

REAP Business Update

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CENTER for
RURAL AFFAIRS



MarketPlace: Opening Doors to Success Small Business Conference

BY MONICA BRAUN, REAP WOMEN'S BUSINESS CENTER DIRECTOR

⇒ Where can you go to find out how “other” businesses are getting customers to repeat orders? MarketPlace!

⇒ Where can you go to find out how a website can assist your bottom line? MarketPlace!

⇒ Where can you go to network with others who have grown their businesses? MarketPlace!

If you haven't yet, be sure to mark your calendars for the MarketPlace conference in Columbus on February 27, 2008. Last year the conference was attended by over 450 small business owners, service providers, potential business owners, and young entrepreneurs. The comments heard during and after the conference were gratifying to those of us who helped organize it.

We met the needs of our customers! We are looking for return customers this year along with new customers who will benefit from the educational sessions, networking opportunities, and a Store where you can purchase Nebraska products to help our small businesses.

This year's keynote speaker is *Kipp Kreutzberg*, Sr. Director with Thera-vance, Inc. Kipp comes highly recommended by *Travis Wenzl*, MarketPlace Advisory Committee member from Hyannis. Kipp has extensive knowledge in

product positioning, branding, advertising, promotion & labeling, and pricing. He will also be presenting the session “Branding Your Product or Service.”

Do you “Want a Return? Try Exceptional Customer Service.” In this session, local business owners will discuss how customer service has increased their sales. You'll be able to ask questions of them too. The Red Carpet program, focusing on Customer Service, will also be available so you can learn how to bring it to your community.

Dave Buchholz, David & Associates, will be back to share more marketing strategies with attendees. *Connie Harvey*, Efficiency Counts, returns to offer more tips on keeping those books in order to improve your profit margin. *Kandi Brown*, H & R Block, also returns to help business owners avoid any tax pitfalls.

What's in your Business Plan? *Eugene Rahn*, REAP Sr. Business Specialist, again shares from his wealth of experience with small business owners what you need to know to make sure your business is feasible. And what your lender wants to know to fund you!

The University of Nebraska BIT Mobile returns this year and is offering technology sessions. Space is limited so be sure to pre-register for those sessions. Other sessions do not require pre-registration. An internet presence will be a great asset to many of our rural businesses. Find out more about successful websites and ecommerce.

Many communities want to be “entrepreneurial.” Several sessions will target ideas to create that environment.

Find out how Fairfield, Iowa, attracts a range of unique and niche businesses. What can the Farm Bill do to assist “entrepreneurial communities?” Bring your community representatives with you to get more information!

There will be sessions related to financing, more marketing, business transition, agri-tourism, using podcasts and other technology oriented tools (limited space so pre-register), and MORE! Several sessions will be offered in Spanish.

To facilitate networking, we are offering “Table Topics” during the luncheon. Topics will be listed prior to the conference and will be visible on the tables. Also a map indicating the various topics will be posted outside the luncheon area.

Other “experts” are lined up to share their experiences and knowledge with MarketPlace attendees. The BEST part is that many of those “experts” are you! One of the best outcomes of last year's conference was the sharing that participants did with each other throughout the day and long past the conference's end.

If you have a product you would like to promote and sell at MarketPlace, please complete the Insert or go to the MarketPlace website to complete the forms. What a great opportunity to have someone else taking in the money for you while you network with others and attend the educational sessions.

Early-Bird Registration ends January 27th so don't delay in signing up for the conference! Go online to www.cfra.org/marketplace/home for all the details. The website is being regularly updated.

We (REAP staff) look forward to seeing many of you at the MarketPlace!!

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CALENDAR



REAP Activities

- 1/24, **What Do You Need to Know about Identity Theft?**, sponsored by ECSBN, 7:00 p.m., Nebraska Great Plains RC&D Meeting Room, David City, NE.
- 2/4, **Spanish Business Plan Training**, South Sioux City, NE. The five-week training will be on Monday evenings at 5:30 pm. Contact Adriana Dungan, 402.494.1013 for more information.
- 2/4, **Curso de Planeación de Negocios en Español**, Patrocinado por REAP el curso en Planeación de Negocios en español se llevará a cabo en South Sioux City. Las clases serán por cinco lunes consecutivos a las 5:30 p.m. a partir del 4 de Febrero. Contacte a Adriana Dungan para más información al 402.494.1013
- 3/11, **Spanish Basics on Accounting seminar** will be held in Schuyler at 5:30 p.m. Contact Adriana Dungan at 402.494.1013.
- 3/11, **Seminario en Conceptos Básicos de Contabilidad** se llevará a cabo a las 5:30 p.m. Contacte a Adriana Dungan al 402.494.1013 para más información.
- 2/27, **MarketPlace: Opening Doors to Success**, New World Inn, Columbus, NE. 28 educational session, 50 exhibit booths, GROW Nebraska-sponsored store. Contact Monica Braun for more information, 402.643.2673.
- Statewide Activities:**
- 1/26, **From Product to Profit seminar**, Food Processing Center at UNL, Lincoln, NE. Contact Jill Gifford, 402.472.2819.
- e-Business - Selling on the Internet**, Sidney, 1/21, 1/28, 2/4, 2/11, WNCC; Kearney, 2/19, 2/26, 3/4, 3/11, UNK; Kimball, 3/27, 4/3, 4/10, 4/17, Kimball County Courthouse Annex. See more about these classes on page three.
- 2/28 to 5/1, **NebraskaEDGE Entrepreneur Course**, 10 weeks, 6:00 - 9:00 p.m. at OPPD, 935 11th Street in Syracuse, NE. Cost is \$400 per business (allows 2 people to attend from each business). Contact: Karen Fritschle, Program Manager and Lead Instructor, 1018 4th Avenue, Nebraska City, NE 68410, 402.209.0808 or kfritschle001@neb.rr.com

