

Rural Entrepreneurship: Lessons Learned from Ecosystem Building in Oregon



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Executive Summary

This document shares lessons learned from the Rural Opportunity Initiative (ROI) program, a two-year program funded by the Ewing Marion Kauffman Foundation intended to support rural entrepreneurial ecosystem building in six communities in Oregon. This program, which comes to a close in July of this year, is led by Rural Development Initiatives (RDI) in partnership with Foundry Collective and Kelley Nonprofit Consulting. The program was initially conceived to fill a gap for a similar program with the same name offered by Business Oregon, when funding for that program was temporarily cut. Both programs provide funding for communities to design and build locally driven entrepreneur ecosystems.

We are pleased to present these interconnected lessons learned, with the hope that they can contribute to more robust and vibrant rural entrepreneurship, and ultimately contribute to greater rural vitality more generally. Some of these lessons we knew or at least strongly suspected before conducting this program, but they were reinforced, or more sharply delineated through the program and because of the pandemic. And some of the lessons were new territory for us.

Big Picture Lessons

Lesson 1: Rural entrepreneurs are at the heart of rural economies, but the definition of a rural entrepreneur is broader than you might think.

Lesson 2: Strong entrepreneurs depend on building strong entrepreneurial ecosystems, and this work is different from traditional economic development.

Lesson 3: Compelling stories of rural entrepreneurship and its significance are needed to spur leadership and support at all levels of the ecosystem.

What Do Rural Entrepreneurs Need?

Lesson 4: The needs of rural entrepreneurs vary widely, so support providers need to meet them where they are.

Lesson 5: Rural BIPOC entrepreneurs face higher barriers, so there is a need to invest in equity.

Lesson 6: The pandemic has affected businesses differently, and businesses vary in their capacity to respond.

Building Rural Ecosystems

Lesson 7: Community based organizations are key players in creating entrepreneurial ecosystems, and stronger ecosystems contribute to community resilience.

Lesson 8: More and continuous resources are needed at all levels to build and sustain entrepreneurial ecosystems.

Lesson 9: The culture of entrepreneurship begins in youth.

We hope that these lessons stimulate conversation, coordination and collaboration, contribute to the design of future efforts, and encourage further investment in this fundamental building block of rural community economies.

Introduction/Background

RDI, its partners, and Business Oregon have prioritized the ROI program because we all recognize the importance that entrepreneurship plays in the vitality of rural communities. Rural communities suffered worse outcomes and recovered more slowly from the last recession than their urban and suburban counterparts ([USDA](#)), and may very well have the same experience post-pandemic. However, entrepreneurship is a critical aspect of the path forward for these communities. We understand that even in times of economic downturn, new businesses are the net job creators in communities ([Ewing Marion Kauffman Foundation](#)). This entrepreneurship activity allows for greater community control over the local economy, reduces the “brain drain” of young talent, and helps diversify rural economies to make them more resilient ([Federal Reserve Bank of Minneapolis](#)).

The design of the program recognizes that there are multiple levels of the ecosystem that need to function in order for rural entrepreneurs to thrive. There are the entrepreneurs themselves who need direct support, such as training, one-on-one advising, and access to information, markets, and capital. Then there are the community backbone organizations that provide various types of support directly to entrepreneurs, including city agencies, local non-profits, business incubators and innovation hubs, economic development agencies, Small Business Development Centers (SBDCs) and chambers of commerce. And then there are regional, state, and federal level organizations and agencies that provide technical assistance, training, and funding to the local organizations (and sometimes directly to entrepreneurs as well), as well as financial institutions and networks. These layers need to fit together and work in harmony without gaps in order for entrepreneurs - and the local economies they support - to thrive.



*“The state has never been more responsive than in these times of COVID – let’s not lose that!”
– Participant at RDI’s Regards to Rural Entrepreneurship Session*

The learnings outlined here were identified over the course of this program by RDI, its implementation partners, participating communities, as well as participants at the entrepreneur-focused pre-session at RDI's Regards to Rural Conference¹ in October of 2020. This interactive session brought together a wide range of stakeholders to brainstorm how to more effectively support rural entrepreneurs and build vibrant ecosystems.

