

Jefferson Small Business News

April 7, 2016

*This newsletter – sponsored by the **Jefferson County Small Business Development Program (SBDP)** - is for businesses and entrepreneurs in Monticello & Jefferson County, FL ... and others interested in promoting good business for and within Jefferson County.*

Funding Available for Jefferson Businesses

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One of the services of the Jefferson SBDP has been bringing resources to business people whose businesses can substantially benefit. Since our February 19 newsletter we've sponsored two workshops plus a Chamber of Commerce forum to assist local businesses on important small business concerns. Two of these programs dealt with funding for a variety of business development purposes.

then see reduced operating costs through utility bill savings.

Our efforts to inform businesses about this opportunity have led to one local business now having a strong shot at receiving many thousands of dollars to add energy-saving/renewable energy features ... and others who have just learned about this and other USDA programs through the latest forum and related outreach will likely apply as well.

The north Florida regional Rural Development office of the U.S. Department of Agriculture (USDA) has a **significant amount of money available for our County and other funding yet to come. Businesses, nonprofits and local governments can apply.** The funds will revert back to the feds if local businesses and others don't apply for them (as they should if our community doesn't need them, but we do).

The energy improvements grant deadline is May 2. Paperwork is actually needed by the regional USDA office before then, April 15 - 22.

The USDA will help businesses in completing application forms. Their Marianna office can be reached at (850)526-2610 or contact Area Specialist Loria Phillips at loria.phillips@fl.usda.gov for this and other grants info.

Multiple funding sources are available in the form of grants and loans, including zero interest loans, for business and economic development purposes.

The Jefferson County Small Business Development Program can assist as well and will host an application writing session with the USDA if enough people are interested. Through such a session in-person assistance can be provided in completing the application forms.

As one example, the USDA will provide 25% of the cost of energy improvements for all types of businesses – more efficient lighting, solar energy, insulation and a host of other energy efficiency and renewable energy options. On top of that the businesses will

For additional details on funding opportunities:

<http://sbdp.jeffersonmeansbusiness.com/resources.html>

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Community Business Survey: Initial Results In

What Do YOU Want for Our County? That's what we asked readers in the last newsletter as part of the Jefferson Community Business Survey. The survey is part of an effort to target business and economic development activities by gauging consumer demand AND to assist local area entrepreneurs and businesses in their (your) decisions on products and services to offer through local businesses. Beginning results appear in this article.



Responses were requested by March 15 but are still being accepted online at JeffersonMeansBusiness.com (under the "News" tab).

Area Participation

Thus far, a total of 84 responses have been received to the survey. Of these, 73 were recent submittals (February – April 2016) while others came in as part of an earlier survey promotion. Of the 84, 78 were local residents along with 1 person who's moving to the area and 5 who live outside of the area.

Consumer Demand/Out-of-Area Shopping

When asked "**Which goods/services do you now drive to Tallahassee or another close-by city for because you can't get what you want or need locally?**" the top 5 responses were well ahead of the others. They were:

- Restaurants 78.0%
- Clothing 76.8%
- Department & discount stores 70.7%
- Movies or other entertainment 68.3%
- Health care 61.0%
- Groceries - 61.0%

Categories coming in behind these, in the range of 21 – 40%, were: Educational programs - 20.7%; Pet supplies - 26.8%; Building supplies - 26.8%; Beauty & fitness - 31.7%; Gasoline - 34.1%; Cultural activities - 36.6%; and Sports events or recreation - 40.2%.

Assuming that all things each resident wants either can or should be provided locally would be less than realistic. At the same time, the opportunity exists for new and different offerings of goods and services by new businesses and existing businesses ready to expand or make shifts.

For each of the above types of goods and services respondents were next asked: **What motivates you in deciding whether to travel to make purchases or to buy locally?** The following choices were provided:

Availability	Quality	Price	Type/ Choices	Volume	Value of My Time (no travel)	Cost of Gas (if I travel)	Conservation Goals
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“Availability” by-far ranked the highest across the board. Quality, Price and Type/Choice came in next but notably lower. The remaining 4 received minimal response. However, the survey tool did not allow selection of more than one criterion per goods/services.

