

Recommended Entrepreneur Policy Action Items for the State of Mississippi

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Recommended Entrepreneur Policy Action Items for the State of Mississippi

1. Include Entrepreneurship in State Economic Development Efforts by:

- Adding entrepreneurship to the mission of economic development and business development organizations at state and local levels;
- Forming a coordinating council of entrepreneur support organizations to recommend policy and best practices to the Governor and the State Legislature and to better coordinate service delivery among the organizations...MDA, SBDC, MTA/MEP, MDES/WIN Centers/SWIB, MDE, IHL/MURA, SBCJC/MACJC, MEDC, PDDs, non-profits, SBA/USDA, etc.;
- Encouraging regional approaches to entrepreneur support and development;
- Deploying workforce and unemployment systems to support entrepreneurs and promote entrepreneurship as an alternative to traditional employment;
- Providing technical assistance to communities to help them develop *grow-your-own* small business strategies on par with industry recruitment strategies;
- Supporting entrepreneurial, workforce, capital, and research networks;
- Strengthening or introducing programs that support and reward innovation, technology and process improvement at start-up and existing businesses;
- Providing consistent multi-year funding and incentives for programs engaged in entrepreneur training and development.

2. Utilize Education and Training Systems to Nurture and Encourage Future Entrepreneurs by:

- Public colleges and universities providing entrepreneurship education, training, and technical assistance, to include infusing entrepreneurship into existing curricula where feasible;
- Building entrepreneurial readiness through the State's K-12 schools;
- Supporting and encouraging faculty entrepreneurship and commercialization of university-developed technologies;
- Increasing access (e.g. distance learning) to technical assistance and lifelong learning programs that encourage entrepreneurship, with special attention to rural areas.

3. Invest in Diverse Sources of Risk Capital (Debt and Equity) for the State's Entrepreneurs and Growth Companies by:

- Developing regional strategies to ensure existing and startup businesses have access to capital and other incentives, with special attention given to rural and economically distressed areas;
- Providing tax credits and financial backing to angel investors and angel networks;
- Diversifying sources of seed and venture capital through state incentives and investment;
- Increasing access to risk capital for early stage and growth-oriented companies and encouraging development of small businesses and minority-owned firms through further development of the Capital Access Program.

4. "Get Out of the Way" through Regulatory Reform and Streamlining by:

- Streamlining regulations and procedures.

5. Incubate Entrepreneurial Companies by:

- Promoting development of physical, virtual and innovative business incubators;
- Encouraging regional public-private partnerships for sustainable business incubation;
- Developing regional approaches to service delivery for business incubation.

REPORT AND FINDINGS

A multi-agency workgroup, encouraged by Governor Haley Barbour, has formulated a set of policy recommendations to enhance entrepreneurship and small business development in Mississippi. A survey of entrepreneurs, service providers, and elected officials found overwhelming support for entrepreneur support and the policy recommendations.

“Small businesses represent 97% of Mississippi’s employers and are a vital economic engine,” said Barbour. “We must be forward thinking, creative, and innovative with our approaches to economic and community development. One of the most important ways we can achieve this is by promoting entrepreneurship and small business growth.”

The workgroup was gathered under the auspices of the Mississippi Entrepreneur Alliance, inaugurated in April 2005 by Gov. Barbour. Participating in the workgroup were: Chandler Russ and John Brandon, Mississippi Development Authority; Doug Gurley and Robert Forster, Mississippi Small Business Development Center Network; Eric Clark, State Board for Community and Junior Colleges; Jesse Smith, Mississippi Association of Community and Junior Colleges; Les Range, Mississippi Department of Employment Security; Randy Goldsmith, Tony Jeff, and Lyn Stabler, Mississippi Technology Alliance; Janita Stewart, U.S. Small Business Administration; Carol Hardwick, Mississippi Economic Development Council; Bruce Reynolds, Central Planning and Development District; Cecil Burge, Mississippi University Research Authority; Ken Cyree, University of Mississippi School of Business Administration; Brent Hales, USM Trent Lott National Center for Excellence in Entrepreneurship and Economic Development; Bill Crawford and Chris Reed, MyBiz Entrepreneur Network; Jason Dean, Momentum Mississippi; and Rebekah Staples, Office of the Governor.

Drawing from the historic *Blueprint Mississippi* research that guided *Momentum Mississippi* and national research compiled by the National Governors Associated, the workgroup identified key policy areas and action items in each (see policy statements above). The group, then, requested feedback from entrepreneurs, service providers, and elected officials. A cover letter by Gov. Barbour asked each to review the proposed policies and to go online and take a brief survey.

95.6% of respondents believed it is very important to extremely important for the state to support small business and entrepreneur development (Question #4). 87.5% believed the recommendations were very important or extremely important (Question #1).

345 responses were received, a 5% to 10% response rate. Of these respondents, 50% were small business owners/operators; 23% were educators; 22% were Chamber/economic development leaders; and 5% were public officials.

Among those asked for responses were:

- The Mississippi Technology Alliance sent the survey to its newsletter database, which includes a variety of economic developers, professional services providers, and business people throughout the state.
- Bruce Reynolds, Central Planning and Development District, sent the survey to mayors and supervisors.
- Eric Clark, State Board for Community and Junior Colleges, sent the survey to community college presidents, academic officers, career-technical officers and workforce officers.
- Carol Hardwick, Mississippi Economic Development Council, sent the survey to about 150 economic development and chamber of commerce executives.

- John Brandon, Mississippi Development Authority, sent the survey to: business incubator managers in Mississippi; current small business owners who are exhibiting at the 2009 Mississippi Market; and the 2008 graduates and the 2009 members (soon to graduate) from the Model Contractor Program offered thru the MDA Minority business and Contract Procurement division.
- Janita Stewart, U.S. Small Business Administration, sent the survey to HUBZone certified firms, 8(a) certified firms, Veteran-owned firms (including service-disabled) and potential borrowers who have recently contacted SBA regarding the Recovery Act.
- Chris Reed, MyBiz Entrepreneur Network, sent the survey to service providers in the MyBiz Resource Partner database not covered by other survey senders.

