



REAP: 25 YEARS AND COUNTING!

## A QUARTER CENTURY OF SERVING RURAL ENTREPRENEURS

BY JEFF REYNOLDS, REAP PROGRAM DIRECTOR

**T**he Center for Rural Affairs' REAP program began in January of 1990. As a REAP client, friend, partner, or colleague, you have a lot to celebrate too during our 25th anniversary year.

REAP is respected nationally as an outstanding microenterprise development program. We're one of the largest rural microenterprise development programs in the country. As the first microenterprise development program in Nebraska, we set a tone for excellence that continues today. Let's take a look back.

### A NEW RURAL ECONOMIC DEVELOPMENT STRATEGY

The rural Midwest suffered during the 1980's and early 1990's as a result of the farm crisis. High interest rates and low prices for traditional farm commodities caused many farmers to sellout.

Small towns and rural communities lost population and demand for products and services dwindled. Rural communities were on the lookout for new strategies to replace losses due to a changing agricultural economy.

In 1989, the Center studied economic development approaches in six nearby states. Our report, *Half a Glass of Water*, revealed high rates of self-employment in rural areas. In follow-up meetings with micro business owners, three gaps in services emerged: training/technical assistance, lending, and networking.



David Ramirez, owner of La Mexicanita in Nebraska City, had a loan with us last year to expand his business and paid it off quickly. Today, he is working with us again on another loan to move to a bigger location, purchase inventory, and remodel. This is the 3rd location for the business, made possible because of REAP and the Center for Rural Affairs. David is shown with his partner Carmen.

### NEXT CAME A GENE, A JENNIFER, AND A ROSE

Center staffer Gene Severens studied micro lending theory and visited the few micro lending models existing in the US at the time. Taking what he learned, Gene became the lead fundraiser and designer of REAP's original group-based peer lending model.

Jennifer Tully worked with Gene early on. She left after marrying, and Rose Jaspersen was hired. Rose brought her "Managing Mainstreet" business training skills to the Center. She designed the

training component of the original REAP model, making it much more viable.

Gene and Rose traveled to Cedar Rapids, Nebraska (population 400) in the fall of 1990 to form the first REAP association. Cedar Rapids had been involved in the initial focus groups, and they requested to be the test site for a REAP association.

The first loan of \$1,000 was made at Cedar Rapids in De

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HAPPY RETIREMENT, PEGGY!

# PEGGY MAHANEY SAYS GOODBYE

It has been an honor to be part of the Center for Rural Affairs for the last 21 years, and I wish to express my appreciation for the Center's work in rural America issues.

