

RCAP

RURAL MATTERS

The magazine of the Rural Community Assistance Partnership

Empowering Communities

*through Sustainable
Economic Development*

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SMALL BUSINESS
OWNERSHIP THROUGH
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Rural Community Assistance Partnership

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ceo letter

Community and economic development (CED) has not always supported solutions driven by and for communities. At RCAP, we are focused on engaging in CED work that creates a place where people want to live and work while building a local community's capacity to organize and access resources to meet holistic needs that include sustainability and resilience.

In 2018, the RCAP board made a strategic decision that our network should expand its work to include broader community and economic development initiatives, recognizing that the vast majority of small communities in which we work are often left out of traditional CED initiatives and are left to develop or improve their communities on their own.

Data from the SCORE Association backs up many of the feelings rural communities have, finding that while 80% of rural business owners believe the quality of life and cost of living is better where they live, they face challenges with a lack of access to capital, a skilled workforce, and connectivity through broadband.

The four building blocks of any CED framework are physical infrastructure, social and civic infrastructure, business development, and workforce development. The infrastructure work around water, wastewater, and solid waste that RCAP has done for 50 years is foundational to any CED efforts that communities want to undertake, so we are easily able to build on this work that RCAP is already doing.

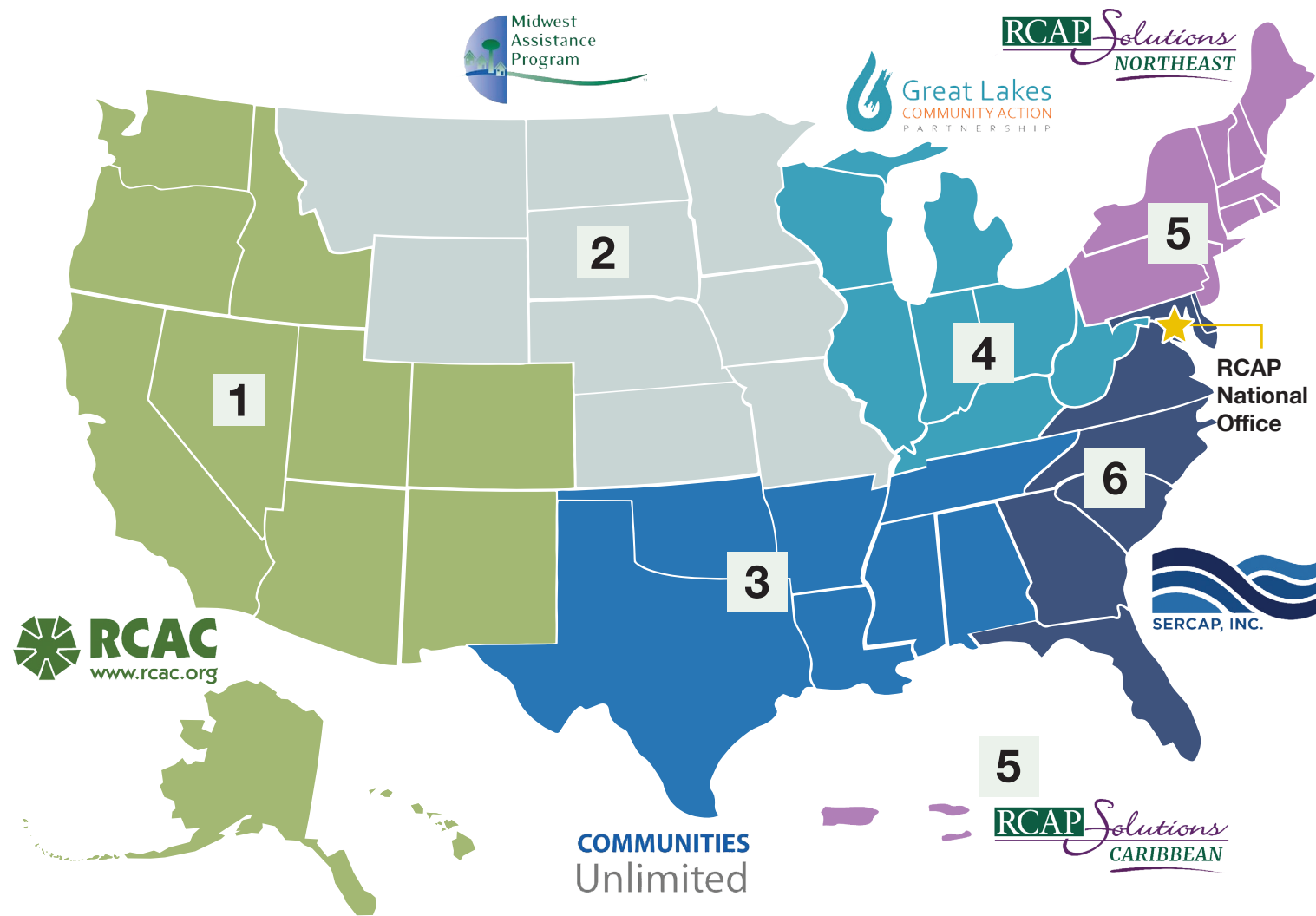
We also know that the infrastructure systems we have helped to develop and maintain cannot sustain themselves without sufficient users and the community wealth required to maintain them, and that communities cannot be sustainable without an adequate tax base, diverse workforce, and other variables that help create vibrant rural communities.

Our CED work has already achieved results with the creation of the Rural Entrepreneurial Policy Playbook with the Kauffman Foundation, serving communities with \$4.9 million in United States Department of Agriculture Rural Economic Development Initiative (USDA REDI) funds, leveraging tens of millions of community facilities infrastructure dollars, and launching the national Open for Business program to scale Communities Unlimited's entrepreneurship program nationally.

The stories you will read in this issue offer a brief glimpse into the CED work our network is already doing on the ground, enabling communities to stand up for themselves and their businesses while also improving their larger communities—making them more attractive places to live, work, and recreate.

At a time of historic investment in infrastructure and increased attention to rural and Tribal communities and the challenges they face, RCAP is uniquely situated as a trusted partner for communities and federal agencies like USDA to assist even more of these communities in building inclusive and sustainable economic and entrepreneurial ecosystems for and by their residents.

Olga Morales-Pate
Chief Executive Officer, RCAP



Rural Community Assistance Partnership

The Rural Community Assistance Partnership (RCAP) is a national network of nonprofit partners with over 350 technical assistance providers across the country. RCAP works to improve the quality of life in rural America starting at the tap.

