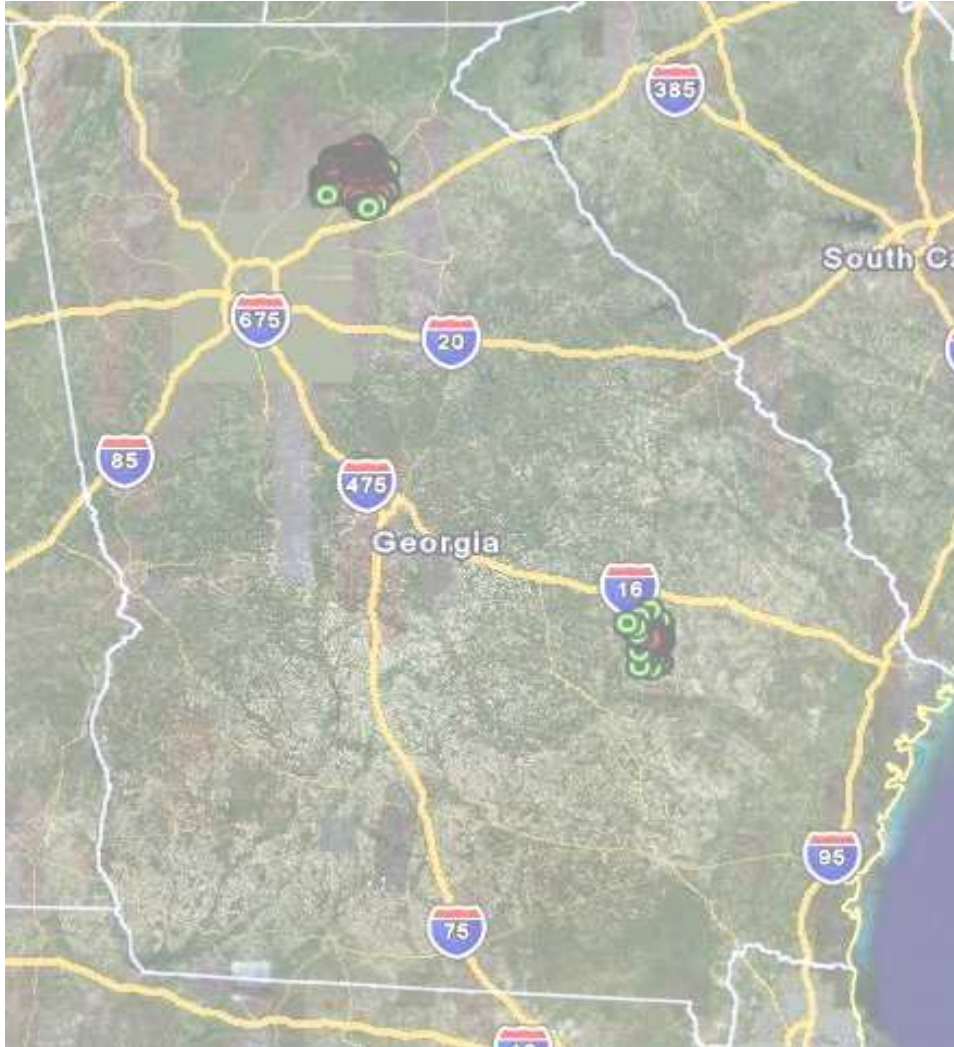


Hispanic Entrepreneurship: A Comparison of Two Georgia Communities



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Executive Summary

Over the last 15 years the number of Hispanics in Georgia has grown by more than 300 percent. In some parts of the state the growth is even more impressive. In Vidalia Hispanics will go from three percent of the population to almost 15 percent in half a dozen years. In Gainesville they are projected to make up 40 percent of the population by the end of the year. With the unprecedented growth have come some serious issues. Half of the Hispanics in Georgia are foreign born, struggle with English and have not completed high school.

This report looks at a small segment of that population. In all there are more than 13,000 Hispanic owned businesses in Georgia. Gainesville has almost 300 within its city limits alone. In contrast to Gainesville's large Hispanic population, manufacturing centered economy and proximity to a major metropolitan area stands Vidalia. With just over 11,000 inhabitants, the largely agricultural city has seen Hispanic population growth of more than 400 percent. Yet the rate of entrepreneurship is lagging, in part to the lack of attainable financial resources and homogeneity of technical assistance. Gainesville has similar issues but its large Hispanic base has attracted market based solutions that are already working. Three broad analyses were done to explore this topic beyond the Census numbers.

A qualitative analysis involved almost 20 interviews with Hispanic business owners, local technical assistance providers, community activists and financial service providers. Hispanic business owners described their experiences starting their first business and despite a diversity of experiences several patterns arose. It is clear that existing government and non-profit technical service providers are not being used. Commercial finance institutions are also under utilized. The void is being filled by private consultants, suppliers and informal lenders but only in larger communities and often with very high costs.

Using innovative web-based software, a geographic analysis of the Hispanic owned businesses in Gainesville and Vidalia yielded telling images of Hispanic business growth. In both cities linear patterns emerged suggesting Hispanic business dependence on Hispanic clientele and foreshadowing possible shifts in the concentrations of commercial activity.

A final analysis broadly looked at existing issues and opportunities for Hispanic entrepreneur outreach. Market based solution in Gainesville point to several needs. One innovative solution is referred to here as homegrown incubators. The small stalls located

within existing grocery stores provide a cheap, easy place for new businesses to start-up. The existing facilities, available clientele, and versatile hours of operation allow those with little funds to support their ventures with second jobs.

A need for more diverse sources and delivery methods of financial resources was also clear. Placing commercial bank branches in traditionally Hispanic grocery stores is one method of extending banking outreach and hours of operation. Still, the lack of credit amongst immigrants prevents many from obtaining or even seeking bank financing. Where banks leave off credit unions and microfinance organizations can easily help out. However, their reach is limited by resources and many places are not getting enough attention.

Nationally Hispanic owned businesses are growing faster than non-Hispanic business of all types. In fact, Hispanic businesses have the fastest expansion and smallest contraction rate of all businesses at 34 percent and 18 percent respectively. Unfortunately they also have the lowest survival rate at 68 percent and Georgia is in the bottom five at 67 percent.

To bring Georgia to the forefront of Hispanic entrepreneurship and prevent more issues with Hispanic growth throughout Georgia, five policy strategies are suggested for further review.

1. **Innovate don't duplicate.** Redundancy reduces the amount of services that are being provided.
2. **Broaden your focus.** Creating programs or initiatives that are designed only to respond to the current issue will not likely solve it.
3. **Become the hub.** It is not possible for any single organization to reach out to all groups around the state despite the similarity of issues.
4. **Grow the pie** In Georgia two large minority groups are dangerously competing for a share of the pie.
5. **Lead through innovation.** It is hard to be a leader from the middle of the pack.

Introduction

Overview

This is a preliminary study of Hispanic entrepreneurship in two contrasting communities in Georgia. Gainesville is located in northern Georgia, near metro Atlanta. Vidalia is located in the southeastern part of the state. The communities were chosen from a group of cities selected by the Georgia Department of Economic Development (GDED) as part of an outreach effort to Georgia's growing Hispanic small business community. Vidalia was chosen for this study because it is located in rural southern Georgia and has had tremendous growth amongst its Hispanic population. Gainesville was chosen because its size, proximity to a metro area, and large Hispanic community contrasted the most with Vidalia. Gainesville's population is much larger and Hispanics make up more than five times the state average of 5.3%¹. Vidalia's smaller population also has a smaller percentage of Hispanics, though it is still well above the state average (based on projected growth through 2006). In recent years, both areas have seen tremendous growth in the number of Hispanics and Gainesville has seen an equally impressive growth of Hispanic owned businesses.

There have been several studies on the national, state and even local levels regarding

Georgia's Hispanic population grew by over 300% in the last 15 years

Hispanic business ownership but few have used personal interviews with Hispanic business owners to compare the experience of opening a business in an ethnic enclave versus an

isolated population. Though some issues persist across the two cities, Gainesville's larger population and proximity to a major city has created market solutions that are not available yet in Vidalia. Previous studies and GIS mapping suggest that many Hispanic businesses in Gainesville are created to serve the existing large Hispanic community (Delgado). This

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¹ U.S Census 2000

community also provides culturally aware, bilingual support in the form of mentoring, translating and lending. Personal interviews completed for this study asserted the importance of having educated, bilingual business support when opening or growing a business, despite most of the business owner's ability to speak English well. Another important difference between the two cities is that Gainesville's large Hispanic population is attracting experienced Hispanic business owners from places as far away as Texas and California. The benefit of bilingual, experienced business owners is incalculable. Not only do they add services and retail to often underserved areas, but they serve as mentors and provide capital for other entrepreneurs.

