



Portfolio News®

A quarterly update from Cambridge Capital Management Corp.™
professional manager of non-traditional financing sources

Cambridge Capital
Management Corp.

Fourth Quarter 2022

Indiana Statewide CDC Year End Awards

Indiana Statewide Certified Development Corporation leads state in providing SBA 504 loans to small businesses

For the third straight year, Indiana Statewide Certified Development Corporation is the state's top lender of U.S. Small Business Administration 504 loans. **We could not have achieved this without your trust!**



Fifty-eight small businesses received a total of \$39.3 million from the Statewide CDC during Fiscal Year 2022. That \$39.3 million is a **new annual record of loan approvals** in the 39-year history of Indiana Statewide CDC.

Your bank's investments in the loans — and borrowers' down payments — boost Indiana Statewide CDC's \$39.3 million to a **total project value of \$98.2 million** to Indiana small businesses! Indiana Statewide CDC's Founder and Executive Director Jean Wojtowicz: "You help the Statewide

CDC put 'Indiana' in our name. You work with small-business owners in Evansville, Kokomo, Gas City, Pendleton, Waynetown, Beech Grove and other large and small communities. And, yes, we also made loans to a little town called "Indianapolis." (Editors note: space limits our listing everywhere in Indiana we reach with your help. You get the idea!)

Thank you for your personal interest and your bank's participation in these projects. Together, we've helped small-business owners and their employees. You've made a big difference!

Please call our office at 317-844-9810 ext. 129 and Jenny can answer any questions you have regarding new projects.



Community First Bank of Indiana is Indiana Small-Business Lender of the Year

Announcing our Small Business Lender of the Year is one of our favorite highlights every year. For 2022, **Community First Bank of Indiana**, based in Kokomo, is Indiana Statewide CDC Small-Business Lender of the Year!

Thanks to **Duane Kamminga, Jonathan Malin** and **Greg Gordon** for asking us to work with them on their winning projects.

The winner of the Small Business Lender of the Year Award is the institution that generates the largest volume of loans with the Indiana Statewide CDC as a percentage of bank deposits. Loans made by the end of the Fiscal Year, September 30, qualify for this annual award. Twenty-eight financial institutions contended for this year's award. Runner-up was **Greenfield Banking Company**, last year's winner.

Other banks also received awards. They included: **First Merchants Bank** for generating over \$5.6 million in SBA 504 loans with Indiana Statewide CDC; and **Centier Bank** for the most SBA 504 projects, with nine approved loans.

Josh McKenney of First Merchants won two individual awards for generating the most SBA 504 dollars and the most number of projects.

The "effective" interest rates on SBA 504 loans include the monthly amortization of the notes and the monthly payment of servicing fees.



Effective Interest Rate

| <u>2022</u> | <u>10-yr.</u> | <u>20-yr.</u> | <u>25-yr.</u> |
|-------------|---------------|---------------|---------------|
| October | — | 6.134 | 6.219 |
| November | 6.273 | 6.226 | 6.534 |
| December | — | 6.037 | 6.114 |

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Indiana Statewide Certified Development Corp.

4th Quarter 2022



Jean Wojtowicz, Indiana small-business financing leader, named to national Hall of Fame honoring SBA lenders

We are proud to announce that our own Jean Wojtowicz is the newest member of the Hall of Fame for the National Association of Development Companies (NADCO).

This is a rare honor. Jean is only the 23rd inductee to the NADCO Hall of Fame since 1991. According to NADCO, Hall of Fame honorees are individuals that have contributed above and beyond to ensure the success of the SBA 504 industry. Jean joins a list of honorees including members of Congress, congressional staff, SBA administrators and staff, and also some CDC lenders that have helped set SBA 504 policy.

Most of you know Jean Wojtowicz as founder and executive director of Indiana Statewide CDC. She also founded and is president of Cambridge Capital Management Corporation, a company that manages Indiana Statewide CDC and several other small-business financing programs.

