Executive Director’s Report
For
September 2020
August 1, 2020

VIA ELECTRONIC MAIL

Perry Wood
Executive Director
Erie County Gaming Revenue Authority
5340 Fryling Road, Suite 201
Erie, PA 16510

Dear Perry,

Bridgeway Capital is pleased to provide this Performance Report on the Erie County Gaming Revenue Authority's 2016 Mission Related Investment (MRI) of $1,000,000 under the Ignite Erie program. The Erie Growth Fund has been successful in sparking small business creation and growth and leveraging capital for Erie County.

Since our February 2020 report, Bridgeway made one loan from the Erie Growth Fund. L.L. Kuntz, an 18-year-old Erie-based company that designs, manufactures and tests engineered rubber and metal parts and components, received a $375,000 working capital loan. Previously, GE Transportation was among their largest contracts. However, in 2018 and 2019 as GE Transportation began sourcing parts previously made by L.L. Kuntz, sales went down. L.L. Kurtz is now replacing these lost sales with domestic products for three new customers.

Bridgeway's loan provides the business with affordable working capital. Currently, the company is heavy supported by the owner's personal income. The loan will greatly reduce the amount of existing and personal debt in the company, allowing for better business cash flow. Further, the owner, currently in his 60s, has initiated succession planning—his daughter, who has long worked in the company is poised to become the company's next owner. This lending will help to ensure the long-term sustainability of the company. Lastly, the refinancing will allow the company to retain its 9 employees and hire 3 new FTEs within six months.

In total, Bridgeway has achieved the following:

- $8 million in loans to 32 small businesses in Erie County;
- 86 percent of dollars lent have been directed to Bridgeway's target market of low-income people and communities and African-American individuals;
- $7 million leveraged from other sources with the help of ECGRA funding; and
- 100.5 new jobs projected to be created and eight start-up businesses funded.

As shown in the accompanying budget, Bridgeway has successfully deployed the full $1,000,000 provided by ECGRA's Mission Related Investment for the Ignite Erie program. This investment has leveraged $11.2 million in additional resources for Erie's low-income people and communities.
August 1, 2020

VIA ELECTRONIC MAIL

Perry Wood
Executive Director
Erie County Gaming Revenue Authority
5340 Frying Road, Suite 201
Erie, PA 16510

Dear Perry,

Bridgeway Capital is pleased to provide this Performance Report on the Erie County Gaming Revenue Authority’s 2018 Mission Related Investment of $2.5 million for the Inclusive Erie Fund. To complement ECGRA’s funding, which is being directed to minority-owned businesses in Erie County, Bridgeway has committed an additional $2.5 million in capital from other sources to finance non-minority-owned businesses.

Since receiving funding in October 2018 and formally launching the program on Dec. 3, Bridgeway has deployed a total of $1,105,000 to 9 small businesses operating in Erie County. Program accomplishments to date include the following:

- $296,000 has been lent to 5 African-American-owned businesses.
- $689,000 has been lent to 3 non-minority-owned business.
- $120,000 has been lent to a Syrian immigrant.
- 6 of the 8 funded companies are located in The City of Erie and operate in low- to moderate-income areas; the other companies are 1 Tagteam Logistics, which is located in McKean, and Perry’s Pet, which is located in Waterford, both are in Erie County.
- To date, the Inclusive Erie Fund has supported the creation of 11 new full-time jobs.

During this reporting period, Bridgeway made a $129,000 loan to Perry’s Pet Clinic. The loan will support the purchase and renovation of a building on Perry Highway where Jessica Bahl will open her clinic. The clinic will distinguish itself by offering affordable veterinary care, annual vaccine packages, and cruelty case services. Jessica plans on hiring 3 full-time employees to serve as vet techs or assist in scheduling and financials.

