



Community Works

Growing Opportunities: Entrepreneur Becomes Major Contributor

Sandy Solmon knows what it takes to cultivate a business from the ground up, and that is precisely what she has done with her company *Sweet Street Desserts*—growing it from a small business to a trend-setting leader in its industry with over 600 employees.

Ms. Solmon is so committed to seeing small business develop and thrive that she and *Sweet Street* have pledged a significant financial contribution over the next five years for CFF to provide loan capital to small business entrepreneurs in Berks County.

This sweet story began when Ms. Solmon attended a meeting of small business advocates in Reading, PA. Sandy recounts that “[CFF’s Dan Betancourt] started telling the stories of the individuals that had been given their initial loans, and I got inspired...I said ‘this is what it’s all about.’ I

know how important it is to get that first loan that makes it all possible.”

From there, she consulted with her staff and decided to make a valuable financial commitment to small business in Berks County. “I personally know what it takes after twenty-six years as an entrepreneur... and it’s really about hard work beyond anything you ever imagined. You’ve got to be passionate [and] you have to be inspired about what you’re doing. Each time I see someone start a business with everything I know of what it takes...I feel a sense of awe,” said Solmon.

Ms. Solmon delivered an inspiring Keynote Address at the Reading luncheon, sharing the story of *Sweet Street*’s booming success, and offering encouragement to entrepreneurs and all who advocate on behalf of small business.

CFF wishes to extend our deepest

gratitude to you, Sandy, and everyone at *Sweet Street Desserts* for your commitment to growing opportunities!



Sandy Solmon, CEO/President of Sweet Street Desserts, pictured here with Dan Betancourt, was the recipient of the James Hyson Contributor Award for Excellence in Reading, PA.

CFF Awarded for Community Revitalization

CFF was awarded the “2005 National Award of Merit in Program Innovation – Community Revitalization” by the National Association of Housing and Redevelopment Officials. This recognition cites CFF’s part in the purchase and rehabilitation of a building located in the historic district of Carlisle, PA to house Bedford Street Antiques. The building was originally the site of a Lutheran church and later housed a garment company in the late 19th century.

For the project, CFF joined local,

state, federal and commercial partners to finance the rehabilitation which now houses over one hundred dealers of antiques and collectibles.

This project is one of fifteen in the state of Pennsylvania to receive this national award, which was presented to CFF in December at the Cumberland County Redevelopment Authority. CFF was also one of four organizations to be nominated for a national Award of Excellence from the Association of Housing and Redevelopment Officials.

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From the Desk of the President & CEO



Daniel Betancourt

Dear Friends of the Fund:

I am pleased to announce that our Strategic Planning process is now complete, and Community First Fund is poised to press forward into the next five years of growth and success!

The Strategic Plan development process afforded us an opportunity to reflect on the successes and challenges of the past fourteen years since CFF first opened its doors. We have discovered that our core values of **Equity** of opportunity, economic and social **Justice**, **Permanence** in the community, **Commitment** to superior customer service and **Excellence** as an organization are in fact stronger now than ever. These same core values will continue to shape and guide CFF as we move forward.

We **envision** a future where opportunities for economic prosperity are available to everyone in the communities we serve. Therefore, our **mission** is the creation of lasting economic growth for our communities by providing equitable financial services, technical knowledge and advocacy for our clients.

I would like to share with you the six goals identified in the Strategic Plan that provide the structure for our next five years of growth. By the year 2010, you can expect to see:

- Expansion and Growth: We will significantly expand our loan fund. This will be accomplished by providing a broader set of products and services to our clients.
- Organizational Impact: We will develop an effective service evaluation tool to measure the benefit delivered to our markets. This will help us evaluate existing programs and determine new opportunities for the development of programs, products and services.
- Marketing: We will broaden awareness of our products among diverse audiences.
- Business Model: We will develop a sustainable business model that advances our mission and values to ensure our permanence as a community resource.
- Capitalization: We will grow our loan fund capital to reach \$15 million.
- Industry Leadership: We will become the recognized expert in best practices for community economic development. Our position as industry leader will influence policy and create new opportunities.

I invite you to stay connected to CFF to see these exciting dreams and goals come to fruition! In the pages of this newsletter, I encourage you to celebrate with us the highlights of the past months and anticipate with us the exciting new chapter in CFF history. Above all, I extend my deepest thanks to you for your involvement with and support of Community First Fund.

