# **Business Resources for Agritourism Farmers**

# NC REAL (Rural Entrepreneurship through Action Learning)

www.ncreal.org 919-688-7325

In community-based organizations, REAL is taught as a 14-16 week course to potential entrepreneurs or citizens already in business for themselves. A local facilitator is REAL trained to teach the curriculum and develop a cadre of community support business leaders. REAL staff provides on-going support to the community organizations in their efforts to create homegrown economies and/or economic recovery. NC REAL offers programs in 86 of the 100 counties in NC at all educational levels, and offers courses in Spanish and on-line.

#### **Small Business Centers**

www.ncccs.cc.nc.us/business\_and\_industry 919-807-7100

There are 58 Small Business Centers located on community college campuses across the state that provide confidential counseling services to new and existing businesses, usually at no cost. They also provide customized information on developing business plans, business counseling, and a variety of courses and workshops. Nearly all North Carolinians are within 30 miles of an SBC.

# Self-Help Credit Union

www.self-help.org 1-800-476-7428

This organization is widely recognized as a global leader in community development lending. Established to create ownership and economic opportunities for minorities, women, rural residents, and low-wealth families, Self-Help operates seven offices statewide. Self-Help can operate with greater flexibility than most banks and is, therefore, an important source of debt capital for entrepreneurial businesses by offering loans from small 'micro-loans' of several thousand dollars to larger loans of \$5 million or more.

# NC Institute of Minority Economic Development

www.ncimed.com

919-956-8889

The NC IMED is a statewide organization focused on developing profitable and sustainable minority and women-owned businesses. The Institute provides one-on-one counseling, research, education, technical assistance and training programs and collaborates with other service providers across the state. The Institute also offers the SBA Pre-Qualification Loan Program that facilitates obtaining a bank loan.

#### Women's Business Center

www.ncimed.com, then click on 'women' 919-956-8889

The Women's Business Center provides training, counseling and technical assistance to aspiring and existing women business owners as well as the services described above under NCIMED.

# NC Partnership for Economic Development Regional Offices

www.nccommerce.com/regional/region

Check the website to contact any of the centers.

The seven partnerships are funded by the NC legislature to conduct marketing and business recruitment initiatives, and devise effective economic development strategies based on regional opportunities and advantages. Within their available resources, some have chosen to support tourism and/or entrepreneurship ventures.

# NCSU and NCA&T Cooperative Extension Service

www.ces.ncsu.edu

Check your local phone book for your County Extension Service Office.

Extension staff offer information and educational resources through county offices, and one-on-one counseling and training on a wide range of business topics.

#### NC Rural Economic Development Center, Inc.

www.ncruralcenter.org/grants/micro.htm

919-250-4314

Offers capital and technical assistance to entrepreneurs in the 85 rural counties in North Carolina.

#### **Microenterprise Programs**

The Rural Economic Development Center oversees the operation of the Microenterprise Loan Program that provides loans from \$500 up to \$25,000 to over 1,000 entrepreneurs in North Carolina. The \$5.6 million in loans has included 54 percent to women, 49 percent to minorities, and 48 percent to lowincome households.

The Mountain Microenterprise Fund, in Asheville, serves the 12 western-most counties, offering an 8-week business plan course on a sliding-fee scale. Graduates can enroll in a program that provides access to additional counseling and other resources.

The Metropolitan Business Development Center based in Washington, NC, provides financial assistance and training to help rural people become self-sufficient through self-employment and small business creation. Participants must attend classes in order to receive assistance for business start-up and to become certified for the lending process. This fund focuses on women and minority entrepreneurs, and offers classes in Spanish.

#### Small Business and Technology Development Centers (SBTDC)

www.sbtdc.org

1-800-258-0862

The SBTDCs provide one-on-one technical assistance to small businesses, and are located campuses throughout the University of North Carolina system. Most services are free of charge.

#### Handmade in America

www.handmadeinamerica.org 828-252-0121

This nonprofit serves 23 mountain counties by promoting education and awareness about the local arts and crafts industry. Training workshops, seminars and tours are provided for artisan entrepreneurs, including those with agritourism farms.

This information is designed to help potential agritourism farmers find appropriate resources and gather information about developing an agritourism farm. It is published to help find the answers to some of the questions in <u>Starting Your Agritourism Venture</u>. Two other publications in the package for agritourism farmers are <u>Suggestions for Helping You Start an Agritourism Venture</u> and <u>Agritourism Resource Persons</u>, published by the Agritourism Office of the North Carolina Department of Agriculture and Consumer Services. All four documents are available by request and can be emailed.

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