


COLORADO
LENDING SOURCE

Driven By **Purpose**



Values embody truths, guide decisions and propel actions. At Colorado Lending Source we live our values everyday in order to fulfill our mission.

 Advance the mission

 Enjoy your work

 Collaborate openly

 Support each other

 Take responsibility

A LETTER FROM OUR EXECUTIVE DIRECTOR

Dear Colorado Lending Source Members and Friends,

Another year is behind us and when you get to a certain age, those years seem to move by more quickly. As Colorado Lending Source approaches its late 20's, the vision our Board created for us, the mission that drives every action we take, and the values that all of us live by on a daily basis at Colorado Lending Source, continues to move the organization forward as an integral part of the state's entrepreneurial ecosystem.

That we approved 266 new loan projects in 2017 with a direct \$415.2 million economic impact in addition to the creation of 1,693 new jobs, was impressive.

The fact that we were responsible for 15% of the dollar volume of SBA loans approved in Colorado in 2017 was remarkable.

Partnering with 45 different banks and 125 different bank loan officers to do all that we did in 2017, was phenomenal.

But the truly exceptional fact is that Colorado Lending Source did all of this, and much more, as an independent, self-sustaining entity overseen by an amazing volunteer board and operated by an incredible staff with a love of entrepreneurship and a dedication to the mission and values of the organization. Colorado Lending Source doesn't receive any government funding or private sector donations. It is a rare example of a nonprofit doing good and making a difference while paying its own way. And that is something to be celebrated.

A big THANK YOU to our partner lenders, resource partners, everyone at the Small Business Administration, all our members, the awesome Loan Review Committee volunteers, the amazing Board of Directors, and an incredible team. As we embark on 2018, our twenty-eighth year, we have so much to achieve and so much more to do!

Wishing you all the very best for this year, and many years beyond!

Respectfully,



Mike O'Donnell, Executive Director

2017 OVERALL IMPACT

It was a great year for Colorado Lending Source! A total of **266 LOANS** were approved through the Small Business Administration 504 loan program, the Small Business Administration 7(a) loan Program, the Community Advantage loan program, and the Colorado Main Street loan program. As a result, we helped create 1,693 jobs in **24 COLORADO COUNTIES AND 15 COUNTIES IN NEIGHBORING STATES**. Out of the 266 approvals, **202 HELPED A VARIETY OF UNDERSERVED SMALL BUSINESSES**.



Total Project Cost
\$415,215,741.04

Jobs Created
1,693

Loans Approved
266

Top Loan Approvals by Industry...



ACCOMMODATION & FOOD SERVICE: 48
CONSTRUCTION: 26
MANUFACTURING: 28
RETAIL TRADE: 32
HEALTHCARE & SOCIAL ASSISTANCE: 28

The Underserved Small Businesses We Helped...



Woman-Owned
Businesses



Veteran-Owned
Businesses



Minority-Owned
Businesses



Startup
Businesses



Rural
Businesses



Millennial-Owned
Businesses

2017 IMPACT BY LOAN PROGRAM

SBA 504 Loans

Total Project Cost
\$300,523,073.27

Jobs Created
548

Loans Approved
117



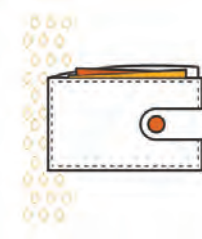
Of these loan approvals, 23 were made to businesses in rural areas and 58 to companies located in business revitalization districts.

SBA 7(a) Loans

Total Project Cost
\$108,844,504.47

Jobs Created
974

Loans Approved
104



The top industry categories for this program included Retail Trade (19), Accommodation & Food Services (14), Construction (11), and Health Care & Social Assistance (11).

Community Advantage Loans

Total Project Cost
\$3,887,431.52

Jobs Created
94

Loans Approved
20



A total of 9 Colorado counties were served with the highest volume of loan approvals located in Arapahoe (5), Denver (5), and Jefferson (4) counties.

Colorado Main Street Loans

Total Project Cost
\$1,960,731.78

Jobs Created
77

Loans Approved
25



Loans approved under this program included 21 startup and 11 millennial-owned businesses. We also approved 6 businesses located in rural areas.

STAFF ANNIVERSARIES

Colorado Lending Source is home to a dedicated team who guides small businesses and our partner lenders through the loan process. Every year we take the time to celebrate their commitment and hard work. **HERE ARE SOME OF OUR STAFF HIGHLIGHTS FROM 2017...**

Celebrating **FIVE YEARS** at Colorado Lending Source...



