



CREATIVE DEVELOPMENT

REAL PEOPLE

REAL GROWTH

REAL JOBS

CREATING CHANGE

CREATING COMMUNITY

REAL IMPACT



GROWTH CAPITAL 2017

# CREATING REAL VALUE

ANNUAL REPORT

REAL WINNERS

VALUING COMMUNITY

VALUABLE ASSETS

VALUED RELATIONSHIPS

CREATIVE FINANCING

REAL SUPPORT

VALUABLE INFORMATION



gratefully acknowledges the following organizations for their underwriting support of our 2017 Annual Meeting and Report.

- Fifth Third Bank
- Cavitch, Familo & Durkin
- Chase Bank
- Chemical Bank
- Citizens Bank
- Ciuni & Panichi
- Dollar Bank
- First Federal of Lakewood
- First National Bank
- Geauga Savings Bank
- Goldman Sachs
- Huntington Bank
- James Breen Real Estate
- KeyBank
- Kimball Rubin & Assoc
- Meaden & Moore
- Myers Roman
- Peoples Bank
- PNC Bank
- ReadyCap Lending LLC
- Roetzel & Andress
- Stewart Title
- Ulmer & Berne
- US Bank

*“Thanks for all your effort and help!  
I can now put all my energy towards  
growing my business”  
- Jason Haines  
Supreme Landscape*

The graphic features the words "WITH REAL GRATITUDE" in a stylized font at the center. "WITH" and "GRATITUDE" are in green, while "REAL" is in large, bold, black letters. Surrounding this central text is a ring of logos for various organizations, each accompanied by the words "THANK YOU" in a curved, white font. The logos include:

- Ciuni & Panichi (CPAs and Business Advisors)
- Dollar Bank
- FIRST FEDERAL LAKEWOOD.
- 100 YEARS CHEMICAL BANK
- Citizens Bank
- First National Bank
- Geauga Savings Bank
- CHASE
- 10,000 small businesses (Goldman Sachs)
- Huntington
- usbank
- JAMES BREEN REAL ESTATE
- KeyBank
- Ulmer ATTORNEYS
- Kimball Rubin & Associates LTD.
- stewart
- MEADEN & MOORE
- ROETZEL & ANDRESS (A LEGAL PROFESSIONAL ASSOCIATION)
- myers roman
- READYCAP LENDING.LLC
- PNC
- Peoples BANK (Working Together. Building Success.®)
- Fifth Third Bank
- Cavitch Familo & Durkin
- Stewart Title
- Ulmer & Berne
- US Bank
- Geauga Savings Bank
- 10,000 small businesses
- Huntington
- James Breen Real Estate
- KeyBank
- Kimball Rubin & Associates LTD.
- Meaden & Moore
- Myers Roman
- Peoples Bank
- PNC
- ReadyCap Lending LLC
- Roetzel & Andress
- Stewart Title
- Ulmer & Berne
- US Bank

# TO OUR FRIENDS:



John Kropf, President and Executive Director

The pages of this year's Growth Capital Annual Report are certainly no "Value Menu". There is nothing cheap about the story we have to tell. Our Growth Capital story for 2017 includes yet another RECORDYEAR of Mission Impact. We supported over \$72.5 Million in total project financing, a 3% increase over 2016, and yet another RECORDYEAR. That growth helps clearly demonstrate how Growth Capital is creating real value for our borrowers, our banking partners and the communities we serve.

We created real value for the businesses who preserved their working capital and got just 10% down payments on their commercial property loans with our SBA 504 loan transactions. We created real value for our SBA Community Advantage (CA) borrowers who gained access to capital to fund their small business growth, many of whom are Underserved Market borrowers. We created real value for our banking partners who provided their SBA 504 borrowers with 20 year fixed rates well below 4.9% on average. We created real value with the re-introduction of our SBA 504 Refinance option that several companies took advantage of to improve their business cash flow, while our banking partners took advantage of our real value and brought new business into their banks. Growth Capital created real value for all small business owners by providing congressional testimony to the U.S. House of Representatives Small Business Committee on Capitol Hill, advocating for national policy makers to further support the engine of jobs growth in our economy. This real value is only possible with the dedication of our entire staff, the commitment of our volunteer Board and Committee members and the faith our referral partners place in this value -- together we are all creating real value.

Most importantly, we are proud of the real value that our small business borrowers created for the communities they serve, by creating jobs, growing their income and creating wealth in our neighborhoods, our cities and our state.

