



**SCKEDD**  
**South Central Kansas Economic  
Development District**

# A MESSAGE FROM SCKEDD

Dear Friends and Associates:

SCKEDD is committed to educating Kansas Entrepreneurs about the loan programs available to them as they start or expand their business or need to refinance their business debt. In addition to small business lending our organization impacts the region through Weatherization services to low-income families and grant writing services for rural communities in need of experienced writers to restore their communities.

SCKEDD provides access to loans for entrepreneurs unable to gain a traditional commercial loan. Our team is dedicated to identifying innovative loan solutions for Kansas entrepreneurs. The economy is rapidly changing, and our team is fluid in creating loan programs to meet small business needs. Examples include our Disaster Relief Loan with limited restrictions and low interest rates, which provided a cash injection into small businesses. Additionally, our team is the first in the Nation to develop a loan program for those obtaining their CMMC license. This loan will allow the capital needed as they hire a third-party service and invest in software in order to become in compliance.

Our team includes a mix of experienced and young professionals. The mix of professionals allows for experienced team members to advise on the complexity of business matters while we place an emphasis on digitalizing our process to drive efficiency.

SCKEDD is growing their SBA 504 program. This hidden gem is aiding Kansas Small Businesses to expand their footprint to increase production or manufacture their products. We hope you enjoy learning about a few of our borrowers. This loan program allowed these entrepreneurs to obtain funding for commercial real-estate at historically low and generous terms. Kansas entrepreneurs are investing in real-estate, and we hope to have the chance to work with your small business.

Natalie Santonil  
Business Resource Program Leader



CONTACT OUR OFFICE TO LEARN HOW OUR SMALL, MEDIUM AND LARGE LOANS CAN GROW YOUR SMALL BUSINESS OR START IT!

# 2021 SCKEDD ECONOMIC IMPACT

**\$3 Million**

Funded in Small Business Loans



**\$6 Million**

Undispersed and Approved Loans

**170 Jobs**

Supported by SCKEDD Loan Funds

**25%**

LOANS FUNDED BY

Rural Kansas Entrepreneurs

**25%**

LOANS FUNDED BY

Female, Minority or Veteran Entrepreneurs

**60%**

LOANS FUNDED BY

Commercial Real Estate Loans with an average of \$500k

## NEARLY HALF OF LOANS APPROVED FOR STARTUPS!

SCKEDD Now Offers Mid-Size Loans for Entrepreneurs in the State of Kansas. AVERAGE FUNDING IS \$120K!

## A GUIDE TO SBA 504 LOANS

### HOW DOES IT WORK?

- The bank provides 50% of the financing, SCKEDD provides up to 35% of the financing and the small business completes the remainder 15% .
- The best part about 504 Loans is that the interest rates are fixed, and the terms can be up to 25 years.
- It can be used for commercial real estate, new construction, and heavy equipment with lifespan of 10+ years

### HOW DO I APPLY?

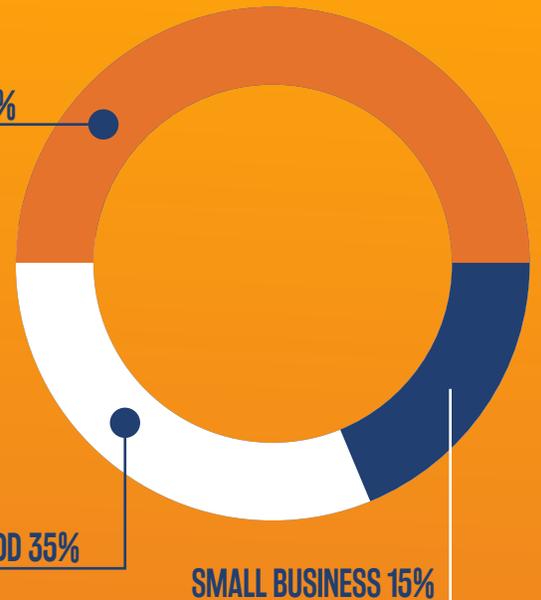
- Contact SCKEDD! We can coordinate the paperwork and application process, including helping you find a bank if you do not have one yet.
- Small business owners or bankers can contact SCKEDD to discuss projects.
- SCKEDD helps the applicant complete the 504 Loan application and works with the bank throughout the approval process to move things along quickly.

### TOTAL PROJECT FUNDED IN 3 WAYS

**BANK 50%**

**SCKEDD 35%**

**SMALL BUSINESS 15%**





## Paragon Precision Metal, LLC MCPHERSON, KS | 504 LOAN

This small business in McPherson, KS offers laser-cutting, turret punch processing, welding and press-braking for small businesses typically in the manufacturing, auto and aviation industries.

Steel products require quality and exact molds making the product integrous. For Paragon Precision Metal, LLC, this is made possible through the purchase of laser equipment from SBA 504 loan program. The equipment uses cutting edge technology to create a highly replicable and quality line of steel-based products and amenities, Paragon Precision Metal, LLC. Is your go-to business for any and all steel and metal-based needs!

This locally owned and operated company takes immense pride in its technological approach to ensuring that clients receive the best product available according to today's standards in the highly sought-after steel industry.

## PROFILE



### COMPANY

Paragon Precision Metal, LLC



### LOCATION

McPherson KS



### FOUNDED

2019



### MISSION

At Paragon Precision Metal, LLC, we are proud to offer a wide variety of services in the area of steel manufacturing. With custom, unique abilities, we routinely work with mild and high carbon steels, stainless steel and aluminum.



### EMPLOYEES

10 - 20



### FAST FACT

Paragon offers state-of-the art, laser-cutting technology that ensures the most precise and consistent steel products available on the market.