You may not know NADCO. It is the trade association of SBA Certified Development Companies (CDC's) and other organizations delivering SBA loans and financing for small businesses. Indiana Statewide CDC is a NADCO member. NADCO was founded in 1981 and is based in suburban Washington, D.C.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage
financing for

Zaxby's
Shelbyville, IN

In participation with
Lake City bank
Indianapolis, IN



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Management Corp.**

Zaxby's, a casual restaurant serving grilled and fried chicken with special sauces, opened in Shelbyville last year. Franchise owner for Zaxby's Shelbyville restaurant is Barred Rock, LLC, of Fishers, which also owns two Zaxby's in Greenwood and one in Fishers.

Barred Rock CEO Jeff Furlin says Shelbyville's Zaxby's employs 35 people, boosting to 100 the number of employees in the company's four Central Indiana Zaxby's. Furlin obtained financing from the SBA 504 loan program to build the Shelbyville Zaxby's. Lake City Bank and Indiana Statewide CDC provided the loan.

Furlin says, "This is our third SBA 504 loan. The 504 loans work well for us, because we are able to finance more of the real estate than a conventional loan would allow, and we can use more of our financial resources on other aspects of the project."

Timothy Schlichte of Lake City Bank says, "Jeff and his business partners are great owners and operators in a tough industry. The SBA 504 program is designed to reduce the risk for the lenders and give the borrowers their best chance to succeed."

"Zaxby's specializes in hand-breaded chicken tenders and filets, grilled chicken filets, wings with 11 unique sauces, and Zalads (correct). Guests can use our drive thru or dine in the 70-seat restaurant," says Furlin.

Damon Sturrock's favorite cars are old, stylish and fast. The onetime IndyCar crew chief's auto admiration drove him to found Snakepit Customs, a Hotrod and custom car shop. Sturrock says, "We restore old cars and trucks with a modern flare. Our specialties include custom metal work, fabrication and metal shaping. I enjoy the styling but I also love modern conveniences, such as suspension and braking advancements, modern fuel injection and engine reliability. So merging the two is a great passion."

Sturrock started Snakepit in 2013 in leased space. In 2022, he purchased and moved into a larger manufacturing building in Clermont, a town in western Marion County that is home to Lucas Oil Raceway and the National Hot Rod Association National Drags.

First Bank Richmond and Indiana Statewide CDC provided Sturrock's SBA 504 loan. Sturrock says, "The SBA 504 loan helped me secure the building so Snakepit Customs has a permanent location and it is helping me get my bills under control. My mortgage is now less than I was paying in rent. I will also be building equity as opposed to giving my money away."



Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage
financing for

Snakepit Customs
Clermont, IN

In participation with
First Bank Richmond
Richmond, IN



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Management Corp.**

Check out our website at www.cambridgecapitalmgmt.com

Indiana Statewide Certified Development Corp.

4th Quarter 2022



Kyle and Jamie Jahn noticed that their eight-year-old business, Downtown Fitness & Running, attracted more foot traffic as soon as they opened their new store on Jasper's Courthouse Square last summer.

Jamie Jahn says, "The move has greatly increased our sales and we love being with all the other small businesses around our town square. The weekend of Small Business Saturday (Saturday after Thanksgiving) being the best sales weekend we've ever had!"



Kyle and Jamie started Downtown Fitness in rented space on a nearby side street. In 2022, the Jahns fulfilled a dream by buying a two-story, century-old, brick building across from the Dubois County Courthouse. Financing was through the SBA 504 program, provided by German American Bank and Indiana Statewide CDC.

Kyle Jahn says, "We definitely would not have been able to purchase this downtown building without the SBA 504 loan. It gives us the ability to grow larger than we would have elsewhere."

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Downtown Fitness & Running
Jasper, IN

In participation with
German American Bank
Jasper, IN



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Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Indy Paintball Battleground
Greenwood, IN

In participation with
Centier Bank
Carmel, IN



ISCDC managed by:
Cambridge Capital Management Corp.

Where else can a birthday party, company or social group, church group or a bachelor — or bachelorette — party participants blast each other with paint? It's Indy Paintball Battleground, on Old 37 in Greenwood.

Open since 2014, Indy Paintball has helped thousands of people have competitive fun for a couple of hours. Customers can pelt each other with regular paintballs, low-impact paintballs and Airsoft in a war zone like atmosphere. It's a structured and safe environment for what can be raucous fun.



