

SMALL BUSINESS NEWS



CENTER *for* RURAL AFFAIRS

SPRING 2021



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Claudia Escobedo started a family business last October.





William Castellanos opened Sabrina Salon in Columbus, Nebraska, in 2018, with the help of a business loan from the Center for Rural Affairs. | Photos by Kylie Kai

STYLIST AT 'RETIREMENT AGE' SEES THE BEAUTY IN BEING A BUSINESS OWNER

BY LIZ STEWART AND VERONICA REYES SPINDOLA

Success can come at any age, in any stage of life, and William Castellanos is living proof of that.

Though he's at what most people would consider "retirement age," William's passion for helping others feel beautiful has led him to open and run a successful salon since 2018.

After graduating from cosmetology school and relocating to Nebraska from Florida, William was ready to become a business owner, and spent nine months exploring the market in Columbus, Nebraska, to learn about the salon scene in his new community.

Now the owner of Sabrina Salon, LLC, William was able to take on this new role with financial assistance from the Center for Rural Affairs. Through that funding, he made the changes neces-

sary to open his business and start his dream job.

"Once I obtained the loans, the transformation of my salon began," he said. "The space had never been a hairdressing salon, therefore I had to create the right conditions that the business needed. When it was finished, I started to work hard."

Center Latino Loan Specialist Veronica Reyes Spindola has helped William since the beginning of his journey toward becoming a business owner.

"I assisted with the loan process, and I still work with him frequently for different business related things," said Veronica. "William is a persistent person, and I admire him for that. He has very strong convictions and a lot of experience in his industry."

At first, William worked full time by himself at Sabrina Salon. Later on, his business expanded to include five other stylists. Currently, he has two other employees working with him.

The stylists offer services such as haircuts for the whole family, hair styling, hair coloring techniques, waxing, and more. And, even though it hasn't always been easy, William loves what he does, and works hard to keep his salon running as smoothly as possible.

"Despite the difficulties in the country, I have managed to keep the business open," William said. "The pandemic led us to close for about a month, so I had an economic downturn because there was no money coming in, but we had to continue paying rent and other bills and services."

Through all the ups and downs of owning a business, William has kept a positive attitude and an open line of communication with Center staff, knowing he can count on their assistance if it's needed.

"I am very thankful to the Center and all the help the staff has given me for the business," he said. "They helped me stay open by offering technical assistance services, and my experience with them has been very positive. I have recommended the Center to other people who want to open a business because I think it is a good option to help someone fulfill their dream." 📌

Veronica Reyes Spindola, Latino Loan Specialist, has worked with William Castellanos since the beginning. She continues to provide one-on-one business counseling.



CENTER for RURAL AFFAIRS

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On the cover: William Castellanos, owner of Sabrina Salon | Photo by Kylie Kai

ARE YOU:

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Mortgage loans of between \$5,000 and \$100,000 are available for rural Nebraskans who dream of owning a home.



BUSINESS DEVELOPMENT SERVICES

Business counseling

Business development specialists are available for consultations on business troubleshooting, cash flow and budget, loan packaging, and more.

Loan specialists

We have a statewide network of loan specialists ready and willing to help you along your small business journey. Find your specialist on pages 10 and 11.

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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GERING ENTREPRENEUR AIMS TO MAKE LIFE MORE CONVENIENT FOR HIS COMMUNITY

BY LIZ STEWART

Even though Kent Ewing was busy running other businesses, when the residents of Gering, Nebraska, lost their only grocery store, he stepped up to make sure community members had what they needed to get by.

Kent opened Stagecoach Stop in 2010 to serve as a convenience and grocery store, and what started as filling a need for the community has become a business staple in this Nebraska panhandle town.

“Several thousand people didn’t have access to groceries,” he said. “So, I thought this was the right time, and I built my 6,000 square foot building.”

That building houses Stagecoach Stop, which sits on land Kent bought with financial assistance from the Center for Rural Affairs. Center staff also helped Kent with QuickBooks training and technical assistance during the store’s early years.

“The Center has been great,” said Kent. “If I have any questions or problems, I know I can call them for assistance.”

Initially, Stagecoach Stop offered customers standard convenience store merchandise, and also sold essential grocery items like meat, fruits, and vegetables.

Two years later, another grocery store opened in Gering. Kent decided instead of trying to compete with the grocer, he’d eliminate those types of items from Stagecoach Stop and convert his shop completely into a convenience store with a gas station. Through additional financing from the Center, Kent upgraded Stagecoach Stop to include a fuel pump system.



Kent Ewing saw a need in his community, and opened a convenience store that offered standard convenience store merchandise, and also sold essential grocery items. | Photos by Anthony Gurrola

Anthony Gurrola, Center loan specialist, has kept up with Kent making sure the business owner had everything he needed to continue down a successful path.

