic and applied research. All funding proposals must clearly demonstrate the ability to directly benefit Oklahoma farmers and ranchers. Preference is given to applications that demonstrate use of raw agricultural products, potential for rural economic development, and strong likelihood of success.

Basic and Applied Research loans to individuals and grants to universities are available for groups working specifically on product development or research. Farmers can apply for a Farm Diversification grant of up to \$5000 to demonstrate an alternative agricultural enterprise.

Cooperative Marketing loans are available to groups of producers who are processing and marketing a product cooperatively. Legally binding cooperatives, closed cooperatives, or six farmers adjacent to each other with a verbal agreement to cooperate are eligible. Marketing and Utilization loans are similar to the cooperative loans but do not require cooperation between farmers. These loans will not pay for land, buildings, or equipment, but will pay "soft" costs associated with starting a business such as feasibility studies, business plan development, legal fees, marketing expenses, and so on.

Oklahoma Department of Agriculture, Food, & Forestry Market Development Division

2800 N. Lincoln Blvd

Oklahoma City, OK 73105

405-521-3864

<http://www.oda.state.ok.us/mktd.htm>

The Domestic Marketing Section of the division works with Oklahoma agri-businesses at local, regional, and national levels. Activities include marketing programs targeted to increase consumer awareness about the availability and quality of Oklahoma agricultural products. Domestic market development coordinators frequently attend and sponsor various tradeshow, food shows, and similar functions to promote state products. Promotional methods include cost-share participation at these tradeshow, as well as cooperative radio, television, and catalog advertising. The Made In Oklahoma and Grown in Oklahoma logos are trademarks designed to assist companies in marketing their products as native in origin. The criterion for approval to use the logos requires that a portion of the production and/or processing occur in Oklahoma.

The Ag Products Diversification program is a self-help program implemented to assist alternative

crop producers in developing markets for their products. In addition to promoting the growing, producing, and marketing of alternative crops, this section organizes marketing outlets, identifies wholesale markets, and develops promotional material to assist the producers and marketers. For more information contact Jason Harvey at 405-522-5563 or jharvey@oda.state.ok.us

Oklahoma Food and Agricultural Products Research and Technology Center

Chuck Willoughby, Business Planning & Marketing Associate

Room 141

Food & Agricultural Products Center

Oklahoma State University

Stillwater, OK 74078-6055

405-744-7300

Fax: 405-744-6313

E-mail: cwillou@okstate.edu

<http://www.okstate.edu/ag/fapc>

The purpose of the Food and Agricultural Products Research and Technology Center is to help develop successful value-added enterprises in Oklahoma and to bring the products, the jobs, and the dollars back home. The center will bridge the gap that sometimes exists between academics and the private sector by offering large and small businesses, producers and entrepreneurs access to faculty and staff with expertise in business and technical disciplines. The center also offers 21st century pilot processing facilities, research laboratories, and outstanding educational programs.

The Center offers a wide variety of workshops and hands-on training opportunities. Some of the current offerings are on-going Entrepreneurial Workshops, Food Industry Roundtable Discussion/Seminars, Post-HACCP Seminar, and the Master Cannery Workshop. It has conducted several HACCP (Hazard Analysis Critical Control Points) workshops for meat processors and is developing others for meat and non-meat processing/manufacturing as well. Center staff frequently works with entrepreneurs and food companies on individual projects. For the entrepreneur who is just getting started, staff strongly recommends that he/she attend the Basic Training for Food Business Entrepreneurs before proceeding on an individual project with the Center. This workshop will help answer a lot of questions about beginning a food business and can assist the entrepreneur in the decision-making process. Also, it is imperative that the entrepreneur has performed basic market research and has developed a business plan before spending valuable resources on the technical/production aspects of a product. The Center also offers assistance in the areas of market evaluation and business planning. Workshops currently offered cost from \$20 to \$30.

Oklahoma Agricultural Linked Deposit Loans

State Treasurer's Office

2300 N Lincoln Blvd

Room 217

Oklahoma City, OK 73105

405-522-4235

E-mail: kathy.ehrhard@treas.state.ok.us

Usually loan applicants work with Cooperative Extension in the IFMAPS program to generate business plans and other supporting information needed for the loan, as well as getting help from Extension in completing loan applications. The linked deposit loans are available to at-risk farmers or ranchers or producers of alternative agricultural products who are residents of the State of Oklahoma and whose business operation is located in the state. An at-risk farm or ranch may request funding of up to a maximum of \$350,000. The maximum funding for an alternative agricultural products operation is \$1,000,000. Successful applicants receive private loans through

local financial institutions at a reduced interest rate.

For an at-risk farm or ranch to be eligible for an Agricultural Linked Deposit Loan, the percent of gross income from farming must have been 60% or more in at least one out of the two previous tax years. The consolidated business/family debt-to-asset ratio must be at least 55%. The linked deposit loan must be for the purpose of operating the business or for refinancing loans made to operate the business. To be eligible to obtain a Linked Deposit Alternative Agricultural Products loan, the farm, ranch, or agri-business must certify in the loan application that the loan will be used for expanding or starting the production, processing, or marketing of a product named as an alternative agricultural product. The Department of Agriculture determines what qualifies as an alternative agricultural product. There is no cost to the farmer. The program is designed to help out farmers who are in distress, to help them keep their operations up and running.

Oklahoma Association of Resource Conservation and Development Councils

Gary Garman

Ouachita Mountains RC&D

7 East Choctaw Suite 101

McAlester, OK 74501-5060

918-423-2479

Fax: 918-423-2479

E-mail: omrcandd@icok.net

<http://www.icok.net/~omrcandd/State/index3.html>

Local contact for the Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

The Oklahoma Department of Career and Technology Education Agribusiness Management

Wes Watkins Technology Center (WWTC)

7892 HWY 9

Wetumka, OK 74883

888-884-3834

E-mail: skillmer@wwtech.org

<http://www.wes-watkins.tec.ok.us/Classes/ABM/abm.htm>

WWTC provides customized business management education to adults involved in agriculture and related businesses in Oklahoma. The Agricultural Business Management program at WWTC is an approved and preferred provider of Farm Service Agency borrower training. The classroom portion of the program enables clients to learn record-keeping skills and interact with other individuals involved in agriculture-based businesses. Clients learn how to use records in their financial, tax, and production planning/analysis. They also receive instruction in how to use basic analytical tools such as enterprise budgets, partial budgeting, and financial statements including cash flow, income, and net worth. The program coordinator visits each client's operation throughout the course to help implement the concept taught in the classroom. Clients gain competencies as they see firsthand how the skills they are learning can be used in their own operations. Costs are about \$125 for the first year, and \$50 thereafter for the Agricultural Business Management Courses. These courses have been recommended by Oklahomans involved in value-added enterprises.

