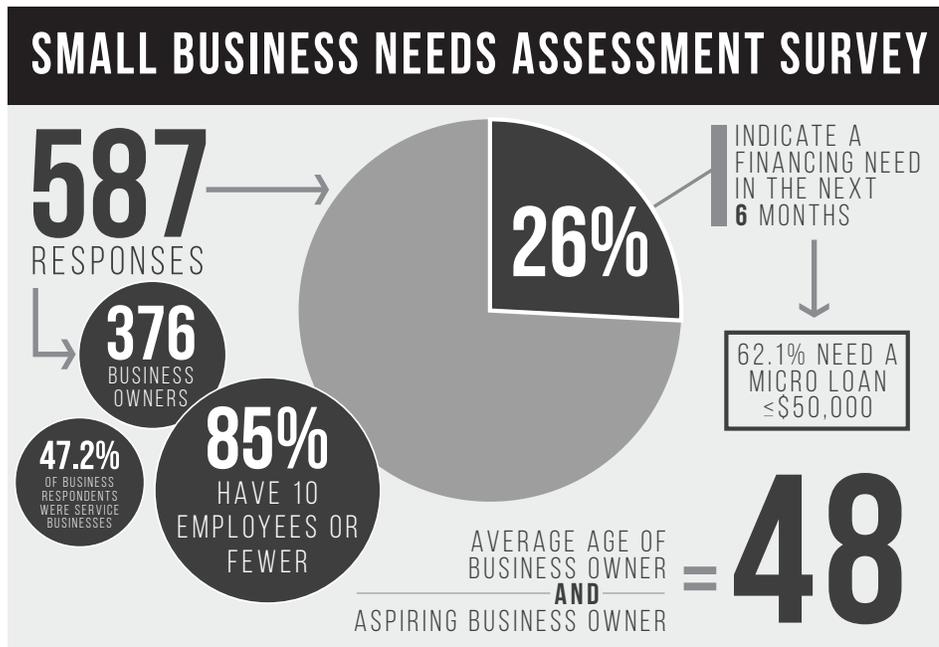




MARKETING ASSISTANCE, STARTUP CAPITAL IDENTIFIED AS TOP SMALL BUSINESS NEEDS

BY DENA BECK, SENIOR PROJECT LEADER AND SOUTH CENTRAL LOAN SPECIALIST, DENAB@CFRA.ORG



Nebraska businesses and those who serve them have once again provided vital information about their operations. The results are included in “Their needs and thoughts: Results of the fifth biennial Small Business Needs Assessment,” a report by Dena Beck, senior project leader and loan specialist with the Center for Rural Affairs’ Rural Enterprise Assistance Project, or REAP.

Marketing assistance and start-up capital were top concerns for respondents, a result similar to past surveys. Other common concerns revealed were the cost of hiring an employee, including FICA and unemployment insurance; employee quality issues; and employee/applicant quantity issues.

Results of the fifth biennial Small Business Needs Assessment Survey are summed up in an infographic. | Design by Kylie Kai

—SEE [SMALL BUSINESS NEEDS](#) ON PAGE 3

GROOMIN’ ROOM IS A SPA FOR YOUR FAVORITE CANINE

BY RHEA LANDHOLM, BRAND MARKETING AND COMMUNICATIONS MANAGER, RHEAL@CFRA.ORG

Sydney, a 200-pound Newfoundland, and Beatrixx, an American Staghound, get the royal treatment. Their owner, Rachel, is a dog groomer.

Rachel Pittner, owner of the Groomin’ Room in Minden, Neb., has always loved dogs. That led her to move to Rapid City, SD, to study dog grooming.

While at school and in the first

portion of her career, she kept in touch with friends and classmates from her hometown – Minden.

“I had several people telling me they wish I was back here,” Rachel said. “I thought, well, I’ll give it a shot and see what happens.”

In October 2013, she opened the Groomin’ Room, with intent to purchase the building she was renting.

Things didn’t go as planned, and the building was sold. Rachel

scrambled to find another location, and was able to pinpoint a vacant building to rent.

Again, the plan changed.

“The owner of the building now, he decided he didn’t want to rent it, he wanted to sell it,” Rachel said.

