

LB840 Advisory Committee Meeting
Tuesday, May 13, 2025 3:00 PM
Crete City Hall
243 E 13th Street
Crete, NE 68333

1. **Open Meeting**

In accordance with Nebraska law, a copy of the Open Meetings Act can be found in the back of the council chambers. Items listed on the agenda may be considered in any order.

2. **Roll Call**

Attendance of Advisory Board members will be recorded to determine the presence of a quorum for official actions.

3. **Consent Agenda**

The Advisory Board will consider approval of the following items. Explanation may occur for each item and the council may approve and or amend and approve the items listed.

3.A. Meeting Minutes

Review the minutes from the previous meeting

3.A.1. March 31st, 2025 Meeting Minutes

3.B. Financial Report

Review monthly financial reports

4. **Special Order of Business**

The Advisory Board may take action to hear testimony in favor of or in opposition to, discuss/limit discussion and take action to approve or disapprove a recommendation to the City Council on any matter presented under this title.

4.A. City of Crete Economic Development Plan

Review activities within the scope of the City of Crete Economic Development Plan adopted in 2011 and amended from time to time

4.A.1. Status of Investments with Performance Requirements

Review the grant awards with performance requirements

4.A.2. Housing

Review housing activities within the scope of the Crete Economic Development Plan

4.B. Applications for Consideration

Review applications that have been processed and ready for consideration of recommendations to the City Council

4.B.1. Consider the LB840 Application from Crystal Alarcon

4.B.2. Consider the LB840 Application from Julieta Lozano for Majo Jewelry

4.B.3. Consider the LB840 Application from Valerie Cochnar for Uneta Boutique.

4.C. Application Introductions

Review and discuss applications that have been submitted for staff review

5. **Officers' Reports**

Reports may be given by Department Heads, other Committees and Advisory Board members concerning current operations of the City. Questions may be asked and answered. No action can be taken by the Advisory Board on matters presented under this title except to answer any question posed and to refer the matter for further action.

6. **Adjournment**

The Advisory Board will review the above matters and take such actions as they deem appropriate. The Advisory Board may enter into closed session to discuss any matter on this agenda when it is determined by the Advisory Board that it is clearly necessary for protection of the public interest or the prevention of needless injury to the reputation of an individual and if such an individual has not requested a public meeting, or as otherwise allowed by law. Any closed session shall be limited

to the subject matter for which the closed session was called. If the motion to close passes, then the presiding officer immediately prior to the closed session shall restate on the record the limitation of the subject matter of the closed session. The City of Crete assures that no person shall on the grounds of race, color, national origin, age, disability, handicap or sex, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity of the City receiving Federal financial assistance. To report discrimination, contact the City Clerk's office.

Disclaimers & Notices

- The Council may enter into closed session to discuss any matter on this agenda when it is determined that a closed session is clearly necessary for the protection of the public interest or the prevention of needless injury to the reputation of an individual (if such individual has not requested a public meeting) or as otherwise allowed by law. Any closed session shall be limited to the subject matter for which the closed session was called. If the motion to close passes, then immediately prior to the closed session the Mayor shall restate on the record the limitation of the subject matter of the closed session.
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- The complete agenda with attachments is available at www.crete.ne.gov.



CRETE ED ADVISORY BOARD MEETING

March 31st, 2025 at 2:00 PM
Crete City Hall, 243 East 13th Street

MINUTES

Notice of the meeting was given by posting, the appointed method for giving notice as shown by the attached notice, at the following locations:

City Hall, 243 East 13th Street
Post Office, 1242 Linden Avenue
City Bank and Trust, 1135 Main Avenue

Advance notice of the meeting was also given to committee members. Pursuant to Section 84-1412(8) of the Nebraska Open Meetings Act, the City has posted a current copy of the Open meetings Act, Laws of the State of Nebraska, in the back of the council chambers. All proceedings shown were taken while the meeting was open to the attendance of the public.

1. Open Meeting

2. Roll Call

Manny Dimas: Present
Paul Heath: Present
Ken Marvin: Absent
Liz Umana: Present
Present: 3, Absent:1, Vacancy: 1

Also present: City Administrator Tom Ourada, City Attorney Anna Burge, City Clerk Nancy Tellez, Parks and Recreation Director Liz Cody, and Finance Director Wendy Thomas

3. Consent Agenda

3.A. Meeting Minutes

3.A.1. January 17th, 2025 LB840 Advisory Board Minutes

Paul Heath motioned and Liz Umana seconded to approve the January 17th, 2025 meeting minutes

Paul Heath: Aye, Liz Umana: Aye, Manny Dimas: Aye

3.B. Financial Report

3.B.1. LB840 Financial Report as of 02.28.2025

City Administrator Tom Ourada explained that everything is the same and the loan guarantee is not exercised other than the Blue River Arts Council. That will expire soon since it was only for one year. Ourada added that the City of Crete did not get the housing grant and further in the meeting they will discuss another grant opportunity. Ourada stated that generally we are in a good place.

Paul Heath motioned and Manny Dimas seconded to approve the LB840 Financial Report as of 02.28.2025.

Paul Heath: Aye, Manny Dimas: Aye, Liz Umana: Aye

4. Special Order of Business

4.A. City of Crete Economic Development Plan

4.A.1. Status of Investments with Performance Requirements

4.A.2. Housing

4.B. Applications for Consideration

4.B.1. Consider the LB840 Application from Crete Youth Cabin Association

Tom Parker with the Crete Youth Cabin Association explained that they are asking for \$105,000.00 out of the \$210,000 for the addition of a sanitary restroom and shower facility to provide necessary accommodations for youth and adults for day and overnight stays on the grounds. The structure would also include a multi-purpose learning centers and equipment storage area. Parker added that the new building would be separate from the cabin by about 50 feet and would have a paved sidewalk that is going to be ADA compliant. LB840 Advisory Board member Liz Umana asked about the capacity of the cabin and Parker stated that it is about 40ft by 40ft and seats about 50 people.

City Administrator Tom Ourada stated that by state Statute this goes under tourism. LB840 Advisory Board Chair Paul Heath asked if there is other funding secured already and Craig Snyder stated that is work in progress. Snyder added that if they are awarded LB840 funds that would help them with raising other funds. Ourada added that if awarded they would pay on invoices and there would be performance agreements.

Paul Heath motioned and Liz Umana seconded to approve the LB840 Application from the Crete Youth Cabin Association in the amount up to \$105,000.

Paul Heath: Aye, Manny Dimas: Aye, Liz Umana: Aye

4.B.2. Consider the LB840 Application from Kathy's Cardinal Kids Learning Center

Kathy Garland owner and director of Kathy's Cardinal Kids explained that they are asking for LB840 funds in the amount of about \$8,000 for the down payment to purchase a 12-15 passenger van to help them transport children. City Administrator Tom Ourada stated that this checks several boxes of allowable LB840/Economic Development funds. Garland explained that they opened the learning center in June 2024 and the center is near the capacity of 60 children. Garland also added that she has over 30 years of experience and they have engaged in other fundraising events however they have not had much luck.