Oklahoma Rural Development Council

Center for International Trade, Suite 105

Stillwater, OK 74078

405-744-8897

Fax: 405-744-8973

E-mail: info@ok-rural.org<http://www.ordc.org>

The Oklahoma Rural Development Council has created 18 multi-county coalitions made up of all the local "players" to strategically address regional issues, including adequate clean water supply, tourism, economic development, and other issues. The council brings together all the key players in the rural development area, federal and state agencies, local governments, tribal governments, and the private sector, to work cooperatively on issues and projects that serve rural Oklahoma. Membership in the Council is free and open to any interested individual or organization.

Oklahoma Small Business Development Center Network (referrals to local offices)

Southeastern Oklahoma State University

517 University

Durant, OK 74701

580-745-7471

Fax: 580-745-7577

<http://www.osbdc.org/osbdc.html>

The OSBDC is a consortium of staff members of Oklahoma's regional universities. Existing and prospective businesses are assisted through individual assessment, consulting, group training seminars, technical assistance, and referrals within a cooperative network of government agencies, educational institutions, community agencies, and the private sector. Consultations are free. Workshops and seminar offerings vary from free to more than \$50.

Oklahoma State Cooperative Extension Services Programs

139 Agriculture Hall

Oklahoma State University

Stillwater, OK 74078-6019

405-744-5398

Fax: 405-744-5339

E-mail: rlove@okstate.edu<http://www.dasnr.okstate.edu/oces/>**Intensive Financial Management and Planning Support (IFMAPS)**

800-522-3755 /

E-mail: IFMAPS@okstate.edu<http://www.agecon.okstate.edu/ifmaps/index.htm>

IFMAPS provides trained financial specialists to work one-on-one with Oklahoma farm and ranch families in developing sound financial plans. The program helps farm and ranch families to accurately evaluate the financial status of the agricultural business, analyze the financial effects of changes in government programs, identify and assess the options available to the family and business. Improve a financial situation, expand an enterprise, lease or purchase assets, change marketing strategies, analyze impacts of adding a second generation to the farm business, and certify plans for Oklahoma Agricultural Linked Deposit Program loans with IFMAPS

Home-Based Business Program
Glenn Muske, Home-Based and Micro Business Specialist
135 HES, Oklahoma State University
Stillwater, OK 74078
Phone: 405-744-5776
Fax: 405-744-7113
E-mail: gmuske@okstate.edu

Programs offered provide individuals with a realistic look at the commitments and skills required for a successful business. Help is also available regarding the “nuts and bolts” of set-up and operations.

Oklahoma Office of USDA Rural Development

100 USDA, Suite 108
Stillwater, OK 74074
405-742-1060
Fax: 405-742-1101
E-mail: christy.rard@ok.usda.gov
<http://www.rurdev.usda.gov/OK/>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the Federal government, as detailed in the first part of this directory.

The Noble Foundation

PO Box 2180
Ardmore, OK 73402
580-223.5810
Fax: 580-221-7320
<http://www.noble.org/>

The Noble Foundation assists farmers and other rural residents with consultant and grant services. Grants Requests are initiated with a letter addressed to Michael A. Cawley, President of the Noble Foundation. This letter should describe the requesting organization and the project for which the funds are sought. Initial grant requests are reviewed, and if the project falls within the Foundation's current granting guidelines, the organization will receive a formal grant application. Grants are funded in varying areas, the majority being to educational projects, and most of the money awarded to facilities, organizations, and entities in Oklahoma. Other grants approved were for quality of life, health research and delivery, and public affairs projects, with funding also going to California, Georgia, and Texas. Generally, grants are geographically limited, with primary emphasis in Oklahoma. Proposals are considered only from tax-exempt organizations. No loans or grants are made to individuals.

Consultation services with a multi-discipline team of specialists are available to help participants achieve their farm or ranch goals. Value-added enterprises are a priority. The primary requirement for consultation services is that the farm or ranch be within a 47-county area surrounding the

Foundation's Ardmore, Oklahoma headquarters. Producers outside the service area may receive assistance by visiting the offices or demonstration farms, by correspondence, or by telephone.

Small Farmer Outreach Training and Technical Assistance Program

Small Farm Program at Langston University

D. Chongo Mundende

Center for Outreach Programs

Langston University

PO Box 730

Langston, OK 73050

405-466-9896

Fax: 405-466-9937

E-mail: dcmundende@lunet.edu

The Small Farm Program at Langston University provides management specialists and farm advisors who work directly with farmers to assist them in learning bookkeeping, farm management, and farm marketing skills, and to develop alternative enterprises as well. Informing underserved farmers and ranchers of USDA loans and cost share programs, removing obstacles preventing farmers from full participation in USDA programs, and assisting farmers in completing USDA loan and cost share application packages is the main focus of the program. Other activities include workshops, demonstrations, field days, and one-on-one work with farmers.

SOUTH CAROLINA

Appalachian Development Corporation

David Mueller, Loan Fund Director

Appalachian Council of Governments

PO Drawer 6668

Greenville, SC 29606

Main Switchboard: 864-242-9733

Loan Fund: 864-241-4661

E-mail: mueller@scacog.org

The Appalachian Development Corporation offers a Revolving Loan Fund (RLF) to promote and assist the growth and development of business concerns, including small business concerns, in the service area. The RLF can fill the gap between what a financial institution can lend on a project and what the business can provide in equity. RLF loans will generally assume a subordinate position to the private lender. The RLF can also guarantee a bank loan. Residents of Anderson, Cherokee, Greenville, Oconee, Pickens, and Spartanburg counties are eligible. RLF funds are used to finance fixed assets such as land, buildings, machinery, equipment, real property improvements, etc. Working capital loans are also available. Refinancing of old debt is not eligible. The RLF program can assist manufacturing, industrial, service, and some retail firms. Restaurants and similar retail food-related firms are not eligible. Projects financed with RLF dollars must create at least one job per \$25,000 in RLF funds loaned. At least 50 percent of the project cost must come from private sources. The business must contribute at least 10 percent of the project cost in equity.