There were 203 open-ended responses. The largest group of responses, 63, concerned *access to capital and incentives*. Representative comments included:

- *Mississippi needs to modernize its programs with particular attention to helping make capital available to companies where there is high reward and high risk potential.*
- *The people who want to start businesses have no access to working capital.*
- *More small business lending by financial institutions.*
- *Small businesses should be considered for tax advantages, etc., just as new businesses locating to Mississippi would be.*
- *Have some type tax exemption for first two years.*
- *Increase set aside opportunities for small and minority businesses.*

The next largest group of responses, 23, encouraged implementation of the proposals *promptly*. Representative comments included:

- *This is a great movement to change the "culture" of our state, and it is necessary!*
- *Looks like we're on track.*
- *Do it now!*




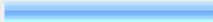

The other large group of responses, 22, showed strong support for *education and training of entrepreneurs*. Nine recommended entrepreneur training at community and junior colleges. Representative comments included:

- *Create an Entrepreneurship Center at each college and university, both 2 and 4 year.*
- *I think career development and entrepreneurship needs to be taught and infused at all levels of education - especially the community college level.*
- *Fund entrepreneur training just like training for other workers.*
- *Starting programs in middle and high schools will be vital.*

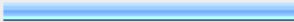



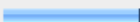
The remaining 95 responses offered suggestions regarding specific businesses, incubators, political activities, specific programs.

Below are: 1) the summary charts showing the measurable responses to the survey; 2) all open-ended survey comments; and 3) a summary of NGA Policy Guidelines for Entrepreneurship and Blueprint Mississippi Strategies reviewed by the workgroup.



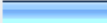

1. Please indicate your rating of the overall importance and relevance of the set of Recommended Entrepreneur Policy Action Items.

	Response Percent	Response Count
Not Needed 	0.6%	2
Somewhat Important 	9.0%	31
No Opinion 	2.9%	10
Very Important 	35.2%	121
Extremely Important 	52.3%	180
<i>answered question</i>		344
<i>skipped question</i>		1

3. Please mark the category below that best represents you:

	Response Percent	Response Count
Small Business Owner/Entrepreneur 	49.9%	171
Student	0.0%	0
Dislocated Worker 	0.3%	1
Public Official 	5.2%	18
Economic Development/Chamber of Commerce 	21.9%	75
Educator 	22.7%	78
<i>answered question</i>		343
<i>skipped question</i>		2

4. One final question, how important do you think it is for the State to support small business development and entrepreneurship?

	Response Percent	Response Count
Not Important	0.0%	0
Somewhat Important 	3.8%	13
No Opinion 	0.6%	2
Very Important 	17.7%	61
Extremely Important 	77.9%	268
<i>answered question</i>		344
<i>skipped question</i>		1

Summary of NGA Policy Guidelines for Entrepreneurship and Blueprint Mississippi Strategies

NGA Findings:

- Lack of flexibility in traditional economic development programs
- Limited range of services relevant to entrepreneurs
- Focus on large economic development projects
- Underdeveloped efforts to build a pipeline of future entrepreneurs and companies
- Lack of expertise in the unique financing needs of growth companies
- Insensitive regulatory climate

Five critical factors state government can influence:

1. diversity in sources of capital;
2. an enabling culture;
3. strong local networks;
4. supportive infrastructure; and
5. “entrepreneur-friendly” government.

NGA policy recommendations (followed by related Blueprint strategies)

1. Integrate Entrepreneurship into State Economic Development Efforts

- Incorporate entrepreneurship into the mission of economic development
- Act as a broker to deliver support for entrepreneurs
- Bolster entrepreneurial, capital, and research networks
- Deploy the workforce, unemployment, and community development systems to support entrepreneurs and promote entrepreneurship

Coordinate outreach efforts of support organizations (Mississippi Development Authority, Small Business Development Centers, Manufacturing Extension Partnership-Mississippi (MEP.ms), Mississippi Technology Alliance, local economic development organizations, and Mississippi Institutions of Higher Learning to develop and improve the awareness and value of resources available to existing firms
Priority Level: Phase II Impact: High

Coordinate strategic connections between buyer and supplier firms throughout the state; identify gaps in the Mississippi supply chain for manufactured goods and services and match businesses with capable, cost-effective local suppliers.
Priority Level: Phase II Impact: High

Increase the development and deployment of new technologies in Mississippi through strategies which (1) increase public and private research and development activity and (2) improve the effectiveness of technology transfer and the access to capital for commercialization.
Priority Level: High-Phase I Impact: High

Improve the productivity and profitability of existing businesses through the strengthening or introduction of programs that support and reward innovation, technology and process improvement.
Priority Level: High-Phase I Impact: High

Increase tourism activity within the state through examining the potential to attract foreign visitors, encouraging Mississippians to explore their own state and developing specialized, niche markets.
Priority Level: Phase II Impact: High

Align workforce training with anticipated job opportunities including the state's human resources needs

Priority Level: Phase II

Impact: High

Deploy workforce, unemployment and community development systems to support entrepreneurs and promote entrepreneurship

Priority Level: Phase II

Impact: High

Provide consistent multi-year funding commitments and incentives for workforce training

Priority Level: Phase II

Impact: High

2. States should use the education system to nurture and encourage future entrepreneurs

- Build entrepreneurial readiness through the State's K-12 schools
- Public colleges and universities should provide entrepreneurship education
- Support faculty entrepreneurship in the university system

Develop career and education pathway programs in high schools and community colleges

Priority Level: Phase II

Impact: High

Increase the number of lifelong learning programs encouraging entrepreneurship in rural areas.

Priority Level: Phase II

Impact: Moderate

Build entrepreneurial readiness through Mississippi's K-12 schools

Priority Level: Phase II

Impact: Moderate

Infuse entrepreneurship into the curricula of all Mississippi universities and community colleges

Priority Level: Phase II

Impact: Moderate

Support and encourage faculty entrepreneurship and commercialization of university-developed technologies

Priority Level: Phase II

Impact: High

Enhance partnerships between high schools, colleges and universities to link programs and expand student transition and participation

Priority Level: Phase II

Impact: High

3. Incubate Entrepreneurial Companies

- Provide business incubation services through physical incubators
- Create virtual and remote incubation options for rural and remote regions

4. Invest in Diverse Sources of Risk Capital for the State's Entrepreneurs and Growth Companies

- Diversify sources of seed and venture capital through state incentives and investment
- Provide seed and innovation capital
- Provide tax credits and financial backing to angel investors and angel networks
- Provide capital options for rural entrepreneurs

Increase access to risk capital for early stage and growth-oriented companies; encourage development of small businesses and minority-owned firms through the further development of the Capital Access Program

Priority Level: Phase II

Impact: High

Develop regional strategies to ensure existing and startup businesses have access to capital and other incentives in the most economically distressed parts of the state.

