Nebraska Department of Economic Development

The 12th Annual
Report to the Legislature
on the
Nebraska
Microenterprise Development Act
(LB 327)
January 2010
Report period: July 2008 through June 2009

This Report is submitted by the Department of Economic Development in compliance with Nebraska Revised Statutes, Section 81-12,104 (LB 327, Sec. 10), which requires the Department to submit to the Governor and Legislature a yearly report on the previous fiscal year’s activities under the Microenterprise Development Act.

This Report is prepared by the Nebraska Enterprise Fund (NEF), a private, non-profit organization. As authorized under the Act, NEF serves under contract as the Act’s statewide support organization and leverages appropriated funds by providing non-state match.

Nebraska Enterprise Fund
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402-685-5500
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January 28, 2010

The Honorable Dave Heineman
Governor of Nebraska

The Honorable Mike Flood, Speaker
And Members of the Nebraska Legislature

Dear Governor Heineman, Speaker Flood and Members of the Legislature:

Through a contract with the Nebraska Department of Economic Development, the Nebraska Enterprise Fund (NEF) and its sub-grantee Microenterprise Development Organizations (MDO’s) make micro business loans ($35,000 or less) and provide technical assistance, training and capacity building to help grow and sustain microenterprises in rural and urban Nebraska. The following report, prepared by the Nebraska Enterprise Fund (NEF), provides performance and outcome measurements for the fiscal year ending June 30, 2009.

This business report outlines efforts in compliance with the Microenterprise Development Act, LB 327 (Nebraska Revised Statutes, Sections 81-1295 to 81-12,105), passed by the Nebraska Legislature in 1997. It documents the work of NEF and their MDO’s in more detail and offers some general performance measurements. In addition, it offers some specific examples of Nebraska businesses that have benefitted from these services. This report represents the twelfth year of activity under this Act.

As part of our overall Agency effort to improve the efficiency and effectiveness of our State programs, DED will be working with a nationally-recognized consulting firm through the 2010 spring timeframe to fully evaluate many of our state’s small business and entrepreneurial support programs. Simultaneously, we will be issuing a new request for proposal to consider all organizations interested in fulfilling the functions outlined in the Microenterprise Development Act.

Should you have questions about the numerous small business programs administered by DED or the information contained herein about our microenterprise efforts, please feel free to contact me.

Sincerely,

Richard J. Baier
Director
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1. Executive Summary

This is the twelfth (12th) Annual Report to the Legislature under the Nebraska Microenterprise Development Act (LB327), which became law on June 10, 1997 (Nebraska Revised Statutes, Sections 81-1295 to 81-12,105). The Nebraska Legislature has made an investment in supporting microenterprise development by approving appropriations for this Act for fourteen years, through June 2011.

Nebraska Enterprise Fund (NEF) has served Nebraska as its statewide intermediary organization for microenterprise development for the last 15 years. DED has selected the Nebraska Enterprise Fund (NEF) as the contractor to administer the Microenterprise Development Act funds for each of the last 13 years. The role of the intermediary is important in assuring that micro businesses in all areas of the state have access to loans, training and technical assistance, and that state funds help leverage additional resources.

The Microenterprise Development Act provides support for multiple MDOs helping to create a network facilitated by the statewide intermediary organization - NEF. The microenterprise development network and intermediary structure in Nebraska are recognized nationally as a leader in program performance and innovation.

Microenterprise Development Organizations (MDOs), receiving funding under the Microenterprise Development Act, serve businesses and individuals across the state. Eighty-five percent (85%) of the businesses in Nebraska have four or fewer employees. These businesses are found in urban and rural areas; they are home-based or store fronts and start-up or existing businesses. They are hard working individuals, creative, skilled, and are often risk takers. It is the role of the MDOs to meet individuals/businesses at their current point of development, assess the viability of the business idea/activity, and provide or seek additional resources for the business as appropriate.

Microenterprise development organizations assisted over 5,000 participants during FY ’09 with training and technical assistance services such as business planning, financial analysis, business management, marketing strategies, and /or micro loans for start up or expansions.

Nebraska Micro Businesses:
- Generate income
- Contribute to the tax base
- Purchase and hire locally
- Help stabilize the economy
- Build assets

- The number of micro loans was up 29% over a year ago, with $1,283,325 loaned.
- A total of $1,718,634 in loans was leveraged from other capital sources (banks, public agencies, revolving loan pools.)
- The average loan size has steadily increased from $4,702 in 1998 to $14,175 in 2009.

During 2009, an annual outcomes survey was done (see Sec. 4). Some key findings of this study of clients served during FY ’07 are:

- Of those with a business at the time of enrollment in microenterprise program training or assistance, 92% were still in operation in 2009.
- 63% of businesses surveyed had at least one employee. The average number of paid employees per business was 2.8 (not including the owner), with an average wage paid per hour of $11.10.

Rick Camacho, Sr. (see below) is one of many examples of business owners across Nebraska who will attest to the benefits of microenterprise services and the difference they made for their business. Additional businesses can be found on pages 12 through 20 of this report.

(Business Profile 1-page 12)
Rick Camacho, Sr., owner of CST Mechanical, Inc., in Scottsbluff said, “Getting funding through REAP enabled me to get more funding through the local LB 840 program. This funding made it possible to open the doors and provide 10 full time jobs.”

2. Background

The stated purposes of the Microenterprise Development Act include (Sec. 81-1297):

- To better assure that micro businesses are able to realize their full potential to create jobs, enhance entrepreneurial skills and activity, and increase low-income households’ capacity to become self-sufficient;
- To facilitate the development of a permanent, statewide infrastructure of microlending support organizations;
- To leverage additional non-state funds for the support of microenterprise development.

The Nebraska Microenterprise Development Act (LB327) authorizes the Nebraska Department of Economic Development (DED) to contract implementation of the Act to a statewide microlending support organization provided that such an organization provides a 25% match to LB 327 funds. DED has selected the Nebraska Enterprise Fund (NEF) as that contractor for each of the last 13 years. NEF is a private, nonprofit 501c3 organization whose mission it is to make sure that Nebraska micro and small businesses have access to capital, training and technical assistance. The “first tier” of statewide match is provided by the contractor and this combined amount is then leveraged a second time by a required “second tier” of 25% matching by the grantee Microlending Delivery Organizations (MDOs). This approach has leveraged non-state dollars anywhere from 8 to 20 times in each of the last five years of funding, adding an additional bonus to state funds.