Carolina Farm Stewardship Association

South Carolina Chapter

David White

Oaklyn Plantation

1842 South Charleston Road

Darlington, SC 29532

843-395-0793

E-mail: thewhites@freerangechicken.comURL: <http://www.carolinafarmstewards.org>

CFSA is an association of North Carolina and South Carolina farmers, gardeners, and consumers dedicated to ecological farming methods and the development of a healthful, sustainable agriculture. They offer an annual conference, farm tours, and workshops such as the Regional One-Day Schools for both beginning and advanced organic farmers. They have a resource center (open to all) that provides technical files, current publications and books, as well as technical videos. Finally, there are many networking and information sharing opportunities among staff, consumers, gardeners, farmers, and agricultural professionals. Annual dues are \$50.00 for an individual, family or farm. Members that are growers or retailers of organic produce are automatically added to their CFSA Locator Map, so visitors to the site can have access to product and farm information or link their own pages. CFSA will also produce a Web page and host it on their site for a small monthly charge.

Center for Rural Cooperative Business Development

Dr. S. Sureshwaran

PO Box 7282 SCSU

Orangeburg, SC 29117

803-536-8452

E-mail: ssuresh@scsu.edu

Center staff conducts feasibility studies, marketing studies and training, workshops on financial accounting systems, develop business plans, and offer information on all business aspects of a cooperative. Their target clientele are mainly small farmers in the states of South Carolina and Georgia. However, they will work with and help all small cooperatives (farm and non-farm). For example, they have conducted a feasibility study for a group of farmers interested in starting a propane co-op. Now the farmers are working on a business plan. They have helped develop the marketing plan for the co-op at Greeleyville and have helped them start the Saturday farmers market.

Clemson University Cooperative Extension South Carolina Farm Management Associations

No one contact person; consult your local Extension office or visit their Web site at <http://www.clemson.edu/extension/>.

Extension Farm Management Consultants are specialized in the areas of farm business management, covering every aspect from taxes, and finances, to labor, and nearly everything in between. The associations provide members with financial information and management counseling to aid them in making sound business decisions and help them develop a comprehensive management plan. Members of the Farm Management Associations pay an annual fee for the services they receive. The base fee is \$1260 per year. The fee range is from \$630 to more than \$5,000 per year, depending on the amount of service desired. The average fee for members is about \$1600 per year. About two-thirds pay just the base fee. The associations accept new co-operators

the year around. Upon joining the association, members receive a 3-5 year financial performance analysis, if they desire one and have the historical information available. The cooperating individuals must live within a two-hour drive from one of the five office locations, or if not, then they must be willing to accept more in office visits rather than farm visits. The associations provide help in keeping good financial records, but also in educating farmers in how to use this information to improve their businesses rather than depend on consultants.

National Forest Rural Community Assistance

Francis Marion & Sumter National Forests
4931 Broad River Road
Columbia, SC 29210-4021
803-561-4091
Fax: 803-561-4004
E-mail: sneal@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs as described in the first part of this directory, National Resources.

Small Farmer Outreach Training and Technical Assistance Program

No one contact person; consult local, Extension office or the Small Farmer Outreach Training and Technical Assistance Office at 1-800-737-1890 or 803-897-5076.

The Small Farmer Project is focused on getting farmers to adopt at least one sustainable agricultural practice, at their level of comfort, and to assist farmers in assessing the profitability of their farming operations. Every business should have a plan of action that is unique to its operations, and that describes the operation of a farm business in detail. This program promotes the marketing of crops and livestock among small farmers and continuously seeks to identify new and expanded markets. The farmers are also exposed to post-harvest handling of crops and livestock. Production and marketing information is provided to small and limited-resource farm operators in the state of South Carolina who are not reached by the traditional Extension programs.

South Carolina Department of Agriculture

Marketing and Promotion Division
PO Box 11280
Columbia, SC 29211
803-734-2210
<http://www.scd.a.state.sc.us/>

The Marketing and Promotion Division's mission is to maintain and develop broad-based marketing programs to increase consumer awareness and product demand for quality South Carolina agricultural products at local, national, and international levels. Alternative crops and value-added products as well as commodities are covered by the Division staff. In addition, the Division provides assistance in the marketing and promotion of South Carolina products through various activities, such as domestic market development and the "South Carolina Quality" Program. The state owns and manages three regional farmers markets in South Carolina, which are operated from vendor fees.

South Carolina RC&D Association

P O Box 581
 Marion, SC 29571
 843-423-3801 voice
 E-mail: jleaddy@aol.com
<http://www.ga.nrcs.usda.gov/sc/home.htm>

Local contact for the Resource Conservation and Development (RC&D) program as described in the first section, National Resources.

South Carolina Rural Development Council

1201 Main Street, 12th Floor
 PO Box 927
 Columbia, SC 29202
 803-737-0449
 Fax: 803-806-3439
 E-mail: fgarcia@commerce.state.sc.us
<http://www.state.sc.us/scrdc/>

An online resource directory has been prepared, intended to provide information on federal, state, and private financial and technical assistance that is available to small businesses and communities in South Carolina.

South Carolina Small Business Development Center

University of South Carolina
 College of Business Administration
 Hipp Building
 1710 College Street
 Columbia, SC 29208
 803-777-4907
 Fax: 803-777-4403
 E-mail: lenti@darla.badm.sc.edu

SBDCs provide one-on-one counseling, seminars and workshops, information materials, and referrals to prospective or existing small businesspeople. The Web site contains answers to the most frequent questions on start-up, financing, legal and tax issues, government contracting, franchising, international trade, and more. Counseling services are free. Seminars and workshops are offered from free to a range of prices.

South Carolina State Office of USDA Rural Development

Strom Thurmond Federal Building
 1835 Assembly Street, Room 1007
 Columbia, SC 29201
 803-253-3183
 Fax: 803-765-5910
 E-Mail: Jane.Patchin@sc.usda.gov

The State Office of Rural Development, USDA is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan

Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government, as detailed in the first part of this directory.

Specialty Food Producers Association of South Carolina

Mary Ridgeway
 PO Box 11280
 Columbia, SC 29211
 803-734-2210
 Fax: 803-734-2192
 E-mail: mridge@scda.state.sc.us
<http://www.scda.state.sc.us/scsfpane.htm>

South Carolina Specialty Food Producers Association is a nonprofit organization of businesses and individuals whose purpose is the promotion of specialty food products produced in South Carolina. The producer-oriented association seeks to further the development and awareness of the South Carolina specialty foods industry through national and statewide generic promotions, information resources that locate and describe the state's producers, member information exchange, and sharing and subsidizing the cost for trade shows and promotional campaigns. SCSFPA members have the opportunity to have products considered for a designated shelf in Harris Teeter grocery stores. Membership is \$35/yr.

