



How Can I Survive and Thrive in the Growing World Economy?

By Larry A. Johnson, President, Nebraska Trucking Association

It is the summer of 2013, and by now we've all heard for the past 5 or 6 years about the advantages or possibly the disadvantages of the growing "World" economy.

Most of you are lifelong Nebraskans, have a GREAT work ethic, and an unbelievable sense of resourcefulness. Yet by most people on either coast's opinion, you live in the middle of nowhere in landlocked Nebraska. I'm sure you're wondering ... what's so great about a world economy? What can I do from here?

Well, wonder no longer, THAT opportunity is right underneath your nose in your home town. You've probably passed one going home this morning, or there is one parked on your street down the block. It might be a Kenworth, Peterbilt, Volvo, Freightliner, or Mack. And their owner (possibly your neighbor) more than likely has it fueled, serviced, and shined—ready for action. What's his or her secret?

In today's world economy, what happens in Broken Bow can have an impact on what goes on in Beijing. It's pretty predictable that when we take a person off a farm in China or Vietnam and they start earning a wage, the first thing they want to do is improve their diet. When we buy exports from China, that new purchasing power allows them to import more of our country's beef, pork, poultry, and grains.

As the price of grain and land continues to go up, our production and trade demand for these goods have remained very high despite the recent slowdown in the economy. Before you know it we have a

lot of demand for each other's products - but we are still on opposite sides of the globe. What's next? A high demand for **transportation** to get things to and from Beijing to Broken Bow!

I'll bet it's starting to make sense. Ignore the claims that we're in the middle of nowhere. Put our usual positive Nebraskan "spin" on it. Then we realize with great pride a natural advantage. We are actually in the middle of **everywhere!**

Now you realize why you see all those trucks on **Interstate 80**. It's the nation's most heavily traveled east/west commercial highway pipeline for trade. If you want to become part of this ever growing trucking industry that can't be offshored or outsourced, but in most communities across our state will **always** be touching either the first or last miles in the goods we either produce or consume in their *world-wide journey* called *world trade* in a

world economy.

How do you get involved? First, if you don't know how already, learn to drive! Take a CDL course at your local community college or private school to get a little experience under your belt. If you're like a lot of folks in Nebraska's trucking industry, you'll eventually want to own one yourself.

That's when you can turn to REAP for help. They offer excellent business training, technical assistance, and loan opportunities. Contact the Nebraska Trucking Association for guidance on how to get and stay in compliance with all the Federal and State Dept. of Transportation Safety and taxation rules. We'll be happy to get you started!

Get in touch:

Larry A. Johnson, President of the Nebraska Trucking Association, at 402.476.8504 or ljohnson@nebtrucking.com.



Hate it or Love it... Technology Is Part of Your Life

By Juan E. Sandoval, Hispanic Business Director, juans@cfra.org

What does it mean to you to be behind on technology? This is one of multiple problems Hispanic business owners face every day.

No doubt you have gone through many advances in technology the last few years. How many of you remember the Telex, typewriters, disk phones, overhead projectors, and big computers that took half your desk?

Maybe you grew up with Beta-max, 45 or 33 records, discs, cassettes, walkmans, and many other devices that were popular only few years ago. It seems like yesterday when you added these articles to your Christmas list.

The problem doesn't affect younger generations since they grow up with these items. But it really affects middle-age individuals who are afraid of the fast-paced changes we are experiencing.

Computers, smart phones, and tablets are important pieces of your daily activities. You hear all the time what would happen if you do not have this or that.

The reality is that you cannot separate your lives from technology. From applying to jobs, receiving your bank statement online, applying for benefits, filing certain tax forms, buying from suppliers, sending letters or documents that take two or three days compared to



Miguel Felix teaches a Computer Basics course at Northeast Community College in Norfolk, Nebraska.

exchanging information in minutes through e-mail. Text messages, photos and pictures, estimates, and even forwarding your calls from your land line to your cell phone are some of the many things you can do to be efficient in your daily routine.

The REAP Hispanic Business Center staff has been sensitive and proactive about this issue, creating trainings and workshops to introduce small business owners to computers, new software, internet, and social media sites.