Growth Capital's value is realized through impressive results in 2017 that include:

**REAL** Mission Impact with a Record Year of Investment with over \$72MM in Total Financing

**REAL** Mission Impact with some 87% of our CA loans to Low-To-Moderate Income Businesses

**REAL** Mission Impact with 35% of our Lending to Women and Minority Owned Businesses

**REAL** Mission Impact with some 236 New Jobs created by our Borrower's Businesses

This Mission Impact demonstrates how Growth Capital is creating real value that is shared by many; like our Lender of the Year, Dell Duncan of Geauga Savings, a local Community Bank; our Bank of the Year, Huntington National Bank, a back-to-back winner; our Community Advantage borrowers Harness Cycle right here in Downtown Cleveland, and KBM Business Machines on the banks of the Ohio River, Scioto County in Rural Appalachia; and this year's Impact Award Winner The Haufbrau Haus Cleveland who has created real value with more than 80 new jobs and critical redevelopment in a Low-to-Moderate Income neighborhood and a SBA HUBZone. We Thank You for your continued support of Growth Capital dear friends, and look forward to another great year of Creating Real Value together.



Partner Ulmer & Berne, LLP/Growth Capital - Chair of the Board

# 2017 LENDER OF THE YEAR

*Awarded to*

## ***Dell Duncan***

For producing the most SBA 504 and Ohio  
Regional 166 Loans and loan commitments with  
Growth Capital Corp. during 2017,  
*Presented November Twenty Ninth,  
Two Thousand Seventeen.*



LENDER OF THE YEAR

BANK OF THE YEAR

## 2017 LOAN ACTIVITY

# 2017 BANK OF THE YEAR

*Awarded to*

## ***Huntington National Bank***

For producing the most SBA 504 and Ohio Regional 166 loans  
with Growth Capital Corp. during 2017,  
*Presented November Twenty Ninth,  
Two Thousand Seventeen.*



*Hi All,*

*I wanted to thank all of you for taking time out of your busy schedules last week to meet with me. It was awesome being able to see how Growth Capital processes a loan. I GREATLY appreciate all your help and guidance. This will be very helpful and invaluable in rolling out our CA program.*

*Thank you all! Sincerely,*

*- Terrence T. Louk, Loan Officer*

Growth Capital certainly continued creating real value for small business with its loan activity. This year, we had 68 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 increased last year, we were able to hold our own and maintain our market share at 41% in the SBA Cleveland District with total project financing of \$72.5MM.

Growth Capital had a good year with \$28 million in approved loans which leveraged over \$72.5 million in economic development investment in our communities during 2017. Our participation has adding significantly to the overall economic activity of our region with the potential to add over 236 new jobs for Ohio workers. Loan closing production for fiscal year 2017 totaled 39 loans funded through September 30, 2017 with loan closing dollar volume reaching \$16.5MM.

LENDER	LOAN COUNT	TOTAL PROJECT	LOAN AMOUNT
Huntington National Bank	6	9,287,543	3,631,000
Geauga Savings Bank	5	4,654,000	1,677,000
KeyBank National Association	4	11,413,683	4,853,000
JP Morgan Chase Bank N.A.	4	5,393,180	1,756,000
PNC Bank, National Association	2	1,562,500	647,000
Civista Bank	1	11,662,755	3,578,000
Ohio Valley Community Credit Union	1	10,498,500	3,222,000
BBVA Compass Bank	1	3,851,000	1,578,000
Chemical Bank	1	4,111,134	1,474,000
Wells Fargo Bank	1	2,465,580	826,000
Cortland Bank	1	1,686,000	607,000
Consumers National Bank	1	1,065,691	439,000
First National Bank of Bellevue	1	1,179,334	426,000
First Federal of Lakewood	1	721,000	299,000
Home Savings Bank	1	290,000	123,000
<b>Community Advantage Loans</b>	<b>37</b>	<b>2,718,157</b>	<b>2,718,157</b>
<b>Grand Total</b>	<b>68</b>	<b>72,560,057</b>	<b>27,854,157</b>

# 2017 IMPACT AWARD WINNER



## *Hofbräuhaus Cleveland*

If you've driven through Cleveland's theater district, you've probably noticed Hofbräuhaus Cleveland. It's impossible to miss — a 24,000-square-foot slice of Bavaria between Playhouse Square and the Greyhound station on Chester Avenue sort of stands out. The project, on land owned by Playhouse Square's real estate arm, marks the first serious effort to drive development north -- toward a challenging urban pocket that includes the city's Greyhound bus station and surface parking lots. Playhouse Square leaders see the Hofbräuhaus Cleveland as another entertainment venue that brings more young people to the neighborhood.

