



MCCOOK HOSTS HORMEL BUSINESS PLAN COMPETITION JUNE 15TH

Save the date! The Hormel Family Foundation announced that its 2007 Hormel Business Plan Competition will take place on June 15th at the Hormel Business & Technology Center on the McCook Community College campus. The competition is intended to become an annual event.

On June 15th, a judges' panel comprised of business and community leaders will identify the most promising business plan. The winning entrepreneur or team will receive a \$25,000 investment, as well as consulting services valued at \$10,000.

In exchange for the \$25,000 investment, the Hormel Family Foundation will take a minority stake in the business, and will continue to stay integrally involved.

"This is not only a tremendous opportunity for one individual or team. For us, this is primarily an investment in

the community of McCook," said Ben Hormel Harris, who serves on the board of the Hormel Family Foundation.

The competition is open to anyone interested in operating a business in or near McCook. The foundation welcomes submissions from start-ups as well as local business owners looking to expand or improve their businesses.

The Hormel Family Foundation is now accepting submissions. Information about the application process can be found on the foundation website, www.hormelfamilyfoundation.com. The deadline for submitting a business plan is May 22nd.



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INVENT NOW!

The US Patent and Trademark Office, the Advertising Council and the National Inventors Hall of Fame, recently unveiled an exciting new initiative to get kids excited about invention and innovation.

InventNow targets 8-11 year olds with an exciting media campaign and programs that seek to interest kids in using their imaginations to produce tomorrow's technological innovations.

InventNow has developed a series of public service announcements to be used on TV, radio, the web, and on outdoor

advertising. InventNow also sponsors a web page with lots of interesting games and activities for kids.

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We're on the web!

www.nde.state.ne.us/entreped/

BUSINESS PLAN COMPETITION

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Spearheaded by the Hormel Family Foundation, this initiative enjoys generous support from Community Hospital and McCook Community Development Company, comprised of AmFirst Bank, McCook National Bank and Wells Fargo Bank.

The Hormel Family Foundation is a non-profit organization committed to education and economic development in McCook, Nebraska. Founded in 1999 by the late Ben F. Hormel, it provided the funding for the Ben F. Hormel Technology Center for Business and Industry on the McCook Community College campus.

For more details, please visit www.hormelfamilyfoundation.com, or contact Susan Harris-Broomfield at 308.340.8556.

Hormel Family Foundation

Hometown Business & Community Pride in McCook, Nebraska

about us

The Hormel Family Foundation was founded in 1999 by the late Ben F. Hormel, himself a McCook entrepreneur. Among his many business ventures, Ben F. Hormel operated the Chevrolet dealership in McCook. When Ben F. Hormel passed away in 2002, he passed on the torch to his children and grand-children, who operate the foundation today.

Our foundation is committed to education, entrepreneurship and economic development in the McCook economic region. We believe that entrepreneurship is our strongest weapon against the population loss that threatens small American towns. With today's technology there is no reason why entrepreneurs should be restricted to large metropolitan areas. That being said, starting a business is no easy feat, and businesses in rural areas face a particular set of challenges. That is why the Hormel Family Foundation is firmly committed to backing talented entrepreneurs in the area, and stands ready to provide capital as well as business consulting services to help them grow their businesses.



Founder Ben F. Hormel

EMERGING TRENDS IN SMALL BUSINESS

The face of small business will dramatically change as seasoned baby boomers, kids fresh out of high school, mid-career women, "mompreneurs" and new immigrants come together to create the most diverse pool of entrepreneurs ever. Those are among the key findings of the groundbreaking Intuit Future of Small Business Report™, a unique study that looks forward 10 years and examines the prospects, influences and profiles of small business.



The first installment of the study, sponsored by Intuit Inc. (Nasdaq: [INTU](http://intuit.com)) and authored by the Institute for the Future, was released in January. It

focuses on new entrepreneurs who break the mold, the coming proliferation of personal businesses and the emergence of entrepreneurship education. Two upcoming installments will examine the technologies that will propel the small business sector and how small businesses will affect society and the economy through the year 2017.