LB840 Advisory Board Chair Paul Heath asked Garland if they already had a van secured and she stated that not yet.

Liz Umana motioned and Manny Dimas seconded to approve the LB840 Application from Kathy Garland.

Paul Heath: Aye, Manny Dimas: Aye, Liz Umana: Aye

City Administrator Tom Ourada stated that they will work with Kathy Garland and when she finds a vehicle on 50%. If there is a significant difference then it would be voted on again.

4.B.3. Consider the LB840 Application from the City of Crete for local share for the Community Development Block Grant Program 20DTR002.

City Administrator Tom Ourada explained that The City of Crete has been awarded 2 other another Community Development Block Grants (CDBG) and LB840 helped with funds for the City match for both. This grant award is up to \$400,000 through the Department of Economic Development (DED). The City of Crete would like to request \$100,000 of LB840 funds for the local share costs. Ourada explained that when projects are awarded the City helps with the 20% upfront and then each business owner goes through the project through the City, SENDD, and DED and everyone that uses the program pays at least 15% and sometimes more. Other than housing this program leverages so much money in the community.

Liz Umana motioned and Manny Dimas seconded to approve the LB840 Application from the City of Crete for \$100,000 of LB840 funds for the local share costs for the DTR grant. Manny Dimas: Aye, Liz Umana: Aye, Paul Heath Abstained with conflict of interest.

4.B.4. Consider the LB840 Application from the City of Crete for match for housing grant application.

City Administrator Tom Ourada explained that the City of Crete did not get the 2024 Rural Workforce Housing Fund Grant. This application is going to be for The Nebraska Affordable Housing Trust Fund and is for up to \$750,000 and the City of Crete would like to ask for \$250,000 of LB840 funds to use as a match in the NAHTF application. Ourada explained that they would like to build 6 single-family homes around 1,300 square feet with one or possible two car garages. Ourada added that SENDD would be the grant administrator the City would also be using SENDD Contracting.

Paul Heath motioned and Manny Dimas seconded to approve the LB840 Application from the City of Crete for match for The Nebraska Affordable Housing Trust Fund in the amount of \$250,000

Paul Heath: Aye, Manny Dimas: Aye, Liz Umana: Aye

4.B.5. Consider the LB840 Application from Rotary International District 5650 Foundation

Shaylene Smith with Rotary International District 5650 Foundation stated that they are applying for LB840 funds to help purchase new playground equipment. The current 40-year-old playground equipment is nearing the end of its useful life and is not safe anymore. Smith added that they have already raised the match required to order the playground equipment and are ready to move forward immediately. Smith also stated that the City of Crete owns the

land and Rotary would be donating the equipment to the City.

Paul Heath motioned and Manny Dimas seconded to approve the LB840 Application from Rotary International District in the amount up to \$53,580.00

Paul Heath: Aye, Manny Dimas: Aye, Liz Umana: Aye

4.C. Application Introductions

5. Officers' Reports

5.A. Discussion on the sale of 1209 and 1211 Main Ave

City Administrator Tom Ourada explained that they had previously discussed taking a loss on the sale of the 1209 and 1211 Main Ave buildings. The people that were interested in purchasing and opening businesses decided against it and now Dittmer and Dittmer would like to purchase the buildings. The sale of said real estate shall be for an amount not less than \$150,000. Dittmer and Dittmer plans to renovate the buildings and New Beginnings will be moving back in there. Ourada explained that he spoke to Mayor Dave Bauer about selling the buildings and taking a loss. Ourada added that there are facade requirements that will have to be met.

6. Adjournment

Paul Heath motioned and Liz Umana seconded to adjourn the meeting at 2:44 p.m.

Paul Heath: Aye, Manny Dimas: Aye, Liz Umana: Aye

ECONOMIC DEVELOPMENT PROGRAM APPLICATION FOR FUNDS

Please Type or Print Clearly and Answer Each Question (If Question Does Not Apply – Mark N/A).

Please Note: The Information Contained in this portion of the document is Public Information and will **NOT** be Considered Confidential.

A. APPLICANT INFORMATION:

Name of Entity Applying for Assistance: Crystal's Bakery LLC

Business Address: 1148 Main Ave. Crete NE 68333
(City) (State) (Zip Code)

Contact Person: Crystal Alarcon Telephone Number: 402-310-0071

Fax Number: 402-381-0098 Email Address: crys-alarcon18@hotmail.com

Federal Tax ID Number: 45-4578075

Type of Entity: Start-Up Buyout Existing

If Existing, Number of Years in Business in Crete: _____

Business Classification: (Please Choose One)

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Retail | <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Research & Development |
| <input type="checkbox"/> Headquarter | <input type="checkbox"/> Telecommunications | <input type="checkbox"/> Tourism |
| <input type="checkbox"/> Warehouse/Distribution | <input type="checkbox"/> Government | <input type="checkbox"/> Other |

Business Type: (Please Choose One)

- | | | |
|---|--|--------------------------------------|
| <input type="checkbox"/> Proprietorship | <input type="checkbox"/> Corporation | <input type="checkbox"/> Partnership |
| <input checked="" type="checkbox"/> LLC | <input type="checkbox"/> Governmental Entity | <input type="checkbox"/> Other |

Does the Company have a Parent or Subsidiaries? Yes No

If Yes, Please List Name: N/A

Address: _____
(City) (State) (Zip Code)



To LB840 Applicant:

CONGRATULATIONS on taking the first step to being awarded additional funds to help your business or event in Crete. The funds available for Economic Development, resulting from the citizen-approved sales tax increase that took effect April 1, 2011, are available first come to businesses, events and projects that meet the requirements of Crete's written Economic Development Plan, which can be found online at www.crete.ne.gov/vnews/display.v/ART/58fa7907ccebfb. A written copy is also available from the City of Crete Economic Development Director.

Please review the Economic Development Plan and confirm that your project or business is eligible. Applications may be recommended for funding in full or in part or may be denied based upon the review of the Board. Final decisions regarding funding will be made by the City Council but according to the terms of the Plan, in no event may the City Council fund any Application not previously reviewed and approved by the citizen Board.

In this packet you will find an Application for Funds, a US Citizenship Attestation Form and a Check List of required items. As you will see, the Application is detailed and requires significant information and additional verification documents. If you need assistance with the application please contact any Economic Development Advisory Board member. *If you have questions, please call the Economic Development Office, at 402-826-4312 or email the City Administrator, tom.ourada@crete.ne.gov*

Please note that the first portion of the application will be open to the public and may be provided to the City Council for final funding review. The balance of the application and all supporting documentation including personal financial information is confidential and will only be shared with members of the Economic Advisory Board for purposes of considering your application. All confidential records will be maintained in the office of the Economic Development Board and will be kept separately and not be available for review by the public. Any questions or concerns regarding this process shall be directed to the City Administrator.

