

PUTTING
GROWTH
FIRST

THINGS
FIRST

2015 *ANNUAL REPORT*

GROWTH
CAPITAL

GROWTH CAPITAL

gratefully acknowledges the following organizations for their underwriting support of our 2015 Annual Meeting and Report.

1ST RATE SUPPORTERS

THANK YOU

Chase



Citizens Bank



Ciuni & Panichi



Cohen & Company



Dollar Bank



First National Bank



Fifth Third Bank



FirstMerit



Goldman Sachs



Huntington



Kimball Rubín



KeyBank



Meaden & Moore



Newmark Grubb Knight Frank



Peoples Bank



PNC



Roetzel



Talmer Bank and Trust



Ulmer Berne



US Bank



PUTTING FIRST THINGS FIRST

DEAR FRIENDS,

Like so many other people and organizations Growth Capital was busy in 2015. We were busy last year producing yet another RECORD YEAR in loan production. We were busy advancing our SBA 504 loan program and reigniting our Ohio Regional 166 lending as well, helping companies grow, expand and hire new employees. We were busy vigorously growing our SBA Community Advantage (CA) lending providing much needed capital for Ohio small businesses. We were busy investing in the development of our own organizational growth plan to get even busier. What did all this busyness produce?

- ▶ **We're the Number One SBA 504 Lender in Ohio**
- ▶ **We're the Number One SBA Community Advantage Lender in the Midwest**
- ▶ **We're the Number Two SBA Lender in Cleveland**

This would all be well and good if we were any other company but Growth Capital is a Mission Driven Lender, a Social Enterprise, and we strive to put "First Things First". Keeping our eye squarely focused on our Mission Impact also produced some impressive results!

- ▶ **More than 33% of our Loans went to Women, Minority & Veteran Owned Businesses**
- ▶ **More than 83% of our CA Loans went to Low-To-Moderate Income Businesses**
- ▶ **More than 343 New Jobs were created by our Borrower's Businesses**

Examples of just how we keep putting First Things First can be seen in the pages of this report. We put our borrowers, our banking partners and our communities first, from our First Ever Three Time Lender of the Year, John Barth, to our first time JP Morgan Chase Bank of the Year, from our small loan to Linda Carrilo's "The Rock Pile" business or our funding of Fascar Drive Thru in a small Rural Town, or our capital provided to Jack Flaps Urban Breakfast Shoppe right here in Downtown Cleveland to our to our multimillion dollar loans to this year's Award Winner Merritt Woodwork, who has more than double its workforce and is now expanding worldwide. We continue putting "First Things First" by making loans that impact our Mission and impact the Lives of the People in the Communities we serve. We Thank You for your continued support of Growth Capital dear friends and look forward to keeping first things first.



John Kropf
President and Executive Director



Jonathan Green
Meaden & Moore, Ltd.

2015 LOAN ACTIVITY

Growth Capital certainly continued helping small business with its loan activity. This year for the first time in our company history, we had 81 loans approvals and maintained the Number One SBA 504 and Community Advantage Lender status in the entire state of Ohio. While SBA 504 lending in the district decreased last year, we were able to hold our own and maintain our market share at 49% in the SBA Cleveland District.

Growth Capital had a great year with \$23.1 million in approved loans which leveraged over \$50 million in economic development investment in our communities during 2015. Our participation has adding significantly to the overall economic activity of our region with the potential to add over 350 new jobs for Ohio workers. Loan closing production for fiscal year 2015 totaled 62 loans funded through September 30, 2015 with loan closing dollar volume reaching \$22MM while adding more than \$12.8 million in loans outstanding contributing considerably to our 14% portfolio growth.