1. Western RCAC

Rural Community Assistance Corporation (RCAC)
916.447.2854
rcac.org

2. Midwestern RCAP

Midwest Assistance Program (MAP)
660.562.2575
map-inc.org

3. Southern RCAP

Communities Unlimited (CU)
479.443.2700
communitiesu.org

4. Great Lakes RCAP

Great Lakes Community Action Partnership (GLCAP)
800.775.9767
glcap.org

5. Northeastern and Caribbean RCAP

RCAP Solutions
800.488.1969
rcapsolutions.org

6. Southeastern RCAP

Southeast Rural Community Assistance Project (SERCAP)
866.928.3731
sercap.org

WHAT Matters

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“Even coming from small towns, the biggest dreams are possible.”

Stephanie Labbe

Talk to Us!

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RURAL ROUND-UP

Recent wins and happenings

Advocacy for Rural Entrepreneurs The Ewing Marion Kauffman Foundation Advocacy Grant for Rural Entrepreneurs brought about significant positive impact and accomplishments. Throughout the program, more than 60 participants actively engaged in advancing rural entrepreneurship and inclusive prosperity. The creation of the Rural Entrepreneurial Policy Playbook provided practical guidance for navigating policy challenges. Moreover, advocacy training sessions equipped entrepreneurs with essential skills, and congressional briefings facilitated meaningful dialogue between policymakers and rural entrepreneurs. The program's outcomes included sustained policy advocacy by entrepreneurs and the proposal of pro-entrepreneurial policy improvements. Lessons learned emphasized the importance of tailoring training, engaging ecosystem builders, and collecting demographic data. The program's success demonstrates its contribution to empowering rural entrepreneurs and creating a supportive environment for their growth and success.

Community Facilities RCAP, in partnership with the United States Department of Agriculture-Rural Development (USDA-RD), successfully implemented a Community Facilities (CF) Technical Assistance Cooperative Agreement aimed at enhancing community resources and securing funding for vital facilities in rural areas. Over a two-year pilot period, RCAP supported 42 communities in 22 states, with an average population of 4,461 and average median household income of \$42,776. With \$400,000 in funding, RCAP leveraged an additional \$51 million from USDA and other sources for various community facilities projects. Notably, RCAP assisted the Pinal Hispanic Council in Arizona to secure USDA Community Facilities funding, enabling them to expand and upgrade their nonprofit health centers to meet the rising demand for health services and help tackle the opioid crisis. Additionally, RCAP provided disaster recovery technical assistance through USDA's CF Technical Assistance and Training (TAT) Disaster Relief Pilot Program to 29 federally declared disaster-affected communities in five states and one territory. RCAP's expertise and relationships position us as a valuable resource for rural and Tribal communities seeking USDA Community Facility financing, offering comprehensive technical assistance support from planning to implementation, and accessing much-needed funding.

The Golden Feather Union Elementary School District, located in rural Butte County, California, faced challenges after the Concow School was damaged during the 2018 Camp Fire, resulting in students being relocated to Spring Valley. The school experienced disruptions due to Public Safety Power Shutoffs (PSPS) by PG&E in 2019, which affected communication systems, the cafeteria, and heating and cooling. To address this, the

district sought disaster relief funds from USDA-RD through the Community Facilities grant program, with support from RCAC (through RCAP's CF Disaster TA funding), enabling them to secure \$190,900 to purchase a generator and install a transfer switch at Spring Valley School to maintain power during PSPS.

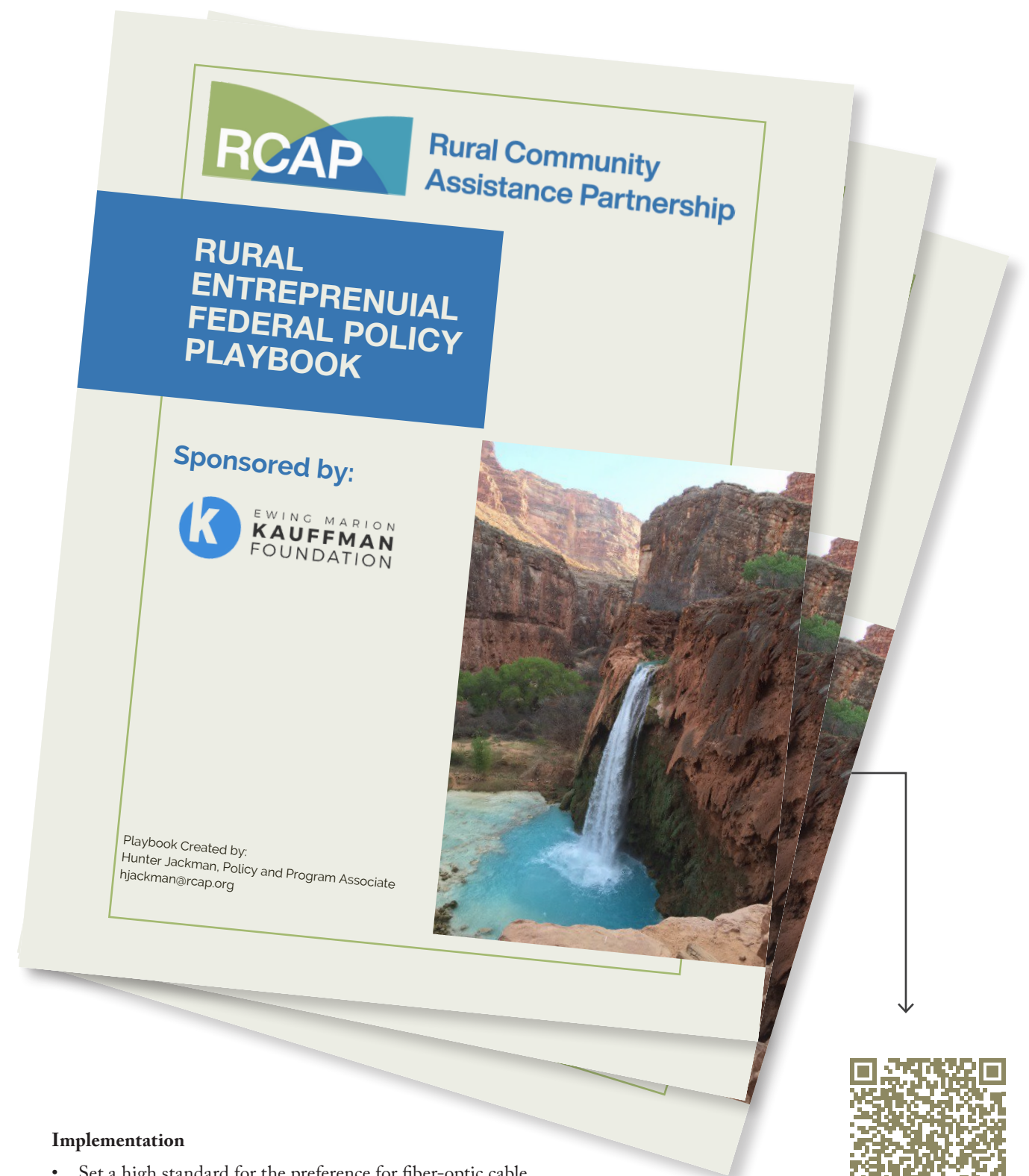
RCAP and the Brookings Institution Collaborate on Broadband Efforts Broadband is critical infrastructure for so many facets of modern life, including work and education; health care; the ability to support, attract, and maintain thriving businesses in a community; high-functioning government and municipal services; and access to various other services. Access to broadband is still very unequal in the United States. On May 31, 2023, RCAP and our partners at the Brookings Institution published a research report on rural broadband, including 11 recommendations, with a major focus on how the federal government should implement the new \$42 billion Broadband Equity, Access, and Deployment (BEAD) program to ensure true engagement with rural communities. Those recommendations address three areas.

