GRCA and NHS Partner to Give Business Loans to Berks County Community



By Deb Millman, Vice President of Development, GRCA | President of the Greater Berks Development Fund

The Greater Reading Chamber Alliance (GRCA)

and Neighborhood Housing Services of Greater Berks (NHS) have partnered to provide small business loans to the Berks

County community, with particular emphasis to entities in the City of Reading.

NHS, traditionally known for providing mortgage loans and other assistance to home buyers, will launch a credit union based in Reading. Its purpose is to provide access to capital primarily for the Latino demographic and to create a

trustworthy financial partner for small business expansion. According to Stephen T. Gieringer, Chief Executive Officer of NHS, "The establishment of the La Familia Federal Credit Union (proposed name) will allow for additional financial offerings to our existing clients as well as the community."

One important component of the formation of a credit union is to offer a program for small business loans. Lucy Cortez was appointed Chief Operating Officer of NHS in August 2022. With her extensive experience in the banking field and lending in particular, Cortez was tasked with the establishment of the small business loan program and its related policies and procedures.

"Through my existing relationships,

particularly in the City of Reading, I knew that there was a need for small loans to assist entrepreneurs in helping to build thriving communities," Cortez said.

GRCA, through its affiliate organization the Greater Berks Development Fund (GBDF), recognized the need to have an

entity for small business lending in our community (\$25,000 average), that is also coupled with the ability to provide technical assistance if needed. For example, NHS already has the infrastructure for credit counseling for those business owners who may need that service to obtain loans.



La Esquina Caliente restaurant/café in Reading.

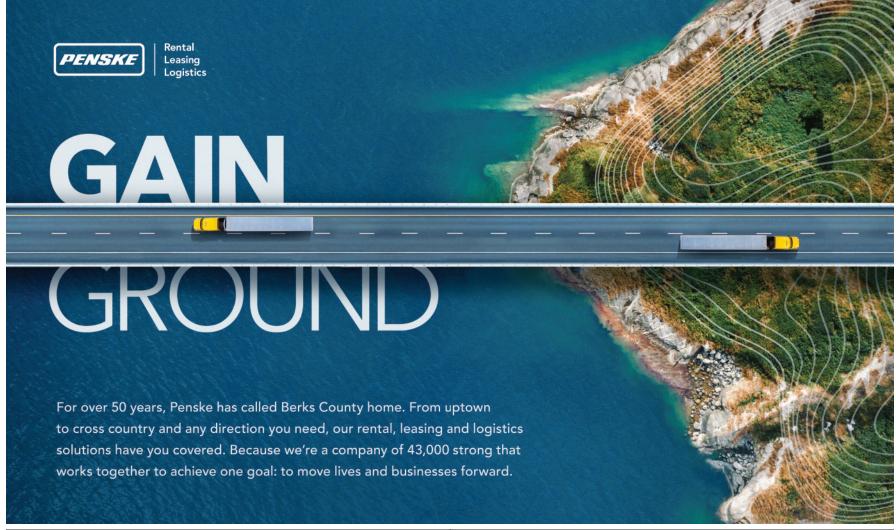
In December 2022, GBDF provided \$460,000 to NHS for use as loan capital. At that time, NHS already had a pipeline of applications for its program, so it was clear that there was demand for this type of financial resource. One of the loans made by NHS was for La Esquina Caliente LLC, a Mexican restaurant/café located on 6th and Spring Streets, Reading. Overall, NHS has made seven loans for a total of \$161,000 since its inception. This past January, the U.S. Treasury announced that NHS, as a Community Development Financial Institution (CDFI), would be receiving \$560,000 in funding to augment the loan capital provided by GBDF.

The loans that are available through NHS are a complement to the loan programs administered by GBDF. As Berks County's Certified Economic Development Organization (CEDO), GBDF is the conduit for financing through the Pennsylvania Industrial Development Authority (PIDA), which is used primarily for real estate and machinery and equipment loans. GBDF can also offer assistance for companies who qualify through the Pennsylvania Minority Development Authority Business (PMBDA). These loans are also available for real estate acquisition and renovations, machinery and equipment and working capital. The PMBDA loans have an interest rate of two percent.