Zoe Gentry, Adam Melnick, Christine Comer,
Diana Treinen, Kate Truesdale, Kam Bowman

“I love to see our staff supporting each other on a daily basis. Whether it is covering for someone while they are on vacation or implementing a new loan program, everyone supports each other to advance our mission.” ~ Christine Comer

“It’s pretty easy to enjoy your work at Colorado Lending Source. Knowing that what we do helps so many small businesses and makes a difference in the lives of our borrowers feels great! And for the more challenging days things like Wellness Committee activities, Leadership Group outings, and of course office happy hours help!” ~ Kate Truesdale

“I am grateful for working at Colorado Lending Source because I am uplifted everyday by our team members’ shared passion for our values and mission.”
~ Adam Melnick

“In 2017, we hosted our first-ever Holiday Mart to showcase our small business borrowers and Ice House grads. It was a remarkable event that engaged our resource partners, staff and loan recipients to celebrate the end of another great year.” ~ Diana Treinen

“Working at Colorado Lending Source has been a constant reminder of how cooperation and a spirit of service can bring about shared success for all stakeholders.” ~ Kam Bowman

“I enjoy working at Colorado Lending Source, because you can really make a difference in people’s lives. There was one in time particular that really touched me when I received a letter in the mail from a borrower thanking me for being so supportive.” ~ Zoe Gentry

Celebrating **TEN YEARS** at Colorado Lending Source...



Diane Rhodes, Beth Hurley, Laurel Walk

“Our team works hard to support our mission by doing everything they can for our borrowers. When projects present new challenges everyone steps up, supports each other and gets the job done. Experiencing this type of collaboration is something I really enjoy and feel proud to be a part of.” ~ Laurel Walk

“Something that I really enjoy at Colorado Lending Source is having the chance to recognize co-workers for living our values. At staff meetings you can nominate someone for ‘a spin on the wheel’ to win a gift card. Not only is it fun to nominate, but it also feels so rewarding to get nominated!” ~ Diane Rhodes

“This past year I was in a personal time of need. I was blown away with the amount of support that everyone within the organization surrounded me with. It felt more like home than work, and I’m so thankful for my colleagues.” ~ Beth Hurley

Celebrating **FIFTEEN YEARS** at Colorado Lending Source...



Karol Jones, Stacey Williams

“One of my fondest memories at Colorado Lending Source was when we moved into our current building. It represents the growth Colorado Lending Source has experienced over the years, and the commitment the organization has of being a resource and hub to the small business and entrepreneurial community.” ~ Karol Jones

“This year, my colleague was trying to close a loan, however it was complicated because the borrower was going out of town. He went the extra mile and drove to the mountains on a Saturday to get the job done. I was so impressed with his commitment to advancing our mission.” ~ Stacey Williams

2017 BANK PARTNERS AND TOP LENDERS

We wouldn't be where we are today without our lending partners. With their help we've advanced our mission for over 25 years.

THIS YEAR WE COLLABORATED WITH 45 DIFFERENT BANKS.

5 Star Bank

Adams Bank & Trust

Advantage Bank

Alpine Bank

ANB Bank

Bank of America

Bank of Colorado

Bank of the West

Centennial Bank and Trust

Central Bank & Trust

City National Bank

Citywide Banks

Collegiate Peaks Bank

Colorado Business Bank

Comerica Bank

Community Banks of Colorado

First Interstate Bank

First National Bank

First National Denver

First State Bank of Colorado

FirstBank

Flatirons Bank

FMS Bank

Grand Valley Bank

Great Western Bank

High Country Bank

High Plains Bank

JPMorgan Chase Bank

Morgan Stanley Bank

Mountain View Bank of Commerce

Mutual of Omaha Bank

Newtek Business Finance Solutions

Northstar Bank of Colorado

Peoples National Bank

Pueblo Bank & Trust

Rawlins National Bank

Rock Canyon Bank

Sunflower Bank

The Bancorp

UMB Bank

US Bank

Verus Bank of Commerce

Yampa Valley Bank

Vectra Bank Colorado

Zions First National Bank



Todd Guymon, Quail Creek Financial

Top 504 Partner Lender

Todd helped five Colorado-based small businesses secure financing through the Small Business Administration 504 loan program in 2017.