Several cities in Georgia with large Hispanic populations are interested in discovering how to integrate Hispanics into their current economic development, and specifically their small business development efforts. However, this study might prove more useful to areas with smaller overall Hispanic population but early signs of expansive growth. Areas where Hispanic migrants have not had time or sheer numbers to integrate themselves into the political and economic hierarchy are in more need of innovative economic development approaches than those that have. The importance of this difference was accentuated by a Gainesville business owner and Hall County court reporter who used her English skills, knowledge of the city infrastructure, and business savvy to help dozens of Hispanic entrepreneurs to start their businesses. Though her position inside the local government was coincidental, it coincided with a population shift that has made Hispanics the majority. In smaller communities, especially in southern Georgia where a majority of the Hispanic population are agriculture laborers, the likelihood of someone doing what she has done is much smaller. Despite some very capable and charismatic serial entrepreneurs in Vidalia, no one has emerged with the co-ethnic connections and skills needed to bridge the City-Hispanic-entrepreneur gap.

Methodology

Several attempts were made to accurately identify all Hispanic business in Gainesville and Vidalia. Using the Reference USA database lists of all the business in both cities were created. The lists were first sorted by surname to identify Hispanic ownership. This is similar to the method used for the Survey of Minority Owned Businesses performed by the U.S. Census. Unfortunately, this method has been shown to severely undercount Hispanic business owners (Celec et al.). To reduce the undercount the lists were sorted two additional times. First by first name to include those with less traditional Hispanic surnames or who have adopted their spouses' non-Hispanic surname. In both cities this yielded a few additional businesses. The final sorting was done by business name. All three were combined into a final list which was cross-referenced across the three variables. Businesses that were not clearly Hispanic were either confirmed by local sources or called to verify Hispanic ownership. Comparisons between these findings and those done by both the 2002 Economic Census and 2002 Survey of Business Owners were not possible because data at the city level was suppressed for Hispanic owned businesses. Requests for the data from the local U.S. Census office yielded research but no results. For Gainesville, a search was conducted in 2003 by Mario Delgado of the U.S. Department of Agriculture. Mr. Delgado used business license data from the city and county and sorted by surnames to identify 160 Hispanic owned businesses. His findings were not inconsistent with this study.

Population and demographic data were all taken from the U.S. 1990 and 2000 Decennial Census unless otherwise noted. 2006 estimates for total population are based on U.S. Census growth projections from 2001 – 2005 that were extrapolated to 2006 using Excel. Hispanic population projections through 2005 were not available for the selected cities. 2006

projections for the Hispanic populations in the two cities were done by calculating annual growth from 1990-2000 and projecting that rate through 2006. Issues might arise with the projections because of the relatively small populations (especially in Vidalia) and the unusual growth experienced in the 1990's. Another issue with demographic data is undercounting of Hispanics by the Census. This is a well known issue that is especially troublesome in areas with large foreign born and migrant populations with questionable legal status. In some areas in Georgia with rapid Hispanic growth, claims have been made that up to 50% of the Hispanic population are illegal (Russakoff).

Interviews were conducted with local business owners, officials, assistance providers or activists in both cities. Interviews were all conducted by the principle researcher, either over the phone, in person or by email. Most of the business owners were interviewed in Spanish regardless of English language skills. Business owners were asked to describe their experiences starting a business and allowed to discuss the events in as much detail as they were comfortable. Targeted questions were also asked to assure that certain topics were covered such as: start-up assistance; business experience and; financing and professional services used. Non-business owner interviews were conducted for specific information or opinions and usually conducted in English.

The geographic analysis was done using innovative internet based or freeware tools in place of expensive proprietary software. The decision to use these methods was both for simplicity and ease of repetition. A step by step explanation of the process is included in Appendix – Geographic Analysis. The free and readily available Geographic Information Systems (GIS) software Google Earth was used to create maps using the names and addresses of businesses in Gainesville, Vidalia and Lyons, Georgia. The names and addresses were obtained from the Reference USA database and downloaded into Excel but the same information can be obtained (often for free) from the local business license authority (note:

Counties control business licensing outside of incorporated cities and differing City authorities control licensing for each incorporated city). Once in Excel the data can be cut and paste into the web-based www.batchgeobatch.com software to create and address locator that Google Earth will use to plot each address on a satellite image based map. This process yields a high quality, easily re-created visualization of businesses in the selected region. The lack of expensive software or any computer expertise make it a very effective way for planners, policy makers and researchers to analyze spatial distribution and emerging patterns in business or even population growth.

Background

Minority Businesses

The Hispanic migration is not only adding bodies to the tax roles but also minority owned businesses to local economies. The importance of ethnic entrepreneurship cannot be overstated. In areas of high unemployment ethnic business ownership has been associated with accelerated wealth generation, social mobility and co-ethnicity. One study found that minority business owners have 10 to 14 times greater wealth than their non-entrepreneurial peers (Morris). From 1982 to 2002 the share of non-Hispanic Whites in the U.S. dropped while the Hispanic population rose. This same trend exists in the business world where the share of non-Hispanic White owned businesses has declined while the share of HOBs has risen (Lowrey).

The growth of Minority owned businesses is impressive. While minority populations grew by 52 percent from 1998 -2002, minority business ownership grew by 122 percent. During that period, HOBs made up 33 percent of minority business payroll and employment. Not only are minorities starting new businesses but they are growing existing businesses as

well. Hispanics have the highest expansion rate of any business owners at 34 percent. Non minority businesses have a 27 percent expansion rate. This might be related to the relatively smaller size of Hispanic owned firms. However, Hispanic businesses also have the lowest rate of contraction at 18 percent compared to 21 percent for non-minority businesses (Lowrey).

Clearly it cannot all be good news. HOBs also have the lowest survival rate at 68 percent or five percent less than non-minority businesses. This might seem contradictory to the previous two statistics but what it suggests is that HOBs struggle early on but those that do survive are growing. In 2001 HOBs in Georgia had a net job creation of 1,089 jobs or about 3 percent of total net job growth. This is impressive considering that Hispanics are a relatively new minority in Georgia that made up only 5.3 percent of the total population (Burlett).

In 2002 HOBs made up 2.7 percent of all businesses in Georgia. The largest sectors for HOBs are Construction, Retail Trade and Professional and Scientific Services. They are also highly represented in the Administrative & Waste Management and Accommodation and Food Services sectors where they make

Over 100 Hispanics moved to Georgia every day in 2004 according to the U.S. Census. This changes everything for how businesses operate and who owns Georgia businesses.

up 4.5 percent and 4.8 percent of total businesses. Considering the history of the Hispanic migration to Georgia, it is not surprising that they make up almost 6 percent of businesses in the Construction sector (Division).

Though differences in nationalities amongst Hispanics are often overplayed, one striking observation explains the dominance of HOBs in certain regions over others. Nationally Mexicans make up 63 percent of the total population but only 44 percent of the HOBs. Puerto Ricans make up 10 percent of the Hispanic population and 7 percent of HOBs while Cubans make up 4 percent of the Hispanic population yet own 10 percent of the HOBs. This is similar in Georgia, where despite making up 68 percent of the Hispanic population Mexicans only

make up about 37 percent of HOBs. Meanwhile, Puerto Ricans make up 9 percent of the Hispanic population and 8 percent of HOBs. Even more impressively, Cubans only make up 3 percent of the Hispanic population but 6 percent of HOB (Division)².

What is also important to keep in mind is that despite having a much lower cost of living, Georgian Hispanics have only a slightly lower per-capita income than New Yorkers and they have a higher Household income than both Florida and New York. The availability of relatively higher paying wages in Georgia could also contribute to fewer self employed Hispanics

(see Tables 1 and 2 for details).

