

# **Equitable Entrepreneurial Ecosystems, Tourism, and Seasonality**

July 15, 2021



**PennState**  
College of Agricultural Sciences



A LEGISLATIVE AGENCY OF THE PENNSYLVANIA GENERAL ASSEMBLY

- **Opening remarks:** Susan Ryan, Professor of Business, Economics, and Enterprise Sciences and Director, Tourism Research Center, California University of Pennsylvania  
*10:05 a.m.*
- **Equity in Entrepreneurship, Tourism, and Rural Revitalization**  
*10:15 a.m.*
- Donna Gambrell, President and CEO, Appalachian Community Capital
- Jarrod McCartney, Director, Red Cloud Tourism and Commerce, The National Willa Cather Center
- Martinique Lewis, President, Black Travel Alliance
- *Moderator:* Justine Lindemann, Assistant Professor in Community Development and Resilience, Penn State College of Agricultural Sciences



- **Break**  
*11:35 a.m.*
- **Small group breakout discussion**  
*11:40 a.m.*
  - Attendees will discuss the panel presentations, including opportunities and challenges for local implementation, in groups of roughly eight.
- **Full assembly report back**  
*12:10 p.m.*
  - One attendee from each breakout group will report back on their conversation to the full assembly with group discussion to follow.
- **Networking lunch (optional)**  
*12:30 p.m.*
  - Attendees are encouraged to bring lunch and network with other attendees after the event concludes.



# Guidelines

- The information, analyses, and conclusions set forth are those of the presenters and do not necessarily reflect the views of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.
- **Please share your name and organization** so that we can assign to you the appropriate breakout group.
- Please, if possible, **log in with your video enabled and be prepared to ask questions to the panelists and discuss your feedback with other attendees.** Use the chat box to ask questions and offer comments, and we will call on you to elaborate and add context.

# Guidelines

- Be sure to **mute yourself when you are not speaking**. If there is background noise while you are not speaking, the host may mute you.
- **Today's assembly will be recorded**, except for the breakout groups. The recording of today's presentations will be shared with slides after the assembly.
- A survey evaluation will be available after the assembly. **Your input and feedback is important for informing programming such as the assemblies.**
- Remember to register for the next assembly on Equitable Entrepreneurial Ecosystems, Tourism, and Seasonality, scheduled for July 15.



# Susan Ryan

Professor of Business, Economics, and  
Enterprise Sciences and Director,  
Tourism Research Center  
California University of Pennsylvania

## **Equity in Entrepreneurship, Tourism, and Rural Revitalization**

- Donna Gambrell, President and CEO, Appalachian Community Capital
- Jarrod McCartney, Director, Red Cloud Tourism and Commerce, The National Willa Cather Center
- Martinique Lewis, President, Black Travel Alliance
- *Moderator:* Justine Lindemann, Assistant Professor in Community Development and Resilience, Penn State College of Agricultural Sciences



# Justine Lindemann

Assistant Professor in Community  
Development and Resilience

Penn State College of Agricultural Sciences

# Donna Gambrell

President and CEO

Appalachian Community Capital

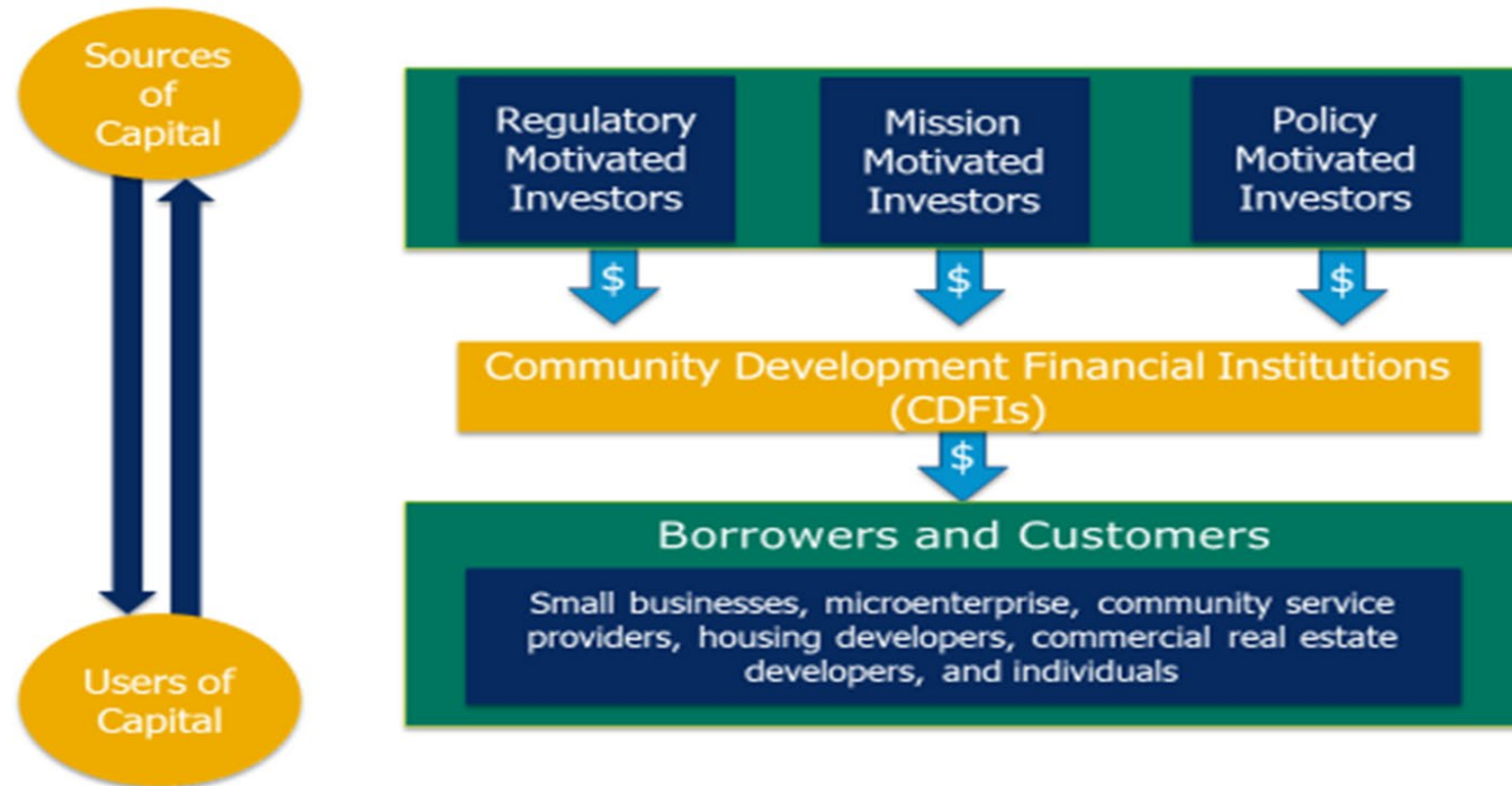


## *HISTORY OF THE CDFI MOVEMENT*





## CDFI Eco-system





## **CHALLENGES**

- Disinvestment
- Bank deserts
- Lack of infrastructure
- Economic, health, and educational issues

