ANNUAL REPORT

with six stories of business success

2020

Business Finance
Experience. Integrity. Service.
A MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear Friends and RMI Partners:

Thank you for making 2020 another year of remarkable performance for RMI Business Finance.

Whether it was for a start-up business, an expansion of an existing business, or the refinance of a previous loan to help lower monthly payments, our dedicated team supported numerous small enterprises so they could grow stronger and more competitive.

In the same way so many businesses were affected by the COVID-19 pandemic, RMI was affected as well. To ensure the safety of our team, we quickly pivoted to telework rather than coming to work at the RMI building. I’m so proud of how smoothly and successfully the team transitioned to this new work environment.

The RMI team’s many years of experience and program knowledge is the biggest contributor to our success.

In the same way so many businesses were affected by the COVID-19 pandemic, RMI was affected as well. To ensure the safety of our team, we quickly pivoted to telework rather than coming to work at the RMI building. I’m so proud of how smoothly and successfully the team transitioned to this new work environment.

Through it all, RMI remained passionate about helping small businesses. And that passion has resulted in our own success story:

- In Fiscal Year 2020, RMI had 71,504 loans approved for over $45 million.
- During this same period, we had four RMI Direct and IRP loans approved for just under $600,000.
- Again this year, RMI was a proven leader—recognized as the #1 CDC in our region, and ranking 26th out of 200 CDCs nationally in 504 loan volume.

The RMI team’s many years of experience and program knowledge is the biggest contributor to our success.

Zola M. Finch
RMI Executive Director
OTHER LOANS
Intermediary Relending Program (IRP)
The Intermediary Relending Program provides up to $250,000 in financing to for-profit businesses located in non-metro areas with a population below 50,000. Funds are used for fixed assets, inventory or working capital.

RMI Direct
RMI Direct provides up to $250,000 in fixed-rate financing to for-profit businesses. Funds are used for fixed assets, inventory or working capital.

RMI is an SBA Certified Development Company (CDC). The Small Business Administration has authorized us to make 504 Loans and work on behalf of businesses to make the application and approval process fast and easy.

2020 ACCOMPLISHMENTS

WHO’S INVOLVED?
The business owner/borrower, RMI, and a bank.

HOW DOES THE SBA 504 LOAN PROGRAM WORK?
The financing structure is straightforward. Working with a lender, RMI provides up to 40% of the financing for the purchase of existing commercial real estate or new construction and equipment. The banking institution typically provides 50% of the financing, while the borrower pays as little as 10% down. Even better, SBA 504 Loans are long term with fixed rates. Business owners are able to access capital at the lowest possible cost, and feel confident knowing their monthly payments won’t change over the life of the loan.

WHAT’S THE PROCESS?
Borrowers contact RMI to discuss their project with an experienced loan officer. With RMI’s help, they complete an SBA 504 Loan application, which is very similar to the one required by banks for conventional loans. After that, RMI works directly with the banking institution and the SBA to move the application through the approval process as quickly and smoothly as possible. RMI helps business owners build success every step of the way—from application to disbursement.

A GUIDE TO SBA LOANS

A BUSINESS NEEDS FINANCING

BANK LOAN OFFICER

RMI SBA LOAN PROFESSIONALS

SBA 504 LOAN APPROVAL PROCESS

BUILDING SUCCESS

MAXIMIZING PRIVATE CAPITAL WITH 504 LOANS

BUILDING COMMUNITIES WITH 504

RMI assists a diverse group of businesses and projects. We serve as a financial resource to help improve communities and make them stronger.

REVITALIZATION
2%

BANK FINANCING
$57,598,497

504 FINANCING
$17,965,991

RURAL
51%

VETERAN
7%

JOBS
26%

MINORITY
9%

WOMEN
8%

VETERAN
4%

WOMEN
5%

RURAL
36%

MAXIMIZING PRIVATE CAPITAL WITH 504 LOANS

Providing 504 financing opportunities to our clients has resulted in the creation and retention of more than 28,000 new jobs in our service area since our inception.

