



**Board of Directors Executive Committee Meeting
January 22, 2026
12:00 to 2:00 p.m.
Region 10 145 S Cascade Conference Room**

- 1) **CALL TO ORDER and INTRODUCTIONS**
- 2) **APPROVAL OF AGENDA ITEMS**
- 3) **APPROVAL Minutes November 2025**
- 4) **New Business**
 - a. **DOLA Grant Approvals**
 - a. **REDI Grant for Cultivator**
 - b. **EIAF Grant for Broadband Technical Assistance**
 - b. **Enterprise Zone Approvals**
 - c. **Mini-Grant Approval-Delta County**
 - d. **Appointment of BLF Committee Member-Xander Parker**
 - e. **Discussion of Board/Executive Committee Meeting Schedule**
- 5) **REPORTS**
 - a. **Executive Director Report– Michelle Haynes**
 - **Financial Report- 11/30/2025**
 - **Community Development**
 - **Regional Grants Navigator**
 - b. **Small Business Resource Center- Nancy Murphy**
 - **SBDC/Business Cultivator**
 - **Business Loan Fund**
 - c. **Area Agency on Aging– Brian Bowler**
 - d. **Regional Broadband-Corey Bryndal**

Action: Accept Director Reports
- 6) **NEXT MEETINGS**
 - a. **Board of Directors Meeting: February 26 2026 Noon-2:30**
 - b. **Executive Committee: TBD March 26, 2026 Noon-2:00 p.m.**
 - c. **BLF Committee: Feb 26 2026 10-11 a.m.**
 - d. **AAA Regional Advisory Committee: Jan 27, 2026 10 a.m.- 12 p.m.**
 - e. **Gunnison Valley Transportation Planning Region10: TBD**
- 7) **ADJOURNMENT**



1. **CALL TO ORDER and INTRODUCTIONS**–Meeting was called to order at 12:05 pm.
 - a. **Staff:** Michelle Haynes (R10 Director), Nancy Murphy (SBRC Director), Corey Bryndal (Broadband Director), Brian Bowler (AAA Director), Courtney Tribble (Community Development), Aris Freeborn (Executive & Finance Assistant)
 - b. **Additional Staff** (For introductions only): Rachel King (SBDC & BLF Programs Assistant), Adriana Chavira (Business Cultivator Manager), Kerry Brickly (Senior Volunteer Programs Manager), Elisa Blair (Admin Assistant and AAA Programs Assistant), Claudette Nicolas (Ombudsman), Cecila Cain (AAA Programs Assistant), Milca Espinosa (Senior Volunteer Programs Coordinator),
 - c. **In-Person Board Members:** Mayor Dave Frank (City of Montrose), Sue Hansen (Montrose County), Mayor Greg Hart (Cedaredge), Commissioner Greg Levine (Hinsdale County), Mayor John Clark (Town of Ridgway, Past Chair), Commissioner Michelle Nauer (Ouray County, Treasurer), Commissioner Mike Lane (Delta County), Vince Rogalski (GVTPR Chair)
 - d. **Remote Board Members:** Mayor Dave Roberts (Town of Lake City), Commissioner Jonathan Houck (Gunnison County), Commissioner Lance Warning (San Miguel County), Mayor Paige Smith (Town of Paonia)

2. APPROVAL OF AGENDA ITEMS

- a. Two additional Enterprise Zone projects (Grand Mesa Arts and Wright Opera House) were added to the agenda.

ACTION ITEM: Motion to approve Agenda M/S John Clark/Sue Hansen, as accepted. None opposed. Motion passed unanimously.

3. APPROVAL OF MINUTES for October 2025, Executive Committee Meeting

ACTION ITEM: Motion to approve Minutes: M/S: Michelle Nauer/Sue Hansen, as accepted. None opposed. Motion passed unanimously.

4. New Business

a. Bylaws Amendments

- a. Background and Need for Amendments
 1. Michelle Haynes explained that Region 10 is required to update its bylaws to support an application for Community-Based Development Organization (CBDO) status.
 2. CBDO designation is necessary to continue revolving Community Development Block Grant (CDBG) funds through the Business Loan Fund.
 3. Additional amendments were recommended to modernize governance language, improve equity, and reflect current operational practices.
- b. Article IV – Board of Directors
 1. Replaced “minority groups” with “underrepresented groups.”
 2. Clarified inclusion of seniors and low- to moderate-income population.
 3. Updated language aligns with federal CBDO requirements.
- c. Article V – Officers
 1. Added authority for the Board to remove a director by majority vote in cases where ongoing issues exist.
 2. Removed the requirement to bond the Treasurer, noting directors & officers insurance coverage and bonding of finance staff.
 3. Clarified that secretarial duties may be assigned to staff, rather than appointing a staff member to the officer position of Secretary.
- d. Article VI – Executive Committee of the Board of Directors
 1. Revised composition language to allow “two or more” governmental representatives rather than a fixed limit.
 2. Provides increased flexibility to reflect Region 10’s public entity status.
 3. Allows for broader county and municipal participation.

- e. Article VII – Meetings
 1. Reduced the minimum number of Executive Committee meetings from monthly to quarterly.
 2. Clarified that additional meetings may be called as needed.
 3. Reduced administrative burden while preserving oversight.
- f. Article VIII – Finances, Budgets, Contracts and Funds
 1. Updated disbursement language to reflect current Board approved authorization thresholds: Executive Director can sign disbursements up to \$10,000 and anything above this amount requires a second signature.
 2. Recommended by the board to strike Gifts and Grants due to not being relevant.
 3. Removed outdated signature requirements.
- g. Article IX – Staff
 1. Clarified that Executive Director evaluations are conducted by officers serving as the personnel committee.
- h. Article X – Business Loan Fund
 1. Transferred appointment authority from individual counties to the Executive Committee.
 2. Rationale included: Improved equity for municipalities, increased committee consistency, reduced administrative delays, and improved quorum reliability.
 3. Updated committee composition to one person with background in business and other representation as the Executive Committee determines appropriate.
- i. Article XI – Gunnison Valley Transportation Planning Region (GVTPR)
 1. Updated language to include public transit entities as voting members.
 2. Removed outdated language that allowed compensation of the TPR Chair to align with new grant guidelines. Staff will assume ongoing administrative duties.

ACTION ITEM: Motion to approve: M/S: John Clark/Michelle Nauer, as accepted. None opposed. Motion passed unanimously.

- b. Community-Based Development Organization (CBDO) Application
 - a. The Board reviewed a resolution authorizing submission of the CBDO application prior to December 1st.
 - b. Benefits include continued Business Loan Fund operations and long-term economic development sustainability.

ACTION ITEM: Motion to approve: M/S: Sue Hansen/John Clark, as accepted. None opposed. Motion passed unanimously.

- c. DOLA Grant Application Approvals
 - a. Broadband Technical Assistance Grant – up to \$160,000 to support continued implementation and interim coverage.
 - b. Mini Grant Program – up to \$100,000 over two years. Submitted as secondary priority due to funding competitiveness.

ACTION ITEM: Motion to approve: M/S: John Clark/Michelle Nauer, as accepted. None opposed. Motion passed unanimously.

