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The Enterprise F1

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2017 Utah SBA Award Winners

Small Business Persons of the Year Stefanie & Joshua Bevans CEO and CTO

Design To Print

Small Business Exporter of the YearBret Rasmussen

Founder and CEO KURU Footwear.

Small Business Maker Award
Konel Banner, CEO
Frank Weston, President

Rural Small Business Award
Duke and Jessica Alvey

Owners

Owners
Red Desert Inc.

Veteran-Owned Business Award Leo Henderson

Owner Absolute Janitorial Services

Woman-Owned Business Award Jessica Taylor

Owner

Legacy Tree Genealogists

Innovation Award

Eric Child, CEO Reed Quinn, COO Spark Innovation/FiberFix

Federal Procurement/Prime Contractor

Tamara TranPresident and CFO

Rylex Consulting LLC

Contracting Office of the Year

Alfred Keetch
Director

Mission and Installation Contracting Command Dugway Proving Ground

SMALL BUSINESS



2017 Small Business Week Awards



Small Business Persons of the Year

Stefanie and Joshua Bevans

Design To Print Inc. St. George

Olympic-size printer brings high resolution to Utah desert

Josh Bevans first thought of the idea for Design to Print in 1994 as he was speaking during a technology panel in San Francisco. The subject happened to be the speed of technology advancement. From that experience he knew he wanted to build an ultra-modern, high-end graphic print production shop in Southern Utah.

In its infancy, the Internet was just starting to gain traction but he could see it was going where he wanted to be. He figured that with the rapid advances of the Internet, there was no reason he couldn't offer world-class graphic services and prepress production in the middle of the Utah desert — and today that is what Design to Print does.

Stefanie and Josh Bevans, chief executive officer and chief technology officer respectively, are co-owners of both Steamroller Copies Inc. and Design to Print Inc.

Stefanie is responsible for domestic and international business relations throughout the U.S., Canada, Asia and Europe. She provides leadership for an 80-person-plus workforce and oversees all business development, marketing, productions, human relations and administrative affairs. Josh keeps all the technology humming, up-to-the-minute and relevant.

Back in 1992, Josh established Steamroller Copies when he saw a need for a local copy business that could fill the void to assist customers individually with their copy needs.

When Josh opened Design to Print in 1995 and combined it with Steamroller Copies, the company became the largest print provider in Southern Utah and had international



Stefanie Bevans
CEO, Design To Print



Joshua Bevans
CTO, Design to Print

Early in his career he worked long hours — usually late into the night — as a one-man team until the demand for his services became too great for him to meet. So, the first employee was hired. Since then many employees have passed

through the doors, from high school students to war veterans. The main requirement to work at Design to Print is to have a love of art and the willingness to serve each and every customer with kindness.

Josh anticipated growth in the retail- and

event-based businesses in his locale and has remained focused on serving the greater Southern Utah area.

Design

To Print

Stefanie married Josh in 1997 and

became co-owner of the family businesses. Initially, her role focused on raising their family, completing her training and building her career as a neonatal intensive care nurse. But as the businesses grew, her involvement grew and has been critical to their success.

The growth of Design to Print remains constant. Utah's Mountain West Venture Group has rated its financial growth at over 200 percent in the past five years alone.

Design to Print has worked with companies from around the world, including from China, Puerto Rico, Italy,

EDITOR'S NOTE: Honoree profile stories in this section were furnished to *The Enterprise* by the Utah District Office of the SBA.



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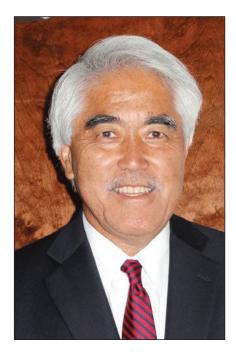


FEDERAL CREDIT UNION IT'S BETTER HERE



2017 Small Business Week

Small Business Week celebrates Utah's entrepreneurial spirit



Stan Nakano District Director SBA Utah

Congratulations to the 2017 Small Business Week award winners and thank you for your commitment and dedication to the great state of Utah.