The new building was modeled after the world-famous, 500-year-old original beer hall in Munich, Germany. The \$8.4 million facility, financed by Peoples Bank and Growth Capital, includes Cleveland's Hermit Club building, which was built almost 100 years ago. Hofbräuhaus Cleveland brought new life to the building while still maintaining the architectural integrity of the exquisite half timber-style medieval design. Outside, the beer garden offers a more tranquil atmosphere.

Hofbräuhaus Cleveland is known for serving house-brewed, Bavarian Purity Law-abiding beer; its friendly lederhosen- and dirndl-wearing staff (think traditional Oktoberfest garb); time-honored Bavarian cuisine. Their beer is brewed using original recipes handed down by the Duke of Bavaria, over 400 years ago. The Brew Master oversees the brewing of their year round beer varieties, plus their seasonal specialties like Oktoberfest, Maibock, Pilsner and Hefe Weizen Dunkel.

Most of the food, desserts and beer ingredients are purchase from local Ohio companies.

Hofbräuhaus Cleveland has been able to realize sustained growth. Hofbräuhaus Cleveland's workforce has grown from no employees to more than 100 employees. Hofbräuhaus Cleveland revenues will surpass \$5 million in 2017.

Hofbräuhaus Cleveland has provided an important economic impact to our community and used lender partnerships that encourage and support comprehensive approaches to economic development. Now that's certainly Creating Real Value.



DEVELOPMENT



100+ JOBS



\$5



FRIENDLY STAFF



\$8.4 MILLION FACILITY

REAL WINNERS

CELEBRATING REAL WINNERS

MILLION+ REVENUES

SUSTAINED GROWTH



# LOAN SERVICING ACTIVITY

The Growth Capital loan portfolio demonstrates the hard work being undertaken to support our economic development mission. 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.

PROGRAM	DOLLARS OUTSTANDING	NUMBER OF LOANS
SBA 504	\$104,213,432.71	312
Ohio Regional 166	\$ 2,272,412.67	13
Community Advantage	\$ 8,982,578.10	76

The Sept. 30, 2017 value of the Growth Capital loan portfolio was \$115,468,423, with 401 active loans.

During Fiscal Year 2017, there were 30 loan prepayments, amounting to \$8,812,743.15, a 28% increase over the previous year. The new loan activity over prepayments caused the portfolio to decrease by \$943,027.23 or 0.8%.

Growth Capital managed 1 (all SBA 504) loans in liquidation during fiscal year 2017. There were 0 charge-offs of loans in liquidation.

As of Fiscal 2017 year-end, Growth Capital has no loans in the process of being liquidated.

