



Karen Meek

Chairman of the Board

Valbridge Property Advisors

10 Years of Service

Board Members

The NWBDA Board of Directors is made up from experienced members from multiple states.

They have diverse professional backgrounds which include finance, business, HR, lending, legal, economic development, and much more!

Board approvals must include voting board members in both Washington and Oregon, and have members with different professional backgrounds present in order to pass the vote.

Our board meets virtually on a monthly basis, but often reviews documents, reports, and projects outside of the monthly meeting.

We are grateful for all the board does to help NWBDA succeed!

Board Members



Allen Schmelzer

Retired

35 Years Served



Brent Mathison

Banner Bank

14 Years Served



Timothy Szambelan

City of Spokane

10 Years Served

Board Members



Mark Mattke

*Spokane Area Workforce
Development Council*

8 Years Served



Andrea Morgan

(Incoming Chairman)

Selkirk Pharma

6 Years Served



Gilbert Acevedo

*Retired – Former
NWBDA President*

5 Years Served

Board Members



LaVonne Bowman

*First American Title
Insurance Company*

3 Years Served



Scott Bossom

*(Incoming Vice
Chairman)*

Columbia Bank

3 Years Served



William "Bill" Whalen

Summit Bank

1.5 Years Served



Hugh Crozier

Retired

1 Year Served

Congratulations!

With over 51% of the vote, the following members have been elected or re-elected to serve on the NWBDA Board of Directors:

- Hugh Crozier – 1st Term
- William Whalen – 2nd Term
- LaVonne Bowman – 3rd Term
- Scott Bossom – 3rd Term
- Allen Schmelzer – 4th Term
- Andrea Morgan – 4th Term

The 2020 Annual Meeting Minutes were also approved by proxy.

Thank you to all our Board Members, Loan Committee Members, and Associate Members!

Special Recognition – Board Members

Special Recognition for the following Board Members who have left the board this year:

- **Jennifer Fern-Peterson**
- **Doug Wolford**

Special Recognition for the following board members who stepped down last year, but have continued serving on our Loan Committee:

- **Kristina Baker**
- **Larry Vandenburg**

Thank you for your support!

Interested in becoming a Board Member?

We welcome professionals from all backgrounds to serve on the NWBDA Board of Directors.

If interested in joining, please reach out to Don Maryon at dmaryon@nwbusiness.org or 509-394-4630.

Loan Committee Members

Washington & Idaho Loan Committee

- Kristina Baker – US Bank
- Scott Bleeker – GESA Credit Union
- Scott Bossom – Columbia Bank
- Hugh Crozier – Retired
- Joe Druffel – Wheatland Bank
- Ryan Lee – First Interstate Bank
- Jesus Melendez – Community First Bank
- Larry Vandenburg – Retired

Oregon Loan Committee

- Kristina Baker – US Bank
- Scott Bleeker – GESA Credit Union
- Scott Bossom – Columbia Bank
- Lashell Carrick – Riverview Community Bank
- Hugh Crozier – Retired
- Joe Druffel – Wheatland Bank
- Joseph Eustaquio – Beneficial State Bank
- Larry Vandenburg – Retired
- Bill Whalen – Summit Bank



Don Maryon

President

About NWBDA

Longevity

- NWBDA was certified in 1981. Celebrating 40 years as a premier SBA 504 Lender!

Regional

- We serve all of Oregon, Washington and the 10 Northern Counties of Idaho.

Assisting Small Businesses

- NWBDA approved 111 loans for \$97.3 MM and funded 74 loans for \$70.9 MM.

Job Creation

- NWBDA helped create and save 1,348 jobs in 2021

MEET OUR STAFF

CLOSING DEPARTMENT

- Colleen Ruggles, VP & Closing Manager – 16 Years
 - Misty Hoxie, Closing Specialist – 11 Years
 - Renea Taylor, Closing Department Assistant – 7 Years

MEET OUR STAFF

SERVICING DEPARTMENT

- Christine Carrasco, VP & Portfolio Manager – 2 Years
 - Erik Houser, Servicing Specialist – 13 Years
 - David Bixby, Servicing Analyst – 5 Years
 - Michele Williams, Loan Servicing Specialist – 2 Years
 - Cassandra Stringer, Jr. Portfolio Analyst – 2 Years
 - Brad Farrell, Loan Servicing Specialist - Insurance – 6 Months

MEET OUR STAFF

PROCESSING DEPARTMENT

- Aliza Seay, VP & Credit Administrator – 1 Year
 - Pam LaMont, Sr. Credit Analyst– 20 Years
 - Lynda Biggs, Credit Analyst – 10 Years
 - Angela Tompkins, Jr. Credit Analyst – 3 Years
 - Jonah Reinhard, Jr. Credit Analyst – 9 Months