Greater Diversity by 2017

The first installment concludes that the newest entrepreneurs will be far more diverse than their

predecessors in age, origin and gender. By 2017, the white, middle-aged men who traditionally launch small businesses will be outnumbered by Gen Yers (those born after 1982), women, immigrants and "un-retiring" baby boomers opting for entrepreneurship as a second career. The report identifies three major trends: the changing face of small business, the rise of personal business and the emergence of entrepreneurial education. Those trends led to some major findings:

Entrepreneurs will no longer come predominantly from the middle of the age spectrum, but instead from the edges. People nearing retirement and their children just entering the job market will set the bar as the most entrepreneurial generation ever.

American entrepreneurship will reflect a huge upswing in the number of women. The glass ceiling that has limited women's growth in traditional corporate career paths will send a rich talent pool to the small business sector.



Immigrant entrepreneurs will drive a new wave of globalization. U.S. immigration policy and the outcome

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EMERGING TRENDS IN SMALL BUSINESS

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of the current immigration debates will affect how this segment performs over the next decade.

Contract workers, accidental, and social entrepreneurs will fuel a proliferation of personal businesses. Economic, social and technological change—and an increased interest in flexible work schedules—will produce a more independent workforce seeking a better work-life balance.

Entrepreneurship will be a widely adopted curriculum at educational, trade and vocational institutions. As a result, artists, musicians and others not traditionally exposed to business education will learn not just their trade but small-business management skills as well.



"The next decade will see small and personal businesses become increasingly important sources of employment, economic growth and innovation," said Steve King, senior advisor at the Institute for the Future and study co-author. "Leading small and personal businesses will be a diverse group of

Americans, including young adults — even teens, women, immigrants and aging baby boomers."

The study represents the first time that a wide set of business and demographic trends have been consolidated.

"Until now, the picture for American small businesses has been a fragmented set of statistics and forecasts," said Brad Smith, senior vice president of Intuit's small business division. "By putting the pieces together we've shown how different this sector may look in the future. These businesses may be small, but the changes in store will be anything but."

By the Numbers

2,000 +

Postsecondary schools with at least one course in entrepreneurship.

Face of Future Entrepreneurs

Many baby boomers nearing retirement age will launch new businesses in far greater numbers than their counterparts from earlier generations, the study found. Their motivation: diminished job security, disappearing pensions and health benefits, and the need to match savings with longer life expectancies.

Many of their children will follow suit, becoming the most entrepreneurial generation in American history. Generation Yers view entrepreneurship as a way to maintain independence by owning their own careers. They are remarkably well-suited to the emerging entrepreneurial environment in which social and professional networks intermingle, information is ubiquitous, and the inner workings of the economy are far more transparent.

Women will increasingly turn to entrepreneurship.

Among them: "mompreneurs" — mothers who start part-time, home-based businesses, often with the



help of the Internet. These personal businesses, as the one-person sector is sometimes called, will be launched by people who may not even consider themselves small business owners.

A new breed of immigrant entrepreneurs will turn to the Internet to launch businesses, using their language skills, strong educations, multi-country contacts and professional experience to form international partnerships.

A PDF file of the complete report is available at www.intuit.com/futureofsmallbusiness.

By the Numbers

1/3 More

Increased amount earned by entrepreneurship program graduates over other business majors.

ENTREPRENEURSHIP DEVELOPMENT SYSTEMS

The HomeTown Competitiveness Collaborative is one of six Entrepreneurship Development System (EDS) collaboratives funded by the W.K. Kellogg Foundation in 2005 to stimulate entrepreneurship across rural America.

The Foundation strongly believes that the economic future of rural areas will be concentrated in regions where people create enterprises and systems of support for entrepreneurs. The EDS collaboratives will provide this support by:

- creating a pipeline of entrepreneurs by nurturing entrepreneurial aspirations in youth, identifying and supporting potential entrepreneurs, and fostering an entrepreneur-friendly environment that attracts entrepreneurs;
- implementing a system for peer networks, access to capital, and technical assistance providers for all types of entrepreneurs of varying motivations and skill levels; and
- fostering supportive policy and cultural environment of entrepreneurship within the public, private and non-profit sectors.

An EDS is designed to cultivate the practice of entrepreneurship as a viable economic development strategy for rural areas. At its essence, an EDS is a collaboration of programs and services fit together to meet the needs of entrepreneurs at all levels of their development. The outcome is new businesses, new jobs, and increased tax revenue for the local economy.