NUMBER OF JOBS

NUMBER OF 504 LOANS FINANCED

WOMEN
15

MINORITY
49

VETERAN
7

RURAL
36

JOBS

Building Communities with 504

In the last eleven years, RMI has provided more than 650 businesses with the financing to help them build success.

504 LOANS APPROVED

SBA 504 LOAN APPROVAL PROCESS

BUILDING SUCCESS

A GUIDE TO SBA LOANS

WHO’S INVOLVED?
The business owner/borrower, RMI, and a bank.

BUILDING COMMUNITIES WITH 504

RMI assists a diverse group of businesses and projects. We serve as a financial resource to help improve communities and make them stronger.

REVITALIZATION
2%

BANK FINANCING
$57,598,497

504 FINANCING
$42,692,000

RURAL
51%

VETERAN
7%

JOBS
26%

MINORITY
9%

WOMEN
8%

VETERAN
4%

WOMEN
5%

RURAL
36%

MAXIMIZING PRIVATE CAPITAL WITH 504 LOANS

Providing 504 financing opportunities to our clients has resulted in the creation and retention of more than 28,000 new jobs in our service area since our inception.

NUMBER OF JOBS

NUMBER OF 504 LOANS FINANCED

WOMEN
15

MINORITY
49

VETERAN
7

RURAL
36

MAXIMIZING PRIVATE CAPITAL WITH 504 LOANS

Each 504 Loan project includes a conventional first mortgage of 50 percent.
Tim Robinson and Chris Brosh were avid outdoorsmen who grew up in the beautiful northwest Arkansas town of Bentonville. Following graduation from college in 2006, both had decided to return to live and eventually start families in their hometown. As fate would have it, when they returned they found an effort underway to transform an area of town into a series of biking trails to be used by local off-road cyclists. Tim and Chris were quickly onboard and committed to helping bring the trails project to fruition.

As the completed trails became increasingly used by a growing number of cycling enthusiasts, bikes naturally broke and needed repairs or replacement parts. Since retrieving parts meant traveling some distance to nearby towns, a business idea presented itself to Tim and Chris. Why not start their own bike shop—right here in Bentonville?

They rented the first floor of what had once been an office supply store in the historic downtown district and in 2007, Phat Tire Bike Shop was born. What started out as a sales and repair business, soon grew into the local hangout for anyone who enjoyed mountain biking.

As the inventory of rental bikes increased, Tim and Chris were faced with a need for more space. They located a vacant, 3,150 sq. ft. building about one block from their store and close to the trailhead. Next, they had a discussion with their banker at Arvest Bank, James Brookhart, about how to make the expansion happen. He recommended the 504 loan and put them in touch with RMI. Arvest Bank and RMI collaborated on putting together the loan package.

“They made the loan process seamless, so we could continue doing what we do,” says Chris. “And the fixed low interest rate made a huge difference.”

Bentonville is currently the self-proclaimed “Mountain Biking Capital of the World,” and Phat Tire Bike Shop has become central to the city’s mountain biking community.

Together, Tim Robinson and Chris Brosh turned a hobby into a successful business and increased the popularity of the sport in the Bentonville area. But the two lifelong friends have yet to stop pedaling—they’ve now opened Phat Tire Bike Shops in 11 communities throughout northwest Arkansas and northeast Oklahoma.
You’d have to look far and wide to find someone who personifies the fitness lifestyle as well as Stephanie McGrew, owner and operator of Lone Star Physiques in Kirksville, MO. McGrew started her journey as a child in Lubbock, Texas, but made her way to Kirksville in 2004 when she began her post-secondary education at Truman State University. In 2010 she graduated with two degrees—a B.S in Exercise Science and a B.A. in Biology. It was in 2013 while McGrew was pursuing a master’s degree in healthcare administration at A.T. Still University that the idea for Lone Star Physiques came to be.