Best Regards,

A handwritten signature in black ink that reads "Dan Betancourt".

Daniel Betancourt

CFF Honors Business & Community Development Accomplishments at Annual Meetings

Each year Community First Fund hosts the "Friends of the Fund" luncheon to give its friends, clients and supporters an in-depth look at the year's accomplishments, a preview into the years to come, and a chance to honor exceptional individuals in the business sector. Three award categories were offered this year in honor of CFF founder James Hyson: the Client Award honors outstanding CFF clients who have excelled in entrepreneurship, the Client Advocate Award pays tribute to local business advocates that partner with CFF to serve the community, and the Contributor Award recognizes individuals that enthusiastically support the advancement of CFF's programs and services.

In York, PA **Dewana Hall-Hartzog** of Community Counseling Services, LLC was recognized as an outstanding client, while **Margaret 'Peg' Weaver**, Gettysburg-Adams County Chamber of Commerce, received the Client Advocate Award. In Reading, PA **Jose Sobrino** of Smart Truck Training was honored with the CFF Client Award, National Penn Bank's **Richard Kroger** received the Client Advocate Award. **Sandy Solmon**, CEO/President of Sweet Street Desserts, received the Contributor Award in addition to delivering a motivating keynote address.

In Harrisburg, PA **Pedro Leon** of DeLeon Grocery & Deli was recognized with the Client Award while **Mark Ritter** of Members 1st Federal Credit Union was honored for his advocacy on behalf of small business. In Lancaster, PA CFF paid tribute to **Dwain London** of London Real Estate with the Client Award as well as **Chuck Maneval**, City of Lancaster, with the Client Advocate Award. At that luncheon, **Phil Wenger**, Founder and Board Chairman of Isaac's Deli, Inc. delivered an inspiring keynote address.

This year, guests were treated to a special video presentation describing each award winner's story. You can see a portion of these stories by visiting CFF's website www.commfirstfund.org.

Congratulations and thanks to all of the 2005 James Hyson Award recipients and to everyone who has partnered with CFF to contribute to the growth and success of small business in central Pennsylvania. We look forward to celebrating with you again in 2006 and commemorating another year of achievement.



Margaret 'Peg' Weaver (left) and Dewana Hall-Hartzog (right) received awards from CFF's Fred Engle in York, PA.



Dan Betancourt presented Mark Ritter of Members 1st FCU with the Client Advocate Award in Harrisburg, PA for strong community support of business development.



Pictured here at his successful Harrisburg business location, Pedro Leon received CFF's Client Award.



CFF paid tribute to three outstanding individuals in Reading, PA. Pictured here are (left to right): Client Advocate Richard Kroger, CFF Loan Officer Jim Hufford, Contributor Sandy Solmon, and CFF Client Jose Sobrino.



Client Award winner Dwain London of London Real Estate and Client Advocate Chuck Maneval, City of Lancaster, received awards in Lancaster.

Aspiring Entrepreneurs Access the Latest in Technology Training

The training calendar at Pennsylvania Women's Business Center (a division of CFF) is packed with training opportunities!

In 2005 CFF engaged in an extensive technology upgrade which expanded its repertoire of training offerings, and unified training resources throughout all of CFF's market area.



Marilyn Walker, Director of the Employee Assessment Center, guides trainees through self-assessment.

Dozens of clients have already taken advantage of these new courses, utilized CFF's on-site computers labs, and have participated in long-standing training courses such as the *Core Four® Business Planning Course* and *Introduction to Business* that now have new technological upgrades.

Newer course enhancements include self-assessment activities for entrepreneurs to evaluate their personal strengths and challenges as business owners. Clients can visit CFF's hands-on computer lab in between training sessions for added practice in the material.

"We are excited about focusing our training courses, increasing the quality we are able to offer," said Miriam Soto, Director of Training for CFF and the Women's Business Center, "we have successfully incorporated this new technology into all modules of CFF training, providing clients with excellent access to resources."

PENNSYLVANIA WOMEN'S BUSINESS CENTER

For the latest in training opportunities, visit
www.pawomensbusinesscenter.com



Graduates Derrick Gutierrez, Terri Durden, Bruce Gainer and Frederica Redhead proudly display their diplomas after completing CFF's Core Four® Business Planning Course.