Each year since 1963, the president has issued a proclamation announcing National Small Business Week, which recognizes the critical job-creating contributions of America's entrepreneurs and small-business owners. More than half of Americans either own or work for a small business and they create about two out of every three new jobs in the U.S. each year. Small Business Week, from April 30 to May 5 this year, has become a national celebration to acknowledge the vital impact of our outstanding small-business owners, lenders and resource partners.

It's so easy to forget the importance that small business has in our lives, in our communities and across our state. Our Utah Small Business Week award winners are some of the most imaginative, creative, innovative and businesssavvy people I have ever met. People like Stefanie and Joshua Bevans, owners of Design To Print Inc. and this

year's Utah Small Business Persons of the Year, have their own stories to tell, their own lessons to teach and their own challenges to overcome.

Owning and running a small business is difficult in the best of circumstances. With more than 260,000 small firms in Utah, employing over 500,000 people, small business is the heart and soul of our state's economy. That's at least 260,000 Utahns that must make payroll each week, need to collect and pay taxes regularly and have a sense of personal obligation to their employees and their families for their well-being.

Small-business owners are required to wear many different hats. They are the company's sales force, IT administrators, janitors, delivery people, head cheerleaders and accountants - all of these roles in addition to being a mother, father, parent, soccer coach, school volunteer, caretaker, brother, sister and friend. Yes, it is very challenging to own and operate a successful small business. That is why these awards are so important and notable — and memorable.

Utah is one of the best states in the nation to start and grow a small business. As evidenced by recent accolades from Forbes magazine, CNBC and 24/7 Wall Street, each of our Small Business Week award winners exemplifies the importance of entrepreneurship in this state. Small businesses remains the backbone of our economy. They maintain our local tax base, hire locally and support our local community organizations and nonprofits like our schools, Little League teams, libraries and churches. To start a small business, you must have the passion, vision and inspiration to make a successful go of it. We at SBA are extremely proud of each of our Utah winners and for the passion they show each and every day.

Once again, congratulations to our Utah Small Business Week award winners and thank you for helping us celebrate their tremendous success.

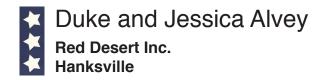
Stanley Nakano serves as the SBA's Utah District director based in Salt Lake City. He oversees the agency's programs and services in Utah.







Rural Small Business of the Year



Family business brings quality employment to rural Utah

Duke and Jessica Alvey own several businesses in Hanksville under the name of Red Desert Inc. Red Desert employs 58 residents of Wayne County, who all live in Hanksville, a small town with only 219 residents, making Red Desert the employer of more than one-quarter of Hanksville's population. It is also the largest supplier of tourism-based goods and services in Wayne County.

The Alveys actively participate in various programs and training to add value to their businesses. They have also enrolled their employees in training to teach them how to deliver the best customer service possible. They are always looking for ways to improve their businesses, and it reflects not only on their business, but their community as well.

One of their businesses, Stan's Burger Shak, was opened in a little room to the side of Johnson's Grocery Store in Hanksville in 1984. As the popularity of Lake Powell grew, so did the reputation of Stan's old-school burgers, shakes and onion rings.

Soon after opening, Stan and his son Dennis — known as Duke — began construction of the new "Shak" just down the road at the intersection of highways 24 and 95. This proved to be a profitable move as Lake Powell enthusiasts from all over flocked to their doors. Soon Stan saw the need for lodging in Hanksville and built the Whispering Sands Motel in 1992. In 1996, Stan and his wife Deena built Stan's Chevron.

In 1998, Duke and Jessica formed an S corporation called Red Desert Inc. and Stan's Burger Shak became a DBA of that corporation. By 2001 Stan's Burger Shak had far outgrown its facility and was moved to a new location by adding onto the Chevron station. In July of 2005, Stan and Deena were ready to retire and began leasing Stan's Chevron to Red Desert



Jessica and Duke Alvey

Red Desert Inc.

Inc. In 2010, Red Desert Inc. took over management of the Whispering Sands Motel by entering into an agreement to purchase that property as well. In 2013, Red Desert Inc. entered a lease/purchase agreement for the only full-service restaurant and campground in Hanksville. On April 1, 2013, Duke's Slickrock Grill and Campground opened for business.

