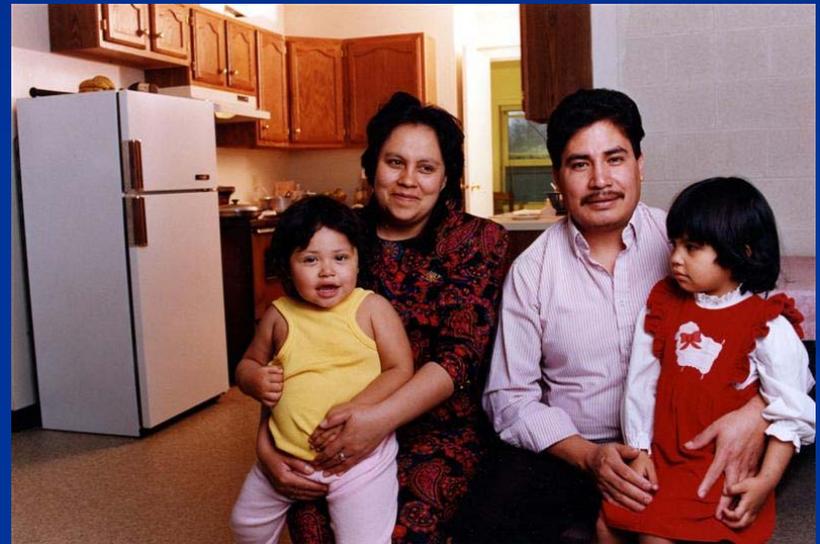


# Organizational Overview



# ROI History

- Founded in 1969
- Farmworker rights advocacy organization
- Headquarters in Rochester, New York
- 54 Office Locations in six states and Puerto Rico
- 300 year round and 300 seasonal employees



# ROI Programs

*ROI offers a variety of programs and services to the region's rural communities and small towns:*

- Training and Employment
- Housing and Community Facilities Development
- Homebuyer Promotion Services
- Small and Micro-business Finance, training and technical assistance
- Health and Safety and Child Care Services



# Rural Development Program and Strategy

- Access to Credit and Capital
- Training and Technical Assistance
- Sector Concentration



# The ROI Enterprise Center

- Non-profit affiliate of ROI
- Separate Board and Loan Committee
- Certified CDFI (community development finance institution)
- Certified CDE (community development entity)

## *Intermediary for:*

- Small Business Administration (SBA)
- USDA (Intermediary Relending Program)
- Private Banks

# Sources of Capital

## **Private Banks Providing Loan Capital include:**

- HSBC
- Citibank
- Upstate National Bank
- Key Bank
- Chase Bank

These are CRA qualified investments

They are part of the Economic Justice Campaign (Nat'l Community Reinvestment Coalition)

## **Private Corporations Providing Support:**

- Kodak \$1 Million Loan Fund

# The ROI Enterprise Center

## Accomplishments:

- Closed 307 loans totaling over \$7 MM
- Leveraged over \$18 MM
- Created or retained over 1,866 jobs

