



Raise Florida Network Growing Together

July 2012

GROWING TOGETHER FOR A STRONGER FLORIDA

IN THIS ISSUE

Rural Development Network

Picture: A Famous Fishing Village in Apalachicola, FL

The Seafood Industry in our Gulf Coast

There is a section of Rural Development that is often neglected: The Seafood Industry. Fisherman and those connected to the seafood market contribute significantly to the development of rural communities and small businesses. Therefore, such events as the BP Oil Spill are tremendously important as we analyze the differences that need to be made.

Greg Angel states "Two years ago it was hard to escape the images emerging along the coastline of the Gulf of Mexico. Hundreds of miles off the coast of Louisiana, a BP oil rig exploded killing 11 men. By the time it was capped, it's estimated some five million barrels of oil had contaminated the gulf waters. The images that emerged showed beaches along the coastline covered in oil along with countless animals, many of which died. Local economies were quickly crippled."

Why is this significant for rural development? According to the National Marine Fisheries Services, the Gulf produces approximately 40 percent of all the seafood served in the lower 48 states. An event like the BP Oil Spill can drastically affect small businesses, seafood workers, and families closely related to this fruitful economic system.

Organizations like the Franklin County Seafood Workers Association are integral parts to the RAISE Florida Network. The newly elected president Shannon Hartsfield knows the importance of the Seafood Industry and events like the BP Oil Spill on rural development. It really hurt the whole coast, all of the states," Hartsfield said. "Two years ago we were booming," Hartsfield said.

As for work, before the oil spill Hartsfield says the bay would generate between \$8 million and \$10 million for fishermen. He and his dad Abe would work to fill orders of 30 bags of oysters each day. Now, he says work isn't steady and they're lucky just to get orders for 12 bags of oysters. That is, if they have work for the day.

Hartsfield says business is down at least 50 percent from the oil spill. He says they've lost thousands of dollars, their livelihood nearly taken away. "The Forgotten Coast" as the area is called, given new meaning because Hartsfield says they've been given little support from the government or BP. ~Includes excerpts from WTXL Tallahassee

Stay connected with the Franklin County Seafood Workers Association at <https://www.facebook.com/FranklinCountySeafoodWorkersAssociation>



Savings

Are you planning ahead to weather a potential storm? Change your financial behavior to increase savings and establish an emergency fund. Read further to see how IDA accounts can help.

Page 2



Microbusiness

The Florida Coalition for Microbusiness Development has launched its initiative to promote microbusiness. In this article you will find information about microbusiness development organizations around the State of Florida. Don't hesitate to get connected.

Page 3

Savings, Income, & Assets

With CFED & Family Foundations

Why IDAs?

Individual Development Accounts (IDAs) are special savings accounts that match the deposits of low- and moderate-income people.

For every dollar saved in an IDA, savers receive a corresponding match which serves as both a reward and an incentive to further the saving habit.

Savers agree to complete financial education classes and use their savings for an asset-building purpose – typically for post-secondary education or job training, home purchase, or to capitalize a small business.

In addition to earning match dollars, savers learn about budgeting, saving and receive additional training before purchasing an asset. IDAs make it possible for individuals to build the financial assets they need to achieve the American Dream.



To find out if you qualify for assistance, please visit: http://cfed.org/programs/idas/directory_search/

For further assistance in the state of Florida please contact the Family



Foundations of Northeast Florida at (904) 396-8115

FAMILY FOUNDATIONS NE FLORIDA

Family Foundations of Northeast Florida, Inc. emphasizes homeownership, postsecondary education, and business capitalization, with the goal of assisting low-income families in Jacksonville to raise their income through asset acquisition. Highlights of this grantee include a community-based approach to case management to avoid duplication of services, and a financial literacy curriculum with a proven record of success.



NEW LOGO

Growing Together

The RAISE Florida Network continues to grow and progress. This month, we are launching our second issue of the "Growing Together" newsletter. We are also excited to reveal our new logo selected by the RFN partners in this newsletter.

The RAISE Florida Network surveyed which draft of the logo you liked best. And here is the result; a fresh and simple logo that represents the mission, message, and motives of this partnership. We are hands united to RAISE Florida to a more prosperous future. Be on watch for an upcoming website, social media endeavors, and more.



QUICK TIPS



Go Green!

Thanks to a recent SBA initiative -- the Energy Audit and Energy Efficiency Program -- small businesses across the country can get help assessing and improving their energy use. The program is being implemented through Small Business Development Centers in each state (to find the closest location to you, visit the [Association of Small Business Development Centers](#)).



~Restaurant owner Lucia of La Licuadora. She is an actual client from AUSA. Lucia took her 1st loan when she was opening her 1st location back in 2006. She opened La Licuadora in Downtown Miami. The name is the translation for blender in Spanish and it was the machine she used to sell natural juices. Lucia is a model representative for successful microbusiness.

Microbusiness Network

The Florida Coalition for Microbusiness Development

What is microbusiness?