5. REPORTS:

a. ED/Financial Reports | Michelle Haynes

- a. Financial Report
 1. Quarterly Financial Reports.
 2. Higher-than-budgeted equipment expenses due to broadband and Cultivator needs, which have potential for reimbursement through USDA and broadband grants.
 3. Regional Grant Navigator funding will not be renewed after January 2026.
 4. Overall, financial condition remains stable.
 5. In the upcoming year we will be exploring expanded revenue diversification.
- b. Employee Benefits Update
 1. An update was provided regarding a planned transition from Aetna to the Colorado Employer Benefits Trust (CEBT).
 2. The change is intended to reduce dependent coverage costs, stabilize premiums, and enhance long-term sustainability. No Board action was required.

- c. Employee Annual Conversations
 - 1. In lieu of traditional annual performance reviews, Region 10 conducts annual conversations.
 - 2. These conversations are designed to support employee engagement, clarify expectations, and align individual goals with organizational priorities.
- d. OEDIT CHIPS Grant
 - 1. We have received one proposal from Triple Point for the CHIPS market study.
 - 2. The grant provides \$50k in funding to conduct a regional study on supply chain possibilities available for CHIPS (Creating Helpful Incentives to Produce Semiconductors).
- e. Community Development / Enterprise Zone
 - 1. Enterprise Zone boundary revisions are under evaluation due to census and eligibility updates.
 - 2. We are working on grandfathering existing businesses that can prove that the enterprise zone has impacted plans for expansion.
 - 3. A Comprehensive Economic Development Strategy (CEDS) update is planned for 2026, including public engagement.
 - 4. Enterprise Zone projects presented for approval:
 - a. Montrose Recreation Center Trails Project
 - b. Grand Mesa Arts (renewal)
 - c. Wright Opera House (expiring)

ACTION ITEM: Motion to approve: M/S: John Clark/Greg Levine, as accepted. None opposed. Motion passed unanimously.

- b. **Small Business Resource Center | Nancy Murphy**
 - a. Business Loan Fund
 - 1. Loan pipeline estimated at approximately \$1.2 million over the next six months.
 - 2. Two loans totaling \$190,000 expected to close in December.
 - b. SBDC/Business Cultivator
 - 1. The Cultivator facility continues to operate at capacity.
 - 2. New food truck pilot program launched, expanding training and testing opportunities.
 - 3. Media coverage has increased regional visibility.
- c. **Community Living Services | Brian Bowler**
 - a. Nutrition service providers face staffing and regulatory challenges.
 - b. New grant funding and donations received to support senior services.
 - c. Increased demand for Medicare and benefits counseling services.
 - d. Continued focus on revenue diversification and workforce stability.
- d. **Broadband | Corey Bryndal**
 - a. Activation of fiber network segments between Denver, Grand Junction, and Montrose underway.
 - b. Partnerships established with higher education and research institutions.
 - c. Expanded network services expected to be operational in Region 10's core service area by early 2026.
 - d. Anticipated increase in broadband-generated revenue.
- e. **GVTPR - Gunnison Valley Transportation Planning Region Committee | Vince Rogalski**
 - a. Representatives discussed continued pressure on housing markets driven by tourism and second-home ownership.
 - b. Workforce housing initiatives remain a top priority, including partnerships between local governments, employers, and housing authorities.
 - c. Transportation and transit coordination were identified as important tools to support workforce mobility across jurisdictions.

ACTION ITEM: Motion to approve Reports; M/S: John Clark/Michelle Nauer, as accepted. None opposed. Motion passed unanimously.

6. ROUNDTABLE

- a. Delta County and Municipalities
 - a. Representatives from Delta County and surrounding municipalities reported continued focus on:
 - 1. Workforce and affordable housing development, including preliminary planning for infill and mixed-use projects.
 - 2. Infrastructure upgrades related to water and wastewater capacity to support future growth.
 - b. Economic development efforts remain centered on small business support, downtown revitalization, and tourism-related activity.
 - c. County officials noted the importance of Region 10's Business Loan Fund and Enterprise Zone incentives in supporting local investment.
- b. Montrose County and Municipalities
 - a. Montrose representatives highlighted ongoing investments in recreational infrastructure and quality-of-life amenities, including trail development and community facilities.
 - b. Workforce availability and housing affordability continue to present challenges for employers, particularly in healthcare, education, and service industries.
 - c. Infrastructure expansion and maintenance, including transportation corridors and utilities, remain a priority to accommodate population and economic growth.
- c. Ouray County and Municipalities
 - a. Officials noted strong but highly seasonal tourism activity and its impact on local services, housing availability, and workforce retention.
 - b. Communities continue to balance economic vitality with preservation of community character and environmental resources.
 - c. Housing constraints remain significant due to limited developable land and infrastructure capacity.
- d. San Miguel County and Municipalities
 - a. Representatives discussed continued pressure on housing markets driven by tourism and second-home ownership.
 - b. Workforce housing initiatives remain a top priority, including partnerships between local governments, employers, and housing authorities.
 - c. Transportation and transit coordination were identified as important tools to support workforce mobility across jurisdictions.

7. ADJOURNMENT

- a. The meeting was adjourned at 1:51 p.m.

Balance Sheet by Category

Region 10
 Period Ending: 11/30/2025
 Format: 1 Region 10 Balance Sheet

Run Date: 1/14/26
 Run Time: 8:46:01 am
 Page 1 of 1

Assets:

| | |
|---------------------------------|----------------|
| Region 10 Cash | 201,113.38 |
| BLF Cash | 893,718.86 |
| SBA Cash | 873,747.43 |
| Prepaid Expenses | 261,371.56 |
| Loans Receivable | 3,063,261.25 |
| Allowance for Doubtful Accounts | (337,917.63) |
| AAA Receivables | 264,390.77 |
| Grants Receivable | 437,761.36 |
| Other Receivables | 97,658.07 |
| Building and Land | 1,781,538.00 |
| Broadband Assets | 17,948,755.29 |
| Furniture and Fixtures | 14,461.15 |
| Accumulated Depreciation | (7,202,668.58) |
| Enterprise Center Remodel | 1,142,298.00 |

| | |
|----------------|------------------------|
| Assets: | \$19,439,488.91 |
|----------------|------------------------|

Liabilities:

| | |
|----------------------------|------------|
| Accounts Payable | 151,917.82 |
| Accrued Leave | 69,087.96 |
| Payroll Benefits Payable | 622.92 |
| Deferred Revenue | 33,291.78 |
| Building Security | 4,000.00 |
| Other Liabilities | 10,565.89 |
| Broadband Deferred Revenue | 64,853.19 |
| Project Advances | 168,464.71 |
| Alpine LOC | 355,676.63 |
| SBA Loan | 903,165.04 |
| Cost Allocation Control | 7,685.56 |

| | |
|---------------------|-----------------------|
| Liabilities: | \$1,769,331.50 |
|---------------------|-----------------------|

