

APPENDIX III

CHART 1 – SAMPLE CORE TEAM EVALUATION AND SELECTION TOOL

Begin by listing more potential core team members than you will need. List their various attributes. Then, narrow the list down to a diverse team that is representative of the community and includes the key leaders needed to drive the process. Try to select a group that can work together and has the best interests of the community at heart. The selection attributes used can vary from community to community. Ten to 12 members is about the most you would want on a core team.

NAME	ORGANIZATION REPRESENTED	TYPE OF ORGANIZATION	ETHNICITY	AREA OF COMMUNITY	LEADERSHIP ATTRIBUTES
John Doe	XYZ Manufacturing	Business	White	Northeast	Chairman of Chamber
Susy Doe	Junior League	Citizen Leadership	White	North	Active in Community
Patricia Doe	NAACP	Citizen Leadership	African-American	West	Past president United Way
Horace Doe	Chamber of Commerce	Development Agency	White	East	Chamber Exec. Dir.
Juanita Doe	ABC County Tourism Commission	Development Agency	Hispanic	South	Hotel and Motel management, active in community
Bill Doe	Bank of Hometown	Business	White	Northwest	Potential steward, active in community
Fred Doe	Local Hospital	Business	African-American	East	Potential steward, deacon in church
Angie Doe	UVW Furniture	Business	Hispanic	East	Potential entrepreneur
Nancy Doe	City of Hometown	Policy Maker	White	South	Mayor of City
Thomas Doe	County of Hometown	Policy Maker	African-American	West	Supervisor of County

CHART 2 – BASELINE QUESTIONS

Circle Best Answer		Circle Best Answer		Circle Best Answer	
Is the population in the <i>rural place</i> rising, falling, or level?	Rising	How does this trend compare to state and national trends?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is the average age if the population in the <i>rural place</i> rising, falling, or level?	Rising	How does this trend compare to state and national trends?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is per capita income in the <i>rural place</i> rising, falling, or level?	Rising	How does it compare to the state and national averages?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is the level of poverty rising, falling, or level?	Rising	How does it compare to the state and national averages?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is residence-based employment in the county rising, falling or level? (NOTE: residence based employment measures the number of citizens in a county active in the workforce.)	Rising	How does this trend compare to state and national averages?	Better		
	Falling		Worse		
	Level		Same		
Comments:					

Circle Best Answer		Circle Best Answer		Circle Best Answer	
Is employer- based employment in the county rising, falling, or level? (NOTE: employer based employment measures the number of employees working in the county, no matter where they reside.)	Rising Falling Level	How does this trend compare to state and national averages?	Better Worse Same	Are any sectors (manufacturing, retail trade, construction, etc.) showing unusual gains or losses?	Yes No
Comments:					
Is the workforce participation rate (labor force over working age population) in the county rising, falling, or level?	Rising Falling Level	How does this trend compare to other community and state trends?	Better Worse Same		
Comments:					
Are the number of non-farm business establishments in the county rising, falling, or level?	Rising Falling Level	How does this trend compare to other community and state trends?	Better Worse Same		
Comments:					
Is the value of the tax base in the <i>rural place</i> rising, falling, or level?	Rising Falling Level	How does this trend compare to other community and state trends?	Better Worse Same	Are any sectors (homes, business, agriculture, etc.) showing unusual gains or losses?	Yes No
Comments:					
Is tax revenue collected in the <i>rural place</i> rising, falling, or level?	Rising Falling Level	How does this trend compare to other community and state trends?	Better Worse Same	Are any sectors (ad valorem, sales tax, fees, etc.) showing unusual gains or losses?	Yes No
Comments:					

Circle Best Answer		Circle Best Answer		Circle Best Answer	
Is the student headcount in the local school district rising, falling, or level?	Rising	How does this trend compare to state and national averages?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is the graduation rate in the local school district rising, falling, or level?	Rising	How does this trend compare to state and national averages?	Better		
	Falling		Worse		
	Level		Same		
Comments:					
Is the educational level of the local population (% without high school degrees, % with, % with college, etc.) rising, falling, or level?	Rising	How does this trend compare to state and national averages?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is the infant mortality rate in the <i>rural place</i> rising, failing or level?	Rising	How does this trend compare to state and national averages?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		
Comments:					
Is the ratio of births to unwed mothers in the county rising, falling, or level?	Rising	How does this trend compare to state and national averages?	Better	Are any segments (white, Hispanic, women, etc.) showing unusual gains or losses?	Yes No
	Falling		Worse		
	Level		Same		