MEET OUR STAFF

ADMINISTRATION DEPARTMENT

- Tracy Bridgens, Sr. VP & Chief Operating Officer – 17 Years
 - Caitlin Hetrick, Administrative Specialist – 5 Years
- Asheley Reed, Accountant – 1 Year
- Don Maryon, President – 1 Year

MEET OUR STAFF

BUSINESS DEVELOPMENT OFFICERS

- Jim Bright, Sr. VP & Sr. Business Development Officer – 18 Years
- Lisa Vincent, VP & Business Development Officer – 16 Years
- Elizabeth Rusnak, Sr. VP & Sr. Business Development Officer – 15 Years
- Mike Miller, VP & Business Development Officer – 6 Years
- Mark Beppler, VP & Business Development Officer – 5 Years
- Evan Heriot, VP & Business Development Officer – 4 Years
- Eric Sartell, VP & Business Development Officer – 1 Year

Special Recognition - Staff

Pam LaMont – 20 Years

Elizabeth Rusnak – 15 Years

Lynda Biggs – 10 Years

Mark Beppler – 5 Years

David Bixby – 5 Years

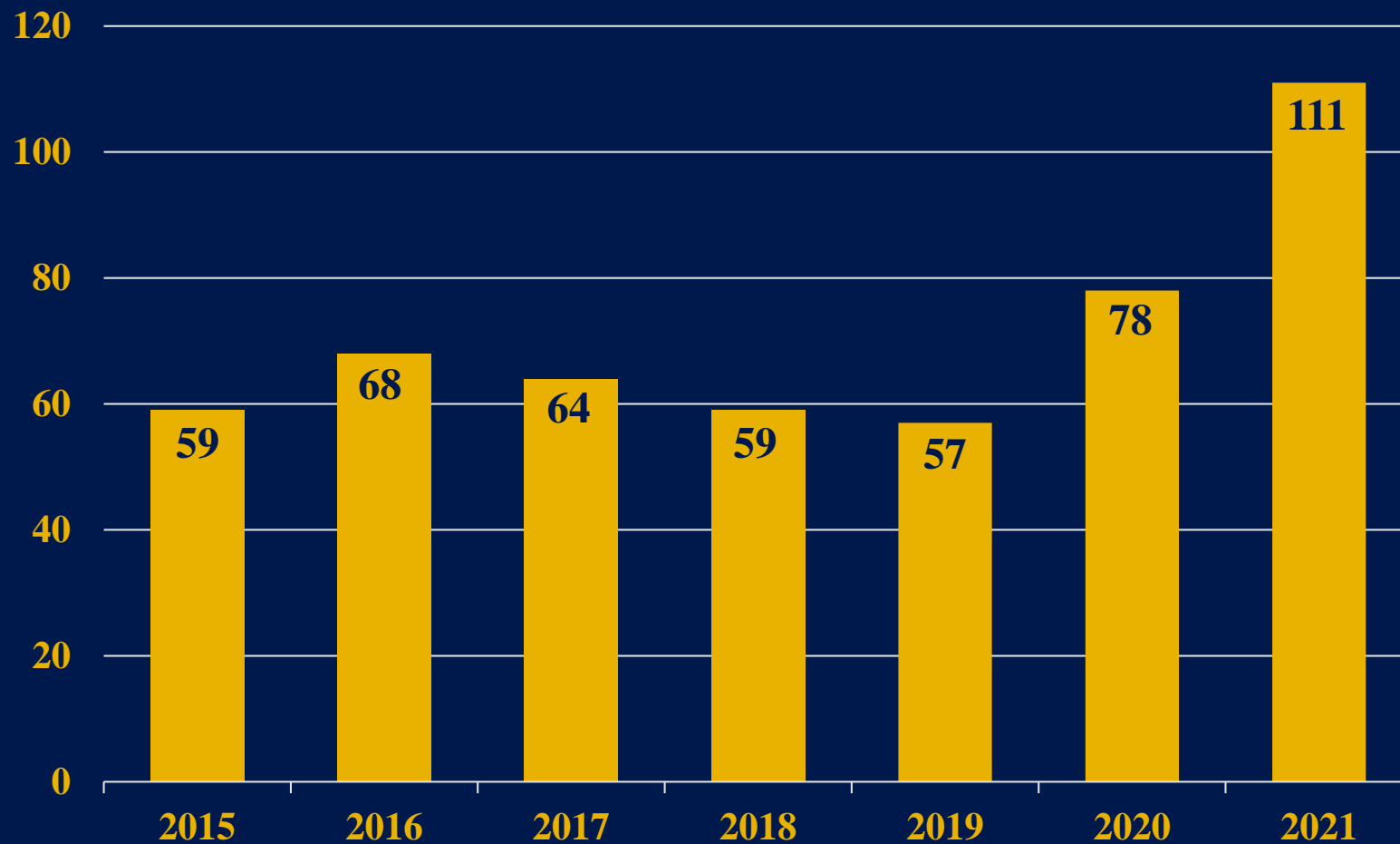
Caitlin Hetrick – 5 Years

ESSENTIAL NON-EMPLOYEES

- Dave Gumaer, Closing Attorney – 29 Years
- John Loesch, Closing Attorney – 14 Years