“I initially started the business because I needed to make a living, but had to manage my work schedule around my class schedule at A.T. Still,” says McGrew. “When I started the business, I had no idea that it would grow to this magnitude.”

Her business is a health and fitness facility that strives to help educate, motivate, and inspire others to live healthier lives.

“The goal is to help people realize the importance of living and leading healthier lifestyles,” she says. Lone Star Physiques offers one-on-one personal training sessions, as well as group training classes in areas such as yoga, circuit training, kickboxing, and a unique program called Bridal Boot Camp. Programs for nutritional support, weight loss and online/distance personal training are also offered.

In 2018, the business was flourishing so well that more space was needed. Stephanie put the word out that she was looking for property. She realized it was more cost efficient to own her own place rather than continuing to pay rent.

She located a possible new facility that was 4,500 sq. ft. —big enough for the existing business, plus plenty of room for future expansion. McGrew shared her plans for the new location with Anastasia Tiedemann, a counselor at the Missouri Small Business Development Center in Kirksville. Tiedemann suggested she get in touch with Mindy Murray at RMI who might be able to assist with financing. Mindy indicated that since McGrew already had a purchase contract on the new property, she was eligible for the RMI Grant Program. RMI notified McGrew in July, 2020 telling her that she had been awarded the grant, and she moved into the new building in September.

In 2018, the business was flourishing so well that more space was needed. Stephanie put the word out that she was looking for property. She realized it was more cost efficient to own her own place rather than continuing to pay rent. She located a possible new facility that was 4,500 sq. ft. —big enough for the existing business, plus plenty of room for future expansion.

In 2018, the business was flourishing so well that more space was needed. Stephanie put the word out that she was looking for property. She realized it was more cost efficient to own her own place rather than continuing to pay rent.

McGrew continued to inspire more than 100 of her current fitness students and trainees. She’s also received recognition from her business peers in Kirksville. In 2017, Lone Star Physiques was named Best Weight Loss Facility in Kirksville, and in 2018, McGrew received the Kirksville Chamber of Commerce’s 5 Under 40 award. McGrew has also been on various nationwide entrepreneurial panels speaking about how she started and maintains her business in rural Missouri.

Lone Star Physiques
KIRKSVILLE, MO • RMI GRANT

Y

COMPANY:
Lone Star Physiques
LOCATION:
Kirksville, MO
FOUNDED:
2013
MISSION:
Lone Star Physiques is a facility for those who want to pursue a more fit & healthy lifestyle through individual and group fitness training and nutritional guidance.
EMPLOYEES:
8
FAST FACT:
Stephanie has traveled the world competing in extreme endurance races, including one on the beaches of Normandy in northern France.
WEBSITE:
www.lonestarphysiques.com

“I initially started the business because I needed to make a living, but had to manage my work schedule around my class schedule at A.T. Still,” says McGrew. “When I started the business, I had no idea that it would grow to this magnitude.”

Her business is a health and fitness facility that strives to help educate, motivate, and inspire others to live healthier lives.

“In 2018, the business was flourishing so well that more space was needed. Stephanie put the word out that she was looking for property. She realized it was more cost efficient to own her own place rather than continuing to pay rent. She located a possible new facility that was 4,500 sq. ft. —big enough for the existing business, plus plenty of room for future expansion.

McGrew shared her plans for the new location with Anastasia Tiedemann, a counselor at the Missouri Small Business Development Center in Kirksville. Tiedemann suggested she get in touch with Mindy Murray at RMI who might be able to assist with financing. Mindy indicated that since McGrew already had a purchase contract on the new property, she was eligible for the RMI Grant Program. RMI notified McGrew in July, 2020 telling her that she had been awarded the grant, and she moved into the new building in September. She was able to use the grant money to help with needed renovations and for purchasing new equipment.

