

**Maximizing
Rural Entrepreneurship
and
Business Development Opportunities**

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Presentation Outline

1. Overview of Regional Statistics

2. Overview of Business Resources

3. Growing Entrepreneurs in Your Community



Unemployment Rates

County	Labor Force	Employed	Unemployed	May 2009 Unemployment Rate	12 Months Net Change
Austin County	13,275	12,395	880	6.6	2.7
Brazoria County	143,199	132,463	10,736	7.5	2.5
Chambers County	14,489	13,236	1,253	8.6	3.0
Colorado County	11,337	10,746	591	5.2	1.6
Fort Bend County	261,129	243,899	17,230	6.6	2.6
Galveston County	142,552	132,318	10,234	7.2	2.3
Harris County	1,961,684	1,825,861	135,823	6.9	2.5
Liberty County	32,159	29,158	3,001	9.3	3.8
Matagorda County	17,971	16,252	1,719	9.6	3.1
Montgomery County	209,193	195,823	13,370	6.4	2.5
Walker County	26,682	25,079	1,603	6.0	1.2
Waller County	16,549	15,378	1,171	7.1	2.6
Wharton County	21,473	20,171	1,302	6.1	1.9
Houston MSA*	2,804,555	2,610,033	194,522	6.9	0.6
GCEDD	2,871,692	2,672,779	198,913	7.2	2.5
Texas	11,955,826	11,112,280	843,546	7.1	2.4
United States	155,081,000	140,570,000	14,511,000	9.4	3.9

Source: U.S. Bureau of Labor Statistics

Note: Data represents preliminary estimates.

*The Houston MSA includes San Jacinto County and does not include Colorado, Matagorda, Walker and Wharton Counties.

Poverty Rates

County	Total Population	Per Capita Income in 1999	Below Poverty Level*	% Below Poverty*	White	African American	Asian	All Other Races and Two or More Races
Austin	23,590	\$18,140	2,814	12.1%	79.8%	10.6%	0.1%	9.4%
Brazoria	241,767	\$20,021	23,465	10.2%	77.0%	8.4%	2.0%	12.6%
Chambers	26,031	\$19,863	2,833	11.0%	82.1%	9.6%	0.3%	8.0%
Colorado	20,390	\$16,910	3,171	16.2%	72.5%	15.3%	0.1%	12.0%
Fort Bend	354,452	\$24,985	24,953	7.1%	56.8%	20.0%	10.9%	12.3%
Galveston	250,158	\$21,568	32,510	13.2%	72.7%	15.2%	2.1%	10.0%
Harris	3,400,578	\$21,435	503,234	15.0%	58.6%	18.4%	5.1%	17.9%
Liberty	70,154	\$15,539	9,296	14.3%	79.1%	12.7%	0.3%	8.0%
Matagorda	37,957	\$15,709	6,913	18.5%	67.7%	12.7%	2.4%	17.3%
Montgomery	293,768	\$24,544	27,376	9.4%	88.0%	3.4%	1.1%	7.6%
Walker	61,758	\$14,508	8,253	18.4%	69.3%	24.0%	0.6%	6.1%
Waller	32,663	\$16,338	4,718	16.0%	58.0%	29.0%	0.4%	12.6%
Wharton	41,188	\$15,388	6,703	16.5%	69.3%	14.8%	0.3%	15.5%

Source: U.S. 2000 Census

*Data not based on Total Population column. Poverty percentage based on Census for poverty.