The Alveys not only offer employment to their small community, but also give their time and talents in

several civic duties, from being EMTs and members of the Search and Rescue to serving on the Wayne Community Health Clinic Board and the Wayne County Business Association Board.

They contribute to organizations and Wayne High School programs including the WHS Scholarship Fund. Stan's Burger Shak also offers high school student employees a scholarship to be used toward their education or a mission.

Red Desert Inc.'s main objective

is to increase the quality of living in Hanksville. The Alveys believe that the health of any community improves with better employment. As the quality of goods and services improve in Hanksville, the stronger the economy becomes.

Since 2012, the Alveys have participated in training and consultation offered by the Utah Small Business Development Center located at Snow College and qualify as long-term counseling clients.



UTAH DISTRICT 2017 Small Business Week Awards





Team supports Alfred Keetch the mission of **Missions and Installation Contracting Command Dugway Proving Ground**

The Mission and Installation Contracting Command-Dugway office oversees and administers the various contracts awarded by MICC-Dugway that have a period of performance greater than one year.

Dugway

Major contract actions include base operations support; environmental support; field, chamber and laboratory test support; test documentation support; custodial services; refuse collection support; construction and paving services; and data services support, to name just a few.

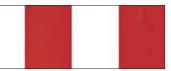
The Dugway team works regularly with SBA's team of business opportunity specialists to find opportunities for small businesses to compete for federal government contracts.



The crew at the Mission and Installation Contracting Command at Dugway Proving ground are: (Front row, left to right) Richelle Hansen, Rosa Davis, Stacey Wilde-Brothers and Melissa De Zeeuw. Back row, left to right) Monty Kurtz, Paul Frailey, John Kurek, Larry Ruggles and Jim Keetch.







Woman-Owned Business of the Year



Genealogist turns passion into thriving business

Jessica Taylor is a pioneer within the genealogy industry, taking what is stereotypically considered a hobby for the aging and turning it into a relevant and thriving business model. As a Brigham Young University graduate with a degree in family history, she took a leap of faith that paid off—turning her passion for family history into a million-dollar business.

Taylor has the determination that few can rival coupled with an astute business sense. She surrounds herself with employees that showcase that same tenacity, handpicking and training genealogists that meet her high standards to ensure only the highest quality of research is delivered to the firm's client base. Comparing ratings for all competitors within the industry across third-party review sites such as the Better Business Bureau, Facebook and Google, Legacy Tree Genealogists is the highest client-rated genealogy research firm in the world — a reputation that each employee strives to up-

Legacy Tree Genealogists has helped thousands of clients worldwide trace their family tree and discover their roots and personal history through records, narratives and DNA testing. The client base is diverse, with customers represented in more than 20 countries, speaking more than 15 languages.

Taylor has been an instrumental component within the genealogy community and is actively involved in contributing through speaking engagements and serving on committees and advisory boards such as the Genealogy Business Alliance. She is pioneering a movement to help the industry transition toward technology-driven results and is expanding the targeted demographic to encompass and embrace younger generations, as well.

A native of Utah, Taylor has resided in Brazil while serving a mission for the LDS Church and also for several years in Asia, overcoming the struggles of managing and operating a business while overseas. She now calls Salt Lake City home with her husband and three young daughters. She and her family enjoys hiking, camping and exploring the great outdoors.

Taylor received mentor counseling from SCORE and assistance from the Small Business Development Center.