"If there is one thing I have learned over my years working with small business owners it is that capital is vital to both their success and survival, which is where SBA loan programs can make an impact, especially through the 504 program."

"Working with Colorado Lending Source is always a wonderful experience. They are so knowledgeable and take time to understand the intricacies of a loan project, all while keeping a smile on their faces!"

FirstBank

Top 504 Partner Bank



In 2017 FirstBank and Colorado Lending Source partnered on 18 Small Business Administration 504 loans.

A total of 16 FirstBank loan officers worked on these loan projects, which had a combined total project cost of \$48,829,871.82. The projects ranged from breweries to jewelry stores, full service restaurants, doctors offices, and elementary schools.

Rock Canyon Bank

Top 7(a) Partner Bank

Headquartered in Provo, Utah, Rock Canyon Bank used Colorado Lending Source as a Lender Service Provider for 52 Small Business Administration 7(a) loans.



Three Rock Canyon Bank loan officers worked on these projects, which included assisted living facilities, landscaping services and boat dealers, and had a combined total project cost of \$68,688,337.00.



Landon Johnson, Rock Canyon Bank

Top 7(a) Partner Lender

Landon helped 20 small businesses secure financing through the Small Business Administration 7(a) loan program in 2017.

"I especially enjoy using SBA loan products because it allows me to expand the number of small businesses I am able to assist. I have been lucky to see the success of so many business owners that would not have had the same

opportunities if conventional financing was their only option."

"The Colorado Lending Source staff are true SBA experts! They are so professional and friendly, and genuinely care about helping small businesses succeed."

BOARD OF DIRECTORS AND LOAN REVIEW COMMITTEES

Colorado Lending Source is a membership supported organization. We currently have over 350 members, many of which sit on our Board of Directors or one of our Loan Review Committees.

Executive Board

Niall Mooney
Commerce Bank

Erin Beckstein
Crazy Good Marketing

Valerie Bromley
Prologis

Rick Bruno
FirstBank

Board Members

Todd Guymon
Quail Creek Financial

Nancy Sheridan
JPMorgan Chase Bank

Bryan Blakely
Turn Corps

Rick Whipple
Whipplewood CPAs

Yuriy Gorlov
Aurora Economic
Development

Timothy Kraich
Stockmens Bank

Greg Boushelle
BBVA Compass Bank

John Adair
Mirco-Imaging Solutions

Gil Selinger
Fairfield and Woods PC

Sentiments from the Board...

"Colorado Lending Source continues to advance its mission by finding new and creative ways to help small businesses grow, provide educational opportunities and encourage entrepreneurial growth. The organization's culture emphasizes the collective good that comes from a thriving small business community, and I am proud to be a Board Member of such an amazing organization!" ~ Niall Mooney

"At Colorado Lending Source, you can tell that the staff enjoys what they do by the smiles on their faces and the positive energy that can be felt in the office." ~ Valerie Bromley

"No other organization humanizes financing businesses quite like Colorado Lending Source. It isn't just lending, it's helping people access their passions and enhancing everybody's lives. They are always enthusiastic and truly knowledgeable in every aspect of their work and beyond. Without Colorado Lending Source, our dynamic community wouldn't be nearly as cool, invigorating, or successful!" ~ Yuriy Gorlov