<p>2. What public sector organizations are major employers of community citizens (may or may not be located in the community)?</p> <p style="text-align: center;">LIST:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Show type of organization (school, college, prison, state agency, etc.)</p> <p style="text-align: center;">TYPE:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Show current number of employees for each</p> <p style="text-align: center;">NUMBER:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Is the number of employees rising, falling, or level?</p> <p style="text-align: center;">SHOW TREND:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
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Comments:

<p>3. What companies/organizations/groups attract significant money into the community? (Examples: regional Wal-Mart, retirees, automobile dealers, state funded colleges, etc.)</p> <p style="text-align: center;">LIST:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Show type of company/organization</p> <p style="text-align: center;">TYPE:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Show type of money attracted (sales, appropriations, etc.)</p> <p style="text-align: center;">TYPE:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	<p>Is the amount of money attracted annually growing, shrinking, or level?</p> <p style="text-align: center;">SHOW TREND:</p> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
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Comments:

CHART 4 – RURAL PLACE SURVEY

Based on MDC’s Six Building Blocks
of Community Development

Survey a diverse group of leaders, at least 100,
to get a representative sample of the community.

Local Perceptions

My place is _____ and is an excellent place to
live and raise a family.

Our *rural place* welcomes outsiders and engages them in
community affairs.

There are very few racial problems in our *rural place*.

My children will want to stay here to work and raise their families.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Competitive Advantages: List things that give your *rural place* a “competitive advantage” in the global economy.
Also, list things about your *rural place* that you brag about.

Regional Economy

Our *rural place* is part of a larger, well-identified, regional
economy.

Our *rural place* works well with neighboring communities.

Most of our citizens understand and accept the position we play in
the regional economy.

We have one or more competitive advantages in this region and
we take good advantage of these.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Competitive Advantages: List things that give your *region* a “competitive advantage” in the global economy.
Also, list things about your region that you brag about.

Economy

We have a strong and growing economy.

High-wage/high-skill jobs are readily available in our *rural place*.

Our *rural place* has everything it takes to effectively compete in the new global economy.

Local taxes and regulations make it easy to start and grow a business.

Good training and technical help are available for anyone wanting to start a new business.

Loans and capital are readily available to help businesses get started and grow.

I can purchase everything my family needs right here in our *rural place*.

Our *rural place* has things that outsiders would be interested in coming to see.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Economic Assets: List the major economic assets in the *rural place* and region. These may be major employers, a major shopping center or retail trade center, a medical complex, successful entrepreneurs, forestry or farming operations, an area local fund or angel network, etc. Do they give your *rural place* or region a competitive advantage? List economic assets that are unique or special. List **stewards** and **entrepreneurs** who sustain and drive your economy.

Workforce

Our *rural place* has a well-trained and highly skilled workforce.

I can easily find skilled technicians to do repair work on my house.

Schools and colleges in our area do a good job getting people ready to go to work.

Our children do as well in school as children from communities in surrounding states.

Our *rural place* has excellent training opportunities for people just entering the work force.

Our *rural place* has excellent training opportunities for people wanting to get higher paying and/or higher skilled jobs.

Our *rural place* has excellent programs for adults who need to learn to read and write.

We have in place the workforce we need to attract industry.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Workforce Assets: List the major workforce assets in the *rural place* and region. These may be schools, colleges, training centers, identifiable workers with high skills or strong work ethic, etc. Do they give your *rural place* or region a competitive advantage? Also, list things about your workforce, schools, training, etc. that are unique or special.

Physical Infrastructure

Roads, streets and highways are in good shape, well-connected and provide a good transportation system for our *rural place*.

Rail and air transportation services are adequate in our *rural place*.

Fiber optic, digital switching, and other high-tech networks are affordable and readily accessible in our *rural place*.

We have in place all the land, utilities, and infrastructure we need to attract industry.

We have the necessary facilities to support entertainment, recreation, and tourism in our *rural place*.

Our water supply is in good shape.

