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BLUE FISH EARLY LEARNING CENTER INSPIRES OTHERS TO SHAPE THE FUTURE OF KALKASKA

KALKASKA, MICHIGAN – Day after day, the global response to the COVID-19 pandemic has shown that the world is full of heroes. Many are living among us.

“The heroic responses to the pandemic are humbling,” says Laura Galbraith, President of Venture North Funding and Development. Venture North has administered a philanthropy-funded grant initiative, the Regional Resiliency Program (RRP), to make grants to small businesses with nine or fewer employees in their ten-county region in addition to their core business, commercial lending. Small businesses in Kalkaska County with nine or fewer full time employees can apply for a grant beginning May 10, 2021 by going to www.venturenorthfundinganddevelopment.org. “While we see signs of recovery, including businesses for the first time in a year contacting us for growth financing, we still see COVID-19 infections jump and we could not be more concerned for those waiting to be vaccinated and for our children back in schools that were not designed to manage a life-threatening communicable disease,” she said.

“Small businesses continue to take heroic measures,” she said. “There are owners and workers in a day care and child education business that have worked 16-18 hour days for months while sanitizing non-stop through a period that has denied many kids of the learning environment they need. Business owners have gone without pay because the pandemic has stripped their enterprise of revenues, gross margin dollars and all of their reserve capital. Yes, things are getting gradually better but the pain is all around us and will exist into the future. Just ask the retailers who sell bicycles, marine products, computers and much more. They have no products for sale because the pandemic has crushed many manufacturing and distribution channels. How long would I last in a business where I had nothing to sell and I could do nothing about it?”

While the devastation has cast a deserved spotlight on some of those heroic people, the fact is that they are never far off, regardless of the presence of a pandemic.

One such person is Kristin Andrews, owner of the Blue Fish Early Learning Center in Kalkaska, Michigan.

“After graduating from Kalkaska High School, I wanted to become a pediatrician,” said Andrews, “but I took a class involving education and kids and I was hooked. I love working in early childhood. It’s an opportunity to help shape the lives and the future of our community. It’s also a way to get others involved and inspired, like high school interns and businesses.”

Worldwide, there is an urgent need for people like Kristin to rise as heroes for our children and our future.

A 2020 report from UNICEF's Office of Research said that "...40 million children missed out on early education in critical pre-school year due to COVID-19. Before the pandemic, inaccessible childcare and early childhood facilities forced many parents to leave young children in unsafe and unstimulating environments at a critical point in their development."

"Last year, we had 35 children enrolled ranging in age from birth through 12," said Andrews. "We have over 90 children now and our employee count has increased from eight to 16. We have a waiting list of children who we want to serve, but currently we don't have the facilities, staff or funding to do so. While we are grateful for the facility we lease, it is an aging building and during the cold weather months our electricity bill often runs as much as half of our monthly rent payment."

Andrews' commitment to community and children are remarkable.

"I was born and raised in Kalkaska, went to school in Kalkaska and I can't imagine being anywhere else doing what I do," Andrews says. "It's about nurturing, developing and supporting the children of this community in a safe place. It's also about having high school students volunteering, teaching them the fundamentals of work, and supporting their development. There are opportunities for everyone – from high school kids with vocational training and refined practical skills to college graduates and we want to do what is needed to help our youth prepare for a life that considers all of the possibilities. The young adults who work here are also gaining an understanding of just how important their philanthropy - the giving of their time -- is critical to our community's future".

The needs of children and Andrews' conviction about her school and community betterment are what compelled Venture North Funding and Development, a nonprofit 501 (c) (3) commercial lending institution serving ten northwest Michigan counties, to lend \$25,000 to Blue Fish in 2019 for leasehold improvements, equipment, inventory and working capital – all key to the Learning Center's mission and growth to serve Kalkaska. Blue Fish also received a \$5,000 grant from the Kalkaska County Economic Development Corporation in May 2020 to support their growth.

"As a certified Community Development Financial Institution (CDFI) we look for ways to use our capital to support businesses that can be true catalysts for growth and job opportunities in communities, particularly in places with economic challenges," said Galbraith. "That made it a slam dunk for approving the financing based upon the need and impact of the Learning Center and the dedication and talent that Kristin brings to make it a success. We hope to help the Learning Center with its future growth challenges so that they can keep pace with increasing demands while continuing to be a vibrant, successful enterprise in Kalkaska."

Galbraith said that philanthropy, the giving of time, treasures and talents by individuals as well as foundations and businesses, have made extraordinary contributions that wind up as grants to small businesses. In 2020, Venture North's RRP allocated \$500,000 from nearly 20 philanthropic contributions to help 200 small businesses with grants and encouragement. 2021 RRP grant applications have just begun opening in the 10 county region with local partners, including community foundations and economic development organizations. Nearly \$350,000 has been raised in 2021 and are working to secure more. Galbraith said that the Consumers Energy Foundation has awarded nearly \$500,000 over the past 12 months.

"People need to realize they can make donations to Venture North to help these small businesses and their owners and employees. While we will never have enough funding to address all the grant applications we

receive, we encourage foundations, companies and individuals to take advantage of this opportunity to save small businesses and the welfare of owners and employees. The loss of these businesses is crippling for people and communities.”

Funds to the RRP may be donated to Venture North online by going to “Donate to the RRP” at www.venturenorthfunding.org or by calling 231-995-7115.

Joie Huntoon, who holds a key management position at Kalkaska Plumbing and Heating says that their company supports the need for everyone, together, to contribute what they can for the survival of neighbors, businesses and the community.

“The owners of this business understand the importance of giving back,” she says. “The Early Learning Center, for example, needs structures for their young participants to get outdoors, to run and play and enjoy the fresh air of spring that they desperately miss. We are approaching other businesses in the area to help us support the Center and those kids.”

“Everyone here understands the value of a culture of giving back,” she says. “We are looking at the circumstances in the places we touch, including our customer base, and placing human needs before our own. If we work together, we will rise out of the pandemic stronger than before.”

Andrews at the Early Learning Center agrees.

“Our kids are longing to get outside after a very long winter,” she says. “They need places to simply play in the sunshine with one another. Together, we can do this.”

