# Northwest Colorado Council of Governments eNews February 2016



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### Viking Lodge & Ski Shop Gets Boost From Northwest Loan Fund



Scott and Jill Sutcliffe have been running the Viking Lodge and Ski Shop in downtown Winter Park for nearly four years. It is the oldest continuously operating Lodge and Ski Shop in Winter Park, and being centrally located right in Downtown, its affordability and the proximity to restaurants, bars, and night life sets it apart from other lodges in the area. Guests love that they can walk wherever they need to go après ski.

The Sutcliffe's recently had the opportunity to

buy the land on which the business is located. With this purchase, they would need working capital to increase inventory and staff. Scott had attended a Grand County economic forum that focused on how business owners can find funding from a variety of sources. Fortunately, he remembered one of the ways was through the Northwest Loan Fund - a program of the Northwest Colorado Council of Governments.

He reached out to Anita Cameron, Director of Business Lending for the NLF and started the process. Just about seven weeks later, they received funding.

The ability for the Sutcliffe's to purchase the real estate gave them the peace of mind they needed to continue to further refine the business. The Viking Lodge and Ski Shop employs about 10 people during the height of the season and contributes to the overall economy in a number of additional ways, including sales and lodging taxes.

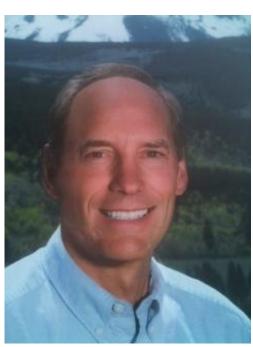
When asked to describe his experience of working with Cameron, Scott said, "Phenomenal. She went to bat for us time and again. There was a huge amount of work we needed to do to get all the paperwork together. She helped us figure out what we needed and once we got it to her, she worked non-stop to get it done. She just took it all and ran with it. She's exactly who we needed to get the job done."

Since they've been running the business they've learned more about plumbing, electrical work, general maintenance, cleaning, ski tuning, retail, and now financials than they ever thought possible. While their number one job is raising a fantastic family, they are grateful to have a

business that is so rewarding.



## Spotlight Michael Kurth NWCCOG Fiscal Officer



Mike is responsible for the day-to-day financial operations for the NWCCOG as well as budgeting, financial reporting, and audit coordination. With a budget of nearly \$5 million and a wide variety of programs, he keeps very busy tracking the funds and matching them to the appropriate project. Luckily, his fiscal assistant, Angie Welsh, is on site to monitor financial inflows and outflows, so the NWCCOG can provide the many regional services for which they have responsibility. It's a complicated process and relies on the entire team to keep the accounting accurate.

Mike first started working as the in-house Fiscal Officer in 1992. He still remembers when the office was located in the Frisco Mall building on Main Street in Frisco. In the early 2000's the Fiscal Officer position was transitioned to a contract position and he's been here

ever since.

Mike grew up on a farm in what some might call the Ice Cream capital of the world - the home of Blue Bunny Ice Cream. Just for those who might not know, it is near LeMars, Iowa. Like many non-native mountain people, he came to Summit County for the winter skiing but stayed for the summers.

When asked what he liked best about working with the NWCCOG, he responded, "I work with most all the staff of NWCCOG. I find everyone to be professional and passionate about their jobs and the services we provide to the region. These people really care about the jobs they do."

Outside of work Mike loves spending time with his wife and their two children enjoying skiing, cycling, hiking, camping and anything outdoors.

# Staff Member Spotlight Neal Ashforth Weatherization Installer

Originally from Poland - a small town in upstate New York - Neal Ashforth has lived in Summit County for more than 36 years. He started as a Weatherization Installer about 3 and a half years ago after having spent several years working for a custom home builder in the area. Working in this capacity gives him a strong feeling of satisfaction.

"I really like helping people who might be having a hard time making ends meet, by helping to make their homes more energy efficient and warmer in the winter, " he said. "There's a level of satisfaction when you're doing work that helps people who really need it."

As a weatherization Installer, he has jobs that take him to various parts of the state. Before beginning a job, an analyst has already taken a look at the work that needs



to be done, so Neal knows just how that work will impact his clients. He often has an opportunity to speak with the people whose homes are being made more efficient, and he remarked that they are always so grateful. There's a wide variety of homes, people, and places which keep the work interesting and challenging.

When asked whether he prefers working in the winter or the summer, he replied that it's often easier to be in the attics when it's cold than when it's really hot - but he enjoys the work in any season.

Neal thinks most people are surprised there is an organization that offers to help people who really need it. He commented that he thinks that helping them in this way provides a boost to the attitudes of the folks whose homes are being improved and to the economy because people can take the money they were spending on heating, and spend it on something the family can really use.