The Act’s definitions include:

1. Microenterprise/micro business means any business with five or fewer employees.
2. MicroLoan means any business loan up to $35,000.
3. Microloan delivery organization (MDO) means any community-based or nonprofit program that has developed a viable plan for providing a combination of any of the following three services to microenterprises: training, access to financing, and technical assistance.
4. Statewide microlending support organization means any nonprofit organization which has a demonstrated capacity and a plan for providing and administering grants or loans to micro loan delivery organizations.

For the 2008-2009 funding year, the Department of Economic Development required that $597,750 be used for pass through grants to Microenterprise Development Organizations (MDO’s) to cover operating costs and $750,000 to be added to the Nebraska Enterprise Fund (NEF) loan pool to make capital available for micro businesses.

For the 12 months ending June 30, 2009, a total of ten (10) organizations received grant
awards to assist in covering operating costs associated with the delivery of loans, technical assistance, and training to micro businesses in rural and urban Nebraska using various approaches.

The approved awards are shown in Chart 1 (Appendix).

- Eight of the 10 awardees provide microlending assistance; two provide micro business training assistance only while referring businesses to other MDOs for loans.
- Awards were obligated in October 2008. All awards were distributed in performance-based quarterly installments, with actual distribution of funds lagging the date of obligation of funds.
- The selection of MDOs involved a two-tier approval with initial review by the Investment Committee, made up of experts in Nebraska economic development granting processes, and a second level approval by the Nebraska Enterprise Fund Board of Directors.

In the last two years, LB 327 funds provided loan capital to NEF for use in making loans to MDOs and guarantees for business loans. $112,400 was loaned to four programs for use in lending to businesses and/or in guaranteeing loan loss reserves in the 15 months prior to October 2009. During this time period, a new CD loan guarantee product was developed and preliminary work done to make more loans to MDO’s. It is projected that in the first quarter of 2010, an additional $300,000 will be loaned, and $1M deployed by the end of 2010.

MDOs are community based. They become trusted team members for businesses seeking services in communities across Nebraska. Both of the following businesses have provided valuable services and products that would otherwise not be available in their communities, allowing community members to access services locally. Entrepreneurial activity not only provides income to the entrepreneurs and perhaps others in the community, but it also provides needed goods and services.

The content of this report is based on two evaluation approaches within NEF. The first consists of quarterly performance data provided by grantee/borrower organizations to NEF. The second approach is a yearly business outcomes evaluation by a third party impartial interviewer. These NEF evaluations provide valuable information for use in enhancing MDO performance and increasing progress of businesses.
This report includes business profiles from micro businesses that have been assisted by microenterprise development organizations that receive state funding. The businesses are quick to share the impacts MDO services have on their development. These stories are but a sampling of the many businesses receiving assistance in the state during the past year.

3. Twelve Years of Service to Micro Businesses

Nebraska Enterprise Fund (NEF) has twelve years of data collected from MDOs that have been funded through the Act. In the 12 year history of LB 327 funding in Nebraska, MDOs have helped:

- Directly finance more than 1,147 businesses.
- Assist businesses that represent on average 1.7 jobs per business.
- Serve 22,713 individuals with technical assistance and/or microenterprise training.

In addition to the above twelve year history, loans from additional sources (loan leverage) of $9,280,213 for businesses were obtained in the last five years.

Maps 1 and 2 in the Appendix of this report provide detailed information about each county covered by LB327 MDOs. The numbers in both maps represent the total of active loans and technical assistance / trainings from July 2008 through June 2009. Chart 2 below provides a summary of the growth in statewide county coverage over the twelve years of LB 327 reports.

4. Outcomes - Making a Difference for Urban and Rural Businesses

Nebraska’s Microenterprise Development Organizations (MDOs) provide resources to businesses in all corners of the state. Funding a diverse network of programs insures that no area of the state is left without services. This work is producing outcomes for our state’s economy.

One of the key roles of the Nebraska Enterprise Fund (NEF), is to not only measure program performance, but business outcomes. NEF links with the Aspen Institute’s MicroTest program, a national outcomes measurement organization, to conduct a scientific, impartial measurement of business outcomes. The goal of the survey process is to gather information about microenterprise in Nebraska and to help NEF program partners – MDOs – improve their business services. The survey, conducted once per year, asks questions about clients’ businesses including sales, income, and employment.

In the June 2009 MicroTest survey, NEF selected a stratified random sample of 210 clients served by seven program partners, or 14% of eligible clients. These clients received ten or more hours of assistance in FY2007 or were currently repaying a microloan. They were surveyed in 2009 regarding their business activities in the prior year. A total of 94 surveys were completed, for a response rate of 46%.

The survey questions were conducted by a University of Nebraska graduate intern. The final data analysis was conducted by the Aspen Institute’s MicroTest program. The following are key findings from this work:
1. **Businesses continued** - For the clients who had businesses, 67% worked at their business full-time, 21% were part-time, and 12% were seasonal. Sixty-seven (67) clients, or 71% of respondents, had a business at enrollment and 27 (29%) did not. For clients who were operating a business at enrollment, 92% were in operation in 2009.

2. **Client satisfaction with services received was high** – The clients were asked if the assistance they received from program partners met their expectation. Fifty-one percent (51%) said that assistance had “completely met their expectations” and another 38% reported that their expectations had been “mostly met”.

The MicroTest survey asked clients several open questions about their satisfaction with the services they had received. The following quotes were expressed to the interviewer during the 2009 Outcomes survey process:

- “If it had not been for this program I would not have been able to open my store.”
- “The loan officer was super. He is very good at what he does.”
- “The business plan is a good idea, giving me some focus.”
- “Attending micro program training helped me come across possible contacts and to network with other small businesses.”

3. **Nebraska micro business revenues were higher than national averages** – The median business revenue for Nebraska businesses was $120,000 for clients working at their business full-time. For clients working at their business part time, the median revenue was $9,000. The largest gross sales for a single business in this survey was $3 million in 2008. In many instances, part-time businesses are patching income from multiple sources including a job. Nebraska had 4% more enterprises with revenues above $60,000 and had fewer enterprises below $15,000 and in the $15,000-$60,000 range than national MicroTest results.

