



# TEAMING UP + WINNING BIG *for Small Business*



# TEAMING UP + WINNING BIG *for Small Business*

There have been some really good teams over the years; the undefeated 1972 Miami Dolphins, the 1939 New York Yankees, the 1978 Pittsburgh Steelers and the undefeated Champions of 1964, the Cleveland Browns. I am sure most can recall the 1995 Cleveland Indians and of course the 2016 Champion Cavaliers. All of the teams undoubtedly shared a competitive spirit that drove them to win big. They all shared a vision for success and were committed to a mission to work together to achieve their goals, sometimes against the worst of odds or the most challenging of situations.

Well here at Growth Capital we did much the same thing these last two years while Teaming Up + Winning BIG for Small Business right here in Cleveland and all over our great state of Ohio. Challenged by losing some of our business development tools; our Stakeholders Reception in the spring and our Annual Awards Event in December due to continued health and safety concerns, we hosted our Inaugural Annual Growth Capital VIP Invitational golf event. In 2021 it was expanded to include more sponsors and we once again received RAVE reviews for the event and were able to recognize our Bank and Lender of the year from 2020. We teamed up with our 2020 Lender and Bank of the Year, Steve VanDette, of Croghan Colonial Bank, the first time we teamed up with a Community Bank for the most SBA 504 loans and it was a big win for the small businesses Steve and Croghan Colonial Bank supported with our financing.

Steve faced the same challenges we were are facing together. While fear gripped many small business owners and our communities as a whole during the initial phases of economic shut downs brought on by the COVID-19 Pandemic, several new opportunities arose and Growth Capital, much like the great teams previously mentioned, share a vision for success that included Teaming Up with Fifth Third Bank, who provided Growth Capital a \$25MM Warehouse Line of Credit to fund our participation in the SBA Paycheck Protection Program, what we have all come to know as PPP. Growth Capital Teaming Up with Fifth Third Bank certainly achieved some Big Winning for our local small businesses as the Growth Capital team worked tirelessly, sometimes 60-70 hours a week, at home, at tight on the weekends with nearly 300 PPP Loans made for more than \$17MM and supporting the paychecks of local men and women right here in our communities.

Growth Capital began fiscal year 2021 transitioning from PPP lending to processing PPP Loan Forgiveness as our core business was still very slow. The teamwork did begin to payoff however as our SBA 504 business took off and we teamed up with our banking partners and we were able to achieve over \$37.5MM in total loan approvals which translates into yet another RECORD YEAR of loan production for the Growth Capital team, that includes our staff as well as our volunteer Board and Committee Members. This could not have been accomplished without Teaming Up + Winning Big for Small Business, which is exactly what our FIVE TIME 2021 Banker of the Year, John Barth did for sure, as well as our 2021 Bank of the Year, Key Bank.

To you our dear friends we offer our sincere appreciation and gratitude for your support and most importantly for standing with us, sometimes on the first tee, sometimes on the last fairway or always the 19th Green, and Teaming Up + Winning Big for Small Business.

John Kropf  
PRESIDENT & EXECUTIVE DIRECTOR  
GROWTH CAPITAL CORP.



Alan Scheufler  
PARTNER ULMER & BERNE, LLP  
GROWTH CAPITAL - CHAIR OF THE BOARD



## Dear TEAMMATES

GROWTH  
CAPITAL



## 2021 Loan Activity

Growth Capital certainly continued teaming up and winning big for small business with its loan activity. This year, we had sixty one (61) total loans approvals and maintained the Number One SBA 504 and Community Advantage Lender in all the Midwest. While SBA 504 lending in the district increased considerably last year, we were able to scramble throughout 2021 and actually increase our market share to more 21% in the entire state of Ohio with total project financing of \$82.8MM.

