

AHDC

ARKANSAS RURAL BUSINESS DEVELOPMENT CONFERENCE SERIES

2021

ANNUAL REPORT

- ✓ Four Conferences
- ✓ 103 Presentations
- ✓ Streamed Across the Internet for the First Time
- ✓ Implemented COVID Safety Measures at All Conferences
- ✓ Inaugural Little Rock Conference

Hosted & Funded By:

- ✓ Arkansas Human Development Corporation or "AHDC";
- ✓ Arkansas Division of Workforce Services;
- ✓ Arkansas Small Business and Technology Development Center; &
- ✓ U.S. Department of Agriculture—Rural Development



AHDC THANKS

FROM THE EXECUTIVE DIRECTOR'S DESK

Arkansas Human Development Corporation's (AHDC) collective prayers and best wishes go out to the families and friends across the nation who lost loved ones and suffered hardships because of COVID 19. It is difficult to simply embrace our 2021 successes in light of their lingering pain.

Nevertheless, we celebrate the resiliency of Arkansas's rural businesses, and we owe much thanks to the funders, hosts, cosponsors and speakers who made the Arkansas Rural Business Development Conference a success in spite of COVID. This includes our conference team which found a way to facilitate the entire conference workplan.

I want to personally thank the AHDC staff and Board of Directors for their work in leading AHDC thru the 49th year of serving Arkansas.

*Most Sincere Thanks,
Clevon Young, JD, MPA
Executive Director*

THE AHDC BOARD OF DIRECTORS

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AHDC SENIOR STAFF

Clevon Young, J.D., MPA, Executive Director;
Linda Scott, Director of Operations;
Tera Gardner, Comptroller; and
Suyapa Espinoza, Health Outreach Coordinator

CONFERENCE KEYNOTE SPEAKERS

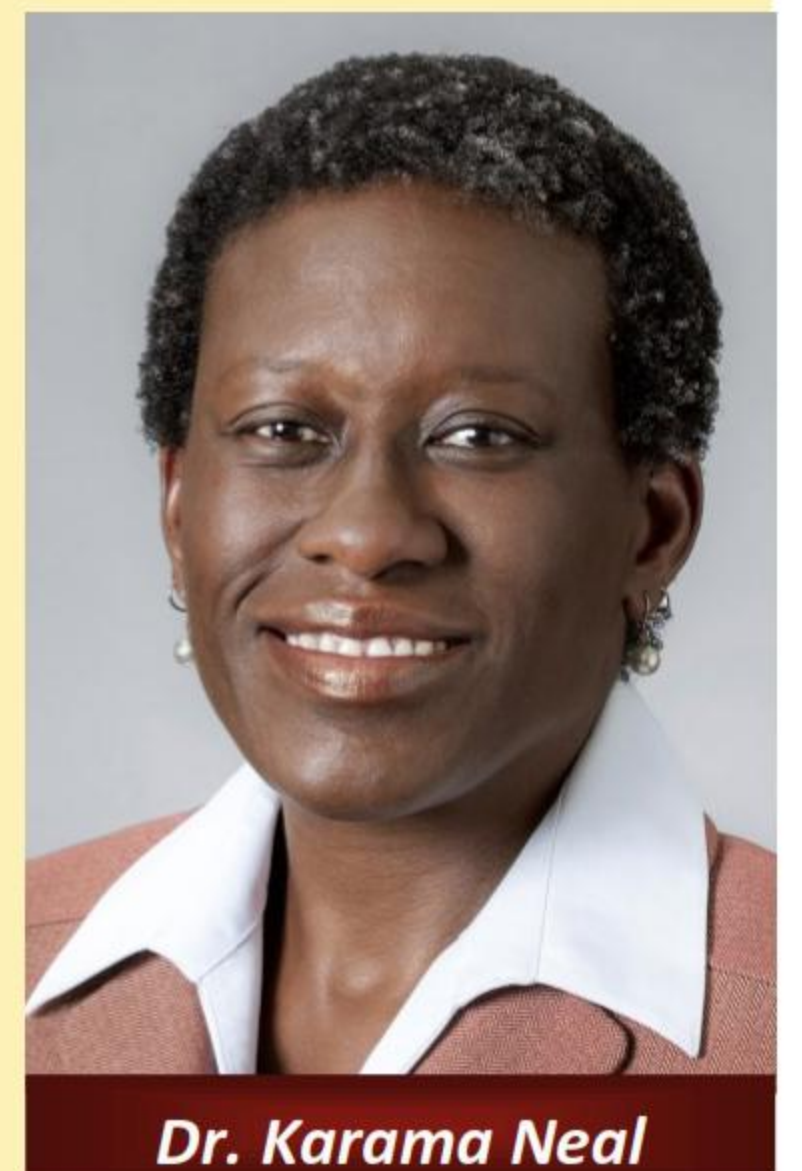
The roster of conference keynote speakers showcased the accomplishments of successful Arkansas women, albeit, the speakers' accomplishments are diverse.