Now with eight years under her belt owning and operating Lone Star Physiques, McGrew continues to inspire more than 100 of her current fitness students and trainees. She’s also received recognition from her business peers in Kirksville. In 2017, Lone Star Physiques was named Best Weight Loss Facility in Kirksville, and in 2018, McGrew received the Kirksville Chamber of Commerce’s 5 Under 40 award. McGrew has also been on various nationwide entrepreneurial panels speaking about how she started and maintains her business in rural Missouri.

“In 2018, the business was flourishing so well that more space was needed. Stephanie put the word out that she was looking for property. She realized it was more cost efficient to own her own place rather than continuing to pay rent. She located a possible new facility that was 4,500 sq. ft. —big enough for the existing business, plus plenty of room for future expansion.

McGrew shared her plans for the new location with Anastasia Tiedemann, a counselor at the Missouri Small Business Development Center in Kirksville. Tiedemann suggested she get in touch with Mindy Murray at RMI who might be able to assist with financing. Mindy indicated that since McGrew already had a purchase contract on the new property, she was eligible for the RMI Grant Program. RMI notified McGrew in July, 2020 telling her that she had been awarded the grant, and she moved into the new building in September. She was able to use the grant money to help with needed renovations and for purchasing new equipment.

Now with eight years under her belt owning and operating Lone Star Physiques, McGrew continues to inspire more than 100 of her current fitness students and trainees. She’s also received recognition from her business peers in Kirksville. In 2017, Lone Star Physiques was named Best Weight Loss Facility in Kirksville, and in 2018, McGrew received the Kirksville Chamber of Commerce’s 5 Under 40 award. McGrew has also been on various nationwide entrepreneurial panels speaking about how she started and maintains her business in rural Missouri.

“In 2018, the business was flourishing so well that more space was needed. Stephanie put the word out that she was looking for property. She realized it was more cost efficient to own her own place rather than continuing to pay rent. She located a possible new facility that was 4,500 sq. ft. —big enough for the existing business, plus plenty of room for future expansion.

McGrew shared her plans for the new location with Anastasia Tiedemann, a counselor at the Missouri Small Business Development Center in Kirksville. Tiedemann suggested she get in touch with Mindy Murray at RMI who might be able to assist with financing. Mindy indicated that since McGrew already had a purchase contract on the new property, she was eligible for the RMI Grant Program. RMI notified McGrew in July, 2020 telling her that she had been awarded the grant, and she moved into the new building in September. She was able to use the grant money to help with needed renovations and for purchasing new equipment.

Now with eight years under her belt owning and operating Lone Star Physiques, McGrew continues to inspire more than 100 of her current fitness students and trainees. She’s also received recognition from her business peers in Kirksville. In 2017, Lone Star Physiques was named Best Weight Loss Facility in Kirksville, and in 2018, McGrew received the Kirksville Chamber of Commerce’s 5 Under 40 award. McGrew has also been on various nationwide entrepreneurial panels speaking about how she started and maintains her business in rural Missouri.
It all started one evening around the backyard fire pit. The year was 2015 and Bradley Brackman was sharing with his family the frustration he was feeling about the agricultural products manufacturer where he worked. He had offered ideas for improving products but his suggestions weren’t being heard.

That’s when the dream of starting a new family business was born. Bradley, his wife Nicole, along with his parents Bart and Brenda, would start their own ag manufacturing company near their home in La Monte, MO. With that plan in mind, the next step would be to seek a location for the operation, as well as the capital they would need to get the ball rolling.

The Brackmans secured and purchased an owner-financed property to house their new manufacturing operation. Then they had a conversation with Roy Hunter of the Sedalia/Pettis County (Mo.) Economic Development Council. He referred the Brackmans to Mindy Murray of RMI.

Mindy helped Bradley fine-tune his business plan and assisted with the loan application process for RMI’s IRP (Intermediary Relending Program) Loan. The IRP Loan provides financing for fixed assets, inventory or working capital to for-profit businesses in non-metro areas.