LENDER	LOAN COUNT	TOTAL PROJECT	LOAN AMOUNT
JP Morgan Chase Bank N.A.	9	4,522,760	2,056,009
PNC Bank, National Association	7	5,260,000	2,184,000
FirstMerit Bank, N.A.	5	4,977,735	2,009,000
KeyBank National Association	5	4,474,010	1,659,000
Huntington National Bank	4	6,711,268	2,754,000
Citizens Bank	2	2,137,000	885,000
Dollar Bank	2	4,009,257	1,627,000
Bank of America NA	1	3,087,427	1,113,000
Civista Bank	1	879,493	353,000
Eaton Family Credit Union, Inc.	1	1,809,987	497,000
Fifth Third Bank	1	544,000	223,000
NoahBank	1	4,350,000	1,567,000
US Bank	1	1,125,000	460,000
Community Advantage Loans	41	6,078,440	5,783,200
Grand Total	81	\$49,966,377	\$23,170,209

1ST
IN
LOAN
ACTIVITY

2015 BANK OF THE YEAR

Presented to



CHASE BANK

For producing the most SBA 504 and Ohio Regional 166 loans with Growth Capital Corp. during 2015

2015 LENDER OF THE YEAR

Presented to



JOHN BARTH

For producing the most SBA 504 and Ohio Regional 166 Loans and loan commitments with Growth Capital Corp. during 2015.

1ST

RATE
BANK/BANKER

1ST IN IMPACT

ECONOMIC

2015 ECONOMIC DEVELOPMENT WINNER

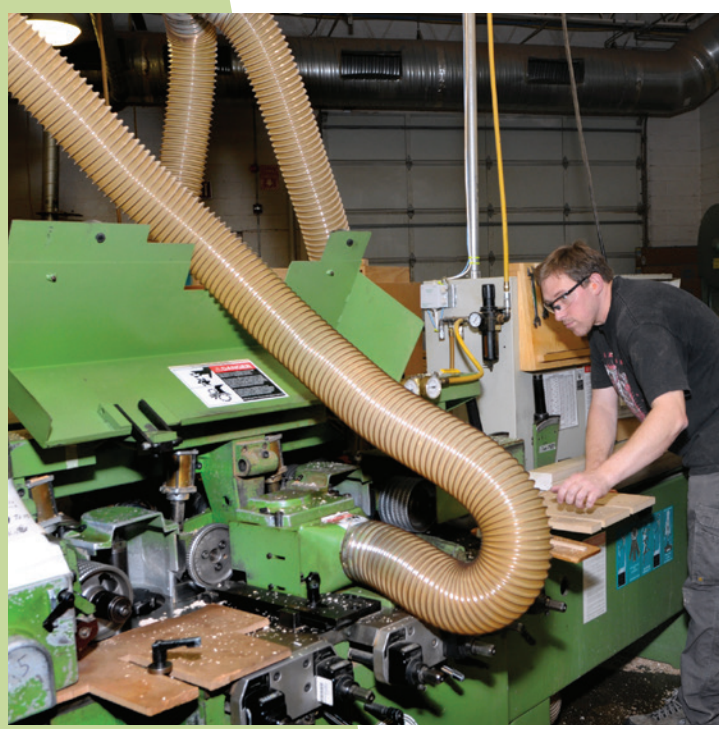
Merritt Woodwork has been in business for more than forty-three years. Founded in 1972 in Mentor, Ohio, by the late George A. Merritt, the company has evolved from handling local residential commissions to taking full responsibility for the interior woodwork of some of America's most prestigious residences.

Today, George A. Merritt's sons, Michael and Keith, maintain the family's principled commitment to uniting the most talented craft specialists with the most up-to-date systems in order to exceed the expectations of a demanding clientele.

Merritt Woodwork is a manufacturer of custom high-end architectural millwork and cabinetry for very specific niche markets. They have a highly recognized expertise in craftsmanship throughout the markets they serve, which include markets all across the United States. The typical client for Merritt Woodwork is the high-end net worth individual residential properties looking for art-quality wood workmanship. The company has grown considerably over the nearly forty years since its founding by concentrating on two primary markets.

The most extensive market is the luxury residential application, which includes properties with a minimum size of 12,000 square feet, with both new construction and extensive renovations. Along with woodworking for these properties, Merritt provides consulting and procurement services. Their scope of work often includes carpentry, metal work, glass work, stone work and decorative finishes, in addition to handcrafted woodwork. They routinely work in exclusive residential enclaves including Manhattan, The Hamptons, Greenwich, Palm Beach, Naples, Aspen, San Francisco, Toronto, Boston and Beverly Hills.

The company also serves the private yacht market with similar services and products. The customary minimum yacht size is 150 feet. Merritt will prepare the complete interior of the vessel for a new build, or complete refit services for an existing vessel.