Small business entrepreneurship can mean the difference between communities that thrive and adapt to the needs of their members, and those that wither in the face of changing market forces.



In the past 10 years, nearly every state has recognized entrepreneurship as an important part of its economic development strategy, yet few states have invested the resources necessary to attract and retain the intelligent, creative kinds of people that produce these benefits. This is especially true in states with large rural areas. The

Federal Reserve Bank of Kansas City observed:

Rural policymakers, who once followed traditional strategies of recruiting manufacturers that export low-value products, have realized that entrepreneurs can generate new economic value for their communities.

Entrepreneurs add jobs, raise incomes, create wealth, improve the quality of life of citizens and help rural communities operate in the global economy.¹

¹ Center for the Study of Rural America (August 2002). *Are High-Growth Entrepreneurs Building the Rural Economy?* The Main Street Economist, Federal Reserve Bank of Kansas City.

Source: Impact of Entrepreneurship Fact Sheet, CFED, <http://www.cfed.org/>.

IF AT FIRST YOU DON'T SUCCEED..

15 years
5,127 prototypes

Those are numbers that one very well-known entrepreneur shared in an interview for *Fast Company* magazine's May issue.



There were 5,126 failed prototypes before number 5,127 actually delivered the performance that made the Dyson vacuum cleaner a best-seller. And, those 5,127 attempts covered a span of 15 years; hardly an overnight success.

Sir James is now working on a hand dryer that uses a 400 mph "blade" of air to dry hands in 10 seconds instead of the usual 40 seconds, saving energy in the process.

Source: Failure Doesn't Suck, *Fast Company*, May 2007, p. 2.

If you've watched television at all over the last few years, you've probably seen the commercials for the Dyson vacuum cleaner. Sir James Dyson, who is now one of the richest entrepreneurs in Great Britain and famous worldwide, talked about the need for perseverance and his single-minded pursuit of excellence with the reporter. It's a lesson that applies not just to entrepreneurs, but to all of us.

We're taught to do things the right way. But if you want to discover something that other people haven't, you need to do things the wrong way.
—Sir James Dyson (Inventor of Dyson Vacuums)

NEW WEB SITE TO FIND THE LATEST INNOVATIONS AND TECHNOLOGIES

Searching for the “missing link” to research just got easier. The iBridgeSM Network, a program of the Kauffman Innovation Network, Inc., and its accompanying Web site, debuted at DEMO 07, the premier launch venue for new products, technologies and companies. University researchers, industry representatives, and entrepreneurs can use the iBridge Web site to search for innovations that, until now, have been lost and untapped behind university walls.

The Place for Finding Innovative Research

With over 700 research projects listed, the iBridge Web site, www.iBridgeNetwork.org, is fast becoming the place for researchers and technology transfer officers to post research from their universities, as well as the place to go to find research occurring at other institutions. The Web site is designed to ease the transaction burden on university technology transfer offices and encourage more open and efficient access to research. The flexible nature of the site allows universities to adapt it to best complement their existing processes for collaboration and technology transfer.

Universities may use the iBridge Web site to license and distribute a variety of items, including software, research tools, databases, teaching materials, surveys, and reference materials. Postings may include a variety of research materials and descriptions of ongoing research activities.

This dynamic, real-time exchange of ideas and innovations across multiple universities has the potential to spawn a host of cutting-edge technology, products, and services that might otherwise never be launched.

“I am delighted that the Kauffman Innovation Network is launching the iBridge Network at DEMO,” said Chris Shipley, executive producer of DEMO. “Technology, combined with the power of relationships, is ultimately what leads to a successful launch of new innovation into the marketplace.

“The ability to access innovations and build social networks at the same time ensures that the iBridge Network will lead to some fascinating discoveries. I wouldn't be surprised if we see some of those breakthroughs play out at future DEMO events.”

The iBridge Network also expands the number and scope of collaborative relationships among university researchers by increasing their awareness of existing research across the country. These relationships are a critical component in advancing innovations.

“Universities are tremendous wellsprings of knowledge,” said Laura Dorival Paglione, Director of the Kauffman Innovation Network, which manages the iBridge Network. “By encouraging widespread access to information and linking researchers with interested parties, we are hoping to more fully realize the innovation potential that research offers.”