In his spare time, he's an outdoor addict with hiking, biking, and cross-country skiing being his preferred sports.

### Northwest Loan Fund a Gigantic Success

Since the renewed inception of the Northwest Loan Fund, 19 local businesses have received funding. These loans have created 46 jobs.

The NLF serves 9 counties: Eagle, Garfield, Grand, Jackson, Moffat, Pitkin, Rio Blanco, Routt and Summit. The size and terms of the loan can vary and the rates and fees are very favorable. The types of businesses funded are diverse and widespread.

Here's a sample of the types of businesses funded:



Olive Ridley Coffee & Tea in downtown Rifle is an eclectic gathering place offering fresh, locally sourced ingredients and crafted (not mass-produced) coffee. They also serve food, alcohol and have live music in the cozy atmosphere that patrons refer to as homey. Olive Ridley's received funds for equipment, inventory and employees.

**Rocky Mountain Pizza Company** in downtown Glenwood Springs, has clean fresh food, and uses Colorado products. This music oriented, family owned, pizzeria received start-up funding for equipment and staff.





**The Lumberyard Skate & Snow** retail store on Main Street in Breckenridge sells upscale, unique clothing and board designs for both snowboarding and skateboarding. The Lumberyard expanded inventory.

**DiamondOrganics** in Hayden, needed equipment and inventory to brew "compost tea". This organic fertilizer is used to build stronger soil -- providing nutrients that feed plants, and make them healthier. And at the same time, the soil around the plants becomes healthier by consuming disease-causing organisms.



Windy Gap Logging, a start-up in Granby, needed heavy equipment and staff.



**Vail Brewing Company**, in Eagle-Vail, brews fresh and creative artisanal beers using crystal clear mountain water and ingredients sourced locally as much as possible. VBC received start-up funding.

Funds can be provided for the purchase of an existing business such as **Mountain Water Works** in Eagle, and **Farmers Insurance** in Summit County.

**VapeDispensary**, an e cig boutique,in Eagle, offers e-juice (nicotine and nicotine free) and devices; they received start-up

funding.

**7 Hermits Brewing** in Eagle added a canning line to better serve the mountain biking audience.

Expansion funding was provided for **H&H Outfitting** in Craig and **Aircraft Technical Book Company** in Tabernash.

You can see from this sample the wide variety of larger businesses and small entrepreneurs, both start-ups, and expansions -- who have benefited from funding at just the right time using the Northwest Loan Fund.

For more information check out the website at <u>NorthwestLoanFund.org</u> or contact **Anita Cameron**, Director of Business Lending anita@northwestloanfund.org.

#### **Looking For Ways to Unwind At Your Desk?**



Health Essentials from the Cleveland Clinic publishes some great tips for incorporating Workplace Wellness Ideas into your business.

We're including this link to a 2 minute Yoga video you can do at your desk to loosen tight muscles in your neck and shoulders as well has in

your hands and forearms.

Do this routine whenever you can take a break, but certainly several times a day.

#### 2016 NWCCOG COUNCIL MEETING SCHEDULE

Thursday, March 24, 2016

Full Council Meeting

Location: NWCCOG Office/Conference Call

Time: 10:00 a.m. - 12:00 p.m.

Primary Agenda Items: Approval of final 2015 financials; program updates.

Thursday, May 26, 2016

Full Council & EDD Board Meeting

Location: Glenwood Springs Community Center, 100 Wulfsohn Road, Glenwood Springs

Time: 10:00 a.m. - 3:00 p.m.

Primary Agenda Items: Review/acceptance of 2014 audit; program updates.

Thursday, July 28, 2016

Full Council Meeting

Location: Walden, Meeting Room TBD

Time: 10:00 a.m. - 12:00 p.m.

Primary Agenda Items: Approval of 2017 dues; discussion re: Annual Planning Meeting Agenda

Thursday, August 25, 2016

Full Council & EDD Board Annual Planning Meeting

Location: Buffalo Mountain Room, Summit County Commons, Frisco

Time: 10:00 a.m. - 3:00 p.m.

Agenda Items: Strategic Planning for 2017

Thursday, October 27, 2016

Full Council Meeting

Location: NWCCOG Office/Conference Call

Time: 10:00 a.m. - 12:00 p.m.

Primary Agenda Items: Review of draft 2017 budget

Thursday, December 8, 2016

Full Council & Foundation Board Meeting

Location: NWCCOG Office/Conference Call

Time: 10:00 a.m. - 12:00 p.m.

Primary Agenda Items: 2016 budget revisions; approve 2017 budget; adopt 2017 meeting

schedule; annual NWCCOG Foundation Board meeting.

Northwest Colorado Council of Governments <a href="https://www.nwccog.org">www.nwccog.org</a>

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