

**ED LB840 Advisory Board Meeting**  
**Friday, August 15, 2025 2:00 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. **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.

3.A. Consider the June 16th, 2025 Meeting Minutes

3.B. Financial Report

3.C. Applications for Consideration

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

3.C.1. Consider the Saline Medical Specialties Application

3.D. Application Introductions

Review and discuss applications that have been submitted for staff review

4. **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.

5. **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](http://www.crete.ne.gov).



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## CRETE ED/LB840 ADVISORY BOARD MEETING

June 16<sup>th</sup>, 2025 at 2:15 PM  
Crete City Hall, 243 East 13<sup>th</sup> Street

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### 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  
Jayden Hilkemann: Absent  
Present: 3, Absent:2,

#### 3. Consent Agenda

##### 3.A. Meeting Minutes

##### 3.A.1. May 13th, 2025 Minutes

Paul Heath motioned and Liz Umana seconded to approve the May 13th, 2025 meeting minutes.

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

##### 3.B. Financial Report

##### 3.B.1. LB840 Financial Report as of 05.31.2025

City Administrator Tom Ourada explained that this is an updated LB840 Financial Report as of May 31st 2025.

Paul Heath motioned and Manny Dimas seconded to approve the LB840 Financial Report as of May 31st, 2025.

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

#### **4. Special Order of Business**

##### **4.A. Consider the Invoice from the Lincoln Partnership For Economic Development in the amount of \$2,500.00**

City Administrator Tom Ourada explained that every year the City does this. The Lincoln Partnership for Economic Development helps to promote the City of Crete and there have been inquiries from companies about possible economic development projects in the community.

Paul Heath motioned and Liz Umana seconded to approve the invoice from the Lincoln Partnership for Economic Development in the amount of \$2,500.

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

##### **4.B. Applications for Consideration**

###### **4.B.1. Consider the LB840 Application from Julieta Lozano for Majo Jewelry**

City Administrator Tom Ourada explained that this application is from Julieta Lozano for Majo Jewelry, and they discussed security for the business. The applicant had stated they wanted bars on the window and Ourada explained that with the business being on the 13th Street a shatter-resistant laminated glass would be a better option for it to look inviting and the City would help to pay for it. Ourada further explained that technology and equipment requests are allowed.

Lozano explained that she is needing assistance with technology and equipment to get her business started. She was confused about the window and thought that the cost would be extra. City Attorney Anna Burge went through and added up the requests and Ourada explained that by law the LB840 program can only help with up to 50%. Burge stated that with the renovation, machinery, and equipment the total is \$27,351.

Paul Heath motioned and Manny Dimas seconded to approve the LB840 Application from Julieta Lozano for Majo Jewelry in the amount of \$27,351.00

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

###### **4.B.2. Consider the LB840 Application from Shaylene Smith for the Blue River Arts Council.**

City Administrator Tom Ourada explained that this is another application for a loan guarantee for \$310,000.

Blue River Arts Council Executive Director Shaylene Smith stated that this would be for a set 5 year note with Pinnacle Bank. This is a request for a loan guarantee.

Paul Heath motioned and Liz Umana seconded to approve the LB840 application from Shaylene Smith for the Blue River Arts Council for the loan guarantee in the amount of \$310,000.

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

#### **4.B.3. Consider the LB840 Application from Samuel Nixon for Nixon Restaurant and Property, Inc.**

City Administrator Tom Ourada stated that this has been the most completed application. Samuel Nixon with Nixon Restaurant and Property, Inc. explained that this application is for start-up funds for a Jimmy John's restaurant in the Crete Community. Nixon explained that funds would be used for construction and planning. Nixon stated that there would be sitting for about 20 to 24 guests and 17 to 20 parking spots and they would also be doing delivery in Crete.

City Administrator Tom Ourada explained that the City's recommendation would be \$47,000. Ourada stated that this property was sold for less as a way to assist with development. The \$47,000 they are recommending is the amount that they came up with when looking at possible property tax and sales tax that would be coming in from this business project. Ourada explained that Nixon could start with the recommended \$47,000 and if he falls short then he is invited to come back and apply again.

Paul Heath motioned and Manny Dimas seconded to approve the LB840 Application from Samuel Nixon for Nixon Restaurant and Property, Inc in the amount of \$47,000.

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

#### **4.C. Status of Investments with Performance Requirements**

#### **4.D. Housing**

City Administrator Tom Ourada stated that there are no housing activities at the moment. Later this fall the Rural Workforce Housing Fund Application will open up again and the City of Crete is planning to apply again.

Later this afternoon there will be a meeting to discuss a fourplex and to help answer questions about the applicants' plan for financing.

#### **5. Officers' Reports**

#### **6. Adjournment**

Paul Heath motioned and Manny Dimas seconded to adjourn the meeting at 3:05 p.m.