In fact, the current lack of collaboration among university researchers is remarkable. According to the Association of University Technology Managers (AUTM), over \$40 billion is spent on academic research annually, though only \$1 billion makes it off of university shelves in the form of new inventions and research. Even a modest improvement in accessibility and transparency has the potential to yield huge social and economic returns.



Realizing this potential, industry representatives and entrepreneurs have already begun to express interest in the iBridge Network and the items posted on the Web site. Many see this as a unique opportunity to access early-stage innovations or acquire a missing piece of a technology that may aid the development of a new product or service.

The iBridgeSM Network is a program of the Kauffman Innovation Network, Inc., an initiative of the Ewing Marion Kauffman Foundation of Kansas City. To learn more, visit www.iBridgeNetwork.org, e-mail them at info@iBridgeNetwork.org, or call 800.573.5136.

MENTORING BY THE MASTERS

PRACTICAL INSIGHTS FROM THE “MASTERS” INTO STARTING AND GROWING YOUR OWN BUSINESS

The Nebraska Center for Entrepreneurship and Nebraska Community Colleges were hosts for the first-ever “Mentoring by the Masters” videocast from the University of Nebraska-Lincoln Teachers College on April 26th.

Students, business owners, and community members from across the state had a rare opportunity to interact with a live panel of entrepreneurial Masters via videoconference. Those not able to attend one of the host locations were able to view the event on their personal computer via web-stream.

Panel participants included:

- Mike Browne-Managing Partner, Labadie Communications
- Allen Dayton-Founder & CEO, Video Services of America
- Joseph Knecht-Managing Partner, i2rd
- Herb Mast-Founder & CEO, NoBrainer

Glenn Friendt, Director of the Nebraska Center for Entrepreneurship, moderated the discussion, along with UNL alum Heather Byars, founder of the start-up company, Great Plains Nursery. The panel members shared their lessons of entrepreneurial success and then responded to questions from the statewide audience.



Panel moderator, Glenn Friendt, made sure that the community college sites were able to pose questions to the panel members.

The two hours raced by as the panel members shared personal stories and answered questions. It was kept informal and light-hearted, so the audience was absorbed throughout the evening; and there was still plenty of time to ask questions.

Snapshot of the Mentors' Current Businesses

Glenn Friendt asked each of the entrepreneurs to give a brief introduction and describe their current business ventures. He started the ball rolling by describing his own serial entrepreneurship. His career began with a Fortune 500 company in marketing and communications. In 1975 he launched Miller Friendt Ludemann, a Nebraska-based marketing agency. After selling his majority share in the firm, he was recruited by a healthcare software company that was eventually acquired by WebMD. Then in 1996, Friendt took over a dental software business (**Unident**), that was acquired in 1999 by **PracticeWorks**. Friendt was part of the senior management team that made PracticeWorks a world leader in dental practice management. Eastman Kodak acquired the company in 2003.

Joseph Knecht, born and raised in New York, described an internship during his MBA program at UNL that eventually evolved into a partnership in the business. This then spun off into i2rd. The **i2rd Services Group**, according to their website, takes existing technology, proprietary solutions and frameworks they have developed, customizing them to meet the client's real business needs.

Herb Mast, founder and CEO of **nobrainermail.com**, is a native Canadian. **nobrainer™** goes beyond simple personalization and combines different messages and images for unique direct mail marketing. Using expertise in offset printing and information technology, his company can digitally customize the content of every single piece they print.

Allen Dayton described how he became an “accidental entrepreneur” after co-signing a note for the company **Video Services of America**. When they went bankrupt, he took on the business and it is now the largest media distributor in the United States, with 29 offices.

Mike Browne is another serial entrepreneur who grew up in a family of entrepreneurs. His first venture was at the age of 8 in a small Kansas town organizing hay baling work. He has been a partner in several firms, but the company on which he focuses his energies now is **Labadie Communications**. Labadie Communications

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is a direct marketing agency providing integrated media programs—direct mail and online tactics—for faith-based ministries and non-profit organizations.

Heather Byars, the youngest of the panelists, just graduated from UNL in December with a Bachelor of Science in Horticulture. As part of a horticultural business course, she had to write a business plan, which she said was one of the most important experiences for her. As a result of her planning, she and her husband have started **Great Plains Nursery** on a farm north of Lincoln. The nursery specializes in native perennials, trees, grasses, and shrubbery for the wholesale market.

