

**V(A). Planned Program (Summary)**

**Program # 4**

**1. Name of the Planned Program**

Community Resources and Economic 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		25%		
805	Community Institutions, Health, and Social Services		25%		
903	Communication, Education, and Information Delivery		25%		
	<b>Total</b>		100%		

**V(C). Planned Program (Inputs)**

**1. Actual amount of FTE/SYs expended this Program**

Year: 2014	Extension		Research	
	1862	1890	1862	1890
<b>Plan</b>	0.0	3.5	0.0	0.0
<b>Actual Paid</b>	0.0	2.5	0.0	0.0
<b>Actual Volunteer</b>	0.0	18.0	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	218423	0	0
1862 Matching	1890 Matching	1862 Matching	1890 Matching
0	129613	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**

Extension activities included business and leadership development skills workshops, resource development and proposal writing, business and personal finance planning workshops, one-on-one technical assistance for loan applications and Volunteer Income Tax Assistance (VITA) and personal finance education one-on-one follow up, short-term skills training, and volunteer leadership development in collaboration with other community agencies. The annual Booker T. Washington Economic Development Summit and related Business Pitch Contests were also primary outreach and educational venues for this program area.

**2. Brief description of the target audience**

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

**3. How was eXtension used?**

eXtension was not used in this program

**V(E). Planned Program (Outputs)**

**1. Standard output measures**

2014	Direct Contacts Adults	Indirect Contacts Adults	Direct Contacts Youth	Indirect Contacts Youth
<b>Actual</b>	4951	3227	7113	923

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

Year: 2014

Actual: 0

**Patents listed**

**3. Publications (Standard General Output Measure)**

**Number of Peer Reviewed Publications**

2014	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, employment, and other resources.

Year	Actual
2014	0

**V(G). State Defined Outcomes**

**V. State Defined Outcomes Table of Content**

O. No.	OUTCOME NAME
1	Acquisition of jobs skills and actual employment Reduction in personal credit challenges Development business plans Access to personal and business loans

## **Outcome #1**

### **1. Outcome Measures**

Acquisition of jobs skills and actual employment Reduction in personal credit challenges  
Development business plans Access to personal and business loans

### **2. Associated Institution Types**

- 1890 Extension

### **3a. Outcome Type:**

Change in Action Outcome Measure

### **3b. Quantitative Outcome**

<b>Year</b>	<b>Actual</b>
2014	0

### **3c. Qualitative Outcome or Impact Statement**

#### **Issue (Who cares and Why)**

Though recent unemployment data for Alabama is within the relatively modest 5.7 to 6.1 percent range, unemployment in some of Alabama's Black Belt counties is recently reported to be within the 10.1 to 14.2 percent range. Not only are large numbers of people unemployed, but there are large numbers of working poor and other low income families. The working poor makes up more than a third of all working families in Alabama, earning less than 200 percent of the federal poverty level, the most severe numbers existing in the Black Belt counties. This is strongly correlated with historical cycles of poverty, low education levels and skills training opportunities and lack of higher paying manufacturing jobs in these areas. Much of this is the result of Alabama's public policies and the general neglect of declining rural economies. Self-help programs and increased self-employment have been regarded as essential to the improvement of conditions. To implement effective self help programs, it is essential for individuals and organizations to develop tools needed in leadership, entrepreneurship, resource management, and other essential skills.

#### **What has been done**

Tuskegee University Cooperative Extension (TUCE) worked with schools and other community organizations to provide training in volunteer leadership development; financial management for families, youth, non-profit organizations and businesses; and business development and youth entrepreneurship. Specific sessions at the 19th Booker T. Washington Economic Development Summit addressed entrepreneurship and business development with counseling workshops and an Elevator Pitch Competition, and addressed leadership development as well. TUCE conducts a County Leadership Series which is a program designed to identify and develop leaders, which involved 148 trainees this year who learned various leadership topics including organizing and grant acquisition processes. The annual Youth Empowerment Summit which is a one-day

conference focusing on leadership, entrepreneurship and other topics for more than 100 middle, high school and college students was held again this year. TUCE planned and conducted 10 business development classes with emphases on money management, business development and niche markets. A one-day annual Business Etiquette workshop addressed some of the personal and professional skills that are often overlooked, including proper attire, confident handshakes, table etiquette, and general rules for personal conduct in public and business settings. The annual four-day Alabama Youth Entrepreneur Summer Camp was held again this year, providing thirty students from the Black Belt in grades 8 thru 12 opportunities to learn real-world business skills through interactive curricula and field trips. The annual Homegrown Entrepreneurs Conference event focused on energizing small businesses in rural communities, and featured strong, hands-on learning opportunities for potential and existing business owners. A workshop on Advancing Innovation and Small Business Success was held which centered on start-up issues and the incorporation of technology in businesses. In Macon County, eight workshops were held on entrepreneurship, financial empowerment, and social media in business, in addition to 30 one-on-one business counseling sessions primarily on business planning. Two eight-week programs were conducted for 18 participants targeting family financial management and credit matters, emphasizing preparation for home purchases. TUCE's continued effort through the Wil-Low Dollars for Scholars program supports opportunities for communities to make strong, collective statements about the importance of education beyond high school.

### **Results**

Almost 63 percent of leadership trainees said they had already begun to use the information they received from the workshops. Of those, 60 percent were using it to encourage the community to come together to do something. Twenty percent looked for grant sources online and 20 percent worked with people by harnessing leadership capabilities. TUCE assisted startup businesses involving spring water processing and bottling, development of a low cost biomass gasifier for on-farm energy production, and a fashions design startup. Ten workshop participants have applied for loans through the SBA, Trufund and Accion. Two students chose photography as part-time independent businesses, and two others started working on music productions. Eighteen out of 25 students established saving accounts, and learned how to develop budgets, take sample scenarios of business plans and budgets, and analyze information given to derive cash flow statements. Eleven of fourteen individuals trained in Green Construction Technology obtained employment. People were able to use training to obtain homes and home improvement loans. A TUCE supported community group awarded the 326th scholarship (\$500-\$1000) in its 19th year. As a result of participating in the various camps, tours, workshops and conferences, it is reported that the grades, behavior and positive outlook of participating students have improved.

### **4. Associated Knowledge Areas**

<b>KA Code</b>	<b>Knowledge Area</b>
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 economic conditions in the region and low-asset communities, as well as competing programmatic outreach challenges in the absence of better partnerships or collaborations.

## **V(I). Planned Program (Evaluation Studies)**

### **Evaluation Results**

More than 60 taxpayers who used the free tax assistance program received refunds, at an average of about \$1,200 each. About 80 percent of these taxpayers selected to receive their tax refunds by direct deposit and more than half 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.

Also, through its revolving loan and entrepreneurship training program, the Tusk-Mac CDC is still making microloans loans to small businesses for a total of nearly \$120,000 still remaining. Two new businesses were opened in the area over the past year.

### **Key Items of Evaluation**

TUCE 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 community-based 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.