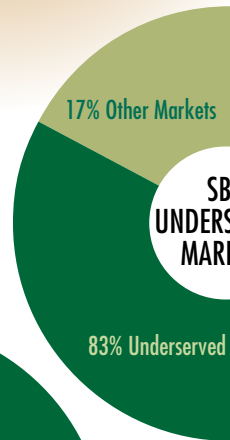
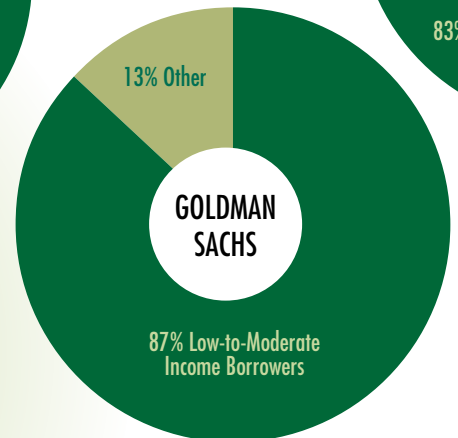
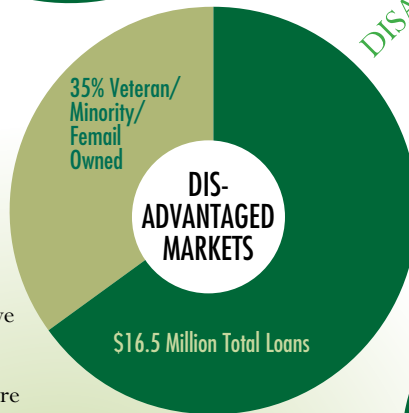
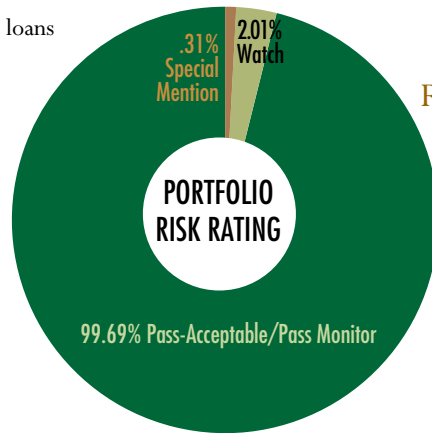
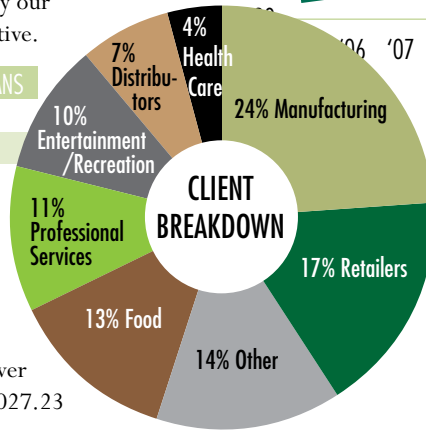
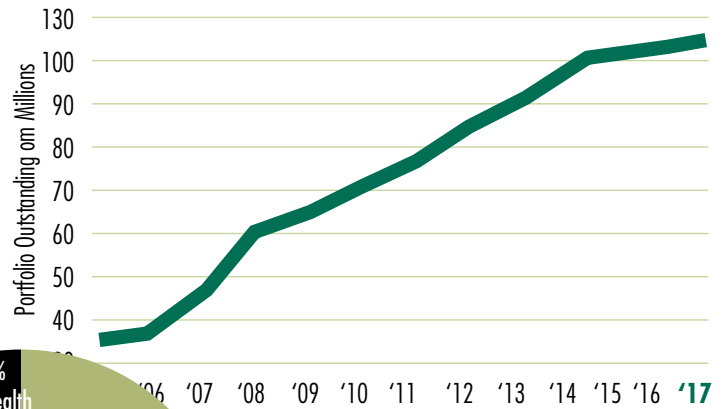
As of 09/30/2017 Growth Capital had a delinquency rate of 1.38% compared to an SBA bench rate of .60% and a peer group rate of .76%. For the fiscal 2017 year, The SBA Lender Risk Rating has remained at 2.

## In FY 2017:

- Growth Capital made 39 loans totaling \$16,536,400 to entrepreneurs, which supported \$19,883,522 in additional investment
- 26% of loans were made to women-owned businesses
- 15% of loans were made to minority-owned businesses
- 3% of loans were made to veteran-owned businesses
- 87% of our Goldman Sachs 10,000 Small Business Initiative borrowers are in low-moderate income areas
- 78% of our SBA Community Advantage loan approvals were to SBA Underserved Markets.

*I spoke with Amy Wong this morning, one of our alum you are working with, and she had nothing but fantastic things to share about you; so thank you for all that you do in partnership with us!*  
- Marisa (Goldman Sachs)