## • **OPPORTUNITIES**

- Natural resources
- Strong entrepreneurial spirit
- Arts, history, and culture
- Diversity

# APPALACHIAN COMMUNITY CAPITAL

Created in 2013 to bring new sources of capital to the region to support small businesses

Began lending in 2015

26 members

Financed app. 100 small businesses

Helped create over/retain over 2,000 jobs





## NCIFUND – WEST VIRGINIA

### TRIPLE BOTTOM LINE (Planet, People, and Prosperity)

*Southern West Virginia  
Tourism Initiative -  
Hatfield–McCoy Trails*



#### River's Edge Treehouse Resort

**Location:** Robbinsville, North Carolina

**Years in Business:** 5 years

**NCIFund Role:** Construction loan, technical assistance

**Sector:** Ecotourism

**Impact:** Job creation, tax revenues, energy savings

**Jobs created or retained:** 3



#### Fourtee Acres

62-acre timber and crop farm - NC

### ***Regional Partnership Expanding WNC's Outdoor Industry Receives \$940K in Funding from Appalachian Regional Commission's POWER Program***

This project is leveraging assets within the region's coal-impacted communities to create and grow new businesses. These assets include a skilled workforce, the region's manufacturing heritage, and popular natural and cultural resources.





# ECOTOURISM + ENTREPRENEURIAL DRIVE + COMMUNITY DEVELOPMENT LENDERS + COMMUNITY REVITALIZATION

Financial and technical assistance available in the following areas:

- Real estate acquisition; development of rental cabins and lodging facilities
- Business acquisition or expansion
- Business plan development
- Accounting assistance
- Market assessment
- Equipment financing and working capital
- Marketing and branding
- Hiring new staff to serve a growing market
- Lending
- Energy efficiency/renewable energy projects

# THANK YOU!

Donna Gambrell  
President and CEO - Appalachian Community Capital  
[dgambrell@acc1.org](mailto:dgambrell@acc1.org)



*Small Business Lenders On A Mission*



# Jarrold McCartney

Director, Red Cloud Tourism and Commerce  
The National Willa Cather Center

We *unleash* abundant local assets,  
*inspire* charitable giving, and  
*connect* ambitious people  
to build stronger communities  
and a *Greater Nebraska.*





## NCF Philosophies for Change

- Relationships and trust
- Abundance; not scarcity
- Local control; local responsibility
- Empower local leaders with skills and confidence

## NCF Philosophies for Change

- Build endowments to support core mission
- Add value to local efforts
- Convene and build partnerships
- Believe in the power of hometown



# Asset-Based Community Development

ABCD focuses on making *visible* the resources that are already in a community.

Premise: Every Community has more *potential resources* than any one person knows.



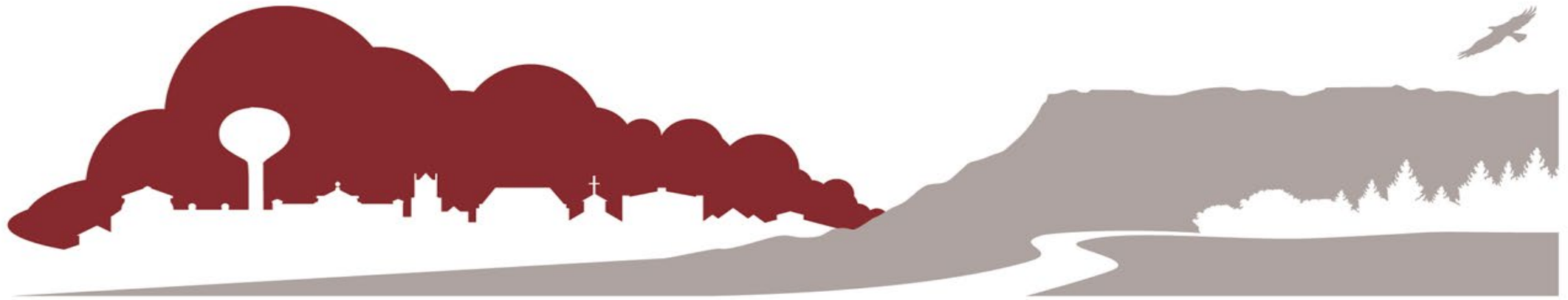
## Why an asset-based approach?

1. When people discover what they have, they *find* power
2. When people join together in new connections and relationships, they *build* power
3. When people become more productive together, they *exercise* their power to address problems and realize dreams.



**“NCF is not just about raising money and making grants; it empowers communities to be *agents of change* by teaching communities to identify local assets and resources and take action.”**