Community Advantage Committee

Art Nobles
Nobles Law, LLC

Connie Meine
Citywide Banks

Derek Hemmer
Central Bank & Trust

Kathe Mehlbach
Guaranty Bank and Trust

Megan Sheehan
NBH Bank

Benjamin Martin
Mountain View Bank
of Commerce

Daniel Ryley
Arvada Economic
Development Association

Justin Vause
CHFA

Kyle Sickman
FirstBank

Simona Romas
MidFirst Bank

Colorado Main Street Committee

Todd Allen
US Department of Energy

Jennifer Taylor
ANB Bank

Karah Reygers
Castle Rock EDC

Lindsey Thrift
Trendly

Stan Wood
Prologic Capital, LLC

Derek Dunn
Guaranty Bank and Trust

Jessen Gregory
Ruddy Gregory PLLC

Kirk Fronckiewicz
Bank of America

Liz Rogge
Pueblo Bank & Trust

Janine Ledingham
Longmont Economic
Development Partnership

SBA 504 Committee

Brian Bare
Zions Bank

Sanjiv Doreswamy
Region 9

George Kowach
Mutual of Omaha Bank

Darrell Berger
FMS Bank

Dean Kinkel
ANB Bank

DJ Blunt
FirstBank

Ben Gates
Advantage Banks

Teresa Rogers
First Citizens Bank

Alex Grina
CapitalSource Bank

David Lemmon
UMB Bank

Jeff Cadiz
City of Centennial

Eric Goldberg
Bank of America

Andrew Zaback
Alpine Bank

Karen Harkin
CHFA

Mark Maruszak
Central Bank & Trust

Tanner Tweten
FirstBank

Jim Ocken
Mountain View Bank
of Commerce

Tom Andolsen
MidFirst Bank

Luke Davidson
Land Title Guarantee
Company

Yuani Ruiz
Alpine Bank

Tom Francis
BankUnited Small Business
Finance

WE CARE

We care about small business, about creating long-term alliances with our lending partners and borrowers, about being a resource to empower entrepreneurs and about making Colorado the best state in the nation to start and grow a business.



39

Webinar Attendees

18

Sponsored Events

170

Lenders Trained

Just as our values help guide us day-to-day, so does our mission. We support this mission through community engagement and partnerships, by collaborating with our lending partners, and by providing expertise to small business owners.

BARKER RINKER SEACAT ARCHITECTURE

This year we are recognizing a small business that we helped finance 10 years ago with the Lasting Impact Award!

Barker Rinker Seocat Architecture (BRS) was founded in 1975 by Don Barker, Ron Rinker and Russell Seocat. The three architects were passionate about creating public sector spaces that enrich and contribute to a community's quality of life.

In 2007, BRS secured a Small Business Administration 504 loan from Colorado Lending Source and Guaranty Bank and Trust to finance the purchase and build-out of a building in the materializing TAXI Development in Denver's RiNo neighborhood. The business' new headquarters allowed the architecture firm to collaborate with other developers in the TAXI community, as well as expand the impact of their projects on communities nationwide.

Over their multi-decade history, the company has designed and built nearly 100 different projects ranging from recreation centers, to public libraries, national park visitor centers, and academic facilities. When conceiving projects they consider how the space will be used and incorporate efficient, sustainable design, ease of maintenance, and state of the art technology. BRS is invested in the communities they help, and frequently return years later to provide facelifts to past projects and construct new additions.

Although the original founders have retired, their vision and values still live on at BRS. The company prides itself on its culture, which embodies the values Don, Ron and Russell established initially. Employees are involved in philanthropic efforts, sit on community boards, and participate in various company outings, many of which take place in facilities they construct.



Loan Details

- SBA 504 PCLP Loan
- \$2,800,000.00 in total project costs for the purchase and build-out of commercial real estate
- Funded September 12, 2007

32
Jobs Created



Lasting Impact Award

BOSCO BAKING COMPANY

Living with a gluten allergy can be incredibly limiting, especially when it comes to indulging in dessert! But Jessica Berry, owner of Bosco Baking Company, is making access to gluten-free goodies more available and more delicious than ever before.

Like many food-focused entrepreneurs, Jessica started her baking career in the restaurant industry as a pastry chef. Taking this experience into her own kitchen, she started experimenting with gluten-free recipes so that she too could indulge without having an allergic reaction. And as her passion for baking grew, so did the idea of turning her hobby into a business.

Jessica launched Bosco Baking Company in 2013. She began testing the market by hosting a booth at a local farmers market to get feedback about her pastries. She was constantly experimenting with recipes in search of the perfect concoction, and even smashed two dough recipes together out of frustration, which to her pleasant surprise turned out to be the best pie dough yet! Jessica's side gig was evolving organically and her menu was growing by the minute. She landed her first full-time customer distributing to a local coffee shop and that's when she realized she had found a niche in the market. Today, Bosco Baking Company partners with local restaurants, caterers, and home delivery services to provide nothing but the tastiest gluten-free delicacies.

Along Jessica's entrepreneurial journey she graduated from the Rocky Mountain Microfinance Institute's bootcamp, and then heard about Colorado Lending Source's Ice House Entrepreneur Development training. **Upon completing Ice House in the spring of 2017, Jessica credited the course for her shift in mindset, "I learned how to put myself and my company first, more so than I had done in the past. I've always viewed my business as a hobby and Ice House showed me that I can make it into something even more."**

2017 Impact on Entrepreneurs

Colorado Lending Source wrapped up another successful year of helping aspiring or established entrepreneurs through the Ice House Entrepreneur Development Program! Out of the 19 graduates in 2017, eight were female entrepreneurs and five were millennials. As a result of taking the course, four businesses reported obtaining their first customer.