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

**July 31, 2025 Financial Statement**

			CASH	LOAN GUARANTEE
ECONOMIC DEVELOPMENT FUNDS <i>ACTUAL</i> (Treasurer's Report)	7/31/2025	#	\$1,601,271.31	## \$623,247.47
AVERAGE MONTHLY INCOME (QUARTERLY)				
SALES TAX (Sales Tax Receipts-Average monthly)	\$45,000.00			
ESTIMATED INCOME JULY-SEPT	2		\$81,000.00	\$9,000.00
TOTAL FUNDS <i>ESTIMATED</i> - <b>THIRD</b> QUARTER FY25			\$1,682,271.31	\$632,247.47
150%				\$948,371.21
**ROTARY 5650 FOUNDATION \$44040.00			\$44,040.00	
**Reflects \$44,040.00 deposit from Rotary for a pass through for park equipment				
			<u>\$1,638,231.31</u>	
<b>OBLIGATIONS</b>				
LOAN GUARANTEES			-	\$310,000.00
OPERATIONS (1/4 of \$30,000)			\$7,500.00	BRAC
PWR & DWD RENTAL PROP (OLD MAIN) 2023			\$62,485.53	
PWR & DWD RENTAL PROP (OLD MAIN) 2025			\$150,000.00	
NIXON PROPERTIES (JIMMY JOHNS)			\$47,000.00	
CRETE YOUTH CABIN			\$105,000.00	
ROTARY 5650 FOUNDATION (PARK PAYMENT)			\$53,580.00	
CHARPEN PROPERTIES LLC			\$219.20	
MAJO JEWELRY			\$26,634.51	
UNETA			\$6,194.28	
CITY OF CRETE DTR			\$108,000.00	
TOTALS OBLIGATIONS AS OF 07/31/2025			\$566,613.52	
FINANCIAL ASSISTANCE FUNDS <i>ESTIMATED</i>				
TOTALS FOR THIRD QUARTER FY25			<u>\$1,115,657.79</u>	
*LOAN AMOUNT TO GUARANTEE (150%) <i>ESTIMATED</i>				<u>\$638,371.21</u>

At no time may the City pledge more than 150% of the current balance of the funds retained for approved loan guarantees or projects.



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](http://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. 13<sup>th</sup> 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



**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: Saline Medical Specialties

Business Address: 830 E 1st Street, Ste. 200 Crete NE 68333  
(City) (State) (Zip Code)

Contact Person: Josue Gutierrez, M.D. Telephone Number: 4028263222

Fax Number: 4028263228 Email Address: jgutierrez@smscrete.com

Federal Tax ID Number: 833424514

Type of Entity:     Start-Up         Buyout         Existing

If Existing, Number of Years in Business in Crete: 6 years

**Business Classification: (Please Choose One)**

- |   |   |   |
|---|---|---|
| <input 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 checked="" 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)

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

Full Name	Title	Ownership Percentage
Josue D. Gutierrez	Owner, Physician	100

Which type of assistance is the entity applying for?

Grant     Loan Guarantee If so, Lender? \_\_\_\_\_     Other

Explain: Grant funds for reimbursement of money we have already spent on our English Language

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: 14

Number of Full-Time Equivalent Positions to Be Created: 4

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:**

(See attached Plan of action)

Medical Pathways Program

At Saline Medical Specialties (SMS) we have identified an opportunity that would allow us to serve our community and foster growth in the medical community of Crete. Every year multiple individuals that have achieved their physician degrees from Cuba and, other countries, move to Crete and surrounding areas. The talent present is undeniable and the drive they bring palpable. To foster better communication with our patient population we have established a medical pathway program, which in essence teaches foreign medical graduates, medical grade English, teaches them how to navigate the health system and prepares them to apply for institutions for higher learning with final objective being graduating as an NP, PA or MD to practice medicine independently. With their medical training and advanced degrees these individuals are eligible for CMA licenses in Nebraska and that is what we hired these professionals to work as at SMS. The first cohort of students has included 5 individuals all Cuban nationals with advanced medical degrees. Multiple community resources were used including Crete Public Schools and two ESL instructors were hired. Thus far the first leg of training has been completed, these professionals had 2–3-hour classes 3x a week for the past semester. There was noticeable improvement in comprehension and writing as well as verbal scores. All the CMAs in SMS have been instructed on processes in our healthcare system. The grant is to aid with paying for the program thus far, sizable investment was provided to include laptops, teacher

Use of Funds	Total Project Cost	Econ Dev Funds Requested
Land or Building Acquisition	\$	\$
Renovation/Rehabilitation	\$	\$
New Construction	\$	\$
Machinery / Equipment Acquisition	\$	\$
Business / Employee Recruitment Activities	\$	\$
Technology Costs	\$ 20,000.00	\$ 20,000.00
Small Business Development	\$	\$
Working Capital (Includes Inventory)	\$	\$
Job Training	\$ 80,000.00	\$ 80,000.00
Other	\$	\$
Total Project Cost	\$ 100,000.00	
	Total LB840 Funds Requested:	\$ 100,000.00

**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 checked="" type="checkbox"/> Yes | <input 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:

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**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

7/12/2015  
\_\_\_\_\_  
Date