SEE OTHER SUCCESSFUL ENTREPRENEURS ON PAGE 3

Dr. Karama Neal, PhD, is the Administrator for Rural Business-Cooperative Service, U.S. Department of Agriculture-Rural Development. Before joining USDA-RD, she was president of Southern Bancorp Community Partners, an Arkansas Community Development Financial Institution loan fund. Her speech made clear her goal of strengthening and growing rural businesses and ensuring that her department is a "partner in prosperity" for Rural America.

Medical doctor Sherita Willis is a businesswoman who owns Willis Medical Clinic in Osceola, AR. She captivated conferencegoers with a message about the importance of learning business principles, vision and paying a livable wage.

At age 15, Arkansas Women's Business Center Director Chauncey Holloman was already in business. It only took her three months to get her product into 33 Macy's stores. Her focus is helping other Arkansas women succeed in business. Her message at the Arkansas Rural Business Development Conference was a playbook for how local officials can support entrepreneurship and job creation.



Dr. Karama Neal



Dr. Sherita Willis



Clevon Young

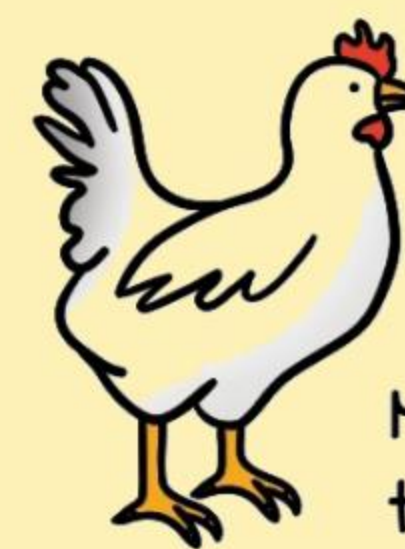


Chauncey Holloman

GREAT JOB MANAGEMENT SOLUTIONS!

Conference attendees had a choice this year and last about how to attend the Arkansas Rural Business Development Conference. So did speakers.

Management Solutions figured out how to stream the conference online. We also practiced social distancing and created a mask policy to help attendees stay healthy. See the conference agenda at right. Some conferences included personal finance.



Why didn't the chicken cross the road?

Management Solutions had set things up so he could stream the Arkansas Rural Business Development conference over the Internet.



Wilbur Peer,
President

Tejon Mays,
Administrative
Consultant

Conference Agenda

- I. Welcome
- II. Breakfast with Lenders
- III. Small Business Technical Assistance Resources
- IV. Building Strategic Partnerships
- V. Public & Private Procurement
- VI. Lunch
- VII. Keynote Speaker

Building Strategic Partnerships



Panelists Agree that Partnerships are Powerful

Strategic partnership speakers across the four conferences included the Black and Hispanic business communities, corporate management, and federal and Arkansas government. “Partnerships are powerful,” said Steve Mosher, Program Coordinator | Strategic Engagement Division Southern Region Center for USDA-Rural Development (USDA-RD). Others speakers said:

- ✓ “You have a whole cadre of partners here,” said USDA-RD’s Gregory Dale, as he encouraged attendees to use the conference to start building relationships. He is Southern Regional Community Economic Development Coordinator.
- ✓ Director of the Arkansas Department of Veteran Affairs Colonel Nate Todd echoed Mr. Dale, adding that the conference speakers are “a comprehensive network of enablers.”



Colonel Nate Todd

- ✓ Businessman and former State legislator Bill Walker owns Premier Funeral Home and several other businesses. He said partnerships are important but working with determination and persistence is key.

- ✓ USDA’s State Coordinator for Natural Resources Conservation Service Alvin Peer said collaborating with partners is key in his work helping Arkansans with land issues.



Alvin Peer

SPEAKING OF PARTNERSHIPS

ASBTDC AND AHDC PARTNERING TO SERVE RURAL BUSINESSES

The Arkansas Small Business and Technology Development Center (ASBTDC) and Arkansas Human Development Corporation (AHDC) have a successful and productive relationship. They took it a step further in 2021 as the ASBTDC sponsored the conference’s inaugural Little Rock, AR, event.