	Population	% of Total	Number of Firm	% of Total
Hispanic/Latino	37,872,475.00		1576300	
Mexican	23,999,836.00	63%	698314	44%
Puerto Rican	3,608,309.00	10%	109180	7%
Cuban	1,357,744.00	4%	151614	10%

Source: U.S. Census Bureau, 2002 American Community Survey & 2002 Economic Census: Survey of Business Owners - Hispanic-Owned Firms

² Additional statistics obtained from the U.S. Census – Decennial Census 2000

Table 2

Hispanic Population by Nationality and Median Hispanic Income by State³

	Florida		Georgia		New York	
	Estimate	% of Total	Estimate	% of Total	Estimate	% of Total
Total:	16,990,183		8,581,489		18,634,337	
Hispanic or Latino:	3,250,768	19%	576,113	7%	3,003,572	16%
Mexican	465,706	3%	390,672	5%	315,265	2%
Puerto Rican	656,299	4%	46,017	1%	1,109,645	6%
Cuban	985,334	6%	14,622	0%	74,457	0%
	Florida		Georgia		New York	
(ALL HISPANICS)	Estimate		Estimate		Estimate	
Median Household Income	35,635		38,523		31,420	
Median Per Capita Income	16624		15023		15136	

Source: U.S. Census Bureau, 2004 American Community Survey

Despite increasingly better methods of obtaining more accurate counts there are still many Hispanic owned businesses that will rarely be accounted for. One reason for this is the informal economy that exists amongst many immigrant groups. One example in Georgia is the women who informally work as childcare providers for mothers who work outside of the home. This is particularly prominent in places with poultry farms since they frequently hire women and the pay is high enough to justify hiring a childcare provider. Transportation issues and the prominence of single men also encourage women to work independently in domestic services such as preparing meals and cleaning apartments (Atiles and Bohon).

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³ U.S. Census – 2000 Decennial Census (SF-1)

Hispanic in Georgia

There are many reasons to be optimistic about the Hispanic immigration to Georgia. Their presence in the state shadows a growing economy thirsty for labor. Despite popular claims a recent study has shown that by and large Hispanic immigration is not merely replacing indigenous labor but a sign of job growth (Kochhar). Another benefit is youth. Averaging only 26 years of age, Hispanics are 8 years younger than the population as a whole (Hernandez and Arroyo). This is particularly key in rural communities where the quickly aging populations will need young bodies to fill jobs vacated by retirement. If Hispanics continue working in Georgia their youth will be a tremendous asset. There is also the almost ironic benefit of Hispanics breathing life into emaciated rural communities. From 1990 to 2000 Vidalia's non Hispanic population declined by over 5 percent as it went from 11,078 to 10,491⁴. Projections for 2006 done for this report estimate a rebound to 11,060 but that includes over 1,800 Hispanics, most of which are recent immigrants (see Table 3 for details).

Case Studies

Demographics are important but they are only one of three factors contributing to the *why* and *how* Hispanics are starting businesses in Georgia. This study looked at three broad factors that affect the choice for Hispanics in Georgia to start a business and their eventual success. First, population growth and local demographics show a demonstrable and often obvious influence. The availability of financial and technical services also has an impact though it is more complicated than some might think. Finally, the geographic location of

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⁴ U.S. Census – 1990 & 2000 Decennial Census

existing businesses not only serves as a harbinger for local planners but also shows the limitations of many HOBs.

Population Growth

Population growth is clearly correlated to the rate of HOBs. There are multiple reasons why more Hispanics equal more Hispanic businesses. The obvious reasons are statistics; the chance of someone from a given population being entrepreneurial increases with a larger population; and demand for cultural products and services grows as the immigrant populations grow. Less obvious reasons are the dependence of Hispanic businesses on Hispanic customers and the gravity that large Hispanic populations have with Hispanic entrepreneurs. This means that the number of businesses grows not only from the Hispanics that are already there but also as Hispanic entrepreneurs move to the area to meet the demands of a large Hispanic population. This is good news in Georgia where growth in the Hispanic population has been tremendous. Whereas early Hispanic growth was strictly job seekers moving to the area for abundant construction, poultry, carpet manufacturing and agricultural jobs; today many Hispanics are moving to the state to start businesses and create new jobs. This entrepreneurial immigration will not likely make up a large part of the Hispanics moving to Georgia but it is important. Entrepreneurial Hispanics from other states often come with skills, resources and backgrounds that may not be prominent in those who came for work. Interviews with successful entrepreneurs in both Vidalia and Gainesville proved that skilled entrepreneurs who learned the business and often English in Texas and California have moved to Georgia to act as liaisons between American culture and Hispanic immigrants. Knowing the desires and demands of their population, the rapid population growth in both cities is enticing.

Vidalia's small Hispanic population is deceiving and not likely to last. The official count from the 2000 Census lists only 340 Hispanics but as Chart 3 shows, that population is

predicted to reach over 1800 this year, a gain of over 400 percent. Gainesville’s Hispanic population growth is slower as a percentage at less than 60 percent growth, but the actual numbers are much larger. As estimated in Table 4 this year the Hispanic population in Gainesville will reach 40 percent of the total population. In Vidalia, the tremendous proportionate growth of Hispanics will make up just over 15 percent of the total population. These estimates come with one caveat. Though the total population has been estimated by the U.S. Census through 2005 using complex regression models there was not enough data available to do the same with Hispanic population numbers. Estimates for the Hispanic population were made by estimating the annual average growth between 1990 and 2000 and projecting that through 2006. This could easily overestimate Hispanic population growth since the 1990’s saw historical growth partly influenced by a singular event, the 1996 Olympic Games in Atlanta. That said, the Census historically undercounts immigrant populations many of whom fear identifying themselves because of questionable legal status.

Table 3

U.S Census Predictions Based on 2000 Census

Gainesville, GA						
2006	2005	2004	2003	2002	2001	2000
Total Population						
33615	32444	31196	30028	28357	27833	26279
Hispanic Population	39%	37%	36%	35%	33%	32%
13275	12561	11596	10705	9883	9124	8423

(continued on page 12)

(continued from page 11)

Vidalia, GA						
2006	2005	2004	2003	2002	2001	2000
Total Population						
11060	11037	10881	10661	10548	10529	10555
Hispanic Population	15%	11%	8%	6%	4%	3%
1808	1695	1229	891	646	469	340

sources: total population estimates based on U.S. Census projection for 2000-2005 and forecasted for 2006 using Excel. Hispanic population projection based on annual growth estimates of Hispanic populations between 1990-2000 and forecasted for 2006 using Excel.

Not only does Gainesville have a larger population, but the rate that citizens from Gainesville become business owners is also higher. In Gainesville one in six people own a business versus one in 10 in Vidalia. However, for Hispanics the difference is much greater. In Gainesville one in 50 Hispanics owns a business and in Vidalia that drops 1 in 200 (see Table 4).

Table 4					
Population and Entrepreneurship Comparison					
2006					
Gainesville, GA					
Total Population	33615	Total Establishments	5080	Conversion Rate Total	15.11%
Hispanic	13275	Hispanic	227	Hispanic	1.71%
Vidalia, GA					
Total Population	11060	Total Establishments	1068	Population/# of Establishments	9.66%
Hispanic	1808	Hispanic	9	Hispanic	0.50%

There are other demographic factors affecting the rate of entrepreneurship amongst Hispanics in Georgia; higher wages and abundant jobs for one. Many Hispanics have noted that this is a strong draw to the state as construction jobs provide valuable skills and higher pay for uneducated workers than many other jobs (Atilas and Bohon). This serves as a negative incentive to self-employment since most can easily find good paying jobs. Other issues are the often complicated start-up process and in smaller communities such as Vidalia, language and cultural barriers.

