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# E-Newsletter

March 2009

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**Lynette Bell, Chair**  
First Vice President CDP  
SunTrust Bank



**Russ Lipari, Vice-Chair**  
VP Business Development & Government Affairs  
SciHealth Inc



**Vanessa Rush, Secretary**  
Family Self-Sufficiency Director  
Partnership for Community Action

## Executive Director's Corner

### Tough times don't last, Tough people do!

Times are tough ... for everyone, including small businesses ... and especially for micro businesses and their service providers. Please forward any tips you have on working through these tough times, so we can share them

with all GMEN members.

In the meantime, we are excited to share with you that we will be kicking off the pilot for the "Business Development Services - Pro Bono Legal Services project" in early April. Our plan is to have initial feedback at the annual conference in October.

In addition, GMEN staff is working tirelessly to find funding opportunities to support the work that you do, including expanded regrating funds and program support for implementation of the "Access to Markets" project. As information becomes available you will be advised via GMEN Alerts.

We will also be doing site visits to all GMEN member locations. If you have an event coming up in the May - July time frame, just email me at [pcwill@bellsouth.net](mailto:pcwill@bellsouth.net) so we can put it on the calendar. We want to get local feedback on needs and desired directions.

### [Preparing for the turn around](#)

I'd also like to share with you feedback from the 2009 annual state microenterprise associations (SMA) meeting in March. The focus was on these tough times and how to cope, with specific discussions on:

- SMA nuts & bolts clinic: membership development, hosting a statewide conference, staffing/ how to get the work done, and fundraising;
- SMA updates, each SMA provided information on current activity and challenges;
- Deeper dives on key SMA issues, especially public education and fundraising;
- Federal policy issues and opportunities with the new administration;
- SMA capacity building, looking back and moving



**Charles B. Jones, Jr., Treasurer**  
President  
The Shasta Corporation



**Roderick Wallace, Past Chair**  
Executive Director  
DeKalb Microenterprise Institute

## **Business Development Training & Technical Assistance**

### **"Start Your Business Right" Campaigns**

The Obama Administration's newly passed **Making Work Pay** (MWP) tax credit provides a unique opportunity to launch a national campaign around microenterprise tax preparation. The tax credit is one of the central pieces of the current stimulus package, and provides an \$800 tax credit (\$400 for single filers) for microenterprise income. Offset unexpected tax liabilities like Social Security and Medicare payments which catch most new businesses by surprise. The proposed campaign would:

- Focus on two million "first-time" business filers who are either brand-new start-ups or pre-existing informal businesses. At tax season, this scaled-up, captive market of microenterprises is desperate for financial advice and business assistance.
- Develop effective partnerships among local EITC-VITA tax preparation sites, microenterprise programs, United Ways, and local governments to sponsor and co-fund campaigns in 3-5 regions across the country. Based on SETI's three-years' experience funding local tax prep sites, these new campaign sites would deliver an estimated \$7 million in combined EITC and MWP tax credits per site (3,500 microbusinesses x \$2000).
- Lay the groundwork for a permanent national platform from which both microenterprise and community free tax prep programs can seek support for product and model development as well as tax return quality control.

*The following projected MWP calculation is based on IRS Schedule C and C-EZ tax filer data.*

forward;

- Data collection, new strategies; and
- Taking the microenterprise field forward in partnership with SMAs.

The bottom line was that we have diverse tools and resources for public education and approaches to fundraising, and need to establish generic models to take advantage of a significant point in time/ opportunity.

Thank you for all that you do to support the growth and development of Georgia's economy through the support of micro businesses, PC

	<u># of returns</u>	<u>(\$)</u> amount
<b>UNITED STATES</b>	<b>20,917,571</b>	<b>11,132,941,009</b>
<b>GEORGIA</b>	<b>597,514</b>	<b>318,014,567</b>

Each microenterprise program in Georgia should learn about the 2009 VITA sites in your area and start planning to be a VITA site or partner with a VITA site to provide services to schedule C filers in 2010. More information to be provided at the GMEN conference in October.