The classes are offered in communities across the state, especially in community colleges and libraries. Some of the training includes:

Computer Basics: Designed for individuals with limited exposure to computers. You will learn to start your computer, parts, opening and closing programs, naming and saving files, copying, cutting and pasting, navigating online, using and organizing favorites, cookies, and viruses.

Microsoft Office: Referred to as an intermediary course, you will be introduced to the newest updates, especially if you have never taken formal classes about the program. The workshop will provide you many tools to create, design, and

learn multiple options and keys you can use to develop a word document or use spreadsheets to control sales, inventory, or keeping data based on current sales and clients.

Also, if you haven't used PowerPoint, you'll learn to create presentations with your products and services to show your neighbors and customers. Videos are so popular that YouTube is considered the second largest search engine online.

E-Commerce: If you are unfamiliar, you should take this training. The class explains how to protect your information online, buying and selling, learning new ways to pay for your products, and a brief introduction to social networking sites like Facebook and Twitter to mention just two.

As new equipment and machines continue to be part of your lives, it's time to do something before it's too late. There's nothing I like better than when my REAP clients communicate with me through e-mail or social media when they need services. It makes me feel we've done the right thing, AND it makes my job easier!

If you have any questions about the classes, please contact me, Juan E. Sandoval, at juans@cfra.org or 402.371.7786.

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, nonprofit organization.

REAP Women's Business Center Offers Essential Business Training

By Monica Braun, WBC Director,
monicab@cfra.org

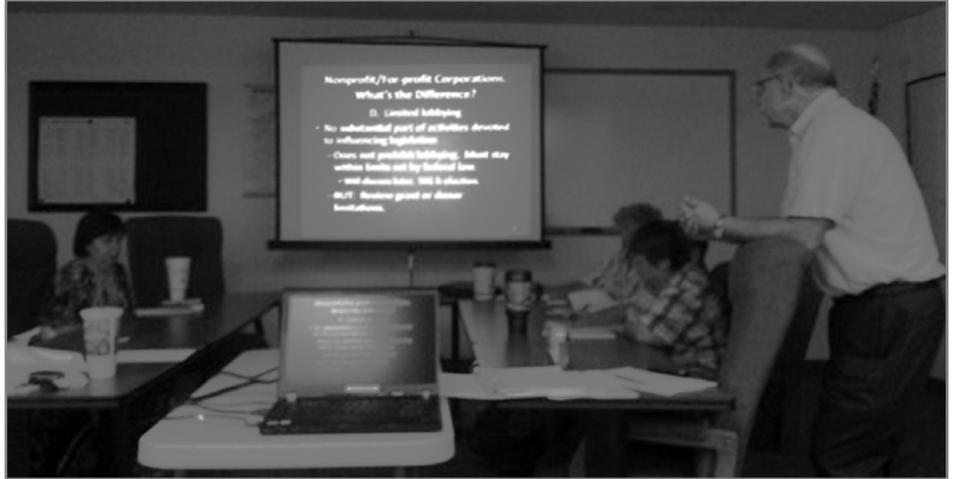
A solid legal structure for your business puts you on good footing. And capturing the ins and outs of social media can catapult your business into the expanding world of online commerce. The Women's Business Center offers education in both topics to help rural small businesses flourish.

Legal Issues for Small Businesses and Nonprofits

We partnered with the Creighton University School of Law Community Economic Development Clinic (CED) to present Legal Issues sessions for businesses and for nonprofits. The Furnas-Harlan Partnership helped co-sponsor the sessions in Arapahoe. Milo Alexander, the clinic's retiring director, gave detailed information and answered questions posed by the attendees.

Make the Most of Social Media

We collaborated with University



Participants at Arapahoe session have questions answered by Milo Alexander, Director of the Community Economic Development Clinic, Creighton University School of Law.

of Nebraska-Extension to sponsor several "Making the Most of Social Media Marketing" sessions. Extension educators Connie Hancock and Jay Jenkins presented sessions in Ainsworth, Kimball, and Sidney. More are coming in Valentine, Ainsworth, North Platte, Oakland, and Chadron.