“Working with Kent is a pleasure,” said Anthony. “He is always willing to chat with me about his business—it’s nice hearing about his vision and goals for Stagecoach Stop, and I enjoy looking for ways to help him along the way.”

Since converting the business to its current set up, Kent has supplied his customers with typical convenience items, and teamed up with another local business to sell homemade breakfast burri

tos in the store. He also obtains his fuel from a local cooperative.

Business has remained steady over the years, and Kent's operation has grown from employing one full-time and three part-time workers, including Kent, to three full-time and two part-time workers.

Even throughout the COVID-19 pandemic, which has been a stumbling block for many small businesses, Kent's store has remained open and successful. He says customers and employees have felt safe shopping in the store, as hand sanitizer has been available and masks are worn.

"We have really lucked out," he said. "We had a few weeks initially where it slowed down, but my yearly average is only down slightly, so I'm not complaining at all."

Kent knows if he ever needs assistance in the future, he can count on the Center.

"I appreciate what the Center has done," he said. "As a business owner, when you're trying to do upgrades or when you're first getting going, a small amount of money can be a lot of help. Those small amounts make a big difference. I appreciate all the help I got in that way."

CLIENT SUCCESS

Financing from the Center for Rural Affairs helped purchase the land for Stagecoach Stop. Kent Ewing took out an additional loan to add a fuel pump system.



CLEANING ACADEMY OFFERS SECOND CHANCE TO OUT-OF-WORK ENTREPRENEURS

BY LIZ STEWART AND CARLOS BARCENAS

Whether due to lockdowns or lack of customers, the coronavirus pandemic has left countless businesses closed and people without jobs. Claudia Escobedo and her husband found themselves in that situation, but they have made the best out of bad circumstances.

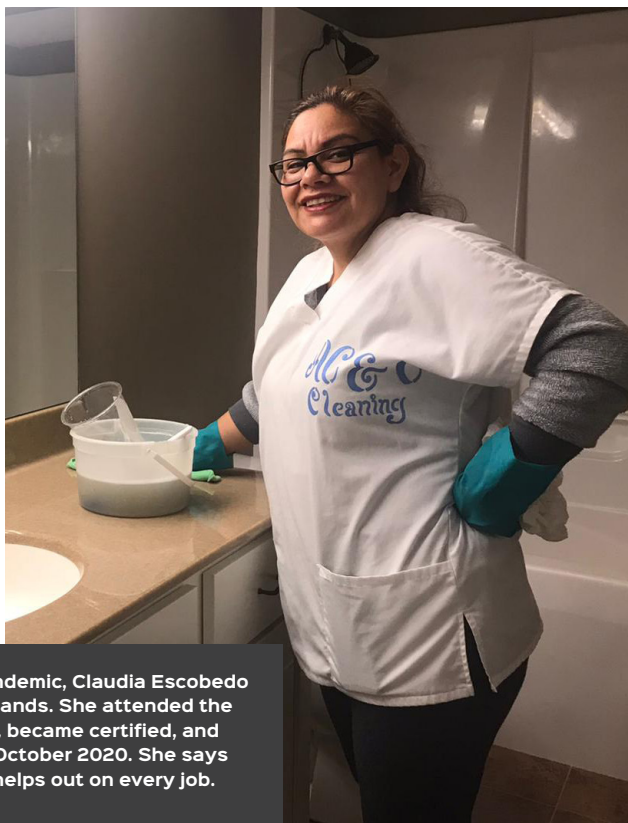
The couple knew they had to do something to get back on their feet, and not knowing when the pandemic would end or if their jobs would be waiting for them when it did, Claudia decided to take matters into her own hands.

After taking other training courses through the Center for Rural Affairs, Claudia knew firsthand how valuable their workshops are. She had heard of the Center's Cleaning Academy before, and jumped at the chance to enroll when it was offered after she lost her job.

Currently, the Center offers four sector-specific academies: restaurant, construction, cleaning, and child care. The Cleaning Academy includes Cleaning Management Institute (CMI) certification upon testing out after attending the training event.

Academies vary from one to three days per week, for four to eight weeks, depending on the topic. For the Cleaning Academy, participants must attend the full academy to become CMI certified.

After completing the training and course work, Claudia was ready to open her own business. She started processing the paperwork in the summer of 2020, and everything was approved and finalized by October 2020, when AC & C Cleaning officially opened for business.



With no work due to the pandemic, Claudia Escobedo took matters into her own hands. She attended the Center's Cleaning Academy, became certified, and opened AC & C Cleaning in October 2020. She says each member of her family helps out on every job.

| Photo submitted

AC & C Cleaning is a family-operated business, and each member helps on every job. So, not only did Claudia obtain her CMI certification through the Cleaning Academy, her oldest daughter took the cleaning courses alongside her and became certified as well. They gained many valuable skills in the process.

