Nebraska
November 3, 2022
Investment Connection Across Federal Reserve Banks:
   Atlanta
   Cleveland
   Dallas
   Minneapolis
   New York
   Richmond
   St. Louis
Funder Response Forms Evaluations
Alleviating Barriers to Employment for Underserved Populations
Bayaud Enterprises, Inc.
Tammy Bellofatto, Executive Director
Bayaud offers comprehensive, culturally responsive, trauma-informed interventions to improve outcomes for our 5,100 constituents that include job placement services within Bayaud, through our social enterprises, or with 100+ employer-partners.

Bayaud pays living wages and offers job training, job placement services, and post job placement coaching to support job retention.

Bayaud participants can access a myriad of supportive services, including work clothes or boots, bus passes, mental health and substance misuse counseling as well as food and hygiene supplies.

In 2021, Bayaud served 5,115 single adults and family members: 54% had a disability; 72% were homeless; 93% were living in poverty, 10% were veterans, and 55% were BIPOC.
Center for Opportunity, Rehabilitation, and Employment provides job readiness, vocational evaluations, and job placement services. Our Day Works program provides transitional work experience through day labor jobs for adults experiencing or at risk for homelessness, mobile laundry and shower services, and access to our food pantry to reduce food insecurity.

Social Enterprises: create jobs for our constituents through various ventures including contracts with federal agencies that provide integrated supported employment, document/hard drive destruction, product assembly, temporary staffing, environmental services, and unarmed security.

Community Resource Navigation includes assistance with public benefits acquisition, mental health/substance misuse counseling, linkages to external community resources, and emergency/supplemental food and hygiene supplies.
IMPACT

Day Works
• 453 individuals enrolled
• $300,000 wages provided

AbilityOne
• 14 agencies, including VA, NIST, and IRS
• 125 employed, 85 with disabilities

Mobile Community Services
• 3,097 individuals served
• 22,000 tons of laundry | 381 showers

Resource Navigation
• 293 individuals received public benefits assistance
• 55 individuals received mental health counseling

Food Pantry
• 1135 individuals served
Funding would support general operating expenses for Bayaud employment services that will reduce hurdles to employment for more than 5,000 adults living with physical or mental health disabilities, or rebuilding from homelessness, extreme poverty, past incarceration or substance misuse.
Scholarships to Expand and Diversify Omaha’s Data Science Workforce
Omaha Data Science Academy
Nate Watson, President
Scholarships to Expand and Diversify Omaha’s Data Science Workforce
The Situation

- Dire shortage of tech workers
- Businesses making decisions w/o sufficient data
- Post pandemic economic recovery inequitable
The Problem

Colleges are not producing sufficient numbers of tech workers to meet demand:

- 489 graduates, <50 in DS--(collegesimply.com)
- Need: 2,500 per year! (NTC survey)
The Solution

The Omaha Data Science Academy

- Started in 2016
- 11th Cohort
- Taught using practicing professionals
- Scaleable
The Mission

Solve multiple problems with one solution

1. Give NE an expanded tech workforce during post-pandemic rebuilding
2. Give low-income residents access to a high-paying career with benefits with minimal time and expense
3. Diversify the tech workforce to develop more creative solutions for businesses
The Pitch

- Asking for investment of just the first year of 5-year scholarship program ($577k).
- Investment will train 50 data scientists.
- If program launches successfully, ODSA intends to develop similar models for other tech certifications to spur economic development.
Thank You.

Nate Watson,
Dean
402-516-8087
nate@canlearnsmart.com
Miniature Horse Onsite Learning Program
Heartland Equine Therapeutic Riding Academy Inc
Lucy Charvat, Grant Manager
Heartland Equine Therapeutic Riding Academy

Mission: To improve the quality of life both physically and emotionally of adults and children of all ability levels through equine assisted activities.
Organization Overview

- Established in 1989
- Located in Gretna, NE
- We serve all ages and ability levels
- Offer a wide variety of Equine-Assisted Services
- Why Horses?
Miniature Horse Onsite Learning

- Hands-on learning through mini horses to underserved students
- Facilitated by our Occupational Therapists & Certified Instructors
- Focus on social emotional and academic learning
Impact