### WEBSITE

[paragonprecisionmetal.com](http://paragonprecisionmetal.com)



# SUMO BY NAMBARA WICHITA, KS | 504 LOAN

In Sedgwick County a family-night out on the town, chances are one of your top destinations is the corner of 13th and Greenwich. Here you'll find ample food and entertainment options, but perhaps no other place captures both of these qualities quite like Sumo Japanese Restaurant!

Sumo by Nambara, a minority, female-owned and locally operated business has been a staple of top-quality Japanese cuisine in East Wichita for the past 20 years. Located in this highly developed business and entertainment district, the location boasts both perfect and convenient location and is just walking distance away from entertainment venues like the East Warren, "The Alley" Arcade and Chicken and Pickle.

Sumo features a dining experience where your food is cooked fresh before your very own eyes by professional chefs and showcasing a variety of beloved cuisines, there is something here for taste buds of all types.

Boasting thousands of positive reviews on Google and acclaimed as a favorite by locals for the past two decades, Sumo is a must stop for a great food and environment for people of all ages to enjoy!

## PROFILE



### COMPANY

Sumo by Nambara



### LOCATION

Wichita, KS



### FOUNDED

2000



### MISSION

An enticing, interactive dining experience with top quality cuisine and a sociable and comforting environment



### EMPLOYEES

20+



### FAST FACT

Sumo was one of the first hibachi-style restaurants in the metro Wichita area!



### WEBSITE

[sumowichita.com](http://sumowichita.com)

# PROFILE



## COMPANY

Plastics Extrusion Machinery, LLC



## LOCATION

McPherson, KS



## FOUNDED

1978



## MISSION

We are the premiere technology provider of innovative downstream equipment, engaging our customers through trusting relationships to identify their core needs and deliver high-quality, durable equipment on time, every time. We will exceed all expectations with real-time, data-centric feedback, which includes hassle-free service and support, enabling the production of life-giving resources to our community and to the rest of the world.



## EMPLOYEES

20+



## FAST FACT

PEM partners with Water4Haiti a non-denominational Christ-centered ministry, with the intention to show God's love by providing clean water resources to improve the lives and well-being of the residents of Haiti.



## WEBSITE

[pemusa.com](http://pemusa.com)



## Plastics Extrusion Machinery, LLC MCPHERSON, KS | 504 LOAN

In 2000, Nathan Spearman began his career in the plastics industry and after 17 years, Nathan was able to apply his industry knowledge towards purchasing a business, which he restructured as Plastic Extrusion Machinery LLC (PEM).

PEM, located in the Industrial town of McPherson, Kansas, is a leading global manufacturer of downstream extrusion equipment in the PVC pipe and custom profile industries.

Just two years after acquiring PEM, sales were quickly increasing, and the number of employees had doubled. PEM had outgrown their facility and decided they needed to expand which led to a collaborative effort between SCKEDD and People's Bank and Trust to make expansion possible.

Construction of this 130,000 square foot manufacturing facility was completed in September 2021. This expansion gives PEM the capacity to consolidate its multistate operation completely into the McPherson facility creating 40+ jobs for the Kansas economy!



**Nathan Spearman**  
CEO /Owner  
CPA, CITP, CGMA





## Treehouse Learning Center, Inc. WICHITA, KS | 504 LOAN

When it comes to learning and quality of education for children and their development, parents seek out only the highest quality of services. Tree House Learning Center, Inc., is a childhood preschool and childcare program that emphasizes the individual learning experiences for their students, and “provides an exploratory environment with creatively diverse and developmentally appropriate activities for emotional, cognitive, social and physical growth.” With two locations in west Wichita, Tree House Learning Center, Inc., teaches children between the ages of 1-12 with the utmost quality of educational opportunities.

For 18 years now, Tree House Learning Center, Inc., provides lessons with philosophies that include an appreciation for nature, a safe, clean, stimulating learning environment, and an appreciation of self-image. Parents are constantly involved in the process of their children’s educations and have the ability to check in on them at any time via “Kid Cam”, are provided reports with the progress of their child’s learning on a daily basis and an open-door policy, and quality educators who have at least one year of experience in an early childhood setting or hold degrees in early childhood education or similarly related fields. In addition to their careful hiring process, educators and staff are trained in a variety of fields ranging from prevention and control of infectious diseases to safe food handling and allergy training, Tree House Learning, Inc., carefully selects only the most qualified professionals and educators to teach the next generation of bright, young adults.

When it comes to ensuring your child’s safety, care, and education, no place does it better than Tree House Learning, Inc. “Although there are still some who regard these individuals as mere babysitters, there is an increasing recognition that individuals in childcare deserve the respect, the rewards, and the responsibilities that accompany professional status.

# PROFILE



### COMPANY

Treehouse Learning Center, Inc.



### LOCATION

Wichita, KS



### FOUNDED

2003



### MISSION

We are a clean loving environment focused on learning and your children’s development.



### EMPLOYEES

Average 50+ part and full time employees



### FAST FACT

Parents rave about the facility - “My daughter has attended this center from 18 months through school age program. I know when I leave her in this facility she is safe with secure access, video monitoring, and caring staff. The facility is always clean. Communication is great. My daughter loves going to see her friends and teachers and participating in all of the fun activities. I give my highest recommendation to this facility - Amanda M” School aged kids go on 4-5 field trips a week. These include Great Plains Nature Center, Wichita Public Library, Urban Air, The Humans Society, Exploration Place, Movie Theater and different museums in our community



### WEBSITE

treehouselearningonline.net

## **SCKEDD BOARD OF DIRECTORS AND MEMBERS**

The Board of Directors are County Commission appointed and represent approximately 20 South Central Kansas members with expertise in the areas of financial internal controls, business law, commercial lending, risk management, corporate governance and/or economic development.

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