Growth Capital had yet another "Record Year" with more gross dollar investment in our nearly forty (40) years of operations with more than \$37.6 million in approved loans which leveraged over \$100 million in economic development investment in our communities during 2021. Our participation has adding significantly to the overall economic activity of our region with the potential to add over 550 new jobs for Ohio workers. Loan closing production for fiscal year 2021 funded through September 30, 2021 with loan closing dollar volume reaching \$14.1MM.

Additionally, after having funded over \$16.7MM in PPP loans in Round 1 during 2020, providing vital payroll and employment funds to some 291 struggling small businesses through our innovative partnership with Fifth Third Bank. In 2021 Growth Capital teamed up with a national Loan Service Provider for Round 2 PPP funding of more than \$13.7MM to about 192 small businesses right here in Ohio. Our total PPP Mission Impact fully realized in 2021 was over \$30MM for approximately 483 borrowers. Now that's undoubtedly "Teaming Up and Winning BIG" for Small Business.

LENDER	LOANS	LOAN AMOUNT
KeyBank National Association	6	6,184,000
Huntington National Bank	5	5,467,000
Croghan Colonial Bank	5	5,422,000
PNC Bank, National Association	5	2,618,000
JP Morgan Chase Bank N.A.	5	1,471,000
Middlefield Banking Company	4	726,000
First National Bank	3	1,752,000
First Federal of Lakewood	3	867,000
Civista Bank	2	2,020,000
Fifth Third Bank	2	1,019,000
Westfield Bank	2	231,000
BBVA Compass Bank	1	1,612,000
Buckeye Community Bank	1	1,442,000
Radius Bank	1	1,386,000
ErieBank	1	1,305,000
Premier Bank	1	579,000
Cardinal Credit Union	1	528,000
Consumers National Bank	1	498,000
Dollar Bank	1	297,000
U.S. Bank National Association	1	170,000
Community Advantage Loans	10	1,977,600
<b>GRAND TOTAL</b>	<b>61</b>	<b>37,571,600</b>

## 2021 Bank of the Year

Award Presented to

### KEYBANK NATIONAL ASSOCIATION

For producing the most SBA 504 loans with Growth Capital Corp. during 2021

*Presented January, Two Thousand Twenty Two*



## 2021 Lender of the Year

Award Presented to

### JOHN BARTH

For producing and referring the most SBA 504 loan commitments with Growth Capital Corp. during 2021