Equity:

| | |
|--------------------------------|---------------|
| Enterprize Zone | (8,943.83) |
| Community Development | (43,501.70) |
| Transportation and Transit | 60,258.17 |
| Olathe RISE | 1,034,548.99 |
| Area Agency on Aging Projects | 493,691.63 |
| BLF Projects | 2,302,314.66 |
| Small Business Resource Center | (270,138.90) |
| Regional Broadband | 1,003,346.65 |
| Unrestricted Net Assets | (174,569.44) |
| RLF Retained Earnings | 13,273,151.18 |

| | |
|----------------|------------------------|
| Equity: | \$17,670,157.41 |
|----------------|------------------------|

| | |
|-------------------------------------|------------------------|
| Total Liabilities and Equity | \$19,439,488.91 |
|-------------------------------------|------------------------|

| | |
|-----------------|---------------|
| Balance: | \$0.00 |
|-----------------|---------------|

Agencywide Line Item Revenues and Expenditures

Region 10

Run Date: 01/14/2026

Period: 7/1/2025 to 11/30/2025

Run Time: 5:12:56 pm

With Indirect Detail

Page 1 of 3

| Code | Description | Budget | Current | YTD | Un/Over | % Bud |
|-----------------|--|------------|-----------|------------|-------------|---------|
| Revenues | | | | | | |
| 40000 | EZ Admin Grant | 22,500.00 | 2,809.12 | 14,045.60 | 8,454.40 | 62.42 % |
| 40100 | EDA Grant | 70,000.00 | 5,833.33 | 29,166.66 | 40,833.34 | 41.67 % |
| 40110 | USDA RBDG | 36,000.00 | 0.00 | 0.00 | 36,000.00 | 0.00 % |
| 40115 | Program Income | 0.00 | 1,865.00 | 10,495.00 | (10,495.00) | 0.00 % |
| 40120 | USDA CFTA | 296,000.00 | 18,000.00 | 98,440.94 | 197,559.06 | 33.26 % |
| 40200 | AAA Admin Fed | 82,337.00 | 6,574.42 | 32,872.10 | 49,464.90 | 39.92 % |
| 40210 | AAA Admin State | 86,862.00 | 7,385.67 | 36,928.35 | 49,933.65 | 42.51 % |
| 40400 | CDOT Annual Grant | 21,000.00 | 1,300.00 | 5,587.53 | 15,412.47 | 26.61 % |
| 40800 | DOLA - Community Development Grant | 100,000.00 | 0.00 | 0.00 | 100,000.00 | 0.00 % |
| 40820 | Infrastructure Navigator Funds | 0.00 | 8,333.38 | 41,666.90 | (41,666.90) | 0.00 % |
| 40840 | In-Kind Donation | 42,000.00 | 3,499.00 | 17,495.00 | 24,505.00 | 41.65 % |
| 40850 | Regional Broadband Capital | 0.00 | 0.00 | 87,424.00 | (87,424.00) | 0.00 % |
| 40860 | Broadband Service Income | 720,000.00 | 34,006.35 | 158,233.55 | 561,766.45 | 21.98 % |
| 40865 | BB Grant - OPERATIONS | 97,000.00 | 10,000.00 | 86,075.82 | 10,924.18 | 88.74 % |
| 41200 | AAA State Caregiver Match | 5,016.00 | 418.00 | 2,090.00 | 2,926.00 | 41.67 % |
| 41400 | AAA NSIP Fed | 6,000.00 | 0.00 | 0.00 | 6,000.00 | 0.00 % |
| 42000 | Member Dues | 115,540.00 | 0.00 | 38,631.31 | 76,908.69 | 33.44 % |
| 42500 | AAA Fed Funding | 800,055.00 | 37,984.12 | 170,751.89 | 629,303.11 | 21.34 % |
| 42700 | Transportation Assessments | 25,860.00 | 0.00 | 8,542.00 | 17,318.00 | 33.03 % |
| 43000 | AAA Program State | 781,756.00 | 70,258.94 | 427,105.81 | 354,650.19 | 54.63 % |
| 43100 | Small Business Resource Center Funding | 12,000.00 | 0.00 | 0.00 | 12,000.00 | 0.00 % |
| 43150 | SBRC - Tuition Fee Income | 1,200.00 | 0.00 | 0.00 | 1,200.00 | 0.00 % |
| 43227 | SBDC Grant Income | 160,000.00 | 6,500.00 | 53,943.13 | 106,056.87 | 33.71 % |
| 43350 | Region 9 Loan Proceeds | 0.00 | 0.00 | 65,000.00 | (65,000.00) | 0.00 % |
| 43400 | AAA Assessments | 55,600.00 | 0.00 | 19,410.28 | 36,189.72 | 34.91 % |
| 43600 | ADRC Revenue | 40,000.00 | 3,764.19 | 18,820.95 | 21,179.05 | 47.05 % |
| 44000 | Building Rent | 0.00 | 1,000.00 | 5,000.00 | (5,000.00) | 0.00 % |
| 45000 | Bank Interest Earned | 9,600.00 | 417.86 | 2,463.22 | 7,136.78 | 25.66 % |
| 45800 | EZ Contribution Fees | 22,500.00 | 2,362.77 | 4,290.00 | 18,210.00 | 19.07 % |
| 46000 | Local Donations | 6,000.00 | 0.00 | 0.00 | 6,000.00 | 0.00 % |
| 48000 | AAA Local Donations | 0.00 | 20,545.00 | 22,485.00 | (22,485.00) | 0.00 % |
| 48050 | Other Income | 0.00 | 0.00 | 1,463.96 | (1,463.96) | 0.00 % |
| 48100 | Other CLS Grants | 117,000.00 | 0.00 | 16,250.00 | 100,750.00 | 13.89 % |
| 48200 | SHIP Grant | 42,000.00 | 0.00 | 4,380.00 | 37,620.00 | 10.43 % |
| 48300 | MIPPA Grant | 0.00 | 0.00 | 5,666.00 | (5,666.00) | 0.00 % |
| 48400 | RSVP Grant | 588,701.00 | 18,000.00 | 104,237.39 | 484,463.61 | 17.71 % |
| 48425 | Senior Companion Grant | 0.00 | 12,000.00 | 61,167.59 | (61,167.59) | 0.00 % |
| 48500 | SMP State Grant | 0.00 | 1,125.00 | 5,625.00 | (5,625.00) | 0.00 % |
| 49100 | Loan Interest | 240,000.00 | 4,026.57 | 23,342.83 | 216,657.17 | 9.73 % |
| 49110 | Loan Interest-CDBG #6 | 0.00 | 79.09 | 337.53 | (337.53) | 0.00 % |
| 49115 | Loan Interest Rural BLF Statewide | 0.00 | 21.80 | 249.64 | (249.64) | 0.00 % |
| 49130 | Loan Interest-SBA II #5303545000 | 0.00 | 1.37 | 20.25 | (20.25) | 0.00 % |
| 49140 | Loan Interest-SBA III # 9325495008 | 0.00 | 1,048.97 | 7,856.94 | (7,856.94) | 0.00 % |
| 49150 | Loan Interest-SBA IV # 2489697006 | 0.00 | 858.14 | 4,474.94 | (4,474.94) | 0.00 % |
| 49155 | SBA Loan V Interest Income | 0.00 | 656.16 | 3,453.89 | (3,453.89) | 0.00 % |
| 49156 | SBA VI Interest Income | 0.00 | 1,983.81 | 7,704.13 | (7,704.13) | 0.00 % |
| 49157 | SBA VII Interest Income | 0.00 | 949.72 | 6,213.67 | (6,213.67) | 0.00 % |
| 49160 | Loan Interest-CDBG #8 | 0.00 | 1,845.16 | 7,798.03 | (7,798.03) | 0.00 % |
| 49162 | CDBG #9 Interest Income | 0.00 | 1,500.00 | 7,766.20 | (7,766.20) | 0.00 % |
| 49165 | Loan Interest CO Start Up | 0.00 | 2,701.26 | 15,834.14 | (15,834.14) | 0.00 % |
| 49200 | Loan Fees | 16,000.00 | 0.00 | 2,422.97 | 13,577.03 | 15.14 % |