Our water and sewer systems are adequate and well-maintained.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Physical Assets: List the major physical assets in the *rural place* and region. These may be natural resources (coal, trees, rivers, streams), transportation assets (highways, rail, air, water), recreation assets (lakes, rivers, hunting lands), industrial infrastructure (utilities, broadband, industrial parks), etc. Do they give your *rural place* unity or region a competitive advantage? Also, list physical assets that are unique or special.

Social Infrastructure

Our *rural place* supports a strong family system.

I am not afraid to go shopping or be out alone at night.

Drug problems are getting better in our *rural place*.

Fewer children grow up in poverty than ever before in our *rural place*.

Most children enter kindergarten emotionally and mentally ready to learn in our *rural place*.

There are plenty of good cultural and recreational opportunities in our *rural place*.

We have excellent affordable and accessible health care services in our *rural place*.

Quality, affordable housing is available in our *rural place*.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Quality of Life Assets: List the major quality of life assets in the *rural place* and region. These may be public safety, health care, quality housing, good social services, etc. Do they give your *rural place* or region a competitive advantage? Also, list quality of life assets that are unique or special.

Civic Infrastructure

I am able to stay well-informed about civic, business, and social activities in our *rural place*.

I have opportunities to provide input into major decisions affecting our *rural place*.

People in our *rural place* take their citizenship responsibilities seriously.

Leaders work well together throughout our *rural place*.

Our *rural place* does a good job holding local government officials accountable for our economic progress, the condition of our infrastructure, and our quality of life.

As a *rural place* we celebrate our successes well.

Taxes are at about the right level for our *rural place*.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree

Civic Leadership Assets: List the major civic leadership assets in the *rural place* and region. These may be *rural place* or regional leadership organizations (Chamber of Commerce, economic development entities), strong, effective elected officials, informal groups of leaders, etc. Do they give your *rural place* or region a competitive advantage? Also, list leaders and civic assets that are unique or special, especially any **stewards** and **entrepreneurs**.

Cultural and Heritage Preservation

Our *rural place* does a good job preserving our precious natural and cultural resources.

Our *rural place* highly values and celebrates our history and heritage.

Our *rural place* excels in the creative and performing arts.

Restoring and revitalizing our downtown is a top priority.

Churches play an important role in community life and development.

We value diversity and celebrate it in our *rural place*.

Our citizens go out of their way to help people in need.

Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree



Cultural and Heritage Assets: List the major cultural and heritage assets in the *rural place* and region. These may be *rural place* or regional historic places, music and performance venues, arts and crafts, festivals and celebrations, philanthropy, etc. Do they give your *rural place* or region a competitive advantage? Also, list cultural and heritage assets that you brag about.

CHART 5 – “START-IT” CARD


Start It!

Be Enterprise-Ready!

Get Your Business Connected in West Point, MS

West Point/Clay County
Community Growth Alliance



*A legacy of Gov. Haley Barbour, Gov. Bob Riley, and the WAEM Alliance.
100% funded by the U.S. Department of Labor under the WIRED Initiative.*

**Need help starting or growing a business?
Connect to the MyBiz.AM Network!**

West Point City Hall (662) 494-2573	Growth Alliance (662) 494-5121
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Direct on-line access @ www.MyBiz.AM

**Need help setting up?
Connect to Community Services.**

<p><u>License & Fees</u> West Point (662) 494-2573 Clay County (662) 494-2724</p> <p><u>Building Permits</u> City of West Point (662) 494-6601</p> <p><u>Water & Sewer</u> City of West Point (662) 494-1432 Clay County (662) 494-1852(Siloam) or (662) 494-7012 (Sun Creek)</p> <p><u>Natural Gas</u> ATMOS Energy (662) 494-5922</p> <p><u>Electricity</u> City of West Point (662) 494-1432 4 County Electric Power(662) 494-1313</p> <p><u>Garbage Collection/Public Works</u> City of West Point (662) 494-3513 Clay County (662) 328-5528</p> <p><u>Telephone & Internet</u> AT&T Small Business 1-866-620-6000 ACCESS 1-888-275-0777</p> <p><u>Taxes</u> Clay County Tax Assessor (662) 494-2724 City of West Point (662) 494-2573</p> <p><u>Health Department</u> Clay County Health Department (662) 494-4514</p>	<p><u>U.S. Post Office</u> (662) 494-0255</p> <p><u>Employment Services</u> Win Job Center (662) 494-4144</p>
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East Mississippi Community College