Jessica Taylor
Legacy Tree Genealogists



SBA UTAH DISTRICT 2017 Small Business Week Awards

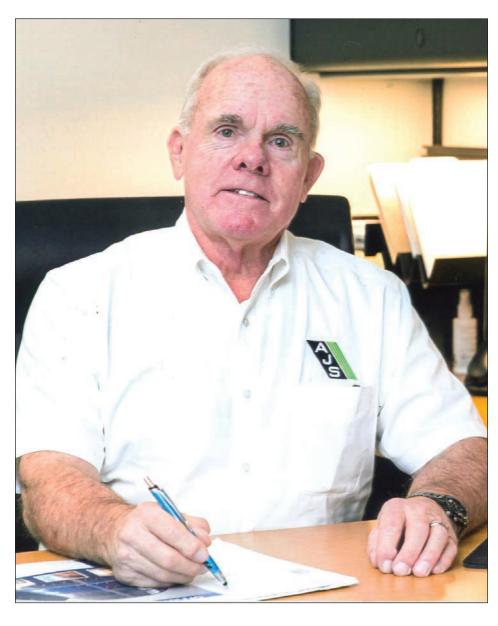




Veteran-Owned Business of the Year



Veteran chooses second career as small-business owner over retirement



Leo Henderson Absolute Janitorial Services

Former Air Force pilot, Vietnam veteran and commercial pilot Leo Henderson likes to work. He likes it so much he has spent his time building his business from the ground up instead of retiring.

Absolute Janitorial Services has served Utah County since 2004. The company offers commercial cleaning services to include everything from general office cleaning to more-detailed work such as carpet shampooing and window washing.

Beginning in May 2015, Absolute acquired its first federal contract and has since continued to service over 10 federal contracts. Henderson also expanded into contracting with the state of Utah and has been awarded six state contracts. His company has nearly tripled its size in the past year.

During the past year and a half, Henderson worked directly with the Small Business Development Center at Utah Valley University. The SBDC helped Henderson write a business plan, create financial projections, prepare loan documents and pitch for funding.

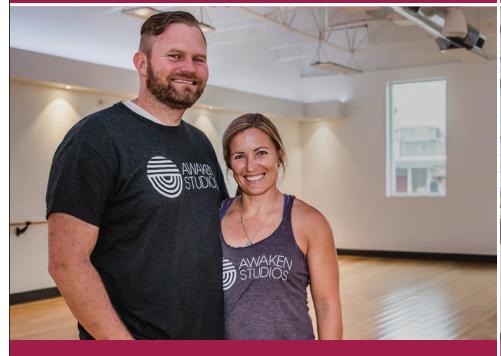
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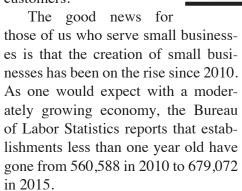


PROBLEMS AND PRIORITIES FOR SMALL-BUSINESS OWNERS

Healthcare costs, federal regulations, taxes top the list

As I look at the state of small business, I do so from the perspective of both being a small business and serving small businesses. Our client base consists primarily of small business-

es. According to the SBA's definition for the trucking industry, that is businesses with less than \$27.5 million in annual revenue. As a small shop ourselves with a handful of employees, we face similar issues as our customers.



Probably every other month, there is an article about the top issues that face small-business owners. Most of those articles list a version of the same issues. The National Federation of Independent Business (NFIB) does an annual survey of "Problems and Priorities." In 2016, that survey returned 75 issues ranked by 2,831 small-business owners. Top among the challenges was the cost of healthcare. Second was federal regulations and third was federal income tax on business.

Cost of Health Insurance

The fact that the cost of health insurance is the top issue is probably not a surprise to most. According to the Agency for Healthcare Research and Quality, health insurance costs have risen 56 percent in the past decade, outpacing inflation and wages. Very

few of our trucking company customers offer health insurance plans. The numbers show that is the case across most industries. Just 29 percent of firms offer health insurance plans to

their employees, down from 42 percent in 2004.

It impacts hiring decisions of small-business owners. Employers who provide insurance certainly have a larger pool of employees to recruit from, but it makes the decision to hire the next employee a bigger hurdle to jump. Uncertainty is

the largest concern around healthcare for small-business employers. The new administration has not changed that. It is hard for a business owner to expand payroll when they don't know if significant insurance costs will be part of that or not.

In the near term, offering health insurance to employees will continue to be a business decision for employers as they try to recruit and retain the best talent to move their business forward. In the long term, I believe you will continue to see small-business owners vote for their representatives based on this issue.