- BOB STOWELL, ORD

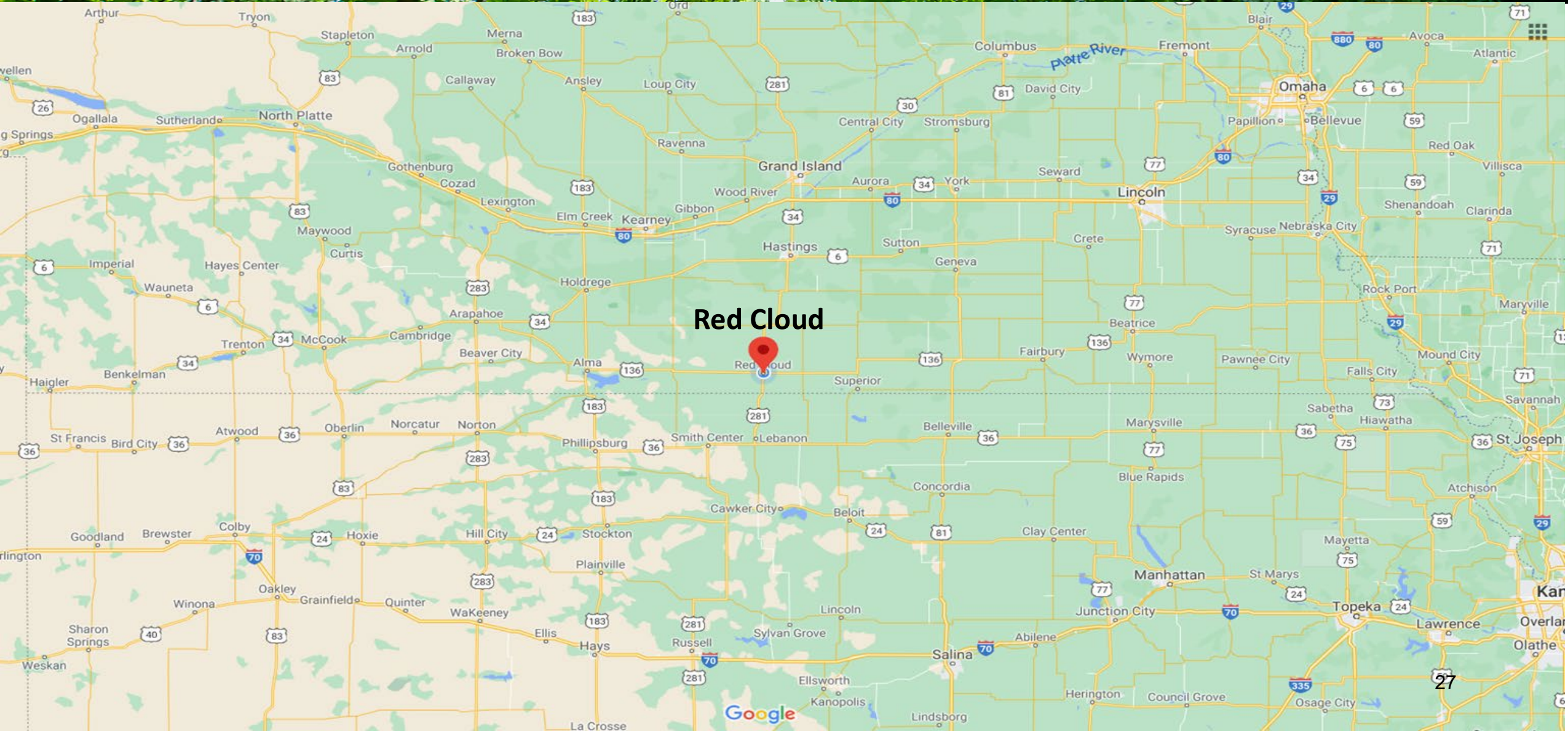


**RED CLOUD COMMUNITY FUND**

*Investing in Our Hometown*



# Rural Community Action Assemblies







## Red Cloud

City in Nebraska

Red Cloud is a city in and the county seat of Webster County, Nebraska, United States. The population was 1,020 at the 2010 census. [Wikipedia](#)

**Elevation:** 1,716'

**Area:** 1.03 mi<sup>2</sup>

**Population:** 1,095 (2019)

**Weather:** 56°F (13°C), Wind S at 12 mph (19 km/h), 62% Humidity

**Zip code:** 68970

**Area code:** 402



# Economic Drivers for Red Cloud

## Agriculture & Supporting Retail

- Farm & Ranch Operations
- Gottsch Feedyard
- Cooperative Producers, Inc.
- Landmark Implement
- C&D Service Center
- Vet Clinic

## Government

- County, City, & Public School, USDA, NDOT

## Health Care

- Webster County Community Hospital & Clinic
- Cherry Corner Assisted Living Center
- Heritage Nursing Home

# Economic Drivers for Red Cloud

## Tourism & Supporting Retail & Lodging

- National Willa Cather Center
- Starke Round Barn
- Webster County Historical Museum
- Willa Cather Memorial Prairie

## Service & Additional Retail

- The Valley Child Development Center
- Dollar General
- Casey's
- Hometown Market
- Restaurants

