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# E-Newsletter

August 2009

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October 22-23

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Early Bird Registration Deadline has been extended to  
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## **Business Development Training & Technical Assistance**

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### **Congratulations to Rachel Davis @ The EDGE Connection - The Midas Touch Program**



We congratulate Rachel Davis for her innovative concept and leadership on the Midas Touch Program. The program targets low income women and teaches them how to save for long term goals and financial literacy courses. It is the Edge's version of an effective IDA (Individual Development Account) program. The program has been funded by Atlanta Women's Foundation and Citi Foundation, and a partnership with Consumer Credit Counseling Services.

### **Grants to Green...**

Congratulations to the **Partnership for Community Action** for their recent award of a *Grants to Green Assessment* from The Community Foundation for Greater Atlanta. PCA will receive a comprehensive assessment of its energy and water usage, with recommendations on conservation measures. Grants to Green provides environmentally focused knowledge and funding to strengthen non-profits in the Atlanta area. This environmental assessment will enable the Agency to serve clients in environmentally conscious facilities. Cost savings in energy consumption ultimately reflect your commitment to the environment, support the efforts of your programs, and translate to increased services. All microenterprise organizations should consider this effort for their organization. [Click here](#) for more information.

## **Executive Director's Corner**

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

GMEN has been working with the Corporation for Enterprise Development (CFED) and the Aspen Institute to understand the potential for expanded visibility of microenterprise development organizations

### **Congratulations to Latinos for Education & Justice**

**Organization (LEJO)** on their September 25<sup>th</sup> relocation and open house at the Imagination Station and to their collaboration with the Calhoun Housing Authority.

### **"The One Page Business Plan" program for MEDOs**

using the annual tax season. Below is the pending opportunity outlined by CFED for our involvement in this campaign:

The Obama Administration's newly passed **Making Work Pay** 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 to 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 (earned income tax credits - volunteer income tax assistance) 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 (self-employment tax initiative) 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 micro-businesses x \$2000).
- Lay the groundwork for a

Thanks to the following GMEN members for their participation in the "One page business plan" train-the-trainer class: **Alliance for Economic Empowerment, Atlanta Micro Fund, Cornerstone Association, Early County CDC, East Athens Development Corporation, EDGE Connection, Goodwill of North Georgia, Small Business Assistance Corporation, Small Business Development Center (GA), and Women's Economic Self Sufficiency Program.**

These organizations will be able to order the training material at a 40% discount because of attending the GMEN funded training session.

### **U.S. Department of Transportation Launches ARRA Bonding Assistance Reimbursable Fee Program for Disadvantaged Business Enterprises**

The US DOT, Office of the Secretary, [Office of Small and Disadvantaged Business Utilization](#) (OSDBU) is pleased to announce the availability of the [Disadvantaged Business Enterprise](#) (DBE) American Recovery and Reinvestment Act (ARRA) Bonding Assistance Reimbursable Fee program (BAP). Applications must be received by mail or electronically transmitted to OSDBU on or before September 8, 2010 for bond issue dates for ARRA projects on or after August 28, 2009. More information including the application and instructions is available at <http://www.dot.gov/recovery/ost/osdbu/> or by email at [bap.ara@dot.gov](mailto:bap.ara@dot.gov).

### **Georgia's Mentor Protégé Connection**

is now accepting applications for the January 2010 class! If your clients had the opportunity for one-on-one mentoring with the world's leading corporations, would they take it? The next Mentor Protégé Connection class begins January 7, 2010 and the GDEcD is accepting applications July 15 through September 15, 2009. [Click here](#) for more information.

**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 [pc\\_gmen@comcast.net](mailto:pc_gmen@comcast.net))

Sep 28 - Oct 2 **Tourism Turf Inbound Trade Mission.** Atlanta, GA. Registration deadline: Sept 11. Go to the events page at [www.susta.org](http://www.susta.org).

Nov 12 **Brazil Reverse Trade Mission.** Atlanta, GA. Registration deadline: Oct 15. Contact Maggie Adamack at [madamack@agr.state.ga.us](mailto:madamack@agr.state.ga.us).