19
Graduates

Other exciting things happened last year. We threw our first Holiday Mart & Party that featured 10 Ice House Alum and five borrowers. We also hosted a bi-weekly support group for our Ice House grads and a small business roundtable event.





"As a Denver native I love being able to support my community by partnering with local businesses." ~ Jessica Berry



"Both Katherine and I enjoy hosting and being hosted. Gathering people together and entertaining has been our biggest inspiration for our business." ~ Jessica Burke

COPPERTOPS PAPERIE



Inventory Purchase & Working Capital: \$50,000 | Jobs Created: 5

As family-oriented entrepreneurs, Katherine Flanagan and Jessica Burke share a love for sustainability, crafting, design, and *of course* wine. As a result of marrying these concepts together, Coppertops Paperie was born.

Coppertops Paperie was founded in 2013 and specializes in trendy products for gifting wine, beer, spirits and artisanal food. With a mission “to create innovative, high quality paper and printed items that connect people, convey sincere messages, elevate experiences, and add sophistication – all in a socially responsible manner,” they use certified organic, sustainably produced, and compostable materials. While sourcing their product lines locally and domestically, some of Coppertops Paperie’s most quintessential items include hand towels that double over as wine wraps, Colorado coasters as bottle toppers, and miniature spoons to decorate jars, all with the end goal to enhance relationships, celebrate life, and share hospitality.

Both Jessica and Katherine believe luck has been a major contributor for Coppertops Paperie’s recent and swift success, but luck has not been everything. They bootstrapped their financing with a

line of credit and family loans, conducted market research through calculated product development, and completed the Small Business Development Center’s LEADING EDGE course. The duo also won the first-ever Trout Tank Pitch Accelerator Competition. Yet with so much more room to grow, Jessica and Katherine knew that additional financing would be essential to meet their full potential.

When Jessica and Katherine came across Colorado Lending Source’s character-based loan program, they were glowing with excitement. “The Colorado Main Street loan program was appealing to us because it was the only financing option available that was affordable and felt comfortable. We are incredibly grateful for how this funding has allowed us to grow our business,” states Jessica. **Coppertops Paperie utilized the funds to purchase inventory and additional sample products. It also allowed them to expand marketing efforts for new customer acquisition. Thanks in part to the Colorado Main Street loan program, Coppertops Paperie products can be found in over 300 stores nationwide.**



Colorado Main Street Loan

JUST BE KITCHEN

Making headlines across Denver, Just Be Kitchen is the first completely gluten-free and paleo-based fast casual restaurant in the city. And *just* because the food is healthy, doesn't mean the flavor is sacrificed! With carefully thought out ingredients, Just Be Kitchen serves up American-style dishes that are melt-in-your-mouth delicious.

The concept for Just Be Kitchen started in 2012 when Jennifer Peters decided to pursue a Masters degree in Business. She knew she no longer wanted to be shackled to the corporate world and was determined to close the gap between who she was as a person and what she did with her career. After completing a business pitch project that verified her proof of concept, she was connected with Brad Bloom, former CEO of Burger King, who became her mentor. He told her, "You should always jump in life with both feet, and no matter what happens, doors will open along the way even if you fail." With that advice, Jennifer jumped in to pursue her dreams.

First she spent her time carefully researching the market, refining her ideas, and interviewing successful fast-casual

restaurateurs. Her hard work paid off, and Jennifer's dream of creating a mindful restaurant focused on wellness and innovation became a reality in April 2017 when Just Be Kitchen officially opened.

There were a few resources along the way that helped Jennifer succeed. She competed in the Denver Metro Small Business Development Center's Trout Tank Food Frenzy Pitch Competition, and **obtained funding from Colorado Lending Source's Community Advantage loan program. Despite not being eligible for a traditional bank loan, the Community Advantage loan program helped Jennifer finance working capital and other startup costs, and pay off debt.**

The positive energy at Just Be Kitchen radiates with her dedicated staff of 12 and is seen with the inspiring quotes painted on the walls. The aesthetic Jennifer has created is intentionally cozier than a typical fast-casual joint so that customers feel welcomed to indulge on a variety of guilt-free menu items.