While this program started before the pandemic, much of it took place during the pandemic, which heavily influenced the activities, outcomes and learnings. In some ways, the pandemic slowed this work, and highlighted the needs of entrepreneurs. It particularly highlighted social inequities that underscore the different needs and barriers faced by BIPOC (black, indigenous, people of color) and other underserved entrepreneurs within rural communities. And in other ways, the pandemic revealed the need for entrepreneurs and entrepreneurial thinking, and demonstrated examples of resilience that we otherwise may not have recognized.

Now to the lessons.

“Do those events, keep creating positive culture, providing hope for people, be a loud rural voice, stick up for your people. Advocate for investing in something other than catching the big fish.”
– Kat Rutledge, Director of Klamath IDEA

Big Picture Lessons (Lessons 1–3)

Lesson 1: Rural entrepreneurs are at the heart of rural economies, but the definition of a rural entrepreneur is broader than you might think.

“People feel social capital when they are able to go to a local business, be at a coffee shop, or a hardware store, or the hair salon, and feel more attached to and embedded in their communities. That's a quality of life thing. To me, that's one of the very most important ways that entrepreneurship strengthens rural communities.”
– Chris Watson, Executive Director, Warm Springs Community Action Team

Entrepreneurship is deeply connected to quality of life in rural communities. A healthy network of local businesses intertwines social and economic well-being, and creates connection and a sense of community. These local businesses are not only the foundation of economic prosperity, but help rural communities create and preserve their identity. Rural entrepreneurs are the heartbeat of their community, driving it forward, and establishing the culture and tone, especially for visitors.

¹ A rural entrepreneur video featured at RDI's 2020 Regards to Rural Conference Pre-Session:
<https://www.youtube.com/watch?v=ZgAD13LoemI>

The definition of “entrepreneur” in rural communities is broad, and does not just include new businesses aiming to scale in a narrow set of sectors such as manufacturing and technology. Instead, it includes anyone along a spectrum from thinking about starting a business to long-time owners of businesses, and from businesses that serve the local community (the local corner store) to those with a much wider market (a craft brewery). And even though all of these people may not see themselves as entrepreneurs, their ability to create, adapt, pivot, and/or grow their businesses is vital to community well-being.

While there are large businesses in rural communities that need attention and support, the vast majority - and particularly those who need basic assistance - are small businesses.² We see a need to focus in on this group especially, and call them “**small business entrepreneurs.**” These entrepreneurs often wear multiple hats in a rural community, as business owners, community leaders, often organizing a living from multiple activities and part-time efforts. The connections they build through these various roles builds networks and contributes to overall economic resiliency. The money that small business entrepreneurs make is particularly “sticky,” in that it stays and circulates within the community.

“As somebody learns entrepreneurship, they become empowered – they become empowered to pilot their own plane in their approach of how they want to change their life and community.” – Jacob Perritt-Cravey, Owner, Tree Ring Consulting

Lesson 2: Strong entrepreneurs depend on building strong entrepreneurial ecosystems, and this work is different from traditional economic development.

“This work is about providing hope to communities that have been decimated by structural changes in the economy.” – Kat Rutledge, Director of Klamath IDEA

For rural entrepreneurs to succeed, there needs to be a strong entrepreneurial ecosystem to support them, which includes market opportunities, access to support services and financing, reasonable policies and regulations, and at the heart of it all, a positive and supportive culture - “possibility + tools + love” as Mike Skinner, Executive Director of the Center for Inclusive Entrepreneurship, put it.