Nov 29 - Dec 1 **GIDA Trade Show, Istanbul, Turkey.** Registration deadline: Oct 2. Contact Corry De Wit at [georgiausagcdewit@arcadis.be](mailto:georgiausagcdewit@arcadis.be).

Dec 2 - 6 **IFE Trade Show & Mission, New Delhi & Mumbai, India.** Registration deadline: Oct 23. Go to the events page at [www.susta.org](http://www.susta.org).

Feb 21 - 24 **2010 Gulfood, Dubai, UAE.** Registration deadline: Nov 20. Go to the events page at [www.susta.org](http://www.susta.org).

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.

We will keep you updated on any funding opportunities that can help your organization participate in this effort. In the meantime, we want to thank **Albany Community Together, Cornerstone Association, Early County CDC, EDGE Connection, and Goodwill of North Georgia** for attending the National Community Tax Coalition annual conference with a focus on how to expand microenterprise services to include tax preparation with schedule C as an entry point for introducing other services provided by microenterprise organizations to budding entrepreneurs.

PC

Apr 27 - 29

**European Seafood Exposition, Brussels, Belgium.** Registration deadline: Dec 28. Go to the events page at [www.susta.org](http://www.susta.org).

Go to [www.susta.org](http://www.susta.org) to search a directory of all export marketing events funded by the Southern United States Trade Association (SUSTA)

#### **Finance Organic Certification**

Do your clients need help financing their organic certification? They may be able to qualify for as much as 75 percent of the cost (up to \$750) under the National Organic Certification Cost Share Program! Organic producers, handlers and processors must be certified by a U.S. Department of Agriculture (USDA) accredited certifying agent. The cost share program is on a first-come, first-served basis for qualified applicants. Interested persons should apply as soon as possible because only \$25,000 is available. Certification costs must be incurred during the period October 1, 2008 through September 30, 2009. Applications must be submitted no later than September 30, 2009. For further details, contact Wayne Marks at [tmarks@agr.state.ga.us](mailto:tmarks@agr.state.ga.us) or by phone at 800-786-0175 .

#### **Georgia's AG Presence Increases in China**

The Department of Agriculture's International Trade division will now have a permanent presence in China with trade specialist Matt Anderson in Shanghai to help promote Georgia products within the Asian market. Anderson will assist in food shows featuring Georgia agricultural products. Contact Matt Anderson at [manders@agr.state.ga.us](mailto:manders@agr.state.ga.us)

### **Entrepreneur Corner**



#### **Felicia New New's Virtual Legal Assistant**

By definition, the word virtual means "nearly" or "almost", but New's Legal Assistant (NVLA) provides far more than just "nearly" or "almost" service. NVLA is an independent legal research business founded by budding entrepreneur Felicia New.

#### **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 Finance & Trade Leads**

The Small Business Administration has a representative in the AtlantaExportCenter who serves as a source of information, referrals, and financial assistance for exporters in the five state areas of Georgia, Alabama, Mississippi, Tennessee, and Kentucky. The primary focus is to provide access to the various lender guaranty programs that can help your client's obtain financing for any business purpose that can help start, strengthen, or grow their export sales. For more information, please view the following link: <http://www.buyusa.gov/georgia/>

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

NVLA provides courier service, legal court research for local lawyers, bonding companies and fugitive investigators.

While working for a Fulton County Bail Bonding Company in 2000, Felicia got the idea to start her own business. "I use to hear lawyers constantly complain about researching court cases", remarked Felicia. It was then she saw an opportunity to supplement her income by offering to do the research for them.

Although, not a legal professional, Felicia's reputation grew because she provided accurate and factual legal information quickly and timely. Likening herself to courthouse "gopher," Felicia ensured only information of the highest quality was provided to her clients.

Felicia attributes the key to her success to checking every department in the courthouse and making sure that not only the information is correct, but the point of contact is correct as well.