TENNESSEE

ACCE\$\$

Small Business Department
 Nashville Area Chamber of Commerce
 211 Commerce Street, Suite 100
 Nashville, TN 37201
 615-743-3041
 E-mail: bpetersen@nashvillechamber.com
http://www.nashvillechamber.com/memberservices/small_biz/access_main.html

ACCE\$\$ serves the small-business loan market and offers loans of \$5,000 and up. The program gives entrepreneurs the opportunity to present business plans orally to a panel of bank loan officers. Panelists can qualify as good credit risks immediately, improving the chances of obtaining an SBA guaranty. Regardless of the final decision, valuable outside appraisal of business plans is available.

Businesses applying for ACCE\$\$ financing must be operating in the Middle Tennessee area, be pursuing a loan for a business start-up, expansion, the purchase of a franchise or existing business, working capital, equipment, real estate, or to refinance existing debt; be requesting at least \$5,000; and prepare a funding proposal as per requirements outlined in the application form. To participate in the program requires the following documents: an ACCE\$\$ application, personal/business financial statements, and business tax returns. An application fee of \$25 is required. Lender members interested in a proposal will follow up with the applicant. These follow-ups, while not a guarantee of funding, are an expression of the lenders' interest in the project. Those businesses that do not receive any interest from the forum members will be given suggestions as to what their proposal lacks and/or its weaknesses. Once entrepreneurs have reworked their proposals to address

these issues, they may apply to the panel again at a later date. Chambers in Memphis and Chattanooga have initiated their own programs (Chattanooga Area Chamber: 423-756-2121, Memphis Area Chamber: 901-575-3500).

Center for Profitable Agriculture

PO Box 1819

Spring Hill, TN 37174

931-486-2777

Fax: 931-486-0141

E-Mail: cpa@utk.edu

<http://cpa.utk.edu/default.htm>

The CPA was created to increase the value of Tennessee's economy through new, expanded, and improved processing and marketing of agricultural, aquacultural, and forestry products, as well as home-based industries. The Center provides a team of specialists to assist farmers, entrepreneurs, and business people in the evaluation of value-added ideas, projects, and products based on Tennessee agriculture, aquaculture and forestry. The center helps new and existing businesses using Tennessee agricultural, aquacultural, or forest products. Programs the center can offer include economic analyses, identifying market potential, feasibility studies, getting through the web of regulations, new product development, and processing evaluations. For a project to be considered by the Center, an application must be submitted, which can be done online. Primary criteria required of a project include containing a value-added product/service that is produced in Tennessee and a relationship to Tennessee agriculture, aquaculture, or forestry products. They have many excellent materials available online that would be useful for value-added enterprises in any state.

Jubilee Business Incubator

Steve Hodges, Director

PO Box 657

123 North Jockey St.

Sneedville, TN 37869

423-733-4195, ext. 1626

Fax: 423-733-1624

E-mail: stevhodges@naxs.net

<http://home.naxs.com/jubilee/>

The Jubilee Project is a nonprofit community development organization. Their Small Business Program operates a shared-use commercial kitchen incubator, to help start and strengthen value-added food product businesses. All kitchen users have the opportunity to join a member-owned cooperative of food product small businesses using the kitchen. The cooperative can purchase containers (e.g., jars) at discounted bulk prices; they can market food products together with unified sales representation and order forms, as well as coordinate transportation or shipping to fulfill orders. There are also 29 art or craft businesses represented in the Jubilee Business Incubator. This particular shop deals primarily with woodcarvings and assorted crafts.

The kitchen facility cannot be used to prepare meat, poultry, dairy, or fish, and they strongly recommend high-acid or acidified products that are easier to process safely. To be eligible to use the kitchens, a small or startup food product business must have a business plan, and a HACCP (Hazard Analysis Critical Control Point) plan (both of which Jubilee can help with), and proof of \$1 million coverage food product liability insurance (they can refer to a local insurance broker with whom Jubilee has negotiated a policy with a reasonable annual premium). The cost of using the

kitchens averages \$14 per hour, with all of the above assistance as well as some marketing assistance, recipe development assistance, and some product testing assistance free to those contracting to rent the kitchen.

National Forest Rural Community Assistance

Cherokee National Forest
2800 N. Ocoee St.
PO Box 2010
Cleveland, TN 37320
423-476-9759
Fax: 423-476-9792
E-mail: lkearney@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs described in the first part of this directory, National Resources.

Small Farmer Outreach Training and Technical Assistance Program

Tennessee State University Small Farmer Assistance Program
Small Farmer Assistance Program
3500 John Merritt Blvd.
Nashville, TN 37209
615-963-2293
Fax: 615-963-5538
E-mail: cjarmon@tnstate.edu
<http://www.tnstate.edu/cep>

The specialists work closely with county Extension agents to implement practices among limited-resource and small farmers to increase farm incomes through improved animal, vegetable, and fruit production, marketing, and farm management techniques. Farm Management Specialists provide one-on-one and group training to assist farmers in developing or updating their record keeping systems. Keeping records of expenses and income is necessary for completing loan applications, filing tax returns and determining overall farm profitability. Farm Management Specialists will assist farmers in analyzing the cash flow requirements of their farming operations. Farmers needing operating funds will be assisted in the application process when applying for loans. These loans may be funded through the guaranteed or direct Farm Service Agency loan programs. SFA Program participants will be encouraged to participate in USDA programs that will increase overall farm income. The Small Farmer Assistance Program assists limited-resource and small farmers in the following targeted counties: Carroll, Crockett, Dyer, Fayette, Gibson, Hardeman, Haywood, Lauderdale, Madison, Robertson, Shelby, Sumner, and Tipton.

Tennessee Department Of Agriculture Market Development Division

PO Box 40627
Nashville, TN 37204
615-837-5160
Fax: 615-837-5194
<http://www.picktnproducts.state.tn.us/>

Programs include the Agricultural Development Fund, with grants from \$2,500 to \$20,000 to fund projects that serve to build Tennessee agriculture. Projects should be new and innovative, and special consideration is given to projects that develop markets for agricultural or forest products. Since the funding originates from sales of agricultural license plates, the role of the project in

promoting sales of plates is also a major factor in project weightings. "Pick Tennessee Products" (PTP) is the ongoing marketing campaign to help consumers identify and choose Tennessee-produced and -processed agricultural products, and to put buyers and sellers together. They help clients learn about tradeshows that reach their target groups and often make arrangements for and help share the cost for important tradeshow events and trade missions. Their staff will help incorporate PTP into marketing strategies and produce professional-quality national ads featuring client products in trade publications and specialty magazines. Upon joining "Pick Tennessee Products," clients are included in the Web site directory and in all consumer and buyer directories appropriate for the product. They work very closely with the Agricultural Development Center and the Tennessee Specialty Food Association.