4. **Nebraska micro businesses have employees and create jobs** – The MicroTest survey asked a number of questions about microenterprise employment. Keeping in mind that of the total random sample drawn (210), 94 clients responded to the survey. Eighty-two (82) of those clients were operating a business in 2008. The majority of businesses in operation, 63% (51) had at least one paid employee not including the owner. **The average number of paid workers per business was 2.8, not including the owner.** Overall, 138.5 full time equivalent (FTE) jobs were created, not including the owner, by the 81 responding microenterprises in operation. The microenterprises reported having 93 part time and 92 full time employees. The clients reported employing another 45 people, whose hours were not known. The 138.5 FTE does not include the 45 jobs where hours are unknown. These micro businesses paid employees, on average, $11.10 per hour.

The following financial impact is reflected in these jobs (not including the owner):

\[
2080 \text{ hrs. per employee } \times 138.5 \text{ FTE } \times 288,080 \text{ hours } \times 11.10 \text{ /hour} = 3,197,688 \text{ payroll before state and federal tax withholdings.}
\]
As part of the survey activities, NEF asked the interviewer to note ways in which the process could be improved in the future. The number one recommendation was that the volume of data collected by programs at intake should be increased to provide a higher response rate and more data in the future. To address that concern, NEF is currently developing a new database collection system that will make it easier for programs to record data and avoid duplication in data entry. Programs are currently testing this system so it will be fully functional in 2010.

5. 2008 - 2009 Performance Measures

The recipients of LB 327 funding submit quarterly reports in which they record selected measurements. In addition to local reporting, NEF submits individual program data to the Aspen Institute’s MicroTest program. MicroTest prepares reports for each program that compare the individual program’s performance to the national pool of programs reporting and also a cumulative report for all Nebraska programs. The following charts provide a comparison of Nebraska program performance to the national standards. **Nebraska programs are reaching the target population, while maintaining top program performance.**

### 2009 Outcomes Survey - Employment Data

<table>
<thead>
<tr>
<th>Employment (not including owner)</th>
<th>Part-Time Jobs</th>
<th>Full-Time Jobs</th>
<th>Jobs with hours unknown</th>
<th>Total Jobs Created</th>
<th>Average Pay per Hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>93</td>
<td>92</td>
<td>138.5</td>
<td>45</td>
<td>230</td>
<td>$11.10</td>
</tr>
</tbody>
</table>

### Chart 3: Nebraska Micro Programs’ Performance Compared to National Performance Standards—2008

<table>
<thead>
<tr>
<th>Client Profile</th>
<th>Nebraska</th>
<th>National Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>56%</td>
<td>50%</td>
</tr>
<tr>
<td>Minorities</td>
<td>30% **</td>
<td>**</td>
</tr>
<tr>
<td>Low to Moderate Income (80% of Median income defined by HUD)</td>
<td>74%</td>
<td>At least 50%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Fund Data</th>
<th>Nebraska</th>
<th>National Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Loss Rate</td>
<td>1%</td>
<td>At or below 7%</td>
</tr>
<tr>
<td>Restructured Loan Rate</td>
<td>6.8%</td>
<td>At or below 12%</td>
</tr>
<tr>
<td>Portfolio at Risk</td>
<td>6.5%</td>
<td>At or below 16%</td>
</tr>
<tr>
<td>Operational Cost Rate ***</td>
<td>.26</td>
<td>1.4 or less</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Training Data</th>
<th>Nebraska</th>
<th>National Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduation Rate ****</td>
<td>87%</td>
<td>75%</td>
</tr>
<tr>
<td>Business Plan Completion Rate *****</td>
<td>77%</td>
<td>65%</td>
</tr>
<tr>
<td>Cost per BD Client *****</td>
<td>$602</td>
<td>Less than $1,800</td>
</tr>
</tbody>
</table>

*Client = individual who received 10 or more hours of training / technical assistance or a micro loan during the year. **Minorities are defined as persons of color, people with disabilities, immigrants and refugees. The national standard is to reach at least an equal proportion of minorities within the service area.

***The organizations cost to make new loans and manage outstanding loans from previous years.

****Percentage of clients completing a training course with specific requirements including attendance, participation, specific work assignments and product development.

*****This is the number of clients who actually completed a business plan as part of a training curriculum divided by the number of clients who were scheduled or anticipated to do so.

******This measure includes only the expenses associated with the training and technical assistance component of the program and presents them on a per client basis.
a. Microloans – Clients served
Services provided by MDOs are meeting the capital needs of businesses as they start-up and/or grow. MDOs may provide financing when the client’s credit score or business experience doesn’t meet traditional banking standards. From a lending standpoint, the business may rely on personal savings, credit cards, friends and family when starting up. MDOs make it possible for the business to develop a long-range plan, learn critical management skills, and acquire necessary capital for expansion.

MDOs are committed to both maintaining sound loans and making new loans. Making the loan is only the start of meeting the technical assistance needs of the businesses. MDO staff time is divided between making new loans and servicing existing loans. Programs continue to increase loan numbers and loan size while keeping loan losses low.

The following chart details data relating to the microloans made by MDOs to micro businesses:

b. Training/Technical Assistance – Clients Served

The following data is a report on LB 327 MDO Training/Technical Assistance.

The following chart details data relating to the microloans made by MDOs to micro businesses:
Each LB327 MDO designs and delivers its unique training and/or technical assistance program. Some of those offerings for businesses include ten- and four-week management courses, single topic advance training for those that have already completed a business plan, networking meetings, annual conferences, site visits, and one-on-one technical assistance to answer day-to-day questions that may arise. Business plan writing is typically a component of any training or technical assistance. This assistance may provide stabilization for a business that has encountered problems. It may help a business begin to grow to a next level. The assistance may also help someone with an idea sort out if their plan can grow into a feasible business before they invest dollars. It may assist the business in identifying and reaching new markets. The investment in training/technical assistance also improves the quality of the program’s loan portfolio.

c. Micro Businesses Provide Valuable Jobs

In addition to the Outcomes data collection (see Section 4), NEF collects jobs data from MDOs quarterly. For the year ending June 30, 2009, the average number of jobs per loan was 2.01 and for training/technical assistance the average number of jobs was 1.6 per business.