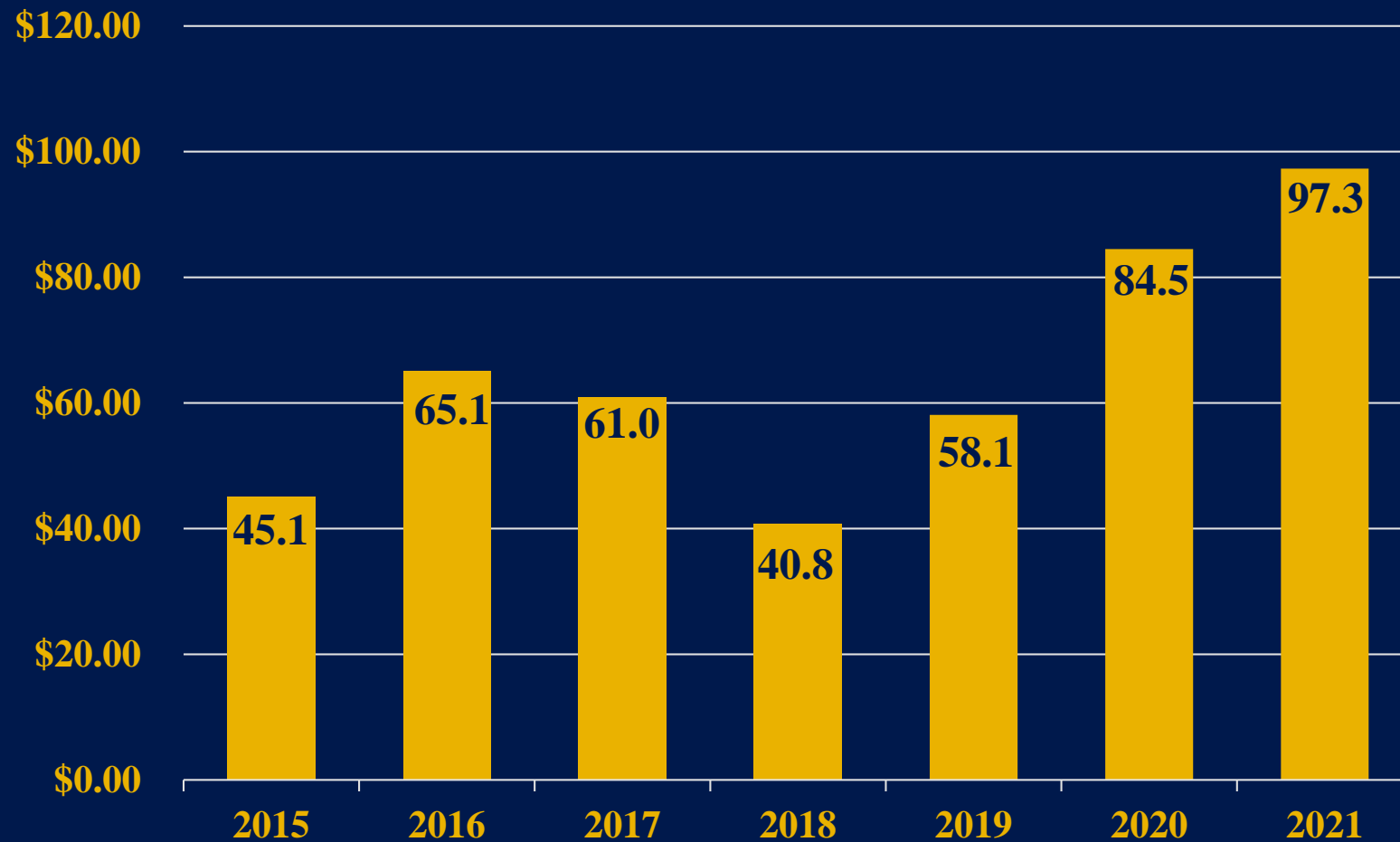
Financial Overview

of Loans Approved



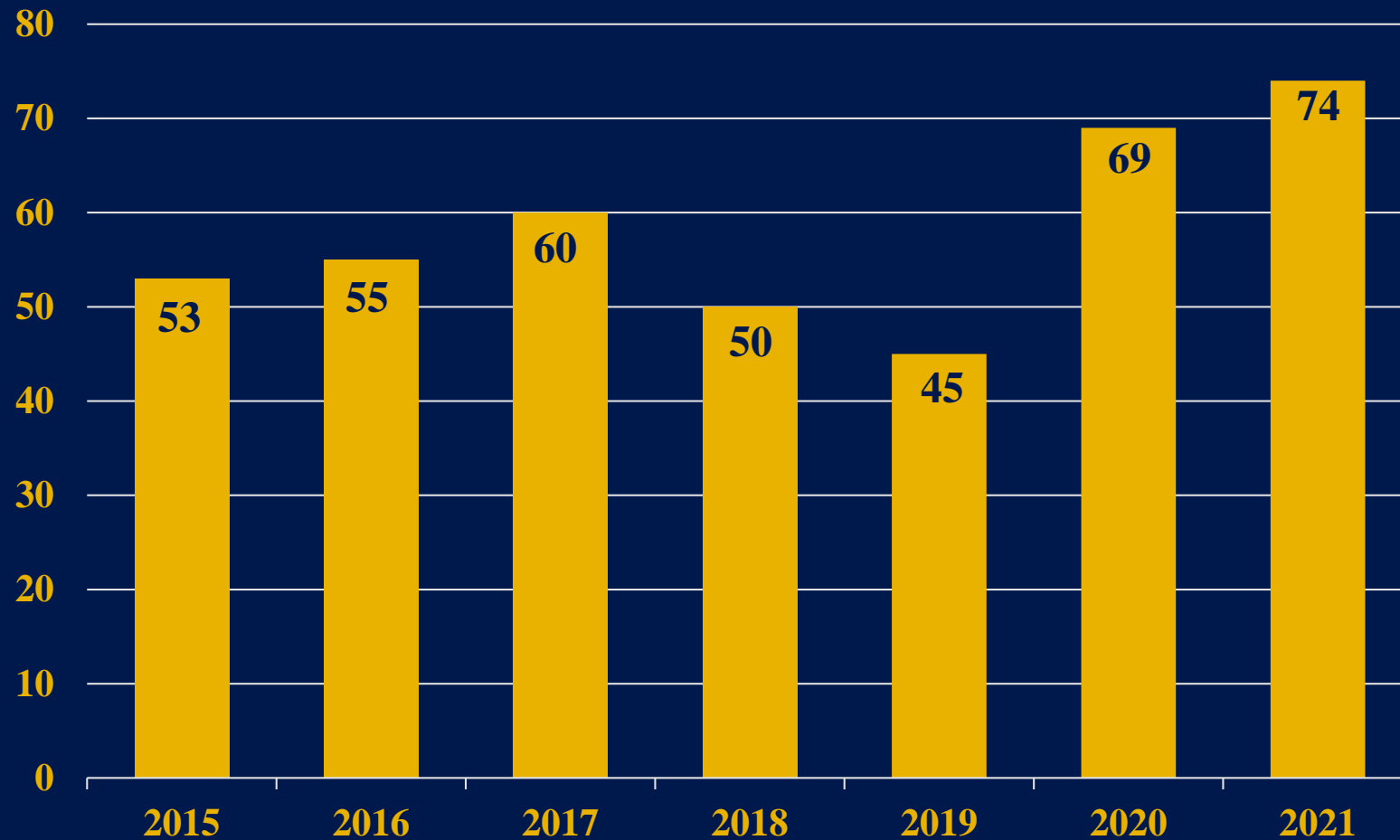
