



2-1-2006

PB1761-Tapping Available Resources - A Directory of Programs in Tennessee That Support Rural Economic

The University of Tennessee Agricultural Extension Service

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"PB1761-Tapping Available Resources - A Directory of Programs in Tennessee That Support Rural Economic," The University of Tennessee Agricultural Extension Service, PB1761-2M-2/06 R12-4010-019-002-06 06-0177, http://trace.tennessee.edu/utk_agexmkt/23

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Tapping Available Resources

**A Directory of Programs
in Tennessee That Support
Rural Economic Growth
by Value-Added Enterprises**

Tapping Available Resources

A Directory of Programs in Tennessee
That Support Rural Economic Growth
by Value-Added Enterprises

A publication by UT Extension's
Center for Profitable Agriculture,
funded in part by a grant from
USDA Rural Development

Rob Holland
Extension Specialist
Center for Profitable Agriculture

Anne Dalton
Extension Assistant
Center for Profitable Agriculture

Ben Sanders
Extension Specialist
Center for Profitable Agriculture



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Foreword

The interest in farmer-owned, value-added businesses and farm enterprises continues to grow in Tennessee. These consumer-driven and producer-controlled opportunities have a positive impact on Tennessee agriculture and are critical to the future of strong communities and local economies. Therefore, these ventures and their success continue to be an important part of the *Center for Profitable Agriculture's* educational outreach programs.

While there are numerous types of value-added enterprises that exist in Tennessee, there are an even greater number of would-be-enterprise ideas. One of the most critical steps in taking an idea all the way to a successful business is being able to identify and call upon all available programs, resources and information sources that exist to assist developing businesses. While various information sources and assistance programs are available, identifying and accessing the appropriate contacts for these is often a very challenging and even discouraging process.

We in the *Center for Profitable Agriculture* have traditionally provided very specific assistance to farmers and entrepreneurs in the form of educational analyses, enterprise studies and business planning. However, numerous other business assistance programs also exist from other agencies and organizations. The purpose of this directory is to identify resources that would be helpful to Tennessee farmers and entrepreneurs as they develop value-added businesses.

The directory is published as part of our *Center's* focused delivery of value-added educational programs in a 19-county region of Tennessee. This focused effort, titled "Developing Rural Businesses" (DRB), is funded in part by a "Rural Business Enterprise Grant" from USDA Rural Development. The program's objectives include the delivery of technical assistance to farmers and value-added entrepreneurs who are considering or pursuing value-added enterprises.



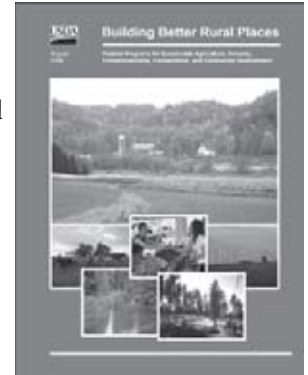
We feel that this directory will not only prove to be a valuable component in our implementation of the DRB program, but will also be valuable in the consideration and development of rural businesses across the state for years to come.

Additional information about the programs and services provided by the *Center for Profitable Agriculture* are available at <http://cpa.utk.edu> or by calling 931-486-2777.

Rob Holland
Extension Specialist
Center for Profitable Agriculture

Introduction

Original thoughts for this directory called for it to include listings of resources primarily available from the United States Department of Agriculture and within the state of Tennessee. However, in preparing the directory, it was found that information for most all federal programs available from USDA were listed in an existing publication, *Building Better Rural Places*. *Building Better Rural Places* is a USDA publication that lists programs for sustainable agriculture, forestry, entrepreneurship, conservation and community development. The 148-page publication is available for viewing and printing on the Internet at <http://attra.ncat.org/guide>. Therefore, this directory is intended to serve as a complement and supplement, not a duplication, to *Building Better Rural Places*.