Bridgeway’s Inclusive Erie Fund is complemented by the Erie Minority-Owned Business Accelerator (EMOBA). EMOBA is designed to provide developing businesses a strong foundation for successful business growth. From the first cohort of entrepreneurs, Krystal Robinson has been able to turn an idea for a healthy food enterprise into a fleshed out business plan and marketing strategy. Currently, Bridgeway is reviewing 35 applications for EMOBA’s second cohort, which is scheduled to begin in late August 2020.
<table>
<thead>
<tr>
<th>Business</th>
<th>Loan Amount</th>
<th>Total Project Cost</th>
<th>Target Market</th>
<th>New Jobs Projected</th>
<th>Startup</th>
<th>Minority-owned</th>
<th>Woman-owned</th>
<th>Funding Source</th>
<th>Funding Source Terms</th>
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<td>Johnson Real Estate Properties</td>
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<td>No MRI</td>
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<td>Valor Labz</td>
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<td>1 Tagteam Logistics</td>
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<td>$11,500</td>
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<td>Yes MRI</td>
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<td>Parins Dawsonson</td>
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<td>$660,000</td>
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<td>Yes</td>
<td>Yes Bridgeway</td>
<td>Long-term loan</td>
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</table>

Total Lending: $1,105,000
Lending in Target Market (by #): 100%
Lending in Target Market (by $): 137%
New Jobs Projected: 11
ECGRA Funds Used: $416,000
Funds Leveraged - Internal Bridgeway level: $689,000
Internal Leverage Ratio (Outside funds to ECGRA funds): 1.7
Funds Leveraged - External, project level: $1,652,170
External Leverage Ratio (Outside funds to Bridgeway funds): 1.5
August 1, 2020

VIA ELECTRONIC MAIL

Perry Wood, Executive Director
Erie County Gaming Revenue Authority
5340 Fryling Road, Suite 201
Erie, PA 16510

Dear Perry,

Bridgeway Capital is pleased to provide this Performance Report on the Erie County Gaming Revenue Authority’s 2020 Mission Related Investment of $1.6 million for the Emergency Coronavirus COVID-19 Fund, which provides low interest loans to small businesses and nonprofit organizations in Erie County.

Since receiving funding in March 2020, Bridgeway has deployed $620,000 to 24 small businesses and 2 nonprofits operating in Erie County. Program accomplishments to date include the following:

- 103 full-time and 58 part-time jobs retained;
- 10 loans to businesses and nonprofits operating in low- to moderate-income (LMI) areas;
- 15 loans totaling $285,000 have been closed to women- or minority-owned businesses.

During this reporting period, Bridgeway made a $50,000 loan to Chido’s Dry Cleaning. Founded in 1946, Chido’s is a State Street fixture. Chido’s serves numerous local intuitions, including hospitals, and remained open when COVID-19 hit as an essential business. However, sales dropped and Chido’s was initially unsuccessful accessing federal relief through the Payroll Protection Program. Bridgeway’s loan provided the working capital needed to make payroll, pay utility bills, and retain 8 full-time and 6 part-time employees.

King Precision Solutions, a manufacturing company that produces injection molding and tool builds, lost 75% of its orders since April 2020. To replace these orders, the company began producing tool and die polishing for a local Erie firm building COVID-19 test parts. The $50,000 loan will support the retention of 14 full-time and 2 part-time employees.

Bridgeway has also closed two loans to nonprofits—Erie Philharmonic and Erie Regional Chamber and Growth Partnership. With performances canceled and revenue stalled, the Philharmonic required working capital to meet costs. The $50,000 loan to the Erie Regional Chamber will allow it to continue providing access, advocacy, and awareness to the businesses throughout the Erie region—a critical service during the COVID crisis.

Bridgeway thanks ECGRA for its continued support of our efforts to stimulate economic opportunity and equitable development in Erie County. Please do not hesitate to contact us with questions or comments.

