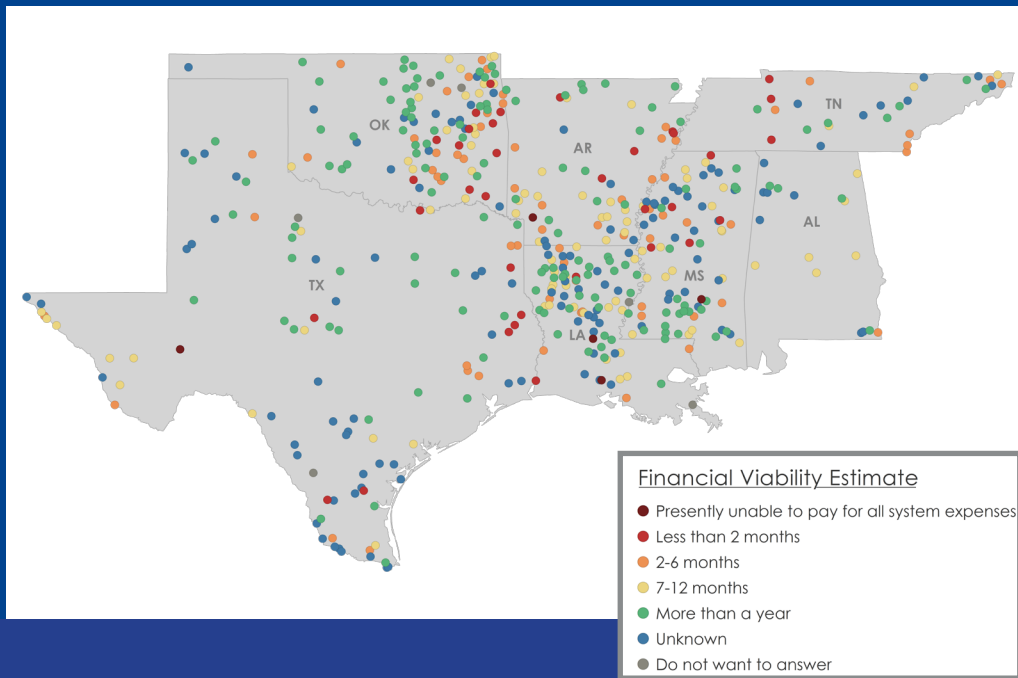


COVID-19 RESPONSE

We work in areas where resources are already limited. Communities Unlimited knew that to stop working was not an option. We focused on continuing services and identifying tools that are needed by our clients during this unprecedented emergency.

Communities Unlimited's Response:

- Small Business Toolkit to demonstrate options
- Families First & CARES Act FAQ
- Assisting small businesses with EIDL & Paycheck Protection
- Two new loan products to help small businesses' pivot and reboot operations
- Purchasing produce from small-scale farmers for food pantries
- Assistance in adapting business operations
- Webinars for social media and website development
- Loan payment deferrals
- Strategizing with water systems to manage rising account receivables
- Webinars for water and wastewater operators
- Sharing technology with communities
- Working closely with our partners
- Forming new partnerships to reach more small businesses



Financial Viability of Utilities Impacted by COVID-19

COMMUNITIES UNLIMITED DIGS DEEP TO GUIDE SMALL BUSINESSES IN CRISIS

BOGATA, TX. — The news has focused on the current impact of COVID-19, including closed schools and businesses. But areas working on community sustainability with Communities Unlimited are already looking to the future.

Community Sustainability Teams in each community meet weekly via video conferencing to keep their plans moving forward.

In response to the COVID-19 crisis, Congress passed the Coronavirus Aid, Relief and Economic Security (CARES) Act at the end of March 2020. Bogata, TX, has two businesses that have received assistance from one of the programs created by the CARES Act called the Paycheck Protection Program or PPP. The PPP is a forgivable loan, of which 60% must be used for payroll and payroll expenses.

Honey Hush Boutique, owned

by Shelly Evans, a Communities Unlimited small business client, now offers online shopping and added curbside delivery. Bogata Healthcare Clinic is owned by Mary Palmer, who is a member of the Community Sustainability Team. The PPP loan was one of many options made available to



small businesses in the CARES Act. Other options were created in the Families First Act. The biggest challenge was deciphering all of the information in both.

Communities Unlimited quickly dove deep into the

CARES and Families First Acts to understand the requirements, programs available to small businesses, qualifications and how they would affect businesses. This information is available through a series of FAQs and the interactive Small Business Toolkit on our website, and all are updated as new information is released.

Communities Unlimited has provided 50 small business owners with individual applications assistance for the Payment Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL). The EIDL is more for operating expenses but can be used for payroll, similar to the PPP. Hope Credit Union and RCAC, both partners for Rural Transformation agreed to make PPP loans to CU clients. By May 25, 2020, twenty-four CU clients had received \$446,830 in PPP and saved 135 jobs.

FARMERS, WITH CU, FIND NEW CLIENTS

MID-SOUTH DELTA — The biggest impact seen in the COVID-19 crisis has been to businesses and their employees, with 33 million left unemployed within 3 months and more than 45 million by June 2020. Many small business owners question whether their businesses will survive. Small-scale farmers are among those struggling to stay in business. While they follow the same business mod-

el — provide a product, sell it, make a profit, repeat — to stay open, they are unique in that they provide an essential element of life — food. Small-scale farmers sell to local schools, restaurants and farmers markets. But with all three closed in the wake of COVID-19, farmers who have already planted and are beginning to harvest are left with too much product and not enough customers. In ad-



dition, they face concern over whether they can afford to plant in the future.

Some farmers have been donating excess crops to food banks to keep them from rotting in their fields, but it doesn't help them

NEW TECH AIDS CHERRY TREE RURAL WATER

STILWELL, OK. — Cherry Tree Rural Water District (RWD) expects a 40% reduction in revenues because of COVID-19. The system serves 268 households, 3 schools and 1 commercial customer. The revenue loss will be, in large part, to the early closing of schools in mid-March and the loss of jobs in an already persistent poverty county. Cherry Tree closed its office to the public after assistance from Communities Unlimited in purchasing and installing a payment dropbox. The system is working with limited staff, one full-time office clerk, and one full-time water operator. Office Clerk Brooke Davis had to bring her two children to work with her because of closed schools and limited childcare options. She is new to the water system, and like everyone else is working under continually changing circumstances. Brooke said, "I



The new dropbox outside the Cherry Tree RWD office.

call [CU] for everything." She has regular video conferences with Communities Unlimited staff to determine the best course of action in these unprecedented emergency circumstances. Communities Unlimited is now working with most communities through video conferencing, introducing many to the new technology. We continue to utilize various technologies to assist rural communities in any way we can.



Mississippi Delta. Communities Unlimited will continue to work to guide farmers through this crisis.

Zoom Train-the-Trainer Session - Shared screen with speaker view

Agenda

- Scheduling the Event
- Visual Aids and Slides
- General Design
- Activity Standards
- Participant Materials

Communities Unlimited is maintaining safe distance while to connect with each other and with the clients and communities with which we work.

COMMUNITIES Unlimited

The Community Voice

www.CommunitiesU.org

Annual Report FY 2019



HEALTHY COMMUNITIES, HEALTHY BUSINESSES, HEALTHY FAMILIES

Communities Unlimited, Inc., resides in the space of solutions. We take a community-based — yet regional — approach to solving the challenges that threaten our communities' survival and provide the resources needed to sustain healthy communities, healthy businesses and healthy families.