Priority Level: Phase II

Impact: Moderate

5. “Get Out of the Way” through Regulatory Reform and Streamlining

- Review and oversight of rules
- Streamlining regulations and procedures
- Economic impact analysis of new rules

RESPONSES TO OPEN-ENDED SURVEY QUESTION:

Please share any ideas or comments that will increase the Effectiveness of the Recommended Entrepreneur Policy Action Items.

(Note: Survey responses have not been edited)

- Education upgrade K-12 University centers of excellence, improved r&d Less fragmentation of key resources
- Include a revolving loan fund that doesn't put so much emphasis on credit and collateral. Base the approval primarily on the business idea.
- Communication-I don't know anything about it.
- An Ad campaign to educate the public and public officials small businesses are very important to our local and state economic growth.
- Small business is the backbone of the American economy. Any effort to improve this area is greatly needed. As Americans we need to rely more on our own innovative creativity and American growth than allowing foreign investors put our people to work and become to reliant on the people outside America.
- Make sure that when you put teams together that you have representation from all parts of the state.
- Provide start-up grants to help new businesses. Make low interest loans available at 1% for all existing businesses without them having to employ new personnel. Many of the small businesses need to be able to make payroll.
- It is very important to enhance access to capital for entrepreneurs. Emphasis should be given to assisting entrepreneurs who are engaged in developing or using alternative energy sources.
- We need to review our current structure of economic incentives for business location and expansion and modify it to reflect the growing role of the retail and service sectors in our economy.
- These definitely need to be certificate programs for each participant to show their expertise.
- For heaven's sake, don't create more bureaucracy to administer this!
- My daughter is currently studying business/marketing at the 'W'. She has wanted to have and has talked about having her own business for years now. She's getting a good business 'theory' at school, but has expressed a strong desire to have a practical business application during the course of the business degree program. She has even seen where the business school could have responsibility for a retail type business where students would have the opportunity to practice running a business.
- Provide access to capital for Small Disadvantaged SBA Section 8(a) & HUBZone Small Businesses in the form of grants to avoid incurring overburdening debt while growing a capital intensive yet viable business. Most "Disadvantaged Small Businesses" (DSB) are under capitalized so perhaps the State could take an equity position in the company with the concurrent capitalization with a buyout provision at some future point.
- More support for growing software companies in the area of number of employees and average salary they are bringing in.
- I have included my comments in "green print" and returned it to the Governor's office. I will send a copy of this form to you when I have completed the survey. Overall, I think you are absolutely on track with your recommendations and I am very excited. Thank you for your good work and for sharing with me. I stand ready to assist if ever needed. This is a great movement to change the "culture" of our state, and it is necessary!
- Embrace proven entrepreneurship programs such as Kaufman Fast-Trac to develop entrepreneurs.
- The State should provide a litmus test to ensure start ups can be successful so monies are not lost
- Many states have very active programs to provide support and help make capital available to startup companies. Mississippi needs to modernize its programs with particular attention to helping make capital available to companies where there is high reward and high risk potential. As a small business

entrepreneur, I have personally experienced the situation where we have been told that we have a great business plan but no bank or agency (SBA, MDA, etc.) was willing to step up to the plate and help our company get started.

- I appreciate the way the MTA helps and is willing to work with me in trying to get a startup company going. They are doing a good job of implementing the policies suggested in the email.
- how to get loans, without a lot of red tape
- Increased funding and good metrics!
- change the mindset of the locked up "good ole boy network. " Mississippi is open for everyone.
- By place what you are really saying into Action. This look good on paper. I am one of many small and this county do not support small business.35 year in business still this county do not supper us.
- provide state guarantees of SBA, USDA and similar loan programs. Often startup companies cannot qualify based on the net worth of their owners and therefor fail for lack of financing.
- It's critical that we counter balance the current Administration's apparent contempt of private industry and the entrepreneurial spirit both of which have been so critical to the success of the American economy.
- expand the authority of the Gulf Coast utility Board. Make it a State Wide entity for cross-County Co-operation anywhere in the State.
- To increase effectiveness of the Recommended Entrepreneur Policy Action Items. Your target market seems to be those over 18 of age. The downfall is that there is an entrepreneur learning curve. The learning curve is only for those individuals who choose to be an entrepreneur. Stepping off into the entrepreneur world is a decision process which can take years to decide on. Then the learning curve. Simply put. To increase effectiveness of the Recommended Entrepreneur Policy Action Items. Start with those kids in seventh and eighth grades. Have a business style class or program which clearly shows what an entrepreneur is. This program could be designed so students could experience entrepreneurship. It should be a very "hands on" program. Even one which might generate a profit the kids can spend on a dance at the end of the year. The entrepreneur in high school can be taught in the class room. Targeting summertime activity which each entrepreneur or entrepreneur team would implement during summer months. More kids will have jobs in the summer and be fully exposed to entrepreneurship by the time they graduate high school. A vocational vo-tech program could then follow up further benefiting jrhigh and highschoolers. These kids would already understand, appreciate and have a better sense of entrepreneurship. Imagine a painter with no college building a large paint company. Including a supplies and materials division, a large painter group and eventually become a dynamic Sherman Williams. Colleges could also offer benefit to those who wish to work at a different level of entrepreneurship. It is to understand the entrepreneur is the individual who will change the world. Alexander Graham Bell, Henry Ford, the Wright brothers, Harley and Davidson, Bill Gates are just a few American entrepreneurs who did change the world. Understanding how ideas and business integrate and flow generating returns. Is what it is all about. I am Andre Jarreau and believe this can be done and is the best way to inspire entrepreneurship within the individual. I am glad to discuss these ideas and principles further with anyone who cares to listen. My contact information is below. Contact: Andre Jarreau 6811 Old Canton Road Apartment 601 Ridgeland, MS 39157
- As a start-up marking our first year in business, I can attest to the need for workshops for Creating and Implementing a Business Plan, QuickBooks, Grants or Low-Interest Loans, Marketing Funds Assistance (maybe a co-op marketing effort that promotes the state by featuring small businesses in Mississippi), matching funds for wholesale markets where we travel to Atlanta and other areas to promote our business. We sell Daddy's BBQ dry rubs, sauces & pecans to 130 specialty stores around the country (www.DaddysBBQSauce.com) and would love opportunities to promote our products, as we cannot afford an advertising budget.