Participants were encouraged to determine their purpose for having their business online. Keys are identifying goals, identifying target audience, creating a profile/brand, and finding the right social media for your business.

It's critical to "claim your bubble" so customers can find your busi-

ness. Keep your eye on comments, address any negative feedback, and reply politely to all inquiries. Is your business website pertinent, with updated content? This is crucial to your success.

When you have those basics in hand, it's time to plan your Social Media Strategy. Our training sessions covered Facebook, Google+, and Pinterest, with other forums discussed. YouTube and Email are also valuable tools to connect with customers.

For information on upcoming Social Media sessions, call 402.643.2673 or email monicab@cfra.org.

New Collaborative, continued from page 4.

services to 2,709 entrepreneurs. Over 85 percent of the entrepreneurs served were below low- to moderate-income, with women comprising over 55 percent.

During this time, the Nebraska Small Business Collaborative placed 129 loans totaling \$1,746,255 and leveraged an additional \$1,882,100 from other sources due to "loan packaging" assistance. As many as 85 percent of all loan recipients were below low- to moderate-income, 50 percent were women, and 30 percent were Hispanic. The collaborative's lending and assistance helped to create or retain 807 jobs.

Business and Innovation Act Key to Economic Expansion in Areas Most in Need

Partial funding for the work of the Nebraska Small Business Collaborative comes from the 2011 Business and Innovation Act – Nebraska Microenterprise Assistance Program through the state of Nebraska administered by the Nebraska Department of Economic Development. The Business and Innovation Act, part of the Talent and Innovation Initiative, is having a tremendously positive impact in Nebraska. It drives new business creation and expansion in the state. More information about the

state's Talent and Innovation Initiatives can be found at neded.org.

The Nebraska Small Business Collaborative is striving to achieve maximum scale in all distressed areas of Nebraska. NSBC is dedicated to meeting the huge demands that exist both now and in the future.

For more information about the Nebraska Small Business Collaborative or to request services, please contact me, Jeff Reynolds at 402.656.3091 or jeffr@cfra.org. An informational sheet about the NSBC, including all contacts, can be viewed at cfra.org/reap/nsbc.



CENTER *for* RURAL AFFAIRS

Rural Enterprise Assistance Project

145 Main Street, PO Box 136 • Lyons, NE 68038-0136
402.687.2100 | cfra.org/reap | info@cfra.org

Address Service Requested

Summer 2013

REAP: STRENGTHENING RURAL COMMUNITIES THROUGH SMALL, SELF-EMPLOYED BUSINESS DEVELOPMENT.

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.

Imelda Castalan, Southeast Hispanic Loan
Specialist, imeldac@cfra.org.

Peggy Mahaney, REAP Administrative Assistant,
peggym@cfra.org.

New Collaborative Serves Distressed Business Areas of Nebraska

Small Loans, Training, and Specialized Help Create Job Opportunities
for Entrepreneurs

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

The Nebraska Small Business Collaborative (NSBC) is a dynamic collaboration of experienced micro-enterprise development service providers. The Rural Enterprise Assistance Project (REAP), Community Development Resources (CDR), and Catholic Charities-Microbusiness Training & Development Program (CC-MT) offer a full complement of services for micro businesses (small businesses with 10 or fewer employees). The collaboration is informally known as the "Nebraska Small Business Collaborative" (NSBC).

Programs and services include one-on-one technical assistance, various small business train-

ing, loan packaging, and micro loan access up to \$50,000. Linking to other resource providers and lending sources, including commercial lending sources, are included too. These programs and services are available statewide in the distressed areas of Nebraska.

Massive Need for Micro Business Services across Nebraska

The Nebraska Small Business Collaborative worked with a massive number of startup and existing entrepreneurs throughout Nebraska in 2012. The results truly show the need for microenterprise services is at an all-time high.

In the past year (Jan 1, 2012 to Dec 31, 2012), the Nebraska Small Business Collaborative provided technical assistance or training

—See **New Collaborative** on page 3.