

2025

# Impact Report



The Center for Rural Affairs' mission is to cultivate strong communities rooted in social and economic justice, environmental stewardship, and opportunity for all. We engage people in the decisions that affect the quality of their lives and the future of their communities.



CENTER *for* RURAL AFFAIRS

# Food Systems

Rural grocery stores are essential anchors for food access, economic vitality, and community health in areas where other retail options are scarce or nonexistent. Launched in 2025 and expanding in 2026, the Center's rural grocery initiative strengthens food access in rural Nebraska through advocacy, community engagement, and direct business support.

## Keeping groceries local

We launched a pilot cohort of 24 grocer businesses that each received direct technical assistance and a \$17,000 mini-grant. Through this integrated approach—combining policy advocacy, grassroots education, and direct business support—the pilot connected local needs with state-level solutions for rural food systems. Our grocery work included two community listening sessions in Elwood and Exeter, where 62 attendees demonstrated strong local support for small grocers and deepened their understanding of grocery stores' role in rural community vitality.

## Capital access for local meat lockers

The Center continued to support local food infrastructure with capital access tailored to small meat processors like ASC Lockers of West Point, which received a loan to double its processing capacity to 3,600 head annually and add 12 new, full-time jobs by 2028. The ASC project includes a 6,600-square-foot expansion for processing and retail, a 2,400-square-foot rendering building, new equipment and technology.

The Center deployed \$12.3 million in Meat and Poultry Processing loans by the end of 2025 to strengthen local meat processing infrastructure funded through the U.S. Department of Agriculture.



## Shaping policy:

The Center led advocacy efforts for LB 375 (the Grocer Reinvestment Option Act), which provides state funding for technology upgrades, wholesale purchasing power, cooperative transitions, and federal funding access for independent grocers.

LB 375 was carried over from the 2025 session of the Nebraska Legislature, and the bill remains viable in the 2026 session.

Food access and supporting rural grocery stores remains a legislative priority for the Center in 2026.



# Small Business Support

Small business technical assistance provides expert guidance on operations, finances, marketing, and compliance to help entrepreneurs succeed. The Center's support for entrepreneurs increased business survival and profitability, especially for underserved business owners who lack access to expensive consultants or professional networks.

## 2025 by the numbers

**154**

Entrepreneurs were supported in launching new businesses across rural Nebraska.

**2,136**

Unique individuals received counseling and training.

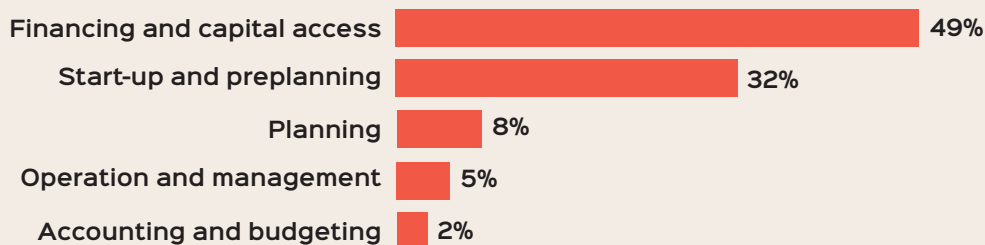
**4,126**

Hours were dedicated to working one-on-one with current and aspiring small business owners and rural homebuyers.

**94**

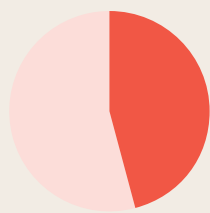
Full-time Nebraska jobs were created through the businesses we financed.

## Top 5 types of small business counseling sought and provided:



## Breaking down the loan numbers

As a certified Community Development Financial Institution (CDFI), the Center placed **46 loans** totaling **\$6.3 million** in the last fiscal year.



**46%**

Women borrowers



**58%**

Latino borrowers



**62%**

Low-income borrowers

The Center had **215 active loans** at the end of fiscal year 2025 with an outstanding principal balance of **\$18.9 million**. Ninety-one percent of active loans in our portfolio are made to people within our target markets of Latino borrowers, low-income borrowers, and economically distressed communities.



## Shaping policy:

The Center advocates in Washington, D.C. and statehouses to strengthen small business support for rural America. At the federal level, we rallied organizations supporting microenterprise development and led efforts to secure program funding and improvements through appropriations and 2025 farm bill negotiations. These efforts mobilized nearly 30 organizations that will urge congressional action on funding in 2026.

The Center worked with national coalitions to protect key programs, including the USDA's Rural Microentrepreneur Assistance Program and the Treasury Department's CDFI Fund. Our efforts helped secure support letters to federal leadership signed by all five Nebraska congressional delegates.

At the state level, the Center championed Nebraska's Microenterprise Assistance Program, which since 1997 has supported small business growth. When state funding for the program was paused in 2025, the Center mobilized to defend this vital economic development tool by documenting its measurable impact on Nebraska's rural economy.

Supporting the Microenterprise Assistance Program remains a legislative priority for the Center in 2026.