Healthy Communities: Defining healthy communities from the outside is a significant endeavor. However, the people who call a rural community or a low-wealth neighborhood home know exactly when their community is healthy and when it is not. Creating the vehicle that allows residents to become leaders to define, plan and implement strategies to make their communities healthy was the work of our Community Sustainability efforts in 11 communities in 2019. Residents who serve on the board of their local water system or wastewater system certainly understand the importance of keeping their water and sewer system in regulatory com-

pliance to ensure the health of the community. Building the capacity of water operators and the boards across 528 distinct communities was the work of our Environmental Team in 2019. Often, communities require capital to upgrade or maintain their key water and sewer infrastructure. This is where Communities Unlimited's Community Development Financial Institution (CDFI) played a key role by making 24 emergency and interim loans totaling \$2.8 million. A strong local economy is an important driver for healthy communities.

Healthy Businesses: This is where the 131 healthy, locally owned businesses we



worked with in 2019 come in. Rural communities in the South are marked by a strong entrepreneurial spirit. Yet for decades, state and local leaders have been waiting on jobs

to arrive from outside corporations. All the while, they overlooked the base of small businesses in their own communities that are contributing quality of life services, jobs

and sales taxes. By helping local leadership teams build entrepreneurial ecosystems, we are shifting this mindset. By providing intensive managerial assistance through our Entrepreneurship Team, budding entrepreneurs are turning their dreams and sidelines into small businesses that benefit their communities. CU's CDFI utilizes its unique lending model to de-risk loans on the front end of the lending process, allowing CU to make successful start-up and working capital loan to low-wealth entrepreneurs who often have low or no credit score and little or no collateral.

Healthy Families: Small business owners generate

OUR APPROACH

2

COMMUNITIESUnlimited

FY2019

HEALTHY COMMUNITIES, HEALTHY BUSINESSES, HEALTHY FAMILIES

wealth for their families and income and security for their employee's families. CU seeks to impact multiple social determinants of health that lead to healthy families. In 2019, CU ensured that 308,000 families had safe drinking water. In the Mid-South Delta Region, CU worked with community leaders to create access to fresh, healthy produce through three new rural farmers' markets in McCrory, AR, Sardis, MS, and Senatobia, MS, which are also creating additional income for local small-scale farmers. In Bogata, TX, CU worked with a local cooperative to develop a feasibility study for a grocery store that can provide fresh produce and healthy foods.

STRATEGIC BLENDING

Communities Unlimited's five main program areas – Environmental, Community Sustainability, Entrepreneurship, Healthy Foods and Lending – don't work in isolation. They are strategically blended to solve challenges facing low-wealth neighborhoods and rural communities in the South holistically. This holistic approach led CU to be counted among organizations identified as Rural Development Hubs in the Aspen Institute's 2019 report Rural Development Hubs: Strengthening America's Rural Innovation Infrastructure.



RURAL DEVELOPMENT HUBS

Rural Development Hubs are further characterized by their ability to build and participate in collaboratives that deliver a broader array of services. Communities Unlimited has always worked under that assumption that rural challenges are too complex for any organization to solve alone. Take the sad phenomenon of persistent poverty in America, defined as counties where over 20% of the population have lived in poverty for over

30 years. Eighty percent of the 395 persistent poverty counties in America are rural, and 45% of all persistent poverty counties are located in CU's seven-state footprint in the South. Persistent poverty is not an accident but the result of decades of divestment by corporations, bank closures, departure of national philanthropic funders and federal programs that never reach the communities due to matching fund requirements and challenging grant applications. CU cannot undo decades of divestment alone. It is part of the Partners for Rural Transformation, six Community Development Financial Institutions that together are working to eliminate persistent poverty and bring investment dollars into these communities while building local capacity to create affordable housing, launch small businesses, build and maintain water and sewer infrastructure, provide needed banking services and help local Native

American leaders start their own CDFIs.

PARTNERSHIPS

AND COLLABORATIONS

Partnerships and collaborations also drive CU's work locally. When the Central Louisiana Economic Development Alliance struggled to get capital for the entrepreneurs graduating from its business accelerator and small farmers programs, it reached out to Communities Unlimited. We have made three loans to

their graduates. CU co-leads the Memphis CDFI Network, which became a JP Morgan Pro-Neighborhood partner in 2019. The JP Morgan Chase investment drives a joint strategy that enables each CDFI to leverage its capacity building and capital strengths to layer affordable housing, mortgage lending and small business development to change the trajectory of two low-wealth, minority neighborhoods in Memphis.

LETTER FROM THE CEO

We have had an exciting year! We now have a total of 63 employees across our seven states and are continuing to grow every day. Not only have we grown in size but in our ability to strategically blend our services. The Communities Unlimited staff are creating a more significant impact than ever before by identifying and connecting communities and entrepreneurs to all the resources that Communities Unlimited can provide community sustainability, lending, environmental services, entrepreneurship and healthy foods.



We are partnering and collaborating as an organization with an ever-increasing number of non-profits, foundations, private sector partners and philanthropic organizations, as well as being part of the formation of new collaborations. With the support of the Robert Wood Johnson Foundation, we are partnering with the Urban Institute and the University of Kentucky to study the impact of infrastructure on health and are one of the Partners for Rural Transformation.

"Made In America," which showed not only our work but the incredible drive and passion of the small business owners that we support every day. We have been recognized for our holistic approach to working with rural communities by the Aspen Institute. There are so many stories to tell and not enough paper to print them all. We've selected a few from throughout 2019 to illustrate that with a little support, anyone anywhere can live in a healthy community, work or own a healthy business and have a healthy family.

Ines Polonis

We are proud to have been featured in Empower by GoDaddy Docu-Series



Communities Unlimited, Inc., has been a U.S. Department of the Treasury-certified Community Development Financial Institution (CDFI) since 2001. As a CDFI, Communities Unlimited expands economic opportunity for underserved people and communities by providing access to the capital they need to prosper.

Communities Unlimited is also proud to be an Equal Opportunity Employer and M/F/D/V employer, provider and lender.





A PLACE FOR THE KIDS, A PATH TO SUCCESS

For Pine Bluff, AR, native and longtime Communities Unlimited client Codney Washington, it's all about giving back to his community and helping the youth in his hometown forge a path to success.

PINE BLUFF, AR - For Codney Washington, it's all about giving back to his community.

Codney is a native of Pine Bluff, Arkansas, born and raised. He left after school to start working for Lockheed Martin. The work was rewarding but meant a lot of travel. Eventually, Codney became a family man and decided to settle down more. He left Lockheed Martin in 2001 and started his own construction business. The move was a good one, but times became tougher with the 2008-2009 housing crisis, so Codney decided to diversify. He began to look at real estate investments. It was then a friend let him know about a unique investment: a skating rink. The old skating rink in his hometown of Pine Bluff was for sale. The very same rink Codney skated in as a child.

Codney saw a unique opportunity to give back to his community, but he was going to need some help. That's where Communities Unlimited came in.

ON BOARD FROM THE START Skateland skating rink had opened and closed in Pine Bluff over nearly 30 years. As time went on, places such as the movie theaters in town closed, and entertainment venues became scarce. The skating rink, when open, was one of the few places kids could go for entertainment, in a time where the other option was being out on the streets and getting into trouble. It was that thought that was at the forefront when

Codney began inquiring about purchasing the old rink.