Many communities struggle to know how to support their existing small businesses, lean more heavily into trying to attract larger traded sector companies, and pay the least attention to aspiring entrepreneurs. We don’t dismiss the importance of attraction as one of the tools in the economic development toolbox, but rather see it as a gap filling strategy to be used after

² The definition of “small business” varies, but we have found that most rural businesses employ less than 25 people, and the majority are between 1 and 5 people.

nurturing existing businesses and cultivating new entrepreneurs. This approach directs critical resources toward homegrown businesses and entrepreneurs first to increase their chances of success, and this success results in greater control of local assets, more dollars circulating in the local economy, and more resilient, long-term forms of wealth building.

This entrepreneurial ecosystem building involves the hard, long-term work of building a culture of support to entrepreneurs, and building up people to believe they can lead change in their communities. It involves changing a culture and giving people hope and the belief that they can succeed, and then ensuring they have access to resources they need to succeed. This work comes with new terminology, partnerships, processes, outcomes and metrics. It is initially measured in terms of human capacity, social connections, and support systems. Only after establishing the ecosystem can you start to measure traditional metrics such as jobs, capital, and the bottom line. But when communities do this work, the results - thriving small businesses and new entrepreneurs - are more durable and rooted in the wellbeing of the community more broadly.

Lesson 3: Compelling stories of rural entrepreneurship and its significance are needed to spur leadership and support at all levels of the ecosystem.

“Tell the story of rural entrepreneurship: the story needs to be carried vast, wide, up, across and everywhere.” – Discussion at Regards to Rural Entrepreneurship Session

Because entrepreneurial ecosystem building is new and different, not everyone is familiar with its importance or how to do it, and not everyone is embracing it. **Therefore, there is an urgent need to share compelling stories to demonstrate that rural entrepreneurship works, and to show how it works.**

Stereotypes reinforce the false idea that rural communities are not innovative, and that they need a big company to rescue them. We heard from one participating community that they struggle to convince some community leaders of the importance of supporting entrepreneurs and local businesses. Other communities struggle to know how to support their entrepreneurs and small businesses. One of the successful aspects of the ROI work funded by the Ewing Marion Kauffman Foundation has been the regular peer learning meetings that bring community organizations together to share approaches to supporting entrepreneurs during the pandemic. Communities are hungry for solutions and eager to learn.

One community specifically mentioned that support from the Ewing Marion Kauffman Foundation elevated entrepreneurship ecosystem building in the minds of city council members, demonstrating how forward thinking Foundations can influence communities through their leadership and strategies.

It is also essential to tell these stories to state legislators, other policy makers, and thought leaders to ensure that the needs of entrepreneurs and the organizations that support them are understood and discussed, and that resources are allocated for them.

What Do Rural Entrepreneurs Need? (Lessons 4–6)

Lesson 4: The needs of rural entrepreneurs vary widely, so support providers need to meet them where they are.

“Find out what they need. Sometimes they don’t know what they need, so work with them to figure it out. Hopes and dreams, obstacles, etc., to discover the most appropriate resource/support for them.”

– Discussion at Regards to Rural Conference Entrepreneurship session

Small business entrepreneurs vary widely. They do not all enter into business ownership at the same level of skill, experience, or even commitment. A business can be a primary source of income for an entrepreneur that they use to support themselves, or it can be more of a side hobby. Some are just starting out, while others have been running a business for decades. Some have access to resources, others do not. “Entrepreneurs in our area are all in different levels of commitment when it comes to their businesses. I think one lesson learned being a new staff member was that it is important to know what they are looking to get out of the experience.” - Jana Weaver, Management Analyst, City of Veneta

