



Teki Hunt
Wilbur Peer, Arthella Hicks, Betty Hicks & Clevon Young
Janice Jarrett
Clevon Young, Rev. Fredric Smith & Cedric Williams
Missy Ishmael
Kimberly Marshall & Beverly Chapple
Jennifer Hadlock
Christian Pennington, Tim Smith & Jamie Wright
Kenneth Elliott & Corey Gibbs
Harvey Williams, Jr., Joe St. Columbia & Dr. Keith Pinchback
Faye Coleman, Dr. Deborah King & Harvey Williams, Jr.
Tim Smith, Mayor Willie Stokes, Jackie Young, Shirley Pope, Aloise Hart & Derrick Andrews
Pastor Jim Harrison & Dr. Deborah King
Amy Green & Harvey Williams, Jr.

AHDC expresses deep appreciation to the following partners for their help and work informing small businesses about the conference: American Job Centers; Arkansas Land and Community Development Corporation; Boys, Girls, Adults Community Development Center; Delta Community Development and Law Center, Inc.; East Arkansas Enterprise Community; Freedom for Youth, Inc.; Helena Advertising and Promotion Commission; Helena World newspaper; KCLT Radio; KJIW Radio; Lawanda Pope; Latoya Starks; Mid-Delta Community Services; Mount Olive Ministries; New Haven Baptist Church; and Senator Jack Crumbly.

HOSTED & FUNDED BY:

Arkansas Human Development Corporation;
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 Arkansas Division of Workforce Services; &
 Arkansas Small Business and Technology
 Development Center
 U.S. Small Business Administration

CO-HOSTED BY:

Alliance for Rural Impact;
 Arkansas APEX Accelerator;
 City of Helena-West Helena;
 Delta Dirt Distillery;
 Faith Outreach Church;
 FORGE;
 New Hope Missionary Baptist Church;
 Partners Bank;
 Phillips County Chamber of Commerce
 Southern Bancorp;
 The Roots Agency;
 U.S. Department of Labor;
 University of Arkansas Phillips Community College; &
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2023 Eastern Arkansas - Rural Business Development Conference
AHDC
 Breaking Barriers: Engaging Minds, Empowering Success
 See the Resource Guide at www.DeltaTAGuide.com



CONFERENCE PROCEEDINGS NEWSLETTER • APRIL 7, 2023, EDITION • HELENA-WEST HELENA, AR

READY, START, GROW WITH ASBTDC

The Arkansas Small Business and Technology Development Center (ASBTDC) can help entrepreneurs at every stage, said ASBTDC Entrepreneurial Education Specialist Dimitri Scott at the Arkansas Rural Business Development Conference.

With Offices throughout the State, the ASBTDC help any business anywhere, new or experienced.

Services are free and generally fit into one of these categories:

1. Business consulting
2. Market research
3. Technology
4. Training

In 2022, the ASBTDC helped 202 businesses start, raise \$102 million in capital and support 8,511 jobs. About 97 percent of its 264 clients rated service as good or excellent. For information, visit asbtcdcenterdirect.com/signup.

AHDC & PARTNERS INSPIRE ECONOMIC DEVELOPMENT

AHDC is a 51 year-old human development organization that's improving the lives of families and communities statewide.

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 which has made the Rural Business Development Conference series a success.



Left to Right: Monty Wiggins, Missy Ishmael, Christian Pennington, Janice Williams, Tim Smith, Wilbur Peer, Latanyua Robinson, Jamie Wright & Clevon Young



AHDC thanks Phillips County Judge Clark Hall, Marianna Mayor Ora Stevens and Helena-West Helena Mayor Christopher Franklin (above) for sharing their day and supporting economic development.

ANOTHER DELTA JEWEL - FROM EAST ARKANSAS TO CORPORATE AMERICA AND BACK - CEO, CHAMBER BOARD PRESIDENT ADDS VALUE WHEREVER HE GOES!

Harvey Williams, Jr., is no diamond in the rough ... he's too accomplished for that. Perhaps the best reason to call him a jewel of the Delta is the example he sets for young people about what they can accomplish.

In fact, during his keynote speech at the Arkansas Rural Business Development Conference, he even encouraged attendees to spend time with young people, and imagine how that would impact the community.

Mr. Williams is CEO and co-founder of

Delta Dirt Distillery (DDD), a family owned maker of award winning liqueurs that has the distinction of growing "our own produce and grains in the same community where we distill these fresh and authentic spirits," says <https://deltadirtdistillery.com>.