Key Advice from the Mentors

“You have to resent authority to be an entrepreneur,” according to Allen Dayton. Your business must be a love of your life. He especially encouraged reading about and studying people throughout history who have done it (entrepreneurship).

Herb Mast encouraged the audience to “follow a vision, develop a plan, and stay committed to the plan.” In other words, perseverance is crucial.

“Never give up,” was Joseph Knecht’s advice. To show how those just weren’t empty words from him, he shared how he was tested at the second grade reading level when he was in eleventh grade. “If you get up every day and think, ‘I have to go to work today’, you’re in the wrong business.”



Allen Dayton looks on as Herb Mast offers advice during the videoconference.



The Lincoln audience stayed to pose more questions to the mentors.

Suggestions on Getting Seed Capital

The mentors shared thoughts based on their own diverse experiences:

- “Start with yourself.”
- “Go to FFF—Friends, Family, and Fools (and the fools are often family.)”
- “Be prepared to have thick soles and good kneepads; be creative.”
- “Never rule out a bank.”
- “You have to seed it yourself.”
- “You have to realize that you are competing globally for dollars.”
- “There is a value to bootstrapping a business. It allows you to practice and struggle.”
- “You have to have some persistence. You must be able to take rejection and suggestions and keep adapting.”



Heather Byars looks on as Mike Browne shares insights about the importance of finding good partners.

Parents are Important Mentors

When the question was asked, “Who was your most important mentor,” it came through loud and clear that for these entrepreneurs, parents were profoundly influential. Several of them mentioned how important it was that their mothers encouraged them to read (and read to them). Two of them encouraged the audience to constantly read, adding to their storehouse of knowledge gained from the experiences of others.

Why Nebraska?

The mentors believe strongly in Nebraska. The central location is a strategic advantage, we have a high standard of living, a sense of community, and a deep pool of talent from which to draw. Since many of these mentors were not born and raised in Nebraska, their words have special significance for Nebraska’s future.

SMALL BUSINESS INSURANCE CHECK-UP

INSURE U AND KEY PERSON INSURANCE

Exposure to Risk

According to research conducted by the National Association of Insurance Commissioners (NAIC) in March of 2007, many small businesses (fewer than 100 employees) are exposed to serious risks. For example, while 71 percent of small businesses admit to being very dependent on one or two individuals, only 22 percent have Key Person insurance. Better understanding of insurance options may be the key to a business's long-term survival.

The NAIC just launched a website to assist entrepreneurs and small business owners with information on business risks and insurance options. The site provides basic information and tips in six categories: workers' compensation; group health and disability; business property and liability; commercial auto; group life and key person life; and home-based business insurance.

<http://www.insureonline.org/smallbusiness/>

The site even offers a Small Business Insurance Quiz that tests your knowledge of insurance. It's easy to navigate and doesn't take long, but finding out his/her knowledge level might just save an entrepreneur or the business from financial catastrophe.

Key Person Life Insurance

Within a small company, there are typically some "key people" who are critical to the success of the business. These individuals may be limited to the business's founders or partners, or defined more broadly to include other employees responsible for running a critical aspect of the business, such as the senior marketing or sales manager, chief engineer or software developer in the case of a technology company.

The death of any of these key people would likely cause serious impact on the business' bottom line. Therefore, many small firms choose to purchase Key Person life insurance policies on these very important employees. As the policy owner, the company is the beneficiary and receives the proceeds when the insured key employee dies. The payout can help the company by providing:

- Cash to weather the loss and continue operations until a new employee can be hired and trained to carry out the functions of the deceased.
- The funding to buy out the key person's heirs, if ownership rights of the business are involved.

In some cases, a small business seeking a loan from a bank or trying to raise capital from outside investors may be required by the lender or investor to carry life insurance for its partners. The bank may even require that the small business provide a collateral assignment agreement that gives the bank first rights to the policy proceeds to cover outstanding loans due in the event of one of the owner's deaths.

Sources: National Dialogue on Entrepreneurship, April 30, 2007, <http://www.publicforuminstitute.org>; Insure U, <http://www.insureonline.org/smallbusiness/>.