Transparency and accountability

- Allow rolling challenges to Federal Communications Commission (FCC) maps and publish transparent adjudication in a timely manner.
- Mandate annual reporting, preferably through an easily accessible and navigable website and map, by National Telecommunications and Information Administration (NTIA) (in conjunction with United States Office of Management and Budget (OMB)) that measures progress in reaching people and communities that remain left behind.
- Create a community advisory committee for NTIA composed of representatives from across the federal government and community stakeholders from across the country.

Capacity-building and community engagement

- Encourage states to create dedicated funding, staffing, or public-service opportunities to support community engagement for unserved and underserved communities.
- Develop clear guidance for meaningful community engagement.
- Ensure matching requirements are not a barrier for highly vulnerable unserved or underserved communities.
- Increase and emphasize support for immediately available solutions that leverage community institutions.
- Create statewide multi-stakeholder councils to guide implementation.



Implementation

- Set a high standard for the preference for fiber-optic cable.
- Address permitting barriers.
- Integrate workforce development strategies into broadband implementation projects.

The report also digs into the landscape of programs addressing broadband access, identification of communities that are un- or underserved, barriers to meaningful engagement and successful deployment, and principles of effective community engagement. Please check out the May 2023 report by searching “broadband for rural America” at *brookings.edu*.



[rcap.org/wp-content/
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Entrepreneurial-Federal-Policy-
Playbook-1-2.pdf](https://rcap.org/wp-content/uploads/2023/08/Rural-Entrepreneurial-Federal-Policy-Playbook-1-2.pdf)



Rural RISE Summit

National Rural Entrepreneurship Ecosystem Builder Summit

RuralRISE

RCAP achieved a significant milestone by hosting its fifth annual RuralRISE Summit in Emporia, Kansas, from September 28–30, 2022. Last year’s summit marked a return to in-person events, the first since 2019. The gathering brought together 125 rural ecosystem-builders from various parts of the country, with an additional 47 participants joining online. RuralRISE, a collaborative effort, is co-led by the National Center for Resource Development (NCRD) and RCAP. The collaboration was initiated in 2018, alongside partners such as the Kauffman Foundation, Appalachian Regional Commission (ARC), and Network Kansas. The summit covered a wide range of topics, encompassing the future of rural ecosystem-building, broadband connectivity, adaptive leadership, and innovative funding and development models. Notably, the event was hosted in Main Street Emporia, a locale emblematic of the discussed themes.

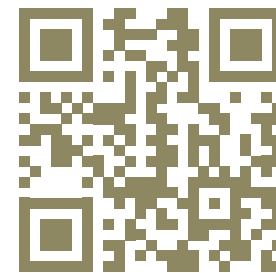
RuralRISE also hosts a virtual monthly speaker series session. The March 16, 2022 session featured Dale Rutherford from Communities Unlimited. The discussion centered around the intricate process of constructing robust rural entrepreneurial

ecosystems. Dale’s presentation went beyond the surface to address three key components: Foundations, Principles, and Life Cycle. He delved into foundational elements of ecosystem-building, emphasized alignment with well-defined strategic economic development plans, explored the alignment of ecosystem objectives with job creation and wealth accumulation, and highlighted the ongoing process of creating a sustainable Entrepreneurial Ecosystem.

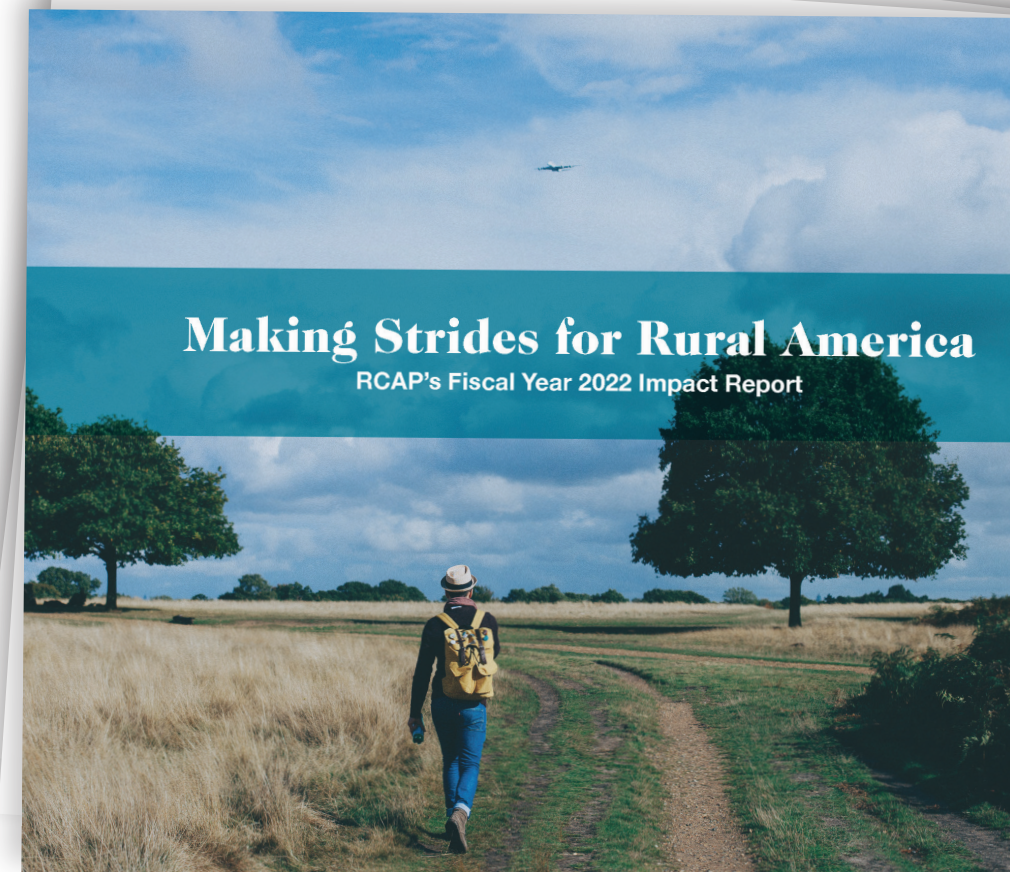
On May 18, 2023, RCAP’s Hunter Jackman hosted the “Amplifying Your Voice: Advocating for Your Entrepreneurial Ecosystem” monthly speaker series session. The session delved into essential strategies for effectively advocating to government bodies for the betterment of entrepreneurial ecosystems. Attendees were guided through the process of cultivating relationships with elected officials, conducting outreach efforts, and implementing best practices to maximize their impact. The insights provided catered to both experienced advocates and those new to the field, offering actionable tips to advance entrepreneurial communities.