Agencywide Line Item Revenues and Expenditures

Region 10

Run Date: 01/14/2026

Period: 7/1/2025 to 11/30/2025

Run Time: 5:12:56 pm

With Indirect Detail

Page 2 of 3

| Code | Description | Budget | Current | YTD | Un/Over | % Bud |
|-----------------|--------------------------------|---------------------|-------------------|---------------------|---------------------|----------------|
| 49210 | Loan Administrative Fees | 0.00 | 0.00 | 4,186.00 | (4,186.00) | 0.00 % |
| 49300 | Late Fees/Penalties | 6,000.00 | 18.50 | 1,700.50 | 4,299.50 | 28.34 % |
| 49500 | CDBG Administration | 28,800.00 | 0.00 | 0.00 | 28,800.00 | 0.00 % |
| 49600 | SBA Technical Assistance Grant | 292,160.00 | 18,000.00 | 81,900.36 | 210,259.64 | 28.03 % |
| 49700 | CDBG Grant Funds | 180,000.00 | 0.00 | 0.00 | 180,000.00 | 0.00 % |
| Revenues | | 5,125,487.00 | 307,672.70 | 1,831,017.00 | 3,294,470.00 | 35.72 % |

Expenses

| | | | | | | |
|-------|---|--------------|-----------|------------|--------------|----------|
| 50000 | SALARIES | 1,321,549.00 | 89,912.20 | 412,727.22 | 908,821.78 | 31.23 % |
| 50500 | FRINGE BENEFITS | 395,350.00 | 39,301.62 | 205,647.31 | 189,702.69 | 52.02 % |
| 52000 | Meetings & Travel Expenses | 66,400.00 | 8,792.94 | 41,489.16 | 24,910.84 | 62.48 % |
| 52100 | Broadband Service | 202,800.00 | 5,306.32 | 26,221.95 | 176,578.05 | 12.93 % |
| 52400 | Taxes, Licenses & Fees | 240.00 | 0.00 | 0.00 | 240.00 | 0.00 % |
| 52700 | Telephone/Fax | 11,800.00 | 232.59 | 5,219.32 | 6,580.68 | 44.23 % |
| 53000 | Rent | 63,000.00 | 4,859.00 | 24,295.00 | 38,705.00 | 38.56 % |
| 53300 | Background and Security Verification | 0.00 | 30.00 | 774.00 | (774.00) | 0.00 % |
| 53600 | Postage & Shipping | 6,060.00 | 0.00 | 621.60 | 5,438.40 | 10.26 % |
| 53650 | Educational Supplies | 6,000.00 | 0.00 | 180.91 | 5,819.09 | 3.02 % |
| 53700 | Printing & Supplies | 30,000.00 | 1,960.51 | 12,527.63 | 17,472.37 | 41.76 % |
| 53800 | DOLA - Community Development Pass Thru | 50,000.00 | 10,000.00 | 10,000.00 | 40,000.00 | 20.00 % |
| 53900 | Software - Finance | 18,000.00 | 80.00 | 494.50 | 17,505.50 | 2.75 % |
| 53910 | Software - Miscellaneous | 35,400.00 | 830.85 | 14,208.42 | 21,191.58 | 40.14 % |
| 53920 | Internet - COGS | 0.00 | 10,299.98 | 48,128.40 | (48,128.40) | 0.00 % |
| 53930 | Web Hosting & Design | 3,600.00 | 2.25 | 157.73 | 3,442.27 | 4.38 % |
| 53940 | Computer Repair & Maintenance | 48,000.00 | 5,129.46 | 24,534.60 | 23,465.40 | 51.11 % |
| 53950 | Broadband Network Management | 0.00 | 3,619.92 | 18,099.60 | (18,099.60) | 0.00 % |
| 53960 | CNL Lease | 60,000.00 | 5,493.60 | 25,762.69 | 34,237.31 | 42.94 % |
| 54000 | Dues & Subscriptions | 18,000.00 | 747.77 | 5,801.25 | 12,198.75 | 32.23 % |
| 54900 | Consulting Fees | 18,000.00 | 0.00 | 1,765.00 | 16,235.00 | 9.81 % |
| 55000 | Contractual Services | 381,600.00 | 42,918.00 | 161,265.58 | 220,334.42 | 42.26 % |
| 55100 | Legal Fees | 18,000.00 | 433.50 | 3,984.56 | 14,015.44 | 22.14 % |
| 55200 | Audit & Accounting | 24,000.00 | 512.06 | 1,788.40 | 22,211.60 | 7.45 % |
| 55300 | Recruitment & Retention | 4,800.00 | 58.65 | 1,785.48 | 3,014.52 | 37.20 % |
| 55350 | Donations & Sponsorships | 13,200.00 | 0.00 | 500.00 | 12,700.00 | 3.79 % |
| 55360 | Volunteer Costs Travel and Meals | 320,941.00 | 5,274.10 | 31,780.00 | 289,161.00 | 9.90 % |
| 55363 | Recognition - Individual | 0.00 | 0.00 | 712.55 | (712.55) | 0.00 % |
| 55365 | Recognition - Events | 0.00 | 0.00 | 47.72 | (47.72) | 0.00 % |
| 55600 | Promotions | 22,800.00 | 2,178.75 | 10,676.23 | 12,123.77 | 46.83 % |
| 56200 | Bank Service Charges/Fees | 900.00 | 107.25 | 579.85 | 320.15 | 64.43 % |
| 56300 | Other Insurance | 48,000.00 | 0.00 | 8,918.52 | 39,081.48 | 18.58 % |
| 58000 | Depreciation Expense | 1,408,218.00 | 10,173.00 | 50,865.00 | 1,357,353.00 | 3.61 % |
| 58100 | BB Infrastructure Depr | 0.00 | 79,755.00 | 398,775.00 | (398,775.00) | 0.00 % |
| 58400 | Business Grant Distributions | 0.00 | 0.00 | 1,687.15 | (1,687.15) | 0.00 % |
| 58500 | Stipend | 0.00 | 493.00 | 2,870.00 | (2,870.00) | 0.00 % |
| 59400 | Equipment Rental, Repairs & Maintenance | 35,200.00 | 0.00 | 4,473.20 | 30,726.80 | 12.71 % |
| 59600 | Equipment & Furniture | 11,400.00 | 129.84 | 57,801.13 | (46,401.13) | 507.03 % |
| 59800 | Miscellaneous Expenses | 45,000.00 | 0.00 | 0.00 | 45,000.00 | 0.00 % |
| 60100 | Building Insurance | 24,600.00 | 0.00 | 2,777.76 | 21,822.24 | 11.29 % |
| 60200 | Building Maintenance & Repair | 44,000.00 | 4,445.90 | 16,564.29 | 27,435.71 | 37.65 % |
| 60500 | Building Loan Interest | 16,000.00 | 1,198.61 | 5,855.39 | 10,144.61 | 36.60 % |
| 60600 | Building Utilities | 33,200.00 | 2,692.08 | 11,105.96 | 22,094.04 | 33.45 % |
| 71400 | AAA NSIP Fed | 6,000.00 | 0.00 | 0.00 | 6,000.00 | 0.00 % |