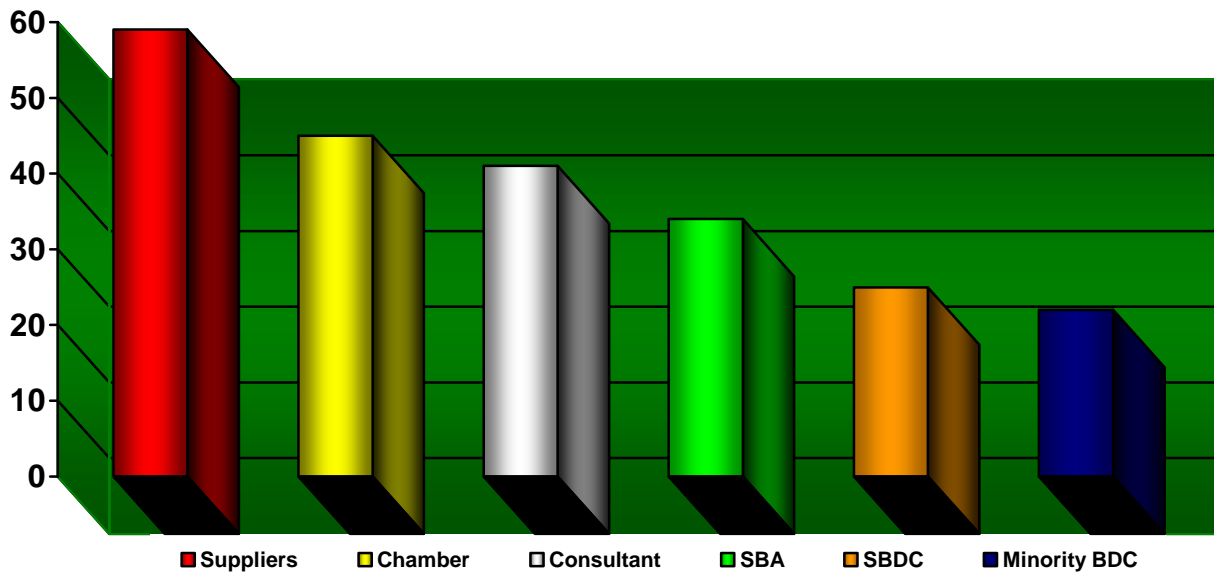
Technical & Financial Assistance

Demand may drive business creation but proper financing and business acumen are necessary to keep them afloat. According to Dun & Bradstreet discontinuances outnumber business bankruptcies almost 2 to 1. This pushes the failure rate of start-up business to more than 80 percent after five years, with 9 percent of these failures occurring because of poor management⁵. Considering that Hispanic businesses fail at a greater rate than all businesses overall, that number may be even higher.

Financial and technical services frequently used by Hispanic entrepreneurs may explain why so many of them fail. Personal interviews with Hispanic business owners in Gainesville and Vidalia, Georgia confirm what many national studies suggest; HOBs have low levels of formal business assistance and bank credit. Though reasons for eschewing formal institutions differ, patterns of use and unmet needs exist. A national study ranked suppliers as the most common source for assistance amongst minority business owners. This was followed by Chambers of Commerce (Chambers) and private consultants (Young).

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⁵ From the Sirolli Institute's *Capitalizing on the Entrepreneurial Revolution* at www.sirolli.com



(Source: Lowrey, Ying. Dynameic of Minority – Owned Employer Establishments)

In Gainesville and Vidalia, the level of Small Business Administration (SBA), Small Business Development Corporation (SBDC) and Minority Business Development Corporation (Minority BDC) assistance were also very low. However, there were deviations from the national data. In both cities use of the Chamber was negligible, and in Gainesville use of private consultants was higher than suppliers (see Appendix - Interview Summary). In fact, none of the businesses owners interviewed for this study cited any contact with their local Chamber. A follow up phone call with the Hall County Chamber in Gainesville suggested that the lack of interest was mutual despite more than two hundred Hispanic owned businesses in their region.

Suppliers and consultants appear to dominate as assistance providers for Hispanic businesses in Georgia. Confusing the issue is that both consultants and suppliers are often seen as “friends” or “family”. In this regard, payment might be seen as a demonstration of gratitude and not as a fee. Nonetheless, the clear dominance of market solutions and little use of public and non-profit assistance suggest a void between available free or cheap business services and the Hispanic population who needs them.

Financial Services

A similar dynamic arises with the deficiencies on the financial market. Only one of the businesses interviewed claimed to have used traditional financing to start their business (and she was starting her business anew after moving from Florida). Impressively, only four businesses interviewed used traditional financing early on and none of them used SBA guaranteed loans (See Appendix – Interview Summary). For most entrepreneurs, commercial banks are the most common source for financial services but White non-Hispanic males are the most likely to use them. There are several factors influencing this. For one Minority businesses in general are on average smaller than non-minority businesses and small businesses receive less commercial financing than larger businesses. In fact, only 33 percent of the smallest businesses have outstanding loans, leases or lines of credit while 92 percent of the largest firms do (Pages).

The Hispanic business owners interviewed most frequently stated that they started their businesses using personal savings and often supported them early on with second jobs. This is important to note because business started in this fashion must have lower capital requirements and need to generate income more quickly. Those who did borrow money most frequently did so from family and friends though one business owner admitted to using an informal lender or *prestamista*. He also said that he was required to collateralize many personal possessions and forced to pay very high interest rates before finally canceling the debt.

Despite their relatively low use of commercial banking for credit, all of the interviewees expressed the importance of having Hispanic bankers nearby. One successful serial entrepreneur in Vidalia stated that he banks outside of the city limits because no banks in Vidalia have Hispanic associates. Hispanics in Gainesville have two bank branches that are dedicated to the Hispanic community and all the business owners expressed great

appreciation for the bilingual associates. An interview with an associate at Banco Latino, a branch of the Gainesville's Community Bank and Trust suggested that it was more than just language. As a Hispanic immigrant herself, the associate knows the fears and insecurities of her Hispanic clients. She also knows their familiar way of doing business which often requires her to remember clients by first name and assist with more than just financial matters. Banco Latino and Banco Familiar (a branch of the Gainesville Bank & Trust) are two examples of market responses to growth of the Hispanic population in that area.

Unfortunately, many Hispanics are not considered bankable by traditional banks or their Hispanic branch spin-offs. Newer immigrants who lack credit reports or whose credit is not strong enough are forced to find alternatives for financing. Smaller businesses without formal record keeping are also frequently turned away from banks. In the interview with the Banco Latino associate, she said that she refers the non-bankable business owners to informal lenders who are willing to take bigger risks than the banks. These informal sources are often not regulated. In the case of personal lenders such *prestamistas* or loan sharks, taking the risk often comes with very high interest rates, weekly payments and even balloon payment requirements. More institutional lenders such as Pawn shops and Payday lenders also often charge usurious interest rates along with hefty fees and often require the borrower to pledge personal property as collateral. For small business owners, these options can make debt too costly requiring them to postpone expansion or limit products and services.

Geographic Analysis

A geographic analysis was performed to map the location of Hispanic business and compare their concentration with more traditional business centers. The results are powerful Geographic Information Systems (GIS) generated images that show new corridors of business concentration that will surely grow with the population. These results are not only glimpses of possible future infrastructural issues but also tell-tale signs of the current HOB environment.

Possible issues arising for local businesses are: product over saturation, limited clientele and isolation from the rest of the community.

Several of the business owners that were interviewed were asked how they located their place of business. Responses varied but one common theme was the importance of price. Rents were often negotiated and business owners were willing to invest a lot of time on repairs and beautification. Other influences were the social networks that helped them find available space. Since they sought assistance from within the Hispanic community the spaces they were offered were all along traditional Hispanic corridors. Community contacts also served as background checks that replaced credit histories for those who lack one.

Other unspoken factors affecting the location of Hispanic businesses are that most businesses are service related enterprises whose main clientele are also Hispanics. Remaining along major thoroughfares where there is public transportation and affordable housing nearby makes them convenient to their base customers who often lack their own cars or drivers licenses. The lack of free and affordable business assistance might also play a part. Most interviewees relied on social networks to learn the system early on. The frequent need for advice and assistance with regulation compliance and translation made it unlikely that they would move away from their support base.

Image 1 below shows a large view of the Gainesville area. Red dots represent HOBs and green dots represent all other businesses. A linear cluster of HOBs comes together at the confluence of Atlanta Highway and Industrial Boulevard, a region heavily populated by Hispanics.

