

SMALL BUSINESS NEWS



CENTER *for* RURAL AFFAIRS

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**#3. You charge
how much?**



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CENTER *for* RURAL AFFAIRS

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On the cover: Veronica Piñon, owner of Piñon Market | Photo by Rhea Landholm

GUIDANCE LEADS TO GREATNESS FOR LATINO MARKET

BY LIZ STEWART | RAÚL ARCOS HAWKINS AND ANTHONY GURROLA CONTRIBUTED TO THIS STORY

FEATURE STORY

From the streets of Mexico to a storefront in Kearney, Nebraska, Veronica Piñon has been selling traditional Latino goods her whole life.

She spent her childhood helping with her parents' business as food vendors. Now, she runs Piñon Market in Kearney. Veronica opened her store in June 2021, carrying on her family's legacy with help from the Center for Rural Affairs.

In April 2021, Veronica received one of the Center's Express Loans, which she combined with personal funds for startup costs for the new business. Express Loans are designed to be quick and easy to meet small business needs, can be prequalified in 24 hours, and approved in as little as three business days.

Anthony Gurrola, Latino loan specialist with the Center, has assisted Veronica throughout the process.

"American expectations [in business] are different," Veronica said. "There's no directory for what you need to start a business. It's overwhelming. The Center helped me. They told me what I needed to do and what I needed to know to start my business."

Veronica worked diligently with Center staff to hone her business skills, and her hard work paid off.

"She made all the right connections in her community, but she needed some guidance to help organize her approach and reach her goals," Anthony said.

Shoppers can find a little bit of everything at Piñon Market, in Kearney. Owner Veronica Piñon received one-on-one coaching from Center staff on inventory controls, setting up Square payments, health inspections and regulations, and more, before opening. | Photo by Rhea Landholm





Veronica Piñon received a Center Express Loan, which she combined with personal funds for startup costs for a new business. Piñon Market opened in April 2021. | Photo by Rhea Landholm

selves with help from their daughter when she's home from college.

"I want to hire bilingual high school and college students, so this generation can learn customer service and hospitality," said Veronica. "This is not

just a Latino store, not just a Mexican store—it's a store for everyone."

Shoppers can find a little bit of everything—piñatas, spices, flower pots, meats, produce, religious items, dry goods, Mexican sweet breads, coolers full of fresh-made items like salsa, and more.

Freshly made burritos, prepared in the store by the owner herself, are available to go.

"Before I opened the store, I was always looking for something good to eat, but couldn't find anything other than chips or candy at work," said Veronica. "I wanted something that tasted like home. I offer an authentic side of burritos to the community, and everything is homemade."

Now that Veronica has a firm grasp on what it takes to run her own business, she urges others looking to follow their entrepreneurial dreams to make sure they ask questions, and she hopes she can be a resource for them.

She said, new business owners should ask questions, be persistent, and stand up for themselves.

Veronica received startup assistance with her business, including training in bookkeeping and accounting, QuickBooks, business management, pricing, marketing, cash flow, and food service management. In addition, Center staff coached Veronica on inventory controls, setting up Square payments, health inspections and regulations, and more.

She participated in several of the Center's classes, including Restaurant Academy and Marketing Academy. And, she's grateful for the knowledge she gained with the Center's help.

"When I attended her ribbon cutting ceremony in July 2021, it was evident Veronica had done a remarkable job with building relationships with various community members and leaders," Anthony said. "Several individuals already knew her by name, and her ribbon cutting was a resounding success."

Veronica is proud to offer a variety of products to the Kearney community, and she hopes to hire a few part-time employees to help her and her husband, who run the store by them-

"When I started, I was not getting straightforward answers," she said. "There's no menu for going into business, especially coming from a different country. You need someone to give you a list of the distributors to work with. The Center helped me figure these things out. Thank God for them."

Veronica proudly runs her business the way she lives her life—with a generous heart.

"My family is full of givers—my mother, father, grandfather—it's all I know," she said. "I would much rather give someone a free burrito so they can have a meal than make a few extra dollars. No one wants to help from the heart anymore—money is all that matters. But, I've always said, 'If you can spare a cup of rice, why not?'"



Veronica hopes to continue expanding the variety of items she can offer her customers, and she always works with a smile on her face. Her mindset, dedication, and hard work have proven to be the key to her success.

To learn more about the Center's Express Loans and to apply, visit cfra.org/express-loans. 📄



BUSINESS SPOTLIGHT

Owner: Tanner Connell

Business: Connell Trucking

Opened: September 2017

Location: Whitney, Nebraska

Industry: trucking

Type of assistance: Business loan & one-on-one assistance

"I took a leap of faith and bought a truck. Switching careers was an adjustment, but there aren't many days when I look back and wish I didn't quit the railroad."





Carime Ruvalcaba, center, was named the 2021 Women's Business Center Entrepreneur. She is pictured with Center staff, from left, Raúl Arcos Hawkins, Jessica Campos, Griselda Rendon, and Brissa Borjas Esparza. | file photo

GRAND ISLAND BUSINESS OWNER AWARDED FOR ENTREPRENEURIAL EXCELLENCE

BY LIZ STEWART

Karime Child Care, located in Grand Island, Nebraska, has been open since April 2017. In those few years, owner Carime Ruvalcaba has seen success and growth in her business. Though, when it closed indefinitely in April 2020, due to the pandemic, the entrepreneur decided to take the unexpected time off to grow her skills as a business owner.

When she came across an announcement on social media for training events through the Center for Rural Affairs she jumped at the opportunity, enrolling in several of the Center's academies, multi-session, sector-specific trainings presented by instructors with expertise in each area.

