



2022

# IMPACT REPORT

Helping entrepreneurs  
build lasting legacies





# Investing in people

Small businesses create communities. They enrich and support the lives of entrepreneurs, their employees and families, and the people they serve. They are what makes local economies thrive.

**At the root of every business are determined, dedicated people. At ECDI, it's our job to support those people.**

We are fiercely dedicated to assuring every entrepreneur – regardless of where they came from, where they live, their gender or their race – has access to funding and the business mentoring services they need to build a small business that thrives.



## OUR MISSION

Investing in **people** to create measurable and enduring social and economic change

ECDI is the country's leading SBA Microloan Intermediary, a certified Community Development Corporation, and a U.S. Treasury-certified Community Development Financial Institution.

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# ECDI TEAM

## Proud to serve small business clients

*"Our work changes lives and allows individuals to build businesses and leave a legacy for their families and generations to follow."*

**Lisa Banks** | Employee since 2019

*"Growing up in Appalachia, I have seen first-hand the need for assistance and financial backing. ECDI's programs allow us to invest in the business, and also the person to help them make a change for the better."*

**Chris Smalley** | Employee since 2021

*"The team at ECDI genuinely believes in helping small business owners succeed. It is a singular, shared focus that takes so many different forms and is awesome to see happen."*

**Tim Kehoe** | Employee since 2015

*"Every year may not bring the challenges of a pandemic. However, our clients are faced with challenges every day. We work hard to understand their struggles and have solutions for our clients."*

**Pam Crawford** | Employee since 2021





## A letter from our **FOUNDER & PRESIDENT**

In 2022, ECDI remained the country's #1 SBA microlender. Our continued growth signifies both our increasing impact and an unwavering need for support among Ohio's businesses.

From January 2022 to the release of this report in 2023, our team has:

- With support of our partners, including the Ohio Department of Development, we were able to provide economic relief from unprecedented inflation to 741 clients, with loans capped at 2% interest.
- Increased statewide training and service offerings for our hard-hit food-and-beverage industry clients.
- Expanded our Minority Contractor Resource Center program, leading to recognition from the Ohio Dr. Martin Luther King, Jr. Holiday Commission, along with our partner, Turner Construction Company, for our collaborative effort in creating equity through entrepreneurship.
- Received a Diversity in Business award from Columbus Business First, in our headquarter city, recognizing our ongoing commitment to equity in our community, and within our own organization



Though we've employed new ways to drive economic opportunity for more entrepreneurs than ever before, the wealth gap and systemic inequities in our communities persist. We're grateful for our accomplishments in 2022 and the recognition we've received, as they further motivate us to march forward. As our capabilities, capacity, and partnerships have grown, so has our ability – and our responsibility – to continue to remove barriers for those historically left behind.

We are profoundly grateful for our funders and for all the small businesses they help us support, who inspire us to be innovative and entrepreneurial in seeking more ways to create a lasting, positive impact.

Inna Kinney  
Founder and Chief Executive Officer

Steve Fireman  
President and General Counsel



## ECDI BUSINESS INCUBATION AND INNOVATION CENTER

ECDI is more than just lending. We help entrepreneurs gain the skills, resources, and connections to grow sustainably through our Business Incubation and Innovation Center (BIIC). Our BIIC programs increase business owners' success by providing support and reducing risk.





**\$7.2 M**

in Capital Accessed



**189**

Loans Distributed



**363**

Jobs Created  
or Retained



**360**

Active WBC  
Memberships



**2,855**

Entrepreneurs  
Coached/Trained



**36**

New Businesses  
Created

**82%**

Women-Owned  
Businesses

**60%**

LMI-Owned  
Businesses

**76%**

Minority-Owned  
Businesses



## SKIN DISTRICT STORE

Deborah Smith | Cleveland

Have you ever purchased skincare products from a store owned and operated by three children? No? You've got to try Skin District.

Deborah and Neicya Aaron (Moms and CEO, CFO, respectively) started Skin District two years ago to teach financial responsibility to their daughters, co-owners Myah'Lynn (age 10), Riley (age 8), and Raveah (age 6).

"We started something similar to a lemonade stand, and before we knew it, it got big," said Deborah. The business grew quickly from e-commerce and pop-up shops to a retail store at the Great Lakes Mall in Mentor.