The ASBTDC, AHDC, East Arkansas Enterprise Community and Phoenix Youth and Family Services also won a \$2.5 million federal grant to reach and serve underrepresented sectors of the rural business community with technical assistance to grow businesses and jobs. Work starts in 2022.

AHDC & PARTNERS INSPIRE ECONOMIC DEVELOPMENT

Arkansas Human Development Corporation or AHDC is a 49 year-old human development organization that’s improving the lives of families and communities.

Workforce development is the centerpiece of its work, but AHDC is also engaged in economic development, and health outreach and education.

AHDC Executive Director Clevon

Young credits collaboration with committed partners for AHDC’s progress.

AHDC especially thanks USDA Rural Development, the Arkansas Small Business and Technology Development Center and Arkansas Division of Workforce Services for their collaboration as well as AHDC’s many lender, technical assistance and community-based partners.

Public, Private Procurement

Arkansas PTAC Hosts Little Rock Conference

When AHDC launched its inaugural Little Rock, AR, rural business conference in 2021, Arkansas Procurement Technical Assistance Center stepped up to provide facilities, Internet streaming capability and speakers at no cost.

The Arkansas Small Business and Technology Development Center was the key funder.

Arkansas PTAC’s Kim Magee arranged the resources and spoke at the conference, which was streamed across rural and urban Arkansas.



Kim Magee

Ms. Magee spoke at every AHDC rural business conference in 2021. She said that the government buys everything, and Arkansas PTAC is available at no cost to help businesses compete for contracts at every level of government. The most recent data shows that Arkansas PTAC helped businesses win \$187 million in government contracts.

ADWS COMBINING PROCUREMENT WITH COMMUNITY SERVICE

Arkansas Human Development Corporation doubly thanks the Arkansas Division of Workforce (ADWS) Services. Not only did ADWS continue to be a financial sponsor and host of the Arkansas Rural Business Development Conference in 2021, key ADWS managers Carla Morris or Ida Emerson spoke at each conference. Their message was clear.



Ida Emerson

Carla Morris

1. ADWS is in the business of helping Arkansans while fostering independence among low income families.
2. The agency provides procurement opportunities for businesses and nonprofit organizations that provide services that can help families.
3. ADWS works with community colleges, employers and other entities to create opportunity and build the Arkansas workforce.

Business Finance

Our Guide to Small Business Finance

The Breakfast with Lenders panel is a mainstay of the Arkansas Rural Business



Herb Lawrence, SBA Lender Relations Specialist

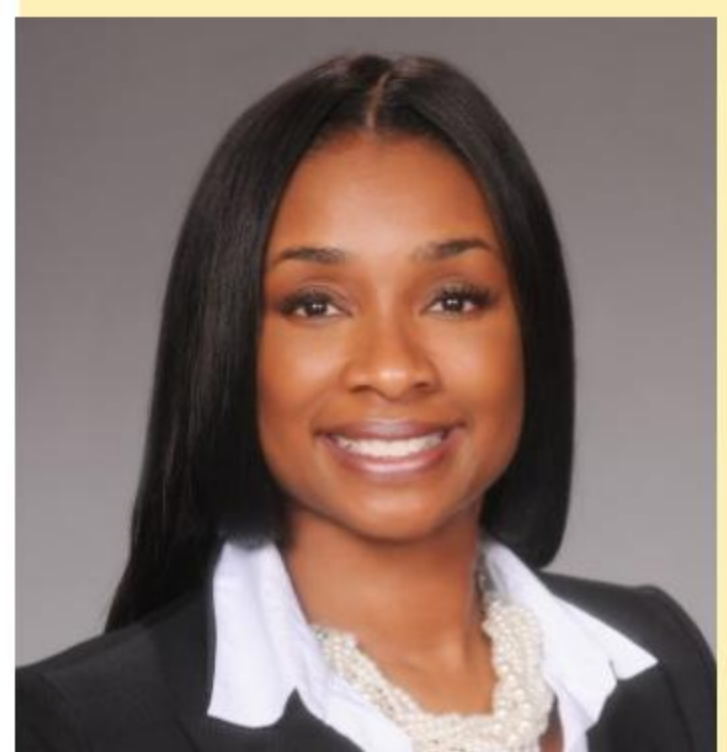
Development Conference. Attendees and lenders talk about the results, businesses financed, technical assistance provided.