Growing dreams:

# Sandro Lopes connects programs to real-world impact

By Jessie Eby | Photos provided by Sandro Lopes

Nestled in the eastern Nebraska prairie is a farm unlike any other in the region, where ancestral wisdom from the Amazon meets the vast, wind-shaped landscape of the Great Plains. At its center is Sandro Lopes—the head, heart, and hands of NaTerra Farms near David City.

NaTerra is a complex regenerative ecosystem where soil, spirit, and community thrive together. Here, farming isn't only about producing food; it's about reconnecting humanity to the cycles of the earth and giving back to the land, on a farm that sat vacant for 27 years.

Sandro grew up in São Miguel do Guamá in northern Brazil, where the forest teaches that abundance comes from balance. He started NaTerra Farms in 2022 with a 20-by-80-foot backyard experiment: a mix of agroforestry rows, a “rainforest

garden,” and food islands planted with dozens of species. This living patchwork would become the foundation for a much larger dream.

---

*“The Center amplifies our voice—showing that Latino and Indigenous farmers are not only participants but innovators shaping the future of agriculture.” -Sandro Lopes*

---

## Bringing a farm back to life on the prairie

Sandro connected with the Center shortly after arriving in Nebraska in 2023. He was seeking programs to support Latino farmers and found resonance in our mission. He attended workshops, participated in the Beginning Farmer Conservation Fellowship program, and ultimately landed on our Advisory Committee in March 2025.

“The Center didn't just offer technical support—they saw potential, culture, and community. [Center staff] became co-creators in our journey toward regeneration,” he said. “They helped us build bridges between cultural identity and business management, and between dreams and practical implementation.”



Today, Sandro and his family are breathing new life into the land. They're rebuilding it using regenerative and syntropic farming practices. With every cycle, the farm becomes more biodiverse, more resilient, and more connected to its social and ecological surroundings. What was once an abandoned plot is now a model of what regenerative agriculture can look like on the Nebraska prairie.

“Farming became my way of honoring those roots [of my ancestral heritage] and creating bridges between worlds: Indigenous wisdom and modern science, tradition and innovation, the forest and the prairie,” he said.



The Center works with beginning farmers, small to midsize family operations, and diversified producers across Nebraska and the Midwest—from traditional commodity and livestock farmers to those operating specialized small farms growing vegetables, fruit, and other products.

## A voice for Latino and Indigenous farmers shaping policy

Sandro brings passion about local food systems and a drive to support small farming operations and beginning farmers to the Center's Advisory Committee. His voice strengthens our policy advocacy.

"Serving on the board is both an honor and a sacred responsibility," he said. "I see it as an opportunity to represent the voices of Latino

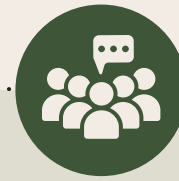
and Indigenous farmers who often remain unheard in policy spaces."

For supporters of the Center, Sandro's story shows what happens when all the threads of our mission come together. NaTerra Farms is proof that when we invest in people, we grow more than food. We grow communities, economies, and ecosystems that can sustain us for generations. Sandro created his own vision, but together, we are cultivating social, natural, and human capital—proving

that rural America can be both a cradle of innovation and a sanctuary of ancestral wisdom.

"The future of farming depends on remembering the past," he said. "Regeneration is not innovation—it is restoration. Our ancestors already knew how to live in harmony with the land; now it is our turn to listen again."

Your investment ensures there will be many more stories like Sandro's.



The Center's targeted technical assistance for producers in 2025 included the following.

- ▶ **265** attendees participated in the Latino farmer programming provided in partnership with Practical Farmers of Iowa. This featured in-person and online Spanish-language workshops on vegetable production, which broke down language barriers and built comfort, confidence, and mutual respect.
- ▶ **65** participants took part in a farming workshop series that connected military veterans with agricultural experts.
- ▶ **\$200,000** of food was purchased from 29 local producers for food banks, senior centers, WIC offices, and other partners meeting critical community nutrition needs.
- ▶ **29** people joined the Transition to Organic series designed to help them navigate organic certification.
- ▶ **16** fellows participated in the Beginning Farmer Conservation Fellowship Program, which shares the proven benefits of sustainable land management.
- ▶ **13** local producers participated in a cohort to connect them with grocery stores and expand food access and strengthen local communities.

# Community Resources

The Center addresses systemic barriers by expanding opportunities for affordable housing and child care, improving access to health care, supporting new immigrants and developing welcoming communities.

## Housing and economic stability

Rural Nebraska faces an acute shortage of affordable housing—the primary reason Nebraskans migrate. When 71% of those moving within a county cite housing concerns, and 34% of people leaving the state report it as their main reason, the urgency is clear. The Center’s Greater Nebraska Housing Loan Fund responded with flexible underwriting and mission-driven capital. In just two years, our **\$4.57 million** in loans catalyzed **\$13 million** in total project investment, creating **50** new housing units. Yet capital alone is insufficient. We’re partnering with Omaha-based Spark in 2026 to bring Developer Academies to rural Nebraska—recognizing that sustainable housing development requires trained developers and strong community leadership alongside financing.