Merritt's headquarters and largest manufacturing plants are in Mentor, Ohio, but the Merritt companies have operations in Germany, New Jersey, Florida and Wisconsin. In early 2016, Merritt will have an operation in California.

Merritt Woodwork used three SBA 504 loans to refinance their two facilities and equipment in Mentor, in order free up working capital for the company's expansion needs. As a result of this loan program and their strategic position in the market, they have grown significantly. Revenues are up over 25% in the last 4 years to a projected \$42,000,000 in 2015. They have also experienced a workforce growth that has more than doubled from 120 to 250 employees.

Merritt's goal is flawless execution of the architect's and designer's concept — on schedule, within budget, without exception. Their dedicated team includes architects, engineers, ACAD detailers, 3D modelers, project managers, cabinet makers, finishers, machinists, operators, traffic and delivery specialists and on-site superintendents and carpenters.

Though having expanded from a hands-on, two-man operation to an organization of over two hundred and fifty, Merritt Woodwork still embodies the devotion to craft and the perfectionism of an intimate family business.



2015 LOAN SERVICING ACTIVITY

The Growth Capital loan portfolio demonstrates the hard work being undertaken to support our economic development mission help us keep First Things First. Our portfolio growth and performance is indicative of our commitment to prudent credit underwriting as we take very seriously our fiduciary responsibility. Sound loan growth is our objective.

The Sept. 30, 2015 value of the Growth Capital loan portfolio was \$113,010,316, with 372 active loans.

	DOLLARS OUTSTANDING	NUMBER OF LOANS
SBA 504	\$103,869,631.32	310
Ohio Regional 166	\$ 2,789,685.48	17
Community Advantage	\$ 6,350,998.81	45

During Fiscal Year 2015, there were 23 loan prepayments, amounting to \$5,138,979.79, a 4% decrease from the previous year. The new loan activity over prepayments allowed the portfolio to increase by \$12,721,673.81 or 12.7%.

Growth Capital managed 4 (all SBA 504) loans in liquidation during fiscal year 2015. There were 2 charge-offs of loans in liquidation amounting to \$497,965.82.

As of Fiscal 2015 year-end, Growth Capital has no loans in the process of being liquidated and as of 09/30/2015 Growth Capital had a delinquency rate of just 0.78% compared to an SBA bench rate of .95% and a peer group rate of .80%. Our SBA Risk Rating is the highest possible "1" for both our 504 and Community Advantage Lending.

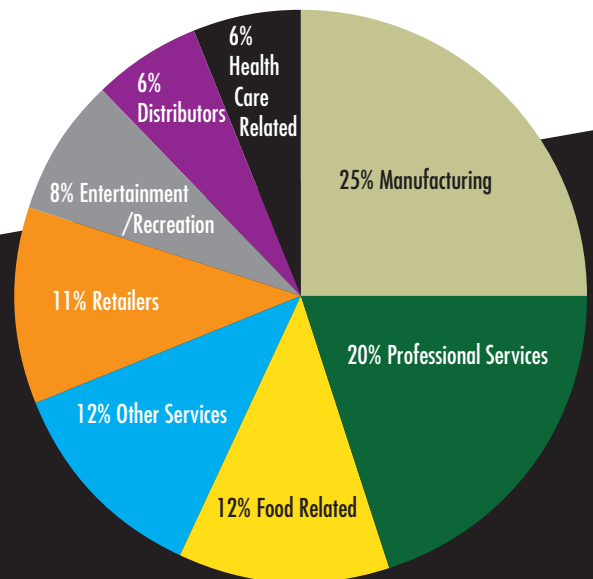
IN FY 2015:

- Growth Capital funded 62 loans totaling \$22,055,209 to entrepreneurs, which supported \$50,027,480 in additional investment
- 33% of loans were made to women, minority & veteran-owned businesses
- 23% of our loans were made to businesses in rural communities.
- 83% of our Goldman Sachs 10,000 Small Business Initiative borrowers are in low-to-moderate income communities
- 79% of our SBA Community Advantage loan approvals were to SBA underserved markets
- 343 new jobs were created by our portfolio companies

OUTCOMES:

- Over \$22,000,000 loans funded
- 62 Closed loans
- \$356,507 Average loan size
- \$113,010,315 Portfolio outstanding
- 336 Active borrowers
- 1.96% Delinquency

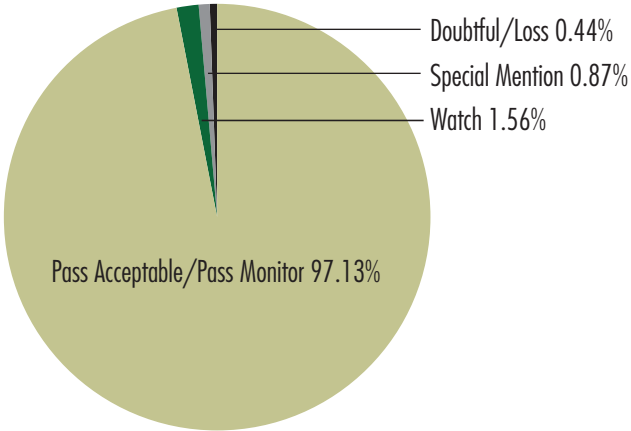
CLIENT BREAKDOWN:



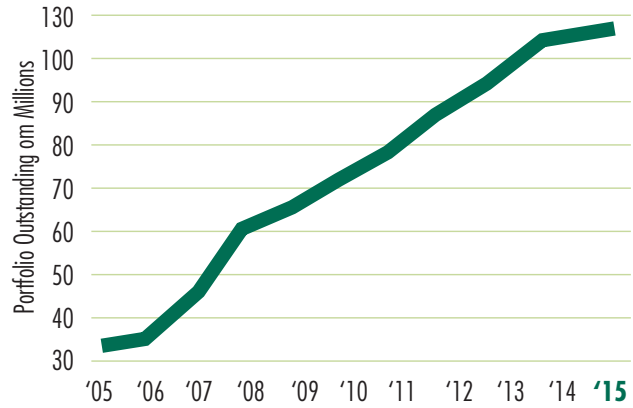
1ST IN GROWTH PORTFOLIO

2015 MISSION IMPACT

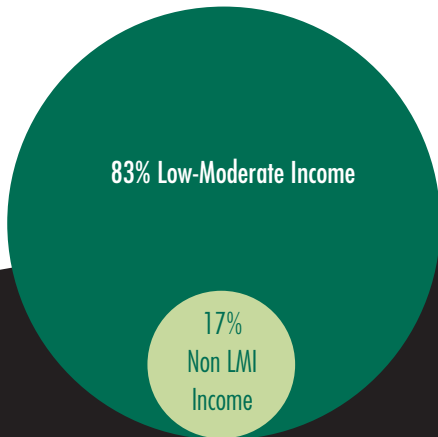
PORTFOLIO RISK RATING:



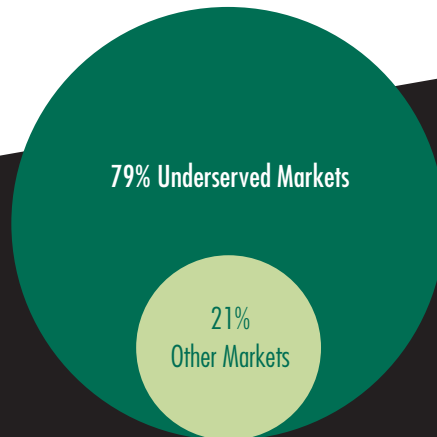
PORTFOLIO GROWTH:



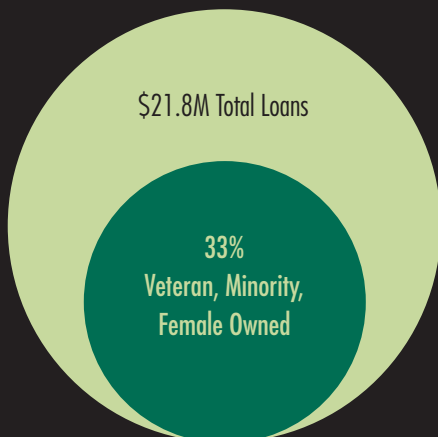
GOLDMAN-SACHS 10,000 SMALL BUSINESS INITIATIVE:



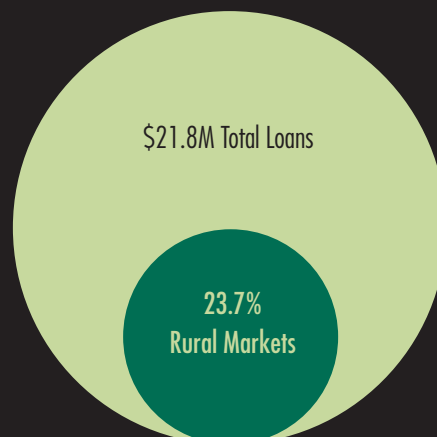
SBA UNDERSERVED MARKETS:



DISADVANTAGED MARKETS:



RURAL MARKETS:



2015 COMMUNITY ADVANTAGE LOANS

Our participation in the Small Business Administration Community Advantage Program is certainly an exciting opportunity for Growth Capital to continue to be innovative in meeting our corporate mission to provide creative financing solutions to growing businesses.

By providing loans to small businesses for up to **\$250,000** Growth Capital has filled an important service to communities in the greater Cleveland area. The Community Advantage Program allows Growth Capital to make loans for a variety of general business purposes, including working capital and purchases of equipment and real estate.

To date there have been more than \$6,000,000 in loan funding's. We are bringing together some significant national and regional resources all aligned to support the small business owners of our community to grow their companies and add jobs. Getting capital into the hands of small business owners is a key step in helping them grow their businesses and create jobs.

It truly has been a pleasure. You will be receiving many referrals.

—Brian Miller, CEO, Senior Tech Connections

Thank you very much. As always you have been incredibly gracious.

—Tom Brennan, President, Valley Rubber Mixing, Inc.

John, I talked to Sam Calabrese, who said that you guys have approved their \$250,000 loan. You are awesome! It got them exactly what they needed, and the quick turnaround was very much appreciated.

*—Vince Adamus, Vice President,
Real Estate and Business Development Greater Cleveland Partnership*

Business is great here. Thanks for everything.

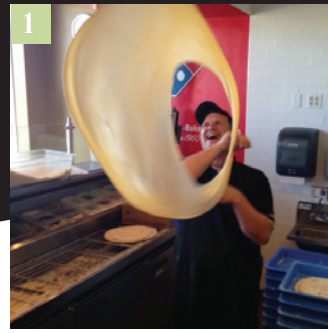
—Mike Prillaman, Member/Owner, Owen Michael Machine Company, LLC.

Wow! Good news. Thanks

*—Mike Prillaman, Member/Owner, Owen Michael Machine Company, LLC
(in response to rebate funds)*

I just wanted to thank you for your assistance and getting our SBA Loan. The fact get we are getting rebates for the fees is really amazing. I have worked at several small businesses over the years and I see how hard the owners work to build up their company. They takes a lot of personal risk. I think the rebates shows Small Business Administration is coming along side to partner with them not just be a bank. Again thank you.

—Jeanette Beetler, Office Manager/HR Northern Ohio Printing



2



◀ **DOMINO'S PIZZA 1**

Doug Graham has a lot of fun making pizza for his Solon, OH based operation.

◀ **AVALON SALON AND DAY SPA 2**

Located in Parma, OH, Avalon Salon and Day Spa is your destination for beautiful hair, exquisite nails, luxurious skin care and relaxing, therapeutic massages.

Thank you so much for all your help through this very long process. I am so grateful for all that you've done for me.

*—Tracy Patterson,
President,
Avalon Salon and Day Spa, LLC*



4

◀ **EVERYTHING TENTED 3**

A Party Tent Rental company, based in Cleveland OH, delivers exceptional service and competitive prices. They also supply party accessories such as tables and chairs, linen, dance flooring, etc...,

◀ **FedEx 4**

Say hello to Matt Picket and crew as they expand deliveries in Summit and Medina counties in CNG trucks.



6

◀ **Dave's Cosmic Subs 5**

The psychedelic artwork will increase your appetite for the great sandwiches at this Kent, OH store.

◀ **THE ROCK PILE 6**

A family owned and operated small business, The Rock Pile has been serving the community for over 25 years. They focus on building relationships with their customers by offering excellent products and knowledgeable advice. From landscape stone to mulch to gravel to beautiful plants to great dirt to grow your love in, The Rock Pile, in Avon, OH has everything you need to blossom.