Customer Experience or Consumer Expectations

Companies like Amazon have moved customers' expectations of ordering and fulfillment in the retail space. Over the past few years, my industry of finance is evolving significantly around the customer experience. What many call fintech companies or online lenders such as On Deck, Kabbage, Funding Circle, Lending Club and many others are streamlining the application and funding process for both consumers and

small businesses. While many of those online lenders are reporting significant losses, they are impacting traditional bank and even alternative lenders like factors. Small-business owners who need cash quickly to stay afloat or take advantage of an opportunity are not waiting around a few days for traditional lenders to approve and fund them. These small-business owners are willing to use these arrangements at much higher rates than the alternative. Speed and ease of the process is a top priority for our company and most of our competitors.

For other industries where the small-business owner is competing against large competitors, many would say their advantage is that personal touch and service. While that is certainly true, both the retail and commercial consumer have moved over to expect "both/and" — personal touch and ease of process. Does the consumer really need to touch and feel the product? With online reviews and ratings of one to five stars, consumers trust the masses and purchase based on the experience of others.

I believe this is the area where we will continue to see the most movement among the winners and losers in small business. Those who can blend technology and social experience for their customers will win out over those who cannot.

Hiring

Unemployment is a double-edged sword. It is great for our economy that almost all the available workforce is employed, being taxed and spending that income to fuel sales in most sectors. As an employer, it makes it tougher to find people when our unemployment hovers at just over 3 percent. Simple economics of supply and

demand have pushed the cost of labor up.

Add into the equation that baby boomers are retiring and millennials are now the largest generation in the workforce. What attracts and retains the younger employee has changed the way employers deal with employees. How does an owner keep employees who are expecting autonomy, flexibility and self-expression? For many millennials, money is not the motivator; life/work balance is. They want opportunities to make a difference immediately. For many small businesses with the founder active in the day-today operations, that is a tough task as there just are not many layers to move

Not all is lost. What attracts and retains millennial employees probably attracts and retains your customers. Millennials want to be part of an organization where there is a positive customer experience and the company, through its employees, is making a difference in the customer's life. Much of that experience revolves around technology. According to a PricewaterhouseCoopers survey, 78 percent of millennials surveyed said access to technology they like to use was a consideration in evaluating a job opportunity. Millennial employees represent the best-educated (the most schooling and the highest SAT scores) generation in history. My advice is to let them help you evolve your business into one that brings you customers you want.

Eric Myers is president of Diversified Transportation Finance in Park City. Diversified Transportation Finance is part of Diversified Lenders Inc., a 30-year-old finance company that provides working capital and equipment finance to small and mid-sized companies.

BEVANS

from page F1

England, Australia, France, Belgium and Greece. The company has produced work for Fortune 500 companies as well as the NBA, NASCAR and the Olympic committee. The motto of the shop is: "Think globally, act locally."

Design to Print was the first to bring large-format high-resolution color printing to Utah where it prints large-scale billboards, banners, fullcolor vehicle wraps, as well as fine art reproduction.

The company has increased its

locations to multiple states with expanded services and products serving wholesale customers in the tradeshow industry, casino buying groups, government agencies, marketing and advertising firms, print brokers and sign franchises.

In 1995 Design to Print started as a one-man shop in a small 15-by-15-foot room. Now it operates out of 40,000 square feet of office and production/warehouse space.

Born and raised in Salt Lake City, Stefanie attended the University of Utah and later completed her bachelor of science in nursing (summa cum laude) at Northern Arizona University. She believes Utah offers a high quality of life for her family and employees and has dedicated her efforts in keeping her businesses successful and thriving in Southern Utah. She volunteers in the community to bring culture, arts, education and affordable housing to the local Southern Utah area.

The Bevanses have received SBA assistance in the form of loans and also guidance from the Procurement Technical Assistance Center in its role as a U.S. General Services Administration contractor.

During the recession, when marketing and advertising budgets were cut, Design to Print faced the decline in business head-on. The Bevanses were able to reduce spending, negotiated with their vendors to lower pricing and were fortunate enough to operate as a cash business with minimal debt. They were also able to retain all of their employees and didn't lay off anyone.

The love for technology has been a driving force in the development of Design to Print but it's the customers that bring the excitement and energy. The Bevanses want to be the first to try new technologies, develop new products and be the first to bring it to their market.