- We as a state, must invest in our small business community. This means teaching our business owners to provide good products/services at a competitive price and to provide consistent quality work.
- cut as much bureaucracy as possible. Make it easy to navigate the channels to get help.
- Promote MS Small Businesses within the State by showing preference for businesses with a MS presence or headquartered in MS.
- A capital pool must be created to award grants if entrepreneurship is to be effectively encouraged. It should be regional, willing to take risks, controlled by other entrepreneurs not bankers, the money should be able to put company's books as equity but if the company is successful repayable to the fund. The effectiveness of the activity of each region should be tracked and adjustments in personal or policy if the money is not being used effectively. Much like the Patel model, the money is put into ventures then paid back if possible. The disbursement of these funds must be diffuse and as close to the final user as possible.
- The Liberals think Free Enterprise is evil. They want to control what executives make, which will stifle, if not kill entrepreneurship. Socialized healthcare will also be extremely damaging to this effort. We need to come up with a way to combat what is happening in D.C.
- Reduce or eliminate the historical financial requirements. Most Entrepreneurs are left out if the State requires historical / audited financials prior to issuance of grants or loan guarantees.
- Include method (s) of policy action deployment. How does this move from words to action?
- These policies are exactly what is needed and something I have expressed since I left MS in 1987 as well as in my attempt to develop my business venture back in the MS Delta. These policy initiatives require investment, coordination between the governor, the legislature, local leadership, and community groups. I appreciate what the Governor is attempting to do. It is long overdue. Karl Hampton (202) 997-2359
- Forming a coordinating council of entrepreneur support organizations to recommend policy and best practices to the Governor and the State Legislature and to better coordinate service delivery among the organizations...MDA, SBDC, MTA/MEP, MDES/WIN Centers/SWIB, MDE, IHL/MURA, SBCJC/MACJC, MEDC, PDDs, non-profits, SBA/USDA, etc.; Include U.S. Department of Commerce.
- Please take advantage of the benefits offered by the University research parks in these endeavors.
- Many local, county & state departments purchase goods & services from out of state vendors. If you want small business to exist you have to change the business culture and invest in those small businesses.
- Adequate funding to allow for implementation.
- do something, don't just talk about things in conferences. Action is needed! If we only create some more press releases and political spin. Count me out!!
- Add staff in the office of research and economic development at the major universities in the state to help drive the policy
- set-up small business action committees to address the needs of local businesses/ establish state supported training on stimulus bill
- The list needs to be prioritized. The long list of groups that have some responsibility for providing support to entrepreneurs is pitiful. Several that should be on the list were not on the list. Others that have nothing to do with entrepreneurs shouldn't be on the list Groups like MTA should either be held accountable for creating jobs or be shut down.
- Deregulation often leads to corruption and abuse: Think Madoff, Ebbers, Enron, Alt-A loans, etc.
- I have my US Patent for Wheelchair Tray and am ready to proceed but lack capital...please help me...
Mary Frances Lang

- Just really like the way you are encouraging small business growth. Any reduction in the cost of licensing permits etc. and help would be great.
- Strongest possible support for angel networks and other investment vehicles to promote start ups.
- Timely and wisely implementation.
- Let the public know that entrepreneurship is key, and have the training and technical support available. There must also be sources of capital available for them to tap into that will be friendly to there needs.
- Create an Entrepreneurship Center at each college/university, both 2 and 4 year.
- Partnering with colleges in Mississippi to promote entrepreneurship.
- As an owner of two struggling small businesses, I am very concerned about the policies of our new Presidential administration. I would like to see more actions taken to educate small business owners on the policies that will affect our businesses, both positively and negatively. This will not only be policies at the state level, but at the national level as well. Also, funding is a big issue for one of the businesses I own, a math-only learning center in Tupelo called Mathnasium. While this is a small business that employs a small number of instructors, it is a great resource for a subject many students find difficult, and will do a great deal towards planting those seeds for the respect and love of mathematics that can lead to job creation in the areas of science and mathematics. I have had trouble finding grants and do not have the personal funds to keep this business going as it is. Ideally, I would like to see better resources for a small business person like myself in finding funding resources for a business that I think is necessary for the growth of technical knowledge.
- Ensure local businesses, community development, faith-based organizations are very involved
- They should be more specific.
- MS SBA should be more accessible. It is very hard to get someone on the phone for information. Streamlining service is crucial to small business, our state system is fragmented, because I have tried on numerous occasions to seek resources, information, and opportunities, but getting a reply of "I don't take care of that here, and don't know who does." Make the system people friendly to access, and not every program or department working out of a vacuum. If we are going to make a difference here in MS, we must have state of the art technology is discriminating information statewide and continuity of continuous service with appropriate follow up.
- Promote MyBiz.am website extensively.
- Provide sources of funding. Banks currently are locking down and not lending. My business has been hit hard and we are out of working capital.
- Make credit available
- Our state can waste a lot of money and time with a bureaucratic process and it essentially becomes a self licking ice cream cone. Political savvy and help is needed along with tax incentives.
- Monetary incentives for hiring, training, expansion, preparing for better times
- Hold a workshop in the county seat of rural areas (1 or 2 day) to tell prospective Entrepreneurs of the resources (State and Local) available to them, have necessary applications, site downloads and department contact info available to hand out.
- Ensure all state contracts over \$100,000 have some component of mandated small business participation. Also, have small business set-aside contracts for all state agencies.
- As entrepreneurial companies "tread water" while larger business customers defer capital expenditures, speed of execution of financial assistance is critical. Help that is 1 month too late is no help at all.
- Securing financial support is critical to success
- Regional Support: - Facilities like the ' Incubation Center ' need to establish more outreach via telecommunications (Video Conferencing). - Home Business's (or Virtual Office employment)

should have lower restrictions. Home Business's should be allowed to incorporate using Address's but should not be allowed to become storage facilities.