That is great news! On Behalf of Brian and the Rock Pile, Thank you and your organization for all the Help you have given us. May you have a Great Day. You have certainly given us a wonderful start to our day.

*—Linda Carrillo,
The Rock Pile
(in response to rebate funds)*



8

◀ **FASCAR DRIVETHRU 7**

As this Mt. Sterling, OH business keeps growing "a traffic light may be required" says owner Tim Moll. You can purchase beer, tobacco products, water softener pellets, pet food etc.

◀ **AMERICAN FLEET SERVICES 8**

American Fleet Services, located in Independence, OH is one of the largest independently owned and operated maintenance repair facilities in Northeast Ohio serving the Cleveland area and beyond since 1978. They provide a wide variety of standard and unique services to many large municipal, transportation and construction clients. They service every type of commercial vehicle including all types of trucks, buses, fire engines, ambulances, cement mixers, and trailers.



10

◀ **ERDIE INDUSTRIES 9**

A family-owned company in Lorain OH that specializes in the shipping and mailing of tubes for various consumer markets. It features several types of mailing tubes, including brown and white kraft, clear plastic and pinched end. The company offers Twist-n-Pull plastic caps that fit into matching slots in the tubes. It also provides cardboard shipping tubes that are used for the mailing and storage of promotions, posters, calendars and documents. Erdie Industries manufactures paper tubes in a variety of dimensions, which are used as spacers, covers and protectors. Pictured are L-R Jeff Hembree (Plant Manager), Lisa M. Dietz (President), Jason S. Erdie (Owner). They are standing behind a Poster Roll Up Machines that they sell.

◀ **ABOVE THE BARRE 10**

Berea, Ohio-based Above the Barre is a premier Dance Studio and Gymnastic Gym offering classes in tap, jazz, pointe, lyrical, acrobatics, hip hop, and more.



◀ **JACK FLAPS 11**

Randy Carter opened the second location of Jack Flaps in the Colonial Arcade in downtown Cleveland. Great food seven days a week is served!

2015 APPROVED LOANS

SBA 504 LOANS

Abajibapashree, Inc.
AC Zander Corporation
Accurate Plastics, LLC
American Metal Treating Company
Blue Jay Communications, Inc.
Burns Industrial Equipment, Inc.
Catanese Classic Seafoods, Inc.
Confident Car Repair & Tire Inc
CSM Concepts, LLC
Don Pancho's Restaurants, Inc.
Eleet Cryogenics, Inc
Emerine's Towing, Inc.
Everett Wu Green Perio, LLC
First Mason Financial, LLC
FVS, Inc
G Scott Louderback, DDS LLC
Innovative Confection Solutions LLC
Itembazaar.com, Inc.
J.P.T. Enterprises Inc
KRSNA Hospitality LLC
La-Z-Boy Furniture Galleries of Northeast Ohio
Los Caballos LLC
Mark-All Enterprises, LLC
Medport, Inc.
Midwest Trucks & Equipment, LLC
NC Soccer Club Inc
Patriot Construction Services, Inc.
Piscitelli Law Firm Co LPA
Psychological & Behavioral Consultants, Inc.
Quality Control Services LLC
Schultz Upholstering, Inc.
Shoregate Beverage
The Auto Bolt Company
Tymex Plastics, Inc
United Finishing & Die Cutting, Inc.
Winar Connection, Inc.
Zeis-McGreevey Funeral Home, Inc.