When the Aarons learned about ECDI's Set Up Shop, they applied and were accepted into the incubator program, which provided business training and low-risk retail space, shared with other entrepreneurs at the Corner Shop Collective.

"The Corner Shop Collective has helped the girls learn networking," Deborah said. "ECDI and the Women's Business Center have been amazing. We got a stipend, unlimited one-on-one coaching, and so much more."

Soon, the Aarons hope to expand to a salon and spa. Riley told us she's proud that "we don't give up when we're trying to reach a goal." Myah'Lynn said "I'm proud I get to tell my friends I own a business."



**ECDI**  
Minority Contractor  
Resource Center

CALENDAR YEAR 2022

## Impact



**183**

Businesses Served

**83%**

Minority-Owned  
Businesses

**42%**

Women-Owned  
Businesses



## AJL GROUP

Alma Cochran | Cincinnati

“He said, ‘stop making other people millionaires. Just do it for yourself.’ So I did!”

Alma Cochran, Owner and President of AJL Group, recalls the encouragement that inspired her to found a commercial roofing company in 2020, with an \$8,000 contract. Within two years, she had landed a \$5 million contract, and needed funding to grow.

“I’d show banks my \$100,000 and \$500,000 contracts, and they would only let me borrow \$10,000. That was so frustrating,” she said. “[ECDI] looked at my experience, knowledge, contacts, and contracts, and helped me get the money I needed right away. ECDI is a great resource... If you start to grow fast, go talk to ECDI.”

Cochran was born in the U.S., then moved to Mexico with her mother, where she learned both Mexican culture and architectural engineering before returning to the U.S. as an adult.

She is passionate about investing in her Latino employees, helping them advance, and assuring their safety on the job site. Her concern for workers’ safety led her to teach OSHA courses, in Spanish, all over the Midwest and East coast. “People need to learn in their native language. It could mean life or death,” Cochran said.

*“He said, ‘stop making other people millionaires. Just do it for yourself.’ So I did!”*

Cochran’s sons, Adam James and Aaron Lee (whose combined initials make up the name AJL), will continue to build the family legacy when she retires. “My sons and their childhood friend, Kevin Jimenez... carry lumber and learn construction basics now so they can lead this company with the same vision and love.”





CALENDAR YEAR 2022

## Impact



**\$630,000**

in Funding Disbursed



**300**

Entrepreneurs Served



**32**

Jobs Created or Retained



**6**

Businesses Graduated

**60%**

Women-Owned  
Businesses

**75%**

Minority-Owned  
Businesses

### PROGRAM UPDATE

Food Incubation Services is growing programming and service offerings through regularly scheduled courses focused on industry specific finance, marketing, and other areas of need. In January 2022, we launched the Consumer Packaged Goods Accelerator pilot program, focused on preparing businesses to distribute through large retailers like Kroger and Giant Eagle. Classes are facilitated by a local entrepreneur who has had success with these retailers. As of publishing, three clients have been selected by Kroger to supply grocery stores throughout Ohio.



## MATIJA BREADS

**Matt Swint** | Columbus

Matija (Matt) Swint makes his bread by hand in ECDI's Food Fort kitchen in Columbus. "We do true old-world European artisanal baking. It takes a long time to do things on purpose," he said. "Not a lot of wholesale bakeries do that. The market incentivizes rushed products at the cost of flavor and texture. It becomes producing an item, whereas Matija Breads go out to customers daily, as fresh food."

Swint is of Slovenian heritage and was born in Cleveland, a city with a robust Central and Eastern European population. "My family drew me to bread. Grandma always made these giant, fresh loaves in the morning. At holidays, my family made specialty bread dishes and pizzas, and we'd fight over the crispy corner pieces. Baking has been a way of staying connected to the culture and my family," Swint said.

The baker was the first Food Fort client to use the kitchen. "ECDI has been supportive from the beginning," said Swint, whose first bakery customer was a fellow Food Fort member. As a wholesale supplier, Matija Breads makes daily fresh bread deliveries to restaurants, such as local favorites Katalina's and Ray Ray's Hog Pit. Swint is currently working with ECDI to find his own space and acquire funding.