The Small Business Administration's (SBA's) Herb Lawrence facilitated the 2021 panels. Here's a summary of what conferencegoers heard:

- ✓ Arkansas's finance industry has evolved towards providing loans of all sizes for businesses of all sizes.
- ✓ Local banks may be the best place to start.
- ✓ Nonprofit lenders tend to make small loans from \$500 to \$250,000 but some go much higher through programs like SBA 504, which finances fixed assets at below market interest rates.
- ✓ Loan guarantors like the SBA and US Department of Agriculture-Rural Development increase access to capital by standing behind loans.
- ✓ Arkansas Capital Corporation Group and RMI, Inc., are nonprofits that make SBA and USDA guaranteed loans and SBA 504 loans.
- ✓ Technical assistance providers play a key role in loan packaging and guiding small businesses to the right sources of finance.
- ✓ Personal credit impacts borrowing ability

Personal Credit Keys Business Credit

Recognizing the impact that personal credit has on access to business capital, AHDC and the Arkansas Small Business and Technology Development Center asked some trusted bankers and lenders to teach a course on personal finance.



Martie North

Simmons Bank Senior Vice President, Director of Community Development/CRA Martie North has long supported AHDC's programing. Her lecture was a playbook for achieving personal and financial goals.

AHDC also thanks the following bankers and lenders who provided training conferencegoers about personal finance, credit scores and investment options.

1. Maria Weyrens, Community Outreach Officer, First Security Bank.
2. Andrea Hogan-Lewis, Business Developer and CRA Officer, First Security Bank.
3. Jay Young, Director of Minority Business Development, FORGE.

Bankers & Lenders Hall of Fame

Arkansas Capital Corporation Group. Craig Calafati, Senior Vice President, Lending Services



Arvest Bank. Mark Morrow, Vice President & Commercial Banker



Bank of Delight. Shane Meador, Executive Vice President



Bank of Lake Village. Jared Pieroni, Bank of Lake Village



AHDC Friend Deborah Temple (below, right) retired in 2021.

Communities Unlimited. Bryn Bagwell, Dir. of Lending; Debra Williams, Senior Econ. Dev. Officer; Kevin Tillman, Loan Officer; & Deborah Temple, former Dir. of Lending



Farmers Bank and Trust. Sam Jackson, Senior Vice President of Lending; & Lauren Brown, Assistant Vice President



Special thanks to Simmons Bank banker Martie North; First Security Bank's Maria Weyrens and Andrea Hogan-Lewis; & FORGE's Jay Young for presenting the conference's personal credit course.

First Security Bank. Itzel Meador, Director of Lending; Maria Weyrens, Community Outreach Off.; & Andrea Hogan-Lewis, Business Developer & CRA Officer



FORGE. Mark Nelson, Director of Lending; Jay Young, Director of Minority Business Development; & Executive Director Phillip Adams



RMI, Inc. Zola Finch, Executive Director; & Jamie Meyer, Marketing Manager



Simmons Bank. Christopher Adams, Commercial Lending Officer



Southern Bancorp. Jason Giachelli, City President; & Monte Hodges, Vice President of Commercial Lending



