



GROWING TOGETHER FOR A STRONGER FLORIDA

Raise Florida Network Growing Together

May 2012

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Rural Development

With Farmworkers Association

The Farm Bill

The current 2008 Farm Bill legislation ends in September and pressure is being put on politicians to get a new version out soon. It is important for the people that we work with that the 2012 farm bill gets out soon, or there will likely be no change in the Farm Bill until after the 2008 elections. The politicians on opposing sides have had trouble coming to a resolution on this Farm Bill, as there is less money allocated for the 2012 Farm Bill. One important issue to the people we work with is that many of the programs that support low income farmers and families in rural areas, are subject to deep cuts in funding.

Across the state, the Farmworkers Association has been meeting with community leadership to discuss the content of the farm bill and create important recommendations. They are working with those who protect access to food in rural areas, farm workers, and small family farmers who depend on many of these programs within the 2008 bill. Many of these farm workers who work on the farms, don't have access to food for their families, and do not make enough money to survive without these programs. What comes out in the 2012 Farm Bill is important to small farmers, as many feel that the available funding from the current bill is primarily accessed by corporate farmers, and marginalizes small farmers. It is most

important that we make sure the politicians understand what we (small family farmers, farmer workers, low income families in rural areas) need.

The association is also working to create an alternative market for small farmers and farm workers. Currently, they are working with two interest groups including small family immigrant farmers in Dade County and the Cinterros, those who harvest, package, and market the second harvest. The second harvest is the produce of vegetables left on the field after the first harvest has been sold. Small farmers sell this left over produce and sell in markets across the state. Dade County is the largest area of where Latino Farmers are concentrated.

Most of the produce sold by these groups, are purchased by small businesses, small restaurants, flea markets, and small grocery stores and since it's locally grown and produced, it's fresher. People are starting to buy from small farmers though corporate farmers are tapping into the market as well.

For more information about the Farmworkers Association please visit www.floridafarmworkers.org



Housing Development

Facing Foreclosure? Know someone who is? If so, check out our article that features Wealth Watchers and their participation in the Hardest Hit Program.

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Microenterprise

The Raise Florida Network is dedicated to creating access to capital for small businesses and microenterprise. This article contains practical tips any small business can practice to keep the change.

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Housing Development

With Wealth Watchers

"Florida is one of the hardest hit states in the country in terms of foreclosures, and I'd like to hear from Floridians about ways we can help homeowners and offset the devastation caused by the foreclosure crisis," stated Attorney General Pam Bondi.

www.myfloridalegal.com

The federal government has allocated funding to help pay the mortgages of qualified homeowners who are unemployed or underemployed through no fault of their own.

The Florida Hardest-Hit Fund (HHF) program aims to assist qualified Florida homeowners by providing mortgage assistance for up to six (6) months

(capped at \$12,000), or until the homeowner finds adequate employment to resume paying the mortgage (whichever comes first). HHF assistance is paid directly to the loan servicer/lender for those homeowners deemed eligible to participate in the program.

To find out if you qualify for assistance, please visit the HHF official website at www.FLHardestHitHelp.org to review eligibility criteria and to apply. Please use code 10572 when applying.

For further questions, contact the Hardest-Hit Toll-Free Information line at 1 (877) 863-5244, Monday-Friday, 9:00 a.m. – 5:00 p.m.



WEALTH WATCHERS

Wealth Watchers Inc. is an approved HHF Advisor Agency. After reviewing HHF program benefits/guidelines and eligibility criteria on the official HHF website, contact WealthWatchers (904) 265-4736



Where is Bank On in your area?

Since the Florida Prosperity Partnership (FPP) held its initial Bank On Florida (BOF) meeting in December 2010, BOF has solidified a plan for the creation of regional Bank On programs as well as the network to make it much easier.

The BOF Advisory Council and its various committees have representation from banks and credit unions, the Federal Reserve Bank, the FDIC, and many community organizations.

In February 2012, Florida CFO Jeff Atwater formally launched BOF.

Now, over half of the counties in the State are working on programs with the help of BOF! We look forward to the Bank On South Florida launch at the 4th Annual FPP Conference on June 1.

For information on your local initiative, go to the BOF website at www.BankOnFL.org.

QUICK TIPS



Go Green!

Energy-efficient technology will save you money over the life span of your computers, phone systems and other tech tools. There are often tax benefits to green technology, too. Not to mention it'll help out the environment.



Running a Small Business in a fragile economy can be very difficult. Here are some tips to keep the change in your pocket.