"Cooking's the easy part," he said. "The business part is hard. Without ECDI, Matija Breads would just be an expensive hobby. The amount of support ECDI offers for free or at massively discounted prices is incredible."



# SOCIAL ENTERPRISE HUB

CALENDAR YEAR 2022

## Impact



**58**

Entrepreneurs Served



**27**

Businesses Served



**89**

Jobs Created or Retained

**74%**

Women-Owned  
Businesses

**63%**

Minority-Owned  
Businesses



## THE NUTTER CENTER FOR EMPOWERING WOMEN

Valerie Nutter | Columbus

Through both research and lived experience, Valerie Nutter has learned that the cycle of poverty is all too often passed down from one generation to the next, particularly for single-parent households headed by women. Nutter founded The Nutter Center for Empowering Women, a Columbus-based mental health nonprofit. "I was an unwed teen mother, so I understand. Poverty is generational and we have to examine our behaviors and the reasons for those behaviors. We've helped people transform their lives and their children's lives through our five-step SUCCESS program."

In 2018, when The Nutter Center for Empowering Women became an official nonprofit, the scope of her program expanded. Nutter worked with ECDI's Minority Contractor Resource Center to create a workforce development program dedicated to securing employment in skilled trades for her program's graduates. She also worked with ECDI's Social Enterprise Hub to create the Upwards program for adolescents who want to go to college but don't have family support.

*"If you want to be successful, go to ECDI and the WBC. Show up, ask questions, and take advantage of every resource."*

"ECDI has been instrumental in helping me with these projects. If you want to be successful, go to ECDI and the WBC. Show up, ask questions, and take advantage of every resource," Nutter said.

Nutter is excited about her business's future. "Some entities in West Virginia, Florida, and Arkansas want to license our SUCCESS program and curriculum. This work is beyond gratifying. I'm blessed to help these mothers take control of their lives," she said.





# REUNITING TO CELEBRATE OUR MISSION

In April 2023, for the first time since the pandemic, ECDI employees from all over the state came together in Columbus for a full staff meeting. Our understanding of our mission was renewed as CEO and Founder, Inna Kinney, recounted the story of her experience as a member of an immigrant family, how it inspired her to found ECDI, and how we grew to be the top SBA Microlender in the country. Staff enjoyed lunch from Zaki Grill, a longtime ECDI and Food Fort client while the business owner, Ahmed Quraja, spoke about his entrepreneurial journey. His description of how business ownership created a better life for him and his family reinforced the importance of our mission and why our team is proud and grateful to do what we do.

The day of connection and celebration came to an end as team members attended the Columbus Business First's Diversity in Business Awards ceremony to be honored as a 2023 Outstanding Diversity Organization.

The day renewed our team's excitement for the meaningful work we have to look forward to in 2023 and beyond.

# 2022 IMPACT

Jan. 1, 2022 – Dec. 31, 2022



Demographic profile  
of loan clients:

**72%**

Minority-Owned

67% Black

4% Latino

**63%**

Women-Owned

**8%**

Veteran or Spouse  
of Veteran

## Lending



**\$20.5 M**

in Funding Disbursed



**672**

Loans Distributed



**1,120**

Jobs Created or Retained



**628**

Individuals Assisted

## Assistance and Training



**5,931**

Entrepreneurs Assisted



**25,806**

Assistance Hours Provided



**10,180**

Group Training Hours Provided



**2,468**

Group Training Attendees



## KARATE WORKS

David Anders | Toledo

David Anders, Sensei and Owner of Karate Works, a Maumee, Ohio dojo founded in 2016, began studying karate at the age of 12. "I grew up in a disadvantaged home, so karate was a great outlet for me. It truly shaped every aspect of who I became," he said. "Eventually, my sensei had me teaching classes."

After high school, Anders joined the military, went to college, and then joined the police force in Florida. Five years later, he returned and started teaching.

Karate Works is unique in that Anders teaches all of his classes himself and has cameras installed so parents can watch their kids remotely. "Eventually, we might offer hybrid lessons over Zoom," Anders said.

Cameras, mats, equipment, and advertising are costly, so Anders got some help from ECDI. "I had some grants from being a veteran, but I needed extra funding. ECDI made the whole loan process practically effortless," he said. "On top of that, they helped with refining my business plan and researching my competitors. Their mentorship was invaluable."