*Presented January, Two Thousand Twenty Two*

## Winner's CIRCLE





# 2021 PPP Loans

Raddell's Sausage Shop, Inc.	44,850	Nicholas Holland	10,344	Cognitive Performance Group of Florida LLC	186,958
Allen R Kinney	16,650	Nicole Janus	7,817	Allied Electric Company, Inc.	191,872
Nomad Culinary LLC	35,826	Devin Jordan	10,990	Jonathan Hooper	2,010
SLFMKR LLC	9,404	Hibachi Taste, LLC	7,625	JT Dillard, LLC	110,050
The Gerth Law Office, LLC	20,454	Steven S. Schaefer, Inc.	17,856	Dr. Melissa Kronholz, D.D.S., Inc.	95,842
WILLOWICK ACQUISITION PARTNERS LLC	17,346	Isolate Networks Inc.	11,458	Riceland Country Club, Inc.	27,820
Key Manufacturing Solutions LLC	16,800	Asian Health Center Inc.	18,500	Founders Title Agency, L.P.	10,254
Paul V. Wolf	20,833	VIJAY G. MISTRY, M.D., INC.	25,342	Signature Title Agency of Northern Ohio, L.P.	53,608
Brian Barlock	12,200	Jai Krishna One, Inc.	9,525	Indian Delight Management LLC	5,162
Casa Di Vino Winery and Restaurant LLC	15,815	Ryan Reynolds	6,400	Harb's Brunswick Auto Service, Inc.	82,162
Kedzior Wealth Management LLC	17,665	Overload, LTD.	54,337	Vittorio's, Inc.	36,408
Timothy J. Breckner	16,666	Christen Schreiber, LLC	71,677	CLEVELAND BRICKS CONSTRUCTION, LLC	44,619
The KTR Group, LLC	7,062	Shabel Corporation	78,000	Barrett Pain Associates, Inc.	126,344
Microchip, LLC	10,000	Sheet Metal Fabricators Corporation	108,170	American Metal Treating Company	120,855
Granik, Inc.	36,955	Jill Renee' Hill	10,296	Ignacio, LLC	67,760
Rec2connect, LLC	18,340	Timothy E. DiPlacido	16,866	Customchrome Plating Incorporated	164,022
Shree Sai Krupa Inc.	12,855	Commercial Steel Treating Company	112,632	Angel-Campos, LLC	40,890
BL Building & Remodeling, LLC	108,550	Lee Ann Heltzel	5,072	Harb's Auto Service Inc	64,938
The Canton Woman's Club Company	19,200	Benjamin J. Williams	12,000	Integrity Wholesale Furniture, LLC	33,305
Lost Art Painting Company, LLC	6,018	DENNIS A. ROTMAN CO., L.P.A	13,352	Valley Cruise Press LLC	9,720
RU-CLARE'S ADULT DAYCARE CENTER INC.	35,208	Lou-Ro, Inc.	53,500	The Accorp Group Inc.	132,220
Burlap, Inc.	32,400	Karen Gray	7,808	Rehabilitex Inc.	27,050
Ohio Irish American News, LLC	3,523	Alvord's Yard & Garden Equipment, LLC	78,362	Alsousou & Son, Inc.	13,730
M.W.U. ENTERPRISES, Inc.	16,492	Borman Enterprises, Inc.	157,954	Mark D. Hufstetler	31,684
Margaret M. Petrone, PH.D., L.L.C.	17,800	Kevin Herman	5,720	Susan Rager, CPA, LLC	10,993
Jencen Architecture, LLC	124,446	American Copier Solutions, Inc.	166,172	Amir Food Inc.	13,840
Kuhn Global Talent, LLC	16,666	Zip Auto Wash LLC	20,740	Cleveland Blue Skies LLC	31,160
Daniel J. Klonowski	12,500	Regal Carpet Center, Inc.	45,000	PA-MA, INC.	36,677
Blair's Automotive Services, Inc.	14,110	Precision Conveyor Technologies, Inc.	125,700	Eternity Monuments Inc.	13,565
EGRISI LLC	20,832	Ohliger Drug of North Olmsted, Inc.	78,368	Trim & More Inc.	76,744
CF Construction & Management, Inc.	92,572	Rebman Recreation, Inc.	100,110	Liquid Lifestyles, Inc.	65,360
Four O'Clock Run, LLC	56,235	G.T.S. Communications and Cabling Company	114,960	Maureen Anter-Ressler	14,016
Candlestick Foods, Inc.	143,737	Joe Driskell, Jr.	5,850	Delta Kilo LLC	28,972
Outer Limits, Inc.	239,664	EAC Restaurants 3, LLC	45,530	Kyle Baskin	20,832
Gloria Dei Lutheran Church	65,240	EAC Restaurants II, LLC	154,737	BUTTERCREAM & OLIVE OIL LLC	2,550
Venture Foods, Inc.	82,122	John Leyda	12,000	Center for Advanced Vein Care, LLC	67,400
Our House Cares Residential Services LLC	145,170	North Coast Endoscopy, Inc.	116,720	Sunbeam Gardens, Inc.	7,200
HYDRAULIC CONNECTIONS, INC.	46,648	Express Parts, Inc.	85,000	R. Timothy Miller, O.D., INC.	92,300
MedMassage, LLC	2,942	D.P. Cushing & Associates, LLC	13,791	Sharon & Kalnoki, LLC	35,282
Integrity Health LLC	20,832	P F S, Inc.	52,000	LaConte Enterprises II LLC	18,966
CONSTRUCTION CREWS OF OHIO LLC	288,688	G & G Hardware Company	94,058	Broadview Animal & Bird Hospital, Inc.	148,714
Roberto Management LTD.	57,500	Love and Blessings Home Care, LLC	2,250	Godinsky Law LLC	19,300
BRM Law, LLC	7,120	Hill, Stonestreet & Co.	135,820	KL Coatings, Inc.	2,937
Ruscher Financial & Insurance Inc.	26,930	S & S Realty Partners LLC	90,200	Ugly Tub- PTR of Northern Ohio, Inc.	12,500
The Bellinski-Lynch Group LLC	33,334	Michelle K. Schneider	18,535	Modular Furniture Services, Inc.	68,134
Buddies, Inc.	35,000	BDP Entertainment, LLC	173,340	Justin Kurzweil	9,192
Marie A Root	10,300	The Page Group LLC	142,605	Euclid Beamblabs, LLC	100,034
Starmax Resource LLC	21,065	Ohio Services - CLE, LLC	227,382	Taylor Made Jewelry, Inc.	67,544
Bug Buster, Inc.	15,170	Advanced Health Care Center L.L.C.	3,525	Daniel P. Camm, D.D.S., LLC	16,250
DeCesare Real Estate Sales, LLC	14,434	WASACZ & SKVORETZ LTD.	98,300	James A. Elliott	3,444
Vic's Turning Co.Inc.	35,717	Trinity Title Agency, L.P.	10,534	Marketing Maven Group LLC	8,866
Pav's Creamery, LLC	46,716	Yasna's Day Care L.L.C.	106,000	Quick Markets, Inc.	110,408
Tree Maintenance Services, Inc.	40,890	JAM Realty LLC	16,600	The Alibi Bar and Grill, Inc.	19,500
RND Consulting, Inc.	107,000	Hotaling & Associates Agency Inc	33,280	Oaks Family Care Center	15,877
The Hamman Consulting Group, Inc.	13,966	Judy Kidd-Antonio	2,511	The Northeast Ohio Chapter of the Susan G. Komen Breast Cancer Foundat	73,547
Capo Business Services LLC	30,082	Mariana Enterprises Incorporated	350,000	KC Glass & Door, LLC	122,224
Tirupatinath, Inc.	61,540	Shawna L. Franey, OD, Inc.	13,542	Stark County Hunger Task Force, Inc.	28,860
Zlatic Media, LLC	25,325	Zamira Inc.	5,850	Paul L. Schwartz, D.D.S., Inc.	138,482
Western Reserve Center For Mental Wellness LLC	20,832	Randy M Somerman	8,200	Leisa Scott	24,826
Andrew Peterson	12,200	Maria & Gus, Inc.	14,900	Hot Locks Salon of Westlake, Inc	84,858
M. Bashaar Mamlouk M.D., Inc.	8,617	Nardonia Hills Chiropractic, Inc.	53,213	Renew Partners LLC	8,536
JBZ Exams, LLC	14,458	The W. H. Kay Company	99,943	The Gutter Boys Company	209,000
GLDQ, LLC	27,112	Morgan & Lemke D.D.S., M.S., Inc.	159,864	Amanda Witkowski	1,264
Euclid Donuts, Inc.	61,156	Donna Thornton	1,400	Timberdoodle, Inc.	36,303
Laraj, LLC	21,215	Shaker Rocks, LLC	74,243	Cleveland Mold, LLC	32,493
Kathmandu Incorporated	23,050	Total Wholesale, Inc.	115,545	CapSure Risk LLC	33,636
Diamond Akron LLC	87,994	Ivy House Assisted Living, LLC	91,300		