**Tennessee Department of Economic and Community Development Business Services
(Contact for referral to appropriate development district)**

11th Floor William R. Snodgrass TN Tower
312 8th Avenue North
Nashville, TN 37243-0405
615-741-2626
Fax: 615-532-8715
<http://www.state.tn.us/ecd/>

Revolving loan funds are available through nine development districts in Tennessee. The development districts operate subsidiary community development corporations that perform the actual lending. For every job created, the company is eligible for \$5,000 in loans up to a maximum of \$100,000. In addition to the revolving loan funds, they also offer other loans and grants through city or county entities. It would probably be best to go through the Department of Agriculture since, as is not usually the case, they work very closely with them in agri-business related issues. An example of a person who got funds to develop a spray-drying milk enterprise at a cheese and milk solids plant is at
http://www.tva.gov/econdev/ind_dev_exp/econfund_exam.htm

Tennessee Land Stewardship Association

Bob Shine, Coordinator
PO Box 9
Ardmore, TN 38449-0009
931-732-5147
Fax: 931-732-5148
E-mail: bobshine@ardmore.net

The Tennessee Land Stewardship Association is a nonprofit membership organization providing information on growing techniques that are sustainable economically and environmentally. TLSA accomplishes this by helping farmers network with experienced growers, Extension specialists, and other agricultural service providers. Workshops at the annual meeting and field days during the growing season are additional means used to share this information. All members receive the newsletter and announcements of meetings and events. An individual membership is offered to farmers, consumers, and other individuals for \$25.00 per year.

Tennessee NRCS RC&D State Coordinator (referral to local Councils)

Natural Resources Conservation Service
675 U. S. Courthouse
Nashville, TN 37203
615-277-2533

E-mail: lblick@tn.nrcs.usda.gov

Local contact for the Resource Conservation and Development (RC&D) program described in the first section, National Resources.

Tennessee Small Business Development Center State Office (referrals to local centers)

1415 Murfreesboro Road
Suite 350
Nashville, TN 37217
615-366-3900
Fax: 615-366-3939
E-mail: alaabs@tbr.state.tn.us
<http://www.tsbdc.memphis.edu/>

SBDCs provide one-on-one counseling, seminars and workshops, information materials, and referrals to prospective or existing small businesspeople. The Web site contains answers to the most frequent questions on start-up, financing, legal and tax issues, government contracting, franchising, international trade, and more, and showcases small business success stories around the region. It includes information on designing your own business Web site. Counseling services are free. Seminars and workshops are free to a range of prices.

Tennessee Specialty Food Association

Mailing Address:
PO Box 150774
Nashville, TN 37215-0774

Information:

Secretary: Vickie Kelley
Kelley's Katch Caviar
140 Jaggers Lane
Savannah, TN 38372
731-925-7360
Fax: 731-925-5631
E-mail: kelleyskatch@centuryinter.net
<http://picktnproducts.org/>

Tennessee State Office of USDA Rural Development

3322 West End Ave., Suite 300
Nashville, TN 37203-1071
615-783-1300
Fax: 615-783-1394
E-mail: dan.beasley@tn.usda.gov

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the Federal government, as detailed in the first part of this directory.

Tennessee Valley Center (TVC)

5 North Third Street
 Memphis, TN 38103
 901-523-1884

The Enterprise Demonstration Project is a revolving loan fund that requires a loan participation of a one-to-one match with a financial institution. The fund is administered and operated by West Tennessee Venture Capital Corporation. This program can finance a minimum of \$25,000 to a maximum of \$300,000. As a general rule, the terms of the loan range from 48 months to 120 months with an average of 60 months. The West Tennessee Venture Capital Corporation makes loans to minority-owned businesses within a 150-mile radius of Memphis or in the 201 counties that TVA services. The Southern Cooperative Development Fund lends to both start-ups and existing minority-owned businesses. Loans range from \$25,000 to \$500,000. They also conduct workshops for minority business owners to assist them to start businesses and expand. EDP is limited to only those businesses located within Tennessee. This program does not invest in research and development or seed capital situations, conventional agriculture, banking or insurance companies, entertainment production companies, real estate, natural resource extraction, and start-up projects.

TEXAS

Coastal Plains Agri-Business Incubator System

Carl Foshee (pr. Foshay) or Paul Phillips
 PO Box 31
 El Campo, TX 77437
 979-543-6271
 Fax: 979-543-6259

Known uniquely across the region and the state as the "incubator without walls," the CPAIS is involved with the location and identification of innovative agricultural, aquacultural, small business demonstration/research projects that focus on the production, processing, marketing and/or manufacturing of food and fiber products. Primarily, the incubator functions through the expertise and in-kind technical assistance provided through local, professional volunteers trained in the areas of ag-related mechanical and electrical engineering, legal, accounting, data processing, crop management, business plan preparation and consulting, financial advisement, and marketing assistance. A 25-member advisory committee from throughout the six-county region is in the process of being organized to reflect the needs and opportunities of each individual county. Diversification and value-added opportunities are some of the most important elements the CPAIS desires when assisting entrepreneurs in the development of their dreams. Innovative concepts are sought to enable them to come to commercialization. CPAIS will help clients develop business plans, review portfolios, provide background information and industry data, refer them to banks that are "alternative-friendly," and help clients find markets. Clients get lots of one-on-one help. CPAIS also offers loans of about \$2000 to \$5000 at 7% with 6-year terms. The focus of the group has been to help entrepreneurs start or expand innovative and one-of-a-kind projects within the South Texas region. A \$10 membership fee is appreciated, but membership is not required. CPAIS can provide services at or below cost, since the money stays in the local economy.

National Forest Rural Community Assistance

National Forests and Grasslands in Texas

Homer Garrison Federal Bldg.

701 N. First St.

Lufkin, TX 75901

936-639-8501

Fax: 936-639-8588

Local contact for the Rural Community Assistance Economic Recovery Programs idescribed in the first part of this directory, National Resources.

North Texas Small Business Development Center (Lead SBDC for Texas, will refer to other offices)

Bill J. Priest Institute for Economic Dev.

1402 Corinth Street

Dallas, TX 75215

214-860-5831

Fax: 214-860-5813

E-Mail: emk9402@dcccd.edu<http://www.ntsfdc.org/>

SBDCs provide one-on-one counseling, seminars and workshops, information materials, and referrals to prospective or existing small businesspeople. The Web site contains answers to the most frequent questions on start-up, financing, legal and tax issues, government contracting, franchising, international trade, and more, and showcases small business success stories around the region. It includes information on designing your own business Web site. Counseling services are free. Seminars and workshops are offered from free to a range of prices. They offer a series of micro-guides that includes topics such as "marketing for the very small business," for \$2.95 each.