RECENT WINS and Happenings

Our Annual Report has been released for the Fiscal Year 2022. The past year saw RCAP welcome a new leader and new team members; our research, programs, and advocacy teams firing on all cylinders; and our TAPs making a difference across the U.S. Thank you to everyone who continues to advocate for rural communities. Read more about our impact: rcap.org/report-2022.



rcap.org/report-2022



Training Calendar



RCAP hosts free webinars on topics ranging from capacity building to wastewater treatment. **Sign up for an upcoming webinar here!**



We have an e-Learning platform that is self-paced and covers topics such as understanding income statements, developing entrepreneurial capacity, and marketing effectively as well as archived webinars in English and Spanish on a plethora of relevant small business topics.





Advocacy News

RCAP Spearheads Rural Community Development Initiatives

RCAP stands at the forefront of advocating for policy initiatives aimed at advancing rural community economic development (CED). With a mission to enhance the quality of life for underserved communities, RCAP is actively engaged in several key initiatives to bring about positive change.

1. Rural Economic-development Assistance and Consultation to Help (REACH) Our Tribes Act: Empowering Tribal Communities

RCAP, in collaboration with Representatives Derek Kilmer (WA-06) and Nick Langworthy (NY-23), has championed the

REACH Our Tribes Act. This legislation is designed to amplify the effectiveness of government aid for Tribal communities. By granting Tribes a voice in budgetary decisions, monitoring the impact of assistance, and streamlining access to vital resources, the act aims to empower Tribal communities with a more prominent role in shaping their futures.

2. The U.S. Economic Development Administration (EDA) Recompete Funding and Rural Technical Assistance (TA) Set Aside: Fostering Economic Growth

RCAP's advocacy extends to securing robust funding for the EDA Recompete program. Collaborating with RCAC, RCAP has rallied House offices to support level funding of \$200 million for the FY24 budget. This program seeks to boost

economic development by enhancing access to funding and resources in rural areas. Moreover, RCAP's efforts to establish a \$1–\$5 million set-aside for nonprofit grants in economically disadvantaged rural communities further underscore our commitment to equitable economic growth.

3. Small Business Administration (SBA) Reauthorization and Rural TA Funding: Nurturing Small Businesses

In line with fostering economic growth, RCAP's support for a bipartisan SBA Reauthorization Bill reflects our dedication to the prosperity of small businesses. By advocating for the continuation of the Community Navigator Pilot Program and allocating \$10 million to national nonprofit organizations for rural technical assistance, RCAP strives to provide small businesses with the support and resources they need to thrive.

4. Essential Community Facilities Connect Program: Strengthening Infrastructure

Representative Derek Kilmer's introduction of the Essential Community Facilities Connect Program aligns with RCAP's efforts to bolster rural communities. This proposed bill seeks a \$5 million annual allocation from 2023 to 2027 in the Farm Bill. Its focus on addressing essential community facility needs and improving infrastructure underscores RCAP's commitment to creating sustainable communities.

Open for Business

Open for Business provides a one-stop-shop for free on-demand, personalized training and assistance to help rural entrepreneurs launch and grow their business on their own schedule and at their own pace. Funded by the Wells Fargo Open for Business Fund and Siegel Family Endowment, the initiative promotes collaboration and innovation across RCAP's network of partners, strengthening

our impact and expanding our reach to rural Native, minority and women-owned businesses across all 50 states and U.S. territories.

Our Open for Business program made significant strides in supporting small businesses across the U.S. from 2021–2023. Throughout this period, we served a total of 2,757 businesses. Among the businesses served, 1,148 were small businesses with fewer than 10 employees (excluding sole proprietors), and 706 were sole proprietors, independent contractors, and self-employed individuals. Furthermore, we provided assistance to 1,458 small businesses having less than \$1 million in annual revenue. Our program played a crucial role in helping 213 small businesses navigate federal, state, and local programs like the Paycheck Protection Program and other local small business funds. Additionally, we preserved 938 existing small businesses and facilitated the creation of 171 new businesses. 188 of those businesses experienced revenue growth following their receipt of capital and/or services from our program. In terms of job preservation, our clients were able to preserve a total of 1,218 jobs, while 361 new jobs were created as a result of our support. The businesses we served were categorized into different stages, with 440 in ideation, 435 in startup, 394 in growth, 57 in turnaround, 16 in succession, and 7 in exit. Throughout the grant period, we provided extensive support through 2,248 one-on-one consulting / coaching sessions (virtual or in-person), 1,072 group training settings such as live webinars and group workshops, and 401 people using our on-demand resources like pre-recorded webinars and online courses through our Learning Management System (LMS). Lastly, our program served 2,018 clients from low- to moderate-income backgrounds, underscoring our commitment to supporting a diverse range of businesses. For more information and to access our Open for Business Resources, including our self-paced training library, please visit openforbusiness.rcap.org.





A New Life for Glass

The birth of EarthMagic Recycling.

Brian Brown, Senior Business Services Lead, Southeast Rural Community Assistance Project (SERCAP)

Recycling glass places a burden on community landfills—a burden that Katherine Wirtanen, an experienced public works professional, observed in her time working in the public sector. Intrigued by the question of how to better utilize this resource, she began researching the various ways recycled glass can be used in industry beyond simply making new glass containers. The solution she arrived at would become her business venture, EarthMagic Recycling. Wirtanen’s plan for EarthMagic Recycling was to create a business that could accept discarded food and beverage glass from her local area of Buena Vista and Rockbridge counties, Virginia, and transition it into sand that can be used in a variety of products.

Some of the proposed uses include artistic sand, pool filtration, sand blasting material, construction additive, and bedding for water and sewer projects.

To bring her plan from fantasy to reality, Wirtanen turned to Buena Vista Economic Developer Kristina Ramsey. Ramsey and the Buena Vista Economic Development team appreciated Wirtanen’s idea but needed her to produce a concrete plan and projections before public resources could be allocated to her project. To that end, Ramsey referred Wirtanen to RCAP’s southeast regional partner, the Southeast Rural Community Assistance Project (SERCAP), to assist her with small business planning services. Through the Wells Fargo Open for Business Program, SERCAP was able to provide business consulting services for the development of the business plan and financial projections for Earth Magic Recycling. SERCAP provided over 25 hours of research and consulting as well as access to the planning tools necessary to build the business plan at no charge to Wirtanen.