6. Nebraska MDOs - Bring New Innovations to the Delivery of Services

The Nebraska microenterprise industry is noted nationally for studying trends, recognizing the need to bring new approaches to services and developing new products to bring resources to businesses with greater efficiency and scale. The fiscal year ending June 30, 2009 was another year of innovation in micro programming. The following are examples of the ongoing work to develop new approaches to delivery of services:

- NebraskaEdge, a program of the Center for Applied Rural Innovation at the University of Nebraska-Lincoln used LB327 funds to develop an interactive website (NxBizSuccess.com) where hundreds of entrepreneur interviews provide peer-to-peer learning opportunities for businesses. This site provides links to resources and will be a source of online training in the future.

- The Catholic Charities Microenterprise Training and Development Program, serving a primarily Hispanic market in South Omaha, expanded its office space to allow for an in-house training room, staff offices of a workable size, a business library, and small offices for outside consultants (NBDC staff, accountants, etc.) to work one-on-one with businesses. In addition, a computer classroom was set up to allow for training on Microsoft Office, QuickBooks and Turbo Tax. Businesses can also use the computers (using individual passwords) on an ongoing basis to do their business accounting. LB 327 funds supported this development of a facility that will be used for many years.

- The Center for Rural Affairs Rural Enterprise Assistance Program developed a portable computer lab for teaching QuickBooks to businesses in their communities.

Melody Hansen started her home based business in 1999. She has provided print and web design services for clients all over the U.S. and Canada. She’s a GROW member and speaks about GROW as a great resource.
These classes are offered throughout rural Nebraska and provide an excellent base to help businesses in their preparation for filing taxes.

- GROW Nebraska developed workshops on social media to train businesses in uses of the Internet for marketing and connecting to customers. GROW assisted businesses in the development of websites and sold products through the GROW website. Providing the latest information with regards to the use of technology in marketing provides an opportunity for businesses anywhere in Nebraska to sell globally.

7. Microenterprise Resources - Investment in Nebraska Business Development

During the reporting period, LB 327 dollars were combined with additional dollars raised by programs from multiple sources to cover MDO budgets totaling $2,497,775 (Chart 4) for the year ending June 2009. The Nebraska Enterprise Fund’s non-state loan capital was increased to $2,549,337. MDO loan capital from non-state sources totaled $9,280,213 as of June 2009. This means that for every 12 cents invested by the State of Nebraska, 88 cents of non-state funds were leveraged to assist MDOs with technical assistance/training support and capital to invest in micro businesses.

8. The Role of the Statewide Intermediary

The Nebraska Enterprise Fund (NEF), a 501c3, nonprofit organization, is the state’s only statewide microenterprise intermediary. NEF is a certified Community Development Financial Institution (CDFI), as set out by the US Department of Treasury. Serving in this capacity, NEF fills multiple roles that contribute to the ongoing growth and sustainability of the microenterprise industry. NEF’s primary market is microenterprise development organizations. The following are key roles NEF plays in working with MDOs:

- **Raise and pool funds** to support the capital and operational needs of micro and small business lending programs, enhancing the sustainability of MDOs. A very important part of this process is the match that is leveraged by NEF (25%) and the MDOs (25%).
- **Develop standardized data systems** that allow for the collection of aggregated, end-user measurements on a statewide basis.
- **Builds individual micro program capacity** through trainings and technical assistance. For example, NEF sponsored training has helped two MDOs become certified CDFIs. NEF staff provide technical assistance to programs on questions that arise during their day-to-day work.
- **Identifies gaps in services** brought about by geography, changes in the market place, new demands of businesses, etc. and works to develop new products to fill these gaps.
- **Nurtures MDO coordination**, working to insure that programs supported with LB327 dollars are not duplicating services.
- **Builds collaborations with other industries and economic development organizations** to bring microenterprise into new discussions. NEF participates in local,
state and national organizations. This activity brings new resources to MDOs.
- **Makes referrals to MDOs** after fielding inquiries from businesses, banks and economic developers regarding available resources. NEF maintains the Microenterprise Referral System directory with current contact information for programs, sending this resource to an extensive list of individuals each month.

9. Conclusion

There is a business development continuum whereby some enterprises continue to grow to full-time, major contributors to the financial well being of the owner / community and others elect to remain small, part-time financial contributors. As businesses grow along the development continuum they have an ongoing need for resources (loan capital, technical assistance and/or business management training). Microenterprise Development Organizations are key players in assisting early stage and growing businesses to fill these needs. It is important to support the critical startup and development stages of small businesses because doing so encourages the commercialization of technology, products, or services, which in turn, stimulates the US economy. The sustainability and growth of a business is greatly increased with technical assistance, training and access to loan capital. The State’s role under the Microenterprise Development Act has been, for 13 years, and will continue to be key in making services available to micro businesses across Nebraska.

TCA, Inc. is an excellent example of job growth in a micro business. The business began with 2 employees and now has 4 full-time and 3 part-time employees.

*(Business Profile 6-page 14)*

Additional copies of this report are available either from the Nebraska Department of Economic Development (P.O. Box 94666, Lincoln, NE 68509-4666, www.neded.org), or from the Nebraska Enterprise Fund (223 N. Oakland Avenue, Oakland, NE 68045 – nef@nebbiz.org, www.nebbiz.org).
10. Business Profiles Index

The following profiled businesses are a very small sample of the individuals receiving business resources through the LB 327 supported network of service organizations. These profiles speak highly of the value of technical assistance, training and loans provided by Microenterprise Development Organizations in Nebraska.

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CST Mechanical, Inc.
Owner(s): Rick Camacho, Sr.
Location: Scottsbluff, NE
County: Scotts Bluff
Program Contact: Center for Rural Affairs / (REAP)

Business: Rick Camacho, Sr. opened CST Mechanical, Inc. in May, 2009 which specializes in mechanical plans and construction of plumbing, heating, and cooling units, both commercial and residential. Micro Program's Assistance: Jerry Terwilliger, Business Specialist with the Rural Enterprise Assistance Project, (REAP) provided Rick with business plan development assistance to get a loan. While the local banks were turning him down, Rick received a $35,000 loan from REAP. The funds were used to purchase essential metal bending equipment. Impact: The funding for this business has created 10 full time jobs. With word of mouth from commercial businesses and government agencies, Rick hopes to be able to expand the business and provide additional jobs in the community. Quote: Rick says “Getting this funding through REAP enabled me to get more funding through the local LB-840 program. This funding made it possible to open the doors and provide 10 full time jobs. This business will provide competition with outside contractors that do commercial business in our area, thus saving a large amount of expense to local businesses and public agencies. This business will have a definite impact in the future of my community.”