## Automotive Repair Facilities

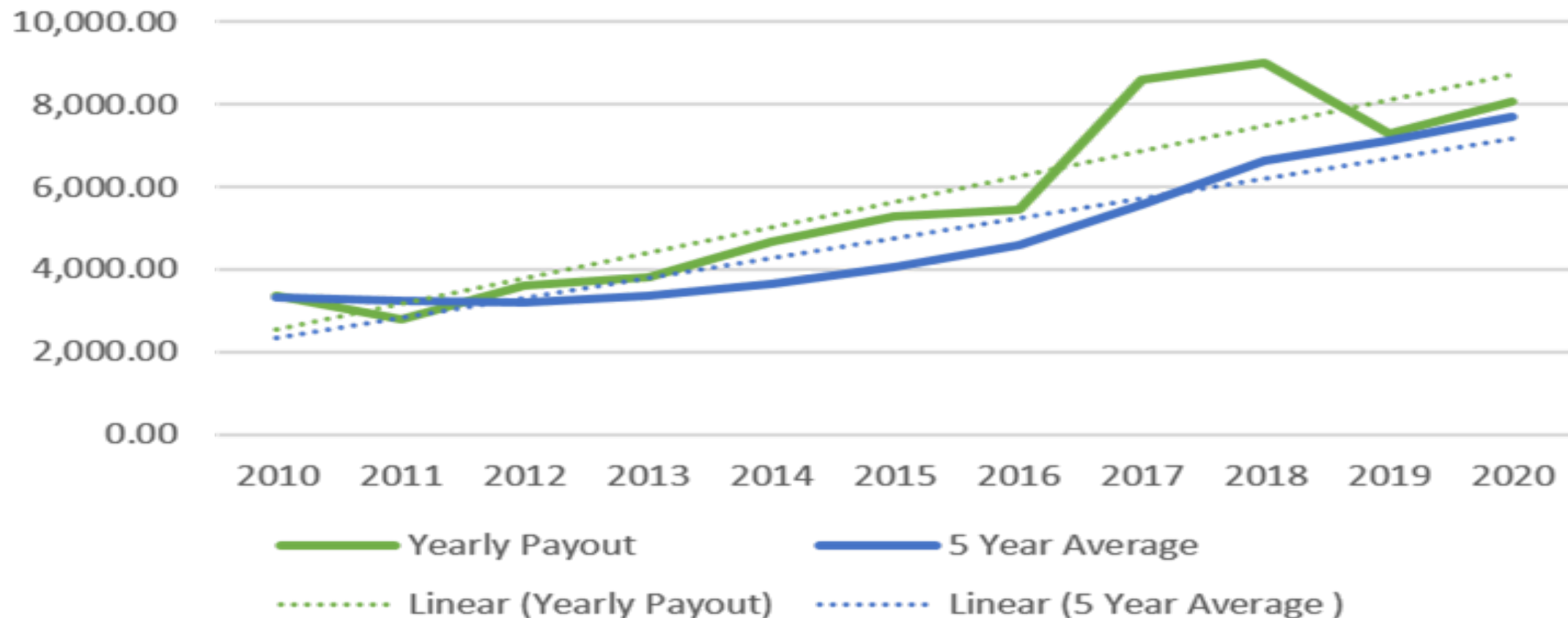
## Banking



# Critical Issues for Red Cloud

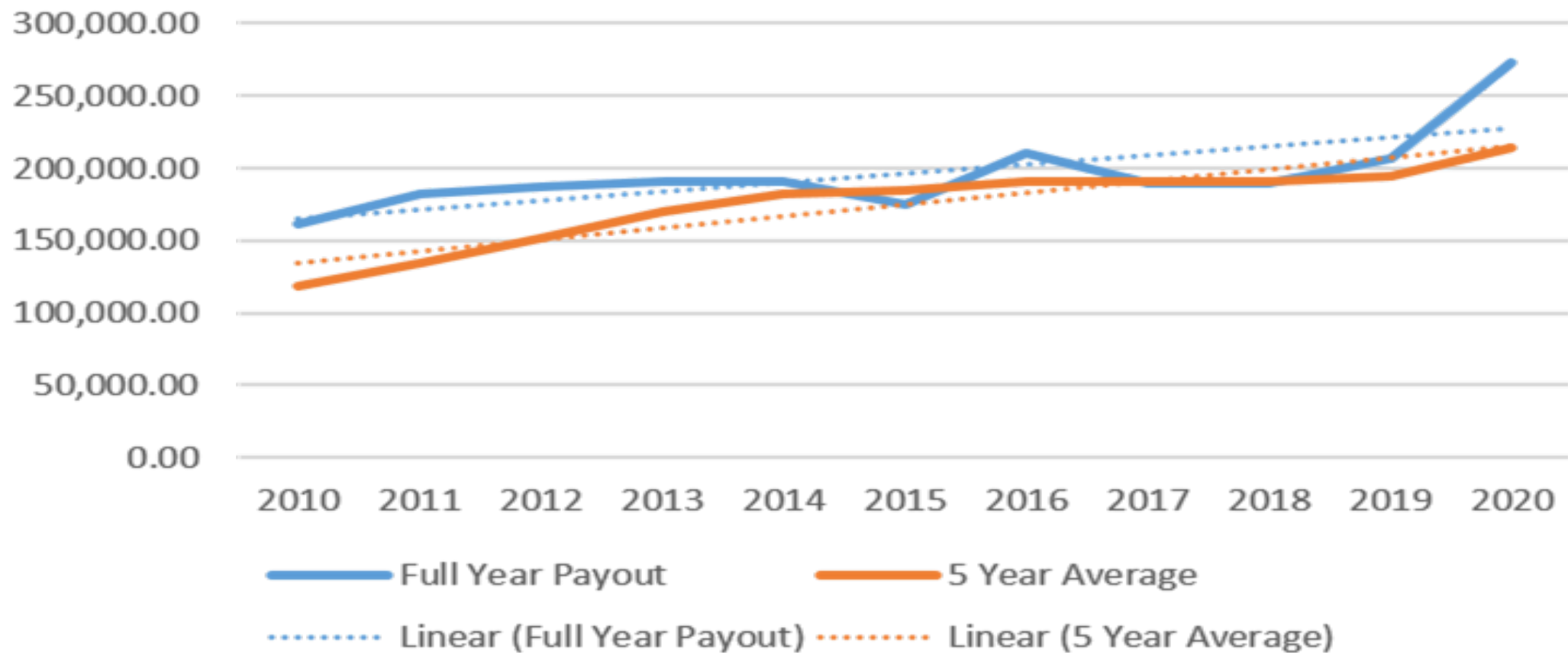
- Red Cloud is one of the poorest communities in Nebraska that is larger than a village (pop. >800)
- 60% of students at Red Cloud Schools receive free or reduced lunch
- Population decline
- Lack of economic diversity
- Lack of cultural diversity
- Aging housing stock & lack of suitable housing
- Brain drain
- Despite progress, empty storefronts remain downtown
- Aging population
- Aging infrastructure
- Isolated geographically
- Despite progress, lack of easy access to many types of medical services