*"I respect my students, and I learn from them as well. In karate and as an entrepreneur, you have to be humble to go far."*

Anders explained, "when karate students bow to their sensei, it goes both ways. I respect my students, and I learn from them as well. In karate and as an entrepreneur, you have to be humble to go far."





## SRINA TEA HOUSE & CAFÉ

**Monaqui Porter Young** | Akron

Monaqui Porter Young, Proprietor of SRINA Tea House & Café, an online wholesale and retail organic tea company she founded in 2002, wanted to give back to her hometown of Akron. In 2022 she opened SRINA Tea House and Café in the city's Kenmore neighborhood.

“People in underserved communities get nervous when a nice new store opens up because they know, historically, those stores aren't moving in for them. Before we opened, I did a pop-up in the area to let the community know, ‘we are here for you.’ We're here to revitalize, not gentrify, because Akron is my hometown, and I'm proud of that,” she said.

Funding the business wasn't easy. Porter Young explained “it was a challenge trying to show funders and banks the tremendous potential in these underserved communities. They looked at me like I had six heads. They said, ‘Organic tea? In a food desert? In an economically-challenged area?’”

She ultimately secured funding through the Rubber City Match Grant, a \$50,000 award from the City of Akron, coupled with a loan facilitated by ECDI. “ECDI has been with me since the inception, helping with loans, the business plan, and the impossibilities of making this place a reality. We're lucky to have a partner who believes in our vision,” she said.

Porter Young is looking to what's next. “We applied to accept WIC and the food stamp card. We want to provide healthy tea and organic food to as many people as we can,” she said.



## AJ'S MERCANTILE

Angie Dingess | Wheelersburg

Imagine the smell of a fishing bait and tackle shop. If you aren't detecting notes of gourmet roasted coffee, therapeutic-grade essential oils, and fresh herbs, you've not been to AJ's Mercantile and Tackle Box, a hybrid gift shop and fishing supply store in Wheelersburg, Ohio.

The store opened in March 2021 as a collaboration between Angie Dingess and her husband, Joe.

The shop offers high-end fishing gear and outdoor supplies alongside artisanal olive oils, pottery, and loose-leaf teas Angie blends herself. "We sell high-quality things you can't buy at big box stores, which is pretty much all we have around here," she said.

Part of the appeal of AJ's is the sheer variety of inventory they offer. ECDI helped with that. "We struggled to keep up because we funded everything ourselves. Learning ECDI could help us free up capital with a business loan changed everything. I did everything online, got an amazing rate, and they actually came to me to sign the papers," Dingess said.

*"We sell high-quality things you can't buy at big box stores, which is pretty much all we have around here."*

"ECDI has been so helpful with free small business training and the loan. It's great having all these resources together. It's so convenient as a business owner that there's a single place I can go to for answers and information," she said.





## ORTIZ ART DRAFTS DESIGNS

Hermes Ortiz | Cleveland

Ortiz Art Drafts Designs (OADD) offers architectural drawings, embroidery, heat-transfer vinyl on clothing, and even custom-printed tents, among many other things. “We can create everything here,” says Owner Hermes Ortiz.

Ortiz learned design at age 15, living and working in Puerto Rico. In 2016, Ortiz and his wife, Jeanette Rosario, moved to Cleveland to live near his father. “My father encouraged me to start my own business,” he recalled. “He said I should connect with local guys for referrals.”

Making the most out of his father’s advice, the business grew quickly through word of mouth. OADD now functions as a Cleveland-area hub for Hispanic- and Latino-owned businesses.

At the front desk, you’ll notice countless business cards with services ranging from construction to landscaping, and the shop routinely hosts networking events.

Though they were on an upward trajectory, the high cost of commercial printing equipment – with machines starting at \$70,000 – was a barrier to further growth. Language also proved to be a barrier. Even with a thriving business, Ortiz struggled to obtain traditional loan funding, due to the challenge of reading complex loan applications as a non-native English speaker.

Through his expansive professional network, Ortiz learned that ECDI would provide language assistance with his loan application. “We were able to continue growing with a loan from ECDI,” Ortiz said. He now recommends businesses to ECDI, displaying ECDI cards at the front desk next to those from local companies. “I want to expand and create even more opportunities for Latinos,” Ortiz said.