### **Do you have a great product for the home?**

Your invention could be sold in Bed Bath & Beyond®! This year marks the 200th anniversary of the first U.S. patent issued to a woman. To celebrate, Bed Bath & Beyond has teamed up with Edison Nation to host the **American Women of Invention Search<sup>SM</sup>** to find problem-solving product ideas for the home invented by women. If your idea is selected to be sold in their stores or online by Bed Bath & Beyond, you'll be paid a \$2,500 advance and other compensation based on sales. [Click here to learn more.](#)

### **Legal Issues in Managing Volunteers Workshop - April 30 in Atlanta**

Nonprofits cannot survive without the help of volunteers. Rebecca Williams Shanlever, an attorney at Troutman Sanders LLP, will discuss the possible legal risks of working with volunteers and then give practical advice about ways to minimize those risks. Topics to be covered include: Volunteer Screening and Background Checks, Workplace Safety, and Volunteer Practices. Presented by Pro Bono Partnership of Atlanta & Hands On Atlanta. [Click here to register](#)

## **Entrepreneur Corner**



**Stephen Gilmore  
Schere, LLC**

Stephen Gilmore, graduate of The EDGE Connection, placed 3rd place in the "Black Enterprise Magazine-Elevator Pitch" Competition in May 2008 and now has materialized a 15-year dream of designing Homewares and accessories inspired with Art and Ethnic designs. He has merged History and Art, in an artisan way with his products. Now, Schere has products in 4 area retail stores in Metro-Atlanta: OutWrite book store, Initiators in Cumberland Mall, Tre-Nitas in West End Mall, and

### **Sustainable Jobs Fund: Summit on the New Green Economy**

The Babcock Foundation announces an event that will connect community leaders with private business CEOs, investors and government leaders to explore how communities can benefit from the "green economy." This is a great opportunity to pull together a cohort of your public and private sector allies to hear concrete examples of how companies are creating good, green jobs to benefit low-wealth communities, and to consider the public sector policies that support a green economy. Click [here](#) to register and learn more about the SJF Summit on the New Green Economy: How to Make it Work, to be held **June 2-3 in Durham, NC.**

### **Program May Help Cover Organic Certification Cost**

Georgia Agriculture Commissioner Tommy Irvin has announced that growers interested in applying for Organic Certification may be able to qualify for as much as 75% off the cost (up to \$750) under the National Organic Certification Cost Share Program. If you are interested, contact Vernon Mullins, Organic Program Manager for the Georgia Department of Agriculture, at 706-595-3408 of [vmullins@agr.state.ga.us](mailto:vmullins@agr.state.ga.us).

**Marketing opportunity for your clients:** (If you have a current or former TANF client that would like to participate in one of these events, a portion of any fees & expenses may be reimbursable by GMEN, contact [pcwill@bellsouth.net](mailto:pcwill@bellsouth.net))

May 20-28 **Food Arabia 2009, Jeddah Saudi Arabia.** Registration deadline April 17. Sign up on events page at [www.susta.org](http://www.susta.org).

May 25-29 **Czech Republic Trade Mission, Prague.** Registration deadline: TBA. Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).

Heliotrope Home. He launched a new line of bathroom shower curtains in honor of the 44th President, Barack Obama, as shown on his website, that is selling fiercely. Mr. Gilmore's diligence and perseverance has definitely paid off. He is certainly on his way to having a trendsetter product throughout households across America. Visit Schere at: [www.schere-inc.com](http://www.schere-inc.com)

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### **Spread the News!**

Do you have news about your program that you would like to share with other members? If so email [pcwill@bellsouth.net](mailto:pcwill@bellsouth.net) by the last calendar day of each month.

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### **GMEN's Mission**

To create opportunities and support for microenterprise development as an avenue for economic self-sufficiency in Georgia.

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### **GMEN Website**

[www.georgiamicroenterprise.org](http://www.georgiamicroenterprise.org)

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**P. C. Williams**  
Executive Director

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- June 23-26 **Food Taipei 2009, Tiawan.** Registration deadline: May 15. Contact David Bryant at [dbryant@agr.state.ga.us](mailto:dbryant@agr.state.ga.us) or 404-656-3740.
- June 28-30 **55<sup>th</sup> Summer Fancy Food Show** in New York City. Register by May 1. Contact Barbara Charlet at [barbara.charlet@oda.state.ok.us](mailto:barbara.charlet@oda.state.ok.us).
- Aug 11-14 **Kuala Lumpur, Malaysia Food and Hotel.** Register by June 12. Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).
- Sept 15-18 **World Food Moscow, Russia.** Registration deadline: June 25. Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).
- Oct 10-14 **ANUGA Food Show in Cologne Germany.** Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).
- Nov 1-6 **Chilean Retail Promotion** with SUSTA. Registration deadline: July 1. Sign up on events page at [www.susta.org](http://www.susta.org)
- Nov 9-12 **HACE Cairo, Egypt.** Registration deadline: August 14. Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).
- Nov 29- Dec 5 **GIDA Trade Show, Istanbul, Turkey.** Registration deadline: Oct 2. Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).