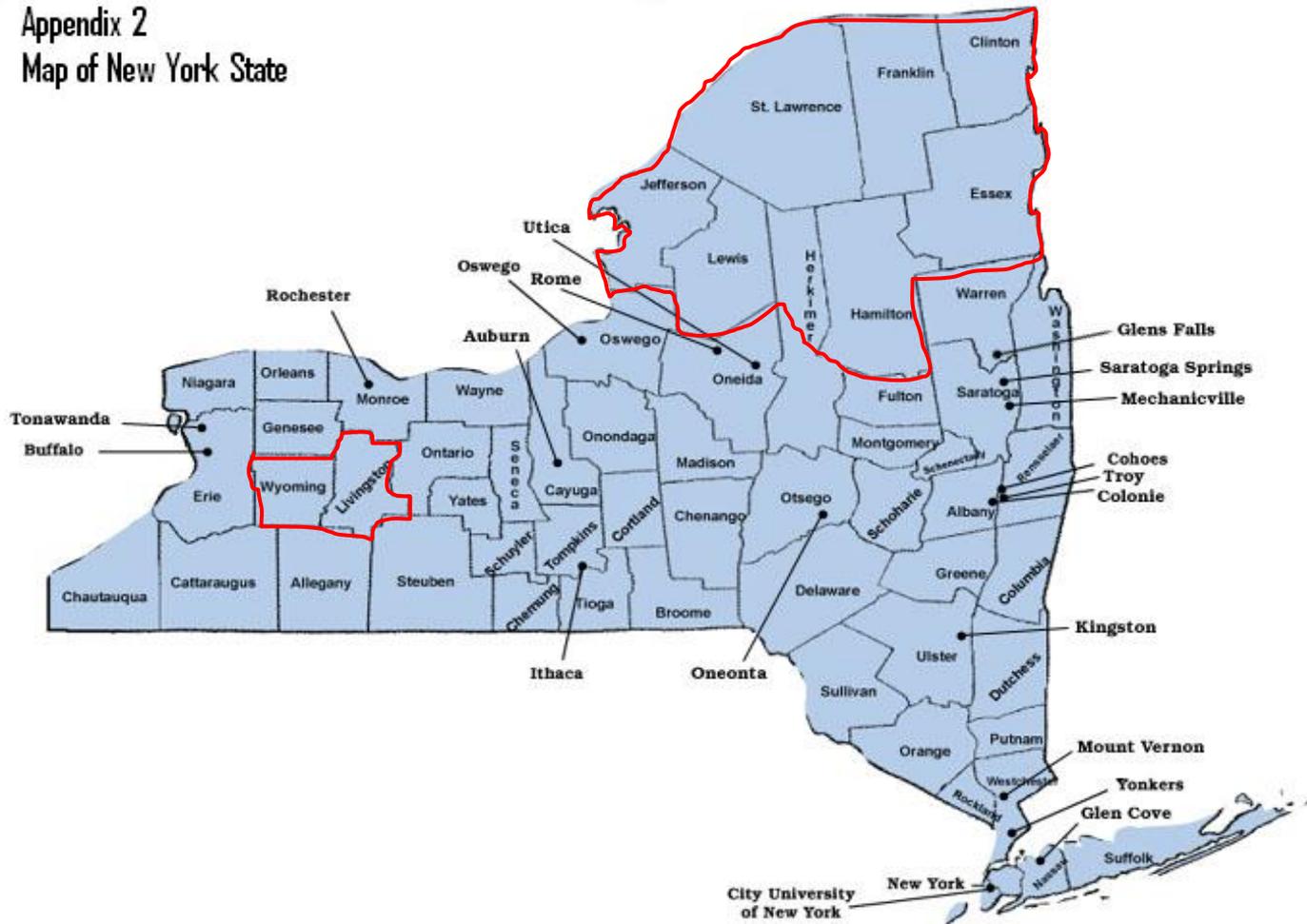


# Trading Cooperatives Program



# Where We're Located

Appendix 2  
Map of New York State



# Employment Situation

- Over 20% of all employed people in NYS are employed by microenterprise businesses
- 8-10% unemployment rate in rural counties
- If every business could “Grow by One” - no unemployment problem
- Solution: Focus on growing our small businesses

# Technology as Solution

- Discussions with Senator Hillary Rodham Clinton on how to overcome the obstacles of small market, low incomes, lack of capital, led to possibility of using eBay and e-commerce to grow business and spur employment in rural areas

# Four Critical Elements

- Technology
- Training
- Access to Capital
- Access to Internet

# Senator Clinton's Office

- Asked HP to provide technology - HP gave us 17 laptop computers and digital cameras
- Invited eBay to join us in a demonstration project and provide training— eBay agreed to run eBay University as part of program
- Convinced HSBC to put up \$100,000 and Upstate national bank to add \$250,000 in micro loan funds for participants and other rural businesses

# Businesses

- First group – Anyone who made product in area and wanted to try to incorporate eBay in their business.
- 15 began with products like fishing rods, vintage doors, herbal soap, horse fencing and teddy bears. Later group added wood products, clothing, maple syrup.