Similar to *Building Better Rural Places*, this directory is intended to streamline the search for various programs, services, information and resources that assist farmers and entrepreneurs in developing value-added enterprises. The directory includes contact information for various types of resources available in Tennessee. A brief description of each program is included, but intricate and specific details or requirements for each program are not included. The listings in this directory are intended to provide an initial scan of available programs, but are not intended to provide all of the information necessary to receive assistance from the programs. For more specific details and information, the program provider should be contacted directly. The program descriptions included here should serve as a helpful preparation for specific follow-up contacts with the program providers.

As stated earlier, one of the objectives of this directory is to streamline the search for programs, agencies and other resources that offer business development assistance. The process of identifying and locating business assistance is often difficult and frustrating. Internet searches often lead to programs or resources that no longer exist or give inaccurate contact information. Many times, programs are referenced by more than one title or different agencies may list the same program with a different title. Confusion may also exist when programs are funded and promoted by one agency, but administered by another agency. Frustration also stems from difficulties in determining a program's eligibility requirements and parameters.

For these reasons, this directory is intended to help identify available programs, agencies and resources and provide enough information to make contacts with the sources more efficient and effective. Identified sources are listed in this directory in one of two sections. Listed in Section I are programs that provide assistance to value-added enterprises, small businesses and/or rural businesses in Tennessee. The programs are categorized according to the type of assistance provided – financial, technical or marketing. Sources listed in Section II are agencies and resources that provide business development information to businesses regardless of their type, size (small or large) or location in Tennessee. These listings include the Web site addresses of the various agencies and a general idea of the services/information provided by the agency.

Section I

Listed in this section are 22 programs that provide assistance to value-added enterprises, small businesses and/or rural businesses in Tennessee. The programs are listed according to the type of assistance provided – financial, technical and marketing. A brief description, including basic guidelines, the provider and contact information, is given for each program.

Financial Assistance

Program Provider

Tennessee Valley Authority (TVA)
Economic Development
P. O. Box 292409
Nashville, TN 37229-2409
(615) 232-6225

Programs Offered

Minority Business Development Loan Fund

Revolving loan fund that supports start-up, growth and expansion efforts of minority- and women-owned businesses, as well as other socially and economically disadvantaged businesses in the Tennessee Valley Authority service area.

Additional information: www.tvaed.com/loans.htm

Business Incubator Tenant Loan Fund

Incubators that are members of the TVA Business Incubation Network are eligible for loans on behalf of their tenant companies. These firms (foods, industrial, service, etc.) must complete an application process and provide documentation in support of their loan application. The loans from this revolving fund are intended to help young businesses meet their short-term needs for cash flow and operating capital.

Additional information: www.tvaed.com/loans.htm

Enhanced Growth Credit

Substantial credits on power bills may be available to companies in the Tennessee Valley. Eligibility is determined by Standard Industrial Classification (SIC) code, type of power used and kilowatt usage.

Additional information: www.tvaed.com/loans.htm

Southern Appalachian Fund

A venture capital fund providing equity capital and operational assistance to qualifying businesses in low-income census tracts in Kentucky, Tennessee and the Appalachian counties of Georgia, Alabama and Mississippi. The fund invests in early- and expansion-stage companies and has a broad industry focus that includes manufacturing, technology and software.

Additional information: <http://www.southappfund.com> and www.tvaed.com/loans.htm

Special Opportunities Counties Loan Fund (SOC)

Counties in the TVA power service area that have the lowest per-capita income, the highest percentage of residents below the poverty level and the highest annual unemployment rates are designated as Special Opportunity Counties. Companies in these geographic areas may be eligible for loans. Funds may be used for infrastructure development, buildings, equipment or real estate based on the project's capital investment and the number of jobs created by the venture.

Additional information: www.tvaed.com/econfund_spec.htm

Rate Options for Power

Determines ways to use electricity more efficiently and cost-effectively. The way power is used may determine the rate for power and lower cost. Several rate options exist.