Financial Overview

Loan Production in Millions



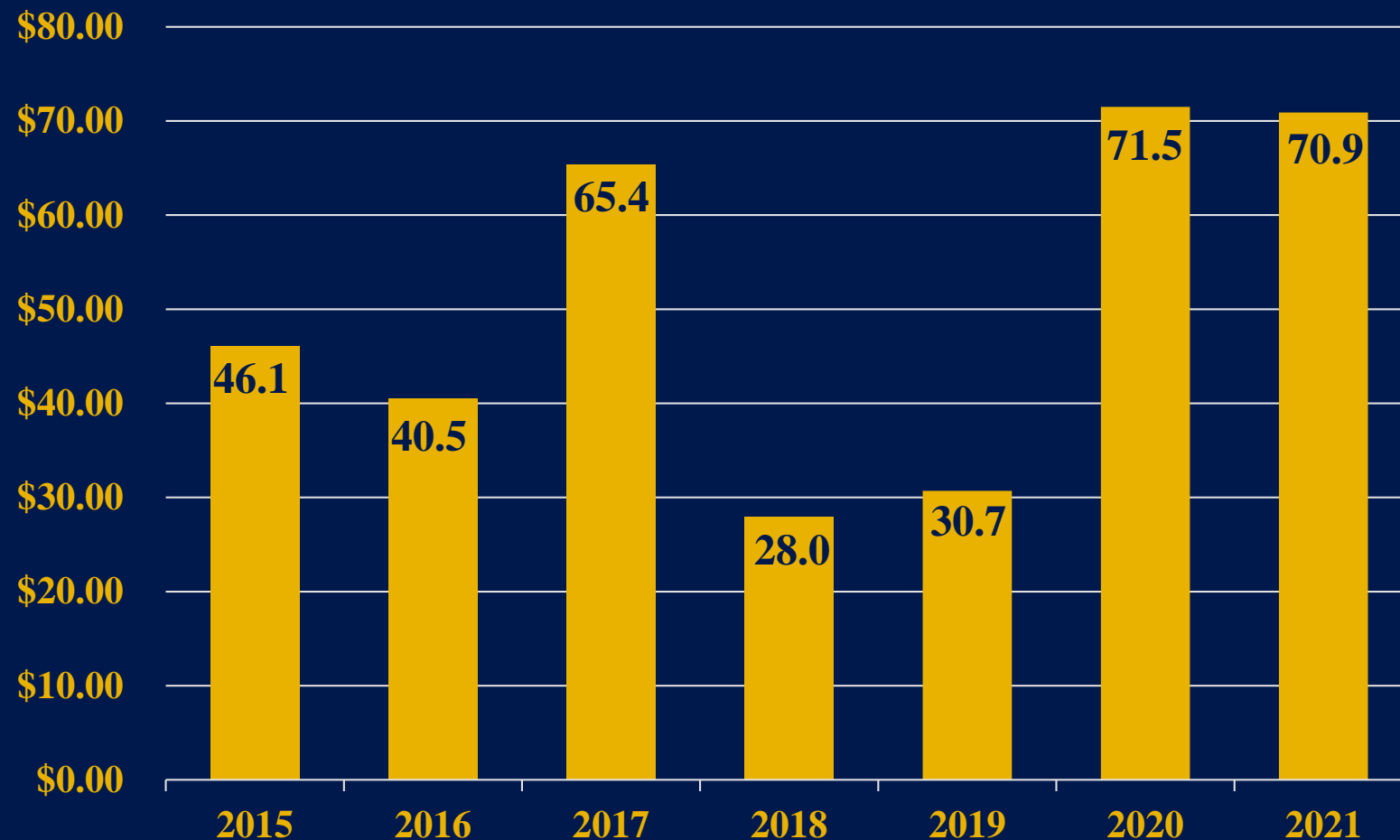
Financial Overview