Debt Refinance & Working Capital: \$250,000 | Jobs Created: 12



Community Advantage Loan



"Just keep going even when you think it won't work out. Don't let roadblocks stop you from achieving your dream." ~ Jennifer Peters



"As an entrepreneur, getting out there is important because when starting off, you are your brand." ~ Joshua Pollack

ROSENBERG'S BAGELS AND DELICATESSEN



Purchase Equipment, Renovations, Inventory & Working Capital: \$1,466,210 | Jobs Created: 25

Who doesn't love authentic, New York style bagels? Especially when they're, "Made hot and fresh daily!" Denver got quite the treat when Rosenberg's Bagels and Delicatessen opened its first location in 2014. As a fast-casual restaurant with lines that extend to the back door, the deli serves up not only freshly baked bagels and a variety of cured and smoked fish from around the globe, but also incredible hospitality.

Owner, Joshua Pollack, grew up in New York City and was passionate about two things: food and family. He originally moved to Boulder to study at the University of Colorado, and eventually made his way to Denver to work on his business plan while attending the Entrepreneur Program at the CU Denver Business School.

Just as yeast rises, so did Joshua's career as an entrepreneur. He finished second place in the Jake Jabs Center for Entrepreneurship Business Plan Competition, which ultimately allowed him to open up his brick and mortar in the Five Points neighborhood of Denver.

But the shop's success did not come without trials and tribulations. In May of 2016, Joshua got an unexpected phone call no one wants at 2:30 am. The deli was in flames from a fire that started in the apartment upstairs, causing the shop to close its doors for five months.

Joshua is a planner, but even he admits, "You can't always plan for the unexpected." However, having the financial and operational systems in place helped protect him and his company throughout the tragedy. Joshua's employees were still paid during the months of reconstruction and he encouraged them to spend their time volunteering at local organizations.

Surviving the closure is a true testament to Joshua's approach to business. Despite facing the challenges, he opened a second location in May of 2017 at the Stanley Marketplace. **Using the SBA 7(a) loan program, Joshua was able to fund renovations, purchase inventory and equipment and secure working capital. This was made possible through a partnership between Tom Francis, who at the time was working with First National, and Colorado Lending Source.**



TREADZ

Partners in marriage and in business, Jon and Erin Zalinski are co-owners of TreadZ, a retail shop that offers a mix of outdoor and fashion focused items located in downtown Glenwood Springs. Their mission is to combine legendary customer service with an exceptional selection of quality comfortable goods for men, women and children that benefit the community and environment.

Jon and Erin met in Aspen as outdoor enthusiasts. They juggled their time between rock climbing, kayaking, and skiing the trails and backcountry, while working retail and restaurant jobs. They enjoyed the work-life balance that a small mountain community provides and eventually relocated to Glenwood Springs.

The idea of being an entrepreneur had been on Jon's mind since his early twenties. From writing business plans for climbing walls to children stores and everything in between, the couple began collaborating on what their dream company would one day look like. To have a better understanding of the outdoor retailer industry, they started working at a local store, soaked up as much knowledge of the business as possible,

and became experts in the industry. Then in 2008, Jon and Erin seized the opportunity to open TreadZ, which was initially a specialty shoe store for men, women and children.

Despite a challenging economy, TreadZ expanded their inventory and experienced double-digit growth annually. Jon and Erin moved the store's location to a historic building on Main Street, which they purchased after being tenants for several years. In June of 2017, they bought the neighboring storefront and opened a second store, Toad & Co.

The process to purchase the second location went swiftly for the Zalinskis. Erin stated, "My experience working with Colorado Lending Source was really seamless. I can't express how valuable it was for us to have a point person to help guide us through the process." **Jon and Erin worked with Jacob Lasko from US Bank and Colorado Lending Source to obtain an SBA 504 loan. By acquiring the additional real estate, they are able to offer more clothing and accessory items for men and women and feature one of their best selling brands, Toad & Co.**



Real Estate Purchase: \$495,000 | Jobs Created: 4





"The most rewarding aspect of owning a business has been having the flexibility, being part of a community, connecting with people, and making an impact in a small town that I love." ~ Erin Zalinski



OUR MISSION IS TO FOSTER THE ECONOMIC GROWTH OF
DIVERSE SMALL BUSINESSES WITHIN OUR COMMUNITIES.

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