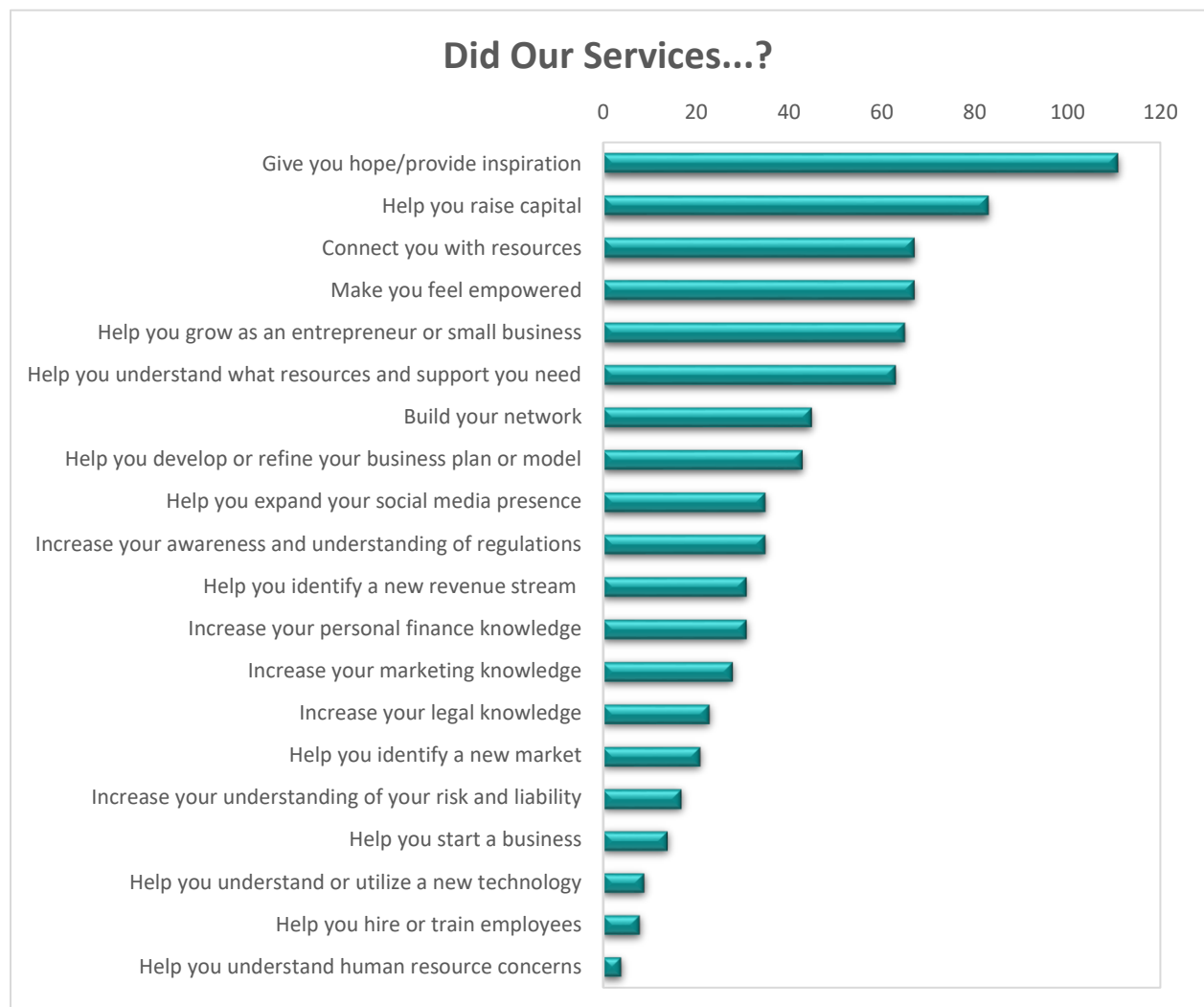
It is no surprise then that the challenges and needs of entrepreneurs vary widely as well. Our community partners support many businesses that have not registered with the state, do not have a formalized accounting system, do not know how to operate a social media account or how to use tax software, or do not have a computer and are still operating out of a shoebox. On the other hand, many businesses are quite sophisticated and need just a bit of specialized support.

However, seeking support can be daunting, particularly for beginning entrepreneurs and businesses that need help with the basics. Entrepreneurs often do not know what help they need, or are seeking out the wrong kind of support for their growth stage. “People don’t always need what they think they need: ‘I need a website,’ but really they need a financial plan,” commented Brad Attig, Executive Director of Foundry Collective. In addition, there are often many entry points for a rural business to receive support, so it is unclear which service provider to approach (the SBDC, the City, County Economic Development Councils, Economic Development Districts, etc.).