of Loans Funded



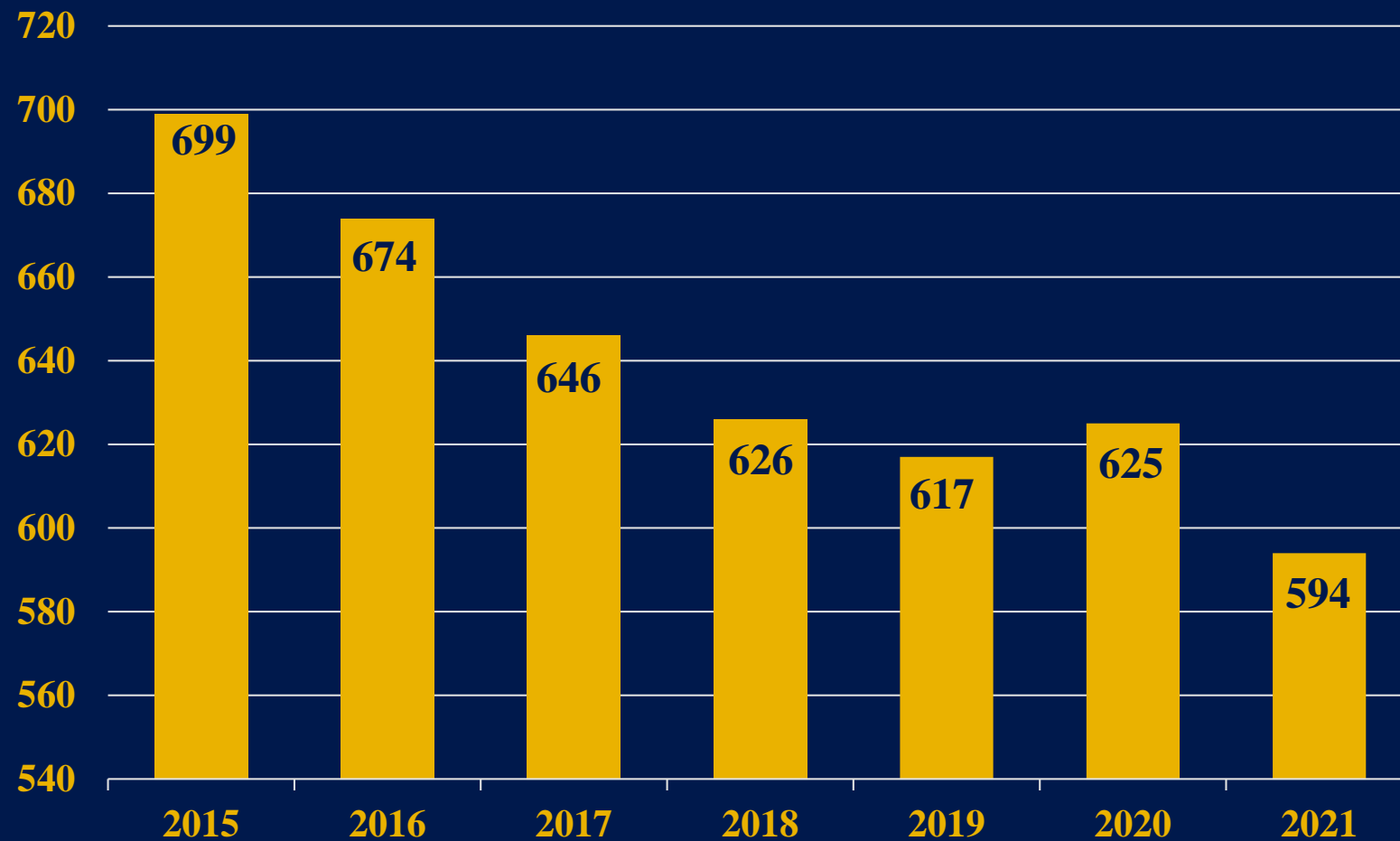
Financial Overview

Dollar of Loans Funded (in Millions)