# RAYS RECONDITIONING

Eric Ray | Canton

In 2018 when Eric Ray opened his Massillon, Ohio remodeling business, Rays Reconditioning, he opted against an apostrophe in the name. “Rays Reconditioning is plural because it’s not just me – it’s a legacy for me, my family, and my grandchildren. We’re building generational wealth and creating something to be proud of when we see our name on that truck,” Ray said.

“We’re in an era where we’ve gotten away from hard work and customer service. I want to change society’s image of a contractor. I save clients money, throw in free extras, and sometimes show them how to do the job for free themselves. ‘Anything else I can help you with? Just give us a call.’ And they do,” Ray said.

“We got SBA loans through ECDI at a really low percentage, which was excellent. Even while I had an open loan, we ran into financial distress, and ECDI gave me another loan. I was so blessed that I discovered ECDI because they threw out a life raft when we were drowning,” Ray said.

*“It’s a legacy for me, my family, and my grandchildren. We’re building generational wealth and creating something to be proud of when we see our name on that truck.”*

“I’ve never had a slowdown in over five years,” Ray said. “Never. I’m hiring four people this year. This work never stops, but I’m up for the challenge. I’m building something. I don’t have any quit in me.”





# GAZELLE MECHANICAL AND LOGISTICS

**Trey Ellington** | Cincinnati

“There’s nothing that humbles you like running a company,” Gazelle Mechanical and Logistics Owner Trey Ellington said. Although Ellington is too humble to say so, his story is a great example of how to pivot a small business.

Gazelle Logistics started in February 2020. “If not for the uncertainty in the market from COVID, we wouldn’t have been able to afford the warehouse we have,” said Ellington. That space helped them get a sub-contract sorting books for the Cincinnati Public Library. Even though they did a great job, the main contractor unfortunately lost the bid to continue.

Needing to find something quick to cover expenses, Ellington was inspired by his mother-in-law’s HVAC company to expand their offerings and Gazelle Logistics became

Gazelle Mechanical and Logistics. Now Gazelle is working with construction-industry giants such as Messer.

Between losing the big contract and pivoting towards HVAC, Gazelle needed funding. “I discovered ECDI when we were two steps from closing our doors. I was able to buy time and equipment with loans I got through ECDI. We were able to get funding so quickly. There are so many scams out there, and I’m the kind of guy that needs to read every word of a contract. My loan officer was very thorough and gave me the peace of mind I needed. I got a second loan when we needed racking and pallet jacks, and that went even quicker,” he said.

Ellington is optimistic about the future. “Sometimes this has been frustrating and chaotic, but seeing my vision and dream come to life and grow beyond anything that I would have ever thought in such a short time – It’s awesome.”







## FLOUR GIRLS BAKING COMPANY

**Selena Hunt** | Gallipolis

Selena Hunt, a veteran, mother of four, and now a business owner, has been perfecting her craft since she began dreaming of opening a bakery at age 12.

With Hunt at the helm, Flour Girls Baking Company offers gorgeous custom cakes and gourmet desserts, including notoriously hard-to-prepare French macarons.

Prior to opening – with only a grocery store in town – “people in Gallipolis didn’t have easy access to high-quality baked goods,” said Hunt. “We thought they deserved something better.”

She and her husband, Steve, also saw something better for the long-defunct service station they renovated to create the bakery. It now boasts a whimsical, icing-with-sprinkles façade – but the renovation wasn’t all sugar and spice.

When a contract challenge arose, the cost of building materials spiked and inflation doubled the cost of essentials like eggs. Hunt said connecting with ECDI and the Women’s Business Center (WBC) of Central Appalachia was a lifesaver. WBC staff helped Hunt connect with legal assistance and local regulatory departments, do a business plan, write a winning grant for the building redevelopment, and apply for a business loan through ECDI, which Hunt said “helped us with the business so much.”

The bakery celebrated its anniversary on February 2, 2023 and Hunt has high hopes for the future, as they will soon offer lunch items, coffee drinks, and outdoor seating.

