2-3  GARDENS SERVE AS LIVING TEXTBOOKS FOR HERBALIST EDUCATOR
Red Road Herbs able to purchase land thanks to Center microloan program. Read more inside.

6-7  PANDEMIC DOESN'T STOP PHARMACY FROM FILLING PRESCRIPTION FOR SUCCESS
Tim Kotschwar continues to receive one-on-one business counseling through the trials of the pandemic.

8-9  COLUMBUS BUSINESS OWNERS RECEIVE ENTREPRENEURIAL AWARD
Mary Rosa and Eduardo Morales' work is crucial to the future prosperity of rural communities in Nebraska.
An appreciation for nature, herbs in particular, led to a lifelong passion and career for Rachel Liester, owner of Red Road Herbs Retreat & Learning Center LLC, near Stanton, Nebraska. She teaches classes, offers tours, and sells fresh and dried herbs, as well as handmade herbal products. Rachel started Red Road Herbs nearly 20 years ago, and it’s now a family-run business. Three generations—Rachel, her daughter, and granddaughter—take care of plant growing and harvesting, merchandise production, and marketing. Rachel’s husband and son help with events, building projects, and maintenance of the property.

“The way I got interested in herbs was through Native American culture,” Rachel said. “I wanted to pay honor to that background and learn as much as I could about it.”

Throughout the years, not only has her knowledge of herbs expanded, so has her business thanks in part to the Center for Rural Affairs. What started off as a few gardens at her home and teaching a few small classes has grown into a full-time passion.

With the tremendous growth Red Road Herbs has seen during the last few decades, Rachel says she wouldn’t have gotten to where she is now without help.

“I’ve taken out a few loans through the Center for Rural Affairs,” she said. “They have been the knight in shining armor that came to my rescue.”
The Center has provided Rachel with one-on-one counseling and microloans to purchase a computer, get technical assistance on website development, develop marketing materials, and make a few small fixes to outbuildings at Red Road Herbs.

After being very pleased with the help she received, she again reached out to the Center when she and her husband faced their most challenging business venture to date—buying the acreage their business and home sat on.

“We found out our landlord wouldn’t accept the assessor’s quote. He wanted $15,000 more,” Rachel said. “It was $15,000 we didn’t know how to come up with. That’s when I thought I’d reach out to the Center.”

The Center’s loan specialists assisted Rachel with business coaching and providing technical assistance. This time, Rachel hoped to get a $20,000 loan through the Center to help with repairs and ongoing business expenses.

Rachel has held an interest in plants since she could remember, and used her time outside of work to educate herself on their different medicinal and herbal uses. One of the first plants she explored for that purpose was a raspberry bush.

“At first, I just ate the berries,” she said. “But the more I learned, the more I discovered what I could do with the plant. Now, I use the leaves, too, by harvesting them for medicinal uses.”

Rachel uses Red Road Herbs to showcase the uses of naturally growing plants. People can use herbs for health purposes, emergencies, and preventative care, as well as eat them. She also offers herbal education, nature experiences, handmade products, herb garden consultations, and more.

“I saw there was a need for this business. A growing need, not only in Nebraska, but worldwide,” Rachel said. “My joy and hope is to continue sharing with more and more people. Seeing people learn about the land and the plants that grow in their own yards is why I do this.”
Are you:

Thinking of starting a business?

An existing business owner ready to expand?

Wanting to refinance existing high interest debt?

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Up to $250,000 for working capital, equipment, inventory, and real estate.

Recovery Loan
Up to $50,000; business loans up to $250,000 for business recovery, business growth, new business start, working capital, equipment, inventory, and real estate.

Express Loan
Up to $15,000, based on credit score, for new and returning borrowers with credit needs of $15,000 or less.

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

Eligible small business borrowers may qualify for six months of payment relief from the SBA under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Businesses who do not receive relief through the SBA may qualify for up to six months of Center for Rural Affairs deferred repayment.

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.

Funded in part through a cooperative agreement with the U.S. Small Business Administration. All SBA funded programs are extended to the public on a nondiscriminatory basis. The Center for Rural Affairs is an equal opportunity provider and employer.
Throughout the COVID-19 pandemic, small businesses have encountered a great deal of conflict, particularly those that are new or relatively new. Even without a global health crisis, not many people are able to make their business dreams come true, especially within a few short years.

Tim Kotschwar is one of the lucky few whose hard work and dedication led to his business not only surviving its early years, but thriving during the pandemic.

Owner of Alliance Community Pharmacy in Alliance, Nebraska, Tim’s vision started edging its way into reality after a contact in his local economic development corporation recommended the Center for Rural Affairs’ Rural Enterprise Assistance Project (REAP).

After one phone call with the Center, Tim was ready to chase his dream.

“When I first had the idea to open my own pharmacy, the Center helped me,” he said. “Without them, I would’ve had a very hard time getting started.”

The Center’s small business program offers four essential services: financing (microloans), business training, technical assistance, and networking. Entrepreneurs can create business plans, research potential markets and marketing ideas, discuss management issues with experienced business specialists, and apply for small business loans.

Those business specialists helped him gather what he needed to get funding and create a business plan. Through financing from the Center, Tim purchased a building for the pharmacy, as well as equipment such as computers in June 2018. In October 2020, he relocated his business.

Tim continues to work with Center Loan Specialist Anthony Gurrola.

“Anthony comes in and touches base on a routine basis just to see how we’re doing,” said Tim. “It’s great to have someone check on our progress, someone who has our best interests in mind.”