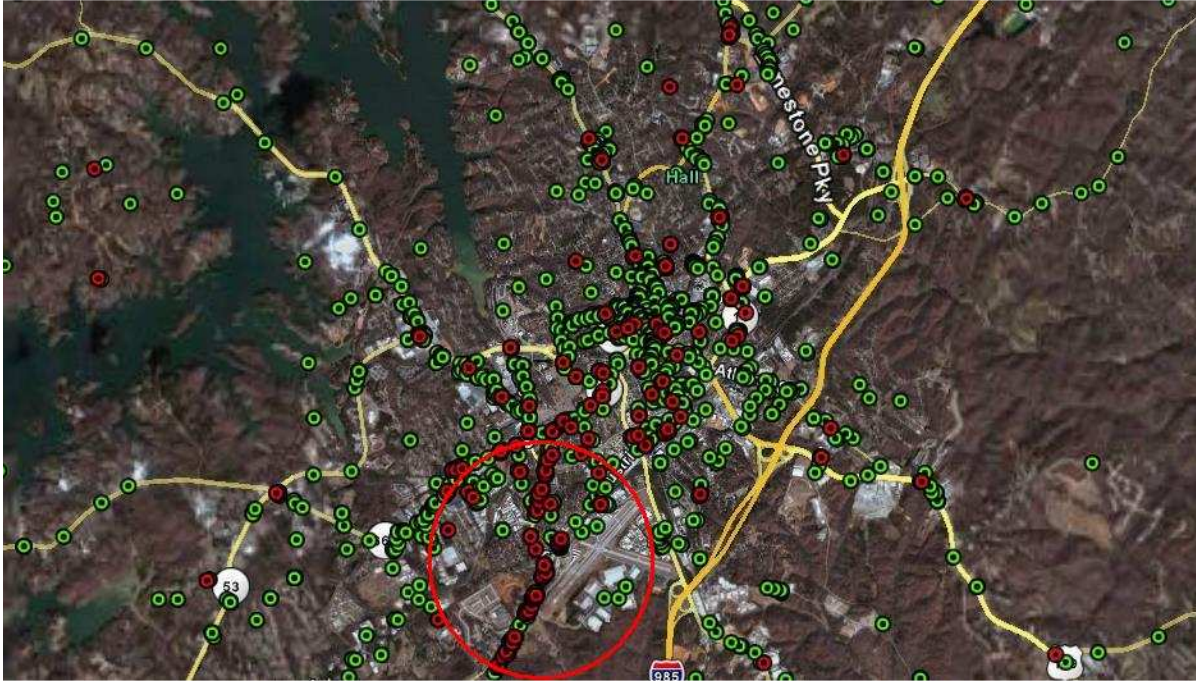
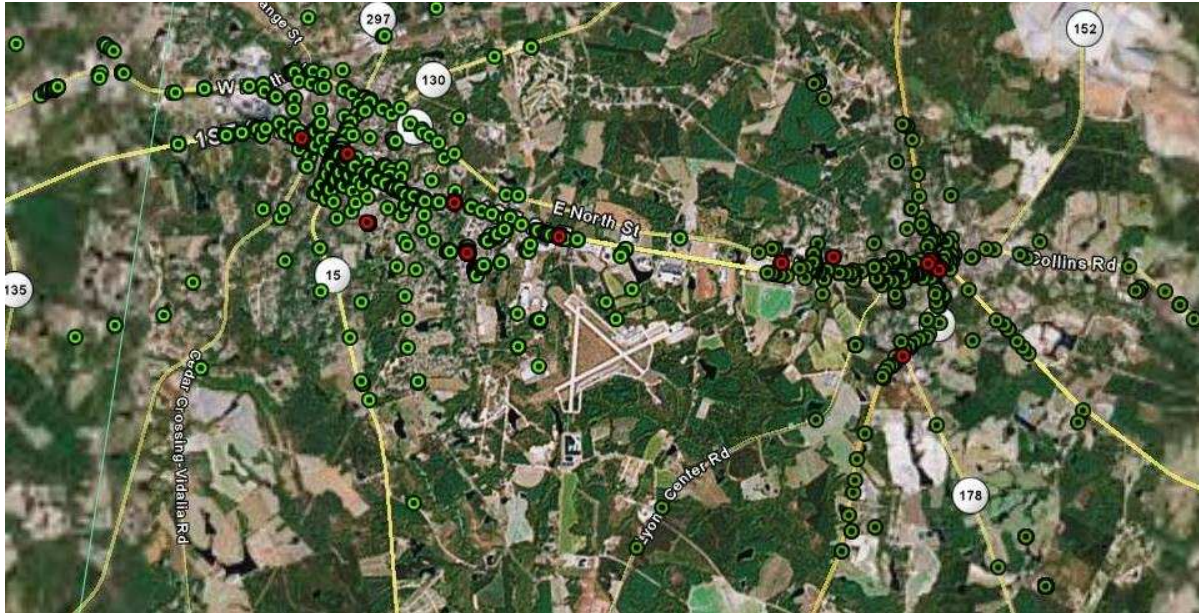
IMAGE 1

Image 2 shows a close up of the encircled area above. The residential areas that surround the linear commercial region help support the mostly service related businesses. Though no analysis was done of rents, airports often suppress rents surrounding them and the presence of the airport could explain why many Hispanics have gathered in the area.

IMAGE 2



Vidalia has a similar HOB growth pattern though the lack of density makes it much less pronounced. Image 3 below shows Vidalia along with neighboring Lyons. Vidalia is the area to the left and the green dots represent non-Hispanic owned businesses. Lyons is the area to the right with the non-Hispanic owned businesses represented by dark green dots. HOBs are again represented by red. Here HOBs are accumulating along 1st Street East or GA Highway 30 which connects the two cities. Interviews confirm that the two small Hispanic communities are sharing resources.

IMAGE 3

Conclusion

Issues and Opportunities

Aside from the obvious issues created by language and cultural barriers there are some unique needs of the Hispanic business community. There is a clear disconnect between local Chambers of Commerce and Hispanic business owners. Chambers provide valuable services and contacts to their members in a co-ethnic environment. Involvement by the Hispanic business owners could open up new markets and supply lines for both existing Chamber members and Hispanic businesses.

The prevailing financial services are also missing opportunities to help start new businesses and encourage growth in many small businesses. There is no single solution for the diversity of needs experienced by small business owners. Adding foreign born, minority and disadvantaged business owners to the equation only makes standard solutions less likely to meet current needs. There has been a call for a more diverse approach to small business financing than the current commercial banking and government supported programs can

offer. Not-for-profit models such as micro-finance and regional credit unions have responded to some degree but are frequently incapable of reaching out to rural areas. In a phone interview, a representative of ACE Loans (a nonprofit microfinance organization) confessed that her organization struggles to find a sustainable method to service areas that are not densely populated. With labor costs being many organizations highest expense the time it takes to reach many locations is not met with enough return in small communities. Small, government supported, regional credit unions might be a better solution since they offer a variety of services and are not dependent on businesses alone. In either case, what is needed is a diversity of services offered with innovative methods of delivery.

Innovation in financial and technical service delivery in most places does not require a community to revamp its budget. Existing credit unions and microfinance organizations can be encouraged to open local branches. Partnerships can be formed with existing institutions to deliver needed services more efficiently. Grocery stores with mini-banks inside are one possible partnership that can help banks reach out to new communities and extend banking hours for working customers without large expenses⁶. Turning community events into educational opportunities is another example. Gainesville's *Hands Across the Border* event provided financial literacy and health care information to more than 1500 attendees by including music, prizes and food at the all day event. Sponsors, seeing the opportunity to attract new clients, staffed informational booths and footed much of the bill.

Non financial issues are also important. Credit and financial woes can make securing a business location difficult. In Gainesville, an innovative response has been homegrown incubators that have cropped up in grocery stores and malls. By subdividing and renting extra space, these large commercial facilities have been able to offer more services to their existing customers while generating revenue from rent. The small businesses get short term,

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⁶ (SEEP Presentation 10/26/2004 "Mapping Rural Financial Products")

affordable leases that include electricity and nearby bathroom facilities. Gainesville's Delray supermarket is a good example (see Image 4).

IMAGE 4



Delray provides small stalls for a variety of businesses that can rent them on short lease terms. Renting a booth with a short term lease and having a built in audience not only reduces start-up capital needs but also allows for a more flexible schedule; clearing the path for an often necessary second job. Two of the businesses interviewed in this study started with booths at Delray and have since grown into full size businesses with several employees.

Options for informal incubators are not limited to grocery stores. Community centers and farmers markets would also make strong candidates as long as they have the same basic characteristics.

Policy and Practice

The importance of innovative partnerships and service delivery was not missed by the National Governor's Association's *A Governor's Guide to Strengthening State Entrepreneurship*

Policy which stated “Entrepreneurs often ‘fall between the cracks’ of programs designed to support more traditional, less agile business models. In trying to fill this gap, however, states cannot and should not attempt to be the exclusive providers of entrepreneurship support services. Instead, they should aim to serve as a ‘broker’ for a variety of private and not-for-profit services and should adopt policy changes aimed at meeting the most compelling needs of entrepreneurs.”⁷ That is not to say that small firms don’t benefit from state and local assistance programs. Studies clearly show that they do (Bates). However, outreach to marginalized groups, minorities, and those living outside of major cities is still an issue. In many ways, HOBs are just like all other small businesses, they struggle with money, are understaffed and badly in need of mentoring and assistance. Unique issues that affect Hispanic business owners disproportionately like language and the lack of credit histories need to be addressed on a regional basis through collaboration and resource sharing.