P.O. Box 100 Mayhew, Mississippi
(662) 243-1900
www.eastms.edu

CHART 6 -- COMMUNITY ENTREPRENEURSHIP READINESS ASSESSMENT

Ranking Your Community's Readiness Factors	Rank: 1(Not Ready) - 5(Very Ready)
Openness to entrepreneurship	
Balancing Business Attraction	
Entrepreneurship Programs	
Willingness to Invest	
Leadership Team	
Beyond Town Borders	
Rural Community Entrepreneurship Survey	Rank: 1 Strongly Disagree, 2 Disagree, 3 Not Sure, 4 Agree, 5 Strongly Agree
Most people in my community understand that entrepreneurs are critically important to the future of our community	
Most people in my community really support entrepreneurs when they fail and are trying again with a new business	
Most people in my community really support someone who is creating a new or expanding an existing business	
Most people in my community would encourage a younger person to pursue a career creating and growing a business.	
My community recognizes and celebrates people who create and grow local businesses	
My community has developed programs to encourage and support entrepreneurs to develop and grow	
My community has a micro-lending program	
My community offers business or entrepreneurial training	
My community creates networking and mentoring opportunities for entrepreneurs and local business persons	
My community has access to venture capital and/or angel investors	
The focus of my community's economic development efforts includes:	
Business attraction	
Supporting existing businesses	
Working with only businesses in town	
Working with both town and country businesses	
Considering farms and ranches as part of the business community	
Helping new businesses get started	
Other (specify)	
Community leaders understand and use information (such as the US Census) about the community and the region to make strategic decisions	
Members of the community and local businesses are aware of competitive positioning (marketing, global niche, etc.)	
The community supports an active economic development program	
People in our community recognize the value of supporting local business	
The community is supportive of entrepreneurship in media, the press and other areas	
Schools/ youth groups provide opportunities for learning about entrepreneurship	

CHART 7 – CLARIFYING COMMUNITY *ENTREPRENEUR* DEVELOPMENT GOALS

Current Community Goals. Take a few minutes and think about when your community has undertaken strategic planning and goal setting. *Possible settings for such activities might have been meetings held by the Chamber of Commerce, Economic Development Authority, Municipal Government or regional development organization.* Note down where you believe your community may have already established **entrepreneur** development goals. Also consider goals related to startup and existing business support and development:

First, list the goals that your community has in place currently:

Organization	Goals

Next, provide the following information about these goals:

- When – When were these goals formulated?
- Which Organization – Which organization formulated these goals?
- Who Knows – Who can be contacted for detailed information about formulated goals?

When?	Which Organization?	Who Knows?

CHART 9 – MAPPING ENTREPRENEUR DEVELOPMENT ASSETS
Business Services Worksheet

List businesses in the community that can or will provide advice and counsel (in their areas of expertise) to entrepreneurs.

Accounting	Legal
Human Resources	Financing
Business Transfer Planning	Production Consulting
Marketing & Market Development	Other

Note: Not all business services are equal. Some services can address basic needs such as financial bookkeeping while others can handle the complicated issues of business transfer planning. One way to assess the capacity of the service is to look at the kinds of clients it serves.

MAPPING ENTREPRENEUR DEVELOPMENT ASSETS
Entrepreneurship Programs Worksheet

List individuals and organizations in the community that can or will provide advice and counsel (in their areas of expertise) to entrepreneurs.

Mentor/Peer Groups Programs	Awareness & Assessment Programs
Market Development & Marketing Programs	Business Plan Development & Feasibility Study Support
Technical Assistance Programs (1)	Training Programs (2)
Specialized Assistance Programs (3)	Other?

(1) Examples of technical assistance programs might include manufacturing extension, cooperative extension, Small Business Development Centers, SCORE, and programs associated with incubator facilities.

(2) Examples of training programs might include the Southern Entrepreneurship Program, Fastrac, NxLevel, REAL, Core Four, and other similar programs.

(3) Examples of specialized programs include the technology transfer and commercialization programs at universities, the Import/Export Bank, and e-commerce programs.

MAPPING ENTREPRENEUR DEVELOPMENT ASSETS
Capital Programs Worksheet

List organizations and businesses in the community that can or will provide loan and capital advice and access to entrepreneurs.

Financial Literacy (1)	Micro Lending Programs
Revolving Loan Programs	Commercial Lenders
Linkages to State & Federal Financing Programs	Local Angel Investors
Seed, Venture & Equity Investors	Other?