Not limited to courthouse research, NVLA also offers general administrative services. Depending on the client's need, NVLA ensure clients meet their court dates by setting up calendar reminders for them.

As a temporary personal assistant, NVLA notarizes important documents, files and orders confidential document.

Felicia was on the right track to keeping her business constant, but it was not until she graduated from the **Women's Economic Self Sufficiency Program**, that she understood the true sense of operating a micro-business.

Felicia New celebrates one year in generating income to keep her family afloat. She is

**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 . Check out their [website](#).

### **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**

### **SBAC's SBA 504 Loan Program: August Monthly Rate - 5.393%**

The purpose of the Small Business Assistance Corporation's SBA 504 Loan program is to provide long term, below market rate financing to businesses that will retain jobs and create new employment opportunities in the State of Georgia. The SBA 504 Loan program offers affordable financing for the borrower and significant benefits for the lender. Plus, most of your small business clients qualify. The SBA 504 loan is an ideal way for your clients to save working capital when making a fixed-asset acquisition by financing up to 90% of the projects total cost and locking into a low 20-year fixed rate (subject to eligibility). In addition, no origination fees during the stimulus period. For more information on SBAC's SBA 504 loan program go to [www.sbacsav.com](http://www.sbacsav.com).

### **Lending to Small Business: Banks Are Still Shy - BusinessWeek**

Despite the inflow of federal money, most small businesses are still having a hard time getting financing. The \$787 billion stimulus package has funneled unprecedented amounts of money into the nation's financial system, but business owners say the impact on entrepreneurs has been minimal. [Read more...](#)

### **Your client could have access to Millions for their business!**

LAUNCHfn's Entrepreneur Club Online seeks to help those entrepreneurs that don't yet have their working capital to hire

proud to say "I have my Doing Business As" (DBA) certification. "I am taking one step at a time."

Felicia is the proud mother of three and can be contacted at [felicianew@hotmail.com](mailto:felicianew@hotmail.com).

Source: Diana Moore,  
WESSP

experts but can't waste time in attracting their start up financing. They need to gain the knowledge - fast; and they need to get access to it affordably.

[EntrepreneurClubOnline.com](http://EntrepreneurClubOnline.com) empowers entrepreneurs with important information and tele-classes that could make a huge difference in their business and their future whether they need \$ 20,000 or \$2 Million.

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## **Standards & Accreditation Support**

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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

[pc\\_gmen@comcast.net](mailto:pc_gmen@comcast.net) by the last calendar day of each month.

### **Industry survey launched...be counted!**

The new administration and the current financial crisis have focused important attention on the U.S. microenterprise field. Yet there has been no field-wide survey to document the state of the industry since 2002. And that means when we receive even the most basic questions - about how many microenterprise programs there are and how many entrepreneurs they are helping - we have to rely on old data.

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### **GMEN's Mission**

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

To remedy that, we are working with the Aspen Institute's FIELD program and the Association for Enterprise Development (AEO), to conduct a comprehensive survey of the U.S. microenterprise field. The goal is to produce updated, quantitative information on the scope and scale of the industry, and to track the evolution of its products and services. If your MDO has not filled out the survey, do so now. Your participation is vital to the success of this effort. To reward your stepping up to this challenge, all respondents who complete surveys by **September 18** will be entered in the early-bird drawing for a \$150 gift certificate to Amazon. [Click here](#) for more information or [Take the survey](#) now!

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### **GMEN Website**

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

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**Executive Director**

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### **Join CFED as they release the 2009-2010 assets & opportunity scorecard!**

CFED announces the release of the **2009-2010 Assets & Opportunity Scorecard** - CFED's signature research on wealth, poverty and the financial security of American families. You are invited to join a **Web-based briefing on Scorecard findings September 21, from noon - 1 p.m. EDT**. On this webinar, CFED will release the main findings of its 2009-2010 Assets & Opportunity Scorecard. They will also walk you through the new Scorecard website, showing you how to access state-specific outcome and policy data, and answer questions about the website and Scorecard materials. To participate in the Web conference, please click on [this registration link](#) and follow the directions given to sign up for the Webinar.