“RMI was instrumental in getting us up and running,” shares Brenda, “and Mindy was very helpful.”

The RMI IRP Loan provided the capital needed to complete some improvements on their 50’x 260’ manufacturing building, as well as the purchase of equipment needed to start production. Soon five additional employees were added to the operation. The family settled on LAG Industries as the name for the nascent company. LAG stands for the initials of Bradley and Nicole’s children: Lane, August, and Gracie.

Prior to starting LAG Industries, the Brackman’s had worked cattle on their own livestock operation for three decades. From that experience, they had accumulated a wealth of knowledge about the customers they would be serving. They knew, for instance, farmers would be willing to pay a little more for the products they needed if constructed from higher quality, longer-lasting materials, and built-to-suit for the customer’s individual needs. Bart and Bradley set a goal for themselves to ensure a 30-day turnaround on all their products—from taking the order, through manufacturing, and until they personally delivered the finished goods to the customer by truck.

LAG Industries made it a point to specialize in using hot-dipped galvanized heavy-gauge steel to construct top-of-the-line livestock handling equipment, rolled-steel feed bunks, hay-saving feeders, heavy-duty gates and fence to support all sectors of the livestock industry. In addition, LAG fabricates custom metal art, custom signs, home decor, awards and fire pits.

The Brackmans’ simple philosophy of hard work and honest communication has served them well. Growth in the company has happened quicker than expected, with their products in over a dozen states from North Dakota to Texas, and from Wyoming to Virginia—all in just four short years.
If success is defined as doing what you love in a place you love, then Nicole Fisher, owner of Fisher Law, is a success. Nicole started her Kansas City firm in 2015—with only a dream and $300 in her bank account. Her guiding philosophy was simple but powerful: work hard and care very much. The intervening years have demonstrated the value of that philosophy. Just ask Fisher, her employees, or the family law clients she serves. In 2018, Fisher Law was leasing a space much too small for their six employees. Nicole knew she had to make a change. She knew she wanted more space, but also knew she didn’t want to relocate to an office tower somewhere in the city. Fisher Law was not that kind of practice.

“For our clients, we wanted a place where they could park out front, then walk right in the front door,” says Fisher. She began a conversation about the company’s space dilemma with her bankers at Enterprise Bank & Trust, and about whether she should build or buy. Loan officer Jason Carter-Solomon looked over Nicole’s financials, and was encouraged by what he saw. He suggested that the 504 loan might be the vehicle needed to make her goal a reality.

“The low fixed rate and the terms of the loan were just too good to pass up,” says Nicole. She began the search for a new home for her mid-sized practice, and soon located an existing structure only two blocks away from her previous location. It was the ideal size for her growing practice, with enough room to take on two other law practice tenants.

The loan project with RMI and Enterprise Bank was completed in November of 2018. And Nicole has added five employees to the Fisher Law team since the move to the new building. Despite all other circumstances, 2020 has been a great year for the firm and all signs point toward continued success.

“It’s been a crazy couple of years,” says Nicole. “We’ll take a deep breath and keep on doing what we’re doing.”
If your company or sports team needs embroidered or silkscreened apparel in the Wichita, Kansas area, your best bet is a call to Jeannie Gehrer at Gear For You. A former accountant and school teacher, Jeannie is a life-long resident of Wichita. In 1997, Jeannie got into the embroidery business at the urging of a friend. That friend owned a successful silkscreen printing company, and found that more and more of her regulars were asking about embroidered apparel. Not wanting to disappoint customers, she reached out to Jeannie about the opportunity. Soon Jeannie bought her first embroidery machine and began operating Gear For You out of her home. Soon she had three embroidery machines and moved the business to a shopping center location, followed by a move to a larger facility in the north Wichita warehouse district of Bel Air. Still growing, her landlord built a 6,000 sq. ft. building for her in 2012 from which she operated her business for the next seven years. Then in early 2019, after she was forced to turn away work because of inadequate space and equipment, Jeannie located a possible new location—a five-year-old, 12,000 sq. foot building on the eastern edge of town. She approached her banker Colby May at Andover State Bank to see if he could help. Together they developed a plan for an interim loan, then a 504 loan to replace the previous one. Colby put her in touch with Annette Darnell of RMI and soon Gehrer was able to purchase the new building.