Stone Bank. Vinny Muratore, President



SMALL BUSINESS TECHNICAL ASSISTANCE

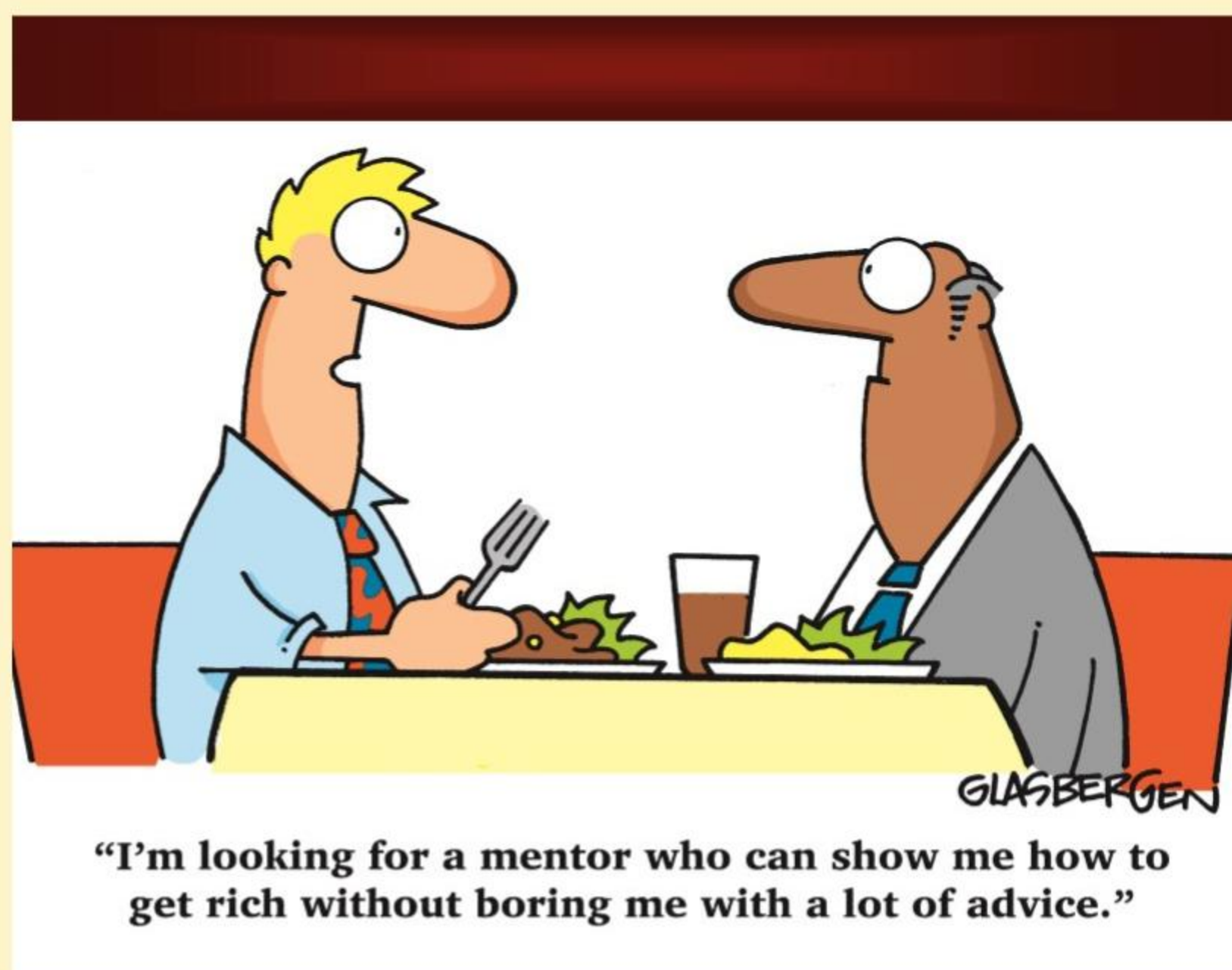
Connecting small businesses to resources that support success is the centerpiece of the Arkansas Rural Business Development Conference. Technical assistance (TA) is one of the most important resources.



Pamela Reed Aimee Weaver
These members of the ASBTDC team spoke at the conference and said that ASBTDC stands ready to help.

Among the TA providers who spoke at the conferences, the Arkansas Small Business and Technology Development Center may be the best known because TA and training is all it does. Other noted TA partners that spoke are listed below. Communities Unlimited and FORGE are also lenders as well as TA providers.

1. Arkansas Procurement Technical Assistance Center
2. Arkansas Women's Business Center
3. Communities Unlimited
4. FORGE



BUSINESSES IN THE SPOTLIGHT

What does a confectionery, pickle manufacturer, restaurant, retail clothing shop, lawn care business and printing company have in common? Nothing, except their owners were kind enough to speak and share lessons-learned at one of AHDC's Rural Business Development Conferences in 2021.

AHDC was proud to present the businesses listed below, several of which received financing or technical assistance from other conference speakers. Healing Hearts & Spirits Executive Director Joyce Raynor moderated a panel of several businesses.

1. Carmen Portillo, Cocoa Bell Chocolates
2. Dedric Davis, Mr. Davis Pickles
3. Delorse Dixon, D and C Complete Lawn Care and Detailing
4. Enrique Fuentevilla, Cinco Media & Communications Group, LLC, and Promo Print & Signs
5. Helen Herron, Hel' Katz BBQ & Lounge; 220 Lux Detail; Helen Herron Air BNB; and Integrity Tax Service.
6. Tiffany Cagle, Tiffany Cagle Boutique. In her words, the market research provided by the Arkansas Small Business and Technology Development Center was "so golden to me."