The process weaves Mr. Williams' 30 years of food industry experience into the Williams family farmland, which his grandfather purchased after his great-grandfather worked it as a sharecropper.

DDD's unique processing methods have led to top industry awards including the Double Gold award at the San Francisco World Spirits Competition; the Triple Gold at the International MicroLiquor Spirits Award; and Gold & Best of Class at the American Craft Spirits Association Award.

Why return to the Delta to start a business. In 2021, Mr. Williams told Arkansas Business magazine, "I felt the need to be the change I wanted to see." He credited his co-founder wife, Donna Williams, for their shared goals and his brother for an "intriguing" idea after seeing a sweet potato vodka at a



Harvey Williams, Jr., Co-Founder & CEO, Delta Dirt Distillery

conference. His children work in the family business.

Tooled with a B.S. degree in agricultural engineering from the University of Arkansas, and an M.B.A. from Thomas More University in Kentucky, Mr. Williams worked in Corporate America across six states and the Netherlands for such giants as Tyson Foods, Sara Lee and Cargill before heading home, where he was recently elected Phillips County Chamber of Commerce Board President.

Academics and hard work exposed him to procurement, information technology and product development ... a broad range of experiences that helped prepare him for going into business.

He also credits leaders like Wilbur Peer, Olly Neal and Harvey Williams, Sr., his father, for business lessons growing up. Mr. Williams, Sr., had him work and manage land to learn farming and taught him to prepare for the expected as well as the unexpected.

See Delta Dirt Page 3

SOCIAL MEDIA PRO GIVES CRASH COURSE

The Roots Agency is a digital creative service which client list is a "who's who" of Arkansas business with names like Allstate, the National Medical Association and the



Jada Hunter

See Social Media Pro Page 3

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BREAKFAST WITH LENDERS - THE WHO'S WHO IN RURAL BUSINESS FINANCE

For a fellow from Louisiana, Christian Pennington fit right in as he facilitated the Breakfast with Lenders panel at the Eastern Arkansas Rural Business Development Conference in Helena-West Helena. He was three weeks into his job as Lender Relations Specialist for the Arkansas District Office of the **U.S. Small Business Administration (SBA)** after transferring from Boise, ID.



Christian Pennington

- The panel included a diverse group of lenders including two local banks, two federal agencies and three nonprofit lenders. Mr. Pennington summarized SBA's services as its three Cs:
1. Contracting. SBA helps small businesses with contracting through a variety of programs.
 2. Counseling. SBA supports free business technical assistance through the Arkansas Small Business and Technology Development Center. See the ASBTDC article on Page 1.
 3. Capital. To increase access to capital the **SBA 7(a) loan program guarantees** up to 85 percent on loans under \$150,000 and up to 75 percent on larger loans until SBA's exposure reaches \$5 million.

SBA also funds nonprofits like **FORGE and Communities Unlimited (CU)** (see below) to make loans under \$50,000 and provide technical assistance. **SBA 504** is another program worth researching. It provides fixed rate, low interest capital for fixed assets. Learn more at <https://tinyurl.com/ycpxzpmh>.

Except for disaster assistance, SBA products are generally delivered through a partner.

For example, to get an SBA 7 (a) guaranteed loan, borrowers must first find a lender that's willing to make a direct loan with the guarantee. The same goes for other guaranteed loans like the **USDA-Rural Development (USDA-RD) Business & Industry (B & I) loan guarantee** discussed below.

TWO RESPECTED BANKS, THREE BANKERS. The banks represented on the panel make SBA and USDA-RD guaranteed loans. Feedback on

their representatives was excellent as other speakers raved about their work in the community. They also provided great insight as panelists.

Monty Wiggins, Midsouth Market Director and Senior Vice President, Commercial Lending represented **Partners Bank**.

Missy Ishmael, Vice President stood for **Southern Bancorp**. Also representing Southern Bancorp was panelist Janice Williams, Retail Marketing Director.

USDA-RD CREATES CAPITAL. The second federal agency on the panel supports rural businesses and funds the conference.

Tim Smith, Program Director, **USDA-RD**, described a wide range of USDA programing ranging from housing to community facilities.

He said that USDA's flagship business program is its B & I loan guarantee. Much like the SBA 7(a) loan guarantee, B & I creates access to capital by guaranteeing loans for things like business acquisitions, equipment, working capital and commercial real estate.

B & I loans are only made in cities with under 50,000 people.