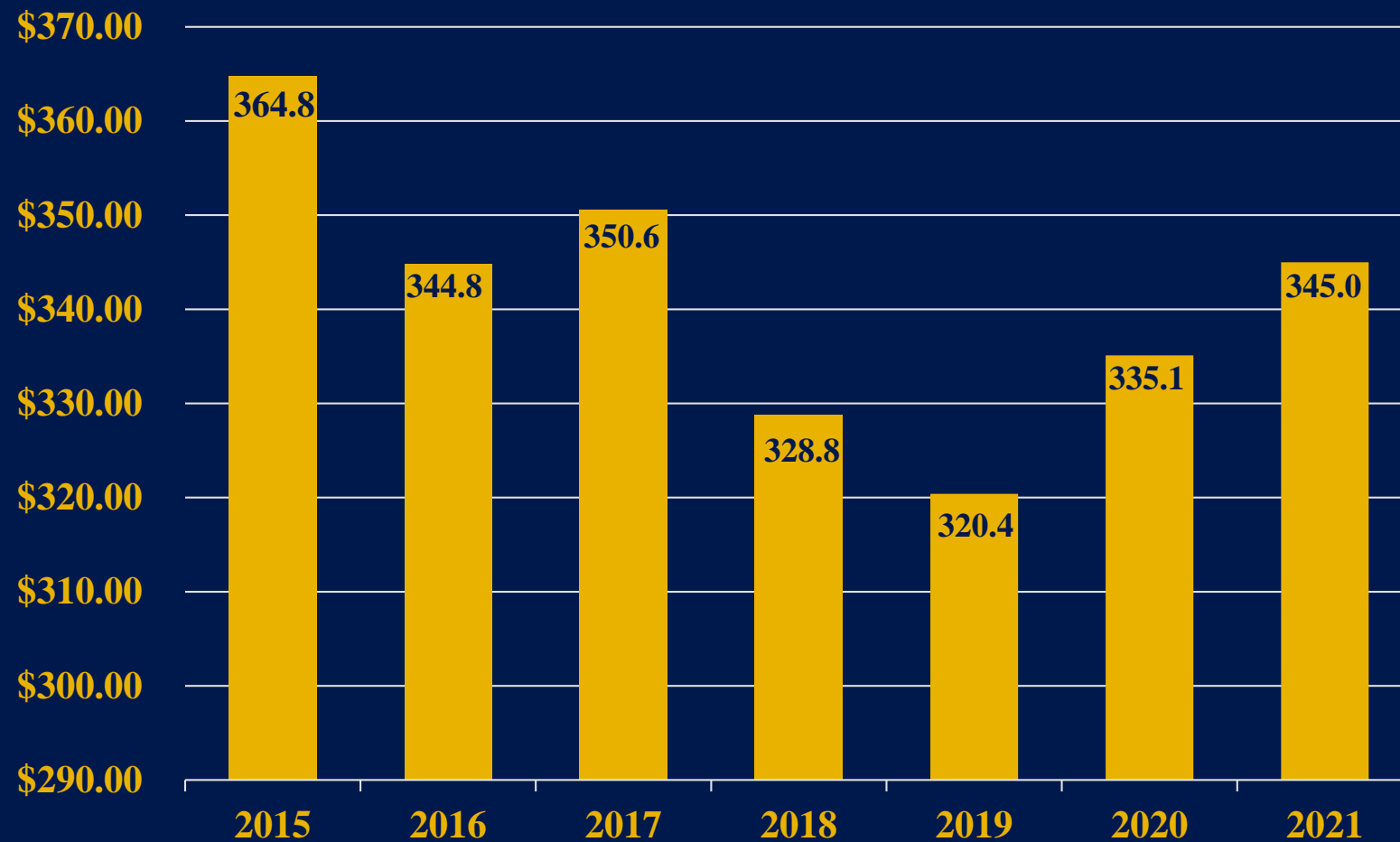
Financial Overview

of Loans in Portfolio



Financial Overview

Portfolio (in Millions)



2021 Economic Development

NWBDA donated \$194,500 to local non-profits within the communities we serve. Here are the 2021 Recipients:



Teen & Kid Closet – Spokane, WA

Teen & Kid Closet caters to children and youth in need, providing them with fashionable, good quality clothing and accessories for free, giving them choices when so often, they have none.

This grant will allow Teen & Kid Closet to grow and provide them with a cushion of funds, since many of their fundraisers were cancelled due to the pandemic.



2021 Economic Development

NWBDA donated **\$194,500** to local non-profits within the communities we serve. Here are the 2021 Recipients:

Running Start for Careers – Spokane, WA