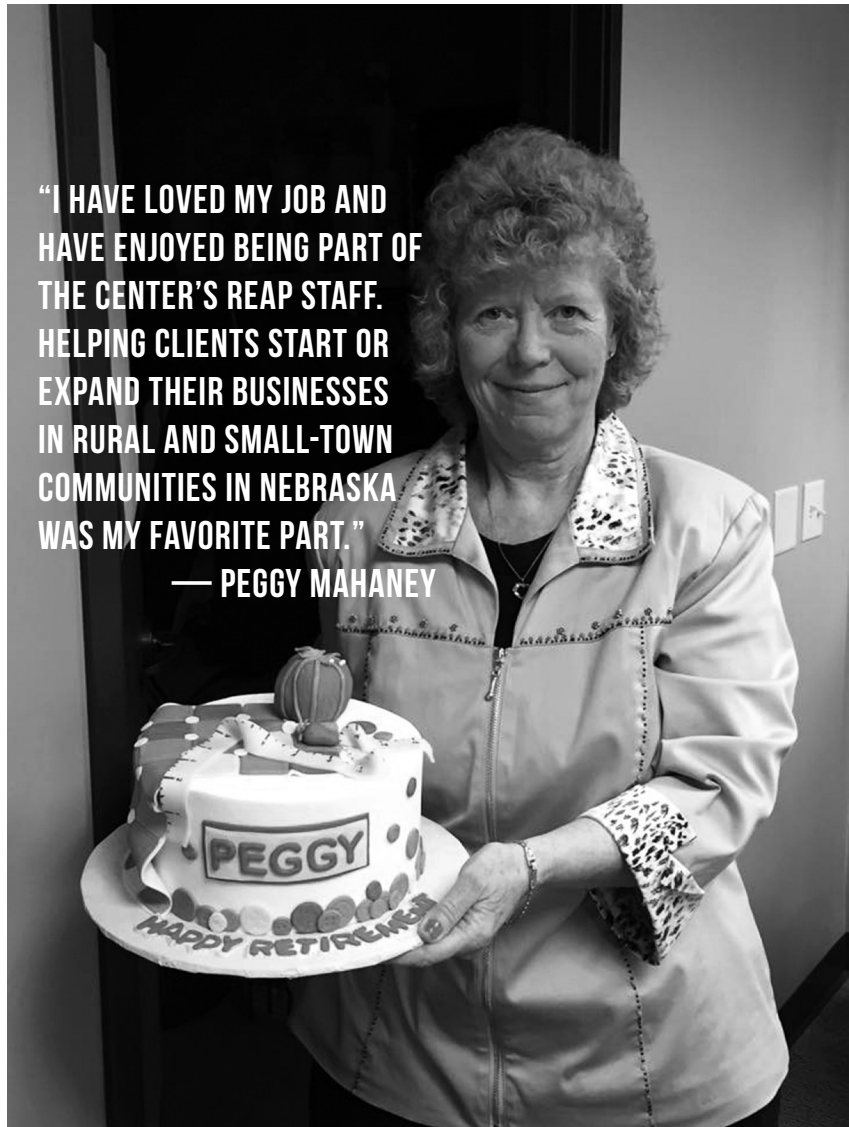
Leaving has not been easy. I have loved my job and have enjoyed being part of the Center's REAP staff. Helping clients start or expand their businesses in rural and small-town communities in Nebraska was my favorite part.

I wish to express my thanks for the friendship over the years of working from the main office here at Lyons, Nebraska, and a special thanks to Jeff Reynolds for his leadership with REAP.

Kim Preston, my replacement, and I have been working together, and she has done a tremendous job. I know I can hand my job over to her without any problem.

I'm looking forward to retirement. My husband, Keith and I plan on traveling, doing a lot of fishing, and attend our grandchildren's school events. I also plan on finishing many quilts and keeping up with gardening.

Thanks again for giving me the opportunity to work with such inspiring entrepreneurs and to be part of the Center for Rural Affairs. Keep up the fantastic work.



## 25 YEARS, CONTINUED FROM PAGE 1

center. That was the maximum amount a first loan could be. No training or collateral was required. Now, 25 years later, we've placed close to 1,100 loans totaling over \$11 million. We've leveraged over \$19 million in loans from other sources due to our assistance.

### HERE'S TO THE NEXT 25 YEARS OF FILLING CRITICAL GAPS

Our thanks go to a visionary and working Board of Directors,

committed and talented staff, and receptive participants and partners. We filled a critical niche in 1990, and we continue to do so today. We look forward to your help in strengthening small towns and rural communities through small, self-employed business development!

You can find information about REAP at [cfra.org/reap](http://cfra.org/reap) and see our history at [cfra.org/historic-timeline](http://cfra.org/historic-timeline).

The REAP Women's Business Center is funded in part through a cooperative agreement with the US 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 and the Women's Business Center and the Hispanic Business Center are programs of the Center for Rural Affairs. The Center for Rural Affairs is a private, non-profit organization.



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## SPOTLIGHT ON SUCCESS

## PATH TO BUSINESS OWNERSHIP FOUND THROUGH PERSONAL CONNECTION

**D**r. Megan Gewecke, PsyD., loves learning and embraces change. She earned her Doctorate in Psychology from Argosy University in Minnesota. And while some brides might want to take a break after all the planning, Megan hit the ground running. She got married on May 17, 2014, then started her own business on June 16.

She established Stepping Stones Psychological Services, LLC, thanks in part to a Small Business Administration-SBA Microloan from the Rural Enterprise Assistance Project-REAP. For Megan, opening her practice in Kearney was a logical step. She explained, "I received my undergraduate degree at UNK and have always loved Kearney – it's big enough, yet small enough as well as a great place to raise a family."