All Applicants will be required to attend a public hearing for presentation regarding their request for funding. Public hearings will be held at least quarterly and may be held more frequently at the request of the Board. All Applications presented within the three months preceding a Public Hearing will be set for presentation and consideration at the same meeting. The Board may make a recommendation for funding at the public hearing, or may vote to table an application for further information, but in no event shall an application be tabled more than once so that all decisions will be made not more than three months after the initial public hearing regarding an application. There is no guarantee that a determination will be made less than three months after submission so all applicants are urged to make timely requests for funding if projects or events have set timelines.

Mail or deliver completed application with all supporting documentation and forms to:

**Economic Development Program Director
City of Crete City Hall
243 E. 13th Street, P.O. Box 86
Crete, NE 68333**

We look forward to working with you through the application process.
Equal Opportunity and Fair Housing Provider and Employer



Ownership Identification: Please List all Officers, Directors, Partners, Owners, Co-owners and Stockholders.

Full Name	Title	Ownership Percentage
Luz E. Chavez Garcia	co-owner	50%
Crystal Arcon	co-owner	50%

Which type of assistance is the entity applying for?

- Grant Loan Guarantee If so, Lender? _____ Other

Explain: Help Renovate exterior front/side of building.

What is the general purpose of the request (must be an allowed LB840/Economic Dev. Plan Project)?

- New Development New Business Startup Building Renovation Public Works
 Professional/Employee Recruitment Promotion/Tourism Job Training
 Working Capital Low - Moderate Income Housing Workforce Housing
 Technology Plan Management Technical Assistance Equity Investment

Does the business qualify to receive any incentives from the State of Nebraska? Yes No DK

Has the business applied for any incentives from the State of Nebraska? Yes No

If yes, please explain: N/A

Employee Information: (FTE = Full-Time Equivalent = 2,080 Hours/Per Year)

Number of Existing Full-Time Equivalent Employees: 4

Number of Full-Time Equivalent Positions to Be Created: 0

Will all of the Full-Time Equivalent Positions be Physically Located within the City of Crete, their Two- Mile Extraterritorial Jurisdiction or on Land Held in the Name of the City of Crete?

- Yes No

If no, please explain: N/A

Does the Company Employ Any Seasonal Employees? Yes No

If Yes, How Many: N/A
(Seasonal employees must work for at least three continuous months and the position must reoccur annually)

B. PROJECT INFORMATION:

Please provide a Brief Project Summary Description:

Renovating side and front of building wall outside. Reconstruct wall, new wood covering with new material and stucco to match side of building.

Use of Funds	Total Project Cost	Econ Dev Funds Requested
Land or Building Acquisition	\$	\$
Renovation/Rehabilitation	\$ 9000-	\$
New Construction	\$	\$
Machinery / Equipment Acquisition	\$	\$
Business / Employee Recruitment Activities	\$	\$
Technology Costs	\$	\$
Small Business Development	\$	\$
Working Capital (Includes Inventory)	\$	\$
Job Training	\$	\$
Other	\$	\$
Total Project Cost	\$	
	Total LB840 Funds Requested:	\$

C. FUNDING SOURCES AND EQUITY INJECTION:

If Borrowing, Name of Lender: N/A

Loan Amount: N/A Loan Term (Years): N/A

Amount Injected Into the Project by Business/Partners/Owners:

Half of whats not covered.

Other Funding Source(s) and Amount(s): N/A

United States Citizenship Attestation Form

For the purpose of complying with Neb. Rev. Stat. §§ 4-108 through 4-114, I attest as follows:

I am a citizen of the United States.

— OR —

I am a qualified alien under the federal Immigration and Nationality Act, my immigration status and alien number are as follows: _____, and I agree to provide a copy of my USCIS documentation upon request.

I hereby attest that my response and the information provided on this form and any related application for public benefits are true, complete, and accurate and I understand that this information may be used to verify my lawful presence in the United States.

PRINT NAME

Luz E. Chávez García

(first, middle, last)

SIGNATURE

Luz E. Chavez

DATE

4/10/25

1/19/2010

DOWNLOAD/SAVE

PRINT

LB 840 APPLICATION PROCESS

Next Step In Process

If application is denied, the applicant has the ability to appeal to the advisory board at a public meeting

Step 1

Applicant goes to Director with idea

Is applicant and project eligible?

No

Yes

Step 2

Application is submitted

Step 3

Director does a review & analysis of application

Is the application accepted?

No

Yes

Step 4

The applicant and Director enter into negotiations

Negotiations Not Accepted

Negotiations Accepted

May enter into Negotiations

Step 5

Application is presented to economic advisory committee by Director

Step 6

Application goes to public meeting and advisory committee executive session for financial determination and recommendation

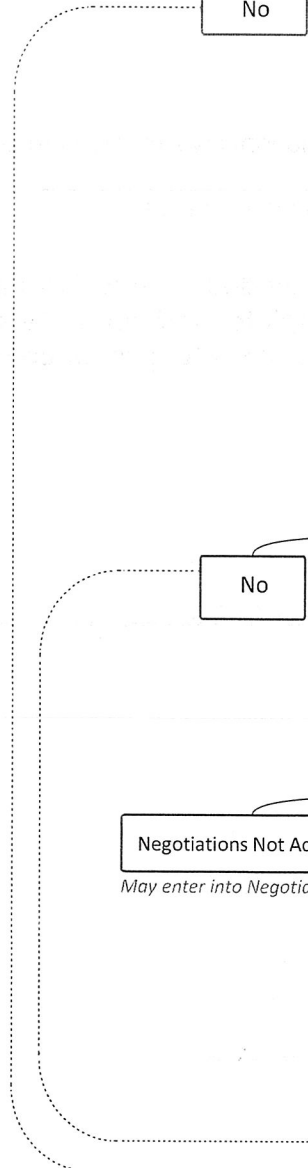
Not Recommended

Recommend as Amended

Application Recommended

Step 7

Application goes to City Council



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— OR —

I am a qualified alien under the federal Immigration and Nationality Act, my immigration status and alien number are as follows: _____, and I agree to provide a copy of my USCIS documentation upon request.

I hereby attest that my response and the information provided on this form and any related application for public benefits are true, complete, and accurate and I understand that this information may be used to verify my lawful presence in the United States.

PRINT NAME	<u>Crystal Alarcón</u> <small>(first, middle, last)</small>
SIGNATURE	<u></u>
DATE	<u>4/24/25</u>

ECONOMIC DEVELOPMENT PROGRAM
APPLICATION FOR FUNDS

Please Type or Print Clearly and Answer Each Question *(If Question Does Not Apply – Mark N/A).*

Please Note: The Information Contained in this portion of the document is Public Information and will **NOT** be Considered Confidential.