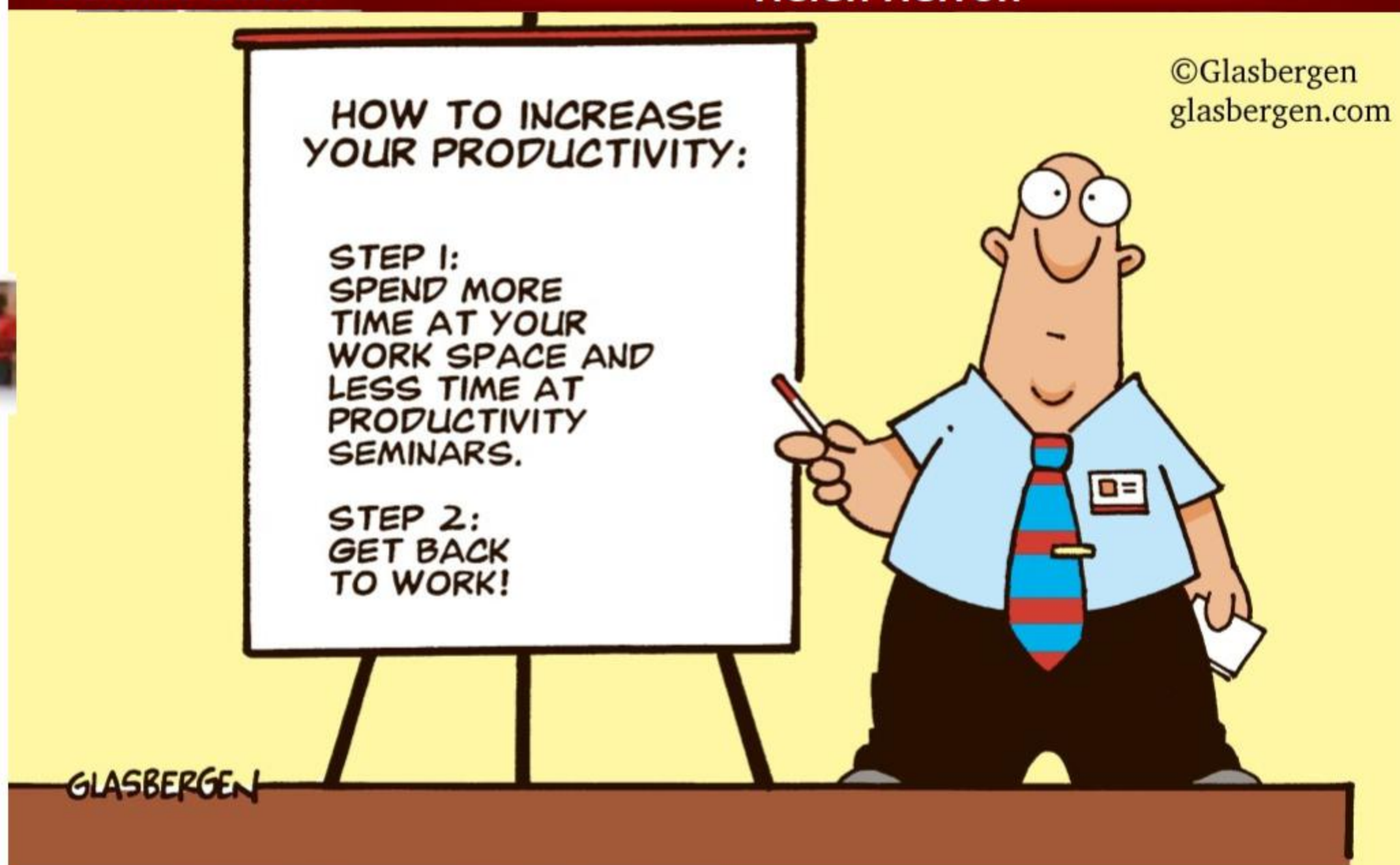
Carmen Portillo Enrique Fuentevilla, Jr. Joyce Raynor



Delorse Dixon Helen Herron



Dedric Davis



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Special Thanks to Lake Village, AR, businessman Wayne Edwards for arranging donated conference space at the Vision Center, which is owned by his family.



More on Wayne Edwards

Mr. Edwards' ventures are many. Wayne Edwards Parts and Service, Inc., also operates Wayne Edwards Towing and Wayne Edwards Auto Sales. That's his truck in the picture.