Casey’s Customs & Collisions
Owner(s): Casey & Jill Heermann
Location: Spencer, NE
County: Boyd
Program Contact: North East Nebraska Economic Development District

Business: Casey and Jill Heermann are the owners of an automotive and semi body shop in Spencer, NE, Casey’s Customs & Collisions. They purchased an existing building on the west side of Spencer. The building was constructed seven years ago and used for an automotive repair business for three years. Casey has an excellent reputation and is well known for his work on large trucks as well as automobiles and pick ups and has an established customer base for the business. Micro Program's) Assistance: North East Nebraska Economic Development District (NENEDD) staff provided the technical assistance in business plan preparation and also provided financing for the purchase of the building, renovations, and an addition. Impact: This business created 2 full time employees. Future plans include an addition to the building to facilitate the repair of semi trucks.
Dawn E. Bryant Originals

Owner: Dawn E. Bryant
Location: Thedford
County: Thomas
Program Contact: Center for Rural Affairs / (REAP)

Business: Dawn Bryant opened Dawn E. Bryant Originals in September 2009. The business is located in an old Burlington Northern caboose that has been modified for the business. Thedford is the home of Dawn’s husband John who with Dawn and their two young children recently returned to the area with plans of staying in Thedford. Products include art, custom jewelry design, photography, plus jewelry and watch repair. Micro Program’s Assistance: Gene Rahn, Senior Business Specialist with The Rural Enterprise Assistance Project (REAP) provided a business start up loan in the amount of $26,000. Additional technical assistance included assisting with the business plan and financials. The business is also receiving assistance from GROW Nebraska and will utilize their services in developing a new web site and assistance in marketing their products. The location and caboose lends itself to a strong tourist season marketing effort with additional emphasis to be placed on web marketing. Impact: By offering watch batteries and jewelry repair Dawn provides a needed service to the community.

Heavenly Creations

Owner: Katrina Frey
Location: Stapleton, NE 69163
County: Logan
Program Contact: Center for Rural Affairs / (REAP), GROW Nebraska, Nebraska EDGE

Business: Heavenly Creations was started in February 2004 and produces gourmet jellies, jams, and syrups from a variety of fruits, including many native to Nebraska. In addition, Heavenly Creations offers a gourmet baking mix and toffee. Katrina began making jelly and selling it at the local Farmer’s Market along with sweet corn. All products are all-natural with no preservatives. Katrina was getting repeat customers and when the market season was over she was able to get her product into some stores. Heavenly Creations, LLC has grown from the back of a van to serving the specialty gourmet market, Nebraska and South Dakota tourism destinations and conventional grocery stores including Whole Foods Market. Micro Program’s Assistance: Katrina has taken the Nebraska EDGE class, and the team support through GROW Nebraska has helped tremendously. Nancy Flock with the Rural Enterprise Assistance Project (REAP) provided Katrina technical assistance and assisted her in obtaining two loans. One REAP loan in the amount of $35,000 and a second Quick GROW loan in the amount of $5,000. The funds were used to expand and relocate. The new facility offers more space for production and display. Impact: Since moving to a new location, there has been in increase in foot traffic including customers from Colorado as well as nearby communities. Katrina works by herself and hires part time help during the holiday season. Future plans include the addition of an all-natural sugar-free line of syrups and jellies and plans to add a seating room to provide the community of Stapleton a place where people can relax with a cup of tea or coffee.
Sublime Artistry

Owner: Melody Hansen
Location: Stapleton, NE
County: Logan
Program Contact: GROW Nebraska

Business: Sublime Artistry is a print and web design company that specializes in all types of print (graphic) design and CMS website design. Melody is the sole employee although she utilizes outsourcing for specific needs in other areas of expertise. Since her business is based out of her home, she is also a stay at home mom. She has clients from all over the United States, and has even on occasion been contacted by Canadians for design estimates. Her clients have ranged from billion dollar office supply companies to small start up businesses. Melody started the business in 1999. Micro Program Assistance: Melody became a member of GROW Nebraska to utilize their great resources and has attracted many other GROW members as clients. Impact: Melody would love to employ a local college student who is majoring in graphic design to handle some aspects of her projects. Her home has an unfinished basement, and she would love to either finish part of that as an actual home office, or put up a small shop near home for her business base. Quote from Melody: “GROW Nebraska is a great resource for my business. Not only for the great information and opportunities they offer to all of their members but also because their members are often needing web and print design services of their own and seek out other GROW members to provide these services. GROW gives me a whole new network of clients.”

TCA, Inc.

Owner's: Lawrence Wolf and Rebecca Parks
Location: South Sioux City
County: Dakota
Program Contact: Center for Rural Affairs / (REAP)

Business: Lawrence Wolf and Rebecca Parks opened TCA Inc., doing business as The Collection Agency, in March of 2003 with the purpose of providing third party debt collection services to Iowa and Nebraska businesses with delinquent accounts. TCA is located in a store-front facility in South Sioux City, NE serving medical providers, utility companies, plumbers, contractors, jewelers, banks and various other financial industries. Micro Program Assistance: Adriana Dungan, Hispanic Business Center Director and Northeast Business Specialist, with the Rural Enterprise Assistance Project (REAP) provided financial assistance with the purpose of purchasing a network server to accommodate the needs of its growing business. In addition to the finance assistance, Lawrence and Rebecca use the REAP website for educational and networking opportunities. Impact: The Collection agency began with 2 employees and 5 clients. It has grown to 4 full time and 3 part-time employees and in excess of fifty clients. Quote from Rebecca: “TCA was experiencing growing pains and would not have been able to process and handle the new business coming their way without the technology and assistance from REAP.”
Maria Bonita Mexican Cuisine

**Owner(s):** Miriam Lopez & 3 partners  
**Location:** Omaha, NE  
**County:** Douglas  
**Program Contact:** Catholic Charities—Microbusiness Training and Development