Sincerely,

TJ Bogdewic
President and CEO

BridgewayCapital.org

Equal Opportunity Lender, Provider, and Employer | TTY/TDD 800.654.5984
<table>
<thead>
<tr>
<th>Recipient Name</th>
<th>Location</th>
<th>Contact Person</th>
<th>Amount</th>
<th>Term</th>
<th>Rate</th>
<th>Maturity Date</th>
<th>Stage</th>
<th>Loan Date</th>
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<td>Mark Anthony Concrete, Inc.</td>
<td>2825 W. 23rd Street</td>
<td>Mark Anthony</td>
<td>25,000.00</td>
<td>12 mo. interest only commencing 7/1/20; 60 mo. amortizing thereafter</td>
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<td>Traditions Unlimited, LLC</td>
<td>1608 W. 8th Street</td>
<td>Maria Minnaugh</td>
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<td>Flagship MultiMedia, Inc.</td>
<td>1001 State St #1315</td>
<td>Brian Graham</td>
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<td>Integrated Foodservice Consultants, LLC dba Mi Scuzi Ristorante Italiano</td>
<td>2641 Myrtle Street</td>
<td>Michael Farsace</td>
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<td>Global Thrift Partnering</td>
<td>2611 French Street</td>
<td>Ann Camp</td>
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<td>3614 W 12th Street</td>
<td>Carol Ann Taouki</td>
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<td>Ferncliff Enterprises, LLC dba Luggage Designers</td>
<td>3522 Liberty Street</td>
<td>Cynthia Fitzsimmons</td>
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<td>4447 Buffalo Road</td>
<td>Michelle Feath</td>
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<td>964 W Erie Plaza Dr</td>
<td>Stephanie Maleno</td>
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<td>Christine Latona</td>
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<td>Darline Services, Inc. dba A Compassionate Hart Massage Therapy</td>
<td>2005 W 8th St #101 Erie, PA 16505</td>
<td>Heather Hart</td>
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<td>Chido's Dry Cleaners, Inc.</td>
<td>1103 State Street Erie, PA 16501</td>
<td>Thomas Chido</td>
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<td>First Choice Insurance Agency, Inc.</td>
<td>1131 West 38th St Erie, PA 16508</td>
<td>Christine Pustelak</td>
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<td>Adam C. Frano dba Affordable Plumbing Co</td>
<td>4915 Pinebark Court Erie, PA 16506</td>
<td>Adam Frano</td>
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<td>Standard Roofing &amp; Siding Company dba Shanty Genuine Sheds</td>
<td>2904 Pittsburgh Ave Erie, PA 16508</td>
<td>Jon &amp; Janet Skrabacz</td>
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<td>Pero Real Estate, LLC</td>
<td>532 West 8th Street Erie, PA 16502</td>
<td>Jason &amp; Nadia Pero</td>
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<td>Great Danes, Inc. dba CJ's Auto Transport</td>
<td>8335 Buffalo Road Harborcreek, PA 16421</td>
<td>Jennifer Brown</td>
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<td>Floral Gallery, Inc.</td>
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<td>James Eaton</td>
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<td>Redus Auto Repair, LLC</td>
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<td>Lake Erie Expediting, LLC</td>
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<td>Ann M. Salow</td>
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<td>Amount</td>
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<td>Rate</td>
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<td>Timothy Case</td>
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<td>Todd King</td>
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**COVID-19 Nonprofit Emergency Loan Fund**

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<tr>
<th>Recipient Name</th>
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<th>Amount</th>
<th>Term</th>
<th>Rate</th>
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<td>Erie Regional Chamber &amp; Growth Partnership</td>
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<td>Tamara Philabaum</td>
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<td>4/7/2020</td>
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<td>Erie Philharmonic, Inc.</td>
<td>23 W 10th Street, Erie, PA 16501</td>
<td>Steve Weiser</td>
<td>50,000.00</td>
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September 7, 2020

To Whom It May Concern:

We are pleased to announce the addition of the Erie Masonic Temple to the National Register of Historic Places on August 31, 2020. This achievement was made possible by a multi-year effort of a dedicated group of volunteers culminating in the listing.

We are proud to highlight the important historical contribution of the building to the City of Erie and look forward to participating in the downtown rebirth.

Please see the attached press release for immediate distribution.

Kind Regards,

Eric

Eric Carlson
Chairman
Erie Masonic Temple Preservation Foundation
(814) 459-2425 Ext 705
foundation@masonictempleerie.com
Reimagining Wayne School Stakeholder Progress Report, September 2020

Project stakeholders: CCG, PNC Bank, Erie Community Foundation, ECGRA, Erie Bank, Northwest Bank, The Reinvestment Fund, Hamot Health Foundation

Project milestones:
New Market Tax Credit deal closed on August 14, 2020
Groundbreaking on August 20, 2020 (photo above)
First draw request submitted on September 1, 2020 ($167,865.57)
Extensive demolition of the main entrance and ECAT’s spaces complete (photos above)
Currently pursuing state RACP and federal EDA grants to support additional tenant improvement spaces
Tech After Hours programming begins on September 22 (at Erie High)
Work on ECAT’s application for state licensure continues with an expected application date of December 2020

In the News:
Governor Wolf press release: ERCGP Flagship Opportunity Zone interview
August 18, 2020

Erie County Gaming Revenue Authority
Attention: Tammi Michali
5340 Fryling Rd., Suite 201
Erie, PA 16510

Dear Tammi,

Thank you to you and the Erie County Gaming Revenue Authority for providing 12 face shields for the staff and cleaning crew at St. Patrick’s Haven. I truly appreciate you working with us to obtain the masks to help keep our employees safe.