Business support providers play a vital role in working out the needs of businesses on the entrepreneur’s terms. They need to meet with entrepreneurs where they are at, make the first contact with them as quick, easy, and accessible as possible, and work with them to discover

their unique and actual needs. Listening and knowing what questions to ask up front, while not making assumptions about the sophistication of a business can help to identify the best way to support these entrepreneurs. Coordination among service providers will help to reduce confusion among entrepreneurs and channel them quickly to the most appropriate place for support.

The survey responses below show the variety of services accessed by 176 entrepreneurs from the six communities participating in the ROI program funded by the Ewing Marion Kauffman Foundation, and highlight the significant role that these community-based hub organizations play for entrepreneurs, particularly during the pandemic. The survey results reflect the importance of less tangible benefits of providing hope and empowerment to entrepreneurs, as well as the wide variety of services that community organizations have offered over the past 15 months. These organizations helped businesses raise capital, connected businesses with resources, and helped entrepreneurs plan for the future. They were even helping entrepreneurs launch businesses and hire and train employees, though these support services were less in demand likely because of the impact of the pandemic.



Lesson 5: Rural BIPOC entrepreneurs face higher barriers to success, so there is a need to invest in equity.

“Business people on the reservation have many barriers to success, and it will take years of concerted effort to address these barriers and provide entrepreneurs with a chance for success.” – Chris Watson, Executive Director, Warm Springs Community Action Team

Many factors put rural entrepreneurs at a disadvantage, including lower quality broadband, more sparsely available support services, fewer mentors and examples, fewer options for start-up and investment capital, and a pervasive narrative of deprivation. However, some entrepreneurs within rural areas in the Pacific Northwest face higher barriers to entrepreneurship than others, and for the rural entrepreneurs participating in the Kauffman-funded ROI program, this included particularly tribal and Latiné entrepreneurs. Gustavo Morales, Executive Director of EUVALCREE, has reported that “POC/minority entrepreneurs often experience challenges in accessing local and state level support, and require a significant amount of awareness raising and trust development that there are resources available to support entrepreneurial success.”

In this program, we found that rural Latiné entrepreneurs specifically need financial literacy, bookkeeping, and tailored support from a trusted, familiar source, in Spanish and at a time that works with other family and work obligations. Traditional support providers such as Chambers of Commerce, SBDCs, and government agencies have not always understood how or have not been able to tailor services in this way. Also, RDI has found that Spanish speaking entrepreneurs are often interested in multi-level marketing companies, so awareness raising about their risks can be of value.

The Warm Springs Community Action Team (WSCAT) is working with tribal entrepreneurs on the Warm Springs Reservation who face particularly high barriers to entrepreneurial success. Access to office and retail space and land are a problem due to zoning laws and Bureau of Indian Affairs bureaucratic hurdles in accessing land. People also lack access to capital, and the lack of a skilled workforce for small business and lack of knowledge in how to operate a business (particularly financial skills) are also major hindrances. WSCAT is addressing these myriad challenges through their Commissary incubator project, which will include a food cart pod, commercial kitchen, shared office space, and retail spaces, as well as wrap-around support services to entrepreneurs.

The pandemic has added a layer of difficulty to this work, and has pushed organizations to be flexible and creative in their approaches in order to make some progress. Chris Watson, WSCAT Executive Director described the situation this way: “Though many of our best-laid plans have not been achieved due to the pandemic and the water infrastructure crisis on the reservation, we have been able to open a cafe/art store, operate a food cart, provide counseling through conference calls, provide e-marketing services, and administer COVID-19 emergency small business funding programs serving hundreds of tribal and community members. This is through

adaptability and simple tenacity; our staff continues to stay on mission and work for the community using teleconferencing, effective COVID-19 safety measures, and ongoing follow-through.”