• Many students impacted have never interacted with horses
• 70-90% of communication is nonverbal
• Improvements tracked within the 5 main components of social emotional learning
• “I really enjoyed how [HETRA Therapist,] Cassidy, got to the students’ level and taught them things hands-on. She did a great job answering their questions. She set out her expectations perfectly and the students were able to easily follow her rules. I loved how patient she was with my Spanish speaking student.”
How You Can Help

• A grant of $10,000 would provide 18 visits to students in underserved communities
Home for Head Start:
The campaign to build the future of early childhood education in Lincoln
Community Action Partnership of Lancaster and Saunders Counties
Heather Loughman, CEO
Jill Bomberger, Early Head Start and Head Start Director
High quality birth-to-five programs for disadvantaged children can deliver a 13% Return on Investment.
Community Action
HEAD START

“DONOR NAME”
Center for Early Childhood Education
Lending Link - Lending Program
Economic Empowerment Center DBA Lending Link
Daniel Padilla, Executive Director
Mission Statement

Lending Link’s mission is to reduce poverty and aid the poor and distressed by providing free financial education and coaching, need-based financial aid, and assistance on terms significantly more favorable than that available in the market, and connects to community partners that offer services to the demographic we serve. The assistance we provide supports the social welfare of the low-income community in the Omaha metropolitan area. When people have more control and education of their finances, they are better able to escape the cycle of poverty, which in turn can reduce neighborhood tensions and lessen the burdens of government.
Free Financial Education and Coaching

Lending Program (Individual, Car, Business) 5% - 8% APR

Free Tax Preparation

Other Free Services
**Population Served**

- 72% of Lending Link clients are people of color
- 77% earn less than $35,000 per year
- 57% are women
- 88% live in North & South Omaha

**Loans 4 Years**

- 4500 Loans: $9 MM
- 2800 Paid: $6 MM
- 1600 Current: $3 MM
- 100 C/O: $100 K
OUR REQUEST

- $100,000 requested for Lending Link’s Lending Pool
- Loans of less than $5,000 to be written to individuals and microbusinesses in Omaha, NE
Upskilling the Early Childhood Workforce
Nebraska Early Childhood Collaborative
Sarah Ann Kotchian, NECC’s Chief Operating Officer
Presented by:
Sarah Ann Kotchian
Chief Operating Officer
1%

average profit margins of for-profit child care facilities
$11.12
median wage for child care workers in NE
93% of child care workers are women
50% of child care businesses are minority-owned
479

NE child care businesses closed in 2020 & 2021
Northeast Nebraska Community Action Partnership Capital Projects Campaign
Northeast Nebraska Community Action Partnership Inc
Amy Munderloh, Executive Director
One-Stop-Shop Project

- Established in 1966
- Provide Wrap-Around Supports to low-income individuals and families
- Serve 10,000 clients annually in 14 Northeast Nebraska counties
- Provides employment to 140 staff
## Strategic Plan October 1, 2022 - September 30, 2027

**Mission:** People helping people; empowering individuals, strengthening families and enriching communities in Northeast Nebraska

### One-year Goals

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<tr>
<th>Engage workforce talent to enhance programming</th>
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<td>• Increase wages</td>
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<td>• Sustain and support current workforce</td>
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<td>• Diversify advertising and recruitment</td>
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<td>• Train staff on how to promote the agency</td>
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<td>• Center professional development accomplishments</td>
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<tr>
<th>Build governing bodies that are strong advocates for NENCAP’s vision</th>
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<td>• Collaborate across board and staff to raise awareness about poverty at the local level</td>
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<td>• Promote client testimonials to show NENCAP’s impact through social media, governing board meetings, and policy makers</td>
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<th>Secure unrestricted funds and other funding streams</th>
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<td>• Develop a grant committee with diverse staff in each area</td>
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<td>• Investigate ways for a &quot;donation&quot; newsletter</td>
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<th>Provide comprehensive services in a centralized location</th>
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<td>• Apply for 5-10 grants in Madison and Dakota Counties for office space</td>
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<td>• Research available and affordable real estate that is accessible to clients</td>
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### One-year Outcomes

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<th>Operations</th>
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<tr>
<td>• Low turnover</td>
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<td>• Low job vacancies</td>
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<td>• Increased job satisfaction</td>
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<tr>
<th>Governance</th>
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<tr>
<td>• The governing bodies know what NENCAP does and have empathy for people living in poverty</td>
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<th>Financial</th>
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<tr>
<td>• Increased unrestricted funds and/or new grant opportunities</td>
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<tr>
<th>Mission and Services</th>
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<tr>
<td>• Located in an accessible location</td>
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<tr>
<td>• Providing comprehensive services</td>
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The identified goals encompass a focus on family, agency, and community.