Agencywide Line Item Revenues and Expenditures

Region 10
 Period: 7/1/2025 to 11/30/2025
 With Indirect Detail

Run Date: 01/14/2026
 Run Time: 5:12:56 pm
 Page 3 of 3

| Code | Description | Budget | Current | YTD | Un/Over | % Bud |
|-------|----------------------------------|-----------------------|---------------------|---------------------|---------------------|----------------|
| 71500 | AAA State Caregiver Match | 5,016.00 | 0.00 | 0.00 | 5,016.00 | 0.00 % |
| 72500 | AAA Fed Funding | 737,295.00 | 37,455.46 | 168,108.57 | 569,186.43 | 22.80 % |
| 73000 | AAA State Funding | 719,300.00 | 60,527.55 | 382,829.11 | 336,470.89 | 53.22 % |
| 73600 | ADRC Expenses | 6,000.00 | 0.00 | 0.00 | 6,000.00 | 0.00 % |
| 78100 | Other CLS Grants Expense | 62,500.00 | 4,875.00 | 15,625.00 | 46,875.00 | 25.00 % |
| 92000 | SBA Loan Interest | 13,000.00 | 849.04 | 4,595.01 | 8,404.99 | 35.35 % |
| 92100 | Loan Expenses | 24,000.00 | 0.00 | 4,719.83 | 19,280.17 | 19.67 % |
| 92200 | Bad Debt/Write Off | 0.00 | 2,400.00 | 13,500.00 | (13,500.00) | 0.00 % |
| 95000 | Reserve for Capital Replacements | 36,000.00 | 0.00 | 0.00 | 36,000.00 | 0.00 % |
| | Expenses | 6,415,169.00 | 443,075.80 | 2,242,847.58 | 4,172,321.42 | 34.96 % |
| | Agency Balance | (1,289,682.00) | (135,403.10) | (411,830.58) | | |

Executive Director Update January 2026

Action Items:

- Approve DOLA grant applications:
 - REDI for Cultivator for new equipment/infrastructure up to \$120,000
 - EIAF for Broadband Director Technical Assistance up to \$160,000 (1/2 year)
 - Extension of Mini-Grant Contract; recommendation not to apply for a new grant in the current cycle.
- Appointment of Zander Parker to BLF Committee

Informational Items:

- Discussion of Board of Directors and Executive Committee Meeting times.
- Submitted and received acceptance of application and designation as Community Based Development Organization.
- Accepted proposal for market study for OEDIT (CO Office of Economic Development and International Trade) CHIPS/technology industry sector opportunities.
- Reviewed and submitted financial audit for FY 2025. The audit will be presented at the February 2026 Board of Directors meeting.
- Completed contract negotiations Broadband Network Operator to begin Jan 2026. Working on additional broadband operations, pricing and revenues as the expansion network is implemented and the current network is upgraded.
- Reviewing new funding source opportunities for the Business Loan Fund, including USDA Relending Program and Economic Development Administration RFL grant program.

Gunnison Valley TPR

- GVTPR committee elected Sue Hansen was elected Chair and Michelle Nauer was elected as Vice-Chair. They will represent the region at the Statewide Transportation Advisory Committee (STAC.) There will be a training for new STAC members January 23.
- Attended STAC January meeting (virtually)
- Next GVTPR Meeting has not been scheduled.

Staffing:

- The team is currently fully staffed.
- Completed annual conversations with the team members.

Ongoing:

- Attended Regional Workforce Council meeting.
- Attended CMU Montrose Advisory meeting.
- Attended (virtually) San Miguel County Intergovernmental meeting.

Community Development Board Report

For January 2026

Enterprise Zone (EZ):

- **EZ Redesignation:** We are accepting Grandfathering Applications for locations that were located in the previous Region 10 boundaries but are no longer in the new Enterprise Zone boundaries. They are being accepted through January 31, 2026
 - *Grandfathering applications can be submitted through this [linked Google Form](#). Unfortunately, due to recent implementations with google forms you will be required to have a google account to submit an application through this form.*
- Annual Reports for Enterprise Zone Contribution Projects are due December 5th for project renewal. We currently have 35 Active Projects throughout the Region. Of those, 4 projects will end at the end of 2025 and of those 3 projects are able to submit an application for another project if they have goals that are economic development related.
 - Montrose Recreation District: Application for a Capital Campaign for Community facility was successful. They will have an active project through 12-31-2031
 - Projects that ended and that need to submit a new project application to have Enterprise Zone Contribution Project Status:
 - Gunnison Pioneer Museum (Gunnison, Gunnison County)
 - The Wright Opera House (Ouray, Ouray County)
- **ACTION ITEMS:** Approvals of projects for
 - **Ouray County Ranch History Museum:** Capital Campaign-Visitor/Event Attraction, they are raising funds for new building construction.
 - **Colorado West Land Trust:** Capital Campaign to purchase at-risk farmland to conserve it for farmers and ranchers. With a business assistance aspect of helping those farmers and ranchers succeed.

Community Economic Development Strategy (CEDS) Committee

- First meeting of the National Association of Development Organizations (NADO) CEDS Peer Exchange Group begins Jan 22. Hoping to gain some best practices for putting together that plan for our Region.

Creating Helpful Incentives to Produce Semiconductors (CHIPS) Market Study

- We accepted a proposal from Triple Point Strategic Consulting (Jeff Moffett) and Alvarium Economics (Dr. Nathan Perry) to complete a CHIPS Market Study for our region. They worked on a similar study for Mesa County and have started work on gather data this month.

Ongoing Activities

ONE Delta County:

- Participating in their Board of Directors meeting as well as on their Executive Director interview committee.
- A first round of interviews was conducted this month and we hope to have a recommendation for the Board of Directors by the end of the month.

Other:

North Fork Community Chamber of Commerce

- Participating in some of their meetings as they are long term looking at how they could have a paid staff person to manage their organization.

Economic Development Council of Colorado

- Participating in the Planning Committee meetings every other week.
- Attended their webinar on CEDS Implementation: Turning Insights into Action
- Currently evaluating topic suggestion ideas from those that attended the annual conference last year and what they would have like to have seen or heard from.