Additional information: www.tvaed.com/reliability.htm

Program Provider

Tennessee Department of Economic and Community Development
312 8th Ave. North - 9th Floor
Nashville, TN 37243

Programs Offered

Tennessee Small Business Energy Loan

Provides assistance to existing, qualified businesses to help upgrade the level of energy efficiency in buildings, plant and manufacturing processes. Free energy audits are available. Loans can be repaid over a period of time not to exceed seven years.

Additional information: http://www.state.tn.us/ecd/energy_sbhel.htm; (800) 342-1340 – Energy Division

BERO: Business Enterprise Resource Office

Provides financial assistance to small, minority- and women-owned businesses.

Additional information: http://www.tennessee.gov/ecd/bizserv_minority.htm; (800) 872-7201 – Business Services

Program Provider

Tennessee Department of Agriculture
Market Development Division
P.O. Box 40627
Nashville, TN 37204

Programs Offered

Ag Tag Program

Provides funds for statewide innovative marketing projects and activities to non-profit and tax-exempt agricultural organizations, government entities, cooperatives and institutions. Projects should be new and innovative and serve to build Tennessee's agriculture economy. Projects must promote market development or provide information, education or awareness about agriculture in Tennessee. Enhancements to existing projects may be considered, but the project enhancements need to be innovative for maximum consideration.

Additional information: <http://picktnproducts.org/agtag.html>; (615) 837-5160

Producer Diversification Cost Share

Provides assistance to improve farm income in Tennessee through the production of diversified agricultural products by providing reimbursement of 35 percent cost-share, up to the maximum, for activities or items in farm infrastructure, marketing and specialty equipment. The maximum cost-share for each category is \$10,000. However, a producer may be eligible for cost-share in more than one category, but cannot receive more than \$10,000 in any fiscal year. Funding for this program is subject to re-appropriation.

Additional information: <http://tennessee.gov/agriculture/enhancement/growth.html>. Questions concerning this program may be directed to Agricultural Growth Initiative Coordinator at (615) 837-5346 or via e-mail at Ag.Growth@state.tn.us.

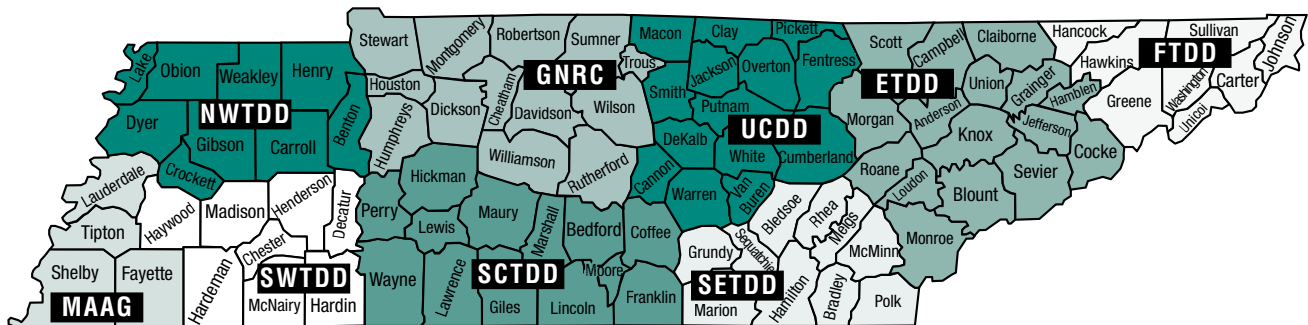
Program Provider

State of Tennessee Development Districts

Tennessee is divided into nine districts whose locations are shown in Figure 1 below. The nine districts, their locations and phone numbers are:

- East Tennessee Development District (ETDD)
Alcoa – (865) 273-6003
- First Tennessee Development District (FTDD)
Johnson City – (423) 928-0224
- Greater Nashville Regional Council (GNRC)
Nashville – (615) 862-8828
- Memphis Area Association of Governments (MAAG)
Memphis – (901) 729-2871
- Northwest Tennessee Development District (NWTDD)
Martin – (731) 587-4213