"I knew there was nothing here for kids," he said. "Little did I know of what the challenges would be, and to be honest with you, of what my intentions were, and what God's intentions were for me."

Codney worked out an agreement with the owner to lease and eventually purchase the rink, but he knew he would need help. For starters, the rink was in need of repairs and updates. He needed access to startup capital faster than he could generate it himself. So Codney brought the project to Communities Unlimited. As with other financial institutions, he expected an uphill battle.

He was surprised at what he got instead.

"I came in with all these ideas about Skateland and what I wanted it to be," he said. "The thing that struck me was how much they bought in to what I was saying."

"You go and talk to banks, and all they want to look at is your credit report and what kind of assets you have," he said. But he found that wasn't the case with Communities Unlimited.

"The thing that got me was that they were listening to me and that they were interested

in helping me to make it happen. They were on board from the beginning." Thanks to funding assistance from Communities Unlimited, Codney was able to take

over the skating rink and update it. The first several years were the toughest, with Cod-

"The thing that got me was that (CU was) listening to me and that they were interested in helping me to make it happen."

— Codney Washington



ney working 10+ hours at the rink on the days it was open. The biggest challenge — and financial burden — was security. It took several years to cultivate the culture of "no trouble, have fun." Kids that caused trouble were banned until staff members could speak with a parent, but then the children

were given another chance. That second chance for kids is what kept Codney dedicated to making the rink a success.

"In the process of it, I transformed," he said. "It took me going from looking at it from a numbers perspective to looking at it in terms of what it provided the kids in the community."

For many of the children who visit the rink, it's the only place they can go without potentially getting into trouble. So often, the parents of children who were banned would call before the week was out to discuss the situation so the kids could come back, because it was all they had. The policy led to the rink developing "regulars" and a reputation as a safe haven for Pine Bluff's youth.

GIVING BACK

As Codney saw how the rink transformed the community, he also began to see other ways to help the city's youth. When the building next door to the skating rink became available, Codney purchased it with the intent of turning it into a community center. But as the idea evolved, he saw it as a place where life skills could be taught to the city's emerging adults.

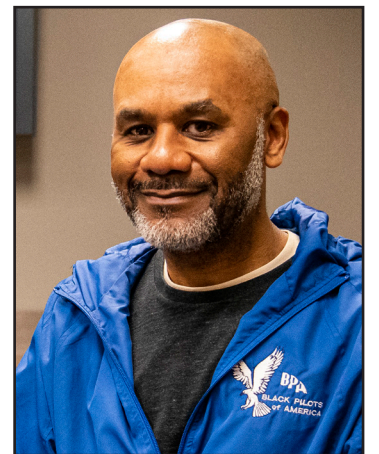
The idea came to him to use his background in construction to teach construction trades in the old building. The concept kept growing, from just providing trade skills to providing a true transition for those wanting to forge a straight and narrow path in life, away from the trouble they might have experienced in their youth.

Codney began working with a youth center in nearby Dermott on ideas for a transition out of the youth center and

With the transition, the client will have a set schedule to follow to bring a solid structure to their lives.

"Give them a plan, a daily plan on what you need to be working on and what you need to be doing," Codney explained. "Over a three-month period, give them as much as we possibly can to set them up to be successful or have a really good idea of the next step."

A big part of that plan is to help the clients develop their own



businesses, if that's the path they choose. Once again, Codney's relationship with Communities Unlimited will come into play. He said he hopes to steer his clients toward Communities Unlimited's small business management consulting, which guides budding entrepreneurs on what it takes to not only open a business but also maintain it and keep it successful.

"They provide something I can't provide," Codney explained. "I can be a mentor and I can lead you, but sometime you have to get out there and fish on your own. That's where [Communities Unlimited] comes in."

He hopes to pass the successful relationship he's had with Communities Unlimited on to his clients.

"I know that individuals, as they grow, they need to have that interaction with Communities Unlimited," Codney said. "It doesn't need to be just me, it needs to be them learning how to actually function in society and dealing with financial institutions, consultants and things of that nature."

With financial and technical assistance from Communities Unlimited, Codney plans to continue to work to make a difference in the lives of the youth in his hometown, so that not only he give back to his community, but they can as well. "The relationship that we built makes it easy for me, because I know I've got Communities Unlimited," Codney said. "So for me, you don't have to try to fund everything and you don't have to try to do everything. There's help."

Market to Retail: How a Brazilian Baker's Dream Became Doce Vida

Neila Craig told her husband Sean she wanted to stay home with their new child, making their dual-income household into a single one. "He said, 'there's no way,' so I said, 'well, I'll make a way.'"

ALEXANDRIA, LA — Several years ago, Neila Craig went to her husband Sean and told him that she wanted to stay home with the new child they were about to have. That meant their dual-income household would become a single one.

"It caused anxiety, for sure," Sean said.

"He said, 'there's no way,' so I said, 'well, I'll make a way,'" Neila said. She did just that, turning a hobby and sideline into a full-time, in-home business. In time, the business outgrew the home, and the couple decided to take another massive step and help Neila fulfill a long-time dream.

Together, they opened the Doce (pronounced "Doe-see") Vida Brazilian Bakery in Alexandria, Louisiana.

The journey to the Louisiana shop started in Brazil, wove through family history and recruited assistance from the Central Louisiana Economic Development Alliance (CLEDA) and Communities Unlimited.

HUMBLE BEGINNINGS

Neila Craig was born in Juiz de Fora, Brazil, a city in southeastern Brazil located north of Rio de Janero. She came to the United States with family and became a permanent resident.

It was through Neila's family that she acquired her love of baking. At age 14, she baked a cake for her mother's birthday with help from another family member. She enjoyed it so much, she began to learn more about baking.

She eventually met and married Sean Craig. Neila would bake cakes for her children's birthday



parties, and friends began asking if she would bake for them.

She began taking orders, and eventually, she decided to improve her craft by taking cake decorating course being offered at the local craft store. She also took a course at the Culinary Institute of Baton Rouge.

Sean worked overtime with his job at the local Veterans Administration, and Neila

Next thing I knew, we were getting phone calls, and we were getting started on a loan. It's just like that quick.

— Neila Craig



turned her sideline baking into a full-time job.

She began expanding from baking cakes for family and friends by creating desserts and treats and taking them to Sean's workplace at the VA two or three times a week to sell.

On the way home one day, she spotted the Alexandria Farmers Market and decided to stop and inquire about selling there.

"The guy there was very receptive, and he said, 'Oh, we need somebody with baked goods! Can you start next Tuesday?' And I said, 'absolutely,'" Neila said.

She started at the farmers market in 2015 with a single folding table, a single chair and 20 items. She sold out that day, and came back every Tuesday for three hours each day to sell more at the market. By the time she ended her work at the farmers market in September 2019, she had 378 items on her table.

"I couldn't keep up with the demand," she said. "That's how Doce Vida came about."

FROM HOME TO STORE

By 2018, Neila knew she needed help maintaining the growth of her business, so she turned to CLEDA for business advice. After working to better organize her business, Neila decided her main goal was to open an actual bakery, but she had no idea how to go about creating the shop.