- Educate each agency (at all levels) on the importance and benefit of including entrepreneurship in all aspects of community economic development.
- Expand definitions for manufacturing to include new media, communication and entertainment companies. Update programs of the MDA and other economic development organizations to broaden our interests and ability to attract evolving technologies and emerging industries. Press forward and fast into digital age so we are not left behind. Support incubators of intellectual property so we can mine the vast riches of our proud storytelling heritage and future storytellers.
- Do not put too many restrictions on the services. Make them open to all individuals interested in becoming an entrepreneur. Work with the established programs at a few of the state funded Universities and help to create an entrepreneurial culture. Being an entrepreneur is tough work and the more support that is available (especially early in the business) the higher the success rate.
- Need timelines and responsibilities assigned.
- Small business needs help connecting with government and large company contacts. MS does not require gaming companies to do business in MS first but all other states do. It's unfair and puts MS companies at a disadvantage.
- For each of the five policy areas establish baseline measurements, minimum goals consistent with the expected minimum ROI based on the level of state funding being/or to be provided and associated metrics needed to determine if goals are being met.
- Small businesses are critical to the State. The universities should add entrepreneurial support activities to their reporting metrics. (Add this support as a component under the community service aspect of the University's function)
- My college roommate became an entrepreneur and I watched his company develop from a home kitchen production center to a prominent mail order business. He told me that colleges train people to work for others and that very little was done to help students/people become entrepreneurs. He received little to no support or encouragement from any government agencies.
- There was no definition of entrepreneurship given. This is a concept that is much more difficult and multifaceted than is presented by these action items. These action items sound like tools to start small businesses - entrepreneurship is much more than that.
- The availability of grants/forgivable loans to assist in the front end development of high tech ventures that offer very high returns if successful, with the requirement that if successful, the grant/forgivable loan is paid back to the conveyor at a very attractive rate of return. It is very difficult to acquire "seed" funding and in most cases, the innovators have to essentially "give" the innovation away to acquire funding to commercialize it.
- I've long promoted the idea that entrepreneurship is the best way up for Mississippians since this way many that may not otherwise find a job can create one for themselves. My fledgling statewide network of local cable channels has plans for a regular business show featured entrepreneurs and information for 'wanna be' entrepreneurs. My firm, StogTv, may can be considered an example of entrepreneurship. We're gradually creating a nationwide business built from a little known law overlooked by others.
- In order to maximize the efficiency of this system....there should be an oversight organization which would co-ordinate all training etc. so that all the entrepreneurs in our area would have the same quality and quantity of training as opposed to each entity trying to provide everything to just their group....in other words, let's have our strength in our collaboration efforts
- Use REAL entrepreneurs to help make POLICY.
- Bullet # 1 should include Training and or Apprenticeship along with Entrepreneurship. Bullet #2 I would love to serve on this Council. Bullet # 3 Regionalism is definitely the pass to take/incorporating CO-OP development as Entrepreneurial. Bullet #5 Utilizing Non-Profits that are basically at the Local

level is the way to get the entrepreneurial spirit up and going and will create a whole new avenue of leveraging for the development of entrepreneurs. Bullet #6 Utilize the unemployed as part of the trainees to become entrepreneurs/apprentices at the end of the day trainees are awarded a business and a mentor

- small businesses should be considered for tax advantages, etc. just as new business locating to MS would---We need to support small businesses.
- I think career development and entrepreneurship needs to be taught and infused at all levels of education - especially the community college level.
- It has to be economically beneficial for someone to start a new business. A number of businesses have failed in Vicksburg because of to high of an economic base to overcome due to taxes and loan payments during startup. If these get any higher then less individuals will attempt a new endeavor since there is not an economic advantage for them. I do not have a large enough economic base to hire anyone else even if I wanted to since my present income would be lost and some for me to pay for someone to work for me and I projected a gross income of \$150,000 this year. Economic stimulus similar to what is being done in "TX" and a few other states need to be made. We can not continue to support individuals that will not work and pay for individuals financial incompetence.
- Use the experience and expertise of the existing and established Incubators for input and framing of policy and incentives moving forward.
- Local training of entrepreneurs is essential for their success.
- Develop a team of business professionals that can assist "skilled manufacturers" to start manufacturing businesses who have little or no business background. This team could help the manufacturer from concept through financial implementation until the business is up and running. (The whole package)
- Include an excellent Leadership Institute because most leaders are not born, but made. Good leadership is vital when the chips are down because a great leader can motivate employees to give their all through whatever situations occur. Leadership is very, very important to the small business owner. The best one I've ever attended was at the Presidio in San Francisco. It changed my life.
- Don't worry so much about venture capital related issues in Item 3. Finding capital for crazy ideas that just might work isn't too hard. Item 5 isn't a burning issue either. The State isn't too hard on small businesses. Items 1, 2, and 6 are all brilliant - especially Item 1. Recommend tailoring some of these policies by industry sector. The needs of a high-tech startup are radically different from a floral shop, restaurant, or chemical company.
- The overall success of a small business depends on the availability of liquidity not only for future expansion but also for any shortcomings on any given day. If the sources for this funds are limited or not encouraged, this dampens the businessman's motivation for further growth no matter how knowledgeable/experienced he is in his field. Therefore, I recommend that small groups of business entrepreneurs ideas from all regions of the state should be seeked on a regular basis so as to navigate the above policies effectively. I am positive MS can achieve a lot more by forming business committees that are formed with by selecting the right persons and not based on 'who knows who' basis.
- Technology based grants for computers and software needed for routine operational purposes (i.e. accounting software, inventory tracking systems and etc)
- i think this is extremely important in our state. we practice this very much in our city and encourage other towns to do the same, but more information and help from the state level will even further our mission. we currently have several regional projects in the works and have filled many of our downtown vacant buildings by putting these same policies into practice from within our city government. thank you for your realization of this and the encouragement from the state level!!!!
- I appreciate anything that the State of Mississippi can do to help small businesses in these hard economic times. Here on the Coast, we were hit by Katrina, which leveled my jewelry store in Pass

Christian, & now the recession. It is hard to keep your head above the tidewater at times. Thanks for trying to help us! Mimi Parker Thomas-Parkers, Inc.