Upcoming Training Dates:

Core Four Business Planning Course

(6-week course; 3-hour sessions once per week)

March 22–April 26 (Wednesdays: Reading, PA)
April 3–May 8 (Mondays: Harrisburg, PA)

Introduction to Business Course

(one 2-hour session)

March 27–Lancaster, PA

April 3–York, PA

April 10–Reading, PA

April 17–Harrisburg, PA

April 24–Lancaster, PA

May 1–York, Pa

May 8–Reading, PA

May 15–Harrisburg, PA

May 22–Lancaster, PA

**For more information and to REGISTER, visit
www.pawomensbusinesscenter.com
or call (717) 393-2351**

CFF News & Notes:

- CFF is one of the first organizations in the country to have participated in the CDFI Assessment & Rating System (CARS™), a nationally recognized rating system and investment tool that assesses whether organizations are using their resources effectively toward their stated goals. CFF was found to exhibit solid financial strength, strong performance and good risk management practices. CARS™ was designed by the Opportunity Finance Network to help investors evaluate potential investment opportunities.
- CFF welcomes new employees: In the Capital Region, Ben Parra joins CFF staff as Director, Small Business Lending and Counseling and Eugene Martin serves as Loan Officer & Business Counselor. At CFF's Lancaster headquarters, Tracy Smith now serves as Administrative Assistant.
- CFF mourns the passing of Reid Menzer, the son of Board Member Eric Menzer. We send heartfelt condolences to the Menzer family.

CAPITAL

Loan Activity May 2005 through January 2006

87 Loans Totaling \$1,934,475

Borrower**County****May 2005**

Keisch Lawn Care & Services	Lebanon
Specialty Welding Services, Inc.	Berks
Paul's Performance Corner	York
Space to Grow	Lancaster
London Real Estate	Lancaster
Hometown Development Corp.	Cumberland
Schmooze, Inc.	York
Premier Prince Street, L.P.	Lancaster
Thirstade, Inc.	Berks
Eric's Cuts	Lancaster
Just Sports Photography	Lehigh
Nerds R Us	Lancaster
Electric Beach	Cumberland

June 2005

New Freedom Construction	York
Lebron Enterprises	Lancaster
Split Your Wig Barber Shop & Salon	York
G. Homes	Lancaster
Table of Contents, LLC	Lancaster

July 2005

Lord's Kitchen & Remodeling	Berks
Clutch Express, Inc.	York
Phase 2 Kutz	York
Lawson Demolition & Hauling	Dauphin
Crispus Attucks Community Center	Lancaster
TeknoBabble, LLC	Montgomery
A.D. Anderson, Inc.	Lancaster
Daydreams Hair Studio	Lancaster
IDA Personal Care, Inc.	York

August 2005

Penn State Electric Supply	Lancaster
We Magazine, Inc.	Lancaster
Precious Pups Creations	Berks
Safe Haven Quality Care, LLC	Dauphin
Colorfin, LLC	Berks
Cool Beans Café & Candies	Cumberland
E.T. Electric	Berks
VSF Enterprises, Inc.	Berks
Ryan's Room, Inc.	Dauphin

September 2005

MLBS Properties, LLC	York
Ursala Food Store	Dauphin
Two Craftsmen	Dauphin
Viozzi Precision	Lebanon

Borrower**County**

Shiloh Community Development Center	York
Coverall Service Company	Dauphin
Early American Period Lighting	Lancaster

October 2005

Felder & Wright Independent Living	Lancaster
RST Collectibles	Lancaster
Penn Promotions, Inc.	Lancaster
Better Quality Forest	York
Specialty Welding Services, Inc.	Berks
Best Friends Pet Sitting Service	York
Fana Grocery	Berks
N-Tyme Records	Berks
Infinity Security Company	Berks
AZ Land Café & Deli	York
Alfonso's Auto Repair Shop	Dauphin

November 2005

C.G. Plumbing & Electric	Lancaster
A&B Construction	York
Miracles With Metal, LLC	York
The Arado Taco	Berks
Alcon Enterprises, Inc.	Berks
Nitza's Hair Design	Berks
The DRUM	Berks
Make It Happen Entertainment	Dauphin
Care Corps, LLC	Chester
Erin's Wheels	Lancaster
Lincolnway Sales & Services, Inc.	Adams