## Webster County Lodging Tax, 2010-2020

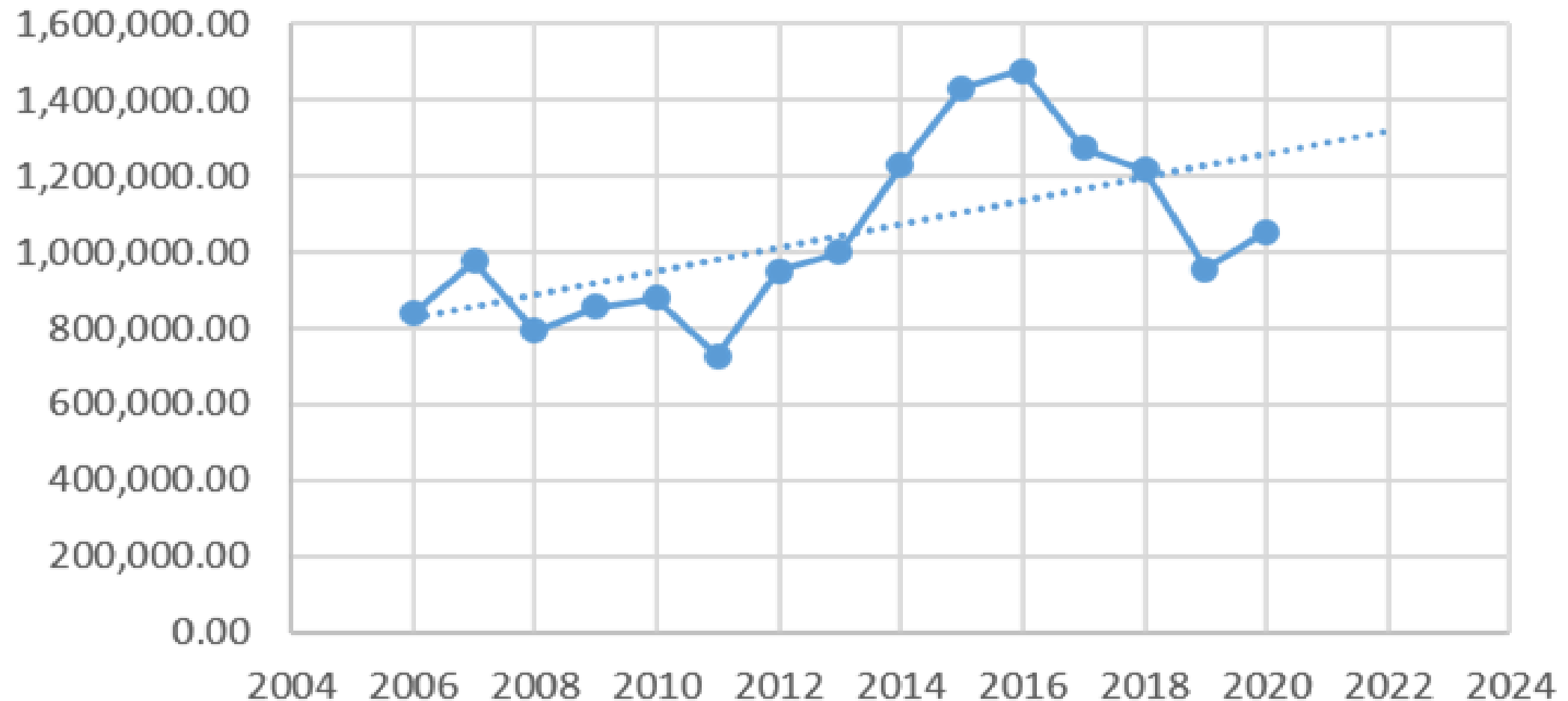




## City of Red Cloud Sales Tax, 2010-20



## Economic Impact of Webster County Tourism





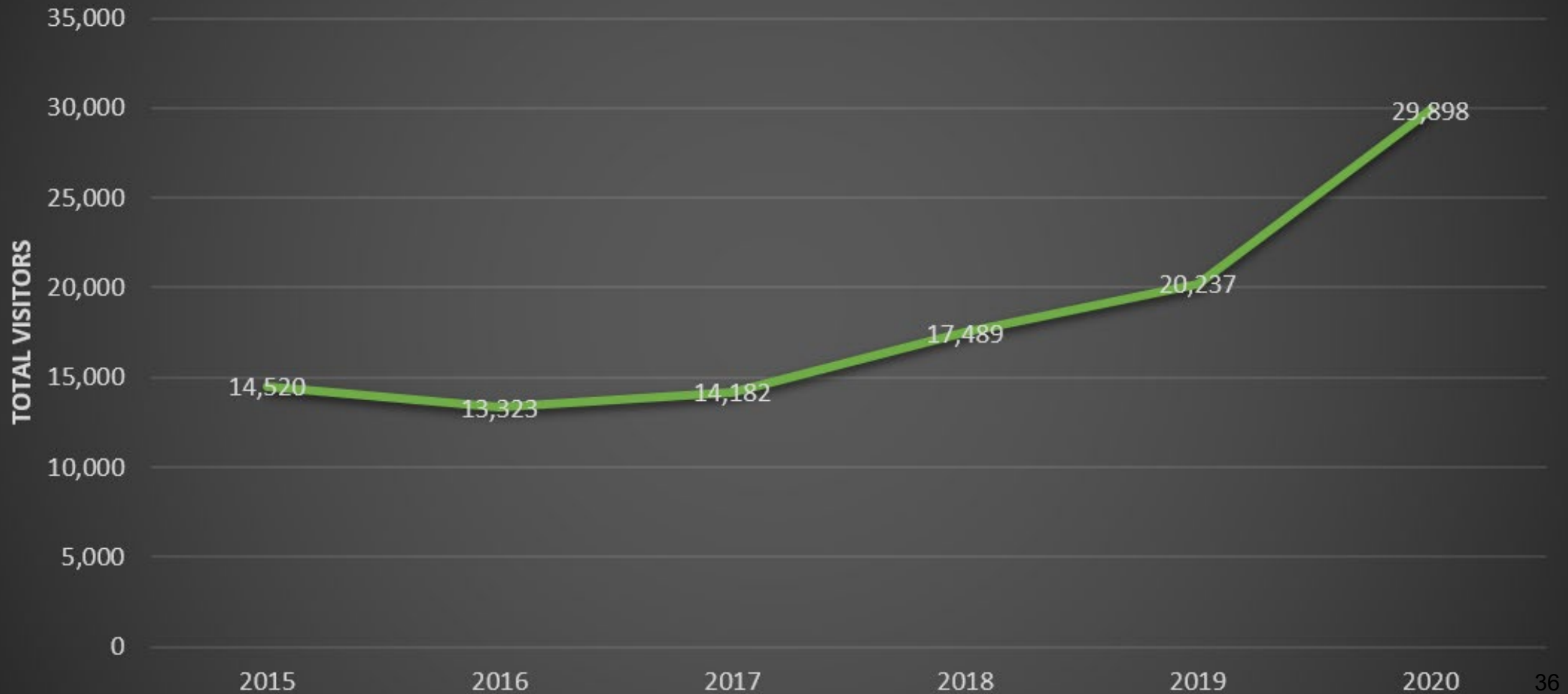
## ECONOMIC IMPACT

Data compiled by the University of Nebraska Extension illustrates that Webster County receives, on average, an annual \$1.3 million in local economic impact from tourists. A recent economic impact study concluded that with expansion of Red Cloud's lodging options and other customized services and experiential opportunities, some 3,500 visitor couples from outside the local area might spend multiple days in Red Cloud, spending an average of \$1,000 per couple per trip. This could mean \$3.5 million of total visitor spending annually because of the hotel — which could lead to a total economic impact of nearly \$6 million per year.

The hotel alone is estimated to create ten new jobs and generate over \$365,000 in local sales and lodging taxes during its first decade in operation.