**Business:** Miriam Lopez opened her first part-time business in 2005 after taking Catholic Charities Microbusiness Training and Development class and receiving a program loan. This business was an arts and crafts business with emphasis in art for kids’ rooms. Since then, she has been involved in the program and constantly receiving technical assistance to eventually make her dream of owning a restaurant come true. This dream became a reality when she opened Maria Bonita Mexican Cuisine in August of 2009. This business is a family-owned restaurant and since its opening, it has received many great reviews for its quality and presentation of each unique dish. **Micro Program Assistance:** In 2005 Miriam came to Catholic Charities-Microbusiness Training and Development (CC-MBTD) to learn the necessary steps to open a business. She joined the Microbusiness class and after completing the class, she opened her first business. Then four years later, she opened her second business. Miriam has participated in several workshops and classes and has received 2 loans from CC-MBTD as well as one loan from a financial institution. **Impact:** CC-MBTD helped Miriam establish her first part-time business which helped her build enough savings to then go ahead and start her restaurant. Currently, the restaurant provides a full-time job for herself, a part-time job for her husband, as well as a few other people. Miriam has already expanded services to offer catering. She is planning to open a second location in South Omaha.

Bright From the Start

**Owner’s:** Jillian Ryeshnowski and Megan Enger  
**Location:** Omaha, NE  
**County:** Sarpy  
**Program Contact:** Community Development Resources

**Business:** Bright From the Start Child Development Center is located in an area where the market’s growth has increased as the West Omaha and Gretna areas continue to expand. The center provides child care to families with children age 6 weeks through 12 years and also provides a pre-school enrichment program. After facing many start-up challenges, the center opened in January 2009. At that time, the center employed 5 with an enrollment of 21 children. Today the center employs 22 with 125 children enrolled. **Micro Program Assistance:** In 2008, Community Development Resources (CDR), made a start-up microloan for $30,000 to Bright From the Start Child Development Center. Bright From the Start paid off its loan with CDR in April 2009 and due to the increase in growth, has since received an additional loan with CDR for $40,000 which created 2 more jobs. This was CDR’s first loan outside of the Lincoln/Lancaster County area serving its new state-wide target market. CDR was able to provide, Bright From the Start, business development services, as well as funding sources to help this business reach its goal and help CDR to reach its mission. **Impact:** Bright from the Start continues to anticipate growth due to the expansion of the West Omaha and Gretna area.
Oasis Enterprises

**Owner's:** Tom and Doris Owens  
**Location:** Sparks, NE  
**County:** Cherry  
**Program Contact:** GROW Nebraska

**Business:** Tom and Doris Owens started making seasoning in their kitchen over 20 years ago. In 1996 they started a catering business, and people would ask what kind of seasoning they were using on the burgers and steaks. They began handing out samples of their seasoning in small bags. After doing this for a while, a close friend who was using the seasoning suggested they should package and sell it. By the end of 2003, Oasis Seasoning was on the market and available for purchase. They now have four blends of Oasis Seasoning,— the Original, No Salt, Hot and Spicy MILD, and Smokin’ Hot. They have added gourmet mustard, three dip mixes and a rub which can also be used as a marinade mix. **Micro Program Assistance:** Tom and Doris have participated in many of GROW Nebraska’s services including having a page on the GROW website, the GROW Book, Web site evaluation, attending marketing workshops, and having their product in GROW’s stores across the state. **Impact:** Their products were featured on national TV this spring and they are now working on a catalog campaign. They are in the process of developing several new products. **QUOTE** - “Attending GROW’s seminars and workshops gave us a broader view of what was involved in starting our business and helped in merchandising our products.”

Happy Images

**Owner:** Gerene Davis  
**Location:** Omaha, NE  
**County:** Douglas  
**Program Contact:** New Community Development District  
dba NeighborWorks Omaha

**Business:** Gerene Davis had wanted to work in a beauty salon since the age of six. She had worked in a salon prior to opening her own business, Happy Images, in April of 2008. She has a client base of 75 to 100. **Micro Program Assistance:** Gerene attended the Basic Computer 101 and QuickBooks classes offered by New Community Development Corporation (NCDC). She was a 2008 eBay Techquity Award recipient, enabling her to purchase a laptop, printer and digital camera. Gerene uses her computer to do book work and inventory. Upon completion of NCDC’s Web site course, she plans to construct her own Web site with photos and online scheduling. **Impact:** Gerene plans on expanding her hair care services next year. In this expansion she will be adding an employee to help with nail and skin care services. **Quote:** “NCDC is an awesome program,” Gerene says. “Without it I wouldn’t be as advanced as I am today. It has opened up several doors and avenues for me to network with other businesses. They are some of the most helpful people that I have come across. They’ve helped supply the tools necessary to be successful and continue to grow in my business.”
Wingsets

Owner's: Ann & Warren Wooledge
Location: Lincoln, NE
County: Lancaster
Program Contact: GROW Nebraska

Business: Ann & Warren Wooledge started Wingsets in their kitchen in January 2002. They manufacture and sell both wholesale and retail personal care products made from organic and/or natural ingredients. They market their products by using their website, newsletters, a blog, using the social networking sites, and GROW Nebraska stores and website. Micro Program's Assistance: Ann & Warren joined GROW Nebraska early in their business, and GROW has been invaluable as it has provided them venues for their products. They also received a Quick GROW loan, a cooperative program with the Rural Enterprise Assistance Project (REAP). Monica Braun and Gene Rahn, with REAP, worked with the Wooledge’s to provide funding for supplies, materials and trade show expenses. Impact: They have added a website for their main company, Wingsets, and have also put up a separate website for one of their star products called Bugz Off! due to its popularity and uniqueness. The websites were designed by another GROW Nebraska member. They are also in the final stages of finalizing a partnership with a man who found them through GROW and asked if they could formulate a product using an ingredient that he has been working with. Quote: “Recently we needed a small “quick” loan and GROW stepped in and was able to help us obtain that. The timing was crucial, and GROW Nebraska was right there without hesitation to step up to the plate and help us find the funding. We worked closely with Gene Rahn and Monica Braun at REAP. I really can’t say enough good things about them and their organization.”

Creative Touch, Inc.