With guidance and advice from Centier Bank and Josh Stuckey, owner Richard Arnold was able to finance the building he's been leasing. Josh and Indiana Statewide CDC were able to provide a perfect financial solution with their SBA 504 loan.

Aerodyn is a worldwide manufacturing, engineering and instrumentation company headquartered on Indianapolis' west side. Since its founding in 2002, Aerodyn has become a key partner to companies in aerospace, engineering, defense and



the sciences. Aerodyn maintains 75 employees on three continents and five countries.

Aerodyn Engineering, LLC specializes in gas turbine instrumentation and field testing for commercial engines and the aerospace industry. The company manufactures precision slip rings, which are used in applications requiring the transfer of data from any rotation machinery or equipment.

Founder and Owner Dave Lawrence expanded Aerodyn's testing capability in 2010 by opening a large, technically complete, testing facility in Whitestown (Boone County). In 2022, he arranged for a SBA 504 loan from First Merchants Bank and Indiana Statewide CDC, to refinance the real estate debt and provide cash out for eligible business expenses, including development costs and employee salaries.

Indiana Statewide Certified Development Corporation

Real Estate Debt Financing financing for

Aerodyn
Whitestown, IN

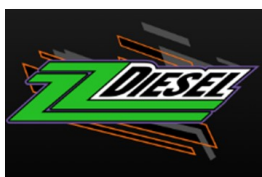
In participation with
First Merchants Bank
Indianapolis, IN



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Indiana Statewide Certified Development Corp.

4th Quarter 2022



ZZ Diesel opened a larger building in Kokomo that combines the company's garage, workshop, warehouse and online sales personnel under one roof for the first time. Now located at 1836 West State Road 18, the half-mile move makes a huge difference, says Owner Jacob Zody. "We always promise our customers great service. Our new building allows us to install

and keep up with the latest technology; and that helps us keep our promise to customers." Zody used a SBA 504 loan to buy real estate and construct his new building. First Farmers Bank & Trust and Indiana Statewide CDC provided the loan. Zody says, "The SBA 504 loan helped us move quickly from planning our new building to actually beginning construction."

Zody is the son of a second-generation Miami County farmer. Working on his father's farm —ZZ Farms — and ten years in 4-H sparked Jacob's interest in engine repair. He founded ZZ Diesel while enrolled as a student at Purdue.

Alec Downing of First Farmers Bank & Trust says, "ZZ Diesel is an excellent example of the type of business we love to work with. They are well managed and they have a well-structured plan in place to grow to meet the needs of their customers. They employ skilled personnel that are very committed to their profession."

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

ZZ Diesel
Kokomo, IN

In participation with
First Farmers Bank & Trust
Converse, IN



ISCDC managed by:
Cambridge Capital Management Corp.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Division IX
Indianapolis, IN

In participation with
Lake City Bank
Greenwood, IN



ISCDC managed by:
Cambridge Capital Management Corp.



A growing company requires a bigger building. Division IX is a 37-year-old construction company that designs and builds wood-frame and steel-frame commercial projects in Central Indiana.

Owner Kurt Kleinhelter financed a big move: buying a building that Division IX would own. It is the first time Division IX would control its HQ property. Lake City Bank and Indiana Statewide CDC provided the SBA 504 financing.

Division IX's 12 employees perform interior carpentry services for commercial building projects. These services include metal wall framing, insulation, drywall and drywall finishing, acoustical ceilings, installation of commercial doors and hardware.

Owner Kurt Kleinhelter financed a

big move: buying a building that Division IX would own. It is the first time Division IX would control its HQ property. Lake City Bank and Indiana Statewide CDC provided the SBA 504 financing.

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It is 24/7 attention to pets at Priority Boarding and Daycare near Indianapolis International Airport.

"Pets are under stress when they are boarded," says Owner and Dr. Anthony Buzzetti. "At Priority Boarding, our guests receive several outside walks a day, and their

owners can drop them off immediately before leaving for a trip and re-unite with their pets the moment they arrive back. Less stress all around." Dr. Buzzetti, a veterinarian, arranged financing to build Priority Boarding from BMO Harris Bank and Indiana Statewide CDC using the SBA 504 loan program.

