

# CENTER *for* RURAL AFFAIRS

2025 Calendar & Annual Report



# A note from our executive director

Dear Friends,

Part of what makes the Center for Rural Affairs an effective organization is our constantly evolving work. For instance, after decades as a small business lender, we saw a need for more diverse capital solutions, and in 2020 made a decision to expand our lending.

We've since added loans for single-family homes, multifamily housing development, and small meat processors. These new areas of lending help keep communities vibrant and improve quality of life.

The response has been strong. This year, we crossed the \$40 million mark in community-based lending since making our first small business loan in the early 1990s. More than \$11 million of that came in the last year alone. In 2025, we will roll out low-income solar and other climate-related lending, and also expand our food systems lending.

Our evolving approach to lending, alongside our policy change and community development work, will lead to greater impact for you and your community. Thank you for your support. It makes this work possible.



Brian Depew  
Executive Director



The Center for Rural Affairs staff, a team of 65, serves you and your communities from their offices across four states.

# Your 2024 accomplishments

- » Shared resources from our Clean Energy Siting Library with more than 60 counties exploring renewable energy development.
- » Lent \$2.5 million to families purchasing or fixing their homes since making our first mortgage loan in December 2021.
- » Served 90 veterans from across America through our agritourism cohort, which included farm store tours, education, and networking. Cohort leaders launched the Nebraska chapter of the Farmer Veteran Coalition.
- » Amplified rural voices by inviting you to call, email, and meet with policymakers at all levels of government, from county boards to the halls of Congress.
- » Hosted 40 industry-specific academies focusing on how to run a business in rural America's most in-demand fields, such as child care, construction, and restaurants.
- » Held the second annual Organic Transition Academy as part of a 6-state cooperative that provides support for transitioning and existing organic farmers.
- » Brought opportunity to Tribal entrepreneurs and provided a community gathering space through two makerspaces—one each in Santee and Walthill, Nebraska.
- » Empowered more than 2,000 participants through small business training and one-on-one sessions. Each entrepreneur provides a boost to main streets.
- » Produced innovative agrisolar resources, showcasing how farms can harvest both crops and sunlight. These dual-use practices prove that fertile fields can double as clean energy hubs, revolutionizing rural landscapes.
- » Fueled local food economies with two loans totaling \$6.3 million made to small meat and poultry processors. Access to capital lets family-owned processors expand and update facilities to stay competitive.
- » Educated farmers on specialty and organic crop insurance, a crucial tool for financial stability amid an unpredictable climate. We reached more than 450 people via presentations, webinars, podcasts, and personalized consultations.
- » Strengthened rural communities through entrepreneurship and homeownership by placing more than \$40 million in small business and home loans since beginning lending in 1993.
- » Rallied grassroots support to amend Iowa's Meat and Poultry Inspection Act, which will allow state-licensed poultry processors to offer custom processing and streamline regulations upon USDA approval.
- » Joined the Heartland Food Business Center, a six-state, 30-partner consortium, to increase business development assistance to small, mid-size, and diverse food and farm entrepreneurs.
- » Financed a 10-unit apartment complex in Grand Island, Nebraska, to provide quality housing for new immigrants and refugees.
- » Established a Nebraska-wide mentorship program connecting experienced farmers with newcomers. We aim to boost conservation while maintaining productivity by promoting soil-friendly practices like no-till farming, cover crops, and managed grazing.



# Rural Grocery Vitality

Rural grocery stores play a pivotal role in local economies and healthy diets. Yet, independently owned stores face shrinking margins, aging infrastructure, and big-box competition. We're working with Nebraska legislators and local leaders to develop solutions to keep them open.



Testifying for the **Nebraska Grocer Reinvestment Act** in 2024 were, from left, local grocery advocate Mitchell Schlegelmilch, Sen. Teresa Ibach, grocery store owners Max and Jessi Chandler Mason, and Center Policy Associate Carlie Jonas.

# January

December 2024							February						
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29	30	31					23	24	25	26	27	28	

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Stay updated on legislation with our e-newsletter: [cfra.org/signup](http://cfra.org/signup).

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New Year's Day

Nat'l Trivia Day—  
Try tweeting a rural fact to @cfra

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Nat'l Cut Your Energy Costs Day

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Martin Luther King Jr. Day

Nat'l Compliment Day—  
Say something nice about rural America!

Nat'l Seed Swap Day—  
Exchange with your friends!

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CENTER *for* RURAL AFFAIRS

# Culturally Relevant Food

We work alongside Nebraska Native Nation members to restore traditional agricultural practices and enhance well-being through culturally relevant foods. Food sovereignty goes beyond food security. It's about preserving cultural identity, promoting stewardship, and achieving self-determination. Pictured, Center staff assist in planting fresh vegetables.