Both of the Bevanses serve on numerous boards and give their time and resources to the community. The arts and education are especially important to them.



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Small Business Exporter of the Year



KURU Footwear guarantees comfort, originality

Starting young, KURU Footwear founder and CEO Bret Rasmussen came up with the concept for KURU in fifth grade. He still has his original drawings and designs from his elementary school days.

Rasmussen earned a bachelor of science in business management and an emphasis in finance in 2004 from Brigham Young University's business management program. He started KURU Footwear in 2006 when he entered an entrepreneur competition through BYU that offered a grand prize of \$35,000.

After he won the competition, he invested the windfall into getting KURU Footwear off the ground.

KURU Footwear has developed its own brand and styles of shoes, manufacturing them overseas, selling them on their website and shipping and receiving them through a third-party logistics company in Kentucky.

The company has grown naturally and has just recently taken off with exceptional growth and increased brand recognition. The company focuses on the comfort and fit of their product without losing focus on style.

KURU Footwear received an SBA 7(a) loan last year to help it sustain its growth and allow the company to continue to increase its exports.



Bret Rasmussen
KURU Footwear

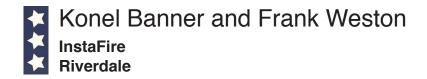








The Maker Award



Utah firm is leader in safe, simple, efficient fire-starting technology

Fire has helped countless people since the dawn of time. Caveman banged rocks together, Native Americans rubbed sticks together. All were searching for an easier, faster and more efficient way to start a fire. Now Insta-Fire has the art of starting a fire mastered.

The founders of InstaFire have over 40 years of combined business and outdoor experience and are the leaders in fire-starting technology. CEO Konel Banner, along with Frank Weston, codeveloped the patented technology that exists with InstaFire. Banner is an outdoor enthusiast and has over 30 years of Scouting experience. He is also a Dutch oven culinary expert.

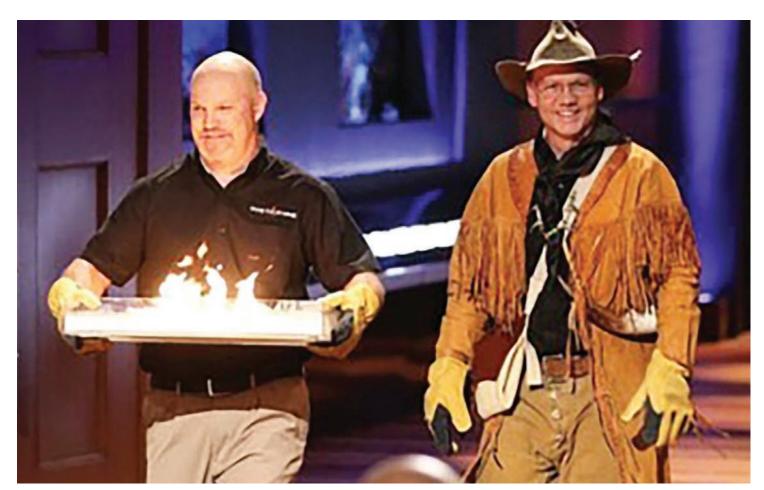
Weston is president of InstaFire and spent countless hours co-developing the patented technology. He is an avid sportsman, hunter, fisherman and outdoorsman and served seven years on the Meadowville volunteer fire department. This experience with fire and the outdoors has helped him develop a keen understanding of both the danger and need for fire.

In the fall of 2007, during a mountain man rendezvous in Ogden, Banner was intrigued by an elderly man lighting a rock on fire. How was this possible? Could a rock actually burn? How was this rock so light that it actually floats? How could it burn right on the snow or ice and in the rain? The discovery of this unique rock and its properties was the beginning of something fun. He saw an opportunity to develop

a safe way to store emergency fuel and a fire starter.

Banner met Weston in 2008 through a mutual acquaintance. A friendship soon developed and a new company formed. For the next nine months, into each day's early morning hours, they worked in an abandoned, owl-infested warehouse on perfecting the formula that now exists with InstaFire. They formulated it to be safe, easy enough for anyone to use and reliable.