Mr. Smith said that most B & I loans are \$1 - \$2 million, but sometimes are \$5 - \$10 million.

USDA also makes direct loans to nonprofit lenders so that they can relend the money [up to \$250,000] to rural businesses. Its called the **Intermediary Lending Program (IRP)**.

Mr. Smith said several panelists make IRP loans including CU, FORGE, Alliance for Rural Impact and Southern Bancorp [through its nonprofit affiliate.]

Finally, Mr. Smith also overviewed two programs that directly assist businesses.

1. **Rural Energy for America Program** provides grants and loan guarantees to help businesses improve energy efficiency. He mentioned HVAC upgrades, solar panels, lighting and insulation as examples.
2. **Value Added Producer Grant** provides funding to add value to agriculture produce.

NONPROFIT LENDERS FILL THE GAPS. Regulation, underwriting and loan size are some of the reasons that some borrowers don't fit some traditional lenders. The nonprofit lenders below fill the gaps.

Alliance for Rural Impact built its track record on community economic development and workforce development. ARI Executive Director Jamie Wright announced a new ARI loan fund that finances micro-enterprises through the USDA-RD Rural Microenterprise Assistance program. She listed equipment

financing for existing businesses as a key ARI lending interest. The RMAP fact sheet says that loans can go up to \$50,000.

For specifics, contact Ms. Wright at Jamie@ruralimpact.org or at the phone number in the Business Resource Guide on this page. It lists phone numbers for each panelist and other providers.

FORGE. Latanyua Robinson, Eastern Arkansas Regional Director, **FORGE**, said her organization is the oldest microlender in Arkansas.

FORGE's specialty, she said, is \$10,000 to \$50,000 loans. It also makes social capital loans under \$10,000 at less than 1 percent interest through an affiliate program called KIVA.



Left to Right: Latanyua Robinson, Janice Williams, Jamie Wright, Tim Smith, Monty Wiggins & Missy Ishmael

CU Senior Management Consultant Marnell Wicks Love spends his days providing free one-on-one technical assistance to small businesses, and he's qualified.

He holds a BS degree in accounting and business management; an MBA in finance; a MS in industrial management; and a doctor of education in management and employee training practices.

He said that CU helps develop business plans that are road maps. For help, reach him at Marnell.Love@communitiesu.org.

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Marnell Love

STRATEGIC PARTNERSHIPS PANEL SAYS RELATIONSHIPS KEY TO SUCCESS

Creating and honing lasting and meaningful relationships is critical for business success, said Angela Shirey, Vice President of Community Development, Arkansas Capital Corporation Group, at the Arkansas Rural Business Development conference.

Backing up what experience has taught her about strategic partnership, she cited a study by the Kaufman Foundation that concluded that the lack of relationships with bankers, accountants and other business people is often a reason when entrepreneurs and small business people don't achieve the success they think they should.

"My role here specifically is to partner with banks and entrepreneur support organizations to really help entrepreneurs and small businessowners figure out ways to grow and scale in a way that makes sense for their businesses."

Well known in economic development circles, Ms. Shirey is specially known in Helena-West Helena because she grew up there. She works across Arkansas and nearby metropolitan areas.

EVERYTHING ABOUT STRATEGIC PARTNERSHIPS THAT THEY DIDN'T TEACH YOU IN SCHOOL

The conference's second strategic partnership panelist was Michael Jackson. He is President & CEO of Delta Community Development and Law Center, Inc., and an attorney.

Mr. Jackson said that the best lectures that he'd heard about strategic partnering weren't from

Social Media Pro from Page 1

Winthrop Rockefeller Foundation. Roots founder Jada Hunter gave a crash course on how businesses can use social media to engage customers.

To get started, she said: (1) set goals; (2) be S.M.A.R.T.; and (3) Choose the right platform.

S.M.A.R.T. stands for being Specific, Measurable, Achievable, Relevant and Timely.

Whether the content strategy is to educate, entertain or inspire, or all the above, she made it clear that identifying the



Angela Shirey

school, but by speakers at AHDC's Rural Business Development Conference. He decided to highlight the following key points by those many speakers:

1. "Never, ever, never lie ... not even to the worst of enemies." This quote by Judge Olly Neal
2. "Seek commonality because a deal that works for both sides is still a good deal." Judge Neal.
3. Think through how to move potential partners into a win-win relationship. Greg Modica.
4. "Look ahead at the big picture." Judge Neal.
5. Start with the end-goal of what "you" are trying to achieve. Mark O'Mell.
6. Treat people right because today's acquaintances may be tomorrow's strategic partners. Clint Nelson.
7. "The most important thing is not who you know, but who you know who has competency," Steve Mosher, USDA Rural Development.
8. No one is ever finished building partnerships. Partnerships are about building relationships, and building relationships take time. Mr. Mosher.
9. Figure out what partners can and can't do. Mr. O'Mell.
10. Determine ahead of time what strengths "you" can offer partners. Mr. O'Mell.