Consumer Spending

Answers to the follow-up question were a good sign for the local economy and community. The question was: **Would you be more likely to spend your shopping dollars here if these goods or services were accessible locally?**

Nearly 92% of respondents said Yes while only 1 person said No. Six answered “Don’t know”.

The total additional dollars that could be brought into the local community is no small matter as indicated by responses here:

What would you guess you spend per month, on average, on purchases outside of Jefferson County that you’d spend here if the goods/services were available here (for goods/services that a new or current local business could probably provide)?		
Answer Options	Response Percent	Response Count
\$1 - 50	3.1%	2
\$50 - 100	10.9%	7
\$101 - 200	20.3%	13
\$201 - 350	25.0%	16
\$351 - 500	12.5%	8
Over \$500	28.1%	18

In other words, over 65% of respondents indicate that they spend \$200 to over \$500 per month outside of Jefferson County that they'd spend here if the goods and services they want were available here. That's with only 64 people responding ... so imagine the actual total!

Note: Online shopping was not specifically addressed nor the fact that some people work out-of-county (mostly Tallahassee) and shop there while away from the community.

The survey started with an open-ended question meant to discover specific wishes of residents: **What kinds of goods and services (or what kinds of businesses) would you like to see available in Monticello and Jefferson County – either to you as a consumer or as a way of building the local economy (or both)?**

Sixty six residents responded to this question and among the ideas, desires, preferences and recommendations voiced were those on the next page.

For more details on results of the Community Business Survey see JeffersonMeansBusiness.com (News tab).

On that same Web page is the survey link for those who haven't already responded. Additional responses welcome and encouraged!



Local Residents Call for These Goods & Services



Just some of the responses to the “what do you want here” question (see prior page) appear here, with many others on our Website, See the survey section of the News Tab.

The **greatest consensus was on calls for more restaurants (and with evening & weekend hours), more grocery options (Publix, Walmart, other), more entertainment options (movie theatre and others), office supplies & copy service, clothing stores** (including for men) and shoe stores.

Individuals and multiple people also raised the following:

- art supply stores & displays ... specialty shops (food, jewelry, etc.)
- family restaurant that offers a variety of foods that are suitable to the rural area setting
- family recreation establishment ... Sports Bar to eat and watch sporting events
- a small hospital, other health care options
- skating rink ... bowling alley ... sushi restaurant
- department stores ... cheap entertainment
- Stained glass shop ... quilt shop ... bike shop ... Gift shops
- Locksmith ... Appliances
- Coffee shop ... Bookstore ... Ice cream parlor
- Shoe repair ... Tailors
- mental health services
- Large distribution facility to employ local folks
- high tech technology center offering higher paying jobs
- Store (or some venue) to purchase organic and locally produced products
- Place to buy small appliances (i.e., iron, toaster (other than low end models)
- Craft brewery or pub that serves craft beer
- Farm to table farmer's market ... Country Store (variety - including milk & Bread)
- Wedding Planner ... Camera ShopAnimal acupuncture
- Unique shops to draw shoppers from other areas. Ongoing special events held by merchants to also bring in shoppers
- A restaurant with a night venue/ bar-music-sports
- Bedding plants & container vegetable gardens
- Large specialty outlet stores that could draw regional customers – boats & motors, wedding attire, others
- A pottery/ceramics shop for something to do for whole family or girls night out
- More restaurants which stay open during evening hours. Visitors staying at our wonderful B & B's have nowhere to eat when staying overnight
- "UPS or FedEx Mail Center, Business Center
- Green industries ... Health food store ... Fast food health food drive-through
- Massage therapist, Holistic care, Wellness center ... Personal trainer

Stay tuned for our report on business possibilities & ways to capitalize on them!