N.C. SOCCER CLUB, INC.	21,190
D'Marie Inc.	41,498
NORTHEAST BLUEPRINT AND SUPPLY COMPANY	40,792
Mallett Performance Cars LLC	30,922
Sterling Computer Services LLC	16,650
Gregory W. Argenti	11,620
R M SENIOR SERVICES INC	35,336
Nikki Brady, LLC	77,390
Sainath Two LLC	7,935
Siglent Technologies NA, Inc.	54,000
Sainath Three LLC	14,055
Quantum Healthcare Inc	246,879
Matthew Castille	7,897
Raw Trainer LLC	15,782
Dimensional Display Concepts Inc.	13,542
NMS Wealth Management LLC	63,664
Bottom Line Accounting Solutions, LLC	16,666
E.F.T.L. Inc	13,311
360 Transportation Co.	18,530
Jet Di, Inc.	26,822
Mary Jo Gilligan	20,838
R.M.TOOL & DIE, INC.	77,480
Mad Fish Solutions LLC	17,008
Layland Motors, LLC	68,867
Be Found Next LLC	4,000
Fite Chiropractic Center LLC	51,415
OM SAI KRUPA INC.	19,309
Medina Flooring Inc.	12,275
Superior Quality Builders LLC	5,724
Arcola Services Group, Inc.	33,166
MAJER Employment Services LLC	46,525
JMC Wealth Management, LLC	12,500
Berea Laserwash, Inc.	11,302
MRM Food Inc.	39,777
Primo Vino, LLC.	19,860
The Rock Pile, Inc.	96,492
N. T. A. Corporation	53,005
Advanced Design Industries, Inc.	62,752
SQF of Amherst, LLC	124,558
Young Team, Inc.	111,685
InfoCloud, LLC	55,851
Calcom, Inc.	152,545
Glatte Incorporated	32,232
Andrako & Assoc., Inc. dba Andrako Insurance Consultants	152,545
Sisson Quality Foods, Inc.	22,093
SQF of Abbe Road, LLC	88,024
Hands on Physical Therapy of Mentor, LLC	163,618
MAJER II Employment Services LLC	32,565
Jafa, LLC	31,668
Kimball E. Rubin & Associates LTD.	187,995
Rall Insurance Services Company LLC	32,367
Epiq Construction Services, Inc.	63,635
Zankal Inc	43,255
First Mason Financial, LLC	10,258
JS K-9 Services, LLC	75,309
Lorain Modern Pattern Inc	43,052