Personal Computer Security: Avoiding those Viruses, Spyware, and other Types of Attacks

Almost all of our computers at work are connected directly to the Internet and, with the proliferation of cable modems and DSL services, a large number of home computers are directly connected as well. Unbeknownst to you, it is very likely that several times a day other computers are trying to find out information about you or if your computer can be taken over.

Here are the preventive steps you should follow to avoid viruses, phishing or pharming for personal information, spyware, Trojan horses, and other security attacks.

1. In Windows XP, set the Update feature to automatically download critical updates for you.

- 1). Click on Start, then open the Control Panel.
 - 2). In the Control Panel window, double-click on System.
 - 3). In the System Properties dialog box, click on the Automatic Updates tab. Make sure the Automatic option is active.
 - 4). Close the Control Panel window.
- In previous versions of Windows you will need to run the Update utility frequently. Updates usually come out Tuesday mornings.

2. Make sure your anti-virus software updates at least once a day. You will need to check your anti-virus software for this.

3. Avoid attacks through e-mail.

- 1). Do NOT Open or Preview suspect messages, especially fraudulent e-cards or e-mails that appear to be from financial organizations.
 - o Do NOT open e-mails or attachments with generic titles like "photos from a family member."

- o Legitimate e-card notifications tell you who the card is from.

- o If you are concerned about your financial account, contact the organization using a telephone number or Web address you received directly from the institution, not in an e-mail note.

- 2). Do NOT open or launch any e-mail attachments that you are not expecting.

- 3). Limit spam e-mail with a spam filter.

- 4). Scan ALL files on your computer at least once a month for virus infections and other security threats.

- 5). Install Windows Defender, a free program from Microsoft that helps protect your computer against security threats caused by spyware and other unwanted software. For information on other software options, do a Google search for "stopping spyware."

- 6). Do NOT run services on your computer that you don't absolutely need, for instance a web server.

- 7). Use a firewall to block unwanted access. The default Windows XP installation starts with the Microsoft Firewall being active. Your computer will need more protection — either by a hardware firewall or a different, stronger software firewall. The preferred method is to add protection with a network or Cable/DSL router firewall. (For an explanation of firewall technology, please refer to the online article; see end of article for the URL.) For more information on firewall product options, please do a Google search for "personal computer firewall."

- 8). Do NOT share Drive C: because viruses and network attacks can spread through the network by finding shared hard drives. To check your settings, open My Computer and right-click on the Drive C: icon. Choose Sharing and Security... from the shortcut menu. (NOTE: In Windows 2000 & XP, you should only

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THREE CHEERS: Hip, Hip, Hooray! A salute to REAP businesses

Russ's Repair & Salvage and Auto Sales Turns to REAP for Help with Expansion Plan

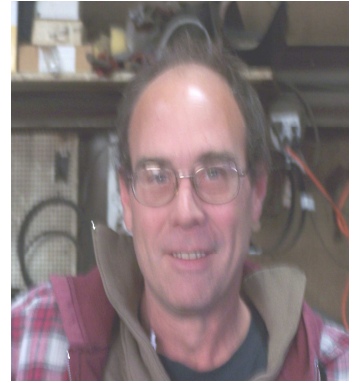
Russ Furrow began working his business on a part-time basis in 1999, while continuing his full-time job. Russ began operating from the family farm near Endicott, NE. In 2003 Russ was deployed overseas for one year. After Russ's year of service, he returned a disabled veteran, however he managed to save \$11,000 to use as his investment into expanding his business upon returning home in 2004.

In 2006 Russ was able to begin working his business on a full-time basis. In June of 2007 Russ purchased a welding repair business in Fairbury and merged the two businesses together, which is now known as Russ's Repair & Salvage and Auto Sales, located at 303 South I Street in Fairbury. What began in 1999 as a part-time interest for Russ today has grown into a successful business with assets exceeding \$200,000 from an initial \$11,000 personal investment.

Russ began working with Rural Enterprise Assistance Project (REAP) in 2004. He participated in two of REAP's small business trainings in Fairbury. He began working on his business plan with former REAP Co-Director *Glennis McClure*, which gave him a foundation to build upon.