National Energy Event Airs from Jefferson County:
County “Open for Business” Message in the Spotlight

The national Energy Solutions Conference Simulcast aired from Jefferson County on March 23 – 24. It featured top national experts on Renewable Energy & Alternative Fuels.

Jefferson County was actively promoted in the process - for small business, economic development, tourism and a

special place to call home.

The Future Is Now Foundation hosted the event, featuring 23 known specialists on a range of timely energy topics. Marcia Elder served as Conference Chair & Moderator.

Simulcast technology was used to enable attendance from across the country by way of computer and mobile devices. Participants preferring to attend in person were able to do so at the Florida Solar Energy Center in Cocoa, FL.

Examples of topics addressed include: How the future of communities will be impacted by their energy choices; how communities can go green, using solar and other renewable energy; models of utility programs and services that consumers can seek for their locales; and community planning approaches for creating clean energy success stories.

The latest economic reports were presented showing **significant job creation** happening through renewable technologies. Options for shifting from gasoline to cleaner energy choices in transportation were also discussed.

Just some of the national organizations whose officials spoke are: US Department of Energy, US Environmental Protection Agency, National Renewable Energy Lab, The Solar Foundation, Solar Electric Power Association, Community Power Network, Center for Resource Solutions, Biomass Power Association, Business Council for Sustainable Energy and American Planning Association. Spokespersons for Nissan, General Motors and electric utilities that sponsor electric vehicle and alternative fuels programs also presented.

In addition to acknowledging Jefferson County as the broadcast site for the event, Elder made a presentation on **“Rural Communities: Opportunities & Resources for Renewable Energy”**. For it she spoke on behalf of the Jefferson County Small Business Development Program. In the process she gave a strong promotion for Jefferson County and drew attention to local assets as examples of opportunities for renewable business development. She also made a point to acknowledge local businesses taking strides in the energy realm.

For on-demand video replay of Rural presentation, see JeffersonMeanBusiness.com (News tab).



Understanding Jefferson Business

What kinds of businesses operate in Jefferson County?

The county is home to a wide variety of businesses. Many are not in plain view, as they are home-based. In fact, according to permitting records of the County, more than half of businesses located here are conducted from homes rather than commercial establishments.

Farms and other agricultural operations have long been a major business type for the county and most of these are “home based” as well. Farming businesses are not subject to business permit requirements of the county but it has been estimated that hundreds of such business (from very small to large) operate in the county.

Examples of other business types located here include agricultural suppliers, health care, real estate, automotive, beauty & fitness, lodging, food/restaurants & grocers, building contractors, retail stores, consultants, education, child care, lawn & home care, mail order marketers and other businesses of wide variety.

How many businesses are there in Jefferson County?

Estimates of such numbers are available. Definitive numbers are not...

How many new businesses were created in 2015?

As noted, the available data allows for estimates only. That said, the mentioned County records show a total of 18 new permitted businesses for 2015 (7 general and 11 home-based). However, a review of SBDP records showed that a significant number of our non-City, non-farm clients were not on the permitted businesses list, further making the point that not all businesses know

Local governments typically require permits or licenses for a business to operate in the areas of their jurisdiction. Through such records, they are also able to identify area

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businesses. In rural counties, business owners are more often unaware of these

requirements or otherwise non-compliant and, when that is the case, they are not included in the local business data. Home-based businesses are the most typical to be missing, especially those that require no signage, no extra parking or other outward signs of business activity.

Jefferson County requires businesses to be permitted. The City of Monticello has had a business license requirement which it now refers to as a business fee for those operating in the City.

An undetermined number of businesses are unaware of or otherwise non-compliant with the local requirements for permits and fees.

That said, as of February 2016, the County Planning & Building Department records indicated active permits for 127 home-based businesses in the County and 85 other business permits. This does not include City licenses or farms in Jefferson County.