A. APPLICANT INFORMATION:

Name of Entity Applying for Assistance: Majo Jewelry and Boutique LLC

Business Address: 119 E 13th St Crete NE 68333
(City) (State) (Zip Code)

Contact Person: Julieta M Lozano Martinez Telephone Number: (402)3817834

Fax Number: _____ Email Address: azulprofundo-9@msn.com

Federal Tax ID Number: _____

Type of Entity: Start-Up Buyout Existing

If Existing, Number of Years in Business in Crete: _____

Business Classification: (Please Choose One)

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Retail | <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Research & Development |
| <input type="checkbox"/> Headquarter | <input type="checkbox"/> Telecommunications | <input type="checkbox"/> Tourism |
| <input type="checkbox"/> Warehouse/Distribution | <input type="checkbox"/> Government | <input type="checkbox"/> Other |

Business Type: (Please Choose One)

- | | | |
|---|--|--------------------------------------|
| <input type="checkbox"/> Proprietorship | <input type="checkbox"/> Corporation | <input type="checkbox"/> Partnership |
| <input checked="" type="checkbox"/> LLC | <input type="checkbox"/> Governmental Entity | <input type="checkbox"/> Other |

Does the Company have a Parent or Subsidiaries? Yes No

If Yes, Please List Name: _____

Address: _____
(City) (State) (Zip Code)



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Mail or deliver completed application with all supporting documentation and forms to:
**Economic Development Program Director
City of Crete City Hall
243 E. 13th Street, P.O. Box 86
Crete, NE 68333**

We look forward to working with you through the application process.
Equal Opportunity and Fair Housing Provider and Employer



C. PROJECT LOCATION:

- | | | |
|--|---|-----------------------------|
| Within the Crete City Limits? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Within the Crete Two-Mile Jurisdiction? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Land Owned by the City of Crete? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Not Located in Crete but for area benefit? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If Not in City Jurisdiction, please explain local benefit:

D. ATTACHMENTS: - Please Include the Attachments that Apply to Your Entity – See *checklist Page 5.*

Please Note: The Information provided pursuant to this Section **Will** be Deemed Confidential and will not be Available for Public Disclosure.

- Business Plan: Brief Description of the Business
- Resumes of all Owners/Co-Owners/Directors/Partners/Stockholders
- For Existing Businesses – Three (3) Yearly Financial Statements
- For Existing Businesses – Current Financial Statements (Less Than Sixty (60) Days Old)
- For Existing Businesses - List of Current Obligations (Include Company Names and Amounts)
- For Start-Up Businesses – Current Business Plan
- For Start-Up Businesses – Three Year Projections
- Tax Returns – Previous Three (3) Years – Personal Tax Returns May be Required for Proprietorship
- Letter from Lending Institution if applicable
- If a Corporation, LLC or Other Legal Entity - Copy of Organizational Documents (Articles, Bylaws)
- Please Note that Other Financial Documents May Be Required

E. APPLICANT SIGNATURE:

I certify that the information contained in this application and all attachments are correct to the best of my knowledge. By signing below, I authorize the City of Crete or their contracted representative to check my credit and the credit of all who are listed within this application. I understand that I must update my credit information if my financial situation changes.

Applicant's Signature

Date

Checklist for Local Economic Development Program Application

For a qualifying business to be considered for direct or indirect financial assistance under the Crete Local Economic Development Program an applicant must provide to the City Administrator or Program Administrator:

- A completed and signed application with all required support documents including, but not limited to:
 - A detailed description summary of the proposed project which clearly states what assistance the business is requesting from the program, including evidence that the project qualifies for assistance under the Local Option Municipal Economic Development Act and is consistent with the goals of the Crete Local Economic Development Program.
 - Use of Funds – Total project costs and financing requirement; include copies of any preliminary bids (if applicable/available).
 - A review of key management and employees and their experience as related to the proposed project.
- Start Up Business
 - Current Business Plan for the project and the company, including employment and financial projections;
 - Three (3) Years Financial Projections
 - Past three years personal tax returns
- Existing Business:
 - Most Current Business Plan
 - Three (3) Yearly Financial Statements: Profit & Loss Statements, Cash Flows and Income Statements covering the last three years of business operation, or if a new business, personal income statements.
 - List of Current Obligations (include company Names and Amounts)
 - Past three years personal tax returns
- Letter from Lending Institution(s) (if applicable): Evidence of private financing commitments for investors or lenders.
- If a Corporation, LLC or Other Legal Entity - Copy of Organizational Documents (Articles, ByLaws)
- Resume(s) of all owners/co-owners/directors/partners/stockholders: Necessary entity or personal financial information about the Applicant(s), including name, address, past experience, work history, and related information.
- Other information or financial documentation as requested.

Questions: Contact City Administrator, Tom Ourada, at 402-826-4313 or email tom.ourada@crete.ne.gov. **Return** application and supporting documentation to City Administrator, at City Hall, 243 E. 13th Street, Crete, NE 68333

Ownership Identification: Please List all Officers, Directors, Partners, Owners, Co-owners and Stockholders.

Full Name	Title	Ownership Percentage
Sheila Kamila Balbuena Lozano		
Julieta Margarita Lozano Martinez		
Fernanda Itzel Evangelista Lozano		

Which type of assistance is the entity applying for?

- Grant
 Loan Guarantee If so, Lender? _____
 Other

Explain: _____

What is the general purpose of the request (must be an allowed LB840/Economic Dev. Plan Project)?

- New Development
 New Business Startup
 Building Renovation
 Public Works
 Professional/Employee Recruitment
 Promotion/Tourism
 Job Training
 Working Capital
 Low - Moderate Income Housing
 Workforce Housing
 Technology
 Plan Management
 Technical Assistance
 Equity Investment

Does the business qualify to receive any incentives from the State of Nebraska? Yes No DK

Has the business applied for any incentives from the State of Nebraska? Yes No

If yes, please explain: _____

Employee Information: (FTE = Full-Time Equivalent = 2,080 Hours/Per Year)

Number of Existing Full-Time Equivalent Employees: _____

Number of Full-Time Equivalent Positions to Be Created: _____

Will all of the Full-Time Equivalent Positions be Physically Located within the City of Crete, their Two- Mile Extraterritorial Jurisdiction or on Land Held in the Name of the City of Crete?

Yes No

If no, please explain: _____

Does the Company Employ Any Seasonal Employees? Yes No

If Yes, How Many: _____

(Seasonal employees must work for at least three continuous months and the position must reoccur annually)

B. PROJECT INFORMATION:

Please provide a Brief Project Summary Description:

We are excited to announce the opening of a new boutique located at the heart of Crete, NE. on 13th Street. Our boutique will offer a unique selection of jewelry, accessories, and modern clothing for both men and woman, featuring items that are not currently available in town.

This venture aims to provide our local community with access to high-quality, fashionable products without the need to travel long distances. Additionally we seek to attract visitors to Crete by promoting our business through social media channels, always highlighting our community's charm and spirit. With a team consisting of a business owner with an International Business degree, A manager with extensive experience in jewelry industry, and another manager skilled in public relations (Family-owned business).