STRATEGIC PARTNER SPOTLIGHT: UA PHILLIPS COMMUNITY COLLEGE

The UA's Phillips Community College displayed partnership in everyway beginning with hosting the conference on campus.

Top college executives participated including Chancellor G. Keith Pinchback; Vice Chancellor for Instruction Debby King; Coordinator, Workforce Training and Development Joseph St. Columbia, Jr.; and Workforce Training Program Coordinator Kenneth Elliott.

audience, considering the competition, and testing and measuring success are essential.

Why Bother? Ms. Hunter gave these six reasons why social media is important to business.

1. Increased visibility
2. Increased engagement
3. Cost-Effective
4. Targeted advertising
5. Data and insights
6. Competitive advantage

Still Need Help? Just visit <https://www.therootsagency.co> to learn more and connect with Ms. Hunter.

NEW NAME, SAME GREAT HELP WITH PROCUREMENT

Arkansas PTAC's has been rebranded Arkansas APEX Accelerator (AAPEX). New name aside, the agency continues to provide great services, helping small businesses win contracts.

Speaking at the Arkansas Rural Business Development Conference, AAPEX Outreach Coordinator Kim Magee reported on the agency's recent accomplishments and how it helps Arkansas small businesses win federal, State and local government contracts.

AAPEX's mission "is to provide training and resources that help Arkansas businesses generate revenues and thereby create or retain jobs for Arkansans through successful government contracting." Check these results.

From July 2021 to June 2022, the agency helped businesses win 1,951 contracts valued at \$169,300,688. That work created or maintained 3,598 jobs.

All services are free, thanks to support from the U.S. Department of Defense and University of Arkansas System. Here's some of what Ms. Magee says AAPEX offers:

IDAs A 300 PERCENT RETURN FOR SMALL BUSINESS EQUITY

Getting three dollars for every one dollar invested is a 300 percent return. That's what the State's Individual Development Account (IDA) program can provide to families who save to start a small business, buy or rehabilitate their first home, repair their current home or pay for post secondary education.

Eligible families save one dollar, and IDA matches it with three.

IDA is run by the Temporary Assistance for Needy Families (TANF) department, which is part of the Arkansas Division of Workforce Services (ADWS).

Speaking at the Arkansas Rural Business Development Conference, ADWS Program Manager Ida Emerson described a wide range

of TANF programs designed to foster independence and encourage productive behavior and personal responsibility among families. IDA is just one part.

Small businesses and nonprofit organizations can also get contracts thru TANF to provide services to families through it's Community Investment Initiative (CII). TANF directly procures goods

and services to help families attain and maintain independence. Purchases included things like: clothing, transportation education, and employment and emotional skills development. Ms. Emerson also explained multiple other TANF programs designed to prepare unemployed and underemployed Arkansans for the workforce. For information, contact Ms. Emerson at 501-683-1786 or ida.emerson@arkansas.gov.

2. Bid matching
3. Bid interpretation
4. Proposal review
5. Subcontracting assistance
6. Free training, both live webinars and on-demand

Client benefits include diversified funding streams, scalable growth and enhanced visibility within the industry.

Ms. Magee

presented a chart that said "every federal government purchase between \$10,000 and \$250,000 is automatically set aside for small businesses." That's powerful.

Becoming a client is easy. To sign-up or learn more, browse to <https://tinyurl.com/2ydbm5fp>. AAPEX has offices in Little Rock, AR, and Bentonville, AR. Reach Ms. Magee's Office a 501-671-2390.



Kim Magee

Delta Dirt from Page 1

He said that entrepreneurs need a business plan, and he offered these other pointers.

1. Get comfortable with being uncomfortable because business isn't easy.
2. Research, research, research to figure out business needs.
3. Understand that not everyone will understand your business or your vision. Listen, but quickly decide what to keep.
4. Doors will close, but others will open.
5. Seek out necessary expertise and be willing to pay for it.
6. Consider a business that will help your community.