Educational Attainment

EDUCATIONAL ATTAINMENT	Total	Male	Female	Poverty Rate	2007 Median Earnings	Male Earnings	Female Earnings
Population 25 years and over	20,250	9,972	10,278		\$ 30,491	\$34,396	\$24,408
Less than 9th grade	11.0%	12.1%	9.9%	34.5%	\$ 17,875	\$20,981	\$13,125
9th to 12th grade, no diploma	12.1%	13.3%	11.0%				
High school graduate (includes equivalency)	36.0%	37.1%	34.9%	9.1%	\$ 27,391	\$34,117	\$19,897
Some college, no degree	19.9%	18.4%	21.4%	10.2%	\$ 33,099	\$40,795	\$25,335
Associate's degree	3.7%	3.5%	4.0%				
Bachelor's degree	12.7%	11.8%	13.7%	8.3%	\$ 49,125	\$62,988	\$40,290
Graduate or professional degree	4.6%	3.9%	5.2%	2.1%	\$ 52,150	\$84,819	\$46,202
Percent high school graduate or higher	76.9%	74.6%	79.1%				
Percent bachelor's degree or higher	17.3%	15.7%	18.9%				

Source: U.S. Census: 2005-2007 American Community Survey

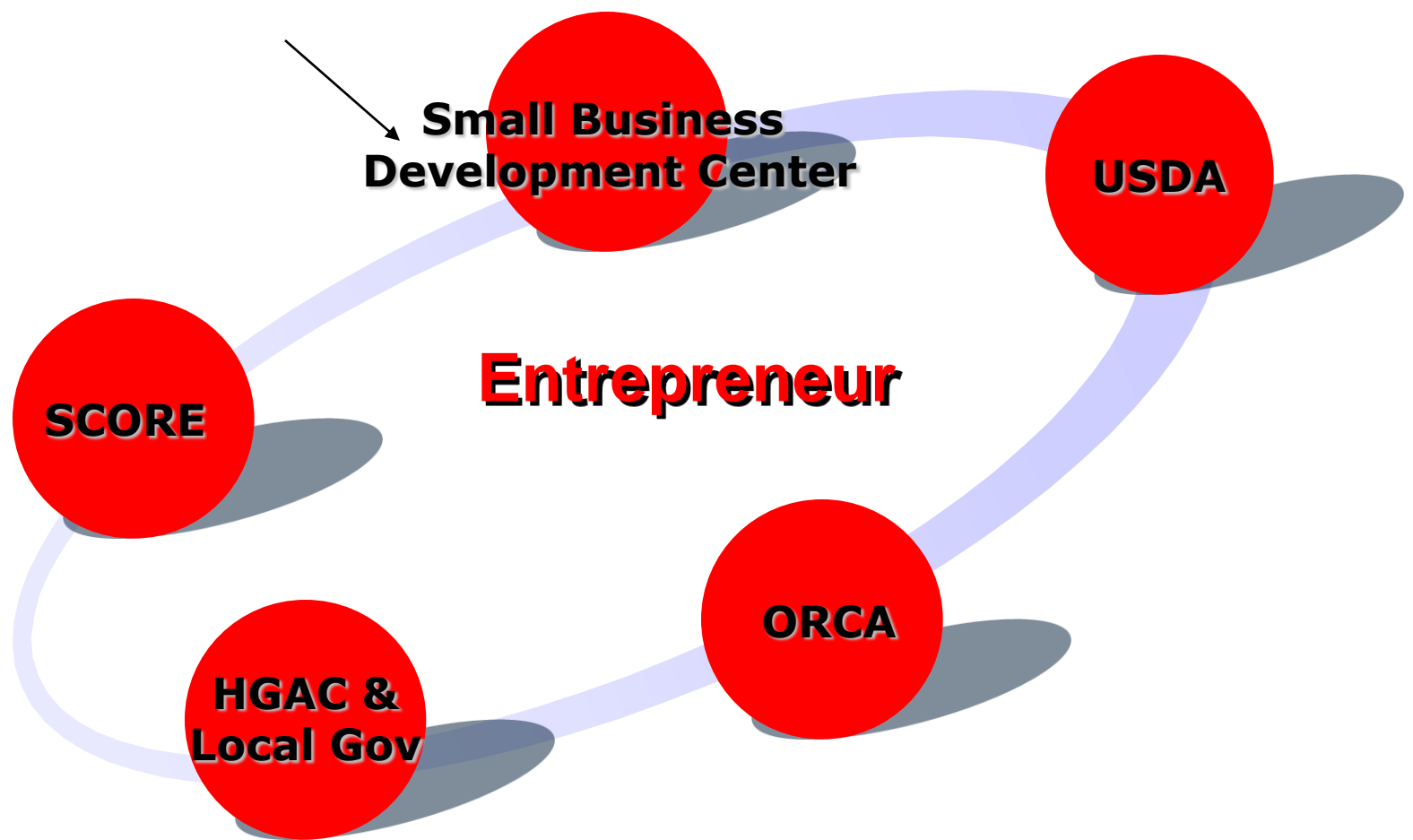
Overview of Rural Entrepreneur Resources