InstaFire is a Small Business Development Center client. The SBDC helped in the research for the "Shark Tank" airing, recommendations for attorney and accounting needs, product development and business planning.



Konel Banner and Frank Weston

InstaFire





Small Business Innovation Award



Spark Innovation's FiberFix literally fixes anything

FiberFix repair wrap can repair anything that needs to maintain rigidity, such as fence posts, shovel handles, yard umbrella posts and anything else you can dream up where duct tape just isn't going to cut it.

Spark Innovation's CEO and cofounder, Eric Child, is an entrepreneur and founder of multiple high-growth consumer products companies. Fiber-Fix, Spark's flagship product, has been featured on ABC Televison's "Shark Tank."

FiberFix is distributing products through many of the largest retailers in the U.S. and internationally and is one of the fastest-growing consumer products companies in Utah.

Prior to Spark Innovation, Child was the co-founder and president of two other high-growth consumer products companies: Seastone, a giftware products company; and Firefly Innovations, which sells emergency and outdoor products. Prior to his entrepreneurial career in consumer products, Child spent time as a product manager in Silicon Valley in the software industry and as a management consultant to several Fortune 500 companies.

Child received a degree in finance from the University of Utah and an MBA from the University of Chicago.

Child currently resides in Highland with his wife and four children. He coaches youth sports that include football, basketball and baseball and loves to take his boys motorcycling and skiing.



Reed Quinn and Eric Child

Spark Innovation/FiberFix

COO and co-founder Reed Quinn has also started several consumer product companies and oversees product development, manufacturing and distributing products through national retailers.

Quinn earned an MBA through

BYU's Executive MBA program. His ventures have included KT Tape, FiberFix, Blade Electronics, YardSmart, ScreenMend and Grip Sports. During the past decade, Quinn has worked with hundreds of Chinese manufacturers to

design, develop and distribute thousands of consumer products.

Quinn lives in Highland with his wife and six children.

Spark Innovation received an SBA guaranteed loan to assist it with its growth.



SBA UTAH DISTRICT 2017 Small Business Week Awards



Federal Procurement Award - Prime Contractor of the Year



Finance background leads to business ownership

Tamara Tran began her professional career in 1990 working as a mortgage loan processor for First Security Bank while attending BYU. At FSB she specialized in FHA new residential construction loans, learning the ins and outs of federal lending regulations and banking compliance.

Her work in mortgage and residential development led to a successful career as a senior commercial loan officer specializing in multimilliondollar development lending. She worked for Richards Woodbury and pioneered its in-house pilot lending program, Wardley Financial. Along the way she decided to learn about escrow and title in order to fully understand the real estate and lending industry. She worked for Realty Title, managing

in its Davis County office and serving as an escrow agent. Her lending and title experience was key preparation for her ownership of Rylex Consulting LLC.

In 2007, Tran wrote and submitted the application for the SBA 8(a) Small Disadvantaged Business Program. In 2008 she created the proposal for a GSA Schedule 70 contract, which is ongoing. In 2012 Tran wrote and created a joint venture with her JV partner, which has been approved by the

Tran continues to wear multiple hats at Rylex, where she has been the proposal writer/manager, project manager, HR manager, business developer, compliance officer, the entire accounting department, and much more. Today her primary roles are as president/CFO and facility security/compliance officer. She hires skilled professionals and gives them freedom to do what they do best. Her confidence in others' abilities allows them the flexibility to explore solutions and create the outstanding results that customers and employees expect from Rylex.

Tran believes the key to success in life is rooted in gratitude. Her commitment to leave every person and situation in better shape than she found them is echoed by the Rylex project managers and team leads and evident by their excellent examples and service to their customers and fellow employ-

Tran is active within several professional organizations and enjoys



Tamara Tran Rylex Consulting LLC

mentoring other women. She has taught kickboxing, martial arts and multiple youth fitness programs. She is a second-degree black belt in Shin-Toshi and Moo Duk Kwan.

Tran has written a book and enjoys spending time with her husband Ly and children Ryan and Alexa.



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