Anthony said Tim has made smart decisions that have helped him stay open and support his community.

“He recently upgraded, and is doing really well, especially in the COVID-19 era,” said Anthony. “Tim has adapted
services to include testing and vaccinations, once they become available, and his business continues to grow.”

The pharmacist says he feels lucky to have been able to stay open.

“Except for Thanksgiving and Christmas, we haven’t closed our doors one single day during the pandemic,” said Tim. “Business has been pretty good, we haven’t noticed much of a dip.”

That’s due, in part, to a drive-through lane that allows customers to practice social distancing, as well as free prescription deliveries on request.

The growth also includes a boost in staff numbers. Tim opened the pharmacy with one part-time and three full-time staff members, including himself. Now, he has three part-time and five full-time employees.

Tim acknowledges this growth and success began with the assistance he received through the Center, and keeps that in mind for the future.

“If it weren’t for the assistance, I probably wouldn’t be here, I wouldn’t be doing what I’m doing today,” he said. “The staff have been extremely helpful. I always know they will be there if I need to expand.”

CLIENT SUCCESS

Through financing from the Center for Rural Affairs, Tim Kotschwar purchased a building and computers. He continues to receive business counseling. | Photo by Anthony Gurrola
COLUMBUS BUSINESS OWNERS RECEIVE ENTREPRENEURIAL SPIRIT AWARD

By Liz Stewart and Veronica Reyes Spindola

With dreams of becoming successful entrepreneurs, Eduardo and Mary Rosa Morales opened their photography business, Venemex Productions, in Columbus, Nebraska, in 2008.

A year later, they discovered their business could benefit from training and guidance from the Center for Rural Affairs’ Rural Enterprise Assistance Project (REAP). Through years of hard work, commitment to their business, and some help along the way, their entrepreneurial dreams have come true, and the business owners are being recognized for their dedication.

Mary Rosa and Eduardo were chosen to receive the 2019 Entrepreneur Award which is presented annually to an individual or individuals who best exemplify the entrepreneurial spirit that defines and is crucial to the future prosperity of Nebraska’s rural communities.

“As soon as we learned about the courses offered by the Center for Rural Affairs, we did not hesitate to take them, knowing the importance of training for any entrepreneur,” said Mary Rosa. “And, we were not mistaken—the trainings and technical assistance have been very useful for our growth as owners of a small family business.”

Venemex Productions offers services such as photography and video for weddings, quinceañeras, and anniversaries, among other social events. They also offer studio and outdoor photography sessions for maternity, newborns, families, seniors pictures, sporting events, and more.

Through Center financial assistance and training, the business owners are now able to offer the option to shoot and edit videos in high definition for social, commercial, sports, musical, and fashion shows, and have hopes to open an education department to provide guidance for photographers in training.

“Mary Rosa and Eduardo are well known in the community, and right now have ranked first position with Facebook followers compared to other local photography businesses,”
said Veronica Reyes Spindola, Latino loan specialist with the Center. “Vene- 
mex Productions has grown little by lit-
tle with a lot of effort on their side and 
through Center guidance and financial 
support.”

Eduardo says receiving the Entrepre-
neur Award has encouraged them to 
continue working hard to grow their 
business.

“I want to thank the Center for the 
recognition they gave us as entrepre-
neurs,” said Eduardo. “We are very 
excited because we see in this the ful-
fillment of many of our dreams and 
the achievement of many of our goals.

Without their support, we would not be 
what we are today. This award is very 
motivating for us and for our family.”

The couple also credits the Center with 
helping Venemex Productions and oth-
er small businesses like theirs succeed.

“We have seen other businesses bene-
fit from the Center’s services, and have 
better and greater results in the com-
community,” said Eduardo. “We are very 
grateful to the Center because 
of all the work they have done 
in Nebraska. We are totally con-
vinced that without the Center the 
growth of our business would be 
very slow.”

0% INTEREST RECOVERY LOANS NOW AVAILABLE

BY RHEA LANDHOLM

The Center for Rural Affairs has 
launched a recovery loan program to 
help Nebraska businesses and local 
economies recover from the pandemic. 
Loans of up to $50,000 will qualify for 
0% interest through 2021, and loans of 
up to $250,000 are available at reduced 
rates.

“Small businesses in almost every in-
dustry continue to cope with the eco-

demic impact of COVID-19,” said Kim 

Preston, Center for Rural Affairs’ Rural 
Enterprise Assistance Project (REAP) 
director. “The Center for Rural Affairs 
has assisted in many ways during this 
last year, from payment relief to disas-
ter recovery trainings. We know this is 
a difficult time for many, and we hope 
these specialized loans will help out.”

Loan uses can include business recov-
ery, business growth, new business 
start, working capital, equipment, in-
ventory, and real estate. Up to $2 mil-

lion will be deployed to qualified bor-
rowers.

Eligible borrowers may qualify 
for six months of payment relief from 
the U.S. Small Business Administration 
(SBA) under the Coronavirus Aid, Re-

lief, and Economic Security (CARES) 
Act. Businesses who do not receive 
relief through the SBA may qualify for 
up to six months of Center for Rural Af-
fairs deferred repayment.

At the beginning of the pandemic, the 
Center for Rural Affairs made emer-
gen credit available to all qualifying 
Nebraska small business owners with 
Express Loans. These loans are still 
available for new and returning bor-
rowers with credit needs of $15,000 or 
less.

In addition, staff working remotely as 
much as possible continue to provide 
coaching and resources to small busi-
ness owners. These services are offered 
in both English and Spanish.

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