She talked with long-time friend Dena Beck, who is also on the Center for Rural Affairs’ Rural En

—SEE [GROOMIN’ ROOM](#) ON PAGE 2

GROOMIN' ROOM, CONTINUED FROM PAGE 1



Rachel Pittner, owner of the Groomin' Room in Minden, received a Rural Enterprise Assistance Project loan to purchase her building. | Photo submitted

terprise Assistance Project (REAP) staff, who said REAP may be able to help out.

“And they did. They helped me with the loan to purchase my shop,” Rachel said. “It was real easy. Dena was a big help in getting everything settled and situated, and helped me find who I needed to talk to.”

Dena also provided one-on-one technical assistance through REAP's Women's Business Center.

The Groomin' Room has been in its new location for about a year and a half, and business is booming.

Rachel grooms between five and eight dogs per day, depending on the size of the pup. And, appointments are booked more than a month out.

“Business has been busy,” she said.

When a customer comes in, Rachel listens to what the cli-

ent wants, then she'll take the dog to the back. The first step is cutting the nails and cleaning the ears. If the dog is matted, she'll remove the mats. Then it's time for a bath, fluff dry and a haircut.

“I finish it off with a bandana and a little spritz of smelly good, and they're ready to go home,” Rachel said.

She enjoys every dog that comes in her door, and fondly remembers Gordon, a Chinese Crested, who lived in South Dakota. The rescue pup was overweight with a thyroid problem, and had a “little attitude.”

“He would just waddle in,” Rachel said. “Then, when you tried to take his picture, he wouldn't turn his head, almost to where he would hurt himself to turn and not look at you. He was probably one of my favorites.”

To see more of Rachel's customers, check out her Facebook page. There's an endless stream of canine cuteness.

THE GROOMIN' ROOM

601 N. Colorado Ave, Minden, Neb. 68959
308.832.0600
www.facebook.com/Groomnroom/
Hours: 8 a.m. to 5 p.m.

REAP WOMEN'S BUSINESS CENTER

The Rural Enterprise Assistance Project (REAP) Women's Business Center is funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.

REAP, the Women's Business Center and the Latino Business Center are programs of the Center for Rural Affairs. The Center for Rural Affairs is a private, nonprofit organization.

All SBA funded programs and services are extended to the public on a nondiscriminatory basis. Reasonable accommodations for persons with disabilities and/or persons with limited English proficiency (LEP) will be made if requested in advance.



This institution is an equal opportunity employer and provider.



The Women's Business Center continues to offer Online Marketing Strategies sessions across the state. In Hartington (pictured), participants discussed building online relationships using websites, email marketing and social media. Another workshop, Business Plan Basics, was held in Red Cloud – hosted by the Women's Business Center, Red Cloud Chamber of Commerce and Auld Public Library. Business Plan Basics sessions are also in progress in Auburn and Broken Bow. Visit cfa.org/reap/events for opportunities in your area. | Photo submitted

REAP LATINO BUSINESS CENTER

NEW YEAR'S RESOLUTION: BE MORE EFFICIENT AND INCREASE CAPACITY

BY JUAN SANDOVAL, LATINO BUSINESS CENTER DIRECTOR, JUANS@CFRA.ORG

The New Year's resolution is a common tradition around the world. In the new year, many of us look to our past experiences and strive to better ourselves.

The Latino Business Center is coming into the new year following a very successful 2016. In the fourth quarter of 2016 alone, we

placed 22 loans to Latino business owners totaling \$342,100. We trained 214 individuals through workshops and roundtables across the state, and provided counseling to 94 clients on 394 occasions. That's a lot of holiday season cheer.

Our resolution for 2017 is to serve our clients even better. We

will meet new challenges and seek opportunities to be more efficient and increase capacity. We aim to set a new record for lending in 2017, keeping up our trend of steady improvement over the last few years.

As 2017 begins, our past successes drive our resolution to keep working hard for you.

TIPS: SOCIAL MEDIA FOR SMALL BUSINESSES

BY IJEOMA S. NWATU, DIGITAL STRATEGY AND COMMUNICATIONS CONSULTANT, SBA.GOV/BLOGS/SIMPLE-SOCIAL-MEDIA-GUIDE-SMALL-BUSINESSES

Remember that social media is a dialogue and conversation. Small businesses can leverage platforms to expand visibility, increase sales, or inform their audience.

Managing social media – from content to execution – takes effort and time. If you do not have the resources to manage multiple accounts, think wisely in which ones you will invest in.