LEGISLATION TO INCREASE ACCESS TO CAPITAL

Congressional Democrats took the first step forward in their Innovation Agenda, passing the Small Business Lending Improvements Act of 2007. Aimed at lowering the cost of financing, the legislation would create four new loan programs: Rural Lending Outreach; a Community Express program; a Medical

Professionals in Designated Shortage Areas program; and, an Increased Veteran Participation program.

Source: National Dialogue on Entrepreneurship, April 30, 2007, <http://www.publicforuminstitute.org>.

Targeted Teaching Topic



A NATION FOUNDED BY ENTREPRENEURS

Free Enterprise in America

May 13 marks the 400th anniversary of the date when a group of 144 hardy English entrepreneurs (yes, entrepreneurs) in three ships, selected the site of Jamestown Island as the location of the Virginia Company's base of operations. As with any new enterprise, their first thought was location, location, location!

The Virginia Company formed with a charter from King James I in 1606. The Company was a joint stock corporation charged with the settlement of Virginia. As with any corporation, it had a business plan. The corporation had the power to appoint the Council of Virginia, the Governor and other officials, and the responsibility to provide settlers, supplies and ships for the venture (operational procedures).

Search for Profits



This new business was expected to make a profit, but they faced obstacles that today's entrepreneurs would find hard to imagine. They were in a totally alien environment, using skills, knowledge and resources suited to the Old World, not the New, and dependent on the good will of their neighbors for ultimate survival. Rather than finding quick riches, they had to adapt to ever-changing circumstances. Poor location caused a heavy mortality rate due to bad water, starvation was rampant, and the neighbors (can you blame them?) were hostile.

The Company expected the colonists to start industrial enterprises in Virginia that would return profits to the Company. The colonists tried a number of different enterprises: silk making, glassmaking, lumber, sassafras, pitch and tar, and soap ashes, with no financial success. It was John Rolfe's experiments with tobacco that developed the first profitable export.

Marketing the Message

Because of the lack of instant success, marketing efforts were launched back home in England to change the message. Bad publicity had begun to hit the press and politics began to turn ugly. A massive advertising campaign resulted. The Company plastered street corners with tempting broadsheets, published persuasive articles, and even convinced the clergy to preach of the virtues of supporting colonization.

Honoring America's Entrepreneurs

After a decade of planning, hundreds of millions of investment dollars and research that has reshaped history, the world will be re-introduced to our nation's earliest days when international attention turns to Jamestown, Va., May 11-13 for America's Anniversary Weekend.



The weekend is the centerpiece of America's 400th Anniversary, an 18-month international commemoration honoring the 1607 founding of the first permanent English settlement in the Americas.

Sources: America's Anniversary website, <http://www.jamestown2007.org/home.cfm>; Jamestown Historic Briefs, <http://www.nps.gov/archive/colo/Jthanout/VACompany.html>

MAKIN' MONEY CAMP

An entrepreneurship camp for grades 5-8 will be held Thursday, May 31st, 2007 from 9:30 a.m.-6:00 p.m. at the Laurel Learning Center and Park in Laurel, Nebraska. The camp is an activity of the Rural Youth Connection and is sponsored by the Northeast Nebraska Resource Conservation and Development (RC & D) Council, UNL Extension, and the Center for Rural Affairs.



Across the region kids are starting up their own businesses and making money right from home. The camp will focus on learning what it takes to get going, marketing tips and advice to making the young entrepreneur's project run as smoothly as possible.

Campers will make friends, have fun, and meet other kids in the area just like them. An \$8 fee covers product

supplies and afternoon snacks; participants are asked to bring their own lunch.

To guarantee a place at the camp, registration must be completed by Tuesday, May 15. The limit is 20 participants.

Registrations go to Rural Youth Connection, Northeast Nebraska RC&D, 702 E. Park Ave., Plainview, NE 68769-9504.



Call 402.582.4866, or fax 402.582.3799, Attn: Rural Youth Connection.

Source: <http://www.northeastrcd.org/about.html>

Gen Y (5-25) is the first generation for whom digital technologies are completely natural.
—Trends, May 2007

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For timely information on topics related to entrepreneurship and entrepreneurship education (K-20) at the local, state, regional, national and international levels and to share information with others, sign up for the Nebraska Entrepreneurship Education Listserv log on to:

<http://lists.k12.ne.us/mailman/listinfo/entre-ed>



Skills for Lifelong Learning, Earning, and Living