Small Farmer Outreach Training and Technical Assistance Program

Prairie View A&M University

PO Box 3059

Prairie View, TX 77446-2867

409-857-2517

Fax: 409-857-2637

E-mail: n-keys@tamu.edu

The main activities undertaken by this program include conducting workshops and seminars on entrepreneurship, providing training packets and one-on-one counseling, and holding business enhancement workshops on topics such as computerizing farm accounting, economic development in communities, marketing and financial packaging consultations, analysis of operating capital and marketing needs of existing businesses, along with offers of program assistance and educational presentations. Designed to reach FSA borrowers in 17 counties located in South, West, Central, and East Texas, with outreach activities in seven others, the project offers farm management assistance, loan application assistance, and training in market opportunities. Other educational activities include training in record keeping and use of decision support systems. This program also provides education and training in sustainable agricultural concepts and practices, especially those applicable to alternative and livestock enterprises for small farmers.

Texas Agricultural Finance Authority**Texas Department of Agriculture**

PO Box 12847

Austin, TX 78711

512-475-1614

Fax: 512-475-1762

<http://www.agr.state.tx.us/>

The Finance and Agribusiness Development Division assists start-up business development by identifying resources, business plans, contacts, feasibility studies, etc. They also assist in identifying funding sources, completing TAFE applications, and doing grant searches. The Texas Agricultural Finance Authority (TAFE) provides financial assistance to creditworthy individuals and businesses in partnership with banks or other agricultural lending institutions through six programs to eligible agricultural and non-agricultural businesses. TAFE provides financial assistance through loan guarantees, direct loans, assistance to lending institutions for eligible agricultural projects through the purchase of an undivided interest in a loan made by a lender. The Young Farmer Loan Guarantee Program, the Farm & Ranch Finance Program (for land purchasing), the Linked Deposit Program, and the Rural Development Finance Program (for rural, non-agricultural businesses) are all participating lenders.

The Marketing Division administers the GO TEXAN Program, a state logo and promotions program. Members also have access to The Texas Agricultural Marketing Exchange (TAME), an integrated database designed to facilitate domestic and international sales of Texas agricultural products (<http://alphie.agr.state.tx.us/tamehome.htm>). It allows the Texas Department of Agriculture to link GO TEXAN program members, growers, processors, farmers, and ranchers, with industry buyers and consumers. The GO TEXAN Partner Program is a dollar-per-dollar matching fund promotion program designed to increase consumer awareness of Texas agricultural products and expand the markets for Texas agricultural products. It develops a general promotional campaign for Texas agricultural products and advertising campaigns for specific Texas agricultural products based on project requests submitted by successful GO TEXAN program member applicants. They also offer a great guide to starting a nature tourism business (funds are also available from the Ag Finance Authority for this kind of business) at <http://www.tpwd.state.tx.us/nature/tourism/yourbusiness/index.htm>.

Texas Organic Growers Association

PO Box 15211

Austin, TX 78761

512-326-5175

E-mail: SueJEFI@aol.com

This is a decentralized organization with 14 area managers. Members receive the quarterly Texas Organic News, access to area demonstration farms, free information about organic agriculture (all aspects), and networking services statewide. They are working on increasing the numbers of farmers markets as well as forming a marketing group. Seminars and workshops are also offered. Classes are offered at various educational institutions to help prepare people who want to make a living at organic farming. Areas of study include composting, rotation planting, raised beds, seeding and transplanting, greenhouse production, cover crops, organic certification, pest control, and more. Membership dues start at \$25 a year.

Texas Resource Conservation and Development (RC&D)

Technical Support -Programs

WR Poage Federal Building

101 South Main Street

Temple TX 76501-7602

254-742-9822

E-mail: Mark.Freeman@tx.usda.gov

Local contact for the Resource Conservation and Development (RC&D) program described in the first section, National Resources.

Texas Rural Business Center

Dr. Greg Clary, Extension Economist

Texas A&M University Research & Extension Center

PO Box 38

Overton, TX 75684

903-834-6191

Fax: 903-834-6257

E-mail: g-clary@tamu.edu

<http://ruralbusiness.tamu.edu/>

The Texas CARE (Cooperative Assistance for Rural Entrepreneurs) Program assists rural Texans in identifying and developing business ideas related to agriculture, forestry, and natural resources. Educational programs, Internet resources (see introductory information at <http://ruralbusiness.tamu.edu/>), business expos, and many other assistance programs are in the future plans of this group. They also offer the basic NxLevel program. Dr. Clary says that he hopes to be able to offer the agricultural business program "Tilling the Soil of Opportunity" and a micro-enterprise program soon. Fees for courses and other programs do not usually exceed \$250.

Texas Rural Development Council (TRDC)

Cheryl Hinckley, Executive Director

8140 Burnet Road

Suite 218

Austin, TX 78757-7799

512-323-6515

Fax: 512-323-6526

E-mail: trdc@onr.com

<http://www.trdc.org>

The TRDC created Resource Teams composed of external experts to assist rural communities in the development process. Resource Teams will visit the town that asked for assistance, collect residents' opinions of which issues are most important, evaluate those issues, and make recommendations. For example, for Stephenville, recommendations for the agriculture sector included establishing a regional "think tank" to explore problems, opportunities, and alternatives available. One of the first issues such a group would look at would be some additional initiative to add value to agricultural products. Other recommendations included considering starting a program to assist and support young farmers that are starting out in the agricultural business, studying what other agricultural areas are accomplishing and producing, and considering forming a nonprofit organization to address agricultural issues in order to gain access to funding and grants from agencies and philanthropic foundations. They request that the community handle the food and room for the team members, as well as the local costs. The program has been such a success that a

waiting list of communities who desire this service now exists. They maintain a great list of rural resources at <http://www.trdc.org/resource.html>.

Texas Office of USDA Rural Development

Federal Building, Suite 102

101 South Main

Temple, TX 76501

254-742-9775

Fax: 254-742-9709

E-mail: billy.curb@tx.usda.gov

<http://www.rurdev.usda.gov/tx/index.html>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government, as detailed in the first part of this directory.

VIRGINIA

Clinch Powell Sustainable Development Initiative (CPSDI)

Anthony Flaccavento, Executive Director

PO Box 791

Abingdon, VA 24212-0791

540-623-1121

Fax: 540-676-3819

CPSDI's current work focuses on sustainable, value-added wood products; sustainable and diversified agriculture; and nature tourism. To date, the sustainable wood products and sustainable agriculture aspects of the priority strategies have had tremendous success in expanding the market for sustainable wood products, expanding environmentally sensitive logging firms, and evaluating an incubator. The Sustainable and Diversified Agriculture task force works to support and expand the networks of biological agriculture producers in the region and to research the development of one or more food processing facilities to add value to local agricultural products and increase microenterprise opportunities. The task force has assisted in developing a network of local growers who direct-market organic produce to local restaurants and households, providing technical assistance in marketing, developing value-added food processing opportunities, and starting and expanding three Community Supported Agriculture groups. Techniques such as microenterprise development, using incubators for start-up businesses, and developing flexible manufacturing networks (joining of small businesses to develop, produce, and market particular products together) are important methods of achieving the objectives of each of the task forces. CPSDI serves a ten-county area of southwest Virginia and eastern Tennessee.