Microenterprise

Practical Tips for Small Businesses

Money does not grow on trees. Therefore, it is important to keep it in your pocket. As a small business, you want to keep your eyes on your money. If you don't, it will be out of sight quicker than you can say piggybank. In this economic choke hold, it is pivotal for small business owners to find various ways to loosen the grip on their financial burdens. The quickest and easiest way is to find where money is being wasted down the drain. Here are some practical ways to keep the change:

- Save the monthly fees and statement fees that your merchant account charges by switching to an online service like PayPal. These online plans do have specific "per transaction" fees, so analyze your account activity before making the switch.
- Printer ink can often be an extremely high line item in your budget. Review different ways to save, whether it is buying in bulk or using recycled printer cartridges.
- Remember what your parents always told you and turn out the lights. By turning out the lights in unused areas of the office or having motion sensor lights installed, you can see dramatic decreases in your utility bill.
- Review your weekly spending. Are you purchasing office supplies once a week? Try buying in bulk once a month.
- When looking for seasonal or general office staff, look into hiring students or working with a college for internship opportunities. College interns receive college credit while they work in your office, reducing your payroll and increasing your productivity.
- Are you wasting valuable time and money re-inventing the wheel? Find pre-made business forms online for free instead of

having your staff format new forms.

- Send your mail out in the morning so it arrives earlier rather than sending it out express or priority mail.
- The best and least expensive form of advertisement is word-of-mouth. Encourage your clients to make referrals and include testimonials on your website.
- Use the internet to expand your advertising reach without expanding your budget. Through email newsletters, you can keep your customer base aware of new items or discounted services. The return on investment (ROI) can be much higher than other forms of advertising.
- Become involved in your community. By joining trade associates as well as interacting with your neighbors, you can sometimes do joint advertising ventures, learn the latest industry-specific news or discover new sales opportunities.
- Cross promotion is a key element to any business. While advertising one item, mention another service or accessory that works with that item.
- Before contracting with anyone, request three bids. Often times, a vendor will match a competitors price to complete the sale providing you with additional savings.
- When traveling, look for discounted fares. Investigate if there are specials on the major air carriers through popular travel internet sites.



You've Got Mail....

Mailings are expenses so don't waste them. Clean up your mailing list by removing changed addresses, inactive customers, and undeliverable mail. Every letter that doesn't get sent back or thrown away is money you have saved.

FAST FACTS

90%

Laptop computers can sometimes be used instead of standard desktop computers and consume approximately **90 percent** less energy.

25%

Turn off equipment when it's not being used. This can reduce energy consumption by **25 percent**

FOR MORE INFORMATION

Please visit www.smartbiz.com & www.insidecrm.com

SOUTHERN REGIONAL ASSET BUILDING COALITION (SRABC)

The Southern Regional Asset-Building Coalition (SRABC) is a partnership among state coalitions in Alabama, Florida, Louisiana, and Mississippi dedicated to developing and advocating for policies and programs that support low-income families and sustain communities across the southern region. SRABC mission is to support member asset building coalitions to advance state, regional & national policies that build economic security over a lifetime, for low wealth communities. Central to the vision of the project is inclusion of traditionally marginalized groups. The project engages all organizations in the region that represent people of color and persons with disabilities, as well as those that represent the diverse perspectives of employers, policymakers, business owners, and academia. The focus of the SRABC project is to raise awareness and create strategies and policies that address the economic challenges of the region.



The RAISE Florida Network is the Florida Coalition. The project is sponsored by the Ford Foundation, and Realize Consulting.

RAISE Florida Network

The Raise Florida Network is a statewide network of more than 100 members representing grassroots, community and faith-based organizations, public and private institutions, legislators and coalition leaders, working together across the State of Florida to develop support and expand equitable asset building opportunities. The Raise Florida Network works collaboratively to build the case for inclusive policies and practices that support a progressive asset building policy agenda by weaving together research dissemination and a policy communication infrastructure that educates legislators, key stakeholders and coalition members and addresses the needs of low income families, individuals and communities of color. Building and preserving assets in low wealth communities of color is our model for change. Our focus area for the Raise Florida Network:

1. Savings, Investments & Income Security

2. Ownership
3. Access to Capital

Policy Priorities

The RAISE Florida Network prioritized its policy priorities to focus in 2012 on the top four identified through the network weaving circles and group feedback, the policy sectors for examination and development of a policy agenda.

- Financial Education
- Microenterprise and Small Business Development
- Access to Capital
- Foreclosures

The development of a policy agenda for Asset building in Florida to include savings and investments, access to capital, job creation and microenterprise development, foreclosures and rural economic development that promote economic security and Closing the Racial Wealth Gap.

Income, Assets & Savings

Mind over Money Consulting Inc. is a community partner recognized for delivering needed financial education and financial coaching opportunities to adults and youth.

The lack of financial literacy is a key barrier of financial stability for families today. Education and coaching can prevent financial crisis, and are proven methods for improving the stability of both families and communities as a whole. The more people know about managing money, credit, and banking services, the more likely they are to increase savings, buy homes, and otherwise improve their financial health and well being.

Mind over Money Inc. Consulting is dedicated to be a resource for our clients as they work towards reaching their goals of financial capability.