- Each community college should offer for credit entrepreneurship classes in their business curriculums and the work force departments should have a full time employee working, teaching, and providing assistance to communities and potential business owners to become "enterprise ready".
- Teach our Bankers how to make a small business loan, they seem to know very well how to write a loan for a car and other nonsense.
- The best and easiest and quickest thing to do is to make all government and government contractors pay their invoices immediately. Solves cash flow problems and business can expand without borrowing money.
- Please review the Annual Report available on the website for The Innovation Center, Biloxi, MS www.innovatems.com
http://www.innovatems.com/images/uploads/Innov_Ctr_Annual_Report_20082sw.pdf
- Encourage zoning and permit authorities to work with and encourage new and existing businesses rather than setting up "road blocks" that make the process more difficult.
- Access to capital is vital, otherwise no-one can move forward in building and growing a business.
- Small businesses need more help from SBA. The local banks will not work with SBA on new programs that are set up for working capital for hurting small businesses. Businesses need list of banks that are working with SBA.
- Small businesses are suffering especially in small, rural markets due to lack of available credit. If we have 10 customers apply for credit, at least 5, if not 7, will be turned down for various reasons. Underemployment is killing the family, therefore the small business. We must put people back to work and increase spendable income. I think all ideas mentioned are positive, especially since we never see young people coming into the small business sector. Those that do enter our business through employment are simply looking for employment - not ownership. I'm 61, have no children inclined to this type of business and no prospects as to how and when I can pass this 70 year old business on to another generation.
- The people who want to start businesses have no access to working capital. Without capital, there is no way that they can start a business. In the Delta, our experience has been they either want to start an eatery or a day care. The eateries, according to research indicated that 95% of all food service endeavors fail within the first six months unless they are a franchise. Day Care efforts rely on government payments for working mothers. Our experience has been that the day cares are generally boondoggles. Small businesses cannot succeed unless there is income among the citizens of an area. We, in the Delta, need employment opportunities for the people where they can actually go to work and earn a paycheck.
- Funding is a critical need for the growth of small businesses
 - STOP supporting out of state business over in state small business (e.g. federal earmark legislation that promises local job creation but sends all corporate profit back to another state). Same work could be done by Mississippi small business with corporate profit and taxes going to MS and not other states.
 - support MS small business sector teams to pursue large contract opportunities at the federal level.
- Am concerned about the federal regulations, etc.
- Determine to include education and coaching on franchise opportunities as a supported option for entrepreneurs.
- I think that if you required prime contractors to meet MBE/WBE goals before they submit their bid proposals, it would make the Policy more effective.
- I am a veteran owned business. One of the main obstacles for me is working capital. I have been very limited in what I can do and growing my business due to limited working capital. I would like to see more money becoming available for businesses such as mine. I think it is time out for all the so call

"technical assistance" agencies. Put the money in the hands of the business owners. We can create jobs.

- New, innovative funding methods to help small businesses get past the hurdles of the gap in financing from the SBA and other loans that still requires 10-15% down payment prior to loan approval. Would very much like to expand but can't afford any down payment. Already (as President) had to quit day-to-day running of business and go back to civil service management just to keep business operating with two full time employees until things improve.
- I would recommend some statistical data to support some of the fluff
- Help us with bonding. Most municipal and all federal contracts require pay and performance bonding at a level that is unattainable for most small business owners. We need a reduction in paperwork. We are drowning in paperwork. Finally, get beyond the thinking of the 1970's. Quit categorizing us as minority or women owned. We are business owners! If an African-American is president there is little value is past thinking. Business makes the economy grow regardless of who owns it. Make the same opportunities available to all.
- Make available immediate loans for existing small businesses!
- It would be very good to have a council of entrepreneur from across the state to talk about how the policy are set up for small business; have people in place that understand some of the things we face when try to get a SBA loan from a bank on the SBA list of bank and they tell you what they can't do without taking an app. There are things you can't understand unless you have walked a day in an entrepreneur's shoes.
- Catfish industry is the Nissan
- Looks like we're on track..
- access to funding, set aside projects for small businesses
- incubators are too expensive because of requirements to use more than you actually need.
- Provide access/links between seed/venture capitals and entrepreneurs. I need name/address/etc. of a person(s) who may want to support my ideas and want to be a part of "growing" to market.
- more public info about starting a business, how an entrepreneur can get grants,
- Need to incorporate entrepreneurial training in cc programs.
- Encourage state run programs to use entrepreneur in the state of MS, vice going to another state to buy stuff. i.e I do woodworking and can make anything you need out of wood and can also do engraving of any type of wood, metal, plastic, and glass. www.dcwoodcrafts.com
- Mississippi is a very friendly state as far as taxes, regulations and fees are concerned...it was very convenient for me to open my LLC and the state doesn't charge an arm and a leg to allow me to keep it running. I have nexus in TN because I live in Germantown, so I am registered there as a foreign LLC, and I have to say that they are much less business-friendly. Thank you for keeping it affordable and convenient to conduct business in MS.
- Continue support of and promotion of small business owners/entrepreneurs.
- Ensure small businesses are not over taxed for taking the initiative to become a more productive and contributing citizen for their local economy.
- None....looks good.
- More options to finance growth in my small business and more buy local advertising.
- Not sure at this point.
- Working together, and keeping thing fair for all of Mississippi. To help keep ms, growing in the this time off need.
- Increase set aside opportunities for small and minority business at the state level.
- SIMPLIFY - REPEAT SIMPLIFY - There are too many places to go to to search and find direction & I am still suffering from information overload - Or at least make a path... Please...