***Acronyms:**

EZ: Enterprise Zone

EREZ: Enhanced Rural Enterprise Zone

EZCP: Enterprise Zone Contribution Project

EDA: Economic Development Administration

CHIPS: Creating Helpful Incentives to Produce Semiconductors

EDD: Economic Development District

CEDS: Community Economic Development Strategy

OEDIT: Office of Economic Development and International Trade

NADO: National Association of Development Organizations



Memorandum

To: Region 10 Board of Directors
From: Patty Gabriel, Regional Grant Navigator
Date: January 13, 2026
Re: RGN Program Final Board Report

Here is the final RGN program update:

1. The state-funded Regional Grant Navigator (RGN) program will be ending January 31, 2026. The program had significant success and helped 34 entities in various stages of grant seeking including funding searches, NOFO analysis, project planning, grant application preparation, grant management and compliance as well as other tasks. Beyond the success of securing grants, the program helped build strong, trusted relationships with the communities in the region.
2. The RGN team developed the [Region 10 Grant Guide](#). This guide will increase the region's capacity to prepare for, select, write and manage grants. The guide outlines the major steps in grant processes and contains the best practices for each step.
3. The RGN team hosted 12 Grants and Grub Roundtables designed to provide zoom-based technical assistance to jurisdictions. All Grants and Grub presentations are available on the Region 10 website.
4. The RGN team regularly sent out comprehensive funding memos on the State's priorities of water, wastewater, disaster resiliency and efficiency, and transportation. These funding memos covered all grant cycles that were open as well as grants to watch for in the future. We hope the memos will be a useful tool for our communities going forward.
5. Community Development Mini-Grant program has one \$10,000 grant still available and four projects currently committed:
 - Town of Lake City – ADA Playground (\$10,000)
 - Town of Paonia – Entry Signs & Public Park Directional Signs (\$10,000)
 - City of Delta – Delta Library Innovation Workspace Improvements (\$10,000)
 - Town of Nucla – Community Center Renovation (\$10,000)
6. The Governor's Office has created a Local Government Federal Funding Advisor position to assist local governments after the RGN program ends. The Federal Funding Advisor will focus on maximizing federal funding opportunities and can also provide technical assistance and help with ARPA reporting. Eva Branson can be reached eva.branson@state.co.us,

Please reach out to me at pgabriel@region10.net or Shay at shay@unbanruralcontinuum.com for any questions related to the RGN program.

Region 10 League for Economic Assistance and Planning, Inc.
145 South Cascade Avenue | Montrose, CO 81401
970-249-2436 phone | 970-249-2488 fax
www.region10.net

SBRC Board Report

Thursday, January 22, 2026

What's Happening

Cultivator Update from Adriana

- Success Story: Cultivator client PRUF Pizza has graduated from our commercial kitchen to a brick-and-mortar location on East Main Street in Montrose. PRUF plans to continue using the Cultivator kitchen for “backup”. Story attached.
- Two new food businesses have moved into the Cultivator kitchen—a pasta company and a honey business.
- Homestead Hut, LLC (Gunnison), the mobile kitchen unit, is set up in Olathe. Programming will begin in February.

Meetings & Community Outreach

- Hosted a tour of the Business Cultivator for Southwest Colorado SBDC and La Plata Food Equity Coalition, who are exploring development of a commissary kitchen in Durango.

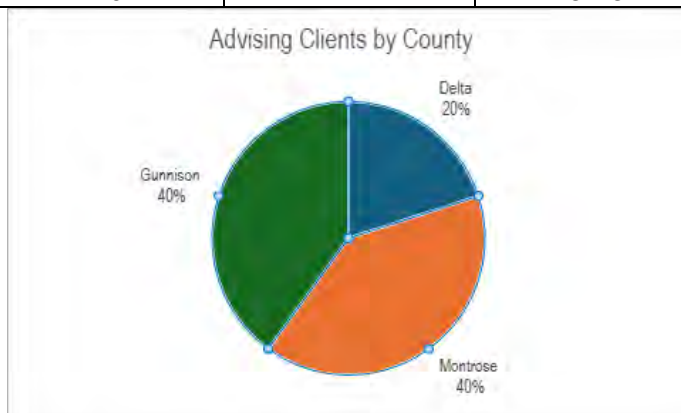
Collaborations

- Hometown Pathways, a rural youth entrepreneurial program founded by Ridgway resident, Colin Lacy:
 - Served as a judge for the Olathe High School student SparkLab pitch contest in December.
 - Participated as a panelist at Peak Academy in Montrose on January 15.
- Valley Food Partnership’s annual summit Roots of Renewal: Conducted interviews with prospective ambassadors to strengthen outreach and encourage participation among local ranchers and farmers.

Small Business Development Center (SBDC) Update from Callie

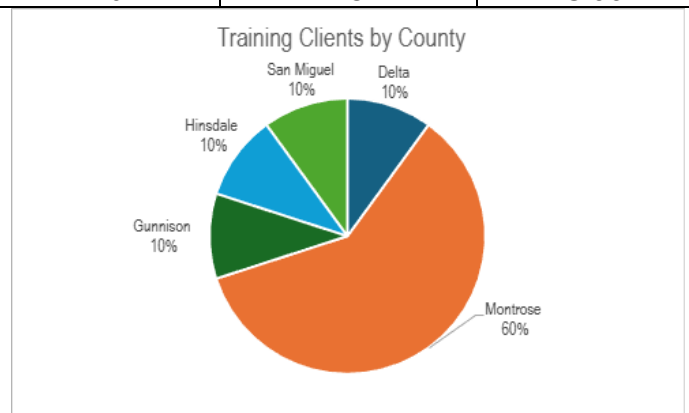
One-on-One Advising (December)

| Clients | Sessions | Hours |
|---------|----------|-------|
| 10 | 12 | 15.75 |



Workshops (December)

| Clients | Workshops | Hours |
|---------|-----------|-------|
| 10 | 13 | 28.66 |



- Leading Edge for Growth and Expansion (focusing on business viability) continues, with 2/4 parts completed.
- Continued work on statewide programming initiative to streamline and fine tune programming across the state.
- All statewide trainings (in-person, online, and on-demand) may be found [here](https://socgov38.my.site.com/ColoradoSBDC/s/events?language=en_US): https://socgov38.my.site.com/ColoradoSBDC/s/events?language=en_US
- Continued integration of Salesforce, new state CRM (customer relationship management) software across the network.
- Training calendar attached.