# Rural Community Action Assemblies

## Website Visitors





# Rural Community Action Assemblies

## AT A GLANCE



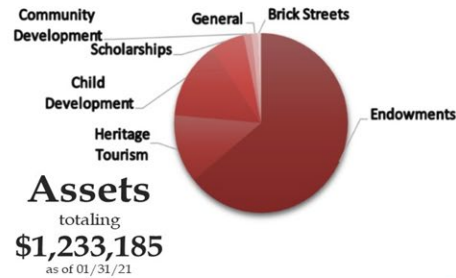
**768 Donors**  
to Red Cloud funds  
since inception in 1995



**\$2,305,285**  
in grants awarded



**89 Students**  
have received  
scholarships  
totaling \$138,160



**2 Community Priorities**  
turned into realities since 2012

Early  
Childhood  
Development



Heritage  
Tourism  
Development



**\$3,181,400 RAISED**

for Red Cloud since inception in 1995

**7**

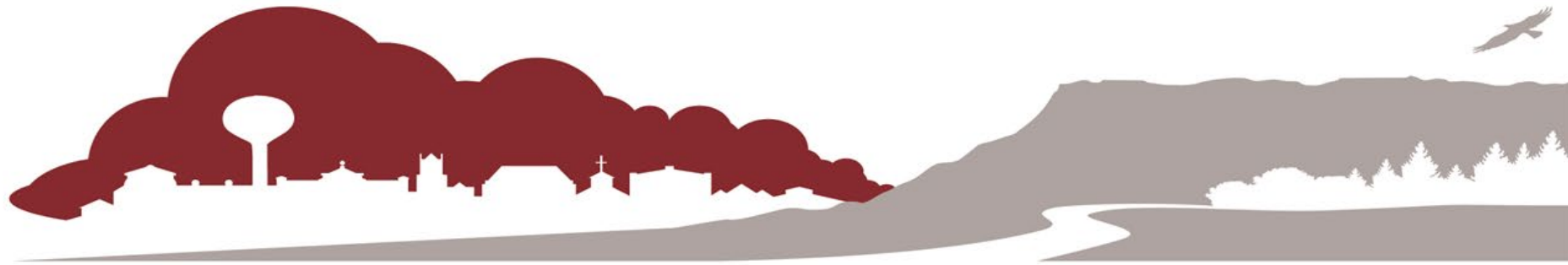
### NEW COMMUNITY VISIONING PRIORITIES

Thriving Downtown • Enhanced Recreation  
Improved Housing • Improved Infrastructure  
Community Pride • Commercial Business Retention  
Enhanced Educational Facilities & Operations



**13+ Volunteers  
& 1 New Youth  
Advisory Council**

Follow our work at [visitredcloud.com](http://visitredcloud.com) or  
[facebook.com/RedCloudCommunityFund](https://facebook.com/RedCloudCommunityFund)  
An affiliated fund of the Nebraska Community Foundation  
[www.nebcommfound.org](http://www.nebcommfound.org)



**RED CLOUD COMMUNITY FUND**

*Investing in Our Hometown*



# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies



POTTER BUILDING, RED CLOUD, NEB.



# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies



Kaley House



# Rural Community Action Assemblies



Kaley House



# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies



722 N. Elm St.



# Rural Community Action Assemblies



722 N. Elm St.





Newhouse Block



# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# Rural Community Action Assemblies





# *Red Cloud*

*Great Stories  
Grow Here*





## MARTINIQUE LEWIS

-Diversity In Travel Consultant

-Creative Lead of Nomadness  
Tribe

-President Black Travel Alliance

Creator of the ABC Travel  
Greenbook



WHERE TO FIND  
THE BLACK COMMUNITY IN ISRAEL





@MARTY\_SANDIEGO

## DIVERSITY IN TRAVEL REPORT/SCORE CARD

A=EXCELLENT B= GOOD C=AVERAGE D=BELOW EXPECTATION F=FAIL

**D+** DIVERSITY IN ADS  
AND PROMOTIONS

**D** DIVERSITY AT TRAVEL  
CONFERENCES &  
TRADESHOWS

**D+** DIVERSITY ON  
SOCIAL MEDIA

**F** DIVERSITY IN  
INFLUENCER TRIPS

**D** DIVERSITY IN  
TRADITIONAL MEDIA

**F** DIVERSITY AND  
INCLUSION  
AT TRAVEL COMPANIES

**D-** DIVERSITY IN  
TRAVEL PROGRAMS  
& EVENTS

**C-** OVERALL SENSITIVITY  
TO DIVERSITY IN  
TRAVEL

## My Work



# THE INCLUSION BUNCH







EDITION  
01

# THE ABC TRAVEL GREEN BOOK

CONNECTING THE AFRICAN DIASPORA GLOBALLY

CREATED BY MARTINIQUE LEWIS

PHIL CALVERT  
@PHILWAUKEE



SALZBURG, AUSTRIA



@ABCTRAVELNETWORK

## BLACK OWNED AMSTERDAM

PAGE 131-133



COMMUNITY

@amsterdamblackwomen



ACCOMODATION

@hostelle\_amsterdamMessage



BREAKFAST

@cerealInchill



BLACK HISTORY TOUR

@blackheritagetours



JAMAICAN TINGS

@reggae\_rita



BRUNCH

@waterenbrood.ams



HAIR CARE

@thenaturalnationr



CANNABIS

@coffeeshopblackstar



DINNER & VIBES

@labyrinthamsterdam



@MARTY\_SANDIEGO

# YES, IT'S BLACK HISTORY MONTH IN THE UK, THE NETHERLANDS & IRELAND

CELEBRATE IT LIKE YOU DO EVERYTHING ELSE!

FOLLOW THESE BRANDS, LEARN THIS HISTORY!

AND DON'T WAIT UNTIL OCTOBER NEXT YEAR TO CREATE YOUR MARKETING PLAN!



marty\_sandiego

**Dear Travel Industry,**  
**Before you celebrate**  
**Indigenous People Day**

**MAKE NO MISTAKE**

# THEY DO MORE THAN DRUM & DANCE

So STOP only hiring them when you bring people to your destination! They are not objects!

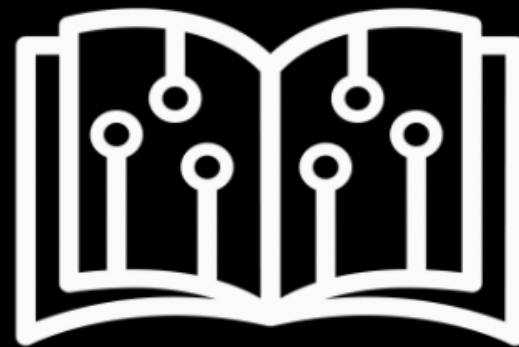


# Black Travel Alliance



## BLACK TRAVEL ALLIANCE

alliance. amplification. accountability.