(1) Financial literacy relates to the entrepreneur’s knowledge and experience with various forms of capital and financing arrangements. Strategies to help entrepreneurs become more capital aware are critically important.

Note: Chances are that multiple capital resources exist. Whether private or public, these resources are often complicated to use and challenge the entrepreneur. Creating help within the community to assist the entrepreneur in working through the red tape of these programs is important to building a capital rich environment.

MAPPING ENTREPRENEUR DEVELOPMENT ASSETS
Development Organizations Worksheet

List development organizations that provide services in the community.

Chamber of Commerce	Economic Development Authority
Regional Commissions/Planning and Development Districts	Municipal Agency
State Agency	Federal Agency
Community Development Corporation	Other?

Make notes showing which organizations are staffed in the community.

CHART 11 – ERDS STAGES

The community should select the ERDS stage that best fits its expectations and resources. Many communities will need to build from one stage to the next.

<p>Basic – “Connector”</p> <p>Basic Plus – “Navigator”</p>	<ul style="list-style-type: none"> • Identify “first champion.” • Community Connector is set up to connect local entrepreneurs to a Network Navigator. • Community <i>Start It!</i> card • Same as above, but the Connector is upgraded to a Network Navigator.
<p>Recommended –</p> <p>ERDS</p>	<ul style="list-style-type: none"> • Basic stage is completed. • Community <i>readiness</i> survey is completed. • “First champion” recruits other champions to form a local resource team to plan and implement an ERDS. • ERDS plan includes a number of basic services for entrepreneurs: <ul style="list-style-type: none"> ◦ Community Network Navigator. ◦ Local program to identify potential and existing entrepreneurs to target for support. ◦ Local entrepreneur network established. ◦ Local access to entrepreneur training, e.g. monthly sessions conducted by local business leaders. ◦ Local access to entrepreneur technical assistance, e.g., SBDC representatives come to town, or local mentors provide such services. ◦ Local access to financing, e.g., local banks create a special program, revolving loan fund access provided, etc. ◦ Community adopts entrepreneur friendly ordinances and regulations. ◦ “First champion” annually reviews ERDS plan for performance. • ERDS can also develop advanced services for entrepreneurs (see inventory of potential ERDS components on next page): <ul style="list-style-type: none"> ◦ Aggressive visitation and portfolio development. ◦ More advanced networking infrastructure. ◦ Coaching and mentoring. ◦ New community loan fund, investor network, or development corporation. ◦ Incubator (virtual or actual). • ERDS also should include youth and/or young adults entrepreneurship programs (REAL etc.). • Community becomes a certified Enterprise-Ready Community
<p>Advanced –</p> <p>Innovation-led Economic Development and Economic Gardening</p>	<ul style="list-style-type: none"> • ERDS stage is completed. • Local resource team identifies other services and resources to provide support to second-stage entrepreneurs. This support may include, often at a regional level: <ul style="list-style-type: none"> ◦ Angel investment network. ◦ Direct connections to specialized linkages. ◦ Direct connections to other specialized resources. • This stage may also target clusters of entrepreneurs such as craft oriented, light manufacturing, tourism oriented, etc.

CHART 12 – INVENTORY OF POTENTIAL ERDS COMPONENTS

Entrepreneur Training and Technical Assistance

1. Designate a network navigator who can help those seeking training and technical assistance to the right resources.
2. Recruit business professionals and service providers (lawyers, CPA's, accountants, etc.) who can provide support to and conduct training for local entrepreneurs.
3. Identify and recruit mentors and coaches to assist existing entrepreneurs grow and expand their business.
4. Set up locations for aspiring entrepreneurs to gain computer and internet access to business start up support information and tools.
5. Directly link community access to business development centers at non-profits, community and junior colleges and universities.
6. Offer through business development centers programs like NxLevel, FastTrac, Core4, etc. in flexible and convenient times for entrepreneurs.
7. Establish a local scholarship program to support tuition cost off-set for entrepreneur training programs.
8. Assist community and junior colleges in offering certifications and other coursework at flexible and convenient times for entrepreneurs in the areas like those below.
 - a. How to start your own business.
 - b. Management – including business planning; financial management; securing financing; understanding business finance (equity, debt, etc.); record keeping and accounting; accounts receivables and cash flow management; family businesses; operations and resource management; compliance with laws and regulations; compliance with taxes; employee management and development (most HR courses); insurance and risk management; business growth planning.
 - c. Marketing – including industry knowledge; marketplace knowledge; marketing skills; selling skills; promotional skills; customer service; hospitality training.
 - d. Production – including operating systems and procedures; inventory management and control; production management; service management.
 - e. Self-Awareness – including time management; problem solving; readiness for work habits and behaviors; communication skills; writing skills; math skills; idea generation.