# Partners

- Clarkson University, Paul Smith College, SUNY Canton and SUNY Geneseo
- The Eastman Kodak Company
- SCORE
- Small Business Development Centers
- HSBC and Upstate National Bank
- HP, Microsoft and AEO
- Livingston and Wyoming County
- St. Lawrence County Chamber of Commerce

# Lessons Learned From 1<sup>st</sup> Class

- Needed better screening of products and participants
- Had to assess commitment of participants
- Needed basic business training in addition to eBay training
- One of most important aspects of program was networking among businesses
- Needed to hire full-time director

# Formalizing Project

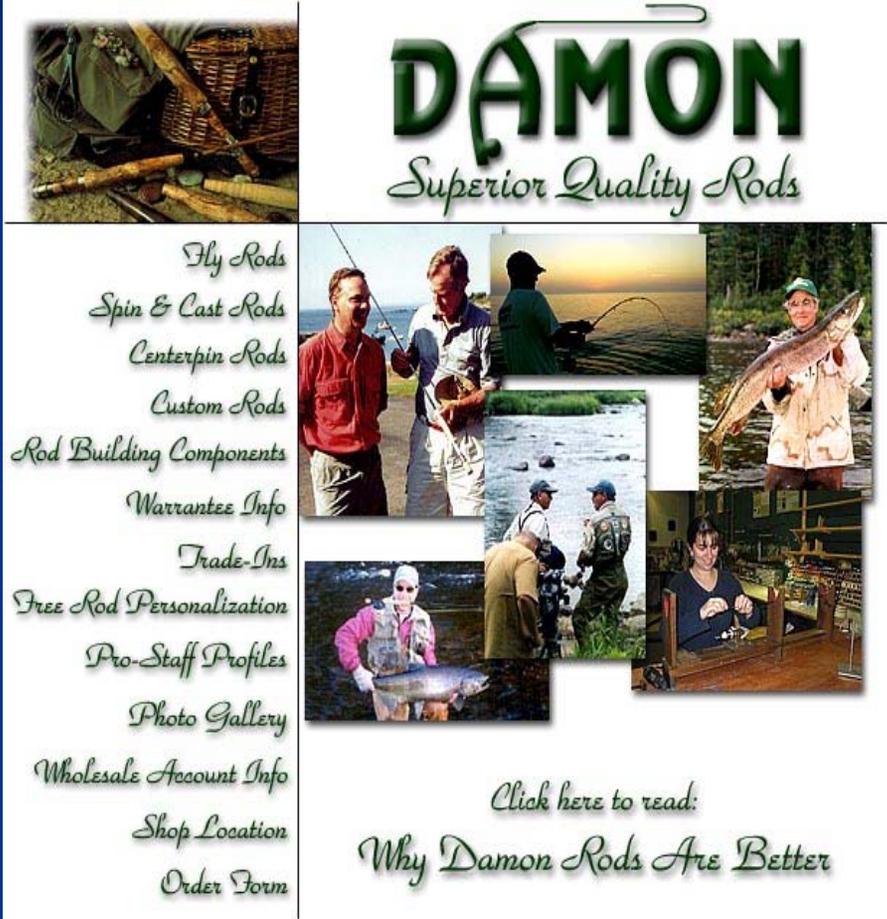
- Applied for USDA RBEG grant
- Received a HUD EDI grant (Through Clinton)
- Hired full time director, Ruby Sprowls
- Established criteria and an application process to ensure quality participants
- Began to operate the program on a larger scale with an eye towards replication to other areas

# Outcomes

- 47 businesses trained in e-commerce and basic business principles
- 23 New jobs created by participants
- \$500,000 added to the bottom line of participating businesses
- Collaborations between businesses
- An ability to replicate the program to other areas

