



MISSION STATEMENT

The Rural Enterprise Assistance Project (REAP) of the Center for Rural Affairs is committed to strengthening rural communities through small, self-employed business development.

KEY FACTS

- Largest rural-only microenterprise program in the nation.
- Largest microenterprise development program in Nebraska.
- Operates on a statewide basis through regionally-based loan specialists.
- Provides assistance to Nebraska startup and existing businesses.
- Serves Nebraska small businesses, lending more than \$15 million in loans since 1990.
- Assists small business owners in securing additional loans – more than \$22 million and counting.



CENTER for RURAL AFFAIRS

CENTER *for* RURAL AFFAIRS



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REAP, Women's Business Center and Latino Business Center are programs of the Center for Rural Affairs. Established in 1973, the Center for Rural Affairs is a private, nonprofit organization working to strengthen small businesses, family farms and ranches and rural communities through action-oriented programs addressing social, economic and environmental issues.



CREATING VIBRANT,
RURAL COMMUNITIES THROUGH
SMALL BUSINESS DEVELOPMENT



This institution is an Equal Opportunity Provider and Employer.

HOW CAN REAP ASSIST YOUR BUSINESS?

TECHNICAL ASSISTANCE

Staff are available for one-on-one technical assistance on business troubleshooting, cash flow and budgeting, loan packaging and small business lending. Businesses applying for REAP loans above \$20,000 must have a business plan, have a satisfactory credit history, and have collateral to secure the loan. One-on-one assistance to complete the application and business plan is available from REAP Loan Specialists.

MICROLOAN FUND

1

Direct Lending

Application for loans up to \$50,000 can be made through our Online Lending System.

2

REAP Rapid Loans (up to \$10,000)

Application for the REAP Rapid Loans is available through our Online Lending System.

3

Small Business Loan

Loans through our Rural Investment Corporation \$50,001 - \$150,000.

WOMEN'S BUSINESS CENTER

The Women's Business Center provides business counseling services, business development workshops and networking opportunities for women in business or exploring business ownership. Training workshops help with business plan development, marketing, strategic planning, QuickBooks and financing for your business.

LATINO BUSINESS CENTER

The Latino Business Center was established in 2004 and is committed to providing assistance to Latino business owners across the state who are looking to start or expand their businesses. From providing assistance in developing a business plan, providing loans up to \$150,000 and facilitating trainings in Spanish, the Latino Business Center provides the tools to make Latino businesses succeed. Bilingual loan specialists are available through the Latino Business Center.



MISSION STATEMENT

Providing of financing and technical assistance in support of community development, including startup and expansion of small businesses, creation of jobs and other community assets, improving access to services and ownership opportunities especially for low-income or otherwise disadvantaged people.

The Rural Investment Corporation (RIC) is a corporate affiliate of the Center for Rural Affairs and a partner to REAP.

RIC works in partnership with REAP as well as with Women's Business Center and Latino Business Center. Those valued components of the Center for Rural Affairs provide financing and technical assistance to small businesses and microenterprises not supported by conventional lenders. Working together, they provide comprehensive business development services, specialized technical assistance, business management training, networking and access to credit. RIC was certified as a Community Development Financial Institution in 2013.