Depending on the size, location and industry of your business, you might focus on more visual platforms like Instagram, Snapchat and Pinterest. Get creative in showcasing behind-the-scenes pictures of your restaurant or interview clips with the craftsman building your next project.

If your business relies heavily on sales and is in a very professional line of work, using LinkedIn would

be appropriate.

Social media does not have to be complicated. Keep it simple by investing in a few platforms that aim to engage your audience and customers while positively representing your brand.

Timing, engagement and an organized process of developing and sharing content is also important.

Don't take yourself too seriously, have a little fun!

SMALL BUSINESS NEEDS, CONTINUED FROM PAGE 1

Business owners responded their biggest training and assistance needs are for marketing and advertising support. Assistance with social networking, bookkeeping and succession planning all saw a rise in responses, compared to surveys in past years.

The 2016 Small Business Needs Assessment had the greatest response rate yet, with 587 respondents. The opinions of 248 existing businesses, 45 new businesses (within the first year of startup), and 47 transitioning businesses (within 10 years of exiting the business) were sampled from

across rural Nebraska. The assessment also includes responses from resource providers and lenders who serve Nebraska businesses.

With technology, business needs are changing more rapidly than ever before. The information collected in each survey helps our staff react to trending needs. We are able to make programmatic changes based on results to better serve in lending, training and technical assistance.

These results are also important to policy makers, lenders and other business resource providers statewide, who use this informa-

tion for focusing, planning and developing strategic partnerships. According to the Association for Enterprise Opportunity, 85 percent of Nebraska businesses have 10 or fewer full-time employees, with that number closer to 90 percent in rural areas. The needs of small businesses affect many in the state.

The report can be found at cfra.org/their-needs-and-thoughts.

Community or organization leaders who would like a presentation of the survey results should contact Dena at denab@cfra.org or 308.528.0060.



CENTER *for* RURAL AFFAIRS

RURAL ENTERPRISE ASSISTANCE PROJECT
145 MAIN STREET, PO BOX 136 | LYONS, NE 68038-0136
CFRA.ORG | INFO@CFRA.ORG

Address Service Requested

Winter 2017



SAVE THE DATE! APRIL 12, 2017
Women Entrepreneur Conference

QUESTIONS?

CONTACT ONE OF OUR HELPFUL STAFF BELOW!

Jeff Reynolds, REAP Program Director,
jeffr@cfra.org.

Monica Braun, Women's Business Center
Director, monicab@cfra.org.

Juan Sandoval, Latino Business Center Director,
juans@cfra.org.

Dena Beck, Senior Project Leader &
South Central Loan Specialist, denab@cfra.org.

Gene Rahn, Northeast/Central Senior Loan
Specialist, gener@cfra.org.

Jerry Terwilliger, Panhandle Loan Specialist,
jerryt@cfra.org.

Janelle Moran, Southeast Loan Specialist,
janellem@cfra.org.

Nancy Flock, Southwest Loan Specialist,
nancyf@cfra.org.

Griselda Rendon, Latino Loan Specialist,
griseldar@cfra.org.

Kim Preston, REAP Administrative Assistant,
kimp@cfra.org.

REAP RANKS NINTH NATIONALLY

BY JEFF REYNOLDS, REAP PROGRAM DIRECTOR, JEFFR@CFRA.ORG

Center for Rural Affairs' small business development program ranked ninth in the United States for the number of Small Business Administration microloans placed in fiscal year 2016.

The program, Rural Enterprise Assistance Project, or REAP, provides lending, training, networking and technical assistance to startup and existing small businesses in Nebraska.

The Small Business Administration Office of Economic Opportunity ranks programs and announces results at the close of its fiscal year.

Making the top 10 list is a testament to staff who believe in our mission and work extremely hard to meet the goals of the program.

Not many, if any, rural only programs make this list, but we do.

We closed 101 small business microloans for a total of \$575,105 in 2016.

I am very proud of our staff and all they are doing to make a difference in rural Nebraska. This is an incredible achievement.

During the Center for Rural Affairs' fiscal year 2016, Rural Enterprise Assistance Project staff placed 123 loans totaling \$1,739,880 and provided 2,372 entrepreneurs with training and assistance. Loans up to \$150,000 are provided through the lending programs.

We're heading onward and upward as we help entrepreneurs build small businesses and create vibrant small towns and rural communities.