CSS Foundation, Spokane Community College - The Running Start for Careers initiative raises scholarship funds for students earning a college trade degree and high school diploma at the same time.

This grant will provide scholarship funds for low-income students go to college and get a vocational degree to kick start their careers.



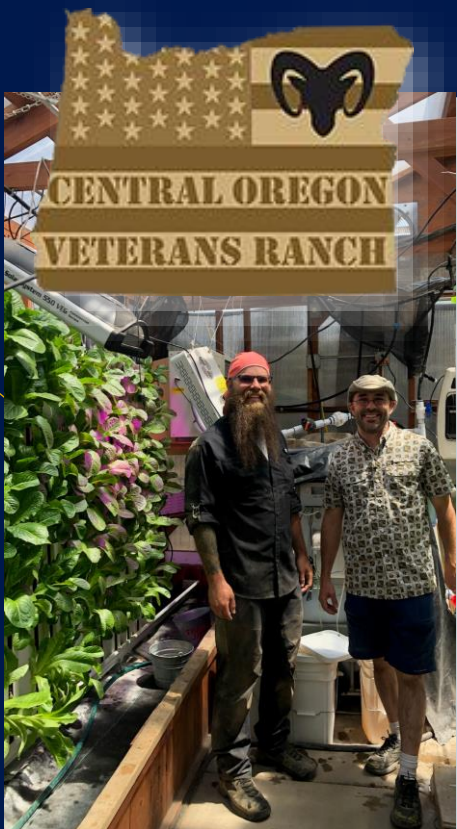
2021 Economic Development

NWBDA donated \$194,500 to local non-profits within the communities we serve. Here are the 2021 Recipients:

Central Oregon Veteran's Ranch – Bend, OR

Central Oregon Veteran's Ranch (COVR) offers free education and workshops to veterans in farming, ranching, gardening, and more. An added benefit of COVR is the immediate sense of belonging, community, and camaraderie that the veterans' experience.