Entrepreneurship: The process of uncovering or developing an opportunity to create value through innovation.

Kaufman Center

Overview of Resources

The Best Place to Start



Prairie View A&M Small Business Development Center



Source: www.pvamu.edu/sbdc

U.S. Dept. of Agriculture Rural Development

- Business and Industry Guarantee Loans
- Intermediary Relending Program Loans
- Rural Business Enterprise Grants
- Rural Economic Development Loans and Grants
- Rural Cooperative Development Grants
- Rural Business Opportunity Grant
- Renewable Energy Systems and Energy Efficiency Improvements Grant Program
- Value-Added Agricultural Product Market Development Grant Program
- Biomass Research and Development Initiative

Source: www.rurdev.usda.gov

- Texas Capital Fund - TX Ag. Dept.
- Community Development Block Grants - HUD
- Micro Enterprise and Small Business Loan Programs
- Renewable Energy
- State Office of Rural Health
 - Medically Underserved Community-State Matching Incentive Program
 - Outstanding Rural Scholar Recognition Program
 - Recruitment and Retention of Primary Care Healthcare Professionals

Source: www.orca.state.tx.us

- SBA 504 Loan Program
- Community Enhancement Grants – HGAC
 - Community Markers and Gateways
 - Downtown Sidewalks and Street Signage
 - Façade/Store Front Improvements
 - Requires 1:1 Match - \$25,000 Maximum
- EDC and City Hall Resources

Source: www.h-gac.com

Technical Assistance

- Free Online Business Mentoring
- Free Face-to-Face Business Mentoring
- Free Courses & Workshops
- Free eNewsletters - small business trends, insightful interviews
- Women Entrepreneurs Site

Source: <http://www.score.org/rural.html>





Rosenberg HGAC Community Enhancement Grant Project

05/15/2009

HGAC Community Enhancement Grant Project



Future Rendering – Bay City

 TEXAS 1845 MAIN STREET 1845 HISTORICAL COMMISSION	 TEXAS HISTORICAL COMMISSION <i>The State Agency for Historic Preservation</i>	PROJECT: 1717 7TH ST	SHEET NUMBER
		CITY: BAY CITY, TEXAS	1b
		DRAWN BY: AUDREY HOLT	
		DATE: JANUARY 30, 2009	
		ARCHITECT: WAYNE BELL, FAIA	
		Not for regulatory approval, permitting, or construction	

- **Additional Resources**

- Small Business Administration
- Chambers of Commerce
- Community and Economic Development Corporations
- Business Incubators
- The Houston Minority Business Development Center
- StartupHouston.com
- Houston Entrepreneurs' Forum - www.HEForum.org
- TexasStartupBlog.com

Growing Entrepreneurs in Your Community

**A small group of citizens can
change the world, in fact, it is the
only thing that ever has.**

Margaret Mead

- **Agrilife Extension – Texas A&M**

- BR&E Visitation Program
- Capturing Entrepreneurial Energy in Your Community
- Developing Entrepreneur Ready Communities
- Supporting Entrepreneurs with Emerging Businesses
- Facing the Challenges of Growing a Business
- Evaluating Economic Opportunities
- Generating Income with Rural Property and Natural Resources
- Strategic Planning for Cooperative Businesses
- Developing Critical Thinking Leaders

Source: <http://comdev.tamu.edu/>



Thank You

Any Questions?

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