Business Loan Fund (BLF) from Amy

At A Glance: December 2025

| | |
|-------------------------------|----|
| Loans Closed | 4 |
| Modification Requests | 0 |
| Loans Denied | 0 |
| Loans Sent to Collections | 0 |
| Loans Paid Off | 7 |
| Active Loans (as of 12/31/25) | 80 |

Other News:

- Pipeline Management
The loan team is actively working through the current pipeline of leads. There are 22 leads in progress, with four (4) expected to close within the next 60 days, totaling an estimated \$420,000. We continue to see a wide variety of potential applicants.
- Portfolio Management:
We continue to see 3–6 clients falling behind on payments. The staff is working through a new tranche of potential modifications. Currently, no loans have been sent to the attorney’s office for collections. As expected, payment activity is slowing, with more clients now paying within the 10–20-day range compared to previous periods.
- LoanWell/Software conversion
The loan team is continuing to assess the effectiveness of our software systems. Progress on transitioning to the LoanWell platform has encountered significant roadblocks, including data conversion issues and usability challenges reported by some clients.
- Program Updates
 - Region 10 BLF has chosen to participate in the Start Up Colorado 2.0 confab, led by Region 9. The program requirements have changed, and funds will no longer revolve back to the organization. This will give us continued access to startup funds, which we have seen a demand for with the current pipeline. While several other regions opted out this time, we decided to participate to provide Amy with exposure to the program and to maintain a strong partnership with Region 9.
 - BLF has put together an Emergency Loan program for San Miguel County businesses effected by the economic conditions (lack of snow and ski patrol strike) in the area. This is similar to the programs that have been rolled out in the past. (Flyer attached)
 - BLF referred clients to SBDC for consultation, four (4) completed coaching and returned to BLF with updated business plans and cash flow projections.

Business Loan Fund Portfolio

📅 Date: **December 1, 2024 - December 31, 2025** ✕

New Loans By County Last 12 Months

| county | num loans | loan amt | current loan balance | jobs created | jobs retained |
|--------------|-----------|---------------------|----------------------|--------------|---------------|
| Delta | 6 | 351,234.6 | 333,434.52 | 32 | 28 |
| Gunnison | 5 | 132,500 | 122,479.48 | 3 | 1 |
| Montrose | 5 | 399,352.55 | 378,112.79 | 10 | 8 |
| Ouray | 1 | 80,000 | 72,387.31 | 0 | 0 |
| San Miguel | 1 | 50,000 | 45,283.46 | 0 | 0 |
| Total | 18 | 1,013,087.15 | 951,697.56 | 45 | 37 |

6 rows

Business Loan Fund Portfolio

Total Active Loans By County

| county | num loans | loan amt | current loan balance | jobs created | jobs retained |
|--------------|-----------|--------------------|----------------------|--------------|---------------|
| Delta | 10 | 537,712.6 | 418,421.53 | 32 | 30 |
| Gunnison | 13 | 567,500 | 368,074.65 | 10 | 6 |
| Mesa | 2 | 185,000 | 146,434.61 | 12 | 10 |
| Montrose | 46 | 2,822,030.5 | 1,777,952.72 | 28 | 34 |
| Ouray | 7 | 325,673 | 206,665.59 | 0 | 0 |
| San Miguel | 3 | 110,000 | 52,375.12 | 0 | 0 |
| Total | 81 | 4,547,916.1 | 2,969,924.22 | 82 | 80 |

7 rows

Other

- Submitted annual Business Cultivator progress report to the USDA—approved and accepted.
- Working with San Miguel County to provide emergency assistance to their businesses via BLF and SBDC

Out and About Across the Region

- Wednesdays (weekly) **Delta** Chamber Biz Buzz (Amy)
- 12/2- **Montrose** DART (Amy)
- 12/3- Montrose Economic Outlook (Amy, Adriana, Michelle, Nancy)
- 12/4- **CB/Mt CB** Chamber Director Heather Leonard for updates, collaboration, future planning (Callie)
- 12/5- Women in Business, **Delta** (Amy)
- 12/10- Greater **Montrose** Chamber Ribbon Cutting at Mont + Rose ACTIVE, Wed, Dec 10 (Nancy)
- 12/10- **North Fork Valley** Creative Coalition annual meeting (Nancy)
- 12/10- **Lake City** Coffee and Connection (Callie, Sarah, Amy, Nancy)
- 12/11- **Gunnison** Country Chamber meeting (Sarah)

FOOD & BEVERAGE



PRUF Pizza cuts into a large 16-inch style pepperoni pizza at PRUF's pop-up stand at the Farmers Market in August.

Justin Tubbs | MBT file photo

PRUF Pizza plans early-January move to downtown Montrose space

Justin Tubbs

Montrose Business Times

PRUF Pizza is preparing to move into a new downtown Montrose location in early January, giving the operation a more visible and consistent home as it continues building toward a future standalone restaurant.

The pizza pop-up will evolve and operate out of a space at 345 E. Main St., adjacent to Ray's Corner Cafe. PRUF owner Nathan Gueck said the move is a practical next step for the business, which has operated primarily as a pop-up (and out of the Mexican-American Development Authority kitchen) since launching earlier this year.

"It's really exciting to have a more visible spot," Gueck said. "When we can be where people see us, we do really well. People respond to it."

PRUF began as a pop-up run by Montrose locals Beau Miller, Troy Ryder and Gueck, serving New York-style and Detroit-style pizza at locations like the Montrose Farmers Market. More recently, the group has been operating out of the MADA commercial kitchen a couple days a week. Ryder previously said over the summer for a previous article that the team spent nearly two years developing its dough and recipes before launching.

Gueck said the new downtown setup will allow PRUF to cook more consistently and serve



Beau Miller preps two slices at the Montrose Farmers Market in August.

Justin Tubbs | MBT file photo

customers more reliably, though the operation will still start modestly, as they will share some kitchen space with Ray's Corner Café.

"We're trying to play it slow at first," he said, noting that equipment capacity and final approvals are still being worked out. The business will rely partly on Ray's existing kitchen, with PRUF installing its own oven and make line in a dedi-

cated space.

Ray's Corner Cafe will remain open as usual, and the former Double Barrel Taco space next door — now used primarily for private events — will house PRUF's dining area. Gueck credited Ray's owner Ray Blanchard with helping make the transition possible.

"Ray's been super cool and really helped us out," he said. "A lot of people around town have been supportive."

While the move provides more stability, Gueck emphasized it is not PRUF's final destination.

"This is meant to be a temporary situation," he said. "To really reach the potential of what this business can be, we're going to need our own building and our own setup at some point."

PRUF plans to serve pizza by the slice all day and into the late night a few days a week.

An exact opening date, as well as details about hours, will be announced closer to January, but the new signage is currently hung outside the 345 E. Main St. location.

Justin Tubbs is the Montrose Business Times editor. He can be reached by email at justin@montrosebusinesstimes.com or by phone at 970-765-0915 or mobile at 254-246-2260.

FEBRUARY 2026

MON TUE WED THU FRI



February 3: 12:00pm-1:00pm
STARTUP ASSISTANCE
How to Launch Your Business: A Checklist



February 4: 12:00pm-1:00pm
STARTUP ASSISTANCE
Idea Feasibility: Test Your Business Idea



February 5: 6:30pm-7:30pm
BUSINESS SKILLS
Essential Skills for Child Care Administrators



February 11: 11:00am-12:00pm
SBA FUNDING
Economic Injury Disaster Loans: An Overview



February 18: 5:30pm-7:00pm
MARKETING & SALES
Building Your Brand from the Ground Up



February 19: 6:00pm-8:00pm
EMPREDIMIENTO
¡Quiero ser Emprendedor(a)!