"Up until then, I still didn't know what I was doing. I knew what I wanted it to be," Neila said.

Gary Perkins of CLEDA recommended that Neila and Sean work with Communities Unlimited to get a business plan and a loan to start their own bakery. "Next thing I knew, we were getting phone calls, and we were getting started on a loan. It's just like that quick," Neila said. "It's like a blur."

"All the sudden, we had to learn how to write a business plan, projections, and very scary

things," Sean added.

But Communities Unlimited and CLEDA worked with the Craigs on their "scary things," assisting in developing the bakery from concept to a physical store.

The couple found a location in a retail center located along

a mine field in the dark, with barbed wire up for good measure, because there's so many things you just do not know, and experience is a very expensive teacher," Sean said.

"I don't think it would have happened" without their guidance, Neila said.



one of Alexandria's main thoroughfares. With a loan from Communities Unlimited, Neila and Sean purchased what they would need to start the bakery: the ovens, the cold cases and other equipment, dishes, ingredients, furniture, décor and even a new website. They're already looking to expand in the future.

Neila and Sean say they couldn't not have opened the shop without the help of CLEDA and Communities Unlimited.

"Us trying to do this alone would be like running through

She said they were skeptical at first that business management services such as those offered by CLEDA and Communities Unlimited could be cost-free and still be real. Once they got involved, however, they found working with both entities "amazing."

Both said they were especially grateful for the business guidance offered by CLEDA and Communities Unlimited.

"It has been a learning experience, and we still learn every day," Sean said. "We couldn't have done it without them."





Tamp & Grind Has Served Coffee and Local Artists to Community for a Decade

ALEXANDRIA, LA — This year is a year of celebration. That is, it's a year of celebration for a small Louisiana coffee house. The Alexandria, Louisiana-based coffee company celebrated 10 years in business on Feb. 5, 2020.

It's a huge win for a company that has been through some happy times and some very tough times. Now, however, Tamp & Grind Coffee is soaring thanks to smart business moves and a loan from Communities Unlimited that helped make one such move happen.

PROMISING START

Tamp & Grind got its start in the heart of Alexandria in 2010 when then-owner Jeff Phillips opened a small café in Alexandria's downtown district. Phillips, a cross-country truck driver, had long had a dream to open a coffee shop where members of the community could gather, and he could see that the area was undergoing an economic renewal.

Tamp & Grind came in on the cusp of that renewal and caught on quickly. As the re-development of downtown

grew, so did Jeff's business. He developed a bit of a following, with several customers becoming regulars. One, in particular, caught his eye — a teacher named Amanda Sanchez.

It wasn't long before a few trips for a cup of coffee turned into a romance, then led to marriage.

"We met here," said Amanda Sanchez, now Amanda Phillips. "It was August or September of that year [2010] that we started seeing each other. We were married in 2012."

As the lives of Jeff and Amanda Phillips grew together, so did their business.

The café expanded in 2013 when the law firm next door vacated. Amanda and Jeff took over the space next door and added more retail and relaxation space, a bathroom and a small "play" area complete with a selection of board games for kids of all ages.

"We really built a second little home here for ourselves," Amanda said.

Then, fate played an unexpected hand that put the business in jeopardy. Jeff Phillips died suddenly in

February 2017.

The event left Tamp & Grind's fate up in the air. Amanda Phillips was still teaching at the local high school, but someone needed to take over the business.

Amanda had two choices: She could sell the business her husband worked so hard to build, or she could take it on herself.

"I decided that I certainly didn't want this to end, as well, because he had such a love for it. So we continued on," she said.

Amanda decided to assume ownership and management of Tamp & Grind.

The task proved more difficult than expected. Business records were in total disarray, and the coffee shop was on the brink of closing. But Amanda and her staff refused to let Jeff's dream go.

Amanda entered the Business Acceleration System (BAS) program to learn ways to improve her business. The program is offered by CLEDA, the Central Louisiana Economic Development Alliance. The move turned out to be even more significant than expected.

NEW OPPORTUNITY

Amanda got word that a nursing program would open directly across the street from Tamp & Grind by the end of 2019. If there's one thing nursing students would need, it would be coffee.

The opportunity was ripe for Tamp & Grind to grow and prosper from this new development. But in order to accommodate the added traffic, some changes would need to be made.

To do this, the café would need some capital improvement funds. While the café was doing better financially, its recent struggles would have made working with a bank more difficult.

It was then that Amanda's BAS coach referred her to Communities Unlimited and its Entrepreneurship and Lending programs.

Communities Unlimited provides a variety of assistance for entrepreneurs and small businesses to help them reach and maintain financial stability. Small businesses are the cornerstone of any city's economy, and Communities Unlimited guides those businesses so they can achieve success and sustain it.

Communities Unlimited provided a small-business loan to Amanda in January 2019 to help her pay for renovations to Tamp & Grind, as well as new equipment. Amanda was able to purchase a commercial-grade freezer and refrigerator

to improve customer flow and add the much-needed equipment.

Amanda said Communities Unlimited was able to work with Amanda's vision of what she wanted for the future of the shop and help her realize those visions in her renovations.

"Communities Unlimited was really great to saying 'yes' to all those ideas," she said. "Presenting all those ideas to Communities Unlimited was a great way to see on an actual, literal level that everything that I was doing was good, that I was making the right decisions. If there were things that needed to be tweaked a little bit, they were able to offer that information to me."

She said the consultation with Communities Unlimited was just important as the financial assistance.

"You need to know what you are going to do with that financing. If you don't have any direction with that, then certainly you can make a lot of poor decisions with that," she said.

She said hearing the advice from Communities Unlimited was "very reassuring."

Today, Tamp & Grind has be-



come a place in the heart of Alexandria known for its "chill" atmosphere and great coffee. In addition to coffee and a café-style food menu, it has become a popular music venue and an enthusiastic member of the community surrounding it.

The café has made a name for itself in part by celebrating local artists. In addition to the musicians that play there, the café displays and sells art from local painters and photographers, and its specialized mugs come from a local potter.

This year marks the 10th anniversary of the café's opening. Thanks to assistance from CLEDA and Communities Unlimited, Amanda and her staff will be celebrating not only Tamp & Grind's survival, but also its expansion from a tiny shop to a corner coffee house and artistic venue.

communities unlimited.org



Clarksville Uses Grant to Build A Quilt Trail, Draw Tourists



Most rural communities don't draw outside dollars through big investments. Instead, many rely on tourists seeking small-town charm or quirky features. A Texas town turned their quirky feature into a county-wide attraction.

CLARKSVILLE, TX - For many rural communities, one of the most common ways to draw in outside dollars isn't through big investments, which rarely happen there. Instead, many rely on tourists drawn in by small-town charm or a quirky feature that makes that town unique.

From the days of Route 66, tourists have been willing to hit the road to find that special something that makes a town different from the usual city sights. Over the last several years, special trails and features have popped up to send tourists on a journey unlike those they would find in urban areas - trails that often harken to an area's heritage.

One small town in Texas was seeking a way to preserve its heritage and share it with others in the hopes of increasing tourism and, ultimately, the town's coffers. It found a way to do it in a colorful and creative way, thanks to the dedication of some of its longtime residents and guidance from Communities Unlimited.