8 Native youth participated in our entrepreneur course, each receiving **\$500** to start their own business.



# February

January							March						
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12	13	14	15	16	17	18	9	10	11	12	13	14	15
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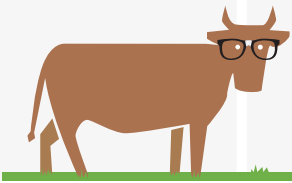
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Black History Month



Contribute to this work at [cfra.org/give](http://cfra.org/give).

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Groundhog Day

Nat'l Send a Card to a Friend Day—Send rural greetings!

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Lincoln's Birthday

Valentine's Day—Share your love for rural America on social media with #LoveRuralAm

Nat'l FFA Week (15 - 22)

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Presidents' Day, Washington's Birthday, and Nat'l Random Acts of Kindness Day

World Day of Justice

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# Your Voice Makes a Difference

Your voices helped secure the Rural Microentrepreneur Assistance Act in both the Senate and House farm bill drafts. This victory fosters economic growth in rural communities and supports small-town entrepreneurs like Michelle Herbolsheimer of Oakland Express in Oakland, Nebraska.



The **Rural Microentrepreneur Assistance Program** addresses the unique challenges faced by rural small businesses across the U.S. and helps them overcome adversity.



# March

February							April						
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23	24	25	26	27	28		27	28	29	30			

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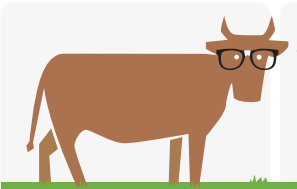
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Read updates and sign up for our emails at [cfra.org/farm-bill](http://cfra.org/farm-bill).

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Int'l Women's Day

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Daylight Saving Time Begins

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St. Patrick's Day—Do you have the luck of the Irish?

Nat'l Ag Day

Nat'l Poultry Day

First Day of Spring

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Nat'l Spinach Day

Nat'l Mom and Pop Business Owners Day

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# Committing to Rural Communities

To help ensure rural communities are not left out of unprecedented federal funding opportunities, we are working one-on-one with leaders in Decatur, Nebraska; pictured are Bev Siecke, Jennifer Penny, Center staffer Val Ankeny, and Therese Magill. These movers and shakers wear many hats, and we're here to simplify the grant process.



The Center's **“Grant Application Guide for Rural Communities”** is available for download at [cfra.org/publications](https://cfra.org/publications).



# April

March							May						
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23	24	25	26	27	28	29	25	26	27	28	29	30	31
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 <p>Learn more at <a href="http://cfra.org/rural-resources">cfra.org/rural-resources</a>.</p>		<b>1</b> April Fools' Day	<b>2</b>	<b>3</b>	<b>4</b> ☾	<b>5</b>
<b>6</b> Nat'l Library Week (6 - 12)	<b>7</b> World Health Day	<b>8</b>	<b>9</b>	<b>10</b> Nat'l Farm Animals Day	<b>11</b>	<b>12</b> ●
<b>13</b>	<b>14</b>	<b>15</b> Tax Day	<b>16</b>	<b>17</b> Nat'l Haiku Poetry Day— Can you write one about rural living?	<b>18</b> Good Friday	<b>19</b> Nat'l Garlic Day
<b>20</b> ☾ Easter	<b>21</b>	<b>22</b> Earth Day—Plant a tree!	<b>23</b> Administrative Professionals Day	<b>24</b>	<b>25</b> Arbor Day	<b>26</b>
<b>27</b> ●	<b>28</b>	<b>29</b>	<b>30</b>			



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# Building up Leaders

Your support helps local leaders build welcoming rural communities by bridging language and cultural barriers. In towns like Norfolk, Nebraska, pictured, our workshops on Language Justice and Intercultural Communication move people forward together with the tools they need.

For the second year, we supported a Cinco de Mayo fiesta in Schuyler, Nebraska, that **brought together thousands** of local celebrants.



# May

April							June						
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13	14	15	16	17	18	19	15	16	17	18	19	20	21
20	21	22	23	24	25	26	22	23	24	25	26	27	28
27	28	29	30				29	30					

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	 <p>For more info, visit <a href="http://cfra.org/inclusion">cfra.org/inclusion</a>.</p>				<b>1</b>	<b>2</b>	<b>3</b>
● <b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	May Day	<b>9</b>	<b>10</b>
Nat'l Small Business Week (4 - 10)							
<b>11</b>	● <b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	
Mother's Day						Armed Forces Day	
<b>18</b>	<b>19</b>	● <b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	
<b>25</b>	● <b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	
	Memorial Day						



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# Connections to Local Food

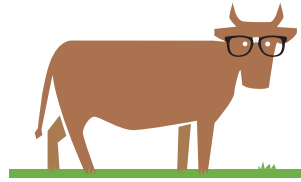
We strengthen food systems by partnering with communities, schools, producers, and you. Our efforts expand markets, improve access to healthy food, engage students, and boost rural economies. We helped Red Oak Farmers Market secure a grant, benefiting producers like Shad Swanson, pictured, from Adel, Iowa.