### **The Virtual Trade Show**

The Virtual Trade Show is part of the SUSTA website and acts as a showcase of southern products. An index page directs visitors to available company pages, or "booths". Each company page is solely devoted to that company's products and information. Participation in the tradeshow can develop a web presence for your clients, or drive traffic to their existing website. This is an excellent low-cost form of internet advertising, reaching customers across the country and around the world. For more information go to [www.susta.org/tradeshow](http://www.susta.org/tradeshow).

**Export trade leads** can also be found at [www.susta.org/foreignbuyers/trade\\_leads.html](http://www.susta.org/foreignbuyers/trade_leads.html)

**International trade opportunities** from the GDEcD. To get current leads or to take advantage of other programs offered by the GDEcD, call 404-962-4127.

### **Georgia Made Georgia Grown Products Marketing Website**

Take a look at the new web site for arts-centric businesses [www.gamadegagrownproducts.org](http://www.gamadegagrownproducts.org). This website has more than 780 businesses currently registered and fully expects it to have thousands of Georgia-based businesses that create and sell authentic local products or produce productions that represent the essence of Georgia.

If you know artists, entertainers, museums, gallery owners and others that could benefit from this **FREE** marketing tool, encourage them to sign up. One can register by clicking on "register/log in" at the top of the homepage. This is economic development in its purest form - a tool that facilitates business to business relationships between Georgia's creative industries and the universe of consumers.

**Georgia Made Georgia Grown.** Check out another [website](#) for marketing your client's "Georgia Made Georgia Grown" business and products.

## **Micro Finance**

### **Congratulations - ACE launches "Green Loans" website**

On March 21, ACE's President and CEO, Grace Fricks, introduced Georgia Green Loans to the conferees that gathered at AgnesScottCollege in Decatur, for the 12th annual Georgia Organics conference. Speaking to an audience of organic farmers, she talked about this new ACE initiative and how Georgia Green Loans may meet their needs. And it could not have come at a better time, just as President and Mrs. Obama were announcing the establishment of an organic vegetable garden on the White House grounds. Learn more from the lending web site for Georgia's "green" community:

[www.GeorgiaGreenLoans.org](http://www.GeorgiaGreenLoans.org)

### **Quarterly CDFI Market Conditions Survey**

Recognizing the need for up-to-date information on how the deteriorating economy and credit market were impacting CDFIs, Opportunity Finance Network (OFN) took the lead in launching a quarterly *CDFI Market Conditions Survey* to collect information on CDFIs' third quarter 2008 experiences. This initiative was well received by CDFIs, funders, and investors who recognized that quarterly data was critical to understanding how CDFIs are being impacted, how they are responding, and how their capital and funding needs are changing with the market. Given this overwhelming response, OFN plans to conduct four more quarterly surveys in 2009 and to publish a report of findings each quarter. If you would like to see an example of these reports, you can download a free copy of the **3rd Quarter 2008 CDFI Market Conditions Report**, published in December 2008, at [www.opportunityfinance.net/store](http://www.opportunityfinance.net/store). For more details and/or would like to participate in these surveys, contact Donna Fabiani at [dfabiani@opportunityfinance.net](mailto:dfabiani@opportunityfinance.net) or 202-250-5519.

### **Microlenders Widen Their Client Base**

Amid tight credit market, more firms look beyond banks for financing. [Read more...](#)

### **GLQC - Small Business Week Luncheon on April 28 in Atlanta**

Organized by the Georgia Lender's Quality Circle, this event will feature the U.S Small Business Administration's Georgia District's presentation of the year's Small Business Person of the Year Award and recognition of several advocates from across Georgia for their efforts on behalf of a better small business environment. Advance registration: April 21. To register [click here...](#)

### **Community Development Loan Officer Position**

Non profit 501C3 and U.S. Treasury Certified Community Development Financial Institution based in Cleveland, GA looking for a Community Development Loan Officer. Interested candidates please email your resume with contact information to [headley@aceloans.org](mailto:headley@aceloans.org). [www.aceloans.org](http://www.aceloans.org)

## **Standards & Accreditation Support**

**AEO Announces New President and CEO**  
Connie Evans has accepted the position as



President and CEO of the Association for Enterprise Opportunity (AEO). One of the true pioneers of the microenterprise development field in the US, Evans is best known as the founding President and CEO of the Women's Self Employment Project in Chicago. In addition to her 14 years of executive leadership of that organization, she has extensive experience as a consultant and industry leader, both with government and philanthropic sectors in the US and abroad. She has won numerous awards for her work, and previously has served as Board chair of AEO, among other leadership positions.