This grant will allow COVR to increase outreach to veterans and connect them to various vocational opportunities at COVR.



2021 Economic Development

NWBDA donated **\$194,500** to local non-profits within the communities we serve. Here are the 2021 Recipients:

HopeWorks – Everett, WA

HopeWorks operates Social Enterprises that are mission-driven, revenue-generating businesses that provide on the job training and support to people with diverse skills who are striving to overcome experiences and institutional failures that have left them out of the workforce.

This grant will provide an opportunity to open new training opportunities, hire more employees, and be able to serve more trainees in their programs.



2021 Economic Development

NWBDA donated **\$194,500** to local non-profits within the communities we serve. Here are the 2021 Recipients:

Economic Development Alliance of Skagit County – Mt Vernon, WA

EDASC initiatives include small business support programs, workshops, helping businesses secure incentives and financing they need to grow; Leadership development, administering emergency grant funding for local businesses and business retention and recruitment.



This grant will support their economic development programing, which will include entrepreneurial support and workforce development.

2021 Economic Development

NWBDA donated **\$194,500** to local non-profits within the communities we serve. Here are the 2021 Recipients:

SCORE

SCORE, the nation's largest network of volunteers and expert business mentors, is dedicated to helping small businesses get off the ground, grow and achieve their goals. Since 1964, they have provided education and mentorship to more than 11 million entrepreneurs. With more than 10,000 dedicated volunteers, they are able to deliver most of their services at no cost.

This grant will provide an opportunity to open new training opportunities, hire more employees, and be able to serve more trainees in their programs.



Spokane/CDA Office

Seattle Office

Portland Office

Central Oregon Office

Employees of the Quarter

- **Cassandra Stringer**
- **Angela Tompkins**
- **Jonah Reinhard**
- **The Closing Team**
 - **Colleen Ruggles**
 - **Misty Hoxie**
 - **Renea Taylor**

Employees of the quarters are nominated by their peers and selected by the board. It is a recognition well deserved by this year's recipients.

Loan Committee – Top Performers

**99% Washington Loan
Committee Participation:**

HUGH CROZIER

**97% Oregon Loan
Committee Participation:**

**KRISTINA BAKER
SCOTT BLEEKER
JOE DRUFFEL
HUGH CROZIER**

Top Producers

ELIZABETH RUSNAK

MARK BEPPLER

In recognition of outstanding sales efforts.

**In 2021, Elizabeth and Mark each surpassed the
\$30,000,000 in total debentures.**

Top Participating Lenders



In recognition for partnering with NWBDA and being one of the top producers.

Thank you for your partnership!

Top Participating Lenders



Heritage
BANK

In recognition for partnering with NWBDA and being one of the top producers.

Thank you for your partnership!

Top Participating Lenders



In recognition for partnering with NWBDA and being one of the top producers.

Thank you for your partnership!

Top Participating Lenders

Peoples Bank

In recognition for partnering with NWBDA and being one of the top producers.

Thank you for your partnership!

All Participating Lenders

- Bank of America
- Bank of the West
- Banner Bank
- Beneficial State Bank
- Coastal Community Bank
- Columbia State Bank
- Commencement Bank
- Community First Bank
- Craft3
- Enterprise Bank & Trust
- First Citizens Bank
- First Interstate Bank
- GESA Credit Union
- HAPO Community Credit Union
- Heritage Bank
- HomeStreet Bank
- JP Morgan Chase Bank
- KeyBank National Association
- Mid Oregon FCU
- Mountain West Bank
- Numerica Credit Union
- Pacific West Bank
- Peoples Bank
- SaviBank
- Spokane Teachers Credit Union
- State Bank Northwest
- Sterns Bank
- Summit Bank
- Timberland Bank
- U.S. Bank
- Unitus Community Credit Union
- Washington Federal
- Washington Trust Bank
- Whatcom Educational Credit Union
- Wheatland Bank
- Zions First National Bank

Thank You to



U.S. Small Business
Administration

&

NADCO

National Association of Development Companies



Thank you for attending our 2021 Annual Meeting. 2021 was a very successful year. That success is directly related to the relationships we have with our employees, board, loan committee, members, lending partners and business clients.

We thank you all for that relationship and look forward to a very successful 2022. May you all have a safe and happy Holiday.

Contact Us: info@nwbusiness.org | www.nwbusiness.org | 509-458-8555 | 9019 E Appleway Blvd., Ste 200, Spokane Valley