There is a need to increase investment to build equitable ecosystems for all entrepreneurs, and to ensure that basic resources and infrastructure are in place in every community. We will note that the entrepreneurs that our community partners are supporting are disproportionately (around 70%) women. We believe this is because women are more likely to reach out for support than their male counterparts, and not that there are more women entrepreneurs overall.

Investing in marginalized and underrepresented entrepreneurs has value both for the entrepreneur and for the community. This work is about building up people - instilling confidence, agency, and expanding opportunities. And it is also about building resilient and vibrant communities. *“We see entrepreneurship as a strategy for building leadership. We help people who are low income and/or very under-resourced in the margins, with accessible and inclusive first step business training and support, to help them start a small business, get it ready to grow, move out of poverty, and become leaders in building resilient and equitably shared community wealth,”* explains Mike Skinner, about the work of the Center for Inclusive Entrepreneurship.

“Arming somebody with their own small business is a way of giving them an opportunity to lead as business owners, as true stakeholders in the local economy and the local community.” – Mike Skinner, Executive Director, Center for Inclusive Entrepreneurship

Lesson 6: The pandemic has affected businesses differently, and businesses vary in their capacity to respond.

“We learned that many businesses in La Grande/Union County do not have access to computers, printers or scanners. This made it difficult to process grant and loan documents electronically and led to the use of paper documents submitted through the City of La Grande water payment drop box.”

– Lisa Dawson, Executive Director, Northeast Oregon Economic Development District

2020 was a terrible year for businesses and entrepreneurs, and all of the organizations that are featured in this learning document experienced high levels of stress supporting businesses in their local economies. Due to the hard work of these organizations, many entrepreneurs were able to receive the support they needed to remain in business. Of the 176 businesses that we surveyed after receiving support from these local service providers, 33% said that their business

was sustained due to this direct assistance. A large portion of that number is likely a result of local organizations helping business owners access emergency grant funds.

Despite these successes, businesses and the organizations that serve them faced obstacles that tested their resilience. Community support organizations faced technological hurdles: last spring, they quickly had to adapt their programs from in-person to online platforms. While this had some positive impacts on the cost of programming and allowed them to reach larger, more geographically diverse audiences, they struggled to reach many business owners who are less technologically literate. Additionally, entrepreneurs living in rural areas with poor broadband connection had challenges accessing services.

Smaller and newer businesses in general had more difficulty in accessing support, because they were less networked into the community, less knowledgeable about support services, and had less bandwidth and staff capacity to dedicate to accessing emergency funds. Conversations with business owners and entrepreneurs in Florence, OR found that businesses that were sole proprietorships, had little business experience, and/or were not well connected to the rest of the business community had the hardest times accessing PPP Loans and other support programs. Additionally, retail businesses and restaurants were particularly strained throughout the pandemic, as they struggled to keep up with the changing safety regulations.

Building Rural Ecosystems (Lessons 7–9)

Lesson 7: Community based organizations are key players in creating entrepreneurial ecosystems, and stronger ecosystems contribute to community resilience.

“We didn't know it, but we were prepped and ready to help when funding became available during the pandemic to help our business community.”

– Brenda Smith, Executive Director, High Desert Partnership

Local “hub” organizations such as community-based organizations and local government agencies, including non-profits, business incubators, Main Street organizations, City governments and the like, play a critical role in high-functioning, effective entrepreneurial ecosystems. These organizations can build trusted relationships with businesses, communicate assistance opportunities, and act as connectors to resources.

The BizHarney Opportunity Collaborative is an example of how this can work. This collaborative, made up of government and nonprofit entities along with Tribal economic development, came together in 2017 to find solutions to improve Harney County’s business culture, and specifically to support businesses to start, grow and succeed. Members of the collaborative meet regularly

to exchange information, hear from guest speakers, and strategize about how to achieve shared objectives, including through shared fundraising efforts. They are able to connect small business entrepreneurs to the best agency for their needs without businesses having to figure out for themselves through trial and error which service provider can best support them.