Figure 1. Tennessee Development Districts



- Southwest Tennessee Development District (SWTDD)
Jackson – (731) 668-7112
- South Central Tennessee Development District (SCTDD)
Columbia – (931) 381-2040
- Southeast Tennessee Development District (SCTDD)
Chattanooga – (423) 266-5781
- Upper Cumberland Development District (UCDD)
Cookeville – (931) 432-4111

Programs Provided

Programs provided vary from district to district, but the focus is economic development and financial and technical assistance.

Additional information and map site: http://www.state.tn.us/tacir/PDF_FILES/Infrastructure/Infra03_DDmap.pdf

Program Provider

USDA Rural Development
3322 West End Ave. Suite. 300
Nashville, TN 37203

Programs Offered

Renewable Energy Systems and Energy Efficiency Improvement Program

Provides loans, loan guarantees and grants to farmers, ranchers and rural small businesses to purchase renewable energy systems and make energy efficiency improvements. The funds are available to support a wide range of technologies encompassing biomass (including anaerobic digesters), geothermal, hydrogen, solar and wind energy, as well as energy efficiency improvements.

Additional information: <http://www.rurdev.usda.gov/tn/>
<http://www.rurdev.usda.gov/rd/farmbill/9006resources.html>; (615) 783-1341

Value-Added Producer Grants (VAPG)

Provides grants to independent producers, farmers and rancher cooperatives, agricultural producer groups and majority-controlled, producer-based business ventures. The purpose of the grants is primarily to support the development and implementation of business plans and marketing strategies for value-added products.

Additional information: www.rurdev.usda.gov/rbs/coops/vadg.htm
<http://www.rurdev.usda.gov/tn/> -- click on programs/business and cooperative; (615) 783-1341

Technical Assistance

Program Provider

Tennessee Valley Authority
Economic Development
P. O. Box 292409
Nashville, TN 37229-2409
(615) 232-6225

Programs Offered

Architectural and Engineering Services

Provides, but is not limited to, site evaluation, land development plans and analysis for environmental and compliance studies.

Additional information: www.tvaed.com/technicalservices/index.htm

Economic Research Analysis

Provides, but is not limited to, economic impact analysis, company lists, market research and industry reports and comparative advantage analysis.

Additional information: www.tvaed.com/technicalservices/index.htm

Program Provider

Tennessee Department of Economic and Community Development

Business Services
312 8th Ave. North
Nashville, TN 37243
(800) 872-7201

Programs Offered

BERO: Business Enterprise Resource Office

Provides technical assistance to small, minority- and women-owned businesses.

Additional information: http://www.tennessee.gov/eecd/bizserv_minority.htm

One Stop Business Resource (Web-based)

Assists entrepreneurs in obtaining proper permits, licenses, certificates and tax number as well as searching, selecting and reserving a business name.

Additional information: <http://www.tnanytime.org/osbr/demo/splash.html>

Program Provider

Tennessee Department of Environment and Conservation

401 Church St., 8th Floor, L&C Annex
Nashville, TN 37243-1151
(800) 734-3619

Program Offered

The Small Business Environmental Assistance Program (SBEAP)

Provides technical, administrative and regulatory support for small businesses and serves as a liaison between some regulatory agencies and small businesses.

Additional information: <http://www.state.tn.us/environment/ea/sbeap>

Program Provider

Tennessee Department of Labor and Workforce Development

Andrew Johnson Tower, 8th Floor
Nashville, TN 37243-0655
(615) 741-6642

Program Offered

Required Work-Related Posters

Provides free posters containing employment laws and other work-related information to be shared with employees as required by law.