## PORTFOLIO GROWTH:



CREATING REAL IMPACT

DISADVANTAGED

GOLDMAN-SACHS

SBA

CLIENTS SERVED

GROWTH



# 2017 LOANS



## SBA 504 LOANS

APPROVED	CLOSED	
	●	Akron Family Institute, Inc.
●	●	American Foam Products, Inc.
●		Andrako and Associates, Inc.
	●	ARBY'S
●		Bell Market Xpress LLC
●		Bell Market Xpress LLC
●		Brands Marina
●		Brunswick Hospitality, LLC
●		Burger Ace Hardware
	●	Candlewood Suites & Inns
	●	Cleveland Center For Integrative Dentistry By Dr. Pastouk and Associates
●		Dance Studio M, Inc.
	●	East Coast Custard
●	●	Elgin Furniture
●		Enpress, L.L.C.
●		Event Source
	●	Fairlawn Residence Inn
●		George Malita Constructors, Inc.
	●	Good Nature Organic Lawn, LLC
	●	Hemlock Landscapes, Inc.
	●	Life Safety Systems, LLC
●	●	MVP Plastics, Inc.
	●	National Carpet Mill Outlet
	●	NC Soccer Club Inc.
●		Perennial Smiles, Inc.
●		Perrino Builders & Remodeling
	●	Plextrusions, Inc
●		Primrose School of Westlake
●		Root-Infotech
●		Specialty Fitness Equipment, LLC
●		Suburban Physical Therapy, Inc.
	●	Subway
●	●	T3 Performance LLC
	●	The Anchor Inn
●	●	The Cleveland Plant and Flower Company - Columbus
●	●	The Cleveland Plant and Flower Company - Elyria
●	●	The Cleveland Plant and Flower Company - Parma
●		The Gent Machine Company
●		TownePlace Suites by Marriott
●	●	Tymex Plastics, Inc
●	●	United Surface Finishing, Inc.
●		Wecall, Inc.
●		Western Reserve Distillers, LLC
●		Woodpeckers, Inc.

## SBA COMMUNITY ADVANTAGE LOANS

APPROVED	CLOSED	
●		American Logistics Group, Inc
●		Bell Market Xpress LLC
●		BGI Acquisition, LLC
●		BR Acquisition, Inc.
●		Brunswick Hospitality, LLC
●		Christopher R. Ryba, DDS, Inc.
●		Dance Studio M, Inc.
●		Dot Org Solutions, LLC
●		EduFun LLC
●		Elgin Furniture and Appliance, Inc
●		Event Source
●		Fascar Drive Thru LLC
●		G & G Hardware Company
●		George Malita Constructors, Inc.
●	●	Glätte Incorporated
●	●	Harness, LLC
	●	Jennie May Inc.
●	●	JF Foods Inc.
●	●	KBM Business Machines, Inc.
●	●	Life Moving Forward LLC
●	●	Moving Body & Soul, LLC
●		MVP Plastics, Inc.
	●	Natural Genetics LLC
●	●	Om Sai Krupa Inc.
●	●	Omni Staffing Solution LLC
●		Out on a Limb Unlimited, LLC
●		Perennial Smiles, Inc.
●	●	Reserve Filter Systems, Inc.
●		Specialty Fitness Equipment, LLC
●	●	Suburban Physical Therapy, Inc.
	●	Supreme Landscape & Lawncare LLC
●	●	Swagger Tavern, LLC
●		T3 Performance, LLC
●		Tack-Anew, Inc.
●		The Gent Machine Company
●	●	The Proper Pig Smokehouse LLC
●		United Surface Finishing, Inc.
●		Wecall, Inc.
●		Weigl Works, LLC
●	●	WH & SF Company

## OHIO REGIONAL 166 LOAN

APPROVED	CLOSED	
●		Amigos Construction Corp



# COMMUNITY ADVANTAGE LOANS

## Café O'Play

Don't tell John and Carol Green hard work doesn't pay off! This Stowe, OH based indoor playground and adult oasis was voted #1 Best Kids Play area in Northeast Ohio. More than an indoor playground live music is often heard from the café area.



## Glatte, Inc

Located in Mentor, Ohio, Glatte Inc operates as a commissioned sales and marketing representative. They handle various market niches for the industrial process control, data acquisition and sensor marketplace within its territory. They serve the following areas : Indiana, Kentucky, Maryland, Michigan, Ohio, New Jersey, Pennsylvania, Suburban New York and West Virginia. In June of 2004, Mike Luck and Scott Elliott, two long time employees of the company purchased the business.



## Jones Printing

Keeping up with technology is critical to the growth of Jones Printing in Eastlake, OH. Jim Jones has expanded into digital printing and the company continues to explore new avenues for print work.

CAFE

JONES PRINTING

## Harness Cycle

Harness Cycle is a cycling studio located in the newly revitalized Hingetown neighborhood of Cleveland's near west side. A rider's retreat, Harness Cycle is quickly becoming this city's favorite way to sweat and renew! Anne Hartnett opened Harness Cycle in 2013. The cycling studio fast grew a following + helped turn an Ohio City block into a neighborhood. They expanded into a second location downtown in the historic Garfield Building on E. 6th and Euclid. The new facility includes a retail shop offering clothing and fitness gear from local makers.

HARNES

KBM BUSINESS

## KBM Business Machines, Inc.

Located in Portsmouth Ohio, KBM provides point of sale systems to a variety of markets including Hospitality, Grocery, C-store operations. KBM was founded in 1974 and purchased by the current owner David Cooper. He has kept the core beliefs as the heart of the company and has adapted to the every changing markets of point of sales systems and business office equipment.