Clarksville is on the larger end of what is considered a small town, with about 5,000 residents. Located in Red River County, its Main Street holds the historic buildings of its past bookended on either side by modern restaurants and gas stations. A park-like city square is surrounded by

buildings slowly being brought back to life through renovations and rentals.

But city leaders wanted more for their hometown. They wanted a way to draw tourists while proudly displaying a part of their artistic culture.

A public project in a nearby county provided inspiration: Fannin County introduced a quilt trail.

The idea of the quilt trail came about in 2001 when Donna Sue Groves of Ohio decided to paint a quilt square on her barn to honor her mother and her mother's love of quilts. Over time, the idea grew from one square to creating a trail of squares on barns throughout the county, so tourists could drive along the trail and spot the different quilt squares.

Since that time, most of the states in the U.S. have at least one quilt trail, with some having more than one.

Fannin County had one of the quilt trails available in Texas, and it inspired women on the Clarksville leadership council to create their own quilt trail for Red River County.

A quilt trail is a series of quilt squares painted on wood or metal and hung in places to emphasize landmarks or landscapes. Barn quilts are popular along quilt trails. Clarksville residents wanted to add another quilt trail in Texas.

It's not an easy process, nor is



SPREADING

it an inexpensive one. A sheet of aluminum must be cut to the desired size for the quilt square. It must be cleaned and smoothed along the edges, and any plastic coating must be removed. Then the piece must be primed and enameled before painting of the design can begin.

For the design itself, the piece must be taped off for each color, so the lines are straight on the final product. Once one color is painted on and thoroughly dried, the process must begin again for the next color. It's a time-consuming process, especially if the pattern calls for several colors or shapes.

Aside from taking a lot of time, the quilt trail would need a lot of capital to get off the ground. Money would be needed mainly to purchase the supplies, including large sheets of

aluminum or plywood, paint and paint supplies. Each piece, in general, measures 8'x8'.

Communities Unlimited worked with the organizers to find the funding necessary for creating a quilt trail. They were able to find it in the form of the Cohesive Economic Development Initiative grant for arts and culture projects that was awarded to Communities Unlimited by Rural LISC, an initiative created by the Local Initiatives Support Corporation (LISC) to support community development in rural areas. The grant's officials sent the grant guidelines to Communities Unlimited to see if they had anyone who might prove to be a good candidate for the grant.

As it turns out, they did. In fact, they had a perfect fit for the grant: the future Red River County Historic Quilt Trail.

With Communities Unlimited serving as the intermediary, the application for the grant was submitted on behalf of the quilt trail organizers.

It wasn't long before they found out they had secured the grant.

In February 2018, the trail received its \$13,350 in grant money and began working on its quilt squares using supplies purchased with the grant's fund. The project grew rapidly and was finally completed in September 2019.

Despite the grant ending, the group has continued to create quilt squares and mount them throughout the county as the trail grows in popularity. So far, they've created more than 120 quilt pieces.

Despite the exhaustion of the grant funding, the River County Historic Quilt Trail continues to grow.



Nearby Bogata Follows Lead, Enlists Aid of CU On Many Issues



acquire a “one-armed bandit” trash collection vehicle.

While waiting for word on the grant, community leaders found another task for CU — bringing businesses back to downtown.

Communities Unlimited was able to provide a small business loan to the Honey Hush Boutique, which went into a previously vacant building in the heart of Bogata’s downtown. Today, the homegrown business is thriving.

But the community leaders of Bogata didn’t want to stop there. They also wanted a grocery store returned to their town.

A management consultant from Communities Unlimited began working with community led steering committee to discuss opening a cooperative grocery store. The process began with a feasibility study conducted by Communities Unlimited and presented to the Bogata steering committee.

The steering committee was able to review the feasibility study and determine that they should move forward with the project, starting with preparing a strategy for raising the capital needed.

The grocery store and small business loans are just two of the ways Bogata is working to stimulate its local economy with assistance from Communities Unlimited. After see-

ing the possibilities for the town’s future, they decided to apply for a grant that would take their sustainability plans even further.

Thanks to a Rural Community Development Initiative Grant through USDA-RD, Bogata will receive three years of technical assistance training through Communities Unlimited to used on economic development, GIS mapping and assistance to local businesses. Communities Unlimited is currently working with Bogata officials to bring a grocery store or a farmer’s market to the town. The project is a perfect fit for CU’s Healthy Foods program, which links farmers and agricultural centers with communities in need of a source of fresh food.

Bogata is a perfect example of how the facilitation of one project can grow into a multifaceted approach to improving a community through economic, environmental and sustainability approaches. Though the projects may seem separate on the surface, they actually share an overall goal of improving the sustainability of the community.



THE WORD

The work of Communities Unlimited in nearby Clarksville, Texas, drew the interest of a Bogata resident who had some big ideas for her smaller community.

BOGATA, TX - Often, the work Communities Unlimited performs in one community leads to assistance for another, nearby community.

Such is the case of the community of Bogata, Texas (pronounced “bah-GO-dah,” for those not in the know).

It was CU’s work with the quilt trail project in nearby Clarksville, Texas, that drew the interest of a Bogata resident who had some big ideas for the smaller community.

Bogata lies southwest of Clarksville and has a population of about 1,500. For years, the town thrived in a self-sustained community setting. That is, until about a decade ago, when the local nursing home closed.

The nursing home was a major economic stimulator for the community, providing not only jobs, but also residents in need of local goods and services.

Not long after the nursing home shut its doors, other businesses began to close. While every closure had an impact, one of the largest impacts came from the closure of the town’s lone grocery store. Now, residents must venture about 15 miles out of town to find the nearest grocery store. It was not only an inconvenience for residents, it was a major loss of tax revenue.

One of Bogata’s residents, Lee Williams, saw some of the assistance provided by Communities Unlimited in Clarksville

and approached them with ideas for Bogata.

Bogata was a perfect candidate to take part in Community Unlimited’s Community Sustainability Initiative. The initiative uses the BUILD method: Begin the project, Understand the community, Initiate planning, Lead implementation and Develop sustainability. The goal is to guide a community into re-making itself from persistent poverty to sustainable prosperity.

The work in Bogata began with ideas for a solid waste project. Specifically, community leaders wanted to start a recycling program to help reduce their waste stream. They also wanted to find a way to

CU ROLLS OUT THE RED CARPET FOR 'MADE IN AMERICA' PREMIERE



Communities Unlimited's staff and entrepreneurship clients (Left to Right: Morris Parker, Lequita Gray, Consuelo Rosales, Cynthia Terry, Angela Brown, Sequoia Ferguson, Sheila Guerrero, Pamela Hill and Vernon James)-

MEMPHIS, TN - Entrepreneurial clients of Communities Unlimited got together with Communities Unlimited staff in November to hit the red carpet for the unveiling of "Made in America."

The web-based series from GoDaddy's Empower initiative featured staff from CU, as well as several clients from its Entrepreneurship programs. It all came about because of a partnership between the Association for Enterprise Opportunity (AEO) and GoDaddy to offer workshops via webinar on topics including branding, domain name, creating content, building a website and a social media presence

The series, now available on YouTube, documents the journeys of budding entrepreneurs guided by Communities Unlimited, which provides a variety of resources for those interested in starting their own business.

Several entrepreneurs featured in the series have received assistance from Communities Unlimited in the quest to build their own busi-

nesses, from receiving micro loans to taking business management courses designed to guide them toward a better business plan. Cynthia Terry, Director of Entrepreneurship with Communities Unlimited, discusses the many ways Communities Unlimited supports budding entrepreneurs, and why such work is so important in today's economy and culture.