Graduates leave the academies with a basic understanding of key business concepts and industry skills. Participants are also offered one-on-one technical assistance, and, in some cases, they have the option to receive professional certification.

Carime educated herself on topics including financial management, marketing, loans, QuickBooks, making a business plan, child care, strategic planning in times of COVID-19, and disaster recovery.

Because of the dedication and hard work put into her business, Carime has been chosen to receive the 2021

Women's Business Center Entrepreneur Award from the Center for Rural Affairs.

The award is presented annually to an individual or individuals who have used the Center's services and are successfully operating and growing their business. The award exemplifies the entrepreneurial spirit so crucial to small businesses and the rural Nebraska communities they call home.

"It is an honor for me to receive this recognition for the effort and work we have done as a team, to make my day care program professional and of high quality," said Carime. "Thanks to a loan from the Center, at the time of

the greatest crisis due to the pandemic, I was able to get ahead, and I always receive support from them for any difficulty I have in my business."

Center for Rural Affairs Business Development Specialist Raul Arcos Hawkins worked with Carime while she attended the academies.

"Carime is a great example of perseverance and how to work toward what your business needs," said Raul. "Currently, she has joined a women's child care group to get more mentorship for her business, and has always sought opportunities to grow professionally and personally."

She has also stepped up as a mentor to help other providers better their businesses and increase access to materials for Spanish-speaking operators. Carime is working toward becoming certified as a Safe With You trainer as well.

"I hope to be part of all the mentors that form the team to grow small businesses and inspire more entrepreneurs," Carime said.

The business owner is thankful to have received the award, and grateful to the Center for their part in her success.

"Receiving this recognition encourages me to continue working to improve my business for the well-being of children and our community," she said. "The Center is a very important part of Karime Child Care's growth, through training, counseling, and loans. Center staff offered great support in all the academies that I have participated in, and they do a great job connecting people who have knowledge with those who need and want to learn how to manage and improve a small business." 📌

AWARD FEATURE





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Loan specialists

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Start-up checklist

You have a great idea for a new small business. Congratulations! That's the first step. But, you need to do a few other things to turn that idea into a business. We offer an online checklist with actions to get you started. Visit cfra.org/business-start-checklist.

Events and networking

We host various workshops and networking opportunities focused on emergency preparedness, marketing, business plans, social media, specific industries, and more. To stay up to date, visit cfra.org/events.



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6 THINGS TO CONSIDER WHEN STARTING A DAY CARE

BY RAÚL ARCOS HAWKINS



Day cares offer a critical service to working families and help keep the economic wheels of our communities spinning. There's a well-documented need for more child care to serve rural America's hardworking parents. Opening a day care, whether in-home or a center, is an exciting business opportunity that comes with unique challenges.

If you're thinking about starting a child-care business, here's a list of six topics you should consider:



1 Safety. Parents want to know their children are safe and well cared for. Are you ready for the responsibility of providing a safe environment for children? Safety plans and certifications in CPR and first aid mean a safer place for kids and peace of mind for parents.



2 Licensing. Nebraska law says anyone who provides care to four or more children from different families must be licensed as a child-care provider. Being licensed also opens doors to loan and grant opportunities to pay for equipment, supplies, and ongoing caregiver education.



3 You charge how much? A day care is a business. And, like any other business, day care providers need planning to ensure their financial success. Charging the right amount to cover costs and make a profit is essential to building a sustainable business that provides care parents can afford.



4 Make a plan. A day care business plan takes a lot of work, but it pays off in the end. A plan will cover topics like a mission statement, marketing plan, staffing, budgets, operating hours, and more.



5 In-home or center-based? Opening an in-home day care versus opening a dedicated facility have vastly different requirements and considerations, including staffing, expenses, licensing, business software, developing policies and procedures, and zoning laws.



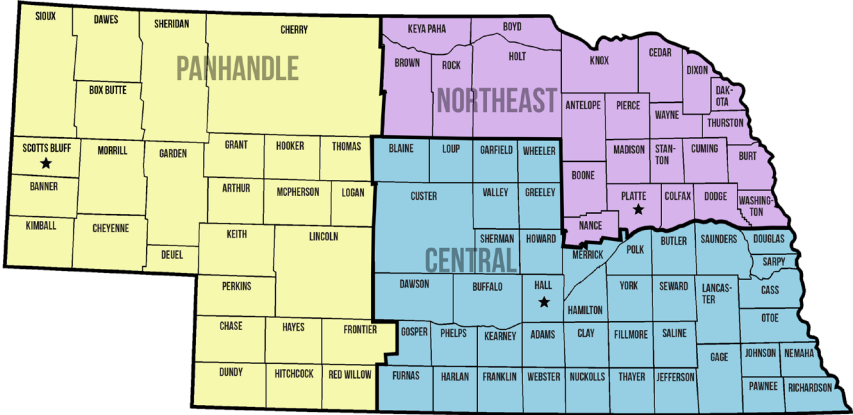
6 Insurance and Limited Liability Company. Forming a corporation and getting insurance will help limit your liability, protect your personal assets, increase your tax options, and boost your credibility. Kids are clumsy. A broken arm can mean big liability for the day care provider. It's important to protect your business and family.

The Center for Rural Affairs Child Care Academy teaches the requirements, licensing, child safety, and important business considerations for running a day care. The academy, offered in both English and Spanish, includes a series of classes available both in person and online.

For more information, contact Business Development Specialist Raúl Arcos Hawkins at 308.833.0260 or email raulah@cfra.org.

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QUESTIONS AND APPLICATION PROCESS



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SERVICE MAPS



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