A Microbusiness is any sole proprietorship, partnership or family business, generally with 5 or fewer employees, who are small enough to benefit from loans of less than \$50,000, in order to serve their particular micro-business, financial needs, and gain access to credit.

Check out some of our partners:

- Enterprise Florida Enterprise Florida Inc. (EFI) is a public-private partnership serving as Florida's primary organization devoted to statewide economic development. <http://www.eflorida.com>
- Community Enterprise Investments Inc. CEII is a Community Development Financial Institution ("CDFI" – certified by the US Department of Treasury) which presently offers four distinct small and micro business loan programs aimed at meeting the debt capital needs of existing and start-up businesses located in Northwest Florida (22 counties) and Southern Alabama (45 counties). <http://ceii-cdc.org/org>.
- ACCION USA. Provides microloans up to \$50,000 and financial education, with South Florida offices and programs, www.accionusa.org.

The Florida Coalition for Micro-development

The Florida Coalition for Microbusiness Development is a partner network and Microenterprise arm of the RAISE Florida Network. It is comprised of a number of practitioners, entrepreneurs, and service providers in and across the state of Florida who support microbusiness.

The overall mission of the organization is to create and sustain business across the Sunshine State. We aim to impact public policy through raising awareness for small business development. Another goal includes building capacity of the members who are practitioners within the coalition. The coalitions also strives to establish structure and standardization for those in the field of microbusiness.



You've Got Mail....

Many small businesses and nonprofits haven't cleaned up their mailing lists in years, which is a huge problem because it leads to waste and means they may not be reaching all of their desired targets.

FAST FACTS

Association for Microenterprise (AEO)

87%

There are more than 24 million microenterprises in the U.S., representing 18% of all private employment and 87% of all businesses. 1 out of 6 U.S. private sector employees works for a microenterprise.

-Association for Enterprise Opportunity. (AEO)

18%

18% of all private employment is microbusiness

-Association for Enterprise Opportunity. (AEO)

FOR MORE INFO ON JOINING THIS NETWORK

Contact the RAISE Florida Network



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.

SRABC Resource Partner Update

RAISE FLORIDA & PolicyLink Link Up!

Communicating across the network, across the State of Florida and the Region is a growing demand. Explore how you can participate in the conversation with Policy Link on July 19th during the RFN quarterly meeting in Jacksonville Florida. The meeting will take place at the Omni hotel in downtown Jacksonville from 9am-4pm.

If you are traveling from outside the city, please send an RSVP to c.triggs@waronpoverty.org. The purpose of the workshop is to train members in the network on social media advocacy concerning public policy. Topics that will be covered include;

- What is social media?
- Why Use it?
- How can it be used to effectively advance our policy priorities?

SRABC Support Partner Update -

Mini-grants

Florida A&M University and the Southern Regional Asset-Building Coalition invite proposals in the area of asset-building practice and policy with an emphasis on addressing persistent poverty in Gulf Coast and Southern states. Asset-building refers to the broad array of public policies, strategies, and programs that enable people with limited financial resources to accumulate long-term and productive assets, such as savings, investments, a home, a post-secondary education, and a nest-egg retirement.

Faculty and Researchers at Historically Black Colleges and Universities and affiliated community-based organizations are eligible for these grants.

The granting agency will consider proposals that advance knowledge, practice, and policy related to asset-building and financial education in Gulf Coast and Southern Black Belt States, particularly in area of persistent poverty. Such proposals should also contain public policy implications.

What's Your Networking Plan?

Practice your 60 second introduction over and over until you feel confident in saying it to several people. Write it out and repeat it to yourself or share it with your "Network Buddy". Always include your name, the company name, the typical problem most of your customers have and how you can help provide a solution, plus a call to action. A call to action simply means an action step you want your audience to take.

Remember business cards that include your contact information, a pen, free promotional items, or leave behind a piece; such as a brochure, postcard or flyer. Don't assume that everyone wants information about what you offer.

Set a goal to meet 5 new connectors or referral partners at the event. Target other people with similar audiences as you. Listen for events coming that you may want to attend. If you have been attending the same event for several months, try and schedule 3 'on the spot' appointments, coffee or lunch with someone **new**.

Check your attitude, and don't forget to smile when you get there!

~ **Lyn Blaise, Marketing Coordinator**

Access Florida Finance Corp.

FOR MORE INFORMATION

Please visit their website at www.accessfloridafinance.com

TELEPHONE
850-765-0375



Upcoming Events

With Raise Florida Network

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

23rd - 1st Immigration Enforcement Summit in Orlando, FL

29th - Apalachicola Network Weaving Circle

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

18th - Raise Florida Network Coalition Conference Call

19th - RAISE Florida Network quarterly meeting & PCI beta-test

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

August

8th - Raise Florida Leadership Call

14th - SRABC Conference Call

15th - Raise Florida Coalition Conference Call

16th - Coalition for Microenterprise SC conference Call

HBCU NETWORK EVENTS



June 20-24

Bethune-Cookman 44th Annual National Alumni Convention
Daytona Beach, Florida



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.



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