RESERVE



*Thank you for working through this so quickly and for your patience with us. Everything is a learning process and having people like you and Betty help us along makes all the difference. All my best,  
-Anne ( Harness LLC)*





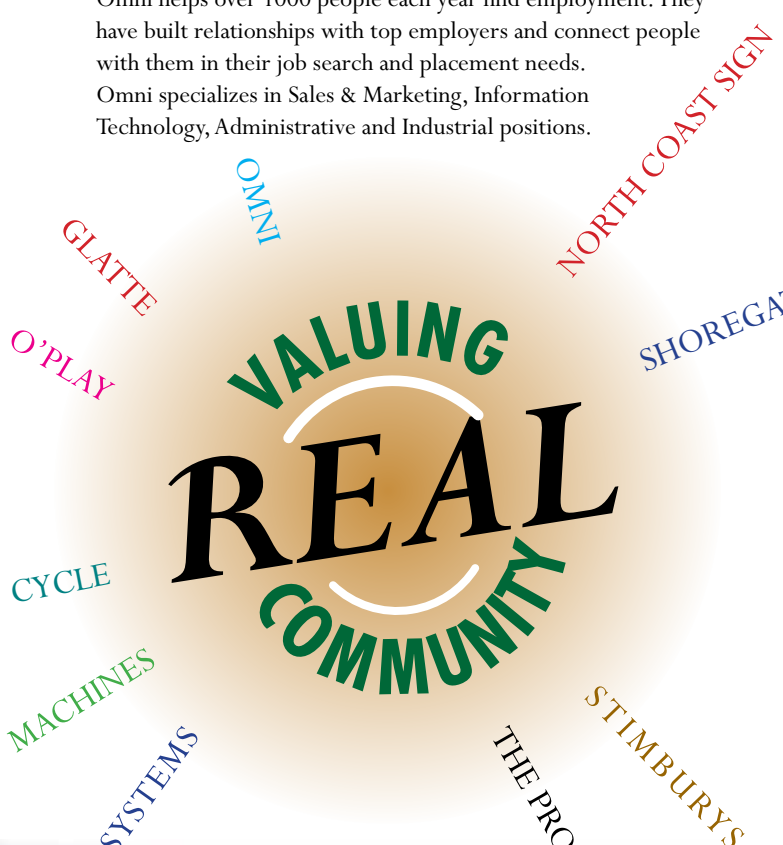
## Omni Staffing Solution LLC

Omni Staffing Solution LLC was started in April of 2015 by Valerie Gamidov who has worked in the staffing industry for over 15 years. Omni helps over 1000 people each year find employment. They have built relationships with top employers and connect people with them in their job search and placement needs. Omni specializes in Sales & Marketing, Information Technology, Administrative and Industrial positions.

GROWTH CAPITAL

## North Coast Sign Works

Located in Bedford Heights, OH this specialty sign company sells to municipalities, commercial properties, restaurants, churches and housing developments. The signs are die cut/CNC machined from high density polyethylene. Bill Hamilton and Scott Fridrich are not only co-owners but neighbors and friends. Their collaboration has boosted revenue and the company's reputation on a nationwide basis.



## Shoregate Beverage

One of the largest stores of its kind in NEO Shoregate Beverage is owned by the husband/wife team of Hiren and Harshna Patel. Located in Willowick, OH this store offers thousands of products which is key to its growth.

## Stimburys

Diane Stimburys recently relocated her established accounting practice from Euclid to Willoughby, OH. Over 2000 clients benefit from Diane's guidance and expertise which will be continued by her daughter Mary.



## The Proper Pig Smokehouse LLC

The Proper Pig Smokehouse LLC was formed in 2014 as a food truck business. The business is owned 50/50 by Shane Vidovic and Ted Dupaski. After a very successful two years on the Cleveland food truck scene they were able to open their first brick and mortar location in April of 2016. The Proper Pig Smokehouse restaurant, located at 17100 Detroit Ave in Lakewood, Ohio. Their three prong approach, food truck, restaurant location and catering has allowed them to fund their own growth so far. They expanded to a second location at 9582 Diamond Centre Dr in Mentor, Ohio.



# 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 2017 we participated in a host of networking events and delivered presentations and training on our three loan programs.