- Let us develop and implement programs and curricula through workforce development divisions at community colleges, along with universities and 8-12 grades at schools. We have already piloted some of this through WIRED at EMCC, ECCC, Meridian, and Jones CC. WE have also gone statewide with MyBiz that was incubated through WIRED WAEM.
- Add a new item: Subcontract everything possible in state government. You have too many employees, they produce almost nothing, and many, many functions that could be more efficiently and effectively handled through subcontracting are done poorly and wastefully by state employees. Regulatory agencies are not stifling business in Mississippi in most cases. While enhancing the perspective, experience and vision of regulatory officials would benefit everyone, relaxation of standards will not. Cut item 2. Our public school system can, at best, get out of the way. This is a short-term economic trend that will not be addressed at the K-12 level.
- End the minimum wage. Then I can hire helpers. Pass a tenth amendment law that says our state will not participate in unconstitutional federal programs (such as minimum wage).
- Small Businesses or start-up small business need bank funding to capture contracts with people who are ready & willing to do business with them. I do.
- Our state sales tax laws are antiquated. Laws are next to impossible for the common person to understand and calling our state tax commission offices are next to useless to call for advice. Every answer ever given to me has been "up for interpretation" and "depends on the auditor you get".
- Utilize the infrastructure and the expertise of the community and junior colleges to implement the program.
- -cREATE A "SMALL BUSINESS DIRECTORY WEB SITE BY REGION FOR THE STATE SO POTENTIAL CUSTOMERS CABN HAVE A PLACE TO FIND US. wE CAN NOT COMPETE FINANCIALLY WITH THE MARKETTING CAMPAINGNS OF THE BIG NATIONAL CHAINS.
- Would like to hear more on number 4, regulations and procedures.
- Tax incentives...for developing, expanding. MDA Grants...reduced cost loans for expansion, development, investment, equipment
- All recommendations are extremely general, too much so to be of use to small businesses, and are at a much higher level than we can implement.
- Tax Relief
- I feel that if there are going to be any incentives to help anyone through the financial crisis that is currently underway that it should be the small businesses and entrepreneurs that receive this sort of boost as they will be the most likely to take full advantage of the opportunities. The large corporations are in the shape they are right now due to mismanagement and are not doing anything to change that.
- We need to support local contractors MISSISSIPPI First Like Alabama
- I believe one of the major obstacles for small businesses is the lack of affordable healthcare insurance. Perhaps if the State could add small businesses to the State Health Care program - perhaps for a year or two - or until they reach a certain level of employees and financial success. Maybe a health insurance pool such as the wind pool policies?
- Minimize regulatory requirements and drummed up taxes and corporate fees. Set aside contracts for small businesses of all ilks, including Service Disabled .Help newly formed small businesses get competitive workman's compensation policies and health benefits for employees.
- In at least the Career-Technical Education area of the community/junior colleges, many students completing their programs could start their own business . . . even more so in the rural areas. As such, this subject area (along with customer service, economics, supervision, etc.) should be intertwined within the programs' curricula. It is offered in the Workforce Training areas as a seminar at night, but needs to be semester hour credit infused in the program of study for most all CTE programs. This is not the case statewide and is a disservice to Mississippi college students.
- have workforce training on the community college campuses to conduct more entrepreneur training Have the state to back lending institutions in reference to start up capital for small business

- Best practice is to make starting a business as easy as possible. Eliminate governmental and bureaucratic red tape.
- STREAMLINE THE CAPITAL ACCESS PROGRAM FOR MINORITY BUSINESS PRESENTLY TO BURDESOME, IT SHOULD APPLIED TO AN ACTUAL CONTRACT RATHER THE CONTRACTOR.
- Tax benefits very good. I employee around 125 in 3 unrelated companies. What is the incentive to take these to the next level. Risk is high for the reward. Most goes to taxes. Don't want to be negative but those are my thoughts
- We are a construction and roofing company. We install a the Duro-Last Roofing System that is manufactured in Jackson, Mississippi. However, the Duro-Last Roofing System is very rarely specified by Architects and Engineers on public bids in our state!! (schools, especially the new Jackson Public School Bond Project), cities, counties, history and archives, universities, etc.) It is a shame that we have one of the best roofing systems on the market and it is made here in Mississippi and we are not specified. It should be an mandatory alternate on every state funded project!! There is also another roofing manufacturer (Carlisle Syntec located in Senatobia, MS. The State should strongly push Architects and Engineers to specify these products!!!!!! We are located in Leland, MS and have been struggling the past few months for work and a roofing project here on the Leland School comes out for bids and the Architect does not specify any alternate roofing products, and we are unable to bid.
- I believe these policies are especially needed at this time.
- The most important thing government can do is connect entrepreneurs with sources of capital that will also help train people on how important cashflow is to a startup company. Many people who are very competent in their various trades don't understand how to finance an organization.
- Our state gov't should adopt the same conserve & save mind set as the private sector has had to endure in these tough times. All I hear from our elected officials is that tax collections are down...what are we going to do to get them up to meet our current spending? Tax tobacco more... Tax soft drinks...Tax gas...When the Gov't makes more off of Tobacco Taxes than the Tobacco company's make in profits....something's wrong. In the private sector when business is down we cut out expenses to make ends meet....look at every dollar spent & you'll find there is already enough coming in to keep Mississippi in business just by cutting out the wasteful spending. I know this is probably not a Entrepreneur Policy Action Item you were looking for...but I feel better now. Tony Hardin Calhoun Apparel Calhoun City, MS 662-628-6636 X34 tonyhardin@tds.net
- Access to financing is always the biggest challenge; it appears the proposed polices will encourage investment
- MDA needs to lead the way in this.
- Do it now
- Take a serious look at why our small technology company, Delta Data Systems, Inc., Picayune, MS, does NO business in MS but is engaged with businesses outside the state and in foreign markets. Our principal business focus is Agriculture- one of the most critical sectors of the state economy. Looking at this question may give you insights as to how the state can/can not, does/does not actively foster small, entrepreneurial companies. Our location-based technologies, 100% designed and developed in MS by people who pay state income and corporate taxes, could be used at many levels of state, county and city activity. Why they are not might provide a useful case study for Entrepreneurial Action.
- I agree entirely with buying within the state on most part when the price is compatible. However this is an idea that has been tossed around for some time by municipalities and they themselves are the biggest non com-pliers.
- Work with small business in dealing with introductions of new ideas and securing and or safeguarding them from agencies that quickly steal or reverse engineer software or firmware.