Armed with a new detailed business plan and a strategy to bring her pulverized glass product to market, Wirtanen was able to secure \$15,000 in financing from the City of Buena Vista’s revolving loan fund towards the purchase of critical equipment. She was also able to apply for The Gauntlet Business Program and Competition using her new plan. The Gauntlet 2022 class started with 153 entrepreneurs, with 68 advancing to the competition level. The competition provides awards to finalists at bronze, silver, gold, and platinum levels.

On May 25, 2022, at a ceremony held at the Vinton War Memorial, Wirtanen was awarded the Platinum Gauntlet Award—the highest honor in the series. The achievement comes with an award package worth \$10,377: \$4,000 in cash, plus in-kind contributions totaling \$6,377. In-kind services include legal consultations, interviews with local media outlets, and training opportunities with a local community college, and more.

In her acceptance speech, Wirtanen said, “I would like to thank all the partners who helped get our business here; we will use this award to supplement operation funds and equipment purchases.”

EarthMagic Recycling is currently open and actively recycling food and beverage glass. To learn more, visit earthmagicrecycling.com.



Taking Ownership

Little Colorado Meats brings farm-to-table benefits and food justice to struggling family ranches.

Elliott Bochstein, Staff Writer, Rural Community Assistance Corporation (RCAC)

Arizona’s Round Valley is home to Apache County’s twin communities of Eagar and Springerville. Just 15 miles from the state’s border with New Mexico, the sister cities are the self-proclaimed “Gateway to the White Mountains.” Eagar–Springerville borders the oasis-like Apache–Sitgreaves National Forest, which contains diverse ecosystems, abundant fishing streams, dozens of lakes, hundreds of mountains, and part of the world’s largest contiguous Ponderosa pine forest. The Little Colorado River slashes through the valley, bringing milky, sediment-rich snowmelt and runoff to the greater Colorado River.

About 7,000 people live in the two cities. The local economy is historically based on agriculture and timber, making it susceptible to boom–bust cycles and other factors that affect commodity prices. Rising environmental concerns during the 1970s and 1980s led to a decline in local timber and wood production, and with it, many of the jobs they generated. At the same time, two large coal-fired power stations were built in the county, bringing power to the Southwest and family wages plus benefits to local households. The coal plants continue to be the valley’s primary employer despite an ongoing, if uneven, shift to renewable energy sources.

While local residents are well-acquainted with their community’s challenges, they are also keenly aware of its tremendous potential and the need to diversify away from purely extractive, raw resource-based sectors. The region has long served as a center for ranchers, fishermen, and hunters. Tourists flock to the area year-round to enjoy its abundant outdoor recreation opportunities. Despite this, banks and traditional lending institutions are hesitant to invest in the area due to its historically low socioeconomic status, scarce infrastructure, and rural nature.

So in 2015, residents formed the Foundation for Little Colorado Revitalization, a 501(c)(3) nonprofit dedicated to boosting local small businesses, creating jobs, and improving rural quality of life in southern Apache County. Karalea Cox, a fifth-generation Arizona cattle rancher with a background in higher education, heads the organization as board president. After over a decade of consulting, project development, and capacity building in rural communities across the country, the rural veteran was eager for a new challenge.



“It was hard for me to come home and not see things happen,” Cox explains. “So, I decided, what the heck—let’s form our own nonprofit.”

The Foundation Reaches Out to RCAC

In 2019, the Foundation called on the resources and expertise of the Rural Community Assistance Corporation (RCAC) for help obtaining grant funds from the U.S. Department of Agriculture–Rural Development (USDA–RD) to strengthen its still-fragile capacity.

“We were a relatively young nonprofit, all volunteer, with no budget or financial history,” Cox says. “RCAC walked us through those really important steps of capacity building—they helped us with policies, procedures, and procurement. RCAC helped us hold ourselves together, which was important to secure funds and develop and administer larger projects.”

Using USDA–RD grant funds, the Foundation established a revolving loan fund to support small and emerging businesses. Later, RCAC hosted two Recharging Our Community Economy (ROCE) workshops that attracted a broad range of community stakeholders who held a spirited discussion about how to unlock the valley’s potential for innovative and sustainable development.

“The idea behind these workshops is to really look at the existing assets within the community and identify projects they want to take ownership over, in line with what the community feels is needed to improve their quality of life,” says Laura Dubin, RCAC Rural Development Specialist, who helped facilitate the workshops. “So many project ideas came out of our discussions.”

The group ultimately determined that livestock ranching, agriculture, and water supply constituted the community’s fundamental value chains. “All of these things came together,” Cox says.

Ranching is a Tough Business

Since the late 19th century, ranching has been a central facet of regional culture for foreign-origin and Indigenous communities alike. Yet, the traditional cattle industry brings little prosperity to local communities, and ranchers must often supplement their modest incomes through outside part-time work. As is the case across the rural West, cattle producers in southern Apache County

rely on rates offered by a handful of large multinational corporations that wield a de facto monopoly over the beef market. It’s estimated that the big four meatpackers—Cargill, JBS S.A., National Beef, and Tyson Foods—control 85% of the industry.

“As a cattle rancher, I’m tired of losing my tail end,” Cox says before giving examples of how the meat industry puts the squeeze on small ranches. Having done considerable work around food systems, Cox decries how the “huge conglomerates” profit from their position as intermediaries in the beef supply chain at great cost to rural communities and ranchers, who typically receive pennies on the consumer dollar.

Additionally, the industry giants often source their beef from offshore mega-ranches and feedlots that fuel environmental degradation, ecological collapse, and rights abuses in places like the Brazilian Amazon and South Africa. These questionable meat products can carry a “Product of the USA” label provided they are slaughtered stateside. Small domestic producers, and especially those who favor regenerative, environmentally responsible agriculture, can’t cover costs, let alone eke out a profit, under such highly concentrated market conditions.

Cattle ranchers around the White Mountains and southern Apache County had to find some way to cut out the middleman and break even, especially with beef prices through the roof. “We had lots of conversations about how to boost revenues and income streams, because selling to those four big packers is a dead end,” Cox says. “Our ranchers just don’t make a dime—it’s almost impossible.”

A new vision emerged from the RCAC-facilitated workshops: The foundation would create its own meat processing facility, a social enterprise capable of producing high-quality, USDA-certified beef. The project would grow value-added production, shrink rural dependency, and reintroduce high-quality, responsibly raised meat to food-insecure communities across Apache County and surrounding areas.

Little Colorado Meats was born.