Studies also suggest that programs that target minorities have the lowest usage

“According to Professor Ken Blawatt (University of British Columbia) 50% of the entire North American labor force will be self-employed by the year 2025 (Bates, 1995).”

(Young), so it is important that initiatives work within existing programs but implement innovative outreach and assistance. Gainesville’s market responses are the best indicators of the needs of that community. If demand for assistance is high enough

for for-profit responses to work then it must be widely needed. Where private consultants who provide accounting and tax assistance are important, those that charge to simply navigate the city and county regulations are taking advantage of a void that shouldn’t exist. In many cases, a bilingual administrator or translated documents is all that is needed. In other cases more hand holding is required. By supporting non-profit micro-enterprise assistance programs and helping them reach beyond urban cores the state can assure that

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⁷ (available at: <http://www.nga.org/Files/pdf/0402GOVGUIDEENTREPRENEUR.pdf>)

assistance is available. States that have developed innovative outreach for small businesses are outlined in Appendix – State Best Practices.

The infrastructure for financial and technical assistance for small HOBs is already in place, though help is still needed to make sure that those in most need are being reached. The Georgia Microfinance Network has expansive reach across the state to organizations that are already working to help entrepreneurs reach their potential. What is needed is a better understanding for why these services are not reaching the Hispanic community more effectively. There are positive developments everyday. In Gainesville, ACE Loans recently hired a bilingual loan consultant who has begun outreach to that community. A recent email from Jorge Valentin-Stone at with the SBA Georgia stated that they have surpassed this years goals for Hispanic owned business loans. And there are many more. Sharing these achievements and the stories of how they occurred is needed on a regular basis so they can be recreated without the setbacks.

Based on the results of this study and an extensive literature search the following five initiatives are suggested for consideration:

- 1. Innovate don't duplicate.** Redundancy reduces the amount of services that are being provided and the needs of small business owners are diverse. If an existing program is struggling with outreach or efficacy, consider helping them build capacity instead of offering competing services.
- 2. Broaden your focus.** Creating programs or initiatives that are designed only to respond to the current issue will not likely solve it. Think about the issue in big terms, Hispanic businesses are an issue now but what about in ten years? The real issues are relevant to almost any large group of immigrants. A broad focus will make sure that initiatives remain relevant as demographics shift.

- 3. Become the hub.** It is not possible for any single organization to reach out to all groups around the state despite the similarity of issues. That said, desperate ends are likely to repeat mistakes and often lack efficiency. By keeping similar organizations connected, informed and cooperating, a hub organization can create the efficiencies of scale without becoming involved in day to day operations.
- 4. Grow the pie** In Georgia two large minority groups are dangerously competing for a share of the pie. If the existing Black minority in Georgia is to get along with the emerging Hispanic minority they must learn to benefit from each other. Develop programs that play to the strengths of each group. Identify regions and industries where issues are likely to arise and work towards innovative solutions.
- 5. Lead through innovation.** It is hard to be a leader from the middle of the pack. Innovation comes in many forms but technology is the most tangible and often the least attainable innovation for smaller organizations. Keeping abreast of new technologies and taking advantage of existing ones is key. The internet can make even a big state seem small but it has to be used for more than just emails and announcements. Create sharing sites for similar organizations and online software solutions for common problems.

Appendix

Geographic Analysis

Step 1

The first step to creating your GIS analysis map is to set up your database. You can include as much detail as you like but do not exceed 50 columns or you will slow down the geo-coding process. The mandatory columns are shown below, be sure to separate the information as illustrated.

1	NAME	ADDRESS	CITY	ST	ZIP CODE	ZIP+4	COUNTY	MSA	PHONE	FAX PHONE	TOLL FREE PHONE	EMP
2	US Social Security Admin	103 W 1st St	Vidalia	GA	30474	3300	Toombs		(912)537-9365			10
3	Health Care Equipment & Svc	303 Maple Dr	Vidalia	GA	30474	8908	Toombs		(912)538-8000			1
4	Community Home Nursing Svc	303 Maple Dr	Vidalia	GA	30474	8908	Toombs		(912)565-8820	(912)538-0016	(800)600-7085	50
5	West Side Collision Ctr	139 Ben Wilson Rd	Vidalia	GA	30474	8675	Toombs		(912)538-8299			1
6	Georgia Hi-Tech	2001 Commerce Dr	Vidalia	GA	30474	5617	Toombs		(912)537-1698	(912)537-1230		50
7	Kill-Con Termite & Pest Cntrl	202 W 9th St	Vidalia	GA	30474	4905	Toombs		(912)537-3217			1
8	Rocky Creek Golf Club	1916 Foxfire Dr	Vidalia	GA	30474	9676	Toombs		(912)538-1110	(912)538-1109		10
9	Vidalia Barber Shop	303 Green St	Vidalia	GA	30474	4617	Toombs		(912)537-2117			1
10	Esquire Fashions	129 Church St	Vidalia	GA	30474	4752	Toombs		(912)537-3791			1
11	Alexander Brothers	205 N Broadfoot Blvd	Vidalia	GA	30474	8610	Toombs		(912)537-7993	(912)537-3338		5
12	Sound Solution II	202 E 1st St	Vidalia	GA	30474	4739	Toombs		(912)538-0630	(912)538-0620		1
13	Four River Orthopedic Assoc	500 Maple Dr # A	Vidalia	GA	30474	8998	Toombs		(912)537-1815			1
14	Rio Grande Mexican Restaurant	1501 E 1st St	Vidalia	GA	30474	8900	Toombs		(912)537-9329			10
15	Vallartas Mexican Restaurant	104 Jackson St	Vidalia	GA	30474	4714	Toombs		(912)538-1158			5
16	Flash Foods	2501 Lyons Hwy	Vidalia	GA	30474	0	Toombs		(912)537-1239			1
17	Paul Anderson Youth Home	1603 McIntosh St	Vidalia	GA	30474	0	Toombs		(912)537-7237	(912)537-6734	(800)537-7294	20
18	Andrew & Threlkeld Law Offices	404 Jackson St	Vidalia	GA	30474	4733	Toombs		(912)537-2354			5
19	Bakery	3109 E 1st St	Vidalia	GA	30474	8830	Toombs		(912)537-6739			5
20	Onoospe Regional Council-Arts	117 SE Main St	Vidalia	GA	30474	4718	Toombs		(912)537-8459			1
21	George E Argo Law Offices	17 Carter Ctr	Vidalia	GA	30474	0	Toombs		(912)537-1804			1
22	Nephrology Center Of Vidalia	1806 Edwina Dr	Vidalia	GA	30474	8927	Toombs		(912)537-9795			1
23	Sam's Barber Shop	107 Pine St W	Vidalia	GA	30474	3114	Toombs		(912)537-1756			1
24	Church Of The Nazarene	401 Madison St	Vidalia	GA	30474	4522	Toombs		(912)537-3238			1
25	Joyce's Coiffures	902 Adams St	Vidalia	GA	30474	4911	Toombs		(912)537-9939			1
26	Williamsburg Travel	211 NW Main St	Vidalia	GA	30474	3105	Toombs		(912)537-3380	(912)537-1269		1
27	Cybersouth Networks Inc	120 Jackson St	Vidalia	GA	30474	4714	Toombs		(912)537-3251	(912)537-4795	(877)291-8324	10
28	Swiftel Communications	120 Jackson St	Vidalia	GA	30474	4714	Toombs		(912)537-3251	(912)537-4795		5
29	Hughston Clinic	1811 Manning Dr	Vidalia	GA	30474	8921	Toombs		(912)538-0333			1
30	Summit Cancer Care	1702 Meadows Ln	Vidalia	GA	30474	8913	Toombs		(912)537-8838			1
31	Banks Insurance	312 Maple Dr	Vidalia	GA	30474	8909	Toombs		(912)537-8831	(912)537-8439		1

Step 2

The database needs to be converted into a format that the mapping software recognizes. This is often referred to as creating an Address Locator. The www.batchgeocode.com software will allow you to code up to 500 addresses at a time, but Google Earth will not work well with

more than 250 so it is suggested that you don't run batches of more than 250 addresses.

Instructions for creating your address locator are detailed below.