In 2006 *Janelle Moran*, REAP Business Specialist, began working with Russ on the expansion plan to purchase the business in Fairbury. REAP was able to provide assistance with the business plan and the financial projections and loan package. Russ was able to secure financing for the expansion through American National Bank at Fairbury, the SBA Guarantee loan program, and the Fairbury City Reuse fund.

Russ currently employs two additional full-time employees and three part-time employees. He recently acquired licensing for auto sales. Russ plans to continue to expand his services and would like to hire additional employees.



Russ Furrow, shown in his Fairbury, Nebraska business, Russ's Repair & Salvage and Auto Sales. He has recently added welding repair services to his automotive business.

Computer security ...

(Continued from page 2)

see the "Share name:" of C\$. This is shared for administrative purposes only and is not a user-to-user sharing of the hard drive. But for this to be safe you must use a good password, mix of alpha and numeric characters, for your Windows network start up or log on.)

Source: Submitted online by Connie Hancock, Extension Educator - UNL CIT Computing. *Personal Computer Security: avoiding viruses, spyware, and other attacks* by Pamela Peters, CIT.

This article and others are available on the University of Nebraska Extension eTraining website, <http://etraining.unl.edu/home>

The site includes eBusiness, eAgriculture, eKnowledge, eCommunity and Podcasting technology educational programs. Also check out the **eTech Tips podcast** – linked on the eTraining site – for information from basic, to eAg to eBusiness available in audio for your listening pleasure.

eBusiness - Selling on the Internet

Everyday new tools and applications for doing business online evolve to provide the business owner and the customer a better shopping experience. eCommerce is all about having a website, conducting business online, communicating with the customers and suppliers, knowing your competition, and being in the global market. It is a tool for moving your business forward in a time of rapid change.

e-Business - Selling on the Internet is a four-week course sponsored by University of Nebraska Lincoln Extension for businesses who are contemplating taking their business online. The goal of the course is to give business owners a better understanding of applying technology to increase profits.

Topics covered include what customers are looking for, what the trends of the e-World are, identifying who your competition is and what they are doing. The course helps identify who should design your website, how to determine your URL, and how to get one. The class looks at the good, bad, and what were they thinking in website design, and guides the participants to think about e-Marketing, that is keywords, search engines, and how to get your site found.

Although the classes have not yet been held, the registration deadline was January 7. We encourage you to contact Extension to see if any spots are still available. The 12-hour four-week class will be held from 6:00 to 9:00 pm in **Sidney** on January 21, 28, February 4 and 11 at WNCC; **Kearney** on February 19, 26, March 4 and 11 at UNK; and **Kimball** on March 27, April 3, 10, and 17 at the Kimball County Courthouse Annex.

The cost of the class is \$99.00. Contact Extension Educators *Leslie Crandall* at 308.995.4222 or lcrandall1@unl.edu or *Connie Hancock* at 308.254.4455 or chancock1@unl.edu to find out if the spots are still available in the classes.

QUESTIONS?

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REAP and the Women's 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 programs addressing social, economic, and environmental issues.

REAP to Survey Entrepreneur Needs

The Rural Enterprise Assistance Project (REAP) is in the process of assembling an Entrepreneur Needs Assessment Survey. The survey will be mailed to REAP participants the first part of February 2008.

REAP is committed to meeting the needs of startup and existing entrepreneurs in rural Nebraska. The survey will help determine the current needs of rural entrepreneurs in Nebraska. The REAP program is in the process of major program planning and will use the survey results to help shape the program in the future.

Everyone on the *REAP Business Update* mailing list will receive the survey the first part of February by mail, and it will also be posted on the REAP website at www.cfra.org/reap. Those receiving the survey will have the option to complete it online or to complete the paper version. Details about completing each version of the survey will be included with the survey mailing. If you have any questions, contact *Jeff Reynolds*, REAP Program Director, at jeffr@alltel.net or 402.656.3091.

**Taste of Nebraska Agri-Tourism Event**

The 3rd Governor's Agri/Eco-Tourism Workshop is scheduled for Tuesday and Wednesday February 5-6, 2008, in North Platte at the Sandhills Convention Center. New this year is a Tuesday evening networking event called "Taste of Nebraska Agri-tourism" from 5:30 pm to 8:00 pm.

The Governor's conference invites people to showcase their Nebraska homemade / homegrown products at the Tuesday evening networking event. It will be set up similar to a farmer's market. There is no cost to participants; however organizers ask that they provide samples of products for attendees to taste. Packaged products, except for wine and beer, can be sold. Each vendor will also have a chance to give an "elevator speech" regarding their business or products.

If you are interested in having space to showcase your Nebraska-made products during the "Taste of Nebraska Agri-Tourism" networking event, please contact *Karen Kollars*, karenk@VisitNebraska.org or 308.249.3220. To learn more about the Governor's Agri/Eco-Tourism Workshop go to www.VisitNebraska.org/industry.

Be sure to look for REAP staff at the *MarketPlace: Opening Doors to Success booth* at the Governor's Conference!

CENTER for RURAL AFFAIRS

Rural Enterprise Assistance Project

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