Megan learned about all the services offered by REAP through her mother-in-law, Kelly Gewecke, who is field staff for the Department of Economic Development.

Her mother-in-law explained that REAP was a great place to apply for the small business loan and

all the additional help and services they could provide. Megan said, "She was right. The application process went very quickly, which was wonderful because my deadline was a little different than most businesses."

She loved the personal connection she found through Dena Beck, Loan Specialist and Senior Project Leader. "Dena has been great to work with," Megan said, "She has helped me through the process from the very beginning, and I know if I have any questions, concerns, needs, etc., I can call or email her and she'll help me out."

Stepping Stones Psychological Services is located at 2811 30th Avenue, Kearney, NE (across the street from the Youth Rehabilitation and Treatment Center-YRTC). The business specializes in providing individual, group, and family therapy for adolescents, adults, mature adults with a variety of presenting problems. Tele-therapy services are also offered, which provide people therapy from the comfort of their own home.



**DR. MEGAN GEWECKE**  
**STEPPING STONES PSYCHOLOGICAL SERVICES, LLC**  
 2811 30th Avenue, Kearney, NE  
 Website: <http://steppingstonespsych.wix.com/stepping-stonespsych>  
 Facebook: <https://www.facebook.com/steppingstonespsych>

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### WOMEN'S BUSINESS CENTER

## BUSINESS PLANNING, MARKETING, TECHNOLOGY AND SECURITY TOP TRAINING LIST

BY MONICA BRAUN, WOMEN'S BUSINESS CENTER DIRECTOR, [MONICAB@CFRA.ORG](mailto:MONICAB@CFRA.ORG)

**D**o you feel enhanced learning in the air? Could be the Women's Business Center's trainings taking place across the state. You're sure to find a session to fit your needs, either in-person or online.

Two Business Plan Basics five-week sessions are underway in Hartington and Minden. Participants range from start-up entities to business transition opportunities, retail, service, storefront, and home-based.

We've also sponsored several Marketing Seminars presented by Dave Buchholz of David & Associates. Dave discusses basic marketing principles that have a bottom-line impact on your business.

A Social Media Marketing session was offered in cooperation with UNL Extension. Several QuickBooks sessions were also offered.

Our Women's Business Center online ed2go training has added a "just-in-time" dimension. You can pick your topic of interest, and

the training is delivered at home. Check it out at [www.ed2go.com/reapwbc](http://www.ed2go.com/reapwbc).

The 3rd Annual Women Entrepreneurs Conference is coming to the YWCA of Grand Island on March 18, 2015. It provides a day of inspiring, energizing, networking activity.

Finally, we're also co-sponsoring a Pre-MarkTECH Conference with GROW Nebraska. Look for sessions on business financials and online security in April.



## 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 2015



### 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**, Hispanic Business Center  
Director, juans@cfra.org.

**Dena Beck**, Senior Project Leader & Southwest/  
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**, Hispanic Rural Loan Specialist,  
nancyf@cfra.org.

**Griselda Rendon**, Southeast Hispanic Loan  
Specialist, griseldar@cfra.org.

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

#### HISPANIC BUSINESS CENTER

## CELEBRATING RURAL LIFE AND BUILDING THE ECONOMY BUSINESS BY BUSINESS

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

**A**t the end of 2014, I traveled to Brookings, South Dakota, to visit friends. As we were eating, a couple seated at our table began to complain about rural living. I don't remember if I used to be as passionate about rural communities as I am today.

Nowadays I can't keep my mouth shut. I started highlighting all the positive things of living in smaller communities.

One of the main positives is working with you, rural entrepreneurs. 2014 was an extraordinary year for the Hispanic Business Center. We worked with 221 Latino small business owners across

the state. We facilitated trainings to assist 587 individuals. By the end of the year, we had contacted and provided assistance to 2,142 Hispanic micro entrepreneurs.

The Hispanic Business Center is eager to take on new challenges in 2015. We plan to increase the number of loans granted to Latino business owners, create new and innovative products, and, if possible, BREAK all records in the 10-year existence of the REAP Hispanic Business Center.