



Rural Development • Rural Business-Cooperative Service • Rural Business Enterprise Grants

## A Rural Partnership for the Future

For rural communities, it's all about the ongoing challenge of creating and maintaining jobs. In Seymour, Texas, the city's Community Development Corporation decided to utilize Rural Development's Rural Business Enterprise Grant program to stimulate the City's business sector. The initial grant funds were used to provide loans to create or expand 4 local businesses. As those loans have been repaid, the funds are now rolling back into the community through a new loan to open a much needed veterinarian clinic in this farm and ranch community.



*Dr. Keelan Lewis and patient in North Texas Farm and Ranch*

In recent years, many rural communities have lost their only veterinarian clinic according to Keelan Lewis, DVM in Olney, Texas. "When you're the only Vet in town, you work long hours with no relief." Lewis goes on to explain that these lonely veterinarians have no backup to coverage, making it difficult for a Vet to take a vacation, recover from illness, or take time for many other of life's activities. So more often than not, when these Veterinarians retire, they simply close the doors and leave a small community with no clinic and fewer payrolls.

Dr. Lewis has a plan to change that, however, by establishing a professional partnership and open a network of clinics in the surrounding communities that have no clinic. Lewis opened her first clinic in Olney, population 3285, 1 year ago. After recruiting another Veterinarian, she has recently opened her second office 34 miles away in Seymour, Texas, a community of 2740 residents. "We opened the new clinic in Seymour on March 15, 2015," Dr. Lewis recalled with a smile. "There was a line of people waiting for us to unlock the doors, and there has been a steady supply of cars in the parking lot every day since."

Her plan has been put into action, but it wasn't easy. Lewis is young and still carries student loan debt, a combination not attractive to commercial lenders in this financial environment. But then Lauren Bush, Director of the Seymour Community Development Corporation told her about a loan program funded by the Rural Business Enterprise Grant. Dr. Lewis has a good business plan, and together they presented a sound application package and the Seymour Clinic was born. With the financial backing of the Seymour CDC, Lewis' plan and determination have brought veterinarian services, and jobs, back to Seymour. And her vision has also been noticed on a larger stage as she was recently interviewed by Beef Cattle Veterinarian Magazine about her plan.

Partnerships can make a difference, and USDA Rural Development is dedicated to providing opportunity and access for small rural businesses through our Rural Business-Cooperative Service and it's partnerships.

**Obligation Amount:** \$119,800 Revolving Loan Grant

**Date of Obligation:** 2007

**Congressional District:** Representative Thornberry, District 13; Senators Cornyn and Cruz

**Partners:** Seymour Community Development Corporation and Salt Creek Veterinarian Clinic

**Demographics:** The City of Seymour, population 2740

**Impact:** The first loan made by the Community Development Corporation with fully revolved loan funds received from the repayment of the original RBEG loans.