## Child care as critical infrastructure

To strengthen both the sustainability and quality of child care in rural communities, Center staff created the Child Care Accelerator Program. It combines essential business training, financial management, technology, and tax readiness, with Nebraska’s Early Learning Guidelines. This integrated approach helps providers scale operations while maintaining quality standards.

## Community leadership for lasting change

The naturalization process involves complex legal requirements, documentation, and fees that can be overwhelming, especially for people who may have limited English proficiency or are unfamiliar with U.S. legal systems. And not everyone can afford a private immigration attorney.

As part of community engagement programming, the Center co-hosted the immigration clinic in Schuyler on Sept. 17, 2025, National Citizenship Day. With our partner Centro Hispano, we supported 25 people going through the naturalization process. The clinic was an important opportunity to reduce financial barriers and provide timely support to community members navigating the citizenship process.

Recognizing heightened fear and uncertainty in immigrant communities, we expanded our outreach to include in-home presentations for families and confidential meetings with business owners. These sessions provided tailored guidance on legal rights and interactions with federal agents, meeting community members where they are and building trust during a critical period.

As part of the Nebraska Alliance for Thriving Communities, the Center strengthened this work through strategic partnerships with Centro Hispano, the Multicultural Coalition of



Photo provided by NeighborWorks Northeast Nebraska

Grand Island, Comunidad Unida: Northeast Nebraska, and many others. Together, we delivered bilingual “Know Your Rights” presentations led by U.S. Department of Justice-accredited immigration law representatives. The Center also distributed more than 600 informational folders on responding to immigration-related crises across nine Nebraska communities.



## Shaping policy:

**Sustainable rural development requires strong local leaders equipped to navigate complexity and bring communities together across deepening divides.** Throughout 2025, we gathered rural leaders and advocates to develop cultural competency and practice difficult conversations. We addressed the interconnected challenges they face: rapid demographic change, aging leadership pipelines, and the profound isolation many community advocates experience.

**Adequate resources for essential services such as affordable housing, health care, child care, and rural economic development remain a legislative priority for the Center in 2026.**

# Environment and Resilience

The Center advances climate resilience in rural America through coalition building. We engage underserved communities to connect them with economic opportunity that addresses their unique challenges building pathways to both prosperity and resilience.

## Mentoring for conservation

Through our Conservation Mentorship Network, we convened 121 diverse producers for sustainable agriculture education via field days and online panels. Our staff attended more than 14 conferences and field days, networking directly with producers and conservation professionals to identify potential federal program advocates and deepen understanding of producer needs around programs like the Conservation Stewardship Program and Environmental Quality Incentives Program. These insights informed our policy efforts.

Network mentors share regionally and culturally appropriate conservation practices that protect water, reduce erosion, improve soil, animal, and human health, and reduce input costs—outcomes that directly matter to rural livelihoods.

## Addressing water quality

Watershed protection is critical for rural communities with direct dependence on healthy water systems and fewer resources to address water quality problems on their own. We coordinate stakeholder conversations among farmers, landowners, and other leaders to build buy-in for comprehensive watershed-scale planning.

To advance Iowa watershed and clean water goals, we organized a statewide gathering where 57 watershed leaders networked and strategized for nature-based solutions.



## Shaping policy:

To expand accessibility of renewable energy to rural, low-income, and diverse communities, we created an Agrivoltaics Toolkit to help local officials facilitate solar and agricultural coexistence, incorporating model ordinances from the region. We mailed all 93 Nebraska counties key renewable energy resources, including state-specific tax guidance. We also expanded our Clean Energy Siting Library with 14 new and four updated resources.

Clean energy policies, as well as promoting soil and water health, remain a legislative priority for the Center in 2026.



# Bringing it all together

The Center's priorities—food systems, small business support, community resources, and environment and resilience—evolved to meet rural communities' pressing needs. We approach our work on these priorities through three main strategies:



## Capital Access

Loan financing, technical assistance, and coaching to help entrepreneurs and communities access capital for small businesses, home ownership, climate resiliency, and sustainable food systems.



## Community Capacity

Training, leadership development, peer learning, and hands-on assistance to help individuals, local partners, businesses, and communities strengthen their ideas, assets, and capacities.



## Policy Advocacy

Elevating local voices and providing reliable information to shape local, state, and federal policy decisions that support vibrant rural communities.

With partners like you at our side, the Center has worked for 52 years to equip rural communities with the support to make the most of their ideas, assets, and strengths.

We work together in this time of profound change to advocate for our highest values in shaping the future of our institutions, policies, and lives in rural communities.

Thank you for your support.



# CENTER *for* RURAL AFFAIRS

2025 Impact Report | [cfra.org](https://cfra.org) | 402.687.2100 | [info@cfra.org](mailto:info@cfra.org)

*The Center for Rural Affairs is an equal opportunity provider and employer.*