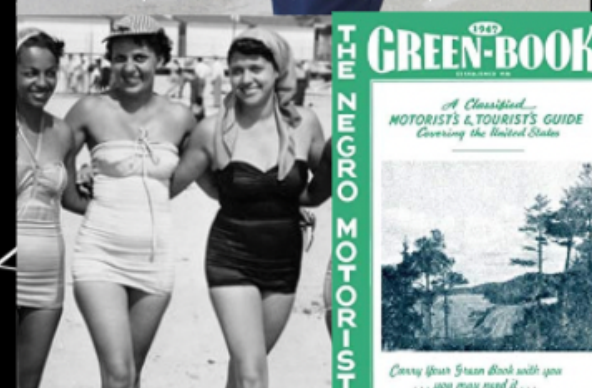
HISTORY OF BLACK TRAVEL

[www.HistoryOfBlackTravel.com](http://www.HistoryOfBlackTravel.com)

A timeline featuring Black travel explorers and groundbreakers, major migration movements and leisure travel developments of the African diaspora globally.



REXY ROLLE, VP OPERATIONS & GENERAL COUNSEL, WESTERN AIR



BESSIE B. STRINGFIELD

Black Leisure Traveler  
Domestic and International  
Spend in 2019



## The Black Traveler

Insights, Opportunities  
and Priorities

**U.S.**  
**\$129.6 Billion**

U.K./Ireland  
**\$9 Billion**

Canada  
**\$7.8 Billion**

Germany  
**\$8.1 Billion**

France  
**\$5 Billion**

PUBLIC SERVICE ANNOUNCEMENT

## Hire Black Content Creators

Join Wavelength, hosted by Black Travel Alliance, to connect with black content creators globally at one event.

BLACK TRAVEL ALLIANCE

NABHOOD  
National Association of  
Black Hotel Owners,  
Operators & Developers

NCBMP  
National Coalition of  
Black Meeting Professionals

MMGY Travel Intelligence

Source: MMGY Global's 2020-2021 The Black Traveler: Insights, Opportunities and Priorities Report





# DEEP DIVE

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RESEARCH SHOWS ALL WE NEED TO KNOW!

109.4 BIL

THE AMOUNT AFRICAN  
AMERICANS SPEND  
ANNUALLY

220 BIL

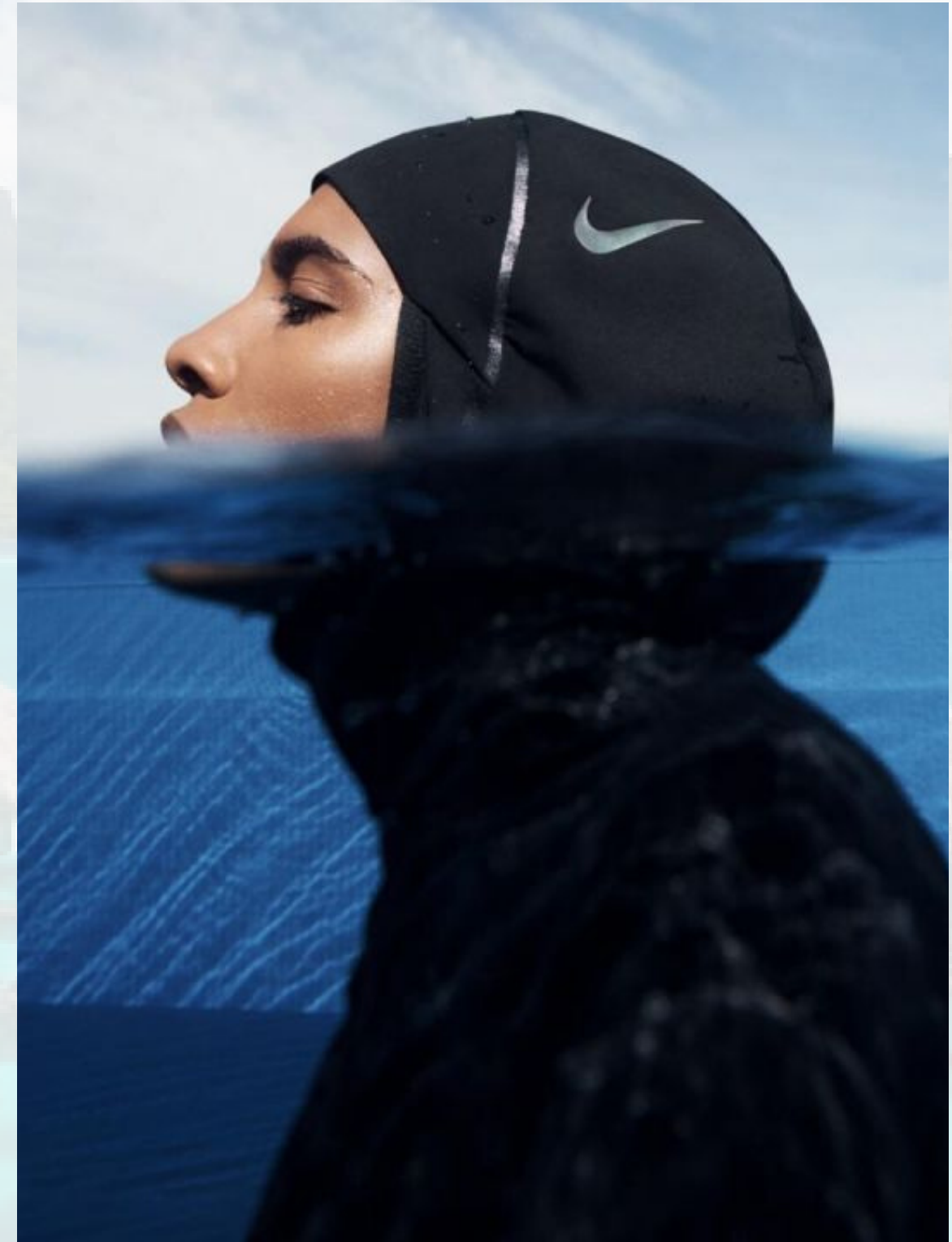
THE AMOUNT INJECTED INTO  
TRAVEL ANNUAL BY 2020

1.6 BIL

THE AMOUNT OF REVENUE A BRAND  
WOULD GENERATE IF THEY CAPTURED  
10% OF THE HISPANIC ADVENTURE  
TRAVELER MARKET



# Smash Negative Stereotypes





# WHAT WE WANT TO SEE

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**PURPOSE-DRIVEN  
TRAVEL**

**HEART FELT  
EXPERIENCES**

**SMASH  
STEREOTYPES**

**LEADING BY  
EXAMPLE**



*Thank you!*

MARTY@ABCTRAVELNETWORK.COM

@MARTY\_SANDIEGO

@NOMADNESSTRIBE

@BLACKTRAVELALLIANCE

@ABCTRAVELGREENBOOK

WWW.MARTYSANDIEGO.COM





## **Q&A: Submit questions in the chat, raise your hand, and share your name and organization**

- Donna Gambrell, President and CEO, Appalachian Community Capital
- Jarrod McCartney, Director, Red Cloud Tourism and Commerce, The National Willa Cather Center
- Martinique Lewis, President, Black Travel Alliance
- *Moderator:* Justine Lindemann, Assistant Professor in Community Development and Resilience, Penn State College of Agricultural Sciences



# Small Group Breakout Discussion

- After a five-minute break, participants will be assigned to separate groups.
- Share your name and organization and have your camera on.
- These discussions will not be recorded.
- We will reconvene at approximately 12:10 p.m., and one volunteer from each group will report on a summary of the group's discussion to the full assembly.