Established in 1966
What We Have

Problem
- Too Small
- High Energy Costs
- Inefficient

Solution
- Welcoming
- One-Stop-Shop
- Cost-Effective

What We Need

Investment of Seed Capital
Partnership
Strategy
Somewhere to go for help.


From someone who cares.
Center for Rural Affairs

Lending Services Program
What is Lending Services?
When a bank can’t help with dreams of homeownership or growing a business, the Center for Rural Affairs can.

We offer coaching and financing to help people become homeowners and to start or grow sustainable businesses.

Essential services:
• Financing
• Business Training
• Technical Assistance
• Networking
The Path of a Client

Intake and Application
Baseline Assessment

Pre-Loan TA
*Skills Gaps
*Entrepreneurial Education
*Credit Preparedness
*Financial Literacy

Capital Ready & Approval
*Accounting?
*Business Plan?
*Credit worthiness?
*Cash Flow

Portfolio Client & Post Loan Education
*Loan Modifications
*Business Growth
*Credit Growth
*Asset Growth
*Business Assessment

More Capital Need
Graduate to Commercial Lender

CFRA.ORG
Lending Products Available

**Center for Rural Affairs Loan Products: Small Business Loans**

Are you starting or expanding a small business in Nebraska? Do you need just a little bit more working capital? Have you tried, but been refused by a traditional bank? Our small business loans may be your answer.

To serve a more diverse set of clients, our underwriting process is more flexible than traditional lenders. For example, we can work with you if you have little or no credit history, are just starting your business, or are in an industry that is difficult for traditional banks to underwrite.

**Loans for:**
- Working capital, equipment, inventory, and real estate

**Terms:**
- Prepayment in 2 days
- Adjustable interest rate
- 3 to 35 year terms with fixed rate

Apply online: cfra.org/lending

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**Center for Rural Affairs Loan Products: Express Loans**

Express Loans are designed for new and existing businesses with credit needs of $20,000 or less. Express Loans are underwritten on credit score and two personal bank statements allowing for fast decisions.

**Amount:**
- UP TO $20,000
  - Based on credit score

**Terms:**
- **Amount:**
  - Terms: 0 to 48 months
  - Rates: 5.29% - 16.75%
  - Taxes: Prepayment up to 24 hours, decrease within 3 business days after application and documents are complete

Apply online: cfra.org/lending

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**Center for Rural Affairs Loan Products: Home Ownership Loans**

The Center for Rural Affairs works with rural Nebraskans to make homeownership a reality on the journey to becoming a homeowner. We believe in building a strong, sustainable, and thriving community where everyone has the opportunity to live a happy and fulfilling life.

To serve a more diverse set of clients, we are often more flexible than traditional lenders. We may be able to help if you dream of owning a home but have little to no credit history, or a low credit score.

**Amount:**
- $5,000 TO $100,000

**Use of funds:**
- Purchase of home, owner occupied rehabilitation or renovation, emergency repair to a property

**Information and terms:**
- **Terms:**
  - Up to 15 years
  - Amortization over up to 20 years
  - Down payment: We do not require applicants to provide a down payment on property to be purchased. However, applicants who provide a down payment may be eligible for discounted interest rates.

Apply online: cfra.org/homeloans

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**Contact Information:**
- Center for Rural Affairs
- 4605 48th Street
- Lincoln, NE 68507
- 402.487.3160

Visit us online at CFRA.ORG
Funder Response Forms Evaluations

Share Your Connections!
Dell Gines  
Dell.Gines@kc.frb.org  
402-221-5606  
*Share Your Connections!*

**Investment Connection Website:**
https://www.kansascityfed.org/community/investmentconnection

**CRA OneSource Website:**
https://www.kansascityfed.org/community/cdi/craonesource
Thank you for participating in Investment Connection Nebraska!