LAKE VILLAGE, AR, MARCH 12TH



Jackie Young & Patricia Peer



Juanita Lewis Christie Lindsey



Deborrah McCoy



Marvin Jones



Andranita Williams

Liza Rankin



Pear Lee Byers



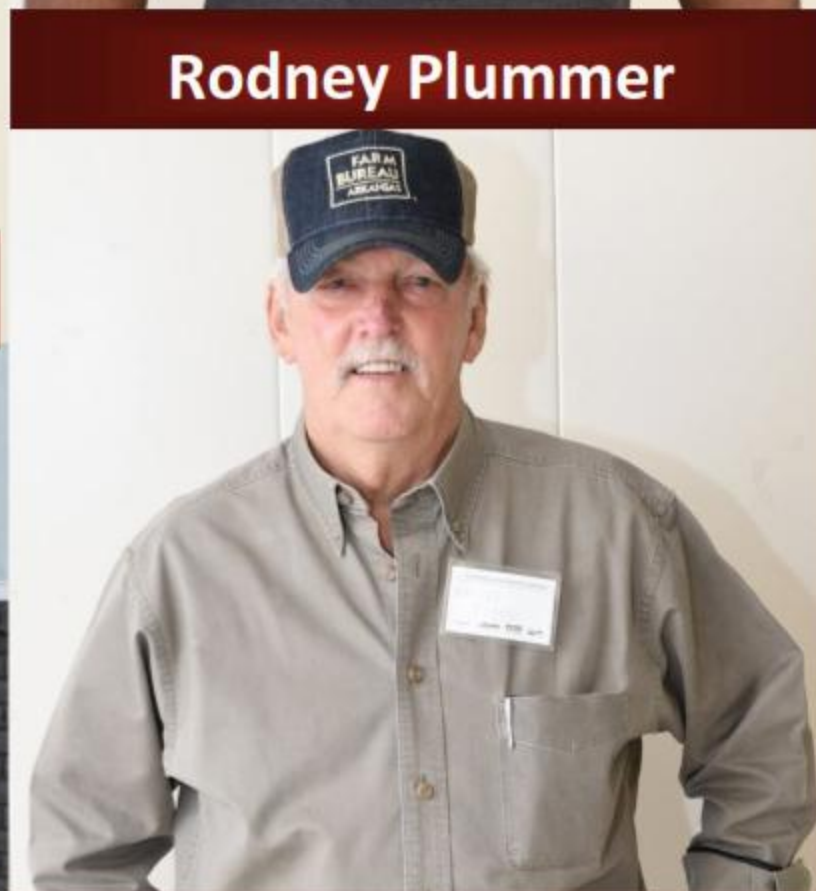
Eudora Mayor Tomeka Butler



Tejon Mays



Rodney Plummer



Randle Tuggle, Vice President of the Lake Village Chamber of Commerce



AHDC Board Chairman Dr Clinton Hampton, Wayne Edwards, Wilbur Peer & Clevon Young

BLYTHEVILLE, AR, MAY 7TH



Blytheville Chamber of Commerce Executive Director Elizabeth Smith



Blytheville Mayor James Sanders, Tara Adams, Kristen Gibbs & Dr. James Shemwell



Jonathan Williams



Holly Rice, Sharia Truesdale, Blytheville Mayor James Sanders & Sylvia Gillentine