# WINNING Score

Sendies Boys Limited LLC	157,740
Neff Brothers RV, Inc.	88,175
Village Auto Body, Inc.	69,146
Educare of Greene, Inc.	159,150
R.E.A. PhoneCheck, Inc. DBA PhoneCheck	29,910
Akron Family Institute, Inc.	250,000
Mark-All Enterprises, LLC	203,906
Cleveland Spray Booth Specialist Co.	109,420
Dot Org Solutions, LLC	46,599
Interstate Tool Corporation	100,703
KRSNA Hospitality LLC	86,123
CGB Tech Solutions, Inc.	143,103
The SuperPrinter, Inc.	17,086
OOS LLC	63,135
Hy Tech Products, Inc.	197,187
Gamidov Fitness LLC	40,882
Mullett Enterprises Management Inc.	14,100
Ferralloy, Inc.	116,914
Country Day School, Incorporated	25,605
Medina Endodontic Associates, Inc. - Dawn M. Ondrik, D.D.S., M.S.D.	63,764
Aerotech Enterprise Inc.	261,895
Steven B. Walters, D.D.S., Inc.	201,050
Small Biz Books Inc.	5,725
Gas Consultants, Incorporated	177,126
SPC Sports, Inc.	52,500
Slade Gardner, LLC	77,300
Cornerstone Home Inspection, LLC	11,007
KOWALL & COMPANY	15,312
Vajdich Insurance, Inc.	67,457
Cooper Legal Group, LLC	237,302
Aluminum Bearing Company of America	51,585
Wildlife Garden of Cuyahoga Valley, Inc.	8,750
Pop Waterloo, LLC	11,592
Brunswick Hospitality, LLC	89,742
MSK Tool & Die, Inc.	63,146.00