OHIO REGIONAL 166 LOAN

Berran Industrial Group Inc

SBA COMMUNITY ADVANTAGE LOANS

A. Salvatore Enterprises, L.L.C.
Above the Barre, Inc.
American National Fleet Service, Inc.
Anthony Flooring Company, LLC
Avalon Salon and Day Spa, LLC
Caruso's Kitchen & Bath Design Center, Inc.
Catanese Classic Seafoods, Inc.
Erdie Industries, Inc.
Everything Tented , Inc.
Fascar Drive Thru LLC
Glenville Grocery Inc.
Graham Management , Inc.
Hybrid Fleet Inc
IYFF LLC
Innovative Confection Solutions, LLC
J.P.T. Enterprises, Inc.
JF2, Inc.
Jones Printing Services, Inc.
The Auto Bolt Company
Learning To Grow, Inc.
Los Caballos LLC
M C M Company, Inc.
MACH 4 Incorporated
Madison Eye Care Associates, Inc.
N. C. Soccer Club, Inc.
Netherton, Limited
Northern Ohio Printing, Inc.
OM SAI KRUPA INC.
Owen Michael Machine Company, LLC
Patriot Construction Services, Inc.
Physicians Choice Home Care, Inc.
Pinnacle Events & Expos, LLC
Quality Control Services LLC
Queen City Gutter Systems, Inc.
Software Properties LLC
Studio J. Lea, LLC
The Rock Pile, Inc.
Valley Rubber Mixing, Inc.

2015 CLOSED LOANS

SBA 504 LOANS

Advanced Roofing Systems, Inc.
AMG Marketing Resources, Inc.
Anthony G. Polito, D.P.M., Inc.
Blue Jay Communications, Inc.
Canton Pediatric Dental Center, LLC
County Line Veterinary Services, Inc
CSM Concepts, LLC
Emerine's Towing, Inc.
Eternity Monuments, Inc.
Everett Wu Green Perio, LLC
Expert Crane, Inc.
Harvey, Abens, Iosue Co. LPA
Koontz Construction, LLC
L. J. Star Incorporated
Los Caballos LLC
Mark-All Enterprises, LLC
Medina Exteriors Inc.
Mullett Enterprises Management, Inc
Norlake Manufacturing Company
North Coast Inn IV, LLC
Nova Films & Foils, Inc.
Ohio City Cigars, LLC
Paul L. Schwartz, D.D.S., Inc.
PF Western Hills, LLC
SS Podolan, LLC
The Auto Bolt Company
Tymex Plastics, Inc
WCCV Floor Coverings, Inc.
Williams on the Lake, Inc.
Zeis-McGreevey Funeral Home, Inc.
Zuhayr. T Madhun, Inc.

OHIO REGIONAL 166 LOANS

Berran Industrial Group Inc
Tungsten Capital Partners, LLC

SBA COMMUNITY ADVANTAGE LOANS

A. Salvatore Enterprises, L.L.C.
Above the Barre, Inc.
Advanced Fryer Solutions LLC
American National Fleet Service, Inc.
Anthony Flooring Company, LLC
Avalon Salon and Day Spa, LLC
Caruso's Kitchen & Bath Design Center, Inc.
Catanese Classic Seafoods, Inc.
Erdie Industries, Inc.
Everything Tented , Inc.
Glenville Grocery Inc.
Graham Management , Inc.
Hybrid Fleet Inc
IYFF LLC
JF2, Inc.
M C M Company, Inc.
MACH 4 Incorporated
N. C. Soccer Club, Inc.
Northern Ohio Printing, Inc.
Owen Michael Machine Company, LLC
Physicians Choice Home Care, Inc.
Pinnacle Events & Expos, LLC
Queen City Gutter Systems, Inc.
Ramsey Rooney & Co.
Software Properties LLC
Studio J. Lea, LLC
The Auto Bolt Company
The Rock Pile, Inc.

2015 *MARKETING ACTIVITY*

The Growth Capital staff is committed to our organizational Strategic Objective "Focus our Marketing Efforts on Relationship Partnerships". In doing so we continue to execute strategies to initiate new relationships and educate our target market on the benefits of our loan programs. During fiscal year 2015 we participated in a host of networking events and delivered presentations and training on our three loan programs.

In November, Gil Goldberg, District Director, U.S. Small Business Administration's Cleveland District office, awarded Growth Capital, SBA's Certified Development Company of the Year Award. This award honors the certified development company with the most SBA 504 loan approvals in the SBA Cleveland District.

Growth Capital hosted its Tenth annual stakeholders networking reception in April. More than 100 customers, bankers, commercial realtors and accountants attended this event.

Growth Capital's new website allows prospective customers to apply online for our three loan products. The website also has many downloadable forms and information on our loan programs.

We have continued our referral and loan contest. The contest rewards those who refer or make a loan that is agency approved. These individuals earn raffle tickets to win prizes including a \$599 cash gift card along with other great prizes. The prizes are awarded during the 2015 annual meeting.