The premiere also included guests from the Communities Unlimited Board of Directors, as well as several local, state and federal officials who make the work of Communities Unlimited possible.

The series is available online at YouTube. Entrepreneurs interviewed include Sheila Guerro, (C.I.D.Y Makeup,) Pamela Hill, (Makeda's Homemade Butter Cookies,) Vernon James, (KDJ Builders,) Angela Brown, (D'Serv Professional Hair Care) and Morris Parker, (True Concierge.) Consuelo Rosales, Consuelo's Cleaning Service, is featured in one-on-one interview in episode three.



Consuelo's Cleaning Service
Consuelo was looking for a way out of a situation of domestic violence, but she needed a way to support herself and her children. She decided to start her own cleaning business. With financial assistance from Communities Unlimited, she did just that. She needed a way to build her client base, so with the help of Communities Unlimited and GoDaddy, she started a website to draw in clients. Less than a year later, she has 15 clients and counting, and she and her children now enjoy a safe home environment.



SEE IT ONLINE

Catch Communities Unlimited in the GoDaddy web series "Made in America" on YouTube:

<https://www.youtube.com/watch?v=pgvJ8fPZMzc>



SCAN ME



OUR IMPACT

FY2019

COMMUNITIES Unlimited

9

2019 Impact



630 COMMUNITIES SERVED



198 JOBS SUSTAINED



18 JOBS CREATED



131 BUSINESSES SERVED

808,382 PEOPLE SERVED

\$3,113,186 LENT

\$111,585,963 LEVERAGED

SARDIS PROVIDES CASCADE OF PROJECTS FOR CU

SARDIS, MS — Sardis is a town with big hearts and a strong sense of community. But like many rural towns, it has struggled in the last few years to maintain its population. The town has lost about 20 percent of its residents since the 2000 U.S. Census, according to a 2018 estimate. Communities Unlimited first began working with Sardis in 2013, when then-alderman Tommy Rayburn requested assistance with developing water system policies and procedures.

completed successfully, but Communities Unlimited let officials know that they would still be available anytime they were needed and would be just a phone call away.

By November 2017, Sardis was looking to make some improvements to its wastewater system. They were hoping to fund the project with money from the Community Development Block Grant (CDBG), but the application process was a very detailed one.

Communities Unlimited assisted with the application process, and the city was awarded a \$450,000 grant for improvements to its pump stations, as well as other parts of the system.

To ensure the continued success, Sardis Mayor Lula Palmer and Water/Wastewater Systems Operator Katera Newman called on Communities Unlimited for assistance.

Sardis wastewater system had fallen out of compliance with regulations from the Mississippi Department of Environmental Quality (MDEQ) for its daily monitoring. Communities Unlimited assisted in setting up and properly maintaining the systems Daily Monitoring Reports

(DMRs) and provided technical assistance to the wastewater operator to help meet the MDEQ requirements. Soon, the system was back in compliance and being monitored properly.

With the wastewater system in better shape, Communities Unlimited and town officials turned to another of the town's issues — its lack of a grocery store.

Several residents and town officials expressed a desire to open a grocery store in Sardis so residents wouldn't have to drive to the next town for groceries. Town officials were told about Communities Unlimited's Healthy Foods program, which works to bring healthy foods to "food deserts," or places that lack a proper venue for purchasing fresh foods.

Communities Unlimited agreed to do a feasibility study to see if a grocery store could be located in Sardis, and whether the town could sustain such a facility.

Unfortunately, the study concluded that a grocery store wasn't feasible, given that two dedicated grocery stores and a grocery/department store were located just a few miles away in nearby Batesville. But residents really wanted



their own grocery, and Communities Unlimited wasn't finished finding a way to try to make that desire a reality.

They decided, instead, to start smaller with a pop-up farmers market. The town held a market in June 2019. It was so successful, the city government passed a resolution to keep the farmers market going.

Meanwhile, another investment was taking shape at nearby Sardis Lake, and Communities Unlimited saw an opportunity to encourage small businesses and entrepreneurs to get involved.

Greg Davis is the tourism director for the Sardis Lake area, is working on developing the Sardis Lake Project. The project looks to bring in

about \$100 million in developments around the lake, from resorts to souvenir shops and restaurants.

Communities Unlimited brought in staff from its Entrepreneurship program to help train potential business owners who want to take advantage of the potential influx of tourists. The "How to Start a Business" workshop provided a starting point for future entrepreneurs who wanted to know not only how to start a business, but also how to maintain it.

As the development comes to fruition, Communities Unlimited will continue to work with the town officials, residents and entrepreneurs of Sardis to meet the community's needs.



Communities Unlimited worked with Sardis officials for about six months as they developed proper policies and procedures for their wastewater system. The project was

NOT JUST A ONE-MAN SHOW

While Communities Unlimited and Randy Mills were working on loan compliance, he learned some of the many services Communities Unlimited offers to rural communities. One such service caught his attention — GIS mapping.

HEBERT, LA — Like most small, rural water systems, much of the operations of the system is placed into the hands of one person.

In the case of the Hebert Water System located along the banks of the Boeuf River in Caldwell Parish south of Monroe, Louisiana, that one person is Randy Mills. He's been the manager of the water system for more than two decades, and those in the know are quick to credit Randy for guiding the system to its many successes.

He's the main contact when things go right, and the emergency contact when they go wrong.

A small, metal building on Highway 561 serves as the Hebert Water System office. Under Randy, the water system has thrived. It's even won awards. Among its bragging rights, the Hebert Water System earned the title of the best-tasting water in the state

vious manager left off.

But that isn't a problem for the Hebert Water System. Randy worked for years to ensure the Hebert Water System didn't fall into that category. Recently, Randy began thinking more about his future — specifically, his retirement. Recent improvements had the water system on a sound footing. But before he could pass the keys to another manager, Hebert Water System still needed one more piece to finish the puzzle — a GIS map.

Improving the System

The Hebert Water System is more advanced than many rural water systems, adding technology like "smart" water meters.

The new technology allows meters to be read automatically through radio transmissions. Instead of an employee physically walking to each meter to read it, the employee can use a special reader to accept radio transmissions from the meters that automatically send all the information needed.

But the Hebert Water System's modernization didn't stop there. They also installed a system that would read chlorine levels and pressurization levels throughout the system, and they installed technology that would automatically call the emergency contact (Randy Mills, of course) if there was a problem with the wells or controls.

The systems allowed Hebert Water System to monitor and track all 150 miles of its service lines, meters, wells and other system equipment all from the office.

That isn't to say the system didn't have its issues along the way. One issue sprang up in 2018, leading the USDA to put the Hebert Water System in touch with someone who could assist them — Communities Unlimited.

The water system needed assistance with a language access plan for their USDA loan, and Communities Unlimited was able to provide the services required to help get

the water system into compliance. While Communities Unlimited and Randy were working on loan compliance, Randy learned about some of the many services Communities Unlimited offers to rural communities. One such service caught Randy's attention — GIS mapping.

As it turned out, that was the missing piece to make the Hebert Water System truly sustainable.

Mapping It Out

Randy expressed his interest in Community Unlimited's GIS mapping services because using the technology would allow Randy to tie all of the technology-advanced elements in their water system together.