We're building up local food systems by working with **6 small towns** and **6 schools** in southwest Iowa, as well as **8 farmers markets** in both Nebraska and Iowa.



# June



Find more local food access resources at [cfra.org/food-systems](http://cfra.org/food-systems).

May							July							
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18	19	20	21	22	23	24	20	21	22	23	24	25	26	
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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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Father's Day and Global Wind Day				Juneteenth	First Day of Summer	Flag Day
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# Local Leaders Passionate about Water

We champion alliances like Iowa's Winnebago River Watershed Management Coalition; pictured are leaders Ken Nelson, Todd Petersen, Brent Hinson, Paul Bartelt, and Center staffer Cynthia Farmer. Your support empowers advocacy on the ground and in the legislature for resources to address water quality and flood mitigation.



The Winnebago River  
Watershed Management Coalition  
is Iowa's **29th Watershed  
Management Authority.**



# July

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29	30						24	25	26	27	28	29	30	
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Find out more at [cfra.org/water-policy](http://cfra.org/water-policy).

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Independence Day

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Nat'l Day of the Cowboy

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Parents' Day



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## Creating Opportunity

Irma Lopez brings the authentic coastal flavors of Guerrero, Mexico, to Fremont, Nebraska. A loan from the Center funded startup costs for her food truck, Sabor Costeño. Our bilingual business experts specialize in helping new immigrants overcome barriers to realize their dreams.



Last year, we provided nearly  
**5,000 hours of**  
**one-on-one counseling**  
to small business  
owners in Nebraska.



# August

July							September									
S	M	T	W	T	F	S	S	M	T	W	T	F	S			
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27	28	29	30	31			28	29	30							

Sunday

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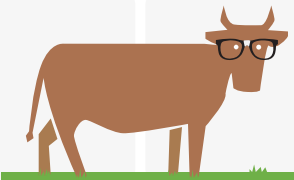
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Apply for a loan at [cfra.org/lending](http://cfra.org/lending).

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Nat'l Watermelon Day  
and Nat'l Farmers Market  
Week (3 - 9)

Nat'l Sneak Some Zucchini  
Onto Your Neighbor's  
Porch Day--Need we say  
more?

Nat'l Book Lovers Day

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Women's Equality Day

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CENTER *for* RURAL AFFAIRS

# Advancing Small Farms

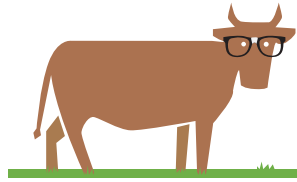
We connect diverse beginning farmers—women, Latinos, and veterans—with resources to succeed. Our workshops, like ‘El Ciclo de una Operación Avícola’ at Brunsing Farms, pictured, and advocacy help cultivate a resilient agricultural landscape, ensuring family-owned farms can access emerging markets and become profitable.



Last year, we helped **277** new, existing, and under-resourced farmers one-on-one, including Latinos, veterans, and women.



# September



Support this work at [cfra.org/give](http://cfra.org/give).

August							October							
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10	11	12	13	14	15	16	12	13	14	15	16	17	18	
17	18	19	20	21	22	23	19	20	21	22	23	24	25	
24	25	26	27	28	29	30	26	27	28	29	30	31		
						31								

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<b>1</b> Labor Day	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b> Center for Rural Affairs founded on this day in 1973—52 years of serving rural America!	<b>6</b>
<b>7</b> Grandparents' Day and Nat'l Acorn Squash Day	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b> Patriot Day	<b>12</b> Stand Up to Cancer Day and Welcoming Week (12-21)	<b>13</b>
<b>14</b> Nat'l Farm Safety & Health Week (14 - 20)	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b> Talk Like a Pirate Day—Celebrate RRRural America!	<b>20</b>
<b>21</b>	<b>22</b> First Day of Autumn and Rosh Hashanah (22 - 24)	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>
<b>28</b>	<b>29</b>	<b>30</b>				



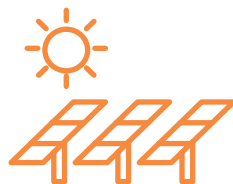
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# Shining a Light on Solar

The Center received its largest-ever grant of \$62.4 million from the U.S. Environmental Protection Agency to boost solar energy in Nebraska. With this award, we'll bring solar power to low-income households, affordable housing units, and underserved communities.