Dr. Buzzetti says, "We like the low down payment and fixed-rate repayment schedule we got from our SBA 504 loan. The protection provided our bank allowed them to give us more conventional working capital loan to get us started."

Kanch Ishwar of BMO Harris says, "SBA 504 loans are an important money-saver for our borrowers, and they allow us to help more small-business owners to become successful." Priority employs 10-12 staff members. The 24/7/365 pet boarding facility is located south of Indianapolis International Airport at 7875 Milhouse Rd.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Priority Boarding
Indianapolis, IN

In participation with
BMO Harris Bank
Indianapolis, IN



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Indiana Statewide Certified Development Corp.

4th Quarter 2022



A new silkscreen and embroidery facility for Tactive is up-and-running on Indianapolis' northwest side.

Tactive, formerly Print Resources, and its 76 employees provide multi-sensory marketing, 3-D direct mail, fulfillment, promotional products, apparel and printing for their central Indiana and national business customers.

Tactive received financing from the SBA 504 loan program to buy real estate at 7260 Georgetown Road in Indianapolis. It purchased the existing building and all assets from the former Progressive Design and Apparel, including silkscreen and embroidery equipment. First Internet Bank and Indiana Statewide CDC provided the SBA 504 loan.

Tactive co-founder Kurt Ellinger says, "Tactive now has the ability to decorate and print apparel in-house. This is a significant addition to our broad scope of marketing services. We give our clients and their customers marketing messages they can feel and see from all sides." Ellinger started Tactive with Tim Browning in 2000.

Ellinger says, "It would have been very difficult to finance our building without the SBA 504 loan. I know the SBA 504 sure made us feel better about the transaction."

First Internet Bank's Chuck Fippen says, "Tactive not only needed funds to purchase a building but also additional capital to renovate their new property. With the SBA 504 program, they were able to maximize their use of funds with a lower down payment. This gave them the flexibility needed for a growing company. The expanded space will help them plan for their future."

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Tactive
Indianapolis, IN

In participation with
First Internet Bank
Fishers, IN



ISCDC managed by:
Cambridge Capital Management Corp.



Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Fire Dawgs
Pendleton, IN

In participation with
Lake City Bank
Indianapolis, IN



ISCDC managed by:
Cambridge Capital Management Corp.

A remodeled building in Pendleton anchors an expansion for Fire Dawgs Junk Removal. It houses training facilities, a workshop for Junk Dawgs' local operation, and opens the Muncie, Anderson and Fishers markets for daily service.

Fire Dawgs Junk Removal Owner Bennett Grove II started the company in northwest Indianapolis in 2011 while he was still a firefighter. In 2020, he resigned from firefighting to operate Fire Dawgs full-time. Grove branched out to Fort Wayne, Bloomington and Lafayette. Grove's wife, Miranda, is co-owner and marketing manager of the growing company, now with 50 employees.

Fire Dawgs purchased a four-acre property in Pendleton that includes a residential home, a garage and barn. Each needed renovation. Financing for Fire Dawgs' Pendleton project comes from a SBA 504 loan from Lake City Bank and Indiana Statewide CDC.

Grove (who earned designation as a "Fire Dawg" by graduating from military firefighting school) says, "Keeping profit in the company allows us to reinvest in our people, as well as buy more trucks and equipment for future growth into new Indiana markets. The 504 helps us conserve cash with a smaller down payment than that of conventional financing."

Ryan Hart of Lake City Bank says, "Buying real estate with only ten percent down payment is a benefit for Fire Dawgs because it allows more capital to be reinvested back into the business, supporting the company's continued growth and job creation."

Fire Dawgs is a home services company, focusing on junk removal (televisions, refrigerators, other appliances, hot tubs, furniture, swing sets and more). Grove believes that reusing items is so important that Fire Dawgs sends its customer a donation receipt anytime the company recycles an item it hauls away.



Indiana Statewide Certified Development Corp.