- Develop layman explanations on state web sights for incorporation process, taxes, and state business processes.
- It appears that companies located on the Coast are excluded from winning opportunities in Jackson while the exact opposite philosophy is applied for all Coast opportunities. Any company wanting to win jobs here must be represented by the right lobbying firm in Jackson and any Coast company must willing submit to becoming a sub-contractor.
- This initiative has the capacity to vitalize a whole new sector of jobs creation outside the traditional mode. It should be fully implemented especially at the community college level.
- Clarify the roles of fragmented service providers so as to avoid duplication of efforts and also avoid the creation of a system that becomes competitive for "who is supposed to do what and who is to be accountable to whom for accomplishing these missions." We often step on each other in the name of 'helping' and end up confusing those who would benefit the most from our well-intended efforts.
- The Entrepreneur Policy Action Items seem to be what we've needed for a long time: a comprehensive way to coordinate all the tools we have to help our state's entrepreneurs.
- MyBiz is under funded to accomplish its task. There needs to be more Entrepreneurship courses offered at the Community College level.
- It seems the action items are well thought out and will be effective if there are adequate resources to support such efforts.
- I work with the WIA and ARRA. I have submitted a concept to MDA for approval of an Entrepreneurship training program. I believe small businesses are the backbone of the state.
- Tax credits need to be issued and a committee? Don't see that government needs to be involved in any other way than providing tax credits for starting a small business. Adding this to the mission statement is just words, nothing more than that.
- We must make Entrepreneur training available to the workforce now. The SBDC is doing that and cand do more. This training is vital to our high schools and Junior and community colleges. They should offer training to the displaced workers, those wanting to go into business and at each college program that has a small business option. Example: If a student graduates with a degree in photography, they should be trained on how to run a business, not just on how to make great pictures. We also need to make Resource Management a required course for high school students. The Family and Consumer Sciences Teachers have already developed a great curriculum. We need to put it to use.
- Quicker turn around time on micro loan programs.
- Extra incentives for start up of business types not previously privately represented in the area
- Effective incubator programs can be extremely helpful. Entrepreneurs need office space and a few shared resources.
- Give tax breaks to entrepreneurs, especially small businesses, who expand, relocate or create jobs.
- I thank our state must do all it can to help small business owner. It is that important. But we have a problem with SBA we worked hard at marketing a member of DOD to get a project sole source to us but took the procurement and awarded to some other company. Jimmy Davidson (Davco, LLC)
- More language about lobbying Washington for lower taxes on small businesses is needed. Under the current tax code, I don't know why anyone would want to start a small business, just to be taxed to death.
- I believe the government should make sure all doors are open to entrepreneurs so we can compete, but we don't special advantages, just a fair playing field.
- Many of these efforts exist at some level in Central and South MS; however, Northeast MS gets very little to no entrepreneurial support. All major programs are held in Central MS. During this economic time many of us cannot travel (especially overnite) to attend these programs that could possibly create contracts. Offering loans is a good thing but if you cannot get contracts, how will you be able to pay

back the loan. If the SBA is suppose to service all of MS, they should be bringing more seminars, training and mentoring programs to this area. The efforts you mentioned in your letter are great for the "entire" state.

- pass this along to the Washington delegation
- I am a small business owner employing 8. The hardest part is starting your business: putting together the accounting systems, signing leases, making initial decisions. Once these are in place, if you are good at what you do, pay attention to the details and customers, you will most likely become a success. Help with the initial decisions, software, etc. of running a business would be a great help. I used my savings to start the business, so initial financing was not an issue for our company; however, this may be important for others. We have been in business since 1998 and are doing great. For long term success businesses need the government out of way! We need decreased taxes, both personal and corporate and less oppressive legislation that micromanages business. If MS wants to attract businesses from other areas in the US, it needs to build in long term incentives, such as decreased taxes, loans, etc. As the Obama administration continues to destroy our country financially and economically, business owners will be looking to relocate to states that offer long term incentives for growth. If you want to continue job growth in MS just make MS more attractive to industry than other states and pray we can survive until 2010 or 2012 when we can make a change in the Federal government. Good luck.
- Increases emphasis needs to be given to the area. Input from the business sector is important.
- have some type tax exempt for first 2 years.
- By not taxing internet sales, we encourage shoppers to shop out of state and we lose tax dollars. My business loses many sales to out of state companies because organizations and individuals would rather pay shipping than sales tax. We let this happen.
- More small business lending by financial institutions.
- Now being a small business owner, I can honestly say, it was the best decision I ever made. It is such a relief to "not live pay check to pay check". I have total control over my future. I highly recommend it to everyone!
- Lack of business training is likely the largest contributor to failed businesses. A large part of that training should be continual education after the companies are open for business. Small upstart entrepreneur companies have a very high percentage of failure. This failure is usually not due to lack of funds or lack of entrepreneur ideas. Rather a lack of sound business practices and poor business decisions by the company's owners. Any programs that are developed should focus on the the continued success of that business and not just focus on how to get them open.
- I think this is an effort that can have the opportunity to do a lot of capacity building in MS. The Women's Center for E'ship does some really good work in the Technical Assistance area.
- MDA to provide grant funds for development of regional Entrepreneur Councils
- Once the guidelines and the policies are finalized and put in place, there should be a series of seminars held at public places throughout the state to inform potential entrepreneur's of the resources available to them. These meetings can be advertised locally and promoted by local leaders with state representatives making the presentations.
- A lot of talk but look forward to some actual action!!
- a program like the Texas Emerging technology fund
- Since most small businesses fail within the first 5 years it is most imperative that we find ways to give tax breaks and incentives that allow those individuals to show profits while just beginning. Most people are just trying to survive over the first 5 years and they need cash flow to make it work.
- starting programs in middle and high schools will be vital.
- Provide ideas on ways local organizations can offer guidance and training to the aspiring entrepreneurs or small business owners.
- Venture Capital in Mississippi is the biggest hurdle for start-up companies

- The "Action Items" are unclear. This is a very good start to establishing goals of a much-needed initiative in our state; however, there are no measurable action items listed. To correct this, the list could read, "Include entrepreneurship in state economic development efforts by encouraging regional approaches to entrepreneur support and development through the establishment of a low interest revolving loan fund with a required 80/20 match of local entrepreneurs. Each state/regional organization managing the RLF would receive a percentage of the interest from the fund or equity share in the business." This is just one example of how to flesh out these action items to increase the effectiveness of the Recommended Entrepreneur Policy.
- Provide some type of financial program
- Support groups should be started in all areas of the state with individuals that have skills required for start up businesses. In our incubator planned in Kosciusko we are going to create an Entrepreneur Hall of Fame something similar at the state level would be useful and create a network of role models and individuals to get involved.
- the nissan's and toyota's are once in a life-time - - from governor's office down, emphasis should be on our small businesses and entrepreneurs....local economic developers may need to re-think their process - - dead on target....thank you!!!
- Matching grant funds are desperately needed in rural areas to help startup businesses.
- Most of the items listed are already responsibilities of the Small Business Development Centers. However, SBDC fails to deliver. MDA should take the lead in these efforts.
- Please add CDCs (Community Development Corporations to the list of organizations under bullet point #1. They do a great deal of technical assistance and lending to small businesses.
- Fund entrepreneur training just like training for other workers.
- None at this time.