

# It's Your Business

June 2010

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## Story of Sandhills Glass: From Ord all the way to DC in two short years

Two years ago, Sandhills Glass and Garage Doors was on the verge of closing for good. These days, not only is business booming, but Bradley and Gina Babb, the owners of the Ord, Neb., business, were in Washington, D.C., up on a dais at an event introducing Ana Ma, the chief of staff for SBA Administrator Karen Mills.

There's a story there.

The Association for Enterprise Opportunity (AEO) sought four outstanding small businesses to shoot a documentary for its new web site showing the importance of microenterprise development across America, and Gene Rahn at the Rural Enterprise Assistance Project (REAP) had just a [business in mind](#). That business would get attention far beyond its Loup Valley home.

Twelve years ago, Bradley took a job with Sandhills Glass; his step-father wanted Bradley to take over the business when he retired. Tragically, before the business could be passed on, Bradley's step-father died. Worse, the company's other partner didn't want to keep the business open,

preferring to sell and dissolve the corporation.

But the Babbs didn't want the story of the business to end there. After working together to come up with a business plan, Bradley and Gina approached First National Bank in Ord. Though they got a loan from the lender, it wasn't enough to complete the deal.

"That's when someone suggested we go talk to REAP," Bradley said. "They were able to give us the last piece of the puzzle." REAP's Gene Rahn packaged the bank loan with a microloan from the Ord Revolving Loan Fund and another from REAP, enough to re-open Sandhills Glass in the summer of 2008, nine months after it closed.

"Without these funds," Bradley added, "we wouldn't have a business. Without them, maybe we would have moved out of the area and done something different."

Other community organizations in Ord were crucial in re-opening the business, including the Ord Area Chamber of Commerce and the Valley (see *Sandhills Glass*, page 2)

**USDA Rural Development**  
**SBA Guaranteed Loan Programs**  
**FREE**  
**Information Session**  
**June 15**  
**Buffalo County Extension Office**  
**1400 E. 34<sup>th</sup> St.**  
**Kearney**

Register by calling  
(402) 221-7211  
or by [e-mail](#).

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## KEARNEY BBQ OUTLET NAMED TOP SBA BUSINESS IN 3RD CONGRESSIONAL DISTRICT

A family-owned restaurant that serves up smoked meats and barbeque with counter-style service at its five locations across central Nebraska, Come and Get It, Inc., of Kearney has grown from 14 full- and part-time employees three years ago to an operation employing 70 people. The company offers homemade potato salad, cheesecake and barbeque sauces perfect for each palate.

Come and Get It was named the top small business for 2010 in Nebraska's 3rd Congressional District by the Nebraska District Office of the SBA.

Owned by Michael and Diane Mawby, and their daughters, Mallory and Madeline, the company's focus is on repeat business, with spectacular growth as a result—the company's revenues have grown 800 percent (see *Come and Get It*, page 2)



Barb Foster, Lead Business Development for the SBA Nebraska District Office (*left*) presents the award for the top small business in 2010 in Nebraska's 3rd Congressional District to Diane, Michael and Mallory Mawby during a ceremony inside the Kearney location of Come and Get It.

Want to know more details on SBA loan programs and our resource partners? We offer a FREE podcast perfect for your laptop or to listen while tooling around town. [E-mail](#) your name and mailing address to the Nebraska District Office to get your free CD.

*As of May 14, SBA has approved 607 7(a) and 504 Recovery Act-funded loans supporting more than \$234 million in lending to Nebraska small businesses.*

## COME AND GET IT NAMED TOP BUSINESS

*(from Come and Get It, page 1)*  
since its start in 2006.

Born in Palm Springs, Calif., Mawby learned the restaurant business at the feet of his grandfather. A graduate of North Arkansas Community College, he served in a number of sales and management positions and ran a food service operation with a relative from 1989 to 1996 before leaving for a job opportunity in Tennessee. He continued to work in sales, communications and marketing positions before launching Come and Get It in Kearney.