Map Multiple Locations / Find Address Coordinates

Locate multiple addresses - calculate distances - make your own mashup map - instantly. Take any kind of street address list, for example copied from Excel and geocode the addresses to get latitude and longitude coordinates using the tool below. The data can then be mapped in your browser, downloaded into Google Earth, saved to a web page, or transferred back into your spreadsheet. You can also use this tool to calculate distances to multiple addresses from a single point, or get quick driving directions to multiple destinations. Mapping multiple locations with your own custom data takes seconds, just follow the 6 steps below to plot your own data on a fully interactive multi-point map. It's fast, easy, and - free to use!

Step #1 Start by putting your data in a compatible delimited format (tab-delimited is easier for copying from an external source, bar-delimited should be used for hard entry)

Tab Delimited ([Download Excel Map Template](#)) Bar ("|") Delimited

Step #2 Copy/paste addresses into the table below, or try it out with the example data provided (if you only have one address, you can use our [Single Address Lookup Tool](#))

Example of tab-delimited source, just copy/paste your own tab-delimited file over this
 # Make sure the FIRST LINE CONTAINS COLUMN NAMES, you can have as many columns as you want

Address	City	State	Zipcode	Name	Phone Number	URL	Image
1 Crossgates Mall Road	Albany	NY	12209	Apple Store Cross Gates	(518) 609-2192	http://www	
116 Galleria	Buffalo	NY	14202	Apple Store Walden Galleria	(716) 652-2762	http://www	
630 Old Country Rd.	Garden City	NY	11530	Apple Store Roosevelt Field	(516) 240		
160 Walt Whitman Rd.	Huntington Station	NY	11745	Apple Store Walt Whitman			
3552 Carousal Center Drive	Syracuse	NY	12290	Apple Store Carousal	(315) 422		
2655 Richmond Ave.	Space 2200	Staten Island	NY	10314	Apple Store Staten Island		
7979 Victor Road	Victor	NY	14564	Apple Store Eastview	(585) 421-3030	http://www	
1591 Palisades Center Drive	West Nyack	NY	10994	Apple Store Palisades	(845) 353		
125 Westchester Ave.	White Plains	NY	10601	Apple Store The Westchester	(914) 428		
103 Prince Street	New York	NY	10012	Apple Store SoHo	(212) 226-2116	http://www	

(example file will load automatically upon selecting a format, click here to [turn off example loading](#))

Step #3 Click "Validate Source" to ensure data format is readable and populate column data:

Step #4

Annotations:

- Paste addresses copied from your Excel worksheet here.
- Press "Validate Source" and make sure the number of rows and columns is similar to your selection

Click "Validate Source" to ensure data format is readable and populate column data:

Step #4
 Select appropriate columns from the drop-downs below. Use address/city/state for exact map, or city/state or zip can be used for regional map:

Location Fields
 Address
 City
 State / Province
 Zip

Map Fields (not required)
 Title
 Description
 URL
 Image URL

Map Options
 Calculate (straight line) distance from first address in miles
 Show field names in map description (when using "All Remaining Fields" option)
 Select a default map view to show: street

Step #5
 Click "Run Geocoder" and wait for geocoding to finish:

Step #6
 Geocoding results are below, you can copy/paste this back into a spreadsheet or import into a database. Right click on the form below and click "Select All", then right click again and click "Copy." Formatting is maintained but 2 columns containing coordinates are added: *bg_lat (latitude), bg_lng (longitude).*

Scroll down the page. Make sure the Location Fields have been filled in.

Select the "Name" category here to display the name of the business

"URL" descriptor can be replaced with a more useful criteria (e.g. "NAICS Description").

Select "Run Geocode". Processing may take several minutes depending on computer speed and batch size.

You're done! Now that you have coordinates for your data, want to see your results on a map? Below is a map of the first 100 geocoded results. Click on each point to get the information from that record.

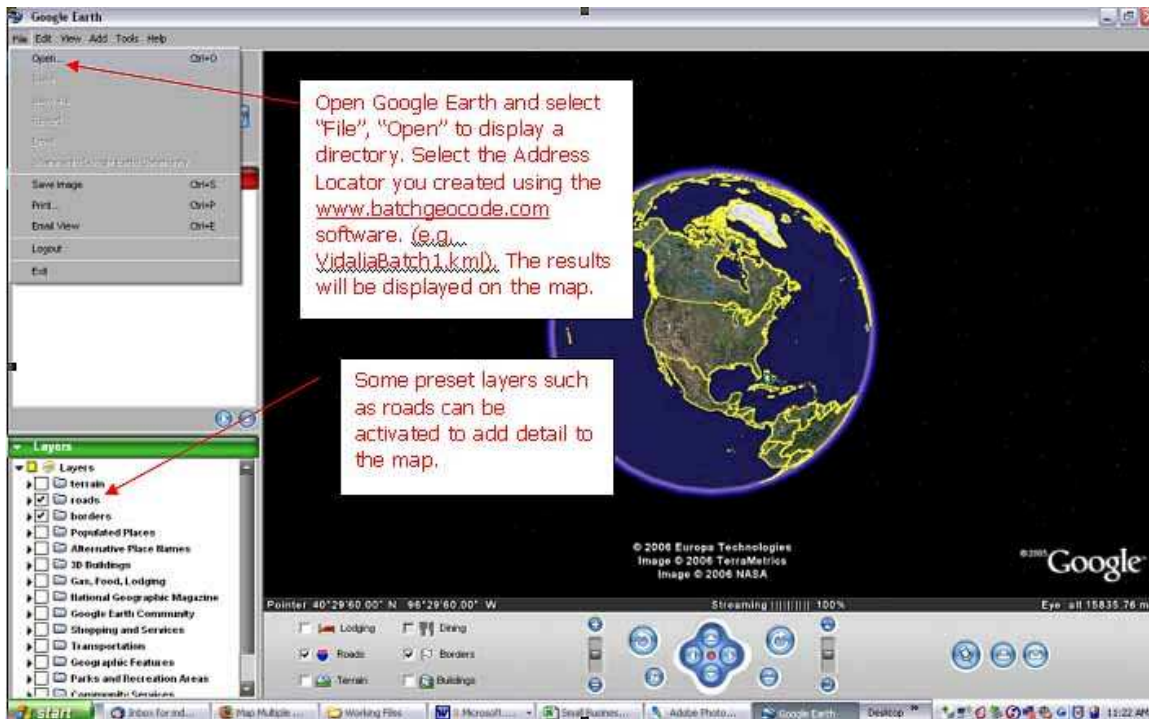
More Mapping Options
 Now that you've geocoded your custom address data, want to display it on your own web page? or download it into Google Earth?
 Save Map to a Web Page | Download to Google Earth (KML) File

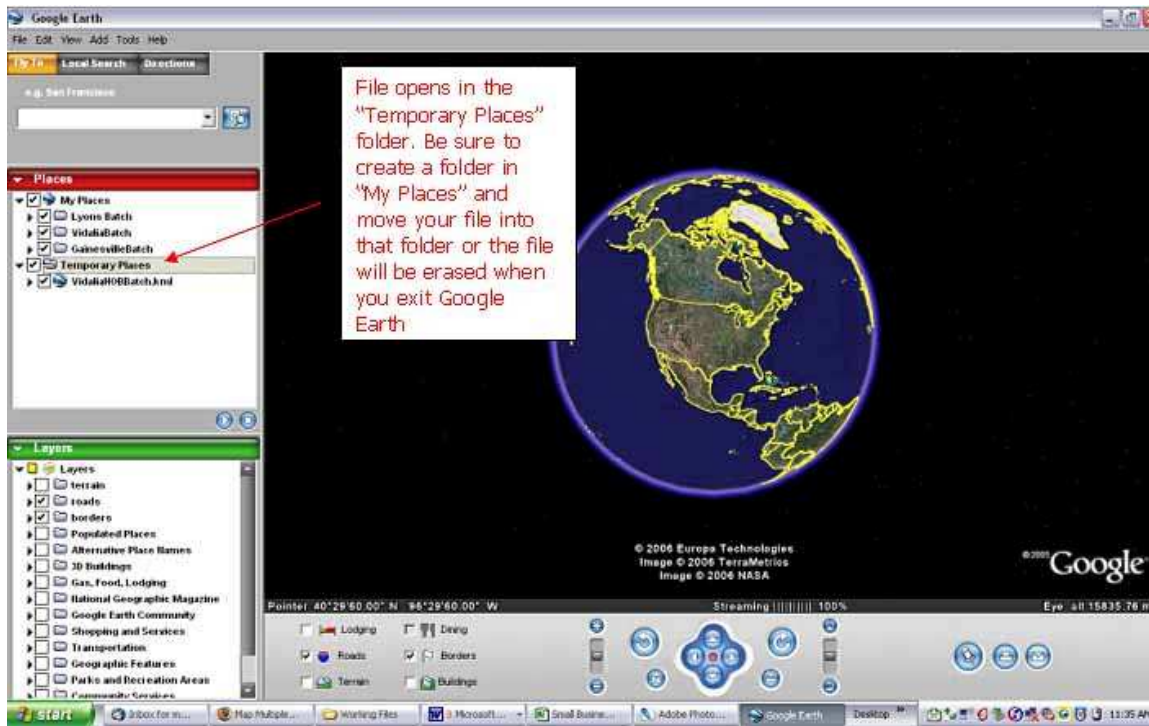
Scroll down. Results are displayed on map. Confirm accuracy before downloading as a KML file for Google

Select "Download to Google Earth (KML) File". Save file into an easily accessible folder with a descriptive name (e.g. VidaliaBatch1)

Step 3

The final step to creating your GIS map requires that you download the free Google Earth software (there are some system requirements but most modern computers can run Google Earth). Once the application is open it should look like the image below. Follow the instructions below to create your map.