Use of Funds	Total Project Cost	Econ Dev Funds Requested
Land or Building Acquisition	\$	\$
Renovation/Rehabilitation	\$ 62,940	\$
New Construction	\$	\$
Machinery / Equipment Acquisition	\$ 15,735	\$
Business / Employee Recruitment Activities	\$	\$
Technology Costs	\$ 10,490	\$
Small Business Development	\$ 5,245	\$
Working Capital (Includes Inventory)	\$ 7,343	\$
Job Training	\$	\$
Other	\$ 3,147	\$
Total Project Cost	\$ 104,900.00	
	Total LB840 Funds Requested:	\$ 0.00

C. FUNDING SOURCES AND EQUITY INJECTION:

If Borrowing, Name of Lender: _____

Loan Amount: _____ Loan Term (Years): _____

Amount Injected Into the Project by Business/Partners/Owners:

Other Funding Source(s) and Amount(s): _____

United States Citizenship Attestation Form

For the purpose of complying with Neb. Rev. Stat. §§ 4-108 through 4-114, I attest as follows:



I am a citizen of the United States.

— OR —



I am a qualified alien under the federal Immigration and Nationality Act, my immigration status and alien number are as follows: _____, and I agree to provide a copy of my USCIS documentation upon request.

I hereby attest that my response and the information provided on this form and any related application for public benefits are true, complete, and accurate and I understand that this information may be used to verify my lawful presence in the United States.

PRINT NAME

JULFIA M LOZANO MARTINEZ.

(first, middle, last)

SIGNATURE

[Handwritten Signature]

DATE

03/24/2025

1/19/2010

DOWNLOAD/SAVE

PRINT

LB 840 APPLICATION PROCESS

Next Step In Process

If application is denied, the applicant has the ability to appeal to the advisory board at a public meeting

Step 1

Applicant goes to Director with idea

Is applicant and project eligible?

No

Yes

Step 2

Application is submitted

Step 3

Director does a review & analysis of application

Is the application accepted?

No

Yes

Step 4

The applicant and Director enter into negotiations

Negotiations Not Accepted

Negotiations Accepted

May enter into Negotiations

Step 5

Application is presented to economic advisory committee by Director

Step 6

Application goes to public meeting and advisory committee executive session for financial determination and recommendation

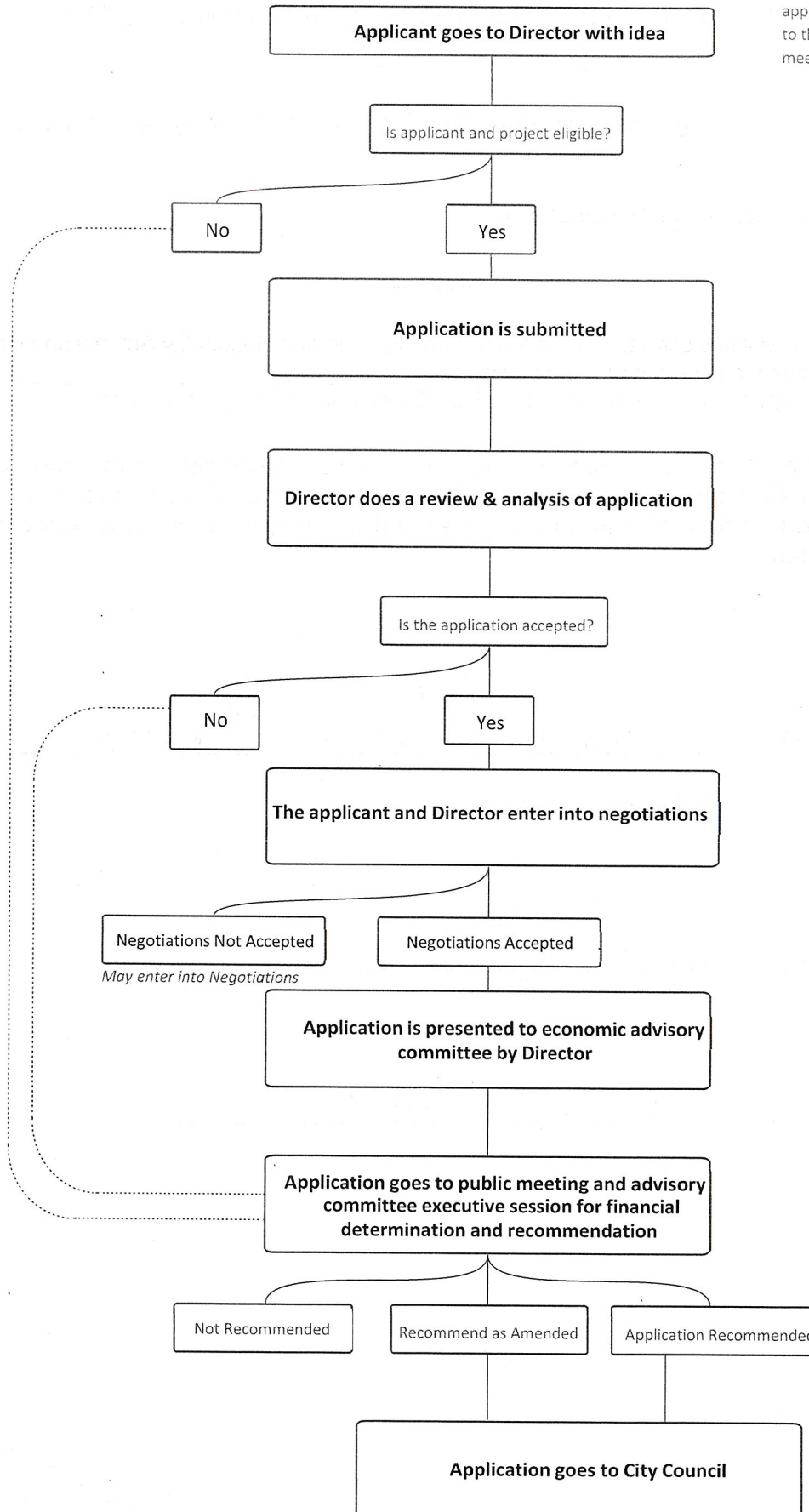
Not Recommended

Recommend as Amended

Application Recommended

Step 7

Application goes to City Council





majo
Jewelry

Business Plan

MAJO Jewelry & Boutique

CURRENT AS OF
13 MARCH 2025

#GROWNebraska

CREATED BY
MAJO TEAM

Contents

Executive Summary 01

Mission & Vision 02

Market Research 03

Product Offering 04

Marketing Plan 05

Meet the Team 06

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Executive Summary

Products & Services

MAJO Jewelry & Boutique specializes in 10k and 14k gold jewelry for men and women, along with trendy clothing and accessories for women aged 18-30. Accessories include sunglasses and purses.

Additionally, MAJO will support autism awareness by selling homemade cookies and paintings created by autistic children, donating \$1 per sale to a nonprofit autism organization.

Target Customers

Our primary customers include residents of Crete, Nebraska, and surrounding towns looking for sophisticated, high-quality jewelry and fashionable clothing not currently available in the local market. We also aim to attract online shoppers through an evolving e-commerce presence and social media marketing.