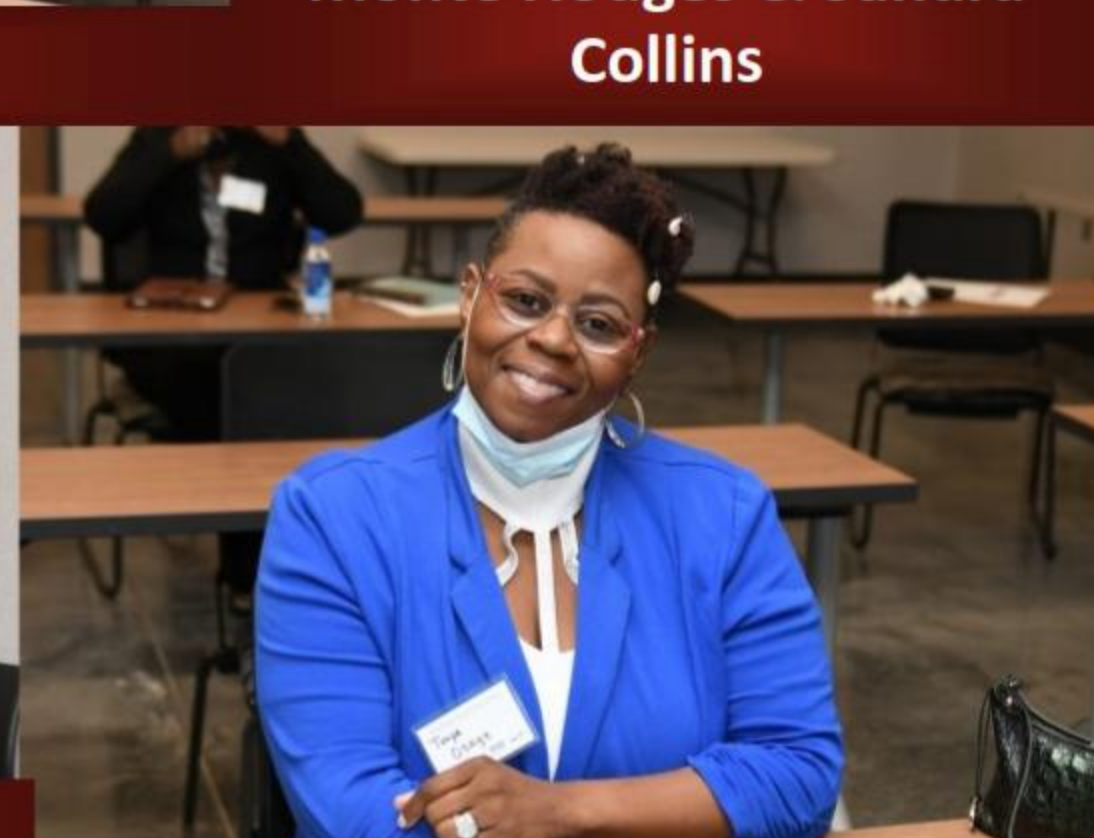
India Kuykendall



Monte Hodges & Sandra Collins



Daryl Young & Pastor Danny Panky



Tony Osage



Dr. Bridget Shemwell & Dr. Blanche Hunt



Ray Fulmer



Mississippi County Judge John Alan Nelson



Debby Toliver

PRESCOTT, AR, JULY 9TH



Librarian Theresa Tyree and Kashia Ly



Thanks to the Nevada County Library for Providing Excellent, Convenient Space for the Southwest Arkansas Rural Business Development Conference



Sharia Truesdale

Michael Jackson



Jina Chandler

Hyacinth Deon



Conference Coordinator Tejon Mays



Reverend Ivory Curry



Rev. Altha Palmer & Wife Bobbie Palmer



Prescott-Nevada County Chamber of Commerce Executive Director Jamie Hillery



Kim Holland & Jackie Young

Prescott Mayor Terry Oliver

LITTLE ROCK, AR, AUGUST 13TH

Special Funding from the Arkansas Small Business and Technology Development Center Allowed AHDC to Bring the Conference to Little Rock, AR, While it Streamed to Rural Arkansas and Rural America.



Shorter College President Jerome Green

Ross Elliot

Enrique Fuentevilla, III



Clevon Young, Jackie Young and Little Rock Mayor Frank Scott, Jr.



Reverend Lamar Bailey; Andrea Hogan Lewis; Clevon Young; Ida Emerson; Maria Weyrens; Kim Magee; Dedric Davis; Carla Morris; Enrique Fuentevilla; & Joyce Raynor



Pastor Juan Carlos Posadas

Bill Walker & Dedric Davis



Committed to the future of rural communities.



Co-HOSTED BY:

1. Arkansas Capital Corporation Group;
2. Arkansas Department of Veterans Affairs;
3. Arkansas Northeastern College;
4. Arkansas Procurement Technical Assistance Center;
5. Arkansas Women's Business Center;
6. Arvest Bank;
7. Bank of Delight;
8. Bank of Lake Village;
9. Center for Healing Hearts and Spirits;
10. Cinco Media Group;
11. City of Blytheville;
12. Cocoa Belle Chocolates;
13. Communities Unlimited;
14. Curry's Community Outreach Ministry;
15. Farmers Bank & Trust;
16. First Commercial Bank;
17. First Security Bank;
18. FORGE;
19. Greater Blytheville Area Chamber of Commerce;
20. Lake Village Chamber of Commerce;
21. México Consulado En Little Rock;
22. Mr. Davis Pickles;
23. Premier Funeral Home;
24. Prescott Nevada County Chamber of Commerce;
25. RMI (Rural Missouri, Incorporated);
26. Saint Mark Baptist Church;
27. Shorter College;
28. Simmons Bank;
29. Southern Bancorp;
30. Stone Bank;
31. U.S. Department of Labor;
32. U.S. Small Business Administration;
33. University of Arkansas at Monticello;
34. University of Arkansas Cooperative Extension Service; &
35. Urban League of the State of Arkansas

*SEE THE HOSTS LIST ON THE
COVER PAGE!*

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