Interview Summary

Interviews were conducted with 13 Hispanic business owners from Gainesville and Vidalia. All participants were asked to describe the process of opening their first business and guided to answer questions falling into the following seven categories: Number of years in business, where initial financing for the business came from, where additional financing came from after the business was running, where they got assistance and advice from to start their businesses, what experience they had with the Small Business Administration (SBA) or the Small Business Development Corporation (SBDC) and what difficulties they had with their businesses early on. Their English skills were measured based on their spoken English ability and years of experience. A scale from 1 – 5 was used with 1 being almost no English ability and 5 being perfect fluency. The results are summarized below. Business names and have been coded because permission to publish responses was not obtained.

Qualitative Analysis

Business	Years In Bus.	Initial Financing	Early Financing	Start-up Assist.	English Skills	SBA/SBDC	Professional Services	Early Issues
GHOB1	6	Savings	Bank	Friends/ Consultant	3	Knowledge	Accountant	Credit
GHOB2	6	Savings	Job	City	4	None	Accountant	Job
GHOB3	4	Savings	Job	City	3	Knowledge	None	Time/Money
GHOB4	12	Savings	Bank	Community	4	Knowledge	Accountant	Money
GHOB5	12	Savings/ Family	Shark	Community/ None	5	SBA	Accountant	Money/Credit
GHOB6	12	Family	Spouse	City	5	None	Accountant	Time/Money
GHOB7	3	Savings/ Friends	Savings	City	5	None	None	Assistance
GHOB8	16	Savings	Bus. Income	City	5	Knowledge	None	Time
GHOB9	1	Savings/ Supplier	Bus. Income	Spouse/City	3	Knowledge	Accountant	Assistance
GHOB10	5	Savings	Bus. Income	City	3	Knowledge	Accountant	Assistance
GHOB11	20	Savings	Bank	City	3	Knowledge	None	Assistance
VHOB1	9	Bank	Bus. Income	City	4	None	None	None
VHOB2	6	Savings/ Partner	Bank	H.Chamber/ Community	4	Yes	None	Credit
Average	9				4			
Mode	6	Savings	us. Income	City	3	Knowledge	Accountant	Assistance

State Best Practices

State Entrepreneur Programs	
STATE	DESCRIPTION
Colorado	Colorado Rural Seed Fund
Iowa:	Has the John Pappajohn Entrepreneurial Center at the University of Iowa that offers and undergraduate certificate in entrepreneurship.
Kansas:	Secured funding for the Enterprise Facilitation strategy as a core rural initiative. Kansas Venture Capital, Inc.
Kentucky:	"New Economy Strategic Plan", states blueprint for economic development, focuses on development of entrepreneurial businesses exploiting the state's existing clusters. Created Kentucky Office for New Economy. The state also developed 21 Innovation and Commercialization Centers to assure that rural areas have the same access to facilities as urban areas. Kentucky Technology Investment Fund
Louisiana:	Created the Small Business and Entrepreneurship Commission that includes reps from all state agencies as well as legislatures and a serial entrepreneur.
Maine:	KEEP program developed three principals for entrepreneurship: Specialization, or the need for specialized service provider's not one-size-fits-all approach. System marketing, promotes the system as a whole not individual service providers and Common Intake forms are use by all members to systematize information gathering. The Enterprise Option allows individuals who are receiving unemployment benefits to continue doing so while they are in the process of starting their own business or working at that business full time. The service requires attendance at business startup seminars. Making a Job program sponsored by the Kauffman Foundation is testing a curriculum for at risk middle school students that includes and introduction to entrepreneurialism. Small Enterprise Growth Fund
Maryland:	Performed a study tracing the bioscience sectors reliance on entrepreneurs and created a symposium series. The University of Maryland's Entrepreneurship Citation is a two and half year program for undergraduates who are interested in becoming entrepreneurs.
Michigan:	Economic Development Corporation called on state to make more risk capital available to local companies. MEEN (Michigan Entrepreneurship Education Network) was set up to end unequal access to entrepreneurship education. Will use the internet to expand resources.
Minnesota:	Virtual Entrepreneurship Network and BizPathways provide on-line remote resources to rural areas. Minnesota Technology Investment Fund
Mississippi	Magnolia Venture Capital Corp.
Missouri:	Fast Trac New Venture provides a free five day workshop for laid off workers interested in becoming entrepreneurs.
Montana	Northern Rockies Venture Fund
Nebraska:	Center for Applied Rural Innovation runs the EDGE (Enhancing Developing and Growing Entrepreneurs) which provides customized training for entrepreneurs in rural communities. State grants provide \$3000 for courses and communities are encouraged to raise an additional \$6000 from sponsors

Nevada:	Instituted an entrepreneurship component to their statewide high school competency exam.
North Dakota	North Dakota development Fund
Oklahoma:	Developed the Oklahoma Center for the Advancement of Science and Technology that works with local businesses, inventors, researchers and entrepreneurs to help create new businesses.
Tennessee:	Technology Development Authority has a business plan competition with a \$3000 prize.
Utah:	Former governor created an " Economic Ecosystems " that explicitly link entrepreneurial companies with anchor companies, universities and venture capital. Also created Utah Technology Alliance.

Georgia Micro-Enterprise Network (GMEN)

NAME	ADDRESS	CITY	ST	ZIP	PHONE
Albany Community Together, Inc.	230 South Jackson St.	Albany	GA	31701	(229) 420-4600
AMEN, Inc.	PO Box 76956	Atlanta	GA	30358	(770)952-0862
Antioch Micro-Enterprise Network (AMEN)	1148 Oakton Trail	Evans	GA	30809	(706) 627-0009
Appalachian Community Enterprises	54 Twin Lake Dr.	Cleveland	GA	30528	(706) 348-6609
Atlanta Micro Fund	PO Box 89285	Atlanta	GA	30312	(678) 539-6900
Center for Black Women's Wellness, Inc.	477 Windsor Street, S.W.	Atlanta	GA	30312	(404) 688-9202
Dekalb Enterprise Business Corporation	150 E. Ponce de Leon Ave.	Decatur	GA	30030	(404) 378-1899
East Athens Development Corporation	410 McKinley Drive	Athens	GA	30601	(706) 208-0048
Economic Development Corporation of Fulton County	141 Pryor Street	Atlanta	GA	30303	(404) 730-8073
Georgia Micro Enterprise Network (GMEN)	3695-F Cascade Road	Atlanta	GA	30331	(678) 296-1059
Goodwill Industries	P.O. Box 15007	Savannah	GA	31406	(912) 354-6611
Goodwill Industries of North Georgia	Goodwill Industries of Atlanta	Atlanta	GA	30122	(404) 486-8542
Partnership for Community Action	3597 Covington Hwy	Decatur	GA	30088	(404) 929-2415
Refugee Women's Network, Inc	4151 Memorial Drive	Decatur	GA	30032	(404) 299-0180
Reynoldstown Revitalization Corporation	100 Flat Shoals Ave.	Atlanta	GA	30316	(404) 525-4130
The Edge Connection	Kennesaw State University	Kennesaw	GA	30144	(770)499-3228
The Shasta Corp.	2683 Sharondale Dr. N.E.	Atlanta	GA	30305	(404) 277-2685

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