And in turn, this coordinated structure of organizations that know and trust each other has increased community resilience, because they can effectively work together to respond to issues arising in the community. When the pandemic hit, BizHarney members were able to support Harney County's small businesses to access funds in a way that many other communities were not. Brenda Smith, Executive Director of High Desert Partnership explained it this way: "Having a working collaborative group paid off immensely in helping all businesses during the pandemic. We didn't know it, but we were prepped and ready to help when funding became available to help our business community." In times of stress, local providers help businesses in need by keeping open lines of communication with as many entrepreneurs as possible and providing a clear repository of accurate information on how businesses can respond.

The ROI programs also created a structure for a series of peer learning events, which enabled these organizations to share successes and challenges, particularly related to the pandemic response, and to give them a sense that they are not alone.

Lesson 8: More and continuous resources are needed at all levels to build and sustain entrepreneurial ecosystems.

*"A much longer term approach and larger investment is needed, flexible and focused on more than just traded-sector entrepreneurs."
– Sara Miller, Deputy Director, Northeast Oregon Economic Development District*

As noted above, rural small business entrepreneurs need a variety of tailored support services as they journey along their pathway of entrepreneurship. Similarly, hub organizations need a variety of tailored support services from regional and state level organizations as they form and grow their ecosystems.

As the technical assistance providers for the Kauffman funded grant, RDI, Foundry Collective, and Kelley Nonprofit Consulting found that different organizations needed different types of assistance at different times, and that our three complementary organizations were able to lean in in different ways at different times for the six communities we were supporting. (We provided a wide variety of support services, including fundraising and marketing for hub organizations, designing, training and delivering programs for entrepreneurs, incubator development, facilitating peer learnings and stakeholder conversations, developing measurement tools, and guiding communities through entrepreneur development and business engagement planning processes.) Part of the impact of this work has been the flexible and

responsive nature of the services provided, which has been particularly beneficial during COVID-19. Other regional and state technical assistance providers include but are not limited to State Main Street organizations, the Small Business Development Center network, Center for Inclusive Entrepreneurship (based in WA), and Oregon RAIN.

Stakeholders are challenged to find funding for this ecosystem building work, in part because of its relative newness and unfamiliarity, the long-term duration and culture-changing aspects of the work, the variety of needs and aspirations, and because roles, partnerships and systems are quite fluid. Therefore, to build the most effective ecosystem across the rural PNW, resources and coordination are needed at three levels:

1. Support for small business entrepreneurs
2. Support for community based hub organizations
3. Support for regional and state level organizations that build capacity of and provide technical assistance to community hub organizations.

Entrepreneur level:

“There are a lot of really creative and innovative entrepreneurs that live in rural communities. But access to capital isn't always something that is easy to come by. Putting our heads together collectively in economic development and in the traditional finance worlds is vital for the next generation of producers for our communities.” - Kristen Penner, Commercial Fisherman, Garibaldi, OR

Community Hub Level:

“Our biggest challenge is capacity building. How can we get the resources to get more people supporting the effort? And how can we sustain the funding runway beyond a year so we're not going through ebbs and flows?” - Kate Schwarzler, Owner, Indy Commons

“There are a lot of good tools and resources out there to help build ecosystems and support entrepreneurs, but we need local people power to help build the relationships in the entrepreneurial ecosystem for businesses to utilize those tools and resources. Building relationships is time consuming and needs to be funded as a foundational aspect of getting good programs on the ground.” - Brenda Smith, Executive Director, High Desert Partnership

Regional / State Level:

“Entrepreneurial ecosystem-building depends on partnerships. It takes a community to raise an entrepreneur, so finding ways for ecosystem partners to collaborate, share resources, fill ecosystem gaps more efficiently, and educate funders about the unique value of all partners will be key to the sustainability of rural vitality.” - Caroline Cummings, CEO, RAIN“

ROI funding from the Ewing Marion Kauffman Foundation and Business Oregon have been and continue to be important early investments in entrepreneurial ecosystems. Kat Rutledge described the ROI program this way: “The ROI program is not a ton of money, but it has been really important, patient money for rural places trying to do this work.” We need more foundations and agencies with an understanding of and ability to support this ongoing work.