Marketing primarily by word of mouth, Come and Get It! began with a small building across from the University of Nebraska at Kearney. A second location in North Platte, some 100 miles to the west, a third eatery in Hastings, a fourth at the Great Platte River Road Archway and a fifth in Grand Island all feed off the Kearney's single key store with smoking facilities to provide quality offerings to the outlying locations, significantly reducing start-up costs and capitalizing on sales potential. A strategic plan to franchise the venture will target higher population areas to repeat its success in offering a central location with smoking facilities to service satellite stores.

Come and Get It! got key advice from the Nebraska Business Development Center in Kearney to use existing cash flow, short-term debt and marketing research to support its plans for expansion. The company also has provided \$10,000 in donations in cash and food products to the Royal Family Kids Camp, United Way, American Red Cross, local schools, My Bridge Radio and other community outreach programs.

Come and Get It! was nominated by Odee Ingersoll, director of the NBDC office in Kearney.

## ORD BUSINESS OWNERS SPEAK AT DC EVENT

*(from Sandhills Glass, page 1)*

County Economic Development, which has made more than \$1.5 million in microloans to area businesses since 1996.

From cutting a small piece of glass for a picture frame up to a new contract to install all garage doors, windows and entranceways for the Ord Volunteer Fire station Department, Sandhills Glass is as successful as ever.

The business also handles all types of auto, tractor and other machinery glass, flat glass, mirror and plexi-glass work and repair, even repairing screen windows and putting in storm doors and show doors. They also use recycled post-industrial glass tiles. Bradley completes the shop work, installation and repair work; Gina handles supply and equipment purchases, inventory control and helps with sales.

Sandhills Glass returned to Valley County Economic Development for funds to buy a scissor lift for a large local contracting job.

"Business has been doing fantastic," Bradley said. "I had worked here for 10 years and knew the business in and out. I was a little bit leery when we shut down, even though I thought people would come back. They have and we've been busy every since."

Sandhills Glass subsequently was recognized in Feb. 2010 with the Center for Rural Affairs Entrepreneur Award, and they've been mentioned in several nationwide home and design magazines.

One day Rahn surprised the Babbs with some news: the Center for Rural Affairs would fly the Sandhills Glass owners to Washington to represent small business recipients of microloans at the AEO's national conference.

So there they were May 11, telling their story. "We loved every minute of it," Bradley said. "It was such an honor to represent rural business. That's something that's very important to us." And it was important for conference-goers to hear the story straight from the Babbs; rural small businesses from the heartland who receive microloans often don't have the chance to tell their story in person to Washington decision-makers and supporters.

"We're really appreciative of the effort Nebraska does for these rural small businesses," Ma said. Speaking of Sandhills Glass, "they have a great business model, so to hear that they were about to lose the business was heartbreaking."

Ma added that the help from microlending programs also led to Sandhills Glass hiring more people, creating jobs for their friends and neighbors in Ord, and a glimpse of how a small business loan can be such a huge lift beyond mere figures on a balance sheet.

And there's even potential for a happier ending to the story: With their business success, the Babbs are seeking to start an apprenticeship for young students in the area wanting to learn a trade.

### Think a microloan can help your business?

The Center for Rural Affairs is an SBA-accredited microlender, providing loans, technical assistance and training to small entrepreneurs through the Rural Enterprise Assistance Program (REAP), the nation's leading statewide rural microenterprise development program, the Women's Business Center and the Hispanic Business Center. Visit their [web site](#) for more details.

## SBA OFFERS TOOLS TO HELP EXPORTERS SUCCEED

WASHINGTON, D.C. - The U. S. Small Business Administration is offering new, free tools for new and established small business exporters in Nebraska and across the U.S. to help them grow and succeed in international trade. Small businesses will now have access to six-part podcast series, an introduction to exporting Youtube video and an online training course.

SBA made these new tools available as part of the World Trade Week celebrations May 17-21 nationwide to raise awareness of the increasing importance of international trade to the nation's economy.

"Exporting is a critical strategy for helping small businesses grow and create jobs," said SBA Administrator Karen G. Mills. "We're working every day to help small businesses break into exporting, reach more international markets and be more competitive in the global economy."