"Some of my biggest takeaways were how to utilize all the chemicals and cleaning products, and also not to mix them, and to have a better understanding of the type of chemicals we need to use for different surfaces or areas that we need to clean," Claudia said. "We learned to be very careful in the cleaning work we do to prevent any falls or accidents. These courses have helped our family business thrive."

Jessica Campos, Center for Rural Affairs Women's Business Center director, has had a hand in designing and executing the academies, and says the goal is to bring training opportunities into rural communities to see the impact these new and existing businesses have brought them.

"The academies bring education to entrepreneurs looking to establish a business in that sector," said Jessica. "They develop business skills and learn what is needed to succeed in that industry, such as financials, marketing, management, regulations, and permits and licensing requirements. It has been amazing being a part of this and seeing business owners and entrepreneurs turn their ideas into a plan to be successful."

Claudia is grateful for this opportunity, which brought her out of a bad situation and into a promising one as a business owner.

"Attending the Cleaning Academy has helped me with the knowledge of how to clean in a way that is adequate and effective in the different areas that I work," she said. "Thank you very much for offering these types of academies. They're helpful, and allow us to be more confident in opening our businesses and doing our jobs."

For more information on academy availability, visit cfra.org/events. 📄

NEED \$15,000 OR LESS? EXPRESS PROCESS AVAILABLE

BY RHEA LANDHOLM

Small business owners with credit needs of \$15,000 or less can apply for Center for Rural Affairs' Express Loan.

Designed for new and returning borrowers, Express Loans are underwritten on credit score and two personal bank statements, allowing for fast decisions.

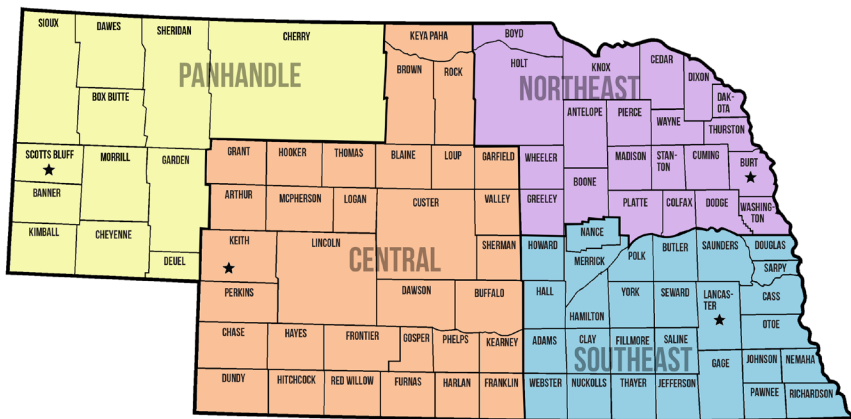
"This expedited funding can be useful in emergency situations or when you need a quick infusion," said Kim Preston, Center for Rural Affairs' Rural

Enterprise Assistance Project director. "For example, we have processed quite a few Express Loans during the last year due to COVID-19 circumstances."

Visit cfra.org/express-loans to apply. Current borrowers can contact their loan specialist or call 402.687.2100.

The Center continues to offer affordable small business financing of up to \$250,000 for small businesses in Nebraska. Turn to page 5 for details. 📄

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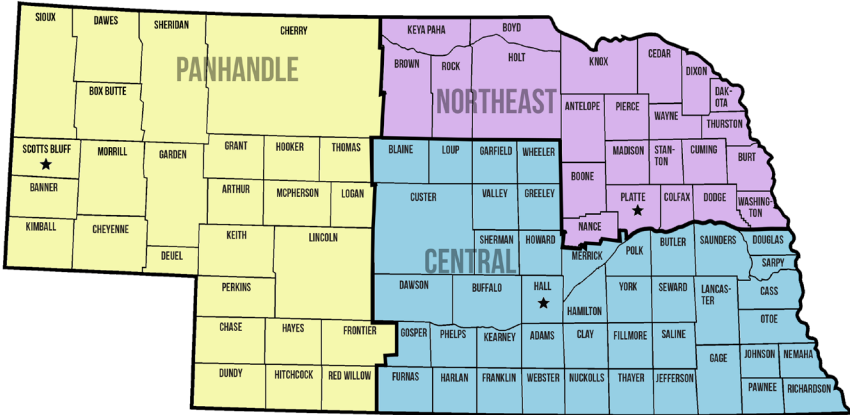
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QUESTIONS AND APPLICATION PROCESS



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SERVICE MAPS

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Return service requested

05/21