

MEET DYLON GRANTSKI

Dylon Grantski of Utica, Neb. was the first recipient of the Dick Wehrs' Integrity Loan Fund. Grantski was given the funds in December 2013.

Grantski started To Dy 4 Dustless Blasting, a new company that specializes in an innovative form of blasting technology which Grantski intends to develop for a variety of uses.

Grantski applied for the loan to cover the nearly \$17,000 required to get his new company on its feet. The loan committee approved the loan after agreeing that the blasting business has a bright future in Seward County.



SEWARD COUNTY BRIDGES

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TO CONTRIBUTE

The Dick Wehrs' Integrity Loan Fund makes it possible for future business owners and entrepreneurs to pursue their dreams in Seward County. It also allows those who are interested in contributing to the growth of commerce in Seward County to participate in supporting new businesses with philanthropic, tax-deductible contributions to a fund that will be used over and over again to help others get started.

BENEFITS TO DONORS

- Tax deductible donation through 501(c)(3) Seward County Bridges to the Dick Wehrs' Integrity Loan Fund
- Donations are used to grow and sustain start-up and existing businesses in Seward County
- Assurance of a mentoring program to assist entrepreneurs to create sustainable companies

For more information on the Loan Fund or questions about making a tax deductible donation, please contact Jonathan Jank at:



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Dick Wehrs' INTEGRITY LOAN FUND



Encouraging self-sufficiency, self-discipline, and social responsibility through education, a business plan, and personal encouragement to achieve personal goals.

MISSION STATEMENT

The Dick Wehrs Integrity Loan Fund exists to provide limited capital to individuals who commit to being **self-sustaining entrepreneurs**. These funds are to be used for start-up business ventures or to enhance growth opportunities.

CRITERIA

Applicants are evaluated by four specific standards:

- 1). Character (40%)
- 2). Capacity (30%)
- 3). Commitment (20%)
- 4). Capital (10%)

It is the Fund's intent to teach responsible use of credit and an understanding that a person of honor repays loans. The committee believes one should have the pride to honor their word and keep their reputation sound.

THE PURPOSE

This Fund's source is from **Dick Wehrs'** prudent use of personal income over a lifetime and a belief that **personal integrity** is the most important criteria for the expectation that a loan will be repaid.

Repayment will permit the Fund to be used **over and over again** to help others get a start. This implies a responsibility on the part of a loan recipient to **commit to helping others** when their success permits.

This Fund is not intended primarily for individuals with better than average credit scores. Credit scores less than average will **not be a deterrent** to loan approval if there is evidence that the reason for a negative report has been corrected.

Dick Wehrs' Integrity Loan Funds are not intended to re-finance existing debt (even though it might be beneficial to the borrower) or to compete with local banks. Dick Wehrs' Integrity Loan Funds are intended to **support initiative to achieve self-sufficiency** and to **promote integrity**.

TERMS

Maximum initial loan amount will be **\$10,000.00** with a fixed interest rate of **3.0% to 5%**. The maximum term is **5 years** with scheduled payments based on the applicant's business cycle.

A \$50.00 Servicing Fee will be charged for all loans when the loan application is submitted; check or money order should be payable to **Seward County Bridges**.

Loan payments can be deferred only up to **three (3) months**.

TO APPLY

Borrower(s) must be a resident of **Seward County, Nebraska**. Any request for an exception must be fully documented as to the benefits to the Seward County area.

TO APPLY FOR THE **DICK WEHRS INTEGRITY LOAN FUND**, VISIT:

www.SewardCountyBridges.org