Getting Little Colorado Meats Up and Running

Although the COVID-19 pandemic caused a delay in the vision coming to fruition, it did not derail it. RCAC returned in 2021 to resume the ROCE workshops. During this period, the foundation obtained about \$2 million in low-interest loans and grants

from USDA–RD’s Community Facilities (CF) program. The CF program assists community-based nonprofits and local government in developing essential public services and facilities, such as local food systems, in rural communities.

Next, the foundation obtained land for Little Colorado Meats and established a facility consisting of three uniquely designed modular units where cattle are butchered, processed, and inspected by USDA staff. “We chose structures that we could add on to quickly and easily without really a lot of construction,” Cox says. The facility also has a USDA-approved mobile Meat Harvest Unit that travels directly to ranches to process their cattle. Once the meat is inspected and graded, ranchers have two options: They can sell their meat themselves or sell harvest-ready livestock to Little Colorado Meats. The team hopes to aggregate and sell meat from local ranchers to meet the larger institutional demand for solutions to regional food insecurity challenges.

“This mobile unit allows us to get to areas that wouldn’t have another opportunity to compete outside the traditional ‘Big Four’–dominated cattle market,” Cox says. “It makes us more accessible to socially disadvantaged communities, Native American reservations, and smaller producers. This will give them new market opportunities, and the revenue they receive will allow them to expand, just as we intend to.”

Little Colorado Meats launched a local sales website this summer but hopes to start shipping beyond its region once it can iron out the logistics. Cox expects the scale of operations to expand significantly over the next several years.

Meanwhile, the foundation is actively seeking out more grant opportunities to maximize its loan fund’s impact. RCAC staff continue facilitating discussions to identify and explore opportunities related to meat production, such as recycling waste and byproducts into organic soil amendments that benefit local agriculture. Cox appreciates RCAC’s willingness to share from its bank of rural knowledge and experience without reservation.

“Sometimes we rural people can be such concrete thinkers, but we’re not so good at planning or talking abstract, big ideas, and it’s easy to get bogged down in the weeds,” Cox says. “RCAC helped us step up, clear the weeds, look around, and say, ‘We can do this!’”



“On the Right Track. Get on Board.”

Creative community development and beautification in Fostoria.

Morgan Durbin and Deb Martin, Great Lakes Community Action Partnership

One of the six regional RCAP partners, the Great Lakes Community Action Partnership (GLCAP) offers a wide variety of programs for individuals and families in addition to its community development programs. As such, GLCAP has a long history of providing services in Fostoria, Ohio, and when we introduced our new Entrepreneurial Communities Initiative funded by a grant through USDA’s Rural Community Development Initiative program, Fostoria was a perfect candidate community. The city joined the program in 2015 along with seven other communities around Ohio to form a network of communities that could support one another and gain access to tools, training,

STEPHENS KRUPP

and other resources that are typically not available to smaller communities.

“Participating in the RCAP grant program provided us access to ideas,” says Sarah Stephens Krupp, small business director for the Fostoria Area Chamber of Commerce. Fostoria participated in several conferences and training sessions paid for by GLCAP, allowing the city to make connections within the network of Ohio communities and around the country. Communities tend to learn best from peers that have developed successful initiatives, and this networking led to a spark of creativity and a boom of successful ideas that have created opportunities for community development and downtown business growth.

A once-struggling and dwindling Midwest Ohio city, Fostoria has witnessed unforeseen community and economic growth and revitalization in recent years. This shift began in 2019 when, through assistance provided by RCAP, Krupp, along with Renee Smith, president of the Fostoria Economic Development Corporation, attended the annual Main Street Now conference in Seattle, Washington.

Encouraging Start-Ups

At the conference, Krupp and Smith learned about CO.STARTERS, an organization that provides programs and resources for communities to grow small, local businesses. After speaking with other communities that had adopted CO.STARTERS, the Fostoria Area Chamber of Commerce partnered with the Fostoria Learning Center to bring CO.STARTERS to their community. Originally, Fostoria received a small amount of direct funding from this organization to try out an entrepreneurship program. Through CO.STARTERS, Fostoria has helped 40 entrepreneurs, 28 of whom now have operational businesses. Seven additional businesses are in progress, and five are waiting for a later time to begin development. Entrepreneurs in the CO.STARTERS program also have access to Wayfinding and Advising Hours. Wayfinding is an assistance program to point business owners in the direction of applicable resources. Advising Hours provides the opportunity for participants to meet one-on-one with professionals in their fields—experts in law, accounting, marketing, and more—to gain personalized, firsthand advice for free in online consultations.

STEPHENS KRUPP

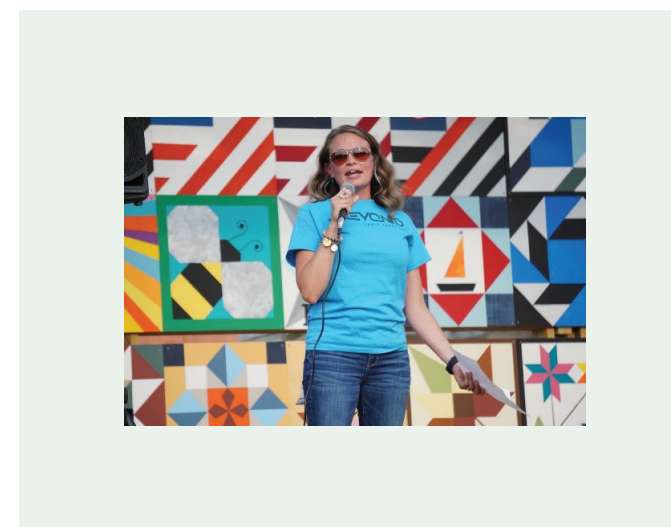
Following the success of CO.STARTERS, Krupp and the Chamber were inspired to find another innovative way to support new businesses in Fostoria. This led to the creation of the LAUNCH Fostoria Business Competition modeled on ideas from communities at the Main Street and Radically Rural conferences that Fostoria staff attended through the grant. LAUNCH Fostoria is open to any entrepreneur looking to start their business in Fostoria, Ohio. It’s a three-part contest where entrepreneurs must first apply for entry, then be invited to participate in the semifinals, and then be selected by judges to present at the finals. The semifinals consist of pitching to a panel of judges, and the finals are the showcase, where contestants pitch to the public for votes. Each vote is \$5, and the money earned by each contestant in voting is theirs to keep and use toward their business. The winner receives a prize package that is valued at just under \$18,000 and includes cash, money toward a one-year lease or purchase of a space, consulting services, and a marketing package valued at \$5,000!