For more information on the loans offered through NHS, please contact Lucy Cortez at 610.372.8433 X205 or by email, at lcortez@nhsgb.org. For other loan inquiries, please

contact Shanon Sabanos at 610.898.7761 or ssabanos@greaterreading.org.





GRCA Announces Retirement Of Jim Gerlach

Alliance (GRCA) announced today the to the next organization head.

retirement of Jim Gerlach, GRCA's President and CEO, effective at the end of this

"Jim has helped GRCA become the most stable economic development organization in the area and has pushed the staff to become the best version of themselves," said Dan Langdon, former GRCA Board Chairman.

Gerlach began his GRCA tenure days before the lockdown caused by the COVID-19 pandemic. He led his first allstaff meeting over Zoom.

"We are thankful that Jim came in and oversaw the organization through the pandemic. He brought a calming leadership presence during a tumultuous time," said Jeffrey Rush, current GRCA Board Chairman.

Gerlach has agreed to stay on through the end of the year to ensure that GRCA and its staff accomplish everything they set out to do in the 2023 strategic plan.

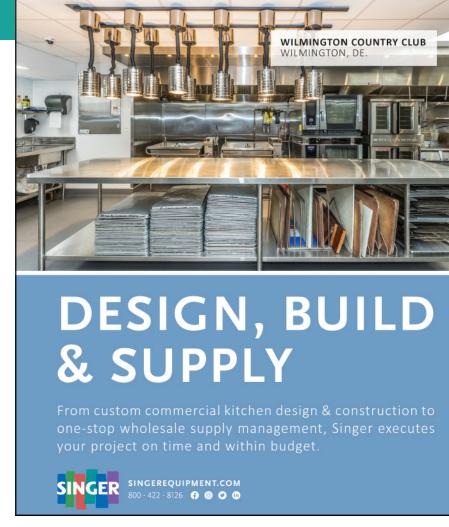
The Greater Reading Chamber This will also ensure a smooth transition

"I am committed to working towards the goals our organization has set for this year, as well as helping shape future goals. I am grateful that I had the opportunity to work with such a terrific staff who have accomplished a tremendous amount in the past few years," Gerlach said. "But I

am most excited to have more time to be a grandfather to my grandchildren."

During his tenure, Gerlach led a company reorganization that created a more unified team. Additionally, he has helped lead the charge to bring passenger rail back to Berks County-serving on the Schuylkill River Passenger Rail Authority as chairman of its Community Engagement Committee and on the Franklin Street Working Group.

A committee, made up of local business leaders and community stakeholders, is currently being formed to lead the regional search for Gerlach's replacement.





BALLY RIBBON MILLS
YEARS



Bally Ribbon Mills Celebrates a Century of Textile Innovation

Bally Ribbon Mills, an industry leader in the design, development, and manufacture of highly specialized engineered woven fabrics, is celebrating their 100th Anniversary. Since BRM's founding in 1923 as a custom textile manufacturer in Bally, PA, the company has earned a reputation for meeting new advanced design challenges. BRM offers ingenuity, technical know-how, extensive weaving capabilities, and rigorous quality assurance systems on projects in the aerospace, defense, medical, safety, automotive, commercial, and industrial industries.

A small representation of BRM's accomplishments over the past century include the production of goods for the war effort in World War II, maintaining a continuous ISO quality program for close to 30 years, and numerous contracts, including with the U.S. Department of Defense, commercial aviation safety systems, and NASA. BRM's work with NASA includes using composite material in the construction of the heat shield used on NASA's Orion spacecraft and structural webbing used in inflatable habitats and flight/astronaut suits. BRM has been praised by NASA for its ability to



answer every specification and challenge.

"As a family business, Bally Ribbon Mills is extremely proud to be a trusted partner by some of the largest, well-known companies and agencies from around the world," said Mark Harries, Vice President, at Bally Ribbon Mills. "Our success has been based on a long-term vision of growth, built around our high-quality engineered fabrics manufactured in America, our skilled employees, and our

reputation as a trusted advisor to customers. We will continue to stay at the forefront of technology for the industries we serve, just as we have over the past 100 years."