Ecological Production Pledge Program
Virginia Association for Biological Farmers (VABF)

c/o Bo Holland
 988 Hill Hollow Rd.
 Faber, VA 22938
 434-263-8218
 E-mail: screechowlfarm@myrealbox.com
<http://www.buygreen.org>

The Ecological Production Pledge, created and administered by the Virginia Association for Biological Farming (VABF), provides growers a means to pledge to their customers and friends that their products are grown with minimal synthetic pesticides, herbicides, and fertilizers, while using sustainable practices. It provides an alternative to organic certification. The application fee of \$52 also includes membership in VABF.

Friends of the Industry of Agriculture

Atlantic Rural Exposition
 PO Box 26805,
 Richmond, VA 23261-6805
 804-228-3216
 E-mail: cbr@strawberryhill.com

The FIA is an umbrella group for Virginia agriculture organizations. It is first and foremost a "networking" organization, opening and maintaining lines of communication between various agricultural groups and agencies. Members gather for breakfast meetings and programs on the second Tuesday of each month. There are no dues, no written organizational structure, and no offices. Volunteer officers set up programs and events that highlight various aspects of agriculture and forestry in the state. Each spring FIA also leads the celebration during National Agriculture Week. Events are free. Educational programs are relevant to the problems, opportunities, and trends challenging the agri-business community, such as production, marketing, financing, and the functions of government agencies that regulate agriculture, forestry and the environment.

Loudoun County Agricultural Development

Loudoun County Department of Economic Development
 1 Harrison Street, SE
 5th Floor
 PO Box 7000
 Leesburg, VA, USA 20177
 703-777-0400
 Fax 703-771-5363
 E-mail: LoudounAg@aol.com
<http://www.rural-loudoun.state.va.us/index.htm>

The Agricultural Development Office, part of the Department of Economic Development, provides information through brochures, agricultural guides, and other materials. The office also sponsors farmers markets and agri-tourism events such as the Spring Farm Tour and the Fall Farm Color Tour. Most exciting is the "200,000 Acre Plan," which focuses on high-value ag products as means of rural economic development that preserve Loudoun's agricultural lands and heritage. Some of the initiatives in the plan include beef, hay, produce, and Christmas tree production, as well as vineyards and nursery stock production. Useful information from the "200,000 Acre Plan" is at <http://www.leesburg2day.com/current.cfm?newsid=938>.

National Forest Rural Community Assistance

George Washington and Jefferson NFs
 5162 Valleypointe Parkway
 Roanoke, VA 24019-3050
 540-265-5102
 Fax: 540-265-5102
 E-mail: dolson@fs.fed.us

Local contact for the Rural Community Assistance Economic Recovery Programs is described in the first part of this directory, National Resources.

**Virginia Department of Agriculture and Consumer Services
Office of Promotion and Marketing Services**

1100 Bank Street
 Richmond, VA 23219
 804-786-2373
 E-mail: klewis@vdacs.state.va.us

The Office of Promotion and Marketing Services helps increase awareness and demand for Virginia's agricultural products through state-sponsored advertising, public relations, trade shows, and special events. They work closely with producers, wholesalers, and retailers to plan and implement Virginia-theme promotions that demonstrate the quality and diversity of Virginia agriculture. In addition, they plan and coordinate food and beverage expositions, and administer the Virginia's Finest Trademark Program. Marketing staff also helps entrepreneurs develop diversified agricultural enterprises and non-traditional ventures.

Virginia Small Business Development Centers (State Office; call for referrals)

Robert C. Wilburn, Director
 PO Box 446
 Richmond, VA 23218-0446
 804-371-8253
 Fax: 804-225-3384
 E-mail: rwilburn@dba.state.va.us

The Virginia Small Business Development Center helps entrepreneurs across the Commonwealth successfully manage their businesses. The VSBDC network consists of more than 30 Centers that provide expert, confidential, free help to all types of businesses. Centers also offer a wealth of seminars, publications, business resources, reference materials, and specialized services to complement their one-on-one business counseling. No charge for counseling and information services. Fees may be collected to recover specified client-approved charges for such items as printing, computer time and resources, and postage. A nominal fee may be charged for training workshops.

Virginia Small Business Financing Authority (VSBFA)

Barbara G. Carter, Administrative Assistant (will connect to appropriate staff person)
 PO Box 446
 Richmond, VA 23218-0446
 804-371-8254
 Fax: 804-225-3384
 E-mail: bcarter@dba.state.va.us

The VSBFA has direct loan programs (the VSBFA is the lender); loan guaranty programs (a commercial bank is the lender and they apply to VSBFA for a guaranty); and portfolio insurance (the commercial bank elects to enroll the loan into a portfolio of loans that are insured with cash reserves). The Virginia Department of Business Assistance publishes the Virginia Capital Resources Directory. There are more than 70 financing programs listed in this directory, which are administered by various federal, state, and local organizations. The programs cover every phase of business financing, from microloan funds for start-up businesses to industrial development bonds for major industrial facilities. The directory is designed to be a comprehensive source of information on government-sponsored programs available to businesses across Virginia, and should serve as an excellent tool to aid economic development professionals, bankers, financial advisors, and business managers in their search for funding. Directory available at <http://www.vsbfa.state.va.us/capital.html> (no hard copies).

Virginia Office of USDA Rural Development

Culpeper Building, Suite 238

1606 Santa Rosa Road

Richmond, VA 23229

804-287-1557

E-mail: Reginald.Rountree@va.usda.gov

<http://www.rurdev.usda.gov/va/index.html>

The State Office of USDA Rural Development is where businesses, entrepreneurs, communities, and other eligible individuals and organizations based in the state gain access to Rural Development economic development assistance programs. These include the Rural Business Enterprise and Opportunity Grants, The Business And Industry Direct Loan And Guaranteed Loan Programs, the Intermediary Relending Program, the Rural Economic Development Zero Interest Loans, and Rural Economic Development and Rural Cooperative Development Grants available from the federal government, as detailed in the first part of this directory.