Global Information Systems (GIS) mapping uses satellite technology to accurately plot points on a map, which can be combined with other data — from demographics to system settings — to create a variety of maps. The technology shows a full map of the system itself or be queried to display only certain meters, valves, system pressurization hot spots, or whatever the operator needs to see.

Randy had considered adding GIS mapping to the water system's toolkit, but it had been just out of reach financially.

Communities Unlimited was able not only to offer assistance on the language access plan, but it was able to provide GIS Mapping services and train staff to plot points and maintain the map at a price the community could afford.

So in November 2018, Communities Unlimited and the Hebert Water System began creating a plan to map the entire system.

Communities Unlimited was able to provide staff members who helped with the point collection process, the key to GIS mapping. Over about



three years in a row, from 2010-2012.

The system has made improvements since 1998 that will make it sustainable for years to come and will allow the community to maintain the system safely with any qualified personnel. For a small, rural water system, this is a huge accomplishment.

Often, smaller water systems have issues with passing on operational knowledge from one manager to another. The knowledge of the water system's operations usually ends up more in the mind of the operator than in actual documentation. So when that manager departs, he takes much of that knowledge with him. This makes it more difficult for the incoming manager to pick up where the pre-

vious manager left off. Randy expressed his interest in Community Unlimited's GIS mapping services because using the technology would allow Randy to tie all of the technology-advanced elements in their water system together.

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Communities Unlimited was able to provide staff members who helped with the point collection process, the key to GIS mapping. Over about



four days, workers helped plot the points using a GIS receiver. The more than 1,500 points collected covered everything from customer meters to valves, fire hydrants and other important points within the water system.

From there, Communities Unlimited's GIS Mapping Specialist set about putting the information into the GIS mapping software. It takes time to input the data and build the map, but the result would be worth it.

While the data was being put together, Communities Unlimited returned to the Hebert Water System to train the workers on how to use the software once it was up and running. CU worked with the staff to show them how to make changes on the map such as adding or removing customers. The training ensured that everyone could use the new GIS mapping system once it was up and running and that they could pass the knowledge on to future employees and board members of the water system.

The result means that the Hebert Water System will be able

to continue its top service to customers with a new generation of employees.

Randy wrote, "We appreciate you coming, explaining the requirements and helping us implement a plan. We could not have done it without you. It has been a pleasure to meet and work with you."

For Randy, the projects with Communities Unlimited have allowed him to rest easy about his upcoming retirement. With a water system that is set for the future, Randy can rest assured that those who come after him will have all the knowledge, skills and data they need to continue to provide top-notch water service for the Hebert Water System's customers for years to come.

RCAP
www.rcap.org

The Rural Community Assistance Partnership (RCAP) is a national network of non-profit organizations working to provide technical assistance, training, resources, and support to rural communities across the United States, tribal lands, and U.S. territories. RCAP field staff live and work in the states and communities RCAP serves.

Communities Unlimited, Inc. is the southern regional partner of the RCAP.

DERMOTT CHALLENGED IN QUEST FOR COMMUNITY SUSTAINABILITY

Dermott has spent nearly a decade watching its population slide, its economy dip and its municipal services suffer. In a persistent poverty county, it wasn't unexpected. But it was unwanted, and residents wanted to stop the decline, then reverse it.

DERMOTT, AR — Dermott, Arkansas, had a lot of potential, with good job sources nearby, a large younger population and the desire to improve. But it also had several issues that were subverting its growth potential, and city officials weren't sure where to begin to address the problems. They needed a way to bring community sustainability to their city, as well as to bring their utilities and emergency services into compliance. Dermott lies in the Mississippi River Delta region of south-east Arkansas in what has traditionally been a high-poverty area of Arkansas. One of the goals of Dermott's city leaders was to build the

community's sustainability by encouraging residents to start their own businesses. The building blocks were there, but city leaders needed a solid foundation on which to build. The answers came when they applied for a foundation grant to help bring a grocery store to the city. In response to the application, a feasibility study was requested.

Communities Unlimited was called in to conduct that study. It was the start of a relationship that would give Dermott hope for much more than just a grocery store.

One of the goals of Dermott's leaders was to jump-start local business ownership. Communities Unlimited brought in members of its Community Sustainability team to evaluate what tools would be needed to achieve this goal.

In late 2018, Communities Unlimited hosted a "How to Start a Business" workshop. Fifteen potential entrepreneurs showed up to the workshop.

Of the 15 at the workshop, eight participants signed scopes of services to continue working with Communities Unlimited on developing their business ideas.

The approach in Dermott is a perfect example of how Communities Unlimited doesn't use a one-size-fits-all approach to community sustainability. Representatives from Communities Unlimited started by meeting with city or town leaders and getting a feel for the town from the inside out.

Understanding that one of the best ways to build a community is to build community pride, Communities Unlimited works with those who have been successful in town, long-time residents with a sense of pride and history, and those with ideas on how to grow the local economy. They can be strong pillars in revitalizing a community.

While working with Dermott leaders on community sustainability, Communities Unlimited staff discovered the city had utility issues it was trying to address.

Dermott was looking to obtain funding to pay for several water and sewer system improvements, including rehabilitating its aging water tank and improving the wastewater system, which was facing regulatory compliance issues. The city was asking for about



\$4.5 million in funding for the improvements.

As part of obtaining the rate information, Communities Unlimited conducted a rate study for Dermott and determined the city would need to increase its water and sewer rates in order to facilitate the water and sewer project. The city council agreed and increased the rates.

The water and sewer project brought forth another issue. It was discovered that the city lacked a proper map for properties within the city limits.

Mayor Walter Donald asked Communities Unlimited about GIS mapping. The plan is to initiate a GIS mapping project about the same time the water and wastewater improvements are being made, so the water and wastewater system can be mapped properly as it

is upgraded and new meters put in. It will also update the maps for emergency services. Dermott was still looking to get its own grocery store. But the earlier feasibility study revealed one couldn't be supported with Dermott's current population.

But representatives of Communities Unlimited had a plan: opening a farmer's market. The seasonal market could serve as a test run for a grocery later down the line. It could also give local farmers a place to sell their fruits and vegetables and fuel the entrepreneurial spirit growing in the city.

Dermott has several projects underway, and several goals yet meet. But one thing is certain — Communities Unlimited will be there every step of the way.

QUAPAW: EMBRACING THE PAST, LOOKING TOWARD THE FUTURE

QUAPAW, OK - Travelers along Route 66 pass from Kansas into a small town in Oklahoma called Quapaw. Communities Unlimited and Quapaw came together in the mid-2000s. Quapaw needed an alternate water source. The other was contaminated. So they received an emergency grant from USDA to obtain an alternate water source.

A few years later, Quapaw was in the process of repaying its USDA loans when a tornado damaged the town and resulted in the loss of about 30 connections. Once again, Communities Unlimited was able to refinance its debt. The community is self-sustaining to this day.

As the work continued, Quapaw leaders decided to work on solid waste projects that would help the community reduce their trash production through recycling and other means. Communities Unlimited was there to guide them through researching and exploring their options. The project was an expansion

of their school water bottle recycling program.

As the solid waste project is being completed, the community is working on other projects for the future, including those tying into the town's Route 66 history.