4th Quarter 2022



O'Malia's Living's latest showroom was established in 2002 in Carmel. The spacious showrooms display elements of gracious living at their best.

In 2022, Scott Horvath obtained SBA 504 financing from People's State Bank and Indiana Statewide CDC to buy the building the company had occupied for more than 20 years.

Horvath says he carefully considered other loan options. "Looking at the timing of the loan during the uncertainty of the pandemic, we sought to preserve cash flow and the SBA 504 allowed us to invest only ten percent for the down payment. This was a key piece of the 504 that we liked. The purchase of the building has been a stretch for us, but we are confident that we made the right decision and chose the right loan program."

Jeff Wyatt of People's State Bank says, "O'Malia's Living is an established business serving a loyal clientele. It was important to keep it where it is now, and the SBA 504 terms really helped."

O'Malia's Living employs 12 people. Horvath says more will be hired in the next two years.

Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

O'Malia's Living
Carmel, IN

In participation with
The Peoples State Bank
Noblesville, IN



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Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Old National Road Driving Institute
Greenfield, IN

In participation with
GBC Bank
Greenfield, IN



ISCDC managed by:
Cambridge Capital Management Corp.

A "student driver" sign on a car at an intersection with you is a warning, but keep this in mind: a student driver can't begin on-road lessons until they complete at least 30 hours of classroom education at a state-certified driving school such as The Old National Road Driving Institute in Greenfield. Owners Eric and Carla Robertson started Old National Road Driving (ONR Driving) in 2012. They have four other state-certified driving instructors on staff.

The Robertsons obtained SBA 504 financing from GBC Bank and Indiana Statewide CDC to buy a commercial building in Greenfield. It's the first one they've owned and larger than the facility they had leased. ONR Driving is now teaching more students in person and able to host online classes as well.

Laura Nance of GBC Bank says, "The 504's low down payment and long-term, fixed rate are made for small-business owners such as the Robertsons. With relatively friendly financing terms, they bring a service to our community that we cannot do without."

Eric Robertson teaches at nearby Greenfield Central High School. He is an Army veteran and a certified driving instructor for 20-plus years.



Jeremy Hountz bought Wayne's Meats in Milan. SBA 504 financing from Napoleon State Bank and Indiana Statewide CDC assisted Hountz in acquiring the land, building and equipment. Inventory and the "good will" earned by Wayne's in 25 years are being financed conventionally by Napoleon State Bank.

The meat processing plant does custom orders of both beef and pork. Ten employees work there now and Jeremy hopes to add two more employees over the next two years.

Steve Huff of Napoleon State Bank says, "This project was good for the bank because we were able to help a hard-working local guy. Meat lockers and processing have always been a vital part of our rural communities. Working on the succession of Wayne's Meats to Hountz Meats Processing ensures that for years to come people in Milan and surrounding communities will continue to have their livestock processed at the same place

they buy high quality local meat." The nearest meat processor is about 30 minutes away. Huff continues, "Also, we opened a Milan branch a couple years ago and Napoleon State Bank is investing in a community that we are visible in. Working with Indiana Statewide was an easy process, they do a good job at having open lines of communication with us and our borrowers."



Indiana Statewide Certified Development Corporation

Permanent fixed-rate second mortgage financing for

Jeremy Hountz Processing EQ
Milan, IN

In participation with
The Napoleon State Bank
Napoleon, IN



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Check out our website at www.cambridgecapitalmgmt.com



Indiana Community Business Credit Corp.



Northwind Pharmaceuticals is a nationally licensed pharmaceutical distributor based in southeast Indianapolis. Northwind ships ready-to-dispense medications directly to medical clinics in all 50 states. Northwind Pharmaceuticals' owner Phillip Berry founded the company in 2008 and serves as CEO. He's built a management team and an employment roster nearing 100 people, and reports that this year's sales will be up 90-percent from last year's.

All the employees work for Northwind Pharmaceuticals and subsidiaries Crosswind Pharmacy (delivering medications to patients in their homes), Denton Pharma (FDA-registered repackager of pharmaceuticals) and Northwind Electronics (providing rapid response to commercial cable engineering and assembly needs).