December 2005

Steven Rouse Cabinetry & Remodeling	Adams
Wiley's R/C Speedway & Hobby Shop	York
Bream's Custom Cues	Adams
Forever Young Hair Salon	Berks
Lime Street Studios, LLC	Lancaster
Community Counseling Services, LLC	York
Gray's Memorabilia	Lancaster
Maxim Logistics, Inc.	Berks
TG Games	Lebanon
Borracho's Burrito	York
Patty's Custom Machining	York

January 2006

Batista's Auto Repair	Dauphin
Sophia's Bistro	Dauphin
Elarice Hair Salon	Lancaster
Creaciones Suni	Berks
Puebla Mini-Market	Berks

Thank You!

CFF acknowledges these contributors for their support of our award-winning programs and operations. (May 2005—January 2006)

Banks

Bank of Hanover
 Bank of Lancaster County
 Blue Ball, A Division of Community Banks
 Citizen's Bank
 Fulton Bank
 National Penn Bank
 PNC Bank
 Sovereign Bank
 Susquehanna Patriot Bank

Businesses/Corporations

Maxim Logistics
 First Energy Foundation
 Pennsylvania Microenterprise Coalition
 Sweet Street Desserts, Inc.

Foundations

Bank of America Charitable Foundation
 The John Frederick Steinman Foundation
 The Wachovia Foundation
 The Wyomissing Foundation, Inc.
 York County Community Foundation

Government

City of Harrisburg
 City of Lancaster
 City of York
 County of Lancaster
 Dauphin County Dept. of Community & Economic Development
 Lancaster County Housing and Redevelopment Authority
 Lancaster County Planning Commission
 PA Dept. of Community and Economic Development
 PA Commission on Crime and Delinquency-Weed and Seed Program
 SBA Microloan Program
 SBA Office of Women's Business Ownership
 U.S. Department of Agriculture
 U.S. Department of Housing and Urban Development
 U.S. Department of Treasury—CDFI Fund

Religious Organizations

Congregation of the Sisters of Charity of the Incarnate Word
 Souls for the Kingdom Fellowship Church

Individuals

Ronald Adams	Gwen Glover	Raymond Neag	Sandy Solmon
Charles Byers	John Hall	Caroline Nunan	David Stameshkin
Antonio Callari	Victor Hammel	Kenneth J. Olson	Shiraz Sugarwala
Annalisa Crannell	Lois Herr	Carl Pike	Kenneth Trauger
Raymond D'Agostino	Dale High	Carlene Rameau	Solomon Wank
Martin A. Darocha	Nancy V. Kambouroglou	George Rosenstein	LaGena Wright
Wallace Dunlap	S.H. Lessig, Jr.	Marco F. Salinas	Andrew Zourides
Sandra Fluck	Michael Meck	Mary-Jo Shaub	
Juan Galarza	Marlin Miller	Jose Sobrino	

Client Spotlight: **Kim Witmer, New Blooms Greenhouse**



Kim Witmer

Kim Witmer dreamed of expanding her business' one small greenhouse into a full-scale garden retail center, and that dream has been realized. Since the opening of "New Blooms Greenhouse" in Duncannon, PA (Perry County) Kim has expanded the business from a very small greenhouse to 10,000 square feet of growing space, and she has taken on three additional part-time employees.

The loan CFF provided helped her accomplish this growth. Her greenhouse is one-of-a-kind, selling a wide variety of plant material as well as offering gardening classes. Kim is a perfect example of a savvy business-woman who, with the help of a modest loan, was able to take a substantial leap forward. CFF is proud to support New Blooms Greenhouse as we grow opportunities.

ADVOCACY

Local Entrepreneur Testifies Before U.S. House to advocate for Small Business Funding

Liz Maneval, CFF borrower and Owner and Publisher of *We Magazine* was privileged to testify at a U.S. Congressional Hearing in the U.S. House Small Business Subcommittee on behalf of Community First Fund and the Association for Enterprise Opportunity (AEO). Ms. Maneval's objective was to help inform national legislators about the critical role federal funding can and must take in nurturing small business owners.