The residents of Quapaw are eager to create projects to help the town. They started by pulling together a community leadership group. With CU serving as the facilitator, the community leaders set about outlining projects that could benefit the town.

Town leaders came up with

a series of projects that would assist in furthering Quapaw's economic and community development. But in order to pull off any projects, they would need funding.

Communities Unlimited guided town officials in applying for the Rural Economic Development Innovation (REDI) funding.

Through the USDA REDI initiative, CU will be working with Quapaw leaders to create an economic development strategy to start and attract new businesses to the area.



TRAINING AND RATE ANALYSIS TURN TOWN FINANCES AROUND

GORDON, AL - Communities Unlimited, contacted the Town of Gordon at the request of the Alabama Department of Environmental Management (ADEM) and the United States Department of Agriculture-Rural Development (USDA-RD). CU first met with the Mayor Shana Ray and the town clerk, Lorie Mack in April 2019. While assisting with the preparation of compliance reports, CU found that the town needed more support.

The town was struggling financially. CU staff completed a rate analysis that made it clear the town needed to in-

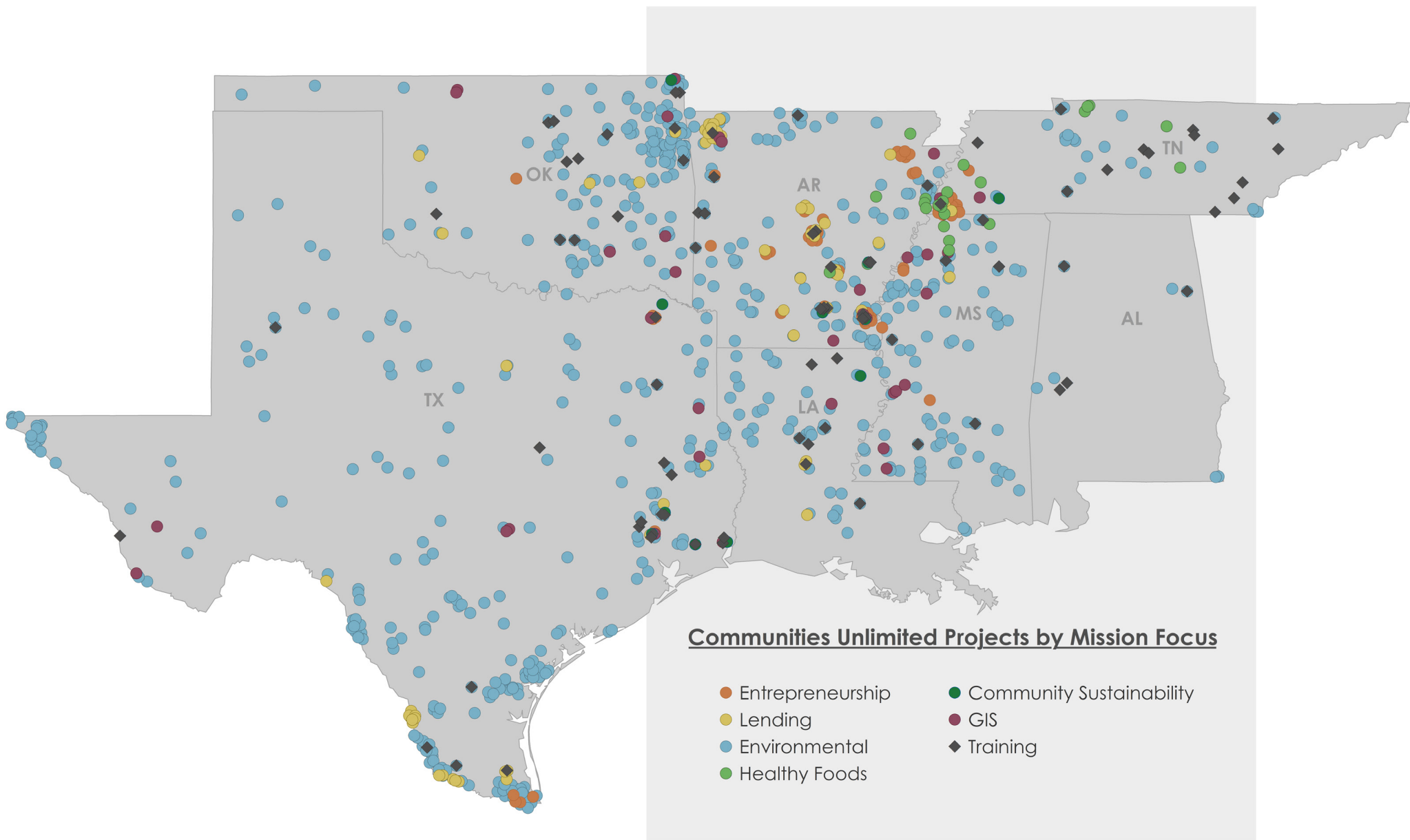
crease rates for both the water and wastewater systems to sustain them. The rate adjustment has improved the financial position of the utilities' enterprise fund balance.

To improve financial monitoring and reporting, the Town of Gordon purchased the QuickBooks program. CU staff trained the town clerk on Quickbooks and town employees on basic accounting and financial record keeping. They are now on the road to financial sustainability. "You go beyond the call of duty to help the town," said Mayor Ray.



IMPACT MAP

2019 Impact Map



Thank You!

Alabama Department of Environmental Management
Arkansas Planning & Development Districts
Arkansas Asset Funders Network
Arkansas Community Foundation
Arkansas Department of Health, Division of Engineering Services
Arkansas Department of Human Services
Arkansas Development Finance Authority
Arkansas Economic Development Commission
Arkansas Natural Resources Commission
Arkansas Water and Wastewater Advisory Committee
Assisi Foundation
Carl B. & Florence E. King Foundation
Charles and Madonna Flemming
Central Louisiana Economic Development Alliance
Covenant CDC
Delta Bioenergy, Inc.
Delta Regional Authority
El Cenizo, Texas
Epicenter
Ford Foundation

GoDaddy
Higher Purpose
Hyde Family Foundation
JPMorgan Chase Foundation
Kresge Foundation
Little Rock and Memphis Branches of St. Louis Federal Reserve Bank
Louisiana Department of Health and Hospitals, Office of Public Health
Mary Reynolds Babcock Foundation
Memphis Office of Resources and Enterprise
Memphis CDFI Network
Mississippi Department of Health, Bureau of Public Water Supply
Oklahoma Department of Environmental Quality
Partners for Rural Transformation
REMIX
Robert Wood Johnson Foundation
Rural Community Assistance Partnership
Rural Development Innovation Group/
Aspen Community Strategies Group
Rural LISC
Tennessee Department of Economic and

Community Development
Tennessee Department of Environment and Conservation
Tennessee Department of Health
Texas Commission on Environmental Quality
Texas Department of Agriculture
Texas Natural Resource Conservation Commission
Texas Water Development Board
Texas Water Infrastructure Coordinating Committee
U.S. Department of Agriculture
U.S. Department of Health and Human Services
U.S. Department of Housing and Urban Development
U.S. Department of the Treasury
U.S. Environmental Protection Agency
U.S. Small Business Administration
University of Arkansas Center for Advanced Spatial Technologies
Wells Fargo Bank
Winthrop Rockefeller Foundation
W.R. Hearst Foundations

Your support is igniting hope, turning dreams into reality and building vibrant, healthy communities!