Owner'(s): Mike & Mindy Slegl, Mike McClinitic
Location: Schuyler, NE
County: Colfax
Program Contact: Northeast Economic Development, Inc

Business: Mike & Mindy Slegl, and Mike McClinitic own Creative Touch, a wholesale distributor of home décor plaques and signs to the retail industry in the U.S. and Canada. Their products are exclusive only through Creative Touch as they design their own products. Micro Program Assistance: Creative Touch, Inc. sustained substantial damage from a flood on May 30, 2008, in Schuyler. The owners of Creative Touch, Inc. contacted Northeast Economic Development, Inc. (NED Inc.) for USDA Disaster funds to replace fixtures, furniture and inventory lost in the flood. NED Inc, staff provided a significant amount of technical assistance in business plan preparation and also provided financing for this project. Impact: Creative Touch, Inc. has four full time employees. By receiving the assistance from NED, Inc., they were able to maintain these jobs and keep their business viable after an awful circumstance.
Glitter Grooming

**Owner'(s):** Alicia & Jeff Nebuda  
**Location:** West Point, NE  
**County:** Cuming  
**Program Contact:** North East Nebraska Economic Development District

**Business:** Alicia Nebuda worked for a dog grooming company in Norfolk. She noticed that there were a lot of customers that commuted from the West Point area to Norfolk to have their dogs groomed. In August of 2009 Alicia purchased a building in West Point and started her own dog grooming business, Glitter Grooming. **Micro Program Assistance:** With the help of North East Nebraska Economic Development District (NENEDD) staff providing technical assistance in business plan preparation, Alicia was able to open her business. NENEDD also provided the financing to purchase the building and inventory for this business. **Impact:** Alicia had plans for her business to be open four days a week and every other Saturday. With the high demand for dog grooming, she has been open Monday through Saturday. She hopes to add one more employee. **Quote from Alicia:** “My business is a great success and I wouldn't have been able to reach my goals if it hadn't have been for North East Nebraska Economic Development District. They will help you fulfill your dreams.”

Grubaugh Machines, Inc.

**Owner's:** Carey, Corey & Paul Grubaugh  
**Location:** Platte Center, NE  
**County:** Platte  
**Program Contact:** Northeast Economic Development, Inc

**Business:** Grubaugh Machines, Inc. is a major manufacturer that fabricates various tooling applications and has designed new machines for the production line. They also manufacture archery sights, goose and duck calls, golf club heads and custom applications for area farmers. Grubaugh Machine, Inc. suffered flood damage this past spring that damaged their equipment which resulted in a loss of income. **Micro Program Assistance:** Carey, Corey and Paul applied for a loan to purchase a CNC mill and lathe and for their loss of income suffered from the Platte Center flood. Northeast Economic Development, Inc. (NED Inc.) staff provided the technical assistance in business plan preparation and also provided financing for this business. **Impact:** Grubaugh Machine, Inc. has three full time employees. They have been able to maintain these jobs and also fix the flood damage and catch up on orders since they have received the financing from NED Inc.
Auto Doctor

Owner: Bryon Morales
Location: Lexington, NE
County: Dawson
Program Contact: Center for Rural Affairs / REAP

Business: Byron Morales has twenty years of experience in the auto mechanics business and put this knowledge to work by becoming an entrepreneur. The Auto Doctor opened its doors on January 10, 2004 in a small shop. Byron soon realized he needed more room to efficiently take care of customer’s needs. In 2007 he was able to relocate to a larger shop on one of the higher traffic areas of Lexington. Auto doctor provides auto repair services, parts sales and a 24 hour towing service. Customers return to Auto Doctor for quality work at an affordable rate 24/7. Micro Program Assistance: Byron is an active member of the Centro de Negocios Lexington (Center for Business-Lexington) Rural Enterprise Assistance Project (REAP) Roundtable group. At monthly meetings he is able to receive training on business related topics and network with other Hispanic Business owners in the community. REAP also provide a $10,000 loan for additional equipment and working capital which allows Auto Doctor to provide more efficient auto services. Impact: Auto Doctor is a minority owned business that consists of a team of three, two full time employees and one part time employee.

Discount Vac & Sew

Owner: Dawn Deidel
Location: North Platte, NE
County: Lincoln
Program Contact: West Central Nebraska Development District, Inc.

Business: Discount Vac & Sew was an established business that was purchased by Dawn Deidel in the Summer of 2009. Dawn spent 4 years managing the day to day aspects of the business for the original owners. The focus of this business is the sale and repair of new and refurbished vacuums and sewing machines. Dawn was responsible for all repairs to vacuums, sewing machines and ceiling fans as well as day to day activities and has in depth knowledge of her market and the skills to compete in this economy. When the previous owners expressed an interest in selling their business it was clear to them that Dawn would be the ideal person to carry on the tradition of their business due to her passion and dedication. Micro Program Assistance: Dave Jibben, Financial Specialist with West Central Nebraska Development District (WCNDD), provided a substantial amount of TA and collaborated with the previous owners to finance this business. Because of the close working relationship between the sellers and Dawn, and their willingness to be flexible, WCNDD was able to provide a $35,000 SBA loan to purchase the current inventory, provide operating capital, and provide funding for renovations of the current space. Without the cooperation of the sellers this sale would not have taken place and the community of North Platte would have lost a business that has been in operation for over 20 years. Impact: Dawn plans on expanding her warranty service to include a broader variety of vacuums and sewing machines. She plans on obtaining training in order to offer sewing classes in the evenings to teach interested parties the basics of sewing. Quote: “Getting a loan through WCNDD was the best thing that happened to me. Dave and Winsome are wonderful people and I thank both of them for believing in me and my business.”
Remington Machining Service

**Owner:** Brian Remington  
**Location:** Danbury, NE  
**County:** Red Willow  
**Program Contact:** West Central Nebraska Development District, Inc.

**Business:** Brian Remington started Remington Machining Service, or RMS, in March of 2009. Brian is a young, skilled tool and die tradesman who also has excellent auto repair skills. Brian has worked out of his father’s auto repair shop in rural Marion, Nebraska since high school. He recently graduated with a degree in tool and die precision machining. **Micro Program Assistance:** With Brian’s father providing shop space and part time work in auto repair, Brian requested a start up business loan from West Central Nebraska Development District (WCNDD) to help equip his tool and die machining business and provide start up working capital. Since WCNDD also has access to USDA – RD funds for commercial business ventures not necessarily considered microloans, WCNDD made two start up loans to Brian to equip and provide working capital for his tool and die business. WCNDD provided a $60,000 USDA-RD loan along with a $32,000 SBA microloan to start this business. Dave Jibben, Finance Specialist with WCNDD, provided a significant amount of technical assistance along with the two loans to help finance the business. Brian is doing well establishing his machining business. He is working with several manufacturers in providing precision machining as an out-source for several companies who cannot afford in house machining of models and forms. **Impact:** Brian looks to continue to grow this business. He has a strong advantage in having access to a large, well-equipped shop building while he grows this business. **Quote from Brian:** “Without the assistance of the West Central Nebraska Development District I would not have been able to purchase the equipment necessary to operate a CNC machine shop. The funds that I received have allowed me to offer many more services to the surrounding areas. Thank you for helping me to pursue my dream.”