# Success Stories

- Damon Rods – from back shop producer to global seller



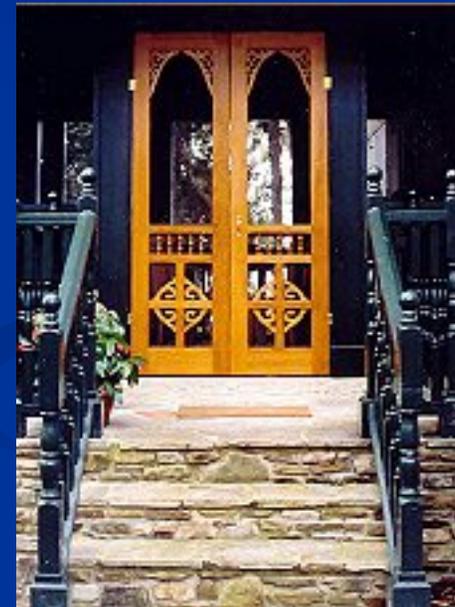
The image shows a screenshot of the Damon Rods website. At the top left is a photo of fishing rods in a basket. To the right is the logo "DAMON Superior Quality Rods". Below the logo is a collage of photos showing people fishing and holding large fish. On the left side of the page is a vertical list of navigation links. At the bottom right is a call to action to read an article.

*Fly Rods*  
*Spin & Cast Rods*  
*Centerpin Rods*  
*Custom Rods*  
*Rod Building Components*  
*Warranty Info*  
*Trade-Ins*  
*Free Rod Personalization*  
*Pro-Staff Profiles*  
*Photo Gallery*  
*Wholesale Account Info*  
*Shop Location*  
*Order Form*

*Click here to read:*  
*Why Damon Rods Are Better*

# Success Stories

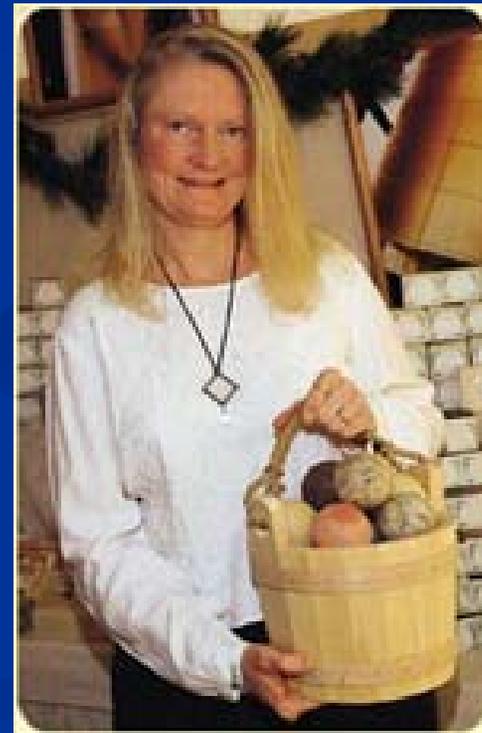
- Yesteryear's Vintage Doors – 3 new hires and major increase in web sales



# Stories



- Sunfeather Soaps –  
Oprah Show sale and  
major bug spray sale
- Expanded operations by  
adding store in the  
Caribbean



# Replicating the Program

- ROI has established a similar program in the Finger Lakes region of NYS.

(17 businesses have received training to date)