In the first year of the competition, in 2021, voters of the community chose Beyond Laser Creations, submitted by Jena Stearns, as the winner. Beyond Laser Creations is a studio where customers can go in person to create their own designs for home décor, clothing, accessories, and more through laser cutting, engraving, painting, printing, and embroidering. There are also pre-made designs that can be ordered through an online store. Beyond Laser Creations hosts workshops and events where groups can get together and make their unique creations while supporting a local business.

The 2022 winner was Calico Charlie’s Candy & More, submitted by Kris VanCuren Koester and her husband, Matt. Calico Charlie’s storefront in downtown Fostoria underwent renovations and successfully opened in the summer of 2023. Koester’s vision for the candy shop includes a nod to vintage candy stores. She sells freshly made and modern candies as well as retro treats, different varieties of popcorn, children’s games and books, and gift jars and gift baskets and offers fun activities for her youth customers.

The Koesters chose the name of the business as a salute to the past: Calico Charlie was the nickname of Charles Foster Jr., the son of Fostoria’s namesake, who served as an Ohio congressman and then as governor of Ohio in the late 1800s. Foster’s political opponents first used the nickname to mock his frequent wearing of calico neckties, but his supporters took back the meaning and began to use it in an endearing way.

The LAUNCH Fostoria Business Competition is innovative in the way it inspires investment and ownership, not only among the potential new business owners, but throughout the community. It gives the people of Fostoria the opportunity to be part of growing development and to have a say in which businesses they wish to see and support in their city. Simply by participating in the voting process, they are investing directly



in their community. In 2021, \$12,475 was collected in voting money and, in 2022, \$11,575 was collected—so, in just two years, the Fostoria public invested over \$24,000 in the LAUNCH Fostoria Business Competition finalists. Including the \$17–\$18,000 prize package, the total investment from the competition has now reached \$59,050. That investment will continue to increase in 2023.

Beyond Business Development

Fostoria has discovered ways beyond business development to invest in the community. Krupp and Smith say that GLCAP’s program helped them foster greater community engagement and encouraged groups like the Fostoria Garden Club to become more involved in beautification efforts. Research shows that an attractive community is one of the top three reasons people cite when asked about their attachment to their community. Indeed, the city has witnessed an increase in tourism thanks to positioning art as an attraction and also to various community beautification efforts downtown through collaborations with organizations like the Fostoria Garden Club, through citizens’ donations, and through Ohio Arts Council grants. Fostoria is currently in year six of the Midwest Sculpture Initiative, which they host through fundraising from community donors and through grants. Each year that Fostoria has hosted the exhibit, a piece has been purchased and donated back to the community to be displayed permanently.

In addition to sculptures, Fostoria displays murals, barn quilts, and a newly constructed parkette that has a pergola constructed by the Fostoria Youth Build Program and a beautiful mosaic funded through an Ohio Arts Council grant. There are three murals downtown that span from the north end to the south end and feature an additional two barn quilt murals. Barn Quilt Trails run in neighboring counties and have made downtown Fostoria a connection between the Hancock County and Seneca County barn quilt trails.

As Fostoria’s city motto says, “On the right track. Get on Board.” This city is certainly on the right track, and now is a beautiful time to get on board.



Teaching Entrepreneurship to Youth

Starting, growing, and maintaining a business is an essential 21st century skill set.

Brianna Dennis, Business Outreach Specialist, Great Lakes Community Action Partnership (GLCAP)

Working within communities with small businesses can be very enlightening. Often, the owners of the small businesses you serve are both the official and unofficial community leaders. You can learn a lot about programs that came before you, why they were successful, and why they may have failed as well as what support would be useful as opposed to what the “powers that be” deem necessary.

One of the many lessons I learned was, “These kids don’t know how to do anything,” as stated to me by a local real estate investor. Of course, I still see myself as a “kid,” so I was slightly offended by the statement. After further explanation, I understood what Mr. Lassiter meant. He had started his business to acquire generational wealth and support his family. He regaled me with his stories of how he made the money to buy his first property and of many of his wins as well as losses over the years. The point of his story was that, soon enough, he would be looking to retire, and he did not feel that any of his children were going to be able to take over his business. I inquired as to why he thought they weren’t ready, and he stated that, “These schools don’t teach these kids how to think

for themselves. They know how to do a few equations and have read some books, but they do not know how to problem-solve or figure out anything for themselves. They don’t teach them to hustle.”

After speaking with him, I started to ask other business owners that I encountered who would take over their businesses should they not be able to operate them any longer. First, I found that many small business owners had not thought about this scenario. And second, I found that many of them did not think their children could “handle” their business.

I then went to a few teachers that I know personally and asked them if their curriculum included any entrepreneurial classes, and the answer was the same across the board: no. But while formal schooling is not the only method of education, nor is the educational system charged with teaching students every single thing that they will ever need in order to survive, successful entrepreneurship should be included somewhere in the curriculum.

A 21st Century Need

It is widely accepted that working one full-time job in today’s economy will most likely not support a comfortable lifestyle. To supplement income, people have been creating “side hustles” to make extra money, and many have been very successful. These ventures are entrepreneurial endeavors. People young and old are creating businesses every day, but no one has taught them how to properly manage a business after it starts to grow. For this reason, many businesses fail even after seeing some success. If high school is the last required educational pursuit for our youth, why are we not teaching them how to create, manage, and grow businesses, as this is the proven way of the future?

Not only will new businesses be created, but family businesses will need to be taken over, and some may even need to be saved. It will be our youth who are responsible for tackling these challenges. Yet, we aren’t equipping them with at least the basic knowledge they will need to accomplish this. Yes, people can Google anything and everything, but this approach can take you only so far. Some sort of formal educational foundation is needed to ensure that youth have a chance at being successful in all their entrepreneurial endeavors.

I visited Richmond Heights High School in Richmond Heights, Ohio, and met with their career readiness teachers to see how entrepreneurship could be introduced to their students. This team of teachers is tasked with teaching students how to create resumes and fill out job applications, how to correctly answer interview questions, and how to conduct themselves once they have jobs. They also guide students who want to go to college. One of the teachers expressed to me that many of her students say they “don’t want to work for other people,” but are



not prepared to work for themselves. We all shared a chuckle—we know that working for others is not anyone’s “dream job,” but we also understand the work it takes to build your own business. The students did not seem to understand the second part. From our meeting I concluded that, while the teachers see the need for a curriculum that teaches entrepreneurship, they do not have the time to develop or deliver such a course.

Teaching Them to Hustle

With these thoughts in mind, Great Lakes Community Action Partnership is in the process of developing an online classroom that will teach youth the skills needed to start, grow, and maintain a business. The program will be delivered as a 15-lesson seminar core with an additional five optional lessons. The lessons are developed with the audience in mind; thus they are engaging, use age-appropriate language and examples, are accompanied by an activity at the end of each lesson to ensure that the topic was understood, and will incorporate all four major learning styles. The optional five lessons at the end of the curriculum focus on how to manage and grow an established business and bring the total number of classes available to 20.