“If you want to make it through tough times, it’s cheesy, but you really do have to believe in yourself,” Hunt said. Like making French macarons, running a business is notoriously difficult. But when you get it right, it’s so good.



### Funder Spotlights

## CLEVELAND FOUNDATION

ECDI has been in the Cleveland market for a decade and, in that time, we have been fortunate to have worked closely with the Cleveland Foundation on a number of initiatives. They have supported our market entrance, lending programs, Core City Neighborhood outreach, and several projects run by the Women’s Business Center of Northern Ohio (WBC), including one of our favorites – the Encore Entrepreneur Initiative (EEI). Since 2018, the WBC has worked with the foundation to build our EEI program, helping women over 50 launch and grow small businesses.

In 2025, ECDI and the WBC will relocate to the MidTown Collaboration Center, a new multi-tenant building the Cleveland Foundation is developing across the street from its new headquarters. This new location will have more room for training events and space for clients to work. Our staff are thrilled be in closer proximity to the Cleveland Foundation and ecosystem partners in the new space.

## HUNTINGTON NATIONAL BANK

Huntington National Bank has been a steadfast and committed partner and funder of ECDI from the very beginning. For nearly two decades Huntington has supported our work across Ohio, helping ECDI run impactful programs, and volunteering their time to work with our clients. We eagerly anticipate our future collaborations with Huntington and are thrilled to announce our partnership for the upcoming Great Lakes Lender Conference – the Midwest’s premier event for small business lending in 2024.

*“Equitable access to capital is one of the most important facets to advancing the conditions of our Cleveland neighborhoods. ECDI’s ability to lend with cultural competence and acute awareness of neighborhood conditions will be welcomed skills to the MidTown and Hough neighborhoods.”*

**Keisha González** | Program Director  
Economic & Community Development & Social Impact  
Investing, Cleveland Foundation



# THANK YOU

## to our funders

Administration for  
Children and Families,  
*Office of Community  
Services and Office of  
Refugee Resettlement*

Akron Community  
Foundation

Appalachian Regional  
Commission

Association for  
Enterprise Opportunity

Association of Women's  
Business Centers

Bank of America

Capital One

CDFI Fund

Citizens Bank

City of Canton

City of Cleveland

City of Cleveland Heights

City of Columbus

City of Toledo

Cleveland Foundation

Community Action  
Organization of  
Scioto County

Credit Builders Alliance,  
Inc. with TransUnion

Cuyahoga County

Erie Bank

Farmers Charitable  
Foundation

Fifth Third Bank

First Financial Bank

FirstEnergy Foundation

Foundation for  
Appalachian Ohio

Franklin County

GoDaddy.com, LLC

Greater Cincinnati  
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Foundation

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Local Initiatives  
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Logsdon Foundation

National Community  
Reinvestment Coalition

Ohio Aerospace Institute

Ohio Capital  
Finance Corporation

Ohio CDC Association

Ohio Department  
of Development

Ohio Department of  
Job and Family Services

Opportunity Finance  
Network

Peoples Bank

PNC Bank

Promedica

The Columbus  
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The Huntington  
Foundation

US Bank Foundation

U.S. Department  
of Agriculture

U.S. Small Business  
Administration

Veteran Loan Fund, LLC

Wells Fargo



# ECDI LIFETIME IMPACT

2004 – 2022



## \$158.6 M

in Funding Distributed



## 6,191

Loans Distributed



## 43,576

Estimated Jobs Created or Retained



## 32,950

Individuals Assisted





# ECDI BOARD OF DIRECTORS

## **Jeffrey Buller**

Charter Communications, Inc.

## **John McCourt**

JPMorgan Chase & Co.

## **Darren Cherry, Board Chair**

FocusCFO

## **Roddell McCullough**

First Financial Bank

## **Margaret Ference**

Huntington National Bank

## **Moniqua Spencer**

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## **Steven Fireman**

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## **Stefanie Steward-Young**

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## **John Hrusovsky II**

JJH Consulting

## **Alicia Townsend**

U.S. Bank Corp

## **Inna Kinney**

ECDI

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To reach any office, dial 1-888-210-3039.



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### ③ Cleveland

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### ④ Toledo

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### ⑤ Akron

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### ⑥ Canton

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### ⑦ Portsmouth

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