PPP Loan Total:

**\$16,767,297.45**

**GROWTH  
CAPITAL**

## 2021 Servicing Activity

Growth Capital was Teaming Up + Winning Big for our small business borrowers in a myriad of ways. During the initial phases of the local shut downs brought on by the COVID-19 Pandemic, many businesses faced an uncertain environment. Growth Capital moved quickly to assist, providing much need SBA Loan Deferments to nearly our entire portfolio, processing numerous requests daily and providing small business owners the breathing room they needed to stay in business during the shut downs.

Pivoting to our PPP lending Growth Capital process nearly 300 PPP Loan Forgiveness requests that provided an almost \$17MM infusion of capital into the small businesses in our communities and supporting the paychecks for many of the moms and dads who had to stay home with kids during school closures. This unprecedented effort certainly helped stem the tide of small business closures and saved countless jobs.

Growth Capital was also Teaming Up + Winning Big by providing CARES Act payment for our entire portfolio of companies, with SBA making direct loan payments on each outstanding loan that totaled untold millions of dollars of support to our Ohio companies.

That portfolio outstanding on Sept. 30, 2021 valued at \$142,371,018 with 438 active loans.

PROGRAM	DOLLARS OUTSTANDING	# OF LOANS
SBA 504	\$129,246,855.50	342
Ohio Regional 166	\$ 1,940,636.75	9
Community Advantage	\$ 9,576,913.99	87

Fiscal year 2021 saw a record year of loan payoffs processed by Growth Capital. There were 46 loan prepayments, amounting to \$13.9MM, a substantial increase over the previous year and while a big challenge for Growth Capital it is certainly a win for the small business owners who were able to refinance or retire their debt.

Growth Capital managed several SBA 504 loans in liquidation and successfully negotiated Offers-In-Compromise that saved U.S. taxpayers hundreds of thousands of dollars in charge off. The strong portfolio performance produced some amazing results.

As of 09/30/2021 Growth Capital had an SBA 504 delinquency rate of just 1.5% and an SBA Community Advantage delinquency rate at an amazingly low 2.8%

## 2021 SBA 54 Loans

### APPROVED

American Quality Stripping, Inc.  
Auris Noble, LLC  
Big Leap, LLC  
Bomosch Lakeshore Holdings LLC  
Brannon Contracting and Maintenance Services, LLC  
Bue Chiropractic LLC  
Campbell Paintless Dent Repair LLC  
Chase Manufacturing  
Cisco Fishing Systems, Ltd.  
Concierge CPAs, Inc.  
E & E Angel's Child Care Center, LLC  
E2B Teknologies, Inc.  
Earnest Machine Products Company  
Eleet Cryogenics, Inc.  
Fabricating Solutions Inc.  
Gabyak Corporation  
Home Brew Ohio, LLC  
Knight Sound & Lighting, Inc.  
Koening-Theobald Inc.  
L.J. Star Incorporated  
Lodging, LLC  
Lucid Willowick, LLC  
M 2 Management Group, LLC  
Mama Jo Homestyle Pies  
Masthead Brewing Company, LLC  
Middy Group Inc.  
Neuzil Enterprises, Inc.  
Online Liquidation Auction LLC  
Or-Tec, Inc.  
Pixel Planet LLC  
Prime Instruments, Inc.  
Sailaja Reddy Inc  
Sands Company Jewelers, LLC  
Seven Brothers Distilling Company  
Skylift, Inc.  
SLG Financial Services, LLC  
Soak City LLC  
South Main Enterprises, Inc.  
Sprayworks Equipment Group, LLC  
Stride Mobility Group, LLC  
Styles by Crystal LLC