The podcast series is [available online](#) and focuses on Growing Your Business Through Exporting; Developing an Export Strategy; Preparing for Global Markets; Conducting Market Research; SBA Exporting Loan Program; and a Small Business Success Story.

The introduction to exporting video also [is available online](#), and you may view the free, online exporting course, "[Take Your Business Global](#)."

This year's World Trade Week activities supported President Obama's National Export Initiative, which calls for doubling U.S. exports and supporting two million jobs over the next five years. President Obama has outlined five steps the Administration is taking to help U.S. firms expand sales of their goods and services abroad: creating a new Cabinet-level focus on U.S.

exports, expanding export financing, prioritizing government advocacy on behalf of U.S. exporters, providing new resources to U.S. businesses seeking to export, and ensuring a level playing field for U.S. exporters in global markets.

In addition to the podcasts and other regional events to highlight World Trade Week, SBA hosted a business forum on international trade at National Small Business Week, in Washington, D.C., May 23-25. The forum, Customers, Profits, Jobs and Growth, focused on how to take advantage of opportunities in exporting to expand your business, reach new markets, increase sales, and weather economic downturns.

In addition to the new online tools, SBA Resource Partners—the Nebraska Small Business Development Center, Women's Business Centers and SCORE—are available to assist small businesses in Nebraska and across the country interested in exporting. These resource partners can help entrepreneurs identify potential export markets, facilitate export transactions, develop linkages between United States small business and prescreened foreign buyers, advise on participation in international trade shows, assist in obtaining export financing and in facilitating the development or reorientation of marketing and production strategies.

For more information on SBA's exporting loan programs, please contact John Nevell, the Regional Manager, Export Solutions Group, Office of International Trade, 200 West Adams Street, Suite 2450, Chicago, Ill. 60606. You also may call him at (312) 353-8065, fax at (202) 481-2281 or send him an [e-mail](#).

**Are you a business wanting to provide contract services or technology solutions to the BP oil spill in the Gulf of Mexico?**

Visit [www.epa.gov/bpspill](http://www.epa.gov/bpspill) and click "What You Can Do."

Please join us at our  
**Omaha Empowerment Breakfast**  
 Regency Lodge  
 909 South 107th Ave.  
 Omaha  
**June 11**  
 7-8:30 a.m.  
 Cost \$14  
[Register online](#)

Bring your business cards and at least one friend - make some contacts, have a great breakfast and have some fun. We also welcome great door prizes! Please limit it to one per business.

If you register but cannot attend, you must cancel your reservation by 3 p.m. on the Wednesday prior to the meeting or you will be billed for \$14.

## NEBRASKA GOVERNOR SPEAKS AT SCORE EVENT

Dan Donovan, chairman, Omaha SCORE (*left*) honors Nebraska Gov. Dave Heineman with a certificate proclaiming him an honorary SCORE counselor during the organization's monthly luncheon May 20. During a one-hour speech, Gov. Heineman touted Nebraska's recent economic achievements, including the ribbon cutting on a data center to handle medical records and the expansion of a computer database business bringing high-tech jobs to Grand Island.



## CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (APRIL 20 TO MAY 21)

MajPrg	Gross Amt	Lender Name	Lender City	Delivery Method
7A	30000	FIRST NATIONAL BANK OF OMAHA	OMAHA	SBA Express
7A	50000	FIRST NATIONAL BANK	NORTH PLATTE	SBA Express
7A	250000	FIRST NATIONAL BANK	SCHUYLER	SBA Express
7A	1666700	FIRST NATL BK & TR CO - COLUMB	COLUMBUS	Other 7(a)
7A	25000	FIRST NATIONAL BANK	NORTH PLATTE	SBA Express
7A	221500	FIRST NATIONAL BANK OF OMAHA	OMAHA	Other 7(a)
7A	36500	ALMENA STATE BANK	ALMENA	Other 7(a)
504	433000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
7A	100000	FIRST NATIONAL BANK	NORTH PLATTE	SBA Express
7A	180000	MIDWEST BK NATL ASSOC	PIERCE	RLA
7A	1184100	BANK OF BENNINGTON	BENNINGTON	Other 7(a)
7A	562500	FIRST NATIONAL BANK	NORTH PLATTE	Other 7(a)
7A	250000	FARMERS STATE BANK	WALLACE	Other 7(a)
7A	202000	PINNACLE BANK	LINCOLN	RLA
7A	900000	EQUITABLE BANK	GRAND ISLAND	Other 7(a)
7A	100000	PINNACLE BANK	GRETNA	SBA Express
7A	49900	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
7A	45000	THE TRI-COUNTY BANK	STUART	Comm. Express
7A	100000	THE TRI-COUNTY BANK	STUART	Comm. Express
7A	20000	THE TRI-COUNTY BANK	STUART	Comm. Express
7A	883000	FIRST STATE BANK	GOTHENBURG	Other 7(a)
7A	1500000	CENTRIS FCU	OMAHA	Other 7(a)
ARC	35000	PLATTE VALLEY BANK	SCOTTSBLUFF	ARC
7A	322400	FIRST CENTRAL BANK MCCOOK	MCCOOK	RLA
7A	60000	FARMERS AND MERCHANTS BANK	MILFORD	SBA Express
7A	10000	CORNHUSKER BANK	LINCOLN	SBA Express
7A	349900	ADAMS BANK & TRUST	OGALLALA	Patriot Express
7A	80000	EQUITABLE BANK	GRAND ISLAND	SBA Express
7A	133000	VALLEY BANK AND TRUST COMPANY	SCOTTSBLUFF	Other 7(a)
7A	50000	NORTHWEST BANK	SPENCER	SBA Express
504	168000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
ARC	35000	1ST NATL BK - GORDON	GORDON	ARC
7A	26000	SECURITY FIRST BANK	LINCOLN	SBA Express
7A	75000	SECURITY NATL BK - OMAHA	OMAHA	RLA
7A	250000	FOUNDATION FIRST BANK	WATERLOO	SBA Express
7A	1350000	FIRST BANK AND TRUST COMPANY	COZAD	Other 7(a)
7A	200000	BANK OF NEBRASKA	LA VISTA	Patriot Express
7A	35000	TIERONE BANK	LINCOLN	RLA
7A	25000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	SBA Express
7A	12500	SUPERIOR FINANCIAL GROUP, LLC	WALNUT CREEK	Comm. Express
7A	5000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	SBA Express
7A	350000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	SBA Express
7A	157600	FIRST NATIONAL BANK	NORTH PLATTE	RLA
7A	25000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	SBA Express
7A	100000	FIRST NATIONAL BANK	ALLIANCE	SBA Express
7A	248400	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
7A	25000	FIRST NATL BK & TR CO - COLUMB	COLUMBUS	RLA
7A	654000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	PLP
7A	1500000	BANK OF BENNINGTON	BENNINGTON	Other 7(a)
7A	500000	UNION BANK AND TRUST COMPANY	LINCOLN	PLP
7A	244800	SECURITY NATL BK - OMAHA	OMAHA	Other 7(a)
7A	94400	CENTRIS FCU	OMAHA	SBA Express
7A	297000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	PLP
7A	46600	FIRST NATIONAL BANK	NORTH PLATTE	SBA Express
7A	10000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	SBA Express
7A	50000	CORNHUSKER BANK	LINCOLN	SBA Express
7A	225000	SECURITY FIRST BANK	LINCOLN	RLA
7A	11000	GENEVA STATE BANK	GENEVA	RLA
7A	100000	GENEVA STATE BANK	GENEVA	RLA
7A	1080000	AMERICAN CONTINENTAL BANK	CITY OF INDUSTRY	PLP
7A	113000	SECURITY NATIONAL BANK	LAUREL	Comm. Express
7A	100000	CENTRIS FCU	OMAHA	SBA Express
7A	835000	PINNACLE BANK	LINCOLN	Other 7(a)
7A	50000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	SBA Express