Additional information: <http://www.state.tn.us/labor-wfd/poster.htm>

Program Provider

The University of Tennessee
Center for Industrial Service

193 Polk Ave, Suite C
Nashville, TN 37210
(888) 763-7439

Program Offered

The Tennessee Manufacturing Extension Program (TMEP)

Through consulting, education and training, this program helps Tennessee manufacturers increase productivity, competitiveness and profitability.

Additional information: <http://www.cis/utk/edu/TMEP>

Program Provider

University of Tennessee Extension

Knoxville, TN 37996

Program Offered

University of Tennessee Extension, MANAGE Program

Allows analysis of the total farming business using individualized information, a review of current financial situation, identification of strengths and weaknesses in the farm business, development of individualized farm and financial plans, exploration of alternatives both on and off the farm, evaluation of capital investment opportunities including land and/or machinery purchases, analyzing the likely consequences of changing the scope of enterprises and determining appropriate production practices.

Additional information: Local county Extension office or visit the MANAGE Web site at <http://economics.ag.utk.edu/mang.html> or call toll-free MANAGEment information line at (800) 345-0561.

Program Provider

Tennessee Small Business Development Center (SBDC)

Lead Center
Middle Tennessee State University
P.O. Box 98
Murfreesboro, TN 37132
(615) 849-9999

Seventeen offices are part of the SBDC Network in Tennessee. Locations of these offices are shown in Figure 2 below. The locations and phone numbers of these offices are:

- Blount County – (865) 983-2241
- Chattanooga – (423) 756-8668
- Clarksville – (931) 221-1370
- Cleveland – (423) 674-8707
- Columbia (Affiliate Office) – (931) 388-5674
- Cookeville – (931) 372-3638
- Dyersburg – (731) 286-3201
- Hartsville – (615) 374-4607
- Jackson – (731) 424-5389
- Johnson City – (423) 439-8505
- Kingsport (Satellite Office) – (423) 578-6235
- Knoxville – (865) 246-2663

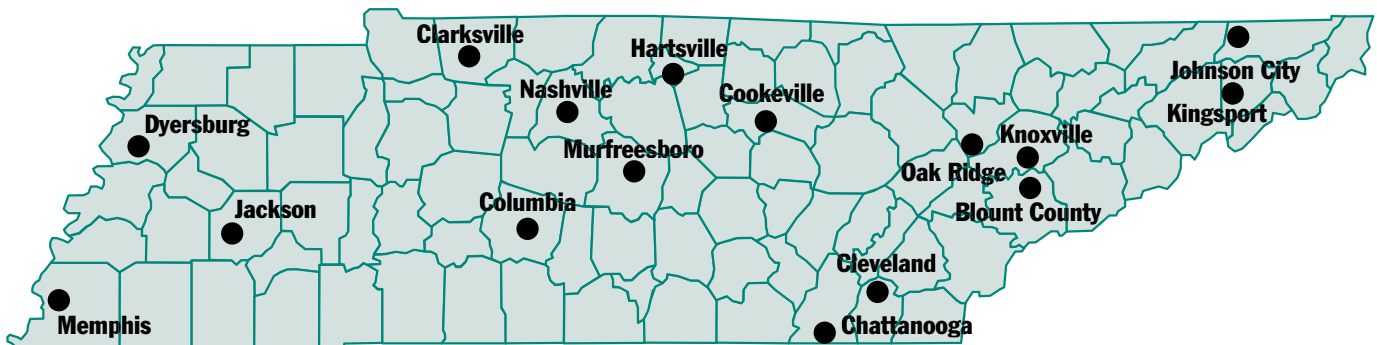
- Memphis (Union Avenue) – (901) 333-5086
- Memphis (Beale Street) – (901) 526-9300
- Murfreesboro – (615) 898-2745
- Nashville – (615) 963-7179
- Oak Ridge – (865) 483-2668

Programs Offered

Programs provide business advice to all types of businesses, including retail, manufacturing, service provider or professional. Also available is one-on-one counseling to small business entrepreneurs and training in e-commerce, marketing, preparing financial statements, starting and managing a small business and writing a business plan.