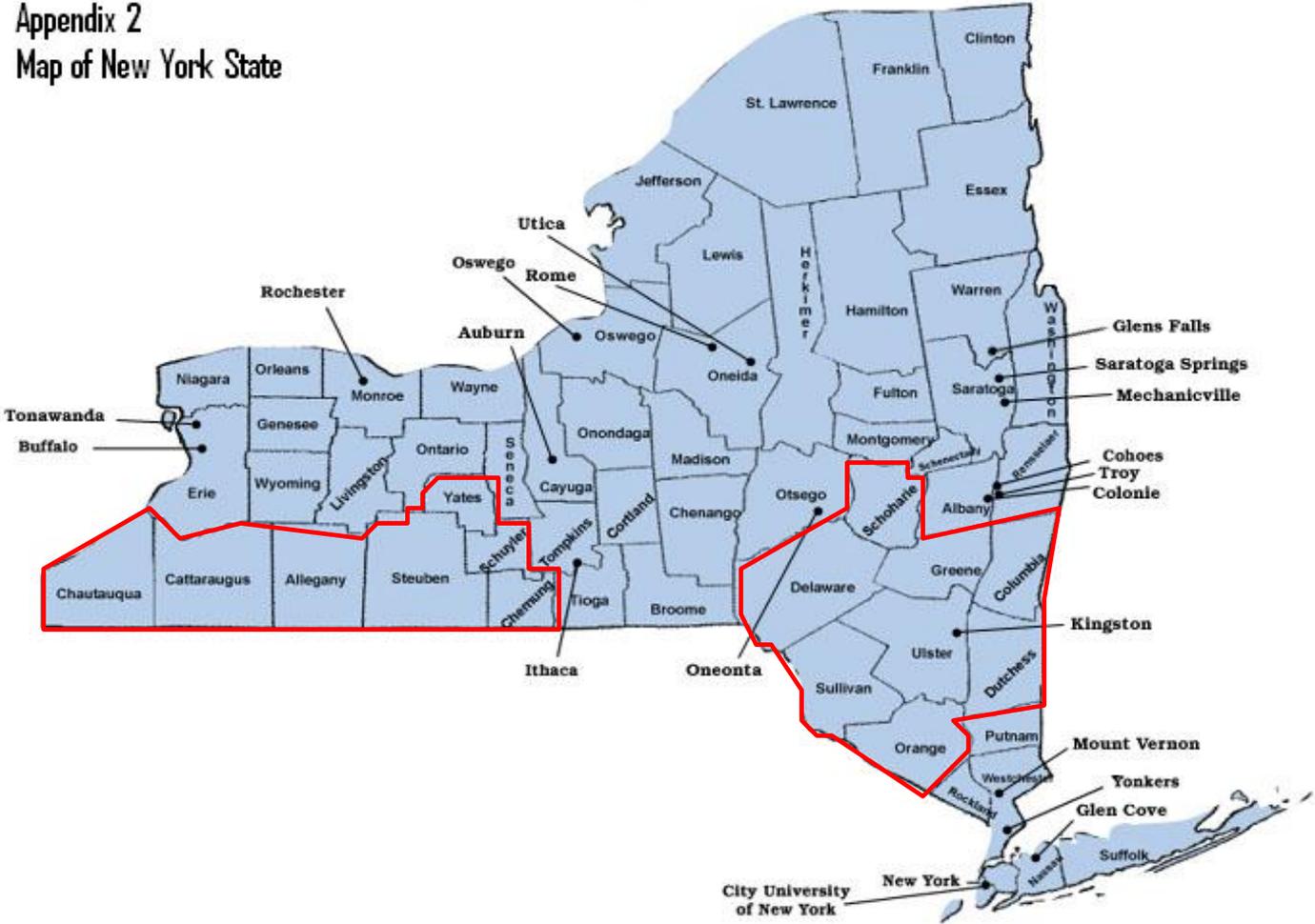
- NATC is running two programs simultaneously in the High Peaks area and the St. Lawrence River Valley doubling annual output to 30 participants
- ROI is working with three new partners in rural NY to establish additional Co-ops

# The Future

- Continue to expand the program throughout NYS
- HP has just awarded ROI with a \$163,000 grant of equipment to establish an “incubator without walls” to expand the program and HP’s e-commerce inclusion efforts in the North Country.
- Adding a microenterprise training class to the mix to further support our businesses
- Staff obtaining eBay University training so we can offer better service to our clients
- From 2007-2009 areas of expansion will include the Southern Tier of NYS and the mid-Hudson Valley

# 2007-9 Future Expansion Areas

Appendix 2  
Map of New York State



Questions?