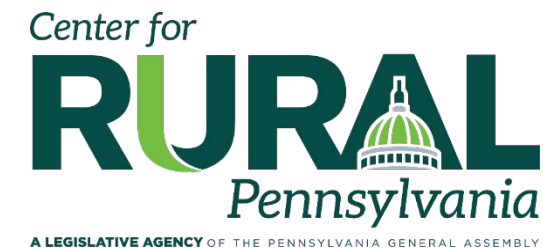
# Full Assembly Discussion

- One volunteer from each group will report a summary of the group's discussion to the full assembly.
- At 12:30 p.m., we will transition to an optional networking lunch. You are encouraged to bring lunch and network with other attendees after the event concludes.
- Don't forget to take the evaluation survey to share your feedback.



# Networking Lunch

- You will be automatically assigned to the same breakout group pending attendance.
- We will conclude the lunch at 1:00 p.m.
- Don't forget to take the evaluation survey to share your feedback.





# Biographies

## Rural Community Action Assemblies

**Donna Gambrell**  
**President and CEO**  
**Appalachian Community Capital**

Donna Gambrell has nearly four decades of government and public service, including banking, community and economic development, consumer protection, grants management and community relations.

In 2017, Gambrell was hired as president and CEO of Appalachian Community Capital (ACC), an intermediary organization created in 2013 to bring new sources of capital to a consortium of community development financial institutions and other mission-based lenders serving small business owners in the Appalachian region, one of the most economically distressed regions in the country. ACC's capital has helped finance renewable energy projects, manufacturing sites, elder care facilities, restaurants, farms, ecotourism centers, and downtown redevelopment projects, among other projects.

As director of the U.S. Department Treasury's CDFI Fund from 2007-13, Gambrell led initiatives to fulfill CDFI's mission, expand its funding, and implement new programs that broadened support of small business financing, affordable housing development, community facilities, and financial education. During a distinguished 16-year tenure at the Federal Deposit Insurance Corporation, Gambrell held several senior leadership roles overseeing the FDIC's national compliance bank

examination, community affairs, consumer protection, and deposit insurance programs. Gambrell is a member of several boards: the Association for Enterprise Opportunity, Low Income Investment Fund, Opportunity Finance Network, Raza Development Fund, and Southern Bancorp. She also serves as board chair for the African American Alliance of CDFI CEOs, a nonprofit organization committed to closing the racial wealth gap in the United States.





# Biographies

## Rural Community Action Assemblies

### **Martinique Lewis** **President** **Black Travel Alliance**

Martinique Lewis is an award-winning diversity in travel consultant, creative lead for Nomadness Travel Tribe, president of the Black Travel Alliance, and creator of *The ABC Travel Greenbook*, the number-one resource connecting travelers to the African diaspora globally. Trusted among her peers as a “connector,” she is always connecting the dots to ensure the travel industry is mindful of diversity not just as a buzzword’ but as an action that produces results.

As a digital disruptor whose immensely in love with all things travel, daily Lewis strives to change the narrative by advocating for travelers that represent different demographics across multiple platforms. Working directly with tourism boards and travel brands, Lewis creates content that is exciting and influential. Lewis’s mission is to change the face of tourism forever so that we all feel represented and see ourselves reflected.





# Biographies

## Rural Community Action Assemblies

### **Justine Lindemann**

**Assistant Professor in Community Development and Resilience  
Penn State College of Agricultural Sciences**

Justine Lindemann has several years of experience working on issues around community and economic development both domestically and internationally. Her teaching focuses on methods, theories, and practices of community development, with a particular focus on civic engagement and antiracist praxis. She also has a faculty extension appointment that guides an applied research and programming agenda on issues related to urban regional food systems, equity in the food system, and community resilience more broadly. Before coming to Penn State, Lindemann spent several years researching experiences and politics of vacant land reuse and urban agriculture among Black gardeners and farmers in Cleveland. Her recent publications center questions of urban land, competing epistemologies of land value, and the contours of a Black agrarian imaginary related to self-determination in food across history and geographies. Lindemann has a Ph.D. from Cornell University.





# Biographies

## Rural Community Action Assemblies

### **Jarrold McCartney** **Director, Red Cloud Tourism and Commerce,** **The National Willa Cather Center**

Jarrold McCartney was hired by the Willa Cather Foundation as the heritage tourism development director in 2015 and became the director of tourism and commerce when Heritage Tourism and the Red Cloud Area Chamber of Commerce merged their marketing efforts in 2019. McCartney's position is the result of a collaboration between the chamber, the National Willa Cather Center, the Red Cloud Community Fund, and the City of Red Cloud—all of which recognized the need for an economic development professional. McCartney has a master's degree from Kansas State University and a bachelor's degree from Hastings College, and he has completed his Ph.D. coursework at the University of Oklahoma. Born and raised in Red Cloud, McCartney has family roots in Webster County that stretch back to the 1870s. McCartney also teaches at Central Community College in Hastings, NE, and is a freelance journalist.





# Biographies

## Rural Community Action Assemblies

### **Susan Ryan**

**Professor of Business, Economics, and Enterprise Sciences and  
Director, Tourism Research Center  
California University of Pennsylvania**

Susan Ryan is a tourism geographer with a Ph.D. in environmental design with a specialization in tourism planning. Therefore, she approaches tourism and economic development from the perspective of consumption of place with geography, the science of place, as the guiding parent discipline. Her research focuses on sustainable community tourism development, which includes numerous publications on Pennsylvania wildlife tourism, agritourism, cultural-heritage tourism, and rural tourism development. Ryan is currently in the final stages of publication through the Center for Rural Pennsylvania of the second edition of *Your Agritourism Business in Pennsylvania*, a resource guide for Pennsylvania's farmers seeking guidance to get started or expand their farm-based agritourism businesses.