Future Growth

MAJO aspires to become a well-known boutique in the region, increasing local tourism by attracting customers from other towns. Long-term growth will focus on expanding our online store, leveraging social media, and potentially franchising or adding new product lines to increase market share.



Mission

We exist to make fashion and fine jewelry more than just luxury—every purchase is a statement, an investment, and a step toward supporting autism awareness.



Vision

We believe great businesses and loyal customers can make a lasting impact beyond retail.

Market Research

The jewelry and fashion retail industry is growing steadily with an estimate of 3.9% by 2030 and 7.64% by 2029 (respectively), driven by consumer demand for quality products and the convenience of online shopping, especially on popular social media platforms such as Tik-Tok Shop. Small boutique stores with unique offerings have a competitive edge in local markets where large retail chains lack personalized service.

Target Market

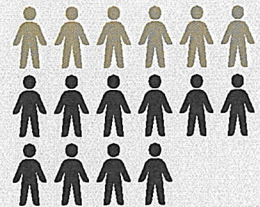
- Young adults (ages 18-30) looking for trendy, stylish clothing and accessories.
- Men and women seeking high-quality gold jewelry for personal use and gifts.
- Online shoppers looking for exclusive and unique designs, and high-end jewelry.
- Local customers supporting small businesses and community-driven initiatives.

18-45

Target Age

F & M

Females and
Males



3+ hrs

On Social Media
Per Day

Competitive Advantage

- Unique product selection not readily available in Crete, Nebraska or surroundings.
- Strong customer service with personalized shopping experiences.
- Community-driven initiative supporting autism awareness.
- Strategic online presence to expand customer reach beyond local limitations



Product Offering

- Jewelry: 10k and 14k gold rings, necklaces, bracelets, anklets, and earrings.
- Clothing: Trendy women’s apparel including tops, skirts, dresses, bottoms, swimsuits and outerwear.
- Accessories: Sunglasses, purses, and other fashion-forward items.
- Autism Support Initiative: Homemade cookies and paintings created by autistic children, with a \$1 donation per sale to a nonprofit.

Pricing Range

Jewelry	\$80-\$4,000
Clothing & Accessories	\$10-\$65
Autism Initiative	Custom pricing for cookies and painting

Marketing Plan

Description	Budget
Grand opening event to attract initial customer base.	\$120
Local partnerships with influencers and businesses to increase brand awareness.	\$250
Strong social media campaigns targeting both local and online shoppers	\$0
Implement a strong e-commerce presence through different platforms, including our official website, Amazon, Tik-Tok Shop, Instagram, and Facebook, to expand beyond local sales.	\$400 / yr
Implementation of Google, Facebook and Instagram Ads	\$65 / mo

Customer Communication

- Social media engagement (Instagram, Facebook, TikTok).
- Email marketing with exclusive discounts and new arrivals.
- Community events and collaborations with local organizations

Sales Strategy

- In-store promotions and loyalty programs.
- Seasonal discounts and holiday promotions.
- Online sales through the website and social media marketplaces.

Meet The Team

MAJO Jewelry & Boutique is a family business composed by individuals with a variety of skills and previous experience that we strongly believe will be an advantage to our success

Sheila Balbuena

CEO

Bachelor's in International Business
5+ years of Customer Service
Certificate in Digital Marketing

1 year Sales Experience
2 years E-commerce Experience
Entrepreneurial Experience

Fernanda Lozano

Manager

5+ years Sales Experience
2+ years Management Experience
2 years of Customer Service

Entrepreneurial Experience
2 years Marketing Experience

Julieta Lozano

Jewelry Department Manager

10+ years in the Gold Jewelry Industry
15+ years Sales Experience
5+ years Management Experience

Entrepreneurial Experience

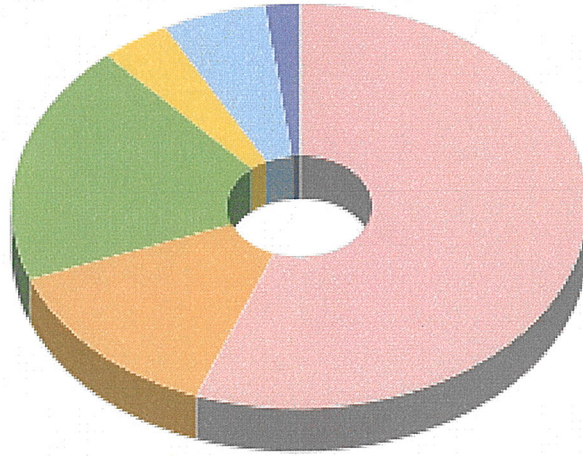
Edilberto Balbuena

Sales

10+ years in the Gold Jewelry Industry
5+ years Sales Experience
2+ years Management Experience

Entrepreneurial Experience

Start-Up Expenses



- Furniture
- Operating
- Supplies
- Inventory
- Rent Expense
- Wage Expense



Financial Plan

Yearly & Monthly Unit Sales Breakdown

Total Startup Costs	\$104,908
Break-Even Target	Month 12-15

Year	Jewelry Sales (\$80-\$4,000)	Units Sold (Jewelry)	Boutique Sales (\$10-\$65)	Units Sold (Boutique)	Total Revenue	Projected Net Profit
Year 1	\$200,000	250 pieces (~21 per month)	\$60,000	4,000 units (~333 per month)	\$260,000	\$78,000
Year 2	\$275,000	350 pieces (~29 per month)	\$90,000	6,000 units (~500 per month)	\$365,000	\$127,750
Year 3	\$350,000	450 pieces (~38 per month)	\$120,000	8,000 units (~667 per month)	\$470,000	\$188,000

Monthly Sales & Revenue Target

Month	Jewelry Sales (\$80-\$4,000)	Jewelry Units Sold	Boutique Sales (\$10-\$65)	Boutique Units Sold	Total Monthly Revenue
Jan	\$12,000	15	\$5,000	333	\$17,000
Feb	\$15,000	19	\$5,000	333	\$20,000
Mar	\$16,000	20	\$5,500	367	\$21,500
Apr	\$18,000	22	\$5,500	367	\$23,500
May	\$20,000	25	\$6,000	400	\$26,000
Jun	\$18,000	22	\$6,000	400	\$24,000
Jul	\$15,000	19	\$5,500	367	\$20,500
Aug	\$16,000	20	\$5,500	367	\$21,500
Sep	\$18,000	22	\$5,500	367	\$23,500
Oct	\$20,000	25	\$6,000	400	\$26,000
Nov	\$20,000	25	\$6,500	433	\$26,500
Dec	\$22,000	28	\$7,000	467	\$29,000

Key Takeaways for Year 1

- **Jewelry:** Selling an average of **21 pieces per month**, with peak months in holiday seasons (May, November, December).
- **Boutique:** Selling around **333-467 pieces per month**, with steady increases through marketing and promotions