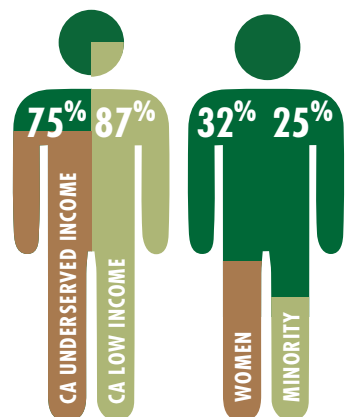
TCH Industries, Incorporated  
The Auto Bolt Company  
The Finch Company  
The VanDette Company Ltd.  
Tip Products, Inc.  
Trattoria Roman Garden, LLC  
Tymex Plastics, Inc.  
University Tees, Inc.  
Wellington Implement Company, Inc.  
West Park Animal Hospital

### FUNDED

B D G Wrap-Tite, Inc.  
Countryside Truck Service, Inc.  
JSN Donuts, Inc.  
Ripley Tree Service, LLC  
DiMarco & Associates, LLC  
DiMarco & Associates, LLC  
Pritt Entertainment Group, LLC  
DTR ASSOCIATES, INC.  
1stDaySchoolSupplies LLC  
Zulandt Veterinary Associates Co, LLC  
Masthead Brewing Company, LLC  
Bue Chiropractic LLC  
Wellington Implement Company, Inc.  
Slade Gardner, LLC  
Norwalk Clean Scene  
Or-Tec, Inc.  
TCH Industries, Incorporated  
Sailaja Reddy Inc  
Middy Group Inc.  
CLEanland Car Wash, LLC  
Soak City LLC  
Sprayworks Equipment Group, LLC  
University Tees, Inc.  
Styles by Crystal LLC  
Skylift, Inc.  
Campbell Paintless Dent Repair LLC  
Concierge CPAs, Inc.

### TARGETING

Underserved Populations



### CREATING

Tangible Impact



### PRESERVING

Our Local Economy





# 2021 Community Advantage Loans

## APPROVED

Chapman Albin LLC  
Falmer Screw Products and Manufacturing Inc.  
Greathouse Management LLC  
Sausalito on Kirtlander, LLC  
Shelburne Brands LLC  
Styles by Crystal LLC  
The A. J. Rocco Company  
The Mad Batter Bakeshop Ltd  
Trickerration, Inc.  
Wayletta Productions, LLC

## FUNDED

ChapmanAlbin LLC  
Trickerration, Inc.  
Greathouse Management LLC  
Shelburne Brands LLC  
Wayletta Productions, LLC

Some of the hardest hit businesses over the last two years were many times the smallest of businesses but the Growth Capital SBA Community Advantage loans helped provide a BIG WIN for many of these companies right here at home. Many bank lenders tightened their credit standards and that coupled with the strain on the financial statements that many companies experienced made it difficult for small business borrowers to obtain adequate financing.

The Growth Capital SBA Community Advantage loan has been described as the "Just Miss" Bank Loan, and numerous banking partners referred their small business clients whom they could not get approved for a "Second Look" at Growth Capital. So it's not just a BIG WIN for the small business owner it is also a BIG WIN for our banking partners as well.

While overall Community Advantage lending was down considerably nationwide, Growth Capital was able to support 10 local businesses with nearly \$2MM in financing that funded many SBA Underserved Market borrowers enhancing the Mission Impact of our lending. Here are some WINNING quotes from Growth Capital clients and referral partners...

*I wanted to say "thank you and good job" to you and your team for assisting my client Chapman Albin". They got the CA loan they needed and the client is very happy with the outcome. Overall I think this was good for the client and Growth Capital. I am really happy you guys were able to come through for them.*

SEAN BRADY, CPA, DMS  
MANAGEMENT SOLUTIONS

*Thank you so much John, Growth Capital is seriously the best SBA lender in America!*

ANDREA MATIC  
AEROTECH ENTERPRISE INC.