WEST VIRGINIA

Cacapon Institute

Rt 1 Box 326

High View, WV 26808

304-856-1385

Fax: 304-856-1386

E-mail: pcrel@access.mountain.net

<http://www.cacaponinstitute.org/>

The Cacapon Institute works with farmers in the area to promote sustainable agriculture practices that are also economically sustainable. For example, the Cacapon Institute is partnering on a project to produce and market premium grade "eco-friendly" Petite Beef. The Petite Beef project is quite successful, according to the project director, who is also a participating beef producer. They are getting good publicity and demand is greater than supply, so that new producers are being recruited.

Center for Economic Options

PO Box 191
 Charleston, WV 25321-0191
 304-345-1298
 Fax: 304-342-0641
 E-mail: econoptns@citynet.net
<http://www.centerforeconoptions.org/>

The Center for Economic Options promotes home-based and microbusinesses, particularly in rural areas, as one viable aspect of economic development in West Virginia. Some of the Center's work includes connecting entrepreneurs in networks of related small businesses; providing community-based economic education; offering training and technical assistance; working on policy issues; and promoting access to information, opportunities, and resources. The Center works to promote economic development in West Virginia through the development of home-based and microbusinesses, and has a West Virginia Microbusiness Center that offers a wide variety of services for its customers. For entrepreneurs, services include business development training, Internet workshops, networking opportunities, access to information and business resources, and special events designed just for home-base and microbusinesses. The Center provides assistance in development of specialty agricultural-products businesses in particular.

Lightstone Foundation & Community Development Corporation

HC 63, Box 73
 Moyers, WV 26815
 304-249-5200
 Fax: 304-249-5310
 E-mail: belundeen@yahoo.com
<http://www.lightstone.org>

This sustainable agriculture nonprofit supports local farmers, operates a 62-acre certified organic farm and a community-based loan fund, bridges the gap between wilderness preservation and farming, and provides summer internships on organic farms.

Mountain State Organic Growers and Buyers Association

Joel Shaffran
 RR 1, Box 241
 Lindside, WV 24951
 304-832-6559

The Mountain State Organic Growers and Buyers Association is a cooperative marketing organization that publishes the Organic Harvester newsletter, sponsors field days and annual conferences, and otherwise assists growers in organic production and marketing.

National Forest Rural Community Assistance

USDA Forest Service
 180 Canfield Street
 Morgantown, WV 26505
 304-285-1538
 Fax: 304-285-1505
 E-mail: lmccreery@fs.fed.us
<http://www.fs.fed.us/na/wwd/wwd00/wwd00.htm>

Local contact for the Rural Community Assistance Economic Recovery Programs described in the first part of this directory, National Resources.

West Virginia Cooperative Extension

PO Box 6108
 Morgantown, WV 26506-6108
 304-293-6131, ext. 4220
 Fax: 304/293-6954
 E-mail: bshough@wvu.edu
<http://www.wvu.edu/~agexten/index.html>

West Virginia Cooperative Extension was especially recommended by local farmers involved in value-added enterprises. It offers training in direct marketing and other entrepreneurial skills and in alternative product development projects such as aquaculture ventures, a pepper production and marketing program, and commercial ginseng production.

West Virginia Direct Marketing Association (WVDMA)

2104 Agricultural Sciences Bldg.
 PO Box 6108
 Morgantown, WV 26506-6108
 304-824-5178
 E-mail: nconley@wvwise.org
<http://www.wvu.edu/~agexten/org&agny/wvdma.htm>

WVDMA provides members with information, publicity, and merchandising materials that will assist in the direct sale of West Virginia products; offers a network for information and experience; supports and often directs educational and research activities related to direct marketing. They serve as a voice for entrepreneurs in West Virginia and cooperate with public and private organizations in promoting the direct sale of West Virginia products. They encourage the formation of special interest groups for the promotion of specific goods, publish a newsletter, sponsor an annual Direct Marketing Conference, and arrange occasional tours to successful direct marketing enterprises, to learn from other entrepreneurs.

West Virginia Department of Agriculture

Marketing and Development Division
 1900 Kanawha Boulevard, East
 Charleston, WV 25305
 304-558-2210
 Fax: 304-558-2270
 E-Mail: jsmith@ag.state.wv.us

The Marketing & Development Division is a multi-disciplinary division within the Department of Agriculture that is responsible for the promotion of West Virginia agricultural products and commodities, economic development, and the operation of state-owned farms. The West Virginia Department of Agriculture (WVDA) sets requirements for marketing processed food products. Each processed food item has a different guideline, which makes it necessary to contact the WVDA's Marketing and Development Division. Its staff is more than happy to help you learn the requirements and meet the standards, as well as guide you in marketing your product. The West Virginia Grown Program promotes West Virginia producers by helping make their quality goods available to consumers. The products have a special blue-and-gold sticker with the state outline and West Virginia Grown logo. These products are not mass marketed.

West Virginia Resource Conservation and Development (RC&D)

Natural Resources Conservation Service

Route 5, Box 1000

Parkersburg, WV 26101

304-422-9072

Fax: 304-422-9086

E-mail: Noah.Mullins@wvparkersb.fsc.usda.gov

Local contact for the Resource Conservation and Development (RC&D) program described in the first section, National Resources.

West Virginia Rural Development Council

4720 Brenda Lane, Bldg. 1

Charleston, WV 25312

304-558-1240

Fax: 304-558-4338

E-mail: wvrdc@wvnm.wvnet.edu

<http://www.wvrdc.state.wv.us/>

During its seven-year history, the WVRDC has facilitated successful initiatives in rural health and economic development, rural transportation, rural education, welfare reform, strategic planning assistance to communities, entrepreneurship development, leadership development, communications technology, and community investment. The new Local Rural Entrepreneurship Initiative relies on teams of experts to develop statewide strategies to assist new entrepreneurs and to develop new efforts to support and enhance existing small businesses.

West Virginia Small Business Development Centers

West Virginia Development Office

950 Kanawha Boulevard East, Suite 200

Charleston, WV 25301

304-558-2960 or 1-888-WVA-SBDC

Fax: 304-558-0127

E-mail: hpalmer@wvsbdc.org

The SBDC promotes economic development through a program of practical, interrelated services, providing assistance to existing small businesses and the emerging entrepreneur. It provides many [free or at-cost services](#) such as [confidential one-on-one consulting](#), [start-up workshops](#), [problem solving and assistance for existing business](#), [developing a loan package](#), and more.

West Virginia Office of USDA Rural Development

75 High Street, Room 320

Morgantown, WV 26505

304-284-4860

Fax: 304-284-4893

E-mail: Jerry.Teter@wv.usda.gov

Local contact for USDA Rural Development programs is described in the first section of this publication, National Resources.