Monthly Growth & E-Commerce Expansion

Month	Jewelry Sales (\$80-\$4,000)	Jewelry Units Sold	Boutique Sales (\$10-\$65)	Boutique Units Sold	Total Monthly Revenue
Jan	\$18,000	23	\$7,000	467	\$25,000
Feb	\$20,000	26	\$7,500	500	\$27,500
Mar	\$22,000	28	\$8,000	533	\$30,000
Apr	\$24,000	30	\$8,500	567	\$32,500
May	\$26,000	32	\$9,000	600	\$35,000
Jun	\$25,000	31	\$9,000	600	\$34,000
Jul	\$22,000	28	\$8,500	567	\$30,500
Aug	\$24,000	30	\$8,500	567	\$32,500
Sep	\$26,000	32	\$9,000	600	\$35,000
Oct	\$28,000	35	\$9,500	633	\$37,500
Nov	\$30,000	38	\$10,000	667	\$40,000
Dec	\$30,000	38	\$10,500	700	\$40,500

Key Takeaways for Year 1

- **Jewelry Sales Growth:** 40% increase in units due to brand awareness.
- **Boutique Sales Growth:** 50% increase as online presence expands.
- **Jewelry:** Selling an average of **29 pieces per month**, boosted by **VIP shopping events & e-commerce**.
- **Boutique:** Selling **500-700 units per month**, reaching more customers through social media marketing.

Scaling to Maximum Profitability

Month	Jewelry Sales (\$80-\$4,000)	Jewelry Units Sold	Boutique Sales (\$10-\$65)	Boutique Units Sold	Total Monthly Revenue
Jan	\$22,000	27	\$9,500	633	\$31,500
Feb	\$24,000	30	\$10,000	667	\$34,000
Mar	\$26,000	32	\$10,500	700	\$36,500
Apr	\$28,000	35	\$11,000	733	\$39,000
May	\$30,000	38	\$11,500	767	\$41,500
Jun	\$30,000	38	\$12,000	800	\$42,000
Jul	\$28,000	35	\$11,500	767	\$39,500
Aug	\$30,000	38	\$11,500	767	\$41,500
Sep	\$32,000	40	\$12,000	800	\$44,000
Oct	\$35,000	44	\$12,500	833	\$47,500
Nov	\$37,000	47	\$13,000	867	\$50,000
Dec	\$38,000	48	\$13,500	900	\$51,500

Key Takeaways for Year 3

- **Jewelry Sales Growth:** 30% increase as brand reputation strengthens.
- **Boutique Sales Growth:** 33% increase with new seasonal collections & influencer collaborations.

- ✓ Break-even achieved within 12-15 months
- ✓ E-commerce expansion drives Year 2 growth
- ✓ Year 3 sees max profitability with repeat customers & seasonal collections



MAJO Jewelry & Boutique



ECONOMIC DEVELOPMENT PROGRAM APPLICATION FOR FUNDS

Please Type or Print Clearly and Answer Each Question (If Question Does Not Apply – Mark N/A).

Please Note: The Information Contained in this portion of the document is Public Information and will **NOT** be Considered Confidential.

A. APPLICANT INFORMATION:

Name of Entity Applying for Assistance: Uneta Boutique

Business Address: 142 W 13th St Crete NE 68333
(City) (State) (Zip Code)

Contact Person: Valerie Cochmar Telephone Number: 402-641-7591

Fax Number: N/A Email Address: unetaboutique@gmail.com

Federal Tax ID Number: _____

Type of Entity: Start-Up Buyout Existing

If Existing, Number of Years in Business in Crete: 4.5 years

Business Classification: (Please Choose One)

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Retail | <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Research & Development |
| <input type="checkbox"/> Headquarter | <input type="checkbox"/> Telecommunications | <input type="checkbox"/> Tourism |
| <input type="checkbox"/> Warehouse/Distribution | <input type="checkbox"/> Government | <input type="checkbox"/> Other |

Business Type: (Please Choose One)

- | | | |
|--|--|--------------------------------------|
| <input checked="" type="checkbox"/> Proprietorship | <input type="checkbox"/> Corporation | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> LLC | <input type="checkbox"/> Governmental Entity | <input type="checkbox"/> Other |

Does the Company have a Parent or Subsidiaries? Yes No

If Yes, Please List Name: _____

Address: _____
(City) (State) (Zip Code)

Ownership Identification: Please List all Officers, Directors, Partners, Owners, Co-owners and Stockholders.

Full Name	Title	Ownership Percentage
Valene Cochran	OWNER	100%

Which type of assistance is the entity applying for?

- Grant
 Loan Guarantee If so, Lender? _____
 Other

Explain: to help business expand

What is the general purpose of the request (must be an allowed LB840/Economic Dev. Plan Project)?

- New Development
 New Business Startup
 Building Renovation
 Public Works
 Professional/Employee Recruitment
 Promotion/Tourism
 Job Training
 Working Capital
 Low - Moderate Income Housing
 Workforce Housing
 Technology
 Plan Management
 Technical Assistance
 Equity Investment

Does the business qualify to receive any incentives from the State of Nebraska? Yes No DK

Has the business applied for any incentives from the State of Nebraska? Yes No

If yes, please explain: _____

Employee Information: (FTE = Full-Time Equivalent = 2,080 Hours/Per Year)

Number of Existing Full-Time Equivalent Employees: 1

Number of Full-Time Equivalent Positions to Be Created: 1

Will all of the Full-Time Equivalent Positions be Physically Located within the City of Crete, their Two- Mile Extraterritorial Jurisdiction or on Land Held in the Name of the City of Crete?

- Yes No

If no, please explain: _____

Does the Company Employ Any Seasonal Employees? Yes No

If Yes, How Many: _____

(Seasonal employees must work for at least three continuous months and the position must reoccur annually)

B. PROJECT INFORMATION:

Please provide a Brief Project Summary Description:

Uneta Boutique is seeking funding to purchase a commercial-grade embroidery machine to meet growing customer demand for personalized and custom-stitched apparel and accessories. As more customers request embroidery services, this investment will allow the boutique to fulfill these needs in-house, improving turnaround times, product quality, and overall customer satisfaction.

The addition of this equipment will not only enhance the boutique's offerings but also support the local economy by keeping production and revenue within the community.

The boutique plans to partner with the Community to offer custom embroidery services, helping to strengthen community connections and promote the Crete area.