### **Connie Evans Speaks at Senate Rural Roundtable**

Rural microenterprise was lent a strong voice on Capitol Hill when **Connie Evans, AEO president and CEO** spoke at the Rural Roundtable held by the U.S. Senate Subcommittee on Rural Revitalization, Conservation, Forestry and Credit on July 30<sup>th</sup>. The Subcommittee's assignment is to create legislation and provide oversight on issues involving rural economic revitalization and quality of life; rural job and business growth; rural electrification, telecommunications and utilities; conservation, protection and stewardship of natural resources; state, local and private forests and general forestry; agricultural and rural credit. [Read more...](#)

**Legal tip: If your non-profit organization contracts 1099s...**  
the contractor must be compensated under a legal business name and NOT in their personal name. All NPO's should understand that they are placing the NP in jeopardy if they sign on an extended contract for services under a contractor's personal name and SS number. The contractor has to operate under a legal business and EIN to protect the NPO from unemployment claims and possible fines and penalties.

#### **FundraisingINFO.com**

shares an innovative major gift stewardship product from Priceless Legacy Company. Major gifts drive the success of any fundraising campaign and these donors are invaluable to your organization. [Click here](#) to learn more about how to honor your major donor(s) and how Priceless Legacy can strengthen the bond between donor and organization in a way no other product can.

#### **Free Seminar for Small Businesses and Solopreneurs**

On October 29 at the Ravinia Club in Atlanta, [GreatSmallBusinessAdvice.com](#), [eWomen Network of Atlanta](#), [ANI Creative](#) along with several other small business owners will host a full day of business development workshops called "**Small Businesses Giving BIG!**" There are many valuable topics that day including: "Before You Buy A Billboard: ABCs of Marketing That Works", "How To Get Clients Using Facebook & Twitter", "**Using Your Website To Increase Sales**" and more. [Registration](#) for this workshop is FREE-all you need to do is make a donation to My Sister's House.

*GMEN does not endorse any products and/or services we include in our newsletters ... just making our members aware of them.*

### **Events of Interest**

**... 2009 ...**

- |            |  |
|------------|--|
| Sept 16-18 | <a href="#">2009 GEDA Annual Conference</a> at the Hyatt Regency Savannah                                |
| Sept 16-18 | <a href="#">Entrepreneur Economics - the 3-day MBA</a> at the Ritz Carlton Buckhead                      |
| Sept 23-24 | <a href="#">2009 Assets &amp; Opportunity Institute</a> at the Marriott at Metro Center in Washington DC |
| Sept 29-30 | <a href="#">Global Youth Enterprise Conference</a> in Washington DC                                      |
| Oct 13     | <a href="#">Women on Boards</a> at the Cobb Galleria Centre in Atlanta                                   |
| Oct 15-16  | <a href="#">2009 Southern Regional Asset-Building Coalition Conference</a> in TallahasseeFL              |

- Oct 22-23 [GMEN Summit on Entrepreneurship in Atlanta](#)
- Oct 26 [GEDA Luncheon](#) at GA Int'l Convention Center in College Park
- Oct 27 - 30 [2009 Opportunity Finance Network Conference](#) at the Westin in Charlotte NC
- Oct 29 WashingtonDC [CFED's 2009 Innovation Summit](#) in
- Nov 16 [GEDA Luncheon](#) at Westin Peachtree Plaza in Atlanta

**... 2010 ...**

- Feb 21-24 [Southeastern Small Business Lenders Conference 2010](#) at the Ritz-Carlton Lodge, Reynolds Plantation @ LakeOconee, Greensboro GA
- Mar 2-3 **2010 Entrepreneur Summit** sponsored by GA ESB Network - Save The Date
- Apr 28-30 [3<sup>rd</sup> Social Enterprise World Forum](#) in San Francisco

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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" [pc\\_gmen@comcast.net](mailto:pc_gmen@comcast.net)

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