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Small Business Program in Transition

GET SERVICES NOW ~ COLLECT YOUR RECORDS

CPI Consulting has managed the Jefferson County Small Business Development Program (SBDP) since October 2013. For reasons within the company we have provided the County with notice that we will no longer be able to serve in this capacity.

It has been a pleasure working for and with the County Commission in this and other contracted roles for which CPI has been chosen, and we welcome continuing the positive relationship we have had with the County.

It also has been a pleasure serving and working with residents of the community in meeting their (your) small business needs –

as well as carrying out other varied roles that we have brought to the position for achieving local business development.

We are gratified to have made valuable contributions to entrepreneurs, businesses and the community ... and there is more to be done for the future of Jefferson County. Stay tuned to the SBDP Website (News tab) for transition news and planned next steps by the County.

Our tentative goal is to complete our work on May 24 and we will be available for a time beyond that date if needed to make sure that all responsibilities are met.

In the meantime ...

► Get Services Now

The SBDP has provided a wide range of services to local entrepreneurs and you can still contact us for support with your business goals. Current and past clients will receive first priority. And we will do our best to assist others too. For new or past clients some short term services of value could include: an onsite "tune-up" review for your business, update of your Business Plan, feedback on additional business concepts or plans, help with marketing strategies, and other varied services tailored to your specific needs. Whether we've worked together already or not, a lot can often be accomplished in even a single visit. Email or call to set a time to meet in person, by phone or online.

► Collect Your Records

If you haven't collected them in the past, your records from when you were a client of the SBDP remain on file in our office. You may wish to collect these records in order to continue to maintain your privacy.

Primary records for clients typically include such items as Business Plans, financial statements, spreadsheets with financial data, tax returns, IRS letters of determination, grant applications, resumes and other such documents.

You may retrieve your records or otherwise act upon them by emailing us to: Set a time for you to pick them up; Request that they be mailed to you; Request that electronic files be deleted from the County records. Your written request is required for any documents to be mailed or disposed of. Certain procedures apply and will be posted under the News tab of our Website.

Thank you for the chance to be of service ... and all good wishes for your business.

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about or choose to seek a permit. If they do not they are not reflected in the County figures.

The SBDP helps to publicize the permit requirement and has included it in several of our business training workshops. While our records are confidential (and we do not publish a list of those that are non-compliant) we did notify the mentioned businesses so that they could take care of this responsibility and be included in the census of Jefferson businesses.

Businesses that have City licenses generally do not show on the County lists as dual permit/licensure has not been required.

Why don't we have more jobs in Jefferson County?

The need for more jobs is a nationwide concern and especially for small and rural communities. Rural communities often face the greatest challenges in job creation by virtue of population size, depressed economies, specific demographics (e.g., % residents with lesser education), lesser ability to secure community support funds and other factors.

Small rural communities have inherent challenges in attracting investors and companies to locate there and offer new job opportunities. The proportion of residents in these areas with the capital, know-how and desire to create new businesses (and thereby new jobs) is also typically lower.

Jefferson County is no different in this regard. Along with other rural counties throughout the state it has been designated as a rural economically disadvantaged area. Jefferson also has faced special challenges related to the status of its school system as well as qualified workforce availability for varied types of jobs.

The County has shown the leadership to provide its residents high level business support services through its SBDP in an effort to offset such challenges and help create new businesses while keeping existing businesses in business. The latter is important to retaining the jobs that the county already has as well as helping current businesses expand and improve.

Note: See Website - "SBDP FACT SHEET" for further info on the above & related topics.

Notice About February Newsletter ►

Wondered about the mix-up on our February newsletter? We did too! The newsletter isn't printed and processed by the SBDP office and we learned of the February glitch after the fact. The correct newsletter should have been to you well before our March 3 workshop. Sorry for any confusion or inconvenience!

We look forward to hearing from you!

Contact us at: 363-3753 or smallbusiness@jeffersoncountyfl.gov

Check out our Website at JeffersonMeansBusiness.com

Articles by Marcia Elder, SBDP Director

Jefferson County Small Business Development Program