Use of Funds	Total Project Cost	Econ Dev Funds Requested
Land or Building Acquisition	\$	\$
Renovation/Rehabilitation	\$	\$
New Construction	\$	\$
Machinery / Equipment Acquisition	\$ 11,388.55	\$
Business / Employee Recruitment Activities	\$	\$
Technology Costs	\$	\$
Small Business Development	\$	\$
Working Capital (Includes Inventory)	\$	\$
Job Training	\$	\$
Other	\$	\$
Total Project Cost	\$ 0.00	
	Total LB840 Funds Requested:	\$ 0.00

C. FUNDING SOURCES AND EQUITY INJECTION:

If Borrowing, Name of Lender: _____

Loan Amount: _____ Loan Term (Years): _____

Amount Injected Into the Project by Business/Partners/Owners:

Other Funding Source(s) and Amount(s): _____

C. PROJECT LOCATION:

- | | | |
|--|---|--|
| Within the Crete City Limits? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Within the Crete Two-Mile Jurisdiction? | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Land Owned by the City of Crete? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Not Located in Crete but for area benefit? | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |

If Not in City Jurisdiction, please explain local benefit:

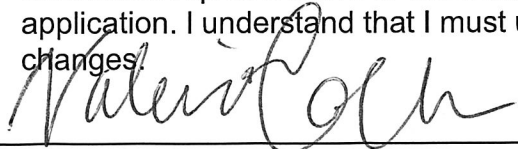
D. ATTACHMENTS: - Please Include the Attachments that Apply to Your Entity – See *checklist Page 5.*

Please Note: The Information provided pursuant to this Section **Will** be Deemed Confidential and will not be Available for Public Disclosure.

- Business Plan: Brief Description of the Business
- Resumes of all Owners/Co-Owners/Directors/Partners/Stockholders
- For Existing Businesses – Three (3) Yearly Financial Statements
- For Existing Businesses – Current Financial Statements (Less Than Sixty (60) Days Old)
- For Existing Businesses - List of Current Obligations (Include Company Names and Amounts)
- For Start-Up Businesses – Current Business Plan
- For Start-Up Businesses – Three Year Projections
- Tax Returns – Previous Three (3) Years – Personal Tax Returns May be Required for Proprietorship
- Letter from Lending Institution if applicable
- If a Corporation, LLC or Other Legal Entity - Copy of Organizational Documents (Articles, Bylaws)
- Please Note that Other Financial Documents May Be Required

E. APPLICANT SIGNATURE:

I certify that the information contained in this application and all attachments are correct to the best of my knowledge. By signing below, I authorize the City of Crete or their contracted representative to check my credit and the credit of all who are listed within this application. I understand that I must update my credit information if my financial situation changes.



Applicant's Signature

Date

Checklist for Local Economic Development Program Application

For a qualifying business to be considered for direct or indirect financial assistance under the Crete Local Economic Development Program an applicant must provide to the City Administrator or Program Administrator:

- A completed and signed application with all required support documents including, but not limited to:
 - A detailed description summary of the proposed project which clearly states what assistance the business is requesting from the program, including evidence that the project qualifies for assistance under the Local Option Municipal Economic Development Act and is consistent with the goals of the Crete Local Economic Development Program.
 - Use of Funds – Total project costs and financing requirement; include copies of any preliminary bids (if applicable/available).
 - A review of key management and employees and their experience as related to the proposed project.
- Start Up Business
 - Current Business Plan for the project and the company, including employment and financial projections;
 - Three (3) Years Financial Projections
 - Past three years personal tax returns
- Existing Business:
 - Most Current Business Plan
 - Three (3) Yearly Financial Statements: Profit & Loss Statements, Cash Flows and Income Statements covering the last three years of business operation, or if a new business, personal income statements.
 - List of Current Obligations (include company Names and Amounts)
 - Past three years personal tax returns
- Letter from Lending Institution(s) (if applicable): Evidence of private financing commitments for investors or lenders.
- If a Corporation, LLC or Other Legal Entity - Copy of Organizational Documents (Articles, ByLaws)
- Resume(s) of all owners/co-owners/directors/partners/stockholders: Necessary entity or personal financial information about the Applicant(s), including name, address, past experience, work history, and related information.
- Other information or financial documentation as requested.

Questions: Contact City Administrator, Tom Ourada, at 402-826-4313 or email tom.ourada@crete.ne.gov. **Return** application and supporting documentation to City Administrator, at City Hall, 243 E. 13th Street, Crete, NE 68333

Valerie Cochnar

1121 Redwood Ave
Crete, NE 68333
(402) 641-7591
unetaboutique@gmail.com

Current Business Plan for Uneta Boutique**1. Executive Summary**

Uneta Boutique is a small, growing business specializing in custom heat-press apparel, including t-shirts, sweatshirts, hats, and accessories. We cater to local customers, small businesses, events, and online buyers who want unique, personalized products.

To meet increasing customer demand for premium customization, we plan to acquire an embroidery machine. This expansion will allow us to increase product offerings and serve new customers.

2. Business Overview

- Current Operations:
 - Heat-press custom apparel and accessories
 - Small-run custom orders for local events, schools, and businesses
 - Online, pop-up event, and brick & mortar apparel and accessories sales
- Expansion Plan:
 - Acquire a commercial embroidery machine (multi-needle preferred)
 - Offer embroidery services on hats, polos, jackets, towels, bags, and more
 - Create custom logo embroidery for small businesses, sports teams, and special events

3. Market Analysis

- Target Market:
 - Existing customers who want to expand their custom needs
 - Small businesses needing branded workwear or promotional items
 - Sports teams and schools needing embroidered uniforms and spiritwear
 - Gift buyers looking for personalized, high-end embroidered items
 - Market Trends:
 - Strong demand for personalization and long-lasting products
 - Local businesses often prefer local vendors over online mass-producers for custom work
 - Competitive Advantage:
 - Already established customer base
 - Fast turnaround and local service
 - Ability to combine heat press and embroidery for unique, multi-texture designs
-

4. Products and Services

- Heat-press custom apparel and accessories
- Embroidery on apparel: hats, polos, jackets, uniforms
- Custom monograms on towels, bags, robes, etc.
- Logo digitization services (prepare client logos for embroidery)
- Combined heat press + embroidery designs (unique layered customization)

5. Marketing and Sales Plan

- Announce new embroidery services via social media, email lists, and in-store signage
 - Offer special launch promotions or discounted embroidery on first orders
 - Develop sample products to showcase embroidery quality in-store and online
 - Reach out directly to small businesses, schools, and organizations for custom embroidery
 - Update website and shop listings to include embroidery options
-

6. Operations Plan

- Purchase embroidery machine (~\$12,500)
 - Train on machine operation and embroidery software
 - Integrate embroidery production into current workspace; adjust workflow for combined services
 - Manage supply chain for embroidery materials (threads, stabilizers, hoops, etc.)
-

7. Financial Plan

- Startup Costs for Expansion:
 - Embroidery machine: \$12,000
 - Software/digitization programs: should be included
 - Supplies (thread, backing, hoops, etc.): \$500 for extra hoop that's needed
- Funding Needs:
 - Seeking grant for \$12,500 to cover machine

8. Goals and Milestones

- Month 1–2: Purchase machine, complete training, launch embroidery service
 - Month 3–6: Complete 25+ embroidery orders, build portfolio of custom samples
 - Month 6–12: Establish 5–10 repeat business clients for embroidered goods
 - 1–2 years: Consider hiring part-time help if demand grows
-

9. Risks and Mitigation

- Learning curve: Invest in training and practice before offering to customers
- Customer demand uncertainty: Start with small inventory investment, use test runs and samples to gauge interest
- Financial strain: Use equipment financing or small loan to reduce upfront cash outlay

Valerie Cochnar