With CFF and AEO, Liz opposes the elimination of the Small Business Administration's Microloan Program—a program that enables organizations like CFF to provide entrepreneurs with the loan capital and business training they need. In her statement, Ms. Maneval informed legislators that



Liz Maneval advocated for continued funding of programs that support the growth of small business across the U.S.

“the SBA Microloan Program played a key role in helping [her] to achieve [her] dream of starting a small business ...if the Microloan program is terminated, many micro-

entrepreneurs will find it difficult, if not impossible, to secure financing to fund their new or growing small businesses.” Her advocacy gives voice to the thousands of business owners who benefit from the Microloan Program.

One of Community First Fund's core commitments is advocacy on behalf of small business to ensure that opportunities for economic growth continue to flow into our communities. In addition to advocacy on the National level, CFF works on the State and Local level, building coalitions with like-minded organizations, to leverage funding for business enterprise, and to play a role in addressing problems such as predatory lending.

CFF Opens New Regional Office, Broadens Market Area

Community First Fund has opened a new regional office in Exton, PA (Chester County) which is staffed by CFF Loan Officer and Business Counselor Fritz Knerr. Community First

Fund's Capital Region office where Fritz has been serving is now home to two new CFF staff members—Ben Parra and Eugene Martin who serve Franklin, Cumberland, Perry and Dauphin Counties.

In addition to opening a new regional office, CFF has expanded its ten-county service area to thirteen counties in central Pennsylvania—now including Lehigh, Northampton and Montgomery counties and serving a population in excess of 3.5 mil-

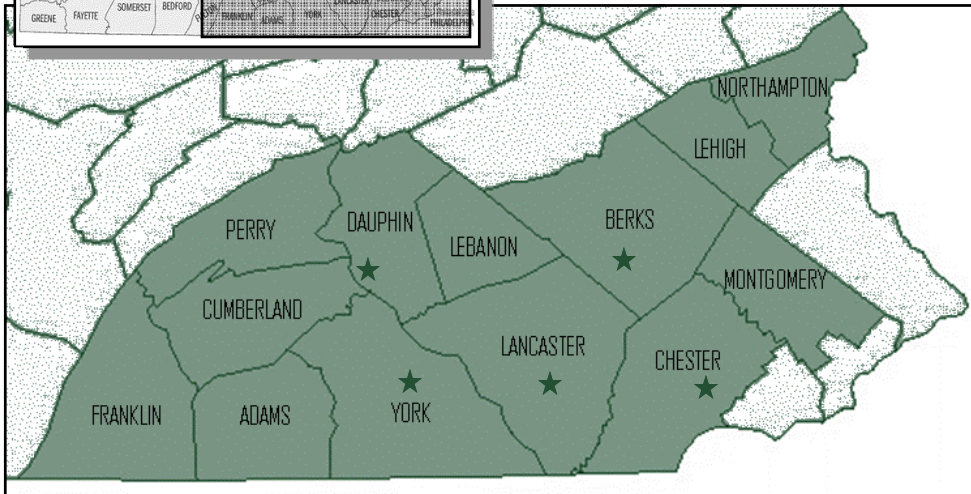
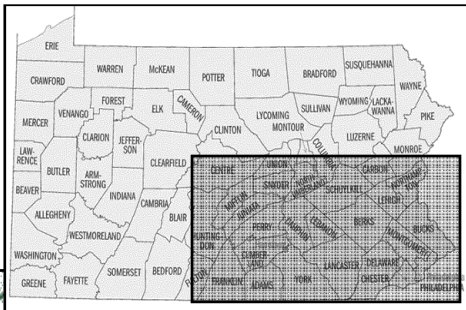
lion people. CFF is eager to extend its programs and services to under-served communities in these counties.

In both of these new growth areas, CFF is working to build partnerships with like-minded community organizations to leverage much-needed resources. In the coming year, CFF will begin to implement demand-driven loan programs for affordable housing development and business loans in addition to offering training and individual business counseling opportunities to clients.

CFF is thrilled to expand its market area and looks forward to delivering the same quality services and products to these new communities.



CFF Loan Officer & Business Counselor Fritz Knerr staffs the new Chester County regional office.





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- Benjamin Parra— Capital Region
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- Pamela Gatling—Lancaster Region

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