BRM is currently hiring talented individuals as they expand and innovate at their Bally, PA facility. Apply in person at 23 N. 7th St. Bally, PA or call, 610.845.2211 (EOE, M/F/D/V). Visit ballyribbon.com for more information.





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G&T Industries

G&T Industries is located in Reading, PA. The Reading location is one of three locations making up the foam fabrication business unit for G&T with facilities located in Byron Center, Michigan (also location of Corporate HQ), and Jasper, Indiana. Additionally, G&T has two other business units completing the G&T portfolio of companies; Crane Interiors is a manufacturer for marine upholstery located in Woodbury, Tennessee and World Resource Partners specializing in global sourcing and supply chain located in Byron Center, MI.

The Reading business recently moved to a new location within the Reading area completing construction of a new 100,000 sq ft building which became fully operational in May 2022. We were able to make this significant investment due to our continued success in serving our customers - The majority of our customers have been serviced by G&T in excess of ten consecutive years. These long-term relationships are developed through commitment and highlevel service by G&T by seeking collaborative development and partnering with its customers. Our ability to meet our customers' needs has made G&T a leader in foam fabrication, being a key supplier to the



Plant General Manager Bob Shumoski.

packaging, medical, furniture, transportation, automotive and sports and recreation markets.

People are at the heart of everything we do. Every aspect of our company is entirely reliant on people. Employee culture is key to our success, our employees are committed, dedicated and customer satisfaction oriented. When real people do real business with each other, everyone succeeds. Not all people may be fit to be a proud member of the G&T Team; customer satisfaction is the



core of our business, the core of our success. G&T employees care about each other, G&T employees care about our customers. We take pride in our quality and service, in doing the right thing. We are reliable and dependable. We care about our customers. People make the difference.

A significant differentiator of our G&T business compared to other businesses is G&T is 100 percent owned by the employees. Each employee is an owner of G&T Industries. Our compassion and commitment to each other makes G&T a great

company to work for. Each employee has the power to impact business results daily knowing they will share in the overall success of G&T as an employee-owner. Our individual decisions, our individual successes, our individual commitment, and compassion make us proud to be a member of the G&T Team.

G&T is proud to make people's lives better. G & T Industries is located at 1025 Epler Way, Reading, PA 19605; 610.374.6700. For additional information, please visit: www.gtindustries.com.



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Bob Shumoski, General Manager 610.374.6700 x2674 shumoskb@gtindustries.com Specializing in foam and rubber fabrication, upholstery, and order fulfillment for the transportation, medical, furniture, military, electronics, HVAC, athletic, packaging and marine industries.



G&T Industries Grand Opening Celebration.





UGI Energy Services

UGI Energy Services was recently awarded the Greater Reading Chamber Alliance (GRCA) Business Excellence Award. This award is presented to the area's most influential for-profit businesses and honors their contributions to the community. On May 23, 2023, the Greater Reading Chamber Alliance (GRCA) honored several Berks County businesses at their Annual Dinner. The Santander Arena was the stage for the colorful cupcake and sprinkle-themed event. Over 800 people were in attendance, celebrating the all-star businesses that go to work every day in our community.

Along with fifty other companies in the area, UGI Energy Services fell into Category 1 of the Business Excellence Awards. This included for-profit companies, with revenues of at least \$1 million

in each of the past three fiscal years. UGIES is honored to receive such a distinguished award among their stellar peers.

As the only Natural Gas and Electricity Supplier headquartered in Berks County, PA, UGI Energy Services supplies and markets natural gas, liquid fuels, and electricity to 42,000 customer locations across the Mid-Atlantic and Northeastern US. A subsidiary of UGI Corporation, UGIES is a supplier, marketer, and midstream services provider backed by over 140 years of natural gas experience, plus their own expanding energy infrastructure.









Get help with the tough energy questions:

- When should we purchase our energy?
- · How much should we lock in?
- · Which components should we buy?
- How do changes to our operations affect our energy costs?
- · What options are there for us to reduce our carbon footprint with Renewable Energy options?