Additional information: <http://tsbdc.org>

Figure 2. SBDC Office Locations



Marketing Assistance

Program Provider

Tennessee Department of Agriculture
Marketing Development Division
P.O. Box 40627, Melrose Station
Nashville, TN 37204
(615) 837-5160

Program Offered

Pick Tennessee Products (PTP)

Permits the use of the Pick Tennessee Products logo on product packaging and in promotional materials for qualified products or services. Producers of qualified products or services can also be listed on the Pick Tennessee Products Web site.

Additional information: <http://picktnproducts.org>

Section II

Listed in this section are agencies and resources that provide business development information to businesses in Tennessee, regardless of their type, size (small or large) and location. A brief description of the type of information available and the Web address for obtaining the information are also given.

Business Development Information

Information below applies to businesses of any size, type or location:

Tennessee Small Business Information Guide

http://www.state.tn.us/e cd/res_guide.htm

Twenty-three page guide for developing a business

Tennessee Business Name Search

<http://www.tennesseeanytime.org/sosname>

Information for selecting and filing for a business name

Tennessee Corporate/LLC Fillable Forms

<http://www.state.tn.us/sos/forms/corp-fillin.pdf>

Initial corporate filing forms

Tennessee For Profit Corporate Filing Guide

<http://www.state.tn.us/sos/forms/fg-fp.pdf>

Filing rules and guidelines for profit corporations

Tennessee Limited Liability Company Filing Guide

<http://www.state.tn.us/sos/forms/fg-llc.pdf>

Filing rules and guidelines for limited liability companies

Tennessee General Partnership Filing Guide

<http://www.state.tn.us/sos/forms/fg-gp.pdf>

Filing rules and guidelines for general partnerships

Tennessee Limited Partnership Filing Guide

<http://www.state.tn.us/sos/forms/fg-lp.pdf>

Filing rules and guidelines for limited partnerships

Tennessee Fee Schedule for Corporations, Limited Liability Company and Partnerships

<http://www.state.tn.us/sos/forms/corpfeeschedules.pdf>
Fee schedules for businesses

Tennessee Department of Revenue

http://state.tn.us/revenue/new_bus.htm

Instructions for opening a new business in Tennessee

Tennessee Anytime – State of Tennessee

<http://www.tennesseeanytime.org> (Go to Business)

Information for businesses in Tennessee

Information below is directed specifically to small businesses:

Rural Information Center

<http://www.nal.usda.gov/ric> (Rural Resources, then Business Resources)

Information services for rural citizens

Tennessee Small Business Development Centers

<http://www.tsdbc.org/>

Provides business advice

Small Business Administration's Online Training

<http://www.sba.gov/training>

Free training courses, workshops and knowledge resources designed to assist entrepreneurs

Internal Revenue Service

<http://www.irs.gov/businesses/small/index.html>

Information for small businesses and self-employment

United States Patents and Trademarks Office

<http://www.uspto.gov/main/>

Information on patents and trademarks

Conclusions and Implications

Value-added enterprises are increasingly being credited as a source of improving the economy and continued growth of agriculture in Tennessee. Various technical, financial and marketing resources are available to provide assistance to developing businesses. The information presented in this directory streamlines the search for and identification of specific assistance programs available to Tennessee agri-entrepreneurs and small business owners.

More than 20 programs, plus numerous other resources and agencies, that provide assistance to value-added enterprises, small businesses and/or rural businesses in Tennessee are identified in this publication. Basic information is given about each resource to help individuals identify those most appropriate for a given situation.

This publication provides an initial scan of available assistance, but does not provide all the information necessary to receive the assistance. Therefore, the program provider should be contacted directly for specific program details and requirements.

Visit the UT Extension Web site at
<http://www.utextension.utk.edu/>

PB1761-2M-2/06 R12-4010-019-002-06 06-0177

Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development.
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