

# Beartooth RC&D News

## Harwood Enterprises

Harwood Enterprises is a vegetation control business located in Joliet, MT owned and operated by John Harwood. In 2003 John Harwood received his Commercial Agricultural License and established Harwood Enterprises as a part-time business. John's previous background includes: a Bachelor of Science degree in Range Science and Agricultural Education, operating the family farm near Shelby, MT, serving as the Billings Regional Supervisor for the Montana Conservation Corps, serving as the Region 5 Maintenance Supervisor

for Montana Fish Wildlife & Parks, and serving as a Vocational Agriculture Teacher & FFA Advisor.



After completing a fast track business course that helped him develop a business plan, we assisted the business in applying for a Rural Business Enterprise Grant for a Marketing Plan. The marketing plan will establish the potential for an increase in product exposure and therefore within 12 months of implementation. This marketing

plan will also serve as a business roadmap for the next 3-5 years and educate stakeholders for future business planning efforts. The marketing survey component is an extremely important step in being able to assess the effectiveness of the type of marketing in reaching a valued customer base. It also assists with doing a cost benefit analysis for their marketing on an annual basis. The gross income generated from such a venture could be substantial, increasing the net profit and number of employees, making the company more sustainable.

## Beartooth Housing Program

- Homebuyer Education classes held on the 2nd and 4th Saturday of each month.
- Free Individual Foreclosure Prevention counseling
- Free Individual Pre-Purchase Credit counseling
- After hours appointments available
- 210 Households served to date this fiscal year



## NRCS Update

Greetings from the Coordinator! As we transition from summer into pre-autumn and back to school days, we find ourselves as busy as ever, wrapping up or continuing to manage old projects, and ever searching and jumping into new projects. There is no lack of activity in the office and we all strive to continue great service to our clients. The staff has assisted me with reporting progress in POINTS, which serves as the main reporting tool for the RC&Ds. Correct and accurate data is critical for program

accountability and sustainability. The POINTS reporting can be credited in part, for Congress restoring level funding for the 375 RC&Ds across the nation back into the USDA budget.

On the Natural Resources Conservation Service (NRCS) side of the house, the agency continues to celebrate a "Legacy of Conservation - 75 years of helping people help the land! To celebrate in Montana, the oldest working truck (1952) in the entire NRCS fleet nationwide,

This 1952 Ford is the oldest surviving NRCS work truck and its still on the job!



which resides at the Plant Materials Center in Bridger, MT was restored and has been making its way across the state. The truck will return to the Plant Materials Center to continue its work long after the celebration has passed!

The eight RC&Ds across the state remain committed to the

agency's mission - "helping people help the land" through conservation of our natural resources, and in addition promote rural and economic development to create and/or retain businesses and jobs in our service areas. Let us know if we can be of assistance and stop by anytime for a cup of coffee!

## Beartooth RC&D

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## Rural Business Education

Beartooth RC&D Area, Inc. sponsored a series of business education courses across its region over the course of 2010. The effort was initiated by a U.S. Department of Agriculture-Rural Development (USDA-RD) grant matched by county assessment funding and business entry fees.

The initial trial was conducted in Stillwater County in partnership with Melissa Kramer, Stillwater County Economic Development Coordinator, and Stillwater and Absarokee School Districts. Twenty-five businesses completed the twelve week course that was taught by MSU-Billings College of Business professors, Pat Holman and Tom Hinthorne. The instructors used the Fast-Trac business training curriculum to cover topics including capital management, strategic planning, sales and market-

ing, accounting, production, pricing, and understanding your financial statements.

Beartooth also sponsored QuickBooks training in Hardin and Big Timber, with six businesses registered for each class. The newly-formed Crow Chamber of Commerce has also expressed an interest in small business training that is projected to take place in September.

Although the USDA-RD grant expires in December, Beartooth RC&D hopes to continue this valuable training as an ongoing program in partnership with local governments, chambers of commerce, and school adult education programs.



### Thoughts from the President:

Each day brings new excitement and adventures for Beartooth Area RC&D. Our staff is fully dedicated to serving people in our five county area as they help with planning and implementation of programs that satisfy the issues in Natural Resources, Agriculture, Community Development, Economic Development, Housing, Finance, Fire Management, Culture and Business. During these times of challenges, we are able to provide the expertise through suggestions that make it possible for businesses and individuals to make decisions and investments in time and resources that lead to success.

Flexibility of program allows for expansion and change that are important for managers as they plan for their future investments. Beartooth Area RC&D has made every effort to consider the important factors that have an impact on the economic well being of our communities. Our Board of Directors represent County and Town Local Governments, Soil Conservation Districts, Planning, Finance, Job Service, Education and other important aspects of community.

Please feel free to contact staff or directors with questions, concerns, or opportunities you might recognize as important. Our office is in Joliet. Phone 406-962-3914.

*Charles E. Egan*

Chairman of Beartooth RC&D Area



## Revolving Loan Fund Facts

- How many loans has Beartooth RC&D funded in each county?
  - 3 in Big Horn County
  - 5 in Carbon County
  - 5 in Stillwater County
  - 4 in Sweetgrass County
  - 5 in Yellowstone County
- 16 of these 22 total loans have at least 5 employees
- Total loans receivable = \$1.5 million
- \$700,000 available to lend
- The RLF focuses on gap lending between traditional funding and the needed funding.

For more information on the Revolving Loan Fund, please contact Jillann at 962-3914.