"Annette at RMI was prompt and helpful in answering the questions we had about the loan process," says Gehrer, "and I don't think we could have done the deal without the stability of the lower, fixed interest rate of the 504."

By July 2019, Gear for You had moved into the new building, added the much-needed equipment and resumed operations. This newer, more visible location meant more walk-in customers. Four more employees were added and the more spacious facility drove production capacity even higher.

"When they tell me how many shirts our team can run through the screen press in an hour, it always just amazes me," Jeannie proudly states.

Customers of Gear For You are arts and all agencies, schools, athletic teams, and growing list of corporate clients. In addition to walk-in and phone orders, Gear For You has recently set up convenient online "stores" for schools and teams, where boosters and parents can place orders and pay for team apparel without involving coaches or administrators. This aspect of the business has increased 50% from last year. Gehrer has plans to implement the same model for her corporate and agency clients as well.

With a business that continues to increase—both in profits and capacity—Jeannie shares these three secrets to her business’s success, “We give customers what they want, minimize mistakes, and figure out new processes on the difficult projects.” For 23 years, Jeannie has proved this to be a winning formula.

COMPANY: Gear For You
LOCATION: Wichita, KS
FOUNDED: 1997
MISSION: Supplying corporate, school, and athletic groups with embroidery, screen print, digital print, vinyl, rhinestone, window decal, and banners.
EMPLOYEES: 13
FAST FACT: In 23 years of business, Jeannie Gehrer has never had to make a sales call.
WEBSITE: www.gearforyou.com
On the southern outskirts of Jefferson City, MO sits the charming little town of Wardsville. It’s there you’ll find a white brick structure that’s home to Magnify Salon, and where for six days a week you’ll find its owner, Sarah Linhardt. Sarah is a former nurse who has worked in the salon business for 12 years. One day in early 2017, Sarah and her husband Nathan visited Wardsville and immediately fell in love with the town. Wardsville seemed to be the best of both worlds—a tight-knit community with a rural feel—yet close enough to nearby Jefferson City and its variety of stores and restaurants. Soon the Linhardts had moved to Wardsville and Sarah planned for the dream salon she had wanted to own. The building which now houses the salon sits on what was once a cattle field. As construction began, the builder consulted with Sarah and built it with the needs of the salon in mind. The rented space in this building would be the home of Magnify Salon. The name for her salon was born from something her pastor said: “You cannot choose the things that come into your life, but you can choose the things you magnify.” Magnify represents Sarah’s faith, and her passion for inspiring clients to find and feel their inner beauty. “I love having the ability to make people feel beautiful,” says Sarah, “which is something that everyone deserves.” Sarah had a particular vision for her new salon—one consistent with her own values. In as many cases as possible, she would use salon products that wouldn’t harm customers or the environment. She successfully researched and sought out several product lines that aligned with this vision. By early 2020, the Linhardts had saved enough to make an offer for buying the building from its owner. They worked with their lender, Hawthorn Bank to secure financing for the purchase. When Sarah told a customer, Mindy Murray of RMI, about her plan, Mindy explained to Sarah that as a female entrepreneur, she might qualify for additional funds from the RMI Direct Loan Program. “It was easy peasy, and the interest rate was great,” says Sarah. Financing for the project was completed, and Sarah received the Direct Loan from RMI. The RMI funds provided working capital and covered some employee training costs. For the Linhardts, another benefit of building ownership is rental income. Of the building’s 6,600 sq. ft. total, Magnify Salon occupies only 1,600 sq. ft. The remaining space is divided between two other businesses and also four storage units. Magnify Salon is now firmly rooted in the community. And although most of her customers live down the street or in Jefferson City, a smaller group drives from as far away as Owensville and Sedalia. “They just love our salon,” says Sarah. “And they love the vibe.”
**ARKANSAS**