Evans was named as the first Executive Director of the Women's Self Employment Project in 1986, and served in that role until 2000. During her tenure there, the organization established the first urban US micro-credit program based on the Grameen Bank model, was a leader in the use of Individual Development Accounts, and won numerous awards, including the first Presidential Award for Excellence in Microenterprise Development.

In 2000, Evans moved out of the leadership of WSEP as she launched WSEP Ventures, a consulting enterprise she led until 2006 after which time she moved fully into an independent consulting role.

Connie Evans has a long history of leadership within the microenterprise field and is highly regarded for her creative and powerful leadership within the field and beyond, in government and philanthropic circles. She is a dynamic spokesperson for the field who speaks out of both deep commitment and long personal and professional experience.

### **President Obama's Initiative on "Unlocking Credit for Small Businesses"**

President Obama's recent announcement of his plans to help the nation's small businesses is good news. It shows his understanding of the key contributions of small businesses to community and economic development, as well as the important role entrepreneurs and business owners will play in reviving the economy.

In order to restore the flow of credit to entrepreneurs and business owners, President Obama just announced that up to \$15 billion will be spent to boost the liquidity of banks, unfreeze the secondary credit market, and ease the tax burden. Furthermore, he announced the temporary elimination of loan fees and a temporary increase in loan guarantees for the SBA's 7(a) and 504 loan programs.

The SBA Microloan Program was not specifically included in this plan, but it was not overlooked. The economic stimulus legislation which was recently enacted into law specifically singled out the Microloan program and provided \$51 million for lending and \$24 million for technical assistance. The Obama Administration played a role in getting this funding included in the legislation. Please keep in mind that this funding is in addition to FY 2009 funding of \$21 million for lending and \$20 for technical assistance, which are increases over the FY 2008 funding levels. Furthermore, the FY 2010 appropriations process is underway and President Obama has requested \$30 million for Microloan lending and technical assistance.

At this time, it is more important than ever for the microenterprise development field to continue with its important work in assisting aspiring entrepreneurs. In order to maintain the goodwill of the Obama administration and Congress, the field needs to continue to demonstrate its positive impact on job creation and community development. One way to do this is to effectively and efficiently use the federal money that the SBA Microloan Program will receive for FY 2009 and from the economic stimulus legislation.

For more information download the [SBA Recovery Q & A fact sheet for small businesses](#) and a [Recovery Fact Sheet from the White House](#).

### **New Kauffman Poll: Americans favor entrepreneurship stimulus**

Americans want to see more initiatives that aid small businesses, like the above mentioned \$15 billion package unveiled by President Obama, according to a new poll recently released by the Kauffman Foundation. The survey reveals a stark and fundamental gap between the agenda to date in Washington and the attitudes and beliefs of the American people--pointing to a key and unrecognized reason as to why the public has not been satisfied with the overall stimulus package. More findings are available from the full survey, which is available for download at [www.kauffman.org/recoverysurvey](http://www.kauffman.org/recoverysurvey). Other statistics about entrepreneurs and the economy are available at [www.kauffman.org/researchfacts](http://www.kauffman.org/researchfacts).

### **Include IDA & Microenterprise Programs in FY 2010 Appropriations' "wish list"**

Write to your members of Congress today requesting they include wealth and asset-building programs in their wish list for FY 2010 appropriations. CFED provides this online resource. [Take Action!](#)

### **Business.gov Community Launches New Small Business Site**

SBA's Business Gateway Program has new Web initiative - <http://Community.Business.gov> - the first government-sponsored online community built specifically for small businesses. The objective of the Business.gov Community supports the White House's mission to create a transparent and connected democracy, and aims to provide small business owners, bloggers, and the government with a place to discuss and share information about starting and running a successful business.

### **New Report Explores Rural Entrepreneurship Systems**

Entrepreneurship Development Systems (EDS) have been used as a tool to stimulate economic revitalization in rural communities for a number of years. To learn more about how these systems function and to identify the most promising approaches to creating and maintaining an EDS, the W. K. Kellogg Foundation launched a demonstration involving six regional collaboratives in 2005. Now FIELD has released a report that shares lessons from the demonstration - *Revitalizing Rural Economies Through Entrepreneurship Development Systems*. The report can be downloaded free at: <http://fieldus.org/Publications/EDS2008.html>. Also available on the FIELD Web site is a PowerPoint and speech delivered in November 2008 by FIELD Director Elaine Edgcomb explaining key outcomes from the EDS demonstration. To download, visit: <http://fieldus.org/about/news.html>.