Pictured, Center staff visit a community **solar array** in Central City, Nebraska. The Center will support similar projects statewide in the coming years.



# October

September							November						
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28	29	30					23	24	25	26	27	28	29
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Sunday

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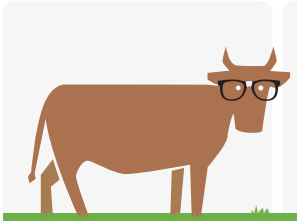
Tuesday

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To learn more, visit [cfra.org/NebraskaSolarforAll](http://cfra.org/NebraskaSolarforAll).

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Yom Kippur (1 - 2)

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Nat'l Farmer's Day—  
#ThankAFarmer on social media

Indigenous Peoples' Day

International Day of Rural Women

Boss's Day

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Nat'l Pumpkin Day



CENTER *for* RURAL AFFAIRS

Halloween

# Lending a Hand

When COVID-19 sent demand through the roof at Total Graphics, Mandy Parker, pictured with Center Loan Specialist Lori Schrader, found help at the Center. Mandy got the loan she needed to expand, plus training she needed to succeed.



In 2024, the Center placed business and home loans totaling **\$11.5 million**.



# November

October							December								
S	M	T	W	T	F	S	S	M	T	W	T	F	S		
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19	20	21	22	23	24	25	21	22	23	24	25	26	27		
26	27	28	29	30	31		28	29	30	31					

Sunday

Monday

Tuesday

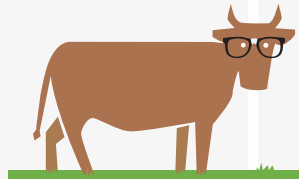
Wednesday

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Nat'l Native American Heritage Month



For resources, go to [cfra.org/small-business](http://cfra.org/small-business).

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Dia de los Muertos (1 - 2)

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Daylight Saving Time Ends

Election Day—  
Get out and vote!

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Veterans Day—Thank you  
to all who have served!

Philanthropy Day

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Thanksgiving Day

Native American  
Heritage Day

Small Business  
Saturday

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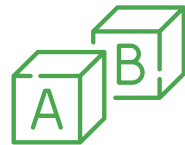
CENTER *for* RURAL AFFAIRS

# Readying the Next Generation

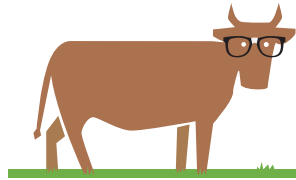
Our annual child care conference in Grand Island, pictured, and Child Care Academies for Spanish-speaking providers foster culturally relevant care and business growth. Increased access to quality child care nurtures strong communities. Your support helps these essential businesses and families flourish together.



**We couldn't do this alone.**  
We were 1 of 17 partners  
who produced this conference.



# December



Find your nearest training at [cfra.org/events](http://cfra.org/events).

November							January 2026						
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9	10	11	12	13	14	15	11	12	13	14	15	16	17
16	17	18	19	20	21	22	18	19	20	21	22	23	24
23	24	25	26	27	28	29	25	26	27	28	29	30	31
						30							

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<b>1</b>	<b>2</b> Giving Tuesday— Will you make a gift to the Center?	<b>3</b>	● <b>4</b>	<b>5</b>	<b>6</b>
<b>7</b> Pearl Harbor Remembrance Day	<b>8</b>	<b>9</b>	<b>10</b> Human Rights Day	◐ <b>11</b>	<b>12</b>	<b>13</b>
<b>14</b> Hanukkah (14- 22)	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	● <b>19</b>	<b>20</b>
<b>21</b> First Day of Winter	<b>22</b>	<b>23</b>	<b>24</b> Christmas Eve	<b>25</b> Christmas Day	<b>26</b>	◐ <b>27</b>
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b> New Year's Eve			



CENTER *for* RURAL AFFAIRS

# Unapologetically rural for more than 50 years

For more than 50 years, we have fought alongside you in support of rural America. We work here. We live here. And like you, our hearts are here. Pictured, members of our board and staff at the September 2024 quarterly meeting.



**Thank you 2024 board members:**  
Dennis Demmel, President; Jane Yule, Vice President; Barbara Dilly, Secretary; Chuck Karpf, Treasurer; and Leverne Barrett, Krista Dittman, Melissa Florell, Greg Fripp, Jay Hall, Ross Larson, Nancy Meyer, Karina Perez, Amy Sandeen, Paul Swanson, and Steele Valenzuela.

This calendar illustrates the impact you helped achieve during the past year. We appreciate your commitment to creating vibrant family farms and ranches, small businesses, and communities. Thank you from the staff and board of the Center for Rural Affairs.



CENTER for  
RURAL AFFAIRS

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