Lesson 9: The culture of entrepreneurship begins in youth.

“Entrepreneurship is a fundamentally optimistic endeavor. It's about looking at what's in front of you and seeing possibilities, seeing opportunity. If we think about entrepreneurship from an education standpoint, getting it started early, if we can build a culture of entrepreneurship in rural communities, that's the best tool for community resilience long term.” – Robert Killen, Director, Lane Small Business Development Center

Many participating service providers expressed the need to engage youth in order to instill a culture of and familiarity with entrepreneurship from an early age, and that youth entrepreneurship skills are essential for building stronger entrepreneurial ecosystems in rural communities. Youth equipped with these skills can create businesses and find pathways to stay in rural communities, become more valuable employees at other businesses, and in general bring a problem solving mentality to community and personal challenges.

We heard recommendations for building connections between schools and their communities including internships at K-12 levels in order to create opportunities for students and recent returning college graduates that go beyond “agriculture and the family ranch,” and provide career pathways to stay in the region. People highlighted the need to “educate the educators” on the value of entrepreneurship and what it means for the long term health of rural community economies, and to tie education and business together in order to address gaps for local employers and to create a roadmap for the future. “Our mass education system was born out of the industrial revolution when we needed to teach young people how to be factory workers. We now need to teach them how to be entrepreneurs!!!” - Kat Rutledge

Many of the ROI communities are planning or already conducting very popular and growing youth entrepreneur programs in their communities to build this capacity.

The Way Forward

There has never been such good support as now for rural entrepreneurship, and yet more work needs to be done to support the entrepreneurs at the heart of rural communities. As we consider these lessons, we hear a call to action. We move forward to work on the following, and invite you to join us:

- **Listen and Learn from Entrepreneurs:** Listen to rural small business entrepreneurs and their needs, their aspirations and ideas, and aim to meet them where they are. Pay particular attention to systemic barriers faced by BIPOC and other marginalized entrepreneurs. Small business entrepreneurs are an incredible asset in the development of rural economies.

- **Support Community-Based Hub Organizations:** These organizations play a crucial role in building resilient rural economies. They need ongoing technical and financial support to deliver effective services to their small business entrepreneurs.
- **Address Systemic Barriers and Build More Equitable Rural Economies:** Invest in creating a more equitable ecosystem, so that rural entrepreneurs of color and other marginalized entrepreneurs have the specific types of support and environments they need to succeed.
- **Focus on Youth and Entrepreneurship in Education:** Provide entrepreneurship training to youth in rural communities, and build fundamentals of entrepreneurship and related topics and practical opportunities into rural school curriculums, such as personal finance, home economics, creative thinking, and small business enterprise.
- **Communicate, Coordinate, and Partner:** With limited resources to support rural entrepreneurship, government agencies, funders, and technical assistance providers need a system of ongoing communication and coordination across all levels of the ecosystem to ensure a strong, clearly organized, and effective broader system of support.
- **Tell Stories and Advocate:** Create opportunities for entrepreneurs and the community organizations that serve them to tell their stories. Make the case for the importance of rural small business entrepreneurship in order to strengthen leadership and political capital at all levels, and to ensure an ongoing focus on supporting small business entrepreneurs. “The state has never been more responsive than in these times of COVID - let’s not lose that!” - Participant at the R2R Pre-session
- **“Patient” Investment:** This is the long, deep, work of culture change, and results in nothing less than resilient, vital communities. Next level ecosystem investment is needed in the spirit of the “patient” money offered by the ROI program, and should include resources to support technical assistance for entrepreneurs and the organizations that support them, as well as capital access for entrepreneurs at every stage and particularly for BIPOC and other marginalized entrepreneurs.