The goals are that participants will define what success looks like for them, discover and develop actionable business plans for their desired entrepreneurial concepts, build cohesive brand strategies to market their businesses for their target audiences, and create processes so that they can scale their businesses and keep things organized in the future.

The five lessons that focus on how to manage an existing business are really geared towards youth who will be taking over family businesses. It is important that the youth receive the education needed to make sure that their family businesses stay open and continue to flourish in the future. Too often, when the original family member can no longer run the business, the youth are unable to do so effectively and the business closes. Our hope is that no more family businesses will close due to a lack of requisite knowledge.

We started program delivery in fall 2022 in eight schools, including traditional high schools in urban areas, traditional high schools in rural areas, and trade schools. The schools include Hamilton County, Cuyahoga County, Lake County, Franklin County, and Butler County. The program was delivered online and in-person based on the needs and schedule of each school. We utilized Google Classroom so that all of the information is available to the students to access at their leisure once the seminar is completed.

By offering this program to schools free of charge, we are filling an educational void and building stronger community ties with each school we work with. It has been said that “It takes a village.” Our entrepreneurship program, Mind the Business that Pays You, is our village’s contribution to the youth in our community and their futures.

SAM BALVE ON UNSPLASH



MICHELE HENDERSON ON UNSPLASH

Through a Pandemic and Over The Moon

RCAC assistance helps a fledgling food truck business emerge stronger after COVID-19 lockdowns.

Aaron Reimler and Karli Salisbury, Business Consultants and Rural Development Specialists, Rural Community Assistance Corporation (RCAC)

Having waited years for an opportunity to engage her entrepreneurial spirit, Melinda Arquero purchased her food truck and launched Over the Moon in 2019 after participating in the 2019 Native American Business Development, A Journey (NABDAJ) training program facilitated by RCAC.

Arquero sought and received a high-interest personal loan from an area credit union that allowed her to purchase the truck with all of the kitchen equipment needed to prepare and serve her menu of indigenous-style foods—a menu that ranges from fry bread, red chili, and blue corn pancakes to several flavors of shaved ice. She and her partner, Adam Suina, whose own entrepreneurial spirit moves in tandem with hers, got their first opportunity to test that menu at Santo Domingo Pueblo Feast Day in August of 2019, right at the tail end of the summer tourism and recreation high season. The success of this event proved the value of Over The Moon’s concept to their customers, and Arquero and Suina saw their goals—serving off-reservation events in nearby Santa Fe and Albuquerque, spending their weekends serving Tent Rock National Monument visitors, and growing the reach of the food truck through events all over New Mexico—begin to materialize in front of them.

While the Pueblo Feast Day was a success, it also brought lessons. Arquero and Suina were inspired to tweak their menu, and they also discovered problems with their equipment that would need to be resolved before the business could really grow. They planned to enter the market during the high season of 2020 and invest their income to purchase a new generator and a fire suppressant system—equipment they needed in order to register the business with the State of New Mexico, obtain mobile food unit permits for Santa

Fe and Albuquerque, and meet customer demand with a product they could be proud of.

The COVID-19 pandemic put an abrupt and prolonged delay in the pair's plans.

Pueblo de Cochiti, the reservation Arquero and Suina call home, shut down and was closed off to visitors from March 2020 until August 2021. The business was rendered completely unable to generate income—which meant that not only would investment into its future growth be significantly delayed and put in jeopardy, but the financial burden of the high-interest loan now lay exclusively with their personal finances. The business was completely unable to cover its expenses or begin to move forward and lacked the technical resources and sales history to apply for other pandemic aid that became available.

Arquero and Suina needed to be able to hit the ground running when in-person events resumed in order to save the food truck and keep their goals within reach. Through the NABDAJ program conducted by RCAC, they were connected to the organization's Re-Emerging Loan Fund (RELieF). The RELieF loan application process connects entrepreneurs with RCAC's Small Business Coaching team and requires them to complete a minimum of two sessions prior to the loan closing. During these sessions, RCAC works with entrepreneurs to create strategic action plans and cash flow projections and assists in finding ways to meet consumers' changing needs.

Although Arquero and Suina had made sales and developed relationships with customers, their young business had yet to establish an accounting system to track finances. Before they submitted their loan application, RCAC's Small Business Coaching team worked with them to ensure a more comprehensive understanding of the three primary accounting documents, what they mean for their business, and how to create them, and the team helped them establish a system that would make creating them simple and efficient. After creating the reports and completing the remaining application documents, their RELieF loan was ultimately funded for \$25,000, allowing them to invest in a new generator, the requisite fire suppression system, and marketing materials like T-shirts and stickers—and also to refinance the original high-interest loan Melinda had received to purchase the truck.



With assistance from the NABDAJ Program, RCAC's Small Business Coaching team, and the RELieF loan, Over The Moon was able to get the equipment they needed to improve the operations and functionality of the food truck as well as the inventory and marketing assets they needed to be ready to serve their customers through the upcoming tourism season. They also had the systems in place to confidently manage their business. After the loan was closed and their focus began turning to the future, Arquero and Suina continued working with RCAC's Small Business Coaching team, who assisted them in navigating the process of legal formation, understanding municipal mobile food unit permitting, building a strategy to hire employees to expand the truck's capacity, and becoming equipped with the tools they need to use financial projections to set goals for growth.

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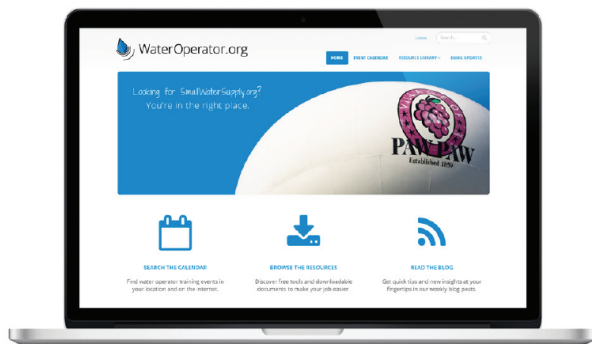
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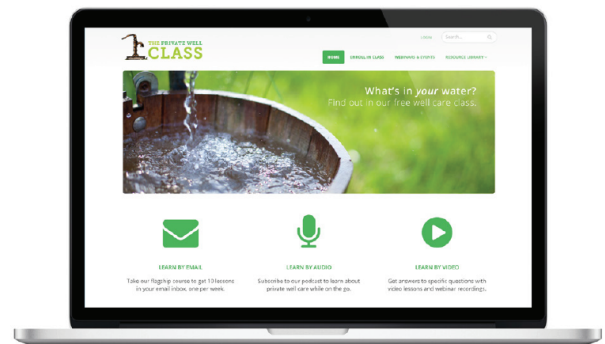
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