UGI Energy Services, LLC would like to congratulate the recipients of the GRCA 2023 Business Excellence Awards!









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Van Scoy Jewelers

At Van Scoy Jewelers, we take great pride in being a small independent female-owned jewelry store. As we celebrate our 45th year in operation, we reflect on the challenges we have overcome and the milestones we have achieved. At the heart of our business philosophy lies our unwavering commitment to providing exceptional customer service and a high-quality product. We recognize that our customers are at the core of our success, and their satisfaction is our goal. Over the years, we have built strong enduring relationships with our clientele, who trust us to deliver not only exquisite jewelry but also personalized attention and a memorable shopping experience. Our dedicated professional team ensures that every customer receives the utmost care and attention, ensuring their needs are met with precision and care. We have a fullservice repair shop and have the ability to custom craft a creation of your dreams. Call for an appointment or just stop in.

Receiving the Chamber's Top 50 Business Excellence Award for the third consecutive year fills us with immense pride and gratitude. We are honored to receive this award and be in the company of other successful Berks County businesses.

Van Scoy Jewelers is located at 1121 Penn Avenue Wyomissing, PA 19610. For additional information, please call 610.374.9330 and visit http://vanscoy.com.

Tired of all those product registrations you never seem to get around to? **Soon to be released is one single source sign up for warranties and recalls!**

An interview with Tom Wentling by Carol Quaintance



What is this new app?

The soon to be released Recallsitall app streamlines your warranty registration process. No more entering personal data on cards or separate online sites. Recallsitall allows your phone to click the manufacturers UPC, on the product container, and register on your behalf. Notifying the manufacturer of your intent to register and notifies you of any recalls. Further releases will allow uploading receipts, descriptions, expiration dates, food and drug recalls, transferring goods to another person, and more.

Why should you register?

Most manufacturers require proof of purchase for warranty claims. In addition, they want and need to contact you in the event of a recall or product issue. Reducing their liability and keeping customers happy is paramount. You, the consumer, now have greater control over the information flow and resources in the event of a warranty claim or recall. All your info and proof of purchase is in one application.

How did you come up with this idea?

I always found it confounding to register warranties. If I bought two Samsung products, each required a unique registra-



Recalls It All is a one-time, single source sign-up for warranty registration & recall notification.

tion. Also, I wanted an effortless way to register many items extremely fast. During a recent baby shower, I was able to snap pics of the UPC codes swiftly. I captured six gifts in one minute. In addition, I became aware that juvenile products MUST, by law, have a registration form included. This indicated to me that these manufacturers take registration seriously and would welcome a streamlined process.

What is your next move?

Beyond the release in the next 90 days, I have been discussing investor options. While I have had expressions of investment interest, I am looking for partners who bring more to the table than money. I seek specific knowledge experts in tech, finance, social media, cyber security and more. An investment of money and expertise is a better fit than naked cash.

Is Recallsitall your only service?

Recallsitall is the consumer side of the equation. WarrantyClick is the manufacturers' solution for interfacing registration links, UPC data, warranty, and recall claims. We also plan to have links to each product's specific user manual, and other manufacturer sites.

Are you developing your business by yourself?

For years I tried to put my ideas into a workable solution. I struggled with too many concepts. Michelle Lehman of Alvernia's O'Pake Institute was instrumental in my early investigation of the app's merits. Then I applied to Penn State Berks LaunchBox for assistance. They accepted me and their program helped me to better define my minimum viable product.

In addition, they encouraged me to further validate the efficacy of Recallsitall and WarrantyClick. Michelle Hnath, Facility Coordinator, has provided tools and resources to continue to move forward. I won \$750 in the LaunchBox competition and received two grants of \$500 each. Recently they offered free legal services for setting up my company, privacy policy and user agreement. I highly recommend this program. I have partnered with Automatic Developer and Jeremy Lowery for the app build. His team dug deep to understand the value propositions and the challenges for success.

When can consumers start using your warranty and recall application?

I expect the first release in about 90 days. In the meantime, users can access the development app at https://dev.tenosweb.com/login.





