

V(A). Planned Program (Summary)

Program # 3

1. Name of the Planned Program

Community, Business and Resource Development

Reporting on this Program

V(B). Program Knowledge Area(s)

1. Program Knowledge Areas and Percentage

KA Code	Knowledge Area	%1862 Extension	%1890 Extension	%1862 Research	%1890 Research
602	Business Management, Finance, and Taxation		25%		
608	Community Resource Planning and Development		50%		
805	Community Institutions, Health, and Social Services		25%		
	Total		100%		

V(C). Planned Program (Inputs)

1. Actual amount of FTE/SYs expended this Program

Year: 2012	Extension		Research	
	1862	1890	1862	1890
Plan	0.0	4.4	0.0	0.0
Actual Paid Professional	0.0	4.0	0.0	0.0
Actual Volunteer	0.0	0.0	0.0	0.0

2. Actual dollars expended in this Program (includes Carryover Funds from previous years)

Extension		Research	
Smith-Lever 3b & 3c	1890 Extension	Hatch	Evans-Allen
0	348764	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
0	212260	0	0
1862 All Other	1890 All Other	1862 All Other	1890 All Other
0	0	0	0

V(D). Planned Program (Activity)

1. Brief description of the Activity

Primary activities include business and leadership development skills workshops, resource development and business finance planning workshops, one-on-one technical assistance for loan applications, short-term skills training, county leadership development, parenting education, and personal finance management in collaboration with other community agencies. Individuals, families, small businesses, and community organizations have been assisted with educational resources and technical assistance relating to personal finance education and family resources management, tax assistance, parenting education, entrepreneurship, and small business start-up loans among others. With these efforts, participants have taken important steps towards saving and money management, improving credit worthiness, and also improving their parental skills and involvement with their children.

The Dollars for Scholars Community Foundation awarded scholarships to 11 graduating seniors from Lowndes and Wilcox counties for the year 2012. A total of three hundred and one (301) scholarships have been awarded over the past sixteen years. Scholarship awards range from \$500 to \$1,000 to support the college education of the selected promising students. Extension also established 25 weekly classes at Wallace Community College Adult Day Program, and a School of Discovery Parenting Program. Three hundred and fifty single mothers attended five lessons on Finance, Credit Repair, Self-Esteem, Communication, and Leadership.

During the 2012 tax filing season, 90 federal tax returns and 58 Alabama state returns were prepared at the Tuskegee and Selma free tax assistance sites. Taxpayers received refunds totaling about \$97,500 translating into an average of about \$ 1,100 each. Of this amount, a total EITC amount of 38,641 was received by 26 taxpayers boosting their tax refunds by an average credit of \$1,486. Additionally, 22 households qualified for the child tax credit with an average credit of about \$1,300 and totaling about \$26,000.

TuskMac CDC also offered entrepreneurial training classes over an eight week period each quarter to encourage small business development and enhance the sustainability of existing businesses. It also operates a revolving microloan fund to provide some startup and expansion capital for small businesses with a current portfolio of eleven outstanding loans totaling nearly \$120,000.

2. Brief description of the target audience

The target audiences include start-up entrepreneurs, existing business owners, leadership from civic and social community organizations, leadership from faith-based organizations and low-income households.

3. How was eXtension used?

eXtension was used to identify materials and resources as well as best practices indicated by other extension programs in related activities.

V(E). Planned Program (Outputs)

1. Standard output measures

2012	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
Actual	6556	19200	300	8550

2. Number of Patent Applications Submitted (Standard Research Output)

Patent Applications Submitted

Year: 2012

Actual: 0

Patents listed

3. Publications (Standard General Output Measure)

Number of Peer Reviewed Publications

2012	Extension	Research	Total
Actual	0	0	0

V(F). State Defined Outputs

Output Target

Output #1

Output Measure

- Participants will be trained in leadership skills development, business planning and management, and how to access loans and other resources.

Year	Actual
2012	0

V(G). State Defined Outcomes

V. State Defined Outcomes Table of Content

O. No.	OUTCOME NAME
1	Seventy five will acquire business and leadership development skills. Thirty five will develop business plans, and 15 will have business loans approved.