### **Announcing New State of the Field Publication: Youth Enterprise, Employment & Livelihoods Development**

[Making Cents International](#) releases a comprehensive synthesis of the key information the stakeholders shared at last year's Global Youth Enterprise Conference. To download a copy, [click here](#).

### **Seeking Bi-Lingual Credit Union CEO**

Georgia Family Federal Credit Union, a new federally regulated entity in Gwinnett County, Georgia, established to serve Hispanic and multi-cultural low-income populations, seeks a CEO with outstanding leadership, entrepreneurial, and collaborative abilities. The CEO is responsible for supervising staff & overseeing operations. The successful candidate must possess strong financial & management experience. Must be bilingual Spanish-English. Needs prior work in a credit union or financial institution doing lending. Since it is a start up,

the person should be skilled in setting up data and office systems. Needs a successful track record in fundraising. Candidate must have a demonstrated ability to work closely with credit union members, the board, committees, & community allies. Candidates should send a resume, cover letter with salary history & names of 3 references to: [job1@gafamilyfcu.org](mailto:job1@gafamilyfcu.org)

### **Scholarships available for the 2009 CHR Program**

The 2009 CHR Central program offers a comprehensive and relevant professional development program for senior level human resources professionals working within the nonprofit sector. The goal is to present the nonprofit HR leader with information, solutions, education and an opportunity to network with their peers. Detailed information can be found here: <http://www.gcn.org/Services/ExecutiveandLeadershipPrograms/CHRCentral.aspx>  
The application deadline is **April 15, 2009**. There are also some partial scholarships available (on a first come, first served basis.)

## **Events of Interest**

### **... 2009 ...**

- April 14-15      [2009 Southeast Private Equity Conference](#) in Atlanta
- April 15-17      [Social Enterprise Summit](#) at the Intercontinental Hotel in New Orleans
- April 16          [FDIC Money Smart Training](#), at the Atlanta Financial Center
- April 16          [2009 Georgia Annual Logistics Summit](#) at the Atlantic Station in Atlanta
- April 20-21      [2009 Techno Tourism Conference](#) @ Chattahoochee Technical College in Marietta
- April 21          [12th Annual Women's Leadership Development Conference](#), "Power, Promise and Possibilities - Women Creating the Magic of Change" at the Georgia World Congress Center
- April 28          [SBA Small Business Week Luncheon](#) in Atlanta
- May 6-8          [2009 GEDA Spring Workshop](#) in Brasstown Valley
- May 11-12        **GA Center for Nonprofits 18<sup>th</sup> Annual Summit** at the AmericasMart in Atlanta.
- May 16-19        [2009 AEO Summit on Entrepreneurship](#) in Arlington, VA
- May 17-21        [National Small Business Week 2009](#), Washington DC
- May 28          [Microfinance California](#) at Stanford University, Palo Alto, CA
- Jun 8-20         [Microenterprise and Development Institute](#), New Hampshire
- Jun 15            [GEDA Luncheon](#) in Atlanta
- Jul 21-24        [2009 GACCE Annual Conference](#) at Jekyll Island, GA

Aug 10 [GEDA Luncheon](#) in Atlanta  
Aug 26-28 [4th Annual Georgia Environmental Conference](#) in Savannah  
Aug 31- Sept 1 [National Community Tax Coalition \(NCTC\) 2009 Conference](#)  
in San Antonio, TX  
Sept 29-30 [Global Youth Enterprise Conference](#) in Washington DC  
Sept 23-25 [2009 GEDA Annual Conference](#) in Savannah  
Oct 22-23 [GMEN Summit on Entrepreneurship](#) in Atlanta  
Oct 26 [GEDA Luncheon](#) in Atlanta  
Oct 29 [CFED's 2009 Innovation Summit](#) in Washington, DC.  
Nov 16 [GEDA Luncheon](#) in Atlanta

**... 2010 ...**

Mar 2-3 **2010 Entrepreneur Summit** sponsored by GA ESB Network -  
Save The Date

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### ***Success Story!***

Do you have a microentrepreneur "Success Story"? Share it with us and it  
may be featured as our ***Entrepreneur Highlight***. Email it with the  
subject line "Success Story"  
[pcwill@bellsouth.net](mailto:pcwill@bellsouth.net)

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