Infinite Graphics

**Owner:** Spencer McMurtry  
**Location:** Scottsbluff, NE  
**County:** Scotts Bluff  
**Program Contact:** Center for Rural Affairs / (REAP)

**Business:** Spencer McMurtry started Infinite Graphics in August 2008. He produces signs and advertising in the form of vehicle graphics, vehicle wraps, banners, window graphics, posters and magnetic signs for businesses and organizations. Business is mostly local, within a 100 mile radius of Scottsbluff. In addition to the owner, the business employs one full time person. **Micro Program's Assistance:** Jerry Terwilliger, Business Specialist with the Rural Enterprise Assistance Project, (REAP) provided the Business Plan Development services. Spencer qualified for a REAP Direct Loan to purchase a larger graphics machine and some working capital. He had been turned down by several banks before getting funded through REAP. **Impact:** The funding for the larger equipment has made it possible to do larger jobs, including graphic wraps on vehicles / trucks, and provides a new type of advertising to the community. **Quote:** “REAP has been a ‘Business Saver.’ Jerry has worked with me to help refine my business plan and help me understand the financial projections and reports that are needed when operating a business. The technical assistance REAP has provided and the future assistance with bookkeeping, etc, will be invaluable. I would not be able to expand my business if it were not for microenterprise programs such as REAP.”
MAP 1
LB327 Microenterprise Network – Active Microloans from July 2008 through June 2009
NUMBER OF LOANS / TOTAL LOAN AMOUNT
MAP 2
LB327 Microenterprise Network - Microbusiness Training and/or Technical Assistance Participants from July 2008 through June 2009*

*Some multiple-session trainings may produce duplicate participant counts.
<table>
<thead>
<tr>
<th>Awardees</th>
<th>Office Location</th>
<th>Service Area &amp; Type</th>
<th>Approved Grant</th>
<th>Lending Capital from NEF (cumulative)</th>
<th>Contact Person</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC-Microbusiness Training &amp; Development Program</td>
<td>Omaha</td>
<td>Douglas and Sarpy Counties, with emphasis on S. Omaha, Hispanic community. Micro lending &amp; self-employment training. Will serve statewide if participants travel to program.</td>
<td>$100,000</td>
<td>$17,500</td>
<td>Karen Mavropoulos</td>
<td>402-933-0756 Ext. 27</td>
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<td>Center for Rural Affairs/REAP</td>
<td>Lyons</td>
<td>Statewide-rural areas. Micro lending &amp; self-employment training.</td>
<td>$157,739</td>
<td>$700,000</td>
<td>Jeff Reynolds</td>
<td>402-656-3091</td>
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<td>Community Development Resources</td>
<td>Lincoln</td>
<td>Statewide. Micro lending &amp; self-employment training.</td>
<td>$20,000</td>
<td>$100,000</td>
<td>Rick Wallace</td>
<td>402-436-2439</td>
</tr>
<tr>
<td>EDGE-Ctr for Applied Rural Innovation</td>
<td>Lincoln</td>
<td>Statewide. Self-employment training</td>
<td>$80,000</td>
<td></td>
<td>Marilyn Schlake</td>
<td>800-328-2851</td>
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<tr>
<td>GROW Nebraska - Central Plains Technology &amp; Business Dev. Center</td>
<td>Holbrook</td>
<td>Statewide. Self-employment training and loan-link program with REAP.</td>
<td>$102,011</td>
<td></td>
<td>Janell Anderson-Ehrke</td>
<td>888-476-9632</td>
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<td>Hastings Economic Development Corporation</td>
<td>Hastings</td>
<td>Adams County. Micro lending &amp; technical assistance</td>
<td>$20,000</td>
<td>$100,000</td>
<td>Randy Chick</td>
<td>402-461-8415</td>
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<td>Ho-Chunk Community Development Corporation</td>
<td>Walthill</td>
<td>Statewide. Open to Native Americans, primarily those living on reservations including, but not limited to, Thurston and Knox Counties. Micro lending &amp; self-employment training.</td>
<td>$20,000</td>
<td>$25,000</td>
<td>Jeremy Staab</td>
<td>402-846-5353</td>
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<td>Midwest Women and Children’s Services</td>
<td>Omaha</td>
<td>Burt, Cass, Dakota, Dodge, Douglas, Lancaster, Otoe, Sarpy, Thurston, Washington</td>
<td>$7,500</td>
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<td>Janet Phelan</td>
<td>402-551-2379</td>
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<tr>
<td>Midlands Latino Community Development Corporation</td>
<td>Omaha</td>
<td>Douglas County, with emphasis in the Latino community</td>
<td>$7,500</td>
<td></td>
<td>Mara Sonia Londono Mejia</td>
<td>402-952-5909</td>
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<td>New Community Development Ctr.</td>
<td>Omaha</td>
<td>Omaha-North, Douglas and Sarpy Counties; Enterprise Zone areas. Micro lending &amp; self-employment training.</td>
<td>$50,000</td>
<td></td>
<td>Terrie Jackson Miller</td>
<td>402-451-2939</td>
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<td>West Central Nebraska Development District</td>
<td>Ogallala</td>
<td>Grant, Hooker, Thomas, Arthur, McPherson, Logan, Keith, Lincoln, Dawson, Perkins, Chase, Hayes, Frontier, Gosper, Dundy, Hitchcock, Red Willow, Furnas Counties</td>
<td>$43,000</td>
<td></td>
<td>Dave Jibben</td>
<td>308-284-6077</td>
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| **Totals**                                              |                 | **$597,750**                                                                     | **$1,322,500** |                                     |                              |                      |

*Programs have raised an additional $9,280,213 for loan capital from non state sources starting in 1996 and revolving through 2009.