Indiana Community Business Credit Corporation's mezzanine capital pool is providing a new working capital loan to Northwind Pharmaceuticals for funding work-in-progress, a major software upgrade and renovations to its building.

This is the Credit Corp's second loan to Northwind. The first, in 2019, helped Berry and his wife, Sally, buy the company headquarters under the banner of Christian Park LLC, the owner of the building. All Northwind companies work in the company headquarters, located in the former St. Bernadette Catholic Church & School near Christian Park.

Berry says his company initially approached three traditional banks and did not secure capital because "traditional banking focuses on the past," but the Credit Corp. took time to understand the complexities of their business and provided funding early on.

Indiana Community Business Credit Corp.

Provided Growth Capital for

Northwind
Indianapolis, IN

In participation with
Horizon Bank
Indianapolis, IN



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Cambridge Capital Management Corp.

LYNX and CIFI partner again



Around Fort Wayne, DeAndre Powell has earned a solid reputation as a "driver for hire" in delivering construction materials to job sites in Allen and surrounding counties.

Although Powell has important job relationships with companies that can use more of his services, his possibilities of expanding Powell & Sons were limited. He worked with one used, light truck; leasing others as needed.

Lynx Capital Corporation (Lynx) and Community Investment Fund of Indiana (CIFI) are helping Powell with his expansion needs. Funds from Lynx and CIFI are enabling Powell to buy a tri-axle truck, a secondary truck and equipment. Support for working capital expenditures is included.



Powell hauls general freight; sheet, coil and roll metal; and exterior and interior building materials, often on tight deadlines.

Powell & Sons is the only similar company in the Fort Wayne market to hold DBE (disadvantage business enterprise) and MBE (minority business enterprise) listings by the Indiana Department of Transportation. He has one employee, besides himself, and plans to hire two more drivers as his company grows.

LYNX Capital Corporation

Provided Growth Capital for

Powell & Sons
Fort Wayne, IN

In participation with
Community Investment Fund of Indiana
Indianapolis, IN



LYNX managed by:
Cambridge Capital Management Corp.
CIFI Non-Profit

Indiana Statewide CDC New Board Members



Statewide CDC welcomes six to board as six long-time board volunteers step away

Volunteers don't necessarily have time to give; but they have heart. It's in that spirit that Indiana Statewide CDC welcomes six new board members and reluctantly says "Thank you" to six long-time board members who are stepping away.

Our new board members are: Troy Kafka, Centier Bank; Lynn Kerber, Horizon Bank; Jeff Parsons, First Merchants Bank; Natalie Robinson, National Federation of Independent Businesses; Don Robinson-Gay, Lake City Bank, Warsaw; and Kevin Wright, Star Bank.

Concluding their volunteer services to our board are: Dave Bowers, retired, previously of Centier Bank; Teri Cable, First Merchants Bank, moved out of market with the same bank; Mike Gavin, retiring from Lake City Bank; Jay Maddox, retired from Horizon Bank; Barbara Quandt of NFIB, took a regional role with the same organization; Tom Wright, retiring from Star Bank and concluding his service as president of the Indiana Statewide CDC Board.

Welcome to our new members! We look forward to your wisdom, ideas and dedication to our cause.

A hearty "Thank you" to those who have served and who, we imagine, will continue to volunteer your time and talents to worthy endeavors wherever you are.

Cambridge Capital Management Corp.

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[ROCKaBLOCK.]

Rockland Page and his RockaBlock staff have been designing and creating signature apparel and accessories for his Merrillville Indiana community and his online, pop-up shop and craft fair customers since 2017. They offer expert-level graphic design services for branding, as well.

In 2021 Rockland had the opportunity to move his operation into a retail space. When he was ready to purchase inventory, additional equipment, increase print production and attract new customers Community Investment Fund of Indiana was a great choice to financially support this expansion.



Page says, "CIFI was instrumental in providing capital to continue to grow my business and continues to work with me through the lending process in scaling my business."

CIFI was excited to be a part of Rockland's project and congratulates the company on being named the Indiana Small Business Development Center 2022 Minority Owned Small Business of the Year.