*You rock!!! Wow!! Thank you!! I am a big fan of Growth Capital.*

MARIO JURCIC  
SECURE RECYCLING

GROWTH  
CAPITAL

# Teaming up TO WIN



## VIP PARTNERS

*The logos of our many VIP partners demonstrate that impact of Teaming Up + Winning BIG for small business.*



FIFTH THIRD BANK



EQUAL HOUSING LENDER • MEMBER FDIC



CPAs and Consultants



COOPER  
LEGAL GROUP, LLC



A division of CNB Bank



CPAs and Business Advisors



PROFESSIONAL ADVICE. REAL SOLUTIONS.  
That's the Roetzel way.



REAL ESTATE GROUP



Working Together. Building Success.



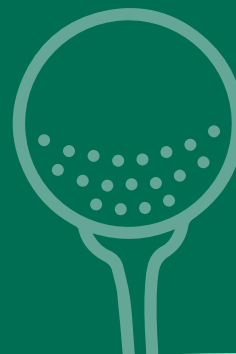
EXPERIENCE. PLACE OF MIND.



# GROWTH CAPITAL

Presents

## The Annual Growth Capital VIP Invitational



## August 30, 2021



# 2021 Marketing

## GROWTH CAPITAL VIP INVITATIONAL

Challenged by losing one of our main marketing tools; our Stakeholders Reception in the spring and our Annual Awards Event in December due to health and safety concerns with the COVID pandemic, we hosted our Inaugural Growth Capital VIP Invitational golf event at Lake Forest Country Club in August. The first annual event was fully attended and we received RAVE reviews...so much so that our second annual Growth Capital VIP Invitational needed an expanded field to accommodate the many teams that wanted to participate.

All of the guests were truly a VIPs, "Valuable and Indispensable Partners" with Growth Capital. Many directly partnered with Growth Capital as we provided over \$17MM in Paycheck Protections Program (PPP) loans assisting some 300 small businesses in the midst of the challenges brought by government mandated business closures during the pandemic. These small businesses may not have survived without being connected to Growth Capital at a time of great need and many continue to demonstrate a partnership in our Mission Lending and together we can have the impact needed to support the small businesses in the local communities in which we all live and work.



GROWTH  
CAPITAL



A Winning  
STRATEGY





# 2021 Key Players

MEMBER	BOARD OF DIRECTORS	SERVING COMMITTEE	LOAN COMMITTEE	NAME	COMPANY
•		•		Vince Adamus	Greater Cleveland Partnership
•			•	Lawrence Allen	Dollar Bank
			•	Jerry Benko	Huntington Bank
•	•		•	Timothy Breckner	Colliers International Real Estate
			•	Tim Carson	First National Bank
•			•	Michael Elliott	National Development Counsel
	•		•	Gloria Gates	PNC Bank
•	•		Chair	Wesley Gillespie	ErieBank
•	•	Chair		MJ Hilker	Peoples Bank
•			•	David Kinzel	KeyBank
			•	Chris Kolar	U.S. Bank
•				Richard Kretschman	Premier Bank
•		•		Mark Kutylowski	Independent Consultant
	•			Steven Lorenz	Retired - Kamm's Corner Development Corp.
•			•	Ben Norton	Buckeye Bank
•	•		•	Daniel Prendergast	Meaden & Moore, Ltd.
		•		Mark Sarlson	Roetzel & Andress
•	Chair			Alan Scheufler	Ulmer & Berne, LLP
•	•			Kevin Schmotzer	City of Cleveland
•			•	Ronald Schultz	U.S. Bank
			•	Kelly Smith	Croghan Colonial Bank
•	•			Angela Wilcoxson	KeyBank



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*Administrative  
Assistant*



**Juan Hernandez**  
*Business Development  
Director*



**John Kropf**  
*President/Executive  
Director*



**Betty Rich**  
*Loan Processing Manager*



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*Loan Servicing Officer*



**Jeff Sozio**  
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IMG Center, 1360 East 9th Street  
Suite 950  
Cleveland, Ohio 44114  
216.592.2332