FOR MORE INFORMATION

Please visit their website at www.mindovermoneyinc.org

OFFICE & FAX
1-855-243-2221



Upcoming Events

With Raise Florida Network

May

8th - SRABC Conference Call

8th-10th - Ford Foundation Meeting in New York City

11th - Rescheduled Raise Florida Network Leadership Call

16th Raise Florida Network Conference Call

17th - Raise Florida Network Coalition Microenterprise Development SC Conference Call

22nd-23rd - Raise Florida Network Coalition Ford Site Visit in Amelia Island

30th - June 1st - Florida Prosperity Partnership Conference in Orlando, FL

June

2nd - FAMU Farm Fest

12th - SRABC Conference Call

13th - Raise Florida Network Leadership Call

20th – Raise Florida Network Coalition Conference Call

21st - Raise Florida Network Coalition Microenterprise

Development SC Conference Call

30th - Cooperative Development Meeting for Rural Economic Development in Jasper

July

10th - SRABC Conference Call

11th - Raise Florida Network Leadership Conference Call

13th - Network Weaving Circle Policy Forum in Tallahassee at FAMU Small Business Center from 9:30am-1pm

19th - Raise Florida Network Coalition for Microenterprise Development SC conference Call

COMING ATTRACTIONS



June 30th

Cooperative Development Meeting for Rural Economic Development in Jasper, Florida. The meeting will be held at the JRE Lee Center from 10am-Noon.



July 13th

Network Weaving Circle Policy Forum in Tallahassee at FAMU Small Business Center from 9:30am-1pm



Raise Florida Network Policy Agenda

The development of a policy agenda for Asset building in Florida includes savings and investments, access to capital, job creation and microenterprise development, foreclosures and rural economic development that promote economic security and Closing the Racial Wealth Gap. Research into promising solutions to consider were prioritized and vetted for the RAISE Florida Network for 2012. The following are the recommendations.

Promising recommendations for business development include:

1. Supporting below-market-rate business loans, education and training, supportive procurement policies, small business centers and state funds earmarked for nontraditional entrepreneurs and entrepreneurs with disabilities.
2. Fund a Self-Employment Assistance program and State Microenterprise Association.
3. Support Community Development Financial Institutions (CDFIs), thereby helping to increase the capital available to low-wealth entrepreneurs.
4. Supporting Revolving Loan fund to spur small business growth.
5. Establish Banking Development Districts that offer tax incentives for financial institutions to support fund for microloans.

Promising recommendations for financial education include:

1. Creating opportunities for teachers to receive financial education training and incentives for teaching financial education.
2. Support financial education for low wealth entrepreneurs, and micro-enterprise business owners and employees.

Promising recommendations for foreclosure include:

1. Regulate mortgage servicers.
2. Enable land banking at the local and state level to help stabilize communities.
3. Allow borrowers who are denied modifications to undertake an independent appeals process (e.g. through a counseling organization unaffiliated with the servicer whose decision is being appealed, to determine whether the modification process has been conducted in a competent and accurate manner).
4. Home Affordable Modification Program (HAMP), make the design of HAMP's NPV model available to the public. The NPV model is the tool designed by the Treasury that servicers use to determine whether borrowers qualify for loan modifications. Its formula is not publicly available, a fact that servicers use as an excuse for denying modifications to borrowers who believe they are qualified.
5. Enact strong predatory lending laws that will protect homebuyers from predatory practices which lead to foreclosure with minimum protections.
6. Support comprehensive counseling services including pre-purchase and post-purchase homeownership counseling.
7. Support and promote community development financial institutions and credit unions.



HBCU & Higher Education Network

FAMU FARM FEST 2012

PRESENTING

SOLUTIONS FOR FLORIDA CITIZENS

SPRINGTIME AGRI-SHOWCASE

FAMU Research & Extension Center
4259 Bainbridge Highway, Quincy, Florida

Demonstrations & Presentations

Aquaculture ~ Agro-forestry ~ Container Gardens ~
Gro-Boxes ~ Grape Growing ~ Horticulture ~ Hydroponics
~ Integrated Pest Management ~ Wind Tunnels ~
Livestock ~ Urban Farming ~
Vegetable Plots ~ Youth Development and More!

Exhibits & Entertainment = FUN All Ages!

Arts & Crafts Village ~ Caribbean Cuisine ~ Door Prizes ~
Educational Tours ~ Commercial Vendors ~
Farmers' Market ~ Health /Fitness Stations ~ Kiddie Fun ~
Live DJ ~ Special Recognitions

www.famu.edu/cep

FAMU IS AN EQUAL OPPORTUNITY/EQUAL ACCESS UNIVERSITY



FLORIDA A&M
UNIVERSITY

Let's GROW Together!

S-A-V-E the D-A-T-E



JUNE 2, 2012

8 am – 3 pm

Sponsored by the
Florida A&M University
COOPERATIVE EXTENSION PROGRAM
215 Perry Paige Building, South
Tallahassee, FL 32307
OFFICE: 850-599-3546
FAX: 850-561-2151
Email: extension@famu.edu
Registration: \$5 adults
Free/children

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