**DISTRICT 1**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $0
- **Jobs Added:** 0

**KANSAS**

**DISTRICT 1**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $0.2
- **Jobs Added:** 24

**DISTRICT 2**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $0.2
- **Jobs Added:** 24

**DISTRICT 3**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $0.4
- **Jobs Added:** 15

**DISTRICT 4**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $17
- **Jobs Added:** 4a

**MISSOURI**

**DISTRICT 1**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $0
- **Jobs Added:** 0

**DISTRICT 2**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $20.1
- **Jobs Added:** 0

**DISTRICT 3**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $1
- **Jobs Added:** 0

**DISTRICT 4**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $1
- **Jobs Added:** 0

**DISTRICT 5**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $1.7
- **Jobs Added:** 20

**DISTRICT 6**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $12.4
- **Jobs Added:** 28

**DISTRICT 7**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $2.2
- **Jobs Added:** 32

**DISTRICT 8**

- **No. of Loans:** 1
- **Rural:** 1
- **Dollars (Millions):** $5.7
- **Jobs Added:** 10

---

**RMI LENDING PARTNERS**

RMI was proud to work with these outstanding lending institutions in 2020:

**MISSOURI**

- **JEFFERSON BANK OF KANSAS CITY**
- **KANSAS CITY SOUTHERN BANK**
- **SPRINGFIELD FIRST COMMUNITY BANK**
- **THE BANK OF MISSOURI**
- **THE WILMSLOW BANK**
- **ZIONS BANK**

**ARKANSAS**

- **FIRST COMMUNITY BANK OF THE OZARKS**
- **FIRST MIDWEST BANK OF SOUTHERN ARKANSAS**
- **SPRINGFIELD FIRST COMMUNITY BANK**
- **THE BANK OF MISSOURI**
- **THE WILMSLOW BANK**
- **ZIONS BANK**

---

**RMI BOARD OF DIRECTORS AND MEMBERS**

<table>
<thead>
<tr>
<th>Board Member City</th>
<th>Board Member Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Rock</td>
<td>RMI</td>
</tr>
<tr>
<td>Overland Park</td>
<td>Board Member Institution</td>
</tr>
<tr>
<td>Overland Park</td>
<td>Secretary/Treasurer</td>
</tr>
<tr>
<td>Wichita</td>
<td>Board Member Institution</td>
</tr>
<tr>
<td>Wichita</td>
<td>Executive Director</td>
</tr>
<tr>
<td>Wichita</td>
<td>Vice President</td>
</tr>
<tr>
<td>Springfield</td>
<td>President</td>
</tr>
<tr>
<td>Springfield</td>
<td>President</td>
</tr>
<tr>
<td>Springfield</td>
<td>President</td>
</tr>
<tr>
<td>Springfield</td>
<td>President</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY CONGRESSIONAL DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>

---

**RMI LOANS BY DISTRICT**

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Loans</th>
<th>Rural</th>
<th>Dollars (Millions)</th>
<th>Jobs Added</th>
</tr>
</thead>
<tbody>
<tr>
<td>DISTRICT 1</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 2</td>
<td>1</td>
<td>1</td>
<td>$0.2</td>
<td>24</td>
</tr>
<tr>
<td>DISTRICT 3</td>
<td>1</td>
<td>1</td>
<td>$0.4</td>
<td>15</td>
</tr>
<tr>
<td>DISTRICT 4</td>
<td>1</td>
<td>1</td>
<td>$17</td>
<td>4a</td>
</tr>
</tbody>
</table>