Entrepreneur Coaching and Education

1. Designate a network navigator who can help those seeking coaching and education to the right resources.
2. Create a local resource team of business service providers to help local businesses succeed.
3. Host regular seminars at the school, library, or community center on business/entrepreneur success. Use local business leaders to lead these sessions. Video tape these seminars and make them available on local access cable and through banks and the library.
4. Create a local mentors program that matches younger and newer entrepreneurs with masters.
5. Create a peer learning program that brings entrepreneurs together (at similar stages of development) to learn from each other.

Inventory of Potential ERDS Components (continued)

6. Create opportunities for younger and newer entrepreneurs to visit well established and successful businesses. This is much better than drinks at the chamber after hours. A chance to tour businesses and hear insights from owners is fantastic “e” education.
7. Invite local entrepreneurs to address students studying business or involved in Junior Achievement and other business focused programs.
8. Create a youth entrepreneurship program where young people explore business ideas, create business plans, start mock businesses and hold an annual market to sell their goods and services.
9. Start a youth entrepreneurship program in the schools. Involve local businesses in the program.
10. Start a young adults business group within the chamber or development corp.
11. Launch a financial literacy program in partnership with area banks to promote the basics. Start in the schools with kindergarten. Kids will bring this knowledge home particularly if the schools require adult participation.
12. Launch a business literacy program through your chamber of commerce. Do not assume all those in business (or planning to get into business) know the basics.

Entrepreneur Networks

1. Designate a network navigator who can help those seeking network opportunities to the right resources.
2. Identify potential entrepreneur champions who would be interested in helping start a network. Recruit entrepreneurs to the network. Provide logistics and resources for the network to meet and grow.
3. Link community networks to regional and national entrepreneur networks.
4. Emphasize networking opportunities around regional, national and international markets and marketing opportunities.

Entrepreneurial Culture

1. Add entrepreneurship as a development priority to your community’s development game plan or strategic plan.
2. Create a community task force or working group to focus on ways the community can become more entrepreneur friendly. Designate your community as entrepreneur friendly.
3. Orient your community’s regulations, permits, and programs so that they are entrepreneur friendly. One step is to streamline and place online all the things that business needs to transact with government.
4. Become an *Enterprise-Ready Community*.
5. Conduct a study of community entrepreneurs that explains to leaders and residents the role entrepreneurial ventures play in the community’s economy.
6. Have the local newspaper or radio station run sponsored featured stories on local entrepreneurs to raise awareness.
7. Invite panels of entrepreneurs to local chambers, development corporations, civic clubs and government meetings to share their views.
8. Recognize successful entrepreneurs at annual development meetings/banquets (such as the chamber of commerce annual event).

Inventory of Potential ERDS Components (continued)

9. Designate a business advocate within the community that works to help local businesses get things done. Often the chamber plays this role.
10. Explore partnering with other area communities or the county to build a robust regional ERDS.

Capital and Markets

1. Designate a network navigator who can help those seeking capital to access the right resources.
2. Get to know your local and area bankers – find out how they can help local entrepreneurs (big and small).
3. Find out what kinds of development financing tools are available locally, regionally and from the state.
4. Create or connect with a micro-lending program for smaller and newer businesses.
5. Market information about financing tools.
6. Explore creating a community or area “revolving loan program” that can partner with banks to finance deals.
7. Offer a capital/financial literacy workshop quarterly or twice a year. Banks will require potential borrowers to attend.
8. Offer a readiness program that helps those seeking capital to make sure they have all their homework done and done right.
9. Have someone who can go along with potential borrowers to help them get it right the first time.
10. Identify and network with area angel investors. Figure how to move good deals their way. Protect their cover.
11. Once entrepreneurial activity increases, explore with your area bankers the idea of adding commercial lending officers who specialize in entrepreneur lending.
12. Employ a community business coach to ensure and support capital access.