In December, 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 Eleventh annual stakeholders networking reception in April. More than 150 customers, bankers, commercial realtors and accountants attended this event.

Growth Capital’s updated 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 2017 annual meeting.

Growth Capital’s electronic newsletter and blog distributed through LinkedIn and Twitter, were instrumental in 2017 as they were the source that



CREATING COMMUNITY

REAL PEOPLE

REAL IMPACT

MAKE REAL CONNECTIONS

VALUED RELATIONSHIPS

VALUABLE INFORMATION

VALUABLE ASSETS



GROWTH CAPITAL



REAL WINNERS

ING  
AL  
CTIONS

VALUING PEOPLE

VALUABLE ADVOCACY

REAL SUPPORT



generated the organization's most referrals. The newsletter and blog are distributed to more than 1,100 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 12th consecutive year, **Growth Capital is the number one SBA 504 lender in Ohio. Also for the Fifth consecutive year, we are the number one Community Advantage lender in Midwest and top 10 in the country.** Also, Growth Capital was ranked in the top 20 Certified Development Companies in the country and 13th in the mid country region.



Advocating with national policy makers in Washington DC



John Green of Café O'Play Amy Wong of Dot Org Solutions

 **SMALL BUSINESS BORROWERS' BILL OF RIGHTS**

Growth Capital is a signatory of the Small Business Borrowers' Bill of Rights

# BOARD OF DIRECTORS



TIMOTHY BRECKNER



GLORIA GATES



WESLEY GILLESPIE



MJ HILKER



STEVE LORENZ



DANIEL M. PRENDERGAST



ALAN SCHEUFLER



KEVIN SCHMOTZER



ANGELA WILCOXSON

PEOPLE  
REALLY  
DEDICATED

*Thank you so much Betty for all  
your help and making this happen.  
Have a great new year  
- Trudy West-Weyburne  
Jennie May Inc.*

MEMBER	BOARD OF DIRECTORS	SERVICING COMMITTEE	LOAN COMMITTEE	NAME	COMPANY
●		●		Vince Adamus	Greater Cleveland Partnership
●			●	Lawrence Allen	Dollar Bank
●				John Barth	Chase Bank
		●		Bill Beard	Fifth Third Bank
●	●		●	<b>Timothy Breckner</b>	<b>Colliers International Real Estate</b>
●				Chuck Ciuni	Ciuni & Panichi, Inc.
●				Monorah Daga	Dingus & Daga, Inc.
●				Cherie Dimmerling	Avnet Integrated Solutions
●			●	Michael Elliott	National Development Counsel
	●		●	<b>Gloria Gates</b>	<b>PNC Bank</b>
●	●		●	<b>Wesley Gillespie</b>	<b>US Bank</b>
●	●	●		<b>MJ Hilker</b>	<b>Peoples Bank</b>
●				Kirsty Hull Newmark	Grubb Knight Frank
●			●	David Kinzel	KeyBank
●			●	Michal Klein	Ciuni & Panichi, Inc.
●				Richard Kretschman	Fifth Third Bank
		●		Mark Kutylowski	Community
●			●	Arnold Lockett	Cuyahoga County Dept. of Economic Development
●	●			<b>Steven Lorenz</b>	<b>Kamm's Corner Development Corp.</b>
●			●	Ben Norton	Buckeye Bank
●	●		●	<b>Daniel Prendergast</b>	<b>Meaden &amp; Moore, Ltd.</b>
●	●			<b>Alan Scheufler</b>	<b>Ulmer &amp; Berne, LLP</b>
●	●			<b>Kevin Schmotzer</b>	<b>City of Cleveland</b>
●			●	Ronald Schultz	First Federal of Lakewood
●			●	John Tubbs	Community
●	●			<b>Angela Wilcoxson</b>	<b>KeyBank</b>
●				Mark Windnagel	Huntington Bank

John Kropf      President and Executive Director  
 Denise Sisley      Administrative Assistant  
 Robert Schordock      Loan Servicing Officer  
 Kate Kerr      Program Director  
                                  SBA Community Advantage Loans  
 Betty Rich      SBA Community Advantage Loan  
                                  Processing Officer  
 Jeff Sozio      SBA Loan Officer  
 Hazel S. Chama      Loan Processing Manager  
 Juan Hernandez      Business Development Director



# STAFF



**[www.GrowthCapitalCorp.com](http://www.GrowthCapitalCorp.com)**

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