Thank you for partnering with us as we continue to serve homeless men in Erie while in the midst of a pandemic. We truly value and appreciate your support.

Blessings for continued good health and safety,

Betsy Wiest

St. Patrick’s Haven
a sponsored ministry of the Sisters of St. Joseph of Northwestern Pennsylvania, is a 501(c)3 nonprofit organization.
FINALISTS

From Page 70

Technology. He’s also a developer with a vision for Erie.

But even when people hear something like this, 

much of the talk is about what Erie can do and how to make it happen. 

But first, Franklin. 

In 1796, the city was founded by 

Joseph Smith, who is known for his 

role in the Latter Day Saints Church. 

The city quickly grew and became a 

important hub for trade and commerce.

In the 1830s, the Erie Canal was 

completed, linking the city to the Great 

Lakes and facilitating the growth of 

industry and trade.

The Erie Railroad was also built, 

further boosting the city’s economy. 

In 1901, the city was hit by a major 

fire, which destroyed much of the 

downtown area. 

But the city quickly rose from the ashes, 

building a new downtown and 

revitalizing the area.

Today, Erie is a vibrant community 

that continues to grow and evolve. 

The city is home to several 

universities and colleges, 

as well as a thriving arts 

and cultural scene.

In addition, Erie is a major 

port, serving as a 

hub for trade and commerce.

But even with all of this, 

there is still much work to be done. 

Erie faces challenges such as 

inequality, poverty, and 

crime, but also has the potential 

to become a model for other cities 
in the region.

Erie is a city of 

opportunity. 

The question is whether 

we will seize that opportunity 

and create a better future 

for all of its residents.

By Jim Martin

Erie Times-News

The entry was submitted by 

One of the winners, 

Robert Smith, who is known for 

his work as a developer. 

He has built several 

successful projects in Erie, 

including the Erie Times-News 

Building.

The project is a finalist 

in this year’s Commitment to Erie Awards, 

which will be presented Sept. 15 at 

the Erie Alliance for the Arts.

Winners were chosen 

by a group of judges 

that included Jim Martin, 

business reporter for the 

Erie Times-News; 

Scott Miller, 

chairman of the 

School of Business 

and the College 

of Arts, Humanities 

and Social Sciences at 

Edinboro University; 

and John Magill, 

director of the 

Black School of Business 

at Penn State Erie.

Picking this year’s 

winners wasn’t easy, 

but it was rewarding.

Committee Chair 

Scott Miller explained: “As 

members of the community, 

we are truly interested in 

seeing our region flourish. 

We get excited when 

we see entrepreneurial 

commitment to mission, 

dedication to 

employment, and 

impact on 

the region and 

the Erie community 

by engaging with its employees 

and the broader community 

to make the Erie place 

work, live, and 

play. 

The finalists for this year’s 

awards are:

Commitment to Erie 

Award:

• Erie Technology: 

This is a group of 

companies that 

are committed to 

innovation and 

emerging technologies. 

Their products 

are designed 

to help 

businesses 

improve efficiency 

and 

increase productivity. 

They have a unique 

approach to 

problem-solving.

• Erie Innovation: 

This is a group of 

companies that 

are committed to 

innovation and 

emerging technologies. 

Their products 

are designed 

to help 

businesses 

improve efficiency 

and 

increase productivity. 

They have a unique 

approach to 

problem-solving.

• Erie Education: 

This is a group of 

companies that 

are committed to 

innovation and 

emerging technologies. 

Their products 

are designed 

to help 

businesses 

improve efficiency 

and 

increase productivity. 

They have a unique 

approach to 

problem-solving.

• Erie Healthcare: 

This is a group of 

companies that 

are committed to 

innovation and 

emerging technologies. 

Their products 

are designed 

to help 

businesses 

improve efficiency 

and 

increase productivity. 

They have a unique 

approach to 

problem-solving.

• Erie Arts: 

This is a group of 

companies that 

are committed to 

innovation and 

emerging technologies. 

Their products 

are designed 

to help 

businesses 

improve efficiency 

and 

increase productivity. 

They have a unique 

approach to 

problem-solving.