Outcome #1

1. Outcome Measures

Seventy five will acquire business and leadership development skills. Thirty five will develop business plans, and 15 will have business loans approved.

2. Associated Institution Types

- 1890 Extension

3a. Outcome Type:

Change in Knowledge Outcome Measure

3b. Quantitative Outcome

Year	Actual
2012	0

3c. Qualitative Outcome or Impact Statement

Issue (Who cares and Why)

Most low income households in the Black Belt communities are faced with issues such as poor credit, lack of savings, and poor management of household resources. Many small business and community organizations also lack the necessary skills in business planning, financial management and leadership development to facilitate sustainability and profitability.

What has been done

Individuals, families, small businesses, and community organizations have been assisted with educational resources and technical assistance relating to personal finance education and family resources management, tax assistance, parenting education, entrepreneurship, and small business start-up loans among others. With these efforts, participants have taken important steps towards saving and money management, improving credit worthiness, and also improving their parental skills and involvement with their children.

Results

About 90 Taxpayers who used the free tax assistance program received refunds totaling about \$97,500 and translating into an average of about \$ 1,100 each. Sixty-seven percent of these taxpayers selected to receive their tax refunds by direct deposit and 48% indicated an intention to save portions of their tax refunds. Twelve graduating senior from Lowndes and Wilcox Counties received college scholarship awards ranging from \$500 - \$1000 each from the Wil-Low Dollars for Scholars Community Foundation. Also, through its revolving loan and entrepreneurship training program, the Tusk-Mac CDC has made out 11 outstanding loans to small businesses for a total of nearly \$120,000. Three new businesses were opened in the area over the past year and one of these businesses has been approved for \$250,000 SBA loan.

4. Associated Knowledge Areas

KA Code	Knowledge Area
602	Business Management, Finance, and Taxation
608	Community Resource Planning and Development
805	Community Institutions, Health, and Social Services

V(H). Planned Program (External Factors)

External factors which affected outcomes

- Natural Disasters (drought, weather extremes, etc.)
- Economy
- Appropriations changes
- Public Policy changes
- Government Regulations
- Competing Public priorities
- Competing Programmatic Challenges
- Populations changes (immigration, new cultural groupings, etc.)

Brief Explanation

Program activities were affected by factors such as weather conditions, economic appropriation changes and competing programmatic challenges.

V(I). Planned Program (Evaluation Studies)

Evaluation Results

As a result of the parenting education classes, 75% of parents reported understand their role as leaders in their family, 43% reported changed behavior when dealing with conflict, 82% showed improvement in their self worth 28% pursued working on credit worthiness and 75% planned to become more active in children school activities. About 90 Taxpayers who used the free tax assistance program received refunds totaling about \$97,500 and translating into an average of about \$ 1,100 each. Sixty-seven percent of these taxpayers selected to receive their tax refunds by direct deposit and 48% indicated an intention to save portions of their tax refunds. Two taxpayers were actually referred to a local bank to open new bank accounts in order to be able to receive their refunds by direct deposit. Another taxpayer also selected to purchase a savings bond with a portion of the tax refunds. This is an important step towards savings and investment.

Also, through its revolving loan and entrepreneurship training program, the Tusk-Mac CDC has made out 11 outstanding loans to small businesses for a total of nearly \$120,000. Three new businesses were opened in the area over the past year and one of these businesses has been approved for \$250,000 SBA loan. Small businesses and community organizations have also improved their record keeping and financial management and many have become eligible for SBA loans.

Key Items of Evaluation

TUCEP has continued to strengthen its efforts in providing small business development and technical assistance programs as a way of promoting community economic development. As much as housing assistance, personal finance management, and job skills development remain key aspects of this program area, additional effort is being

geared towards organizational finance and record keeping in order to assist communitybased organizations to improve their financial record keeping practices to be able to attract outside funding and expand the services that they offer to the community. Our resource staff has designed and implemented an organizational finance course that follows a step-by-step approach to understanding organizational finance and cash flow systems. Participating organizations that have followed the recommended practices, have reported financial savings for their organization, and have become eligible recipients of grants based on the knowledge and skills provided by this training.