Growth Capital's electronic newsletter and blog distributed through LinkedIn and Twitter, were instrumental in 2015 as they were the source that generated the organization's most referrals. The newsletter and blog are distributed to more than 1,600 small business owners, loan officers, commercial brokers, attorneys, accountants and economic development professionals.

Presentations and events at our lending partners allow us to maximize our exposure in the marketplace and initiate new relationships while building on the referral relationships that already exist. Our efforts are certainly bearing fruit and for the Ninth consecutive year, Growth Capital is the number one SBA 504 lender in Ohio. Also for the Third consecutive year, we are the number one Community Advantage lender in Ohio and 7th in the country. Also, Growth Capital was ranked 36th out of 270 Certified Development Companies in the country and 10th in the mid country region.



1ST

RATE MARKETING

STRATEGIC OBJECTIVES

- To be easy to work with for all
- To focus our marketing efforts on relationships
- To seek to operate at best-practice industry levels
- To develop additional products and services

MISSION STATEMENT

We provide Creative Financing Solutions for Growing businesses.

VISION STATEMENT

We seek to make Growth Capital the Premier Provider of Economic Development Financing in Ohio.

MEMBERSHIP

Alan Scheufler	Ulmer & Berne, LLP
Arnold Lockett	Cuyahoga County
Ben Norton	Buckeye Community Bank
Cherie Dimmerling	Kinetic Technologies, Inc.
Chuck Ciuni	Ciuni & Panichi, Inc.
Daniel M. Prendergast	Meaden & Moore, Ltd.
Fritz Heintel	PNC Bank
John Barth	Chase Bank
John Moshier	KeyBank
John Tubbs	Towards Employment
Jonathan Green	Meaden & Moore, Ltd.
Kevin Schmotzer	City of Cleveland
Kristy Hull	Newmark Grubbs Knight Frank
Lawrence Allen	Dollar Bank
Mark Windnagel	Huntington National Bank
Mike Klien	CP Advisors
Ron Schultz	First Federal of Lakewood
Steve Lorenz	Kamm's Corner Development Corp
Thomas Bechtel	Cohen & Company
Tim Breckner	Colliers International Real Estate
Tracey Nichols	City of Cleveland
Vince Adamus	Greater Cleveland Partnership
Wesley Gillespie	FirstMerit Bank

BOARD OF DIRECTORS ▶

Alan Scheufler	Ulmer & Berne, LLP
Daniel M. Prendergast	Meaden & Moore, Ltd.
Fritz Heintel	PNC Bank
John Moshier	KeyBank
Jonathan Green	Meaden & Moore, Ltd.
Steve Lorenz	Kamm's Corner Dev. Corp.
Thomas Bechtel	Cohen & Company
Tracey Nichols	City of Cleveland
Wesley Gillespie	FirstMerit Bank

SERVICING COMMITTEE

Alan Scheufler	Ulmer & Berne, LLP
Bill Beard	Fifth Third Bank
Mark Kutylowski	SS & G Financial Services
Mark Sarlon	Roetzel & Andress LPA
Vince Adamus	Greater Cleveland Partnership

LOAN REVIEW COMMITTEE

Arnold Lockett	Cuyahoga County
Ben Norton	Buckeye Community Bank
Daniel M. Prendergast	Meaden & Moore, Ltd.
Fritz Heintel	PNC Bank
Gloria Gates	PNC Bank
John Moshier	KeyBank
John Tubbs	Towards Employment
Kevin Schmotzer	City of Cleveland
Lawrence Allen	Dollar Bank
Mike Klien	CP Advisors
Ron Schultz	First Federal of Lakewood
Tim Breckner	Colliers International Real Estate
Wesley Gillespie	FirstMerit Bank



1ST

RATE
PEOPLE



◀ **STAFF**

Juan Hernandez

Business Development Director

Kafe Kerr

Program Director SBA Community Advantage Loans

John Kropf

President and Executive Director

Betty Rich

SBA Community Advantage Loan Processing Officer

Hazel S. Sibanda-Boyd

Loan Processing Manager

Denise Sisley

Administrative Assistant

Robert Schordock

Loan Servicing Officer





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