February 24: 5:30pm-8:00pm
STARTUP ASSISTANCE
Leading Edge for Entrepreneurs, 8 part series



February 26: 1:00pm-2:00pm
COMPLIANCE & CERTIFICATION
Is Certification Right for You?



February 26: 10:00am-11:00am
TAX PLANNING
Schedule C Tax Form Overview

| | | | | |
|----|----|----|----|----|
| 2 | 3 | 4 | 5 | 6 |
| | | | | |
| 9 | 10 | 11 | 12 | 13 |
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| 23 | 24 | 25 | 26 | 27 |
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 Before You Run a
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**Business Valuation
 Basics for
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**Cash Flows for
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Region 10 Emergency Loans

for San Miguel County

Overview

Severe winter weather can significantly disrupt holiday plans and bookings, creating unexpected financial challenges for small businesses that rely on seasonal revenue. To help business owners navigate these hardships, Region 10's Emergency Loan Program for San Miguel County provides fast, flexible funding designed to stabilize operations during periods of reduced customer activity. This initiative aims to support small businesses facing revenue shortfalls.



Loan Amount

Up to \$15,000



7% Interest Rate

Fixed for the term of the loan



Limited Closing Costs

2% of loan amount



Up to 5 years

Loan term, fully amortized



Contact Any Crick at Region 10 for more information:
ACrick@region10.net or 970-765-3126



More information about Region 10's emergency loan program:

Loan Terms & Details

- Loan Amount: Up to \$15,000
- Payment: Deferred for 60 days; monthly due on the 1st there after
- Interest Rate: 7%
- Term: TBD based on loan amount and cash flow capacity- potentially up to 5 years
- Origination Fee: 2%
- Loans will be registered with Colorado Credit Reserve
- Loan Type: SBA Microloans

Underwriting Requirements

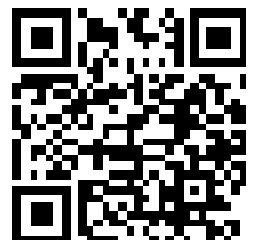
- Limited underwriting:
 - 2024 taxes
 - Profit & Loss statement
 - Balance sheet
 - Truncated business loan application
 - Truncated personal financial statement
 - Cash flow to show impact and recovery with the loan to their situation
 - Business and owners must be in good standing
 - State of Colorado registration
 - Able to provide operating agreement with ownership structure and owners listed
 - Able to have owners with 20% or more ownership sign for the loan
 - Ability to provide government issued identification
 - As part of the review process, a credit report will be pulled to verify identification and assess the personal financial statement. Approval decisions are based on multiple factors, and all eligible applicants are encouraged to apply.

Additional Information

- Loans are personally guaranteed
- Funds available at loan closing
- Region 10 can travel to San Miguel to close the loans
- Online payment options are available - reoccurring payment establishment is suggested




Contact Amy Crick at Region 10 for more information:
ACrick@region10.net or 970-765-3126
<https://region10.net/san-miguel-emergency-loan-inquiry>



New program manager for Region 10's Business Loan Fund

Special to the MDP
Dec 2, 2025



 Gift this article

Region 10 announces that Amy Crick has joined Region 10's Business Loan Fund (BLF) team as the program manager. The Region 10 BLF is a nonprofit business lending source that provides capital to small businesses and focuses on business expansion, creation and retention of jobs in a six-county area, including Delta, Montrose, Gunnison, Hinsdale, Ouray and San Miguel.

Based in Montrose, Crick works closely with banks, Small Business Administration (SBA), Small Business Development Center (SBDC), and other community organizations to cultivate and manage loan applications that assist small businesses. She also links clients to technical assistance. For more than 30 years, the BLF has assisted for-profit and nonprofit businesses with loans that typically range from \$5,000 to \$250,000 with terms of up to 10 years.

"We are thrilled that Amy has joined our team," says Executive Director Michelle Haynes. "She brings a strong understanding of our region, as well as our local, state and federal partners." Most recently, Crick worked for Bank of Colorado as a loan officer in Delta and the U.S. Department of Agriculture (USDA) as a loan specialist for rural development community programs, also in Delta. She previously served as market president for First Colorado National Bank in Delta and assistant vice president for Wells Fargo Bank in Grand Junction.

Crick is no stranger to Region 10 as she served as a Delta County representative for the BLF committee. She also has served as a board member for Delta County Economic Development. "I have always admired Region 10, its work and the impact the organization creates in our communities," says Crick. "It's a privilege to be working for Region 10 in this capacity—serving businesses that contribute to the vibrancy of the Western Slope."

For more information about Region 10's Business Loan Fund and business services, visit www.region10.net.



Area Agency on Aging Board Report January 2026

NOTEWORTHY:

- The AAA is working with **Courtney Hoskins** as our **Revenue Diversification Consultant** for 2026. This was in conjunction with the Western Colorado Community Foundation Grant. She has excellent experience assisting several other AAA programs and worked for the Administration for Community Living (the federal agency overseeing AAA services) till 2019.
- **Reduction in Waitlists.** The AAA is currently in process of adding 30+ clients to active in-home services. Senior meals does not have anyone on waitlist currently. We are happy to be helping those in need promptly.

AAA Programs Report

- **Follow up to service providers needing assistance,** they are glad we are adding clients and that we are also looking at individual cases and approving some hours as is reasonable.
- Program service numbers are in the chart below. These numbers represent the number of clients and service units over a 3-month period from October 1st 2025 to December 31st.

| AAA | 10/1/2025 to 12/31/2025 | |
|---|-------------------------|--------------|
| Service Type ↑ | Unit Count | Client Count |
| Assisted Transportation | 3755 | 425 |
| Caregiver Respite | 479.75 | 67 |
| Congregate Meals | 2268 | 225 |
| Evidence-Based Disease Prevention and Health Promotion (EB) | 1934 | 61 |
| Grandparent Caregiver Respite | 15 | 3 |
| Home Delivered Meals | 8184 | 470 |
| Homemaker | 1327.75 | 305 |
| Information and Assistance | 48 | 48 |
| Material Aid | 1511 | 211 |
| Personal Care | 310 | 36 |
| Total | 19832.5 | 1851 |

Ombudsman:

- Training for the volunteer ombudsman in Delta County has been completed and on-site shadowing is in process. The program still maintains 1 staff and 1 volunteer ombudsman
- In November and December, the ombudsman program conducted 35 facility visits. During this time 7 complaints have been resolved, and 4 open cases remain in progress.

VOLUNTEER PROGRAMS:

Retired Senior Volunteer Program

- The sum of volunteer hours in 2025, saved regional partners \$1,190,340. This is an increase. Without our volunteers many of our core programs would not function.
- RSVP has volunteer recruitment events planned in Montrose and Delta in the coming months, as well as recognition events scheduled in every service county.

| <u>RSVP</u> | Sum of RSVP | |
|--------------------|-------------|-------------------|
| County | Volunteers | Sum of 2025 Hours |
| Delta | 111 | 15800.85 |
| Gunnison | 30 | 3576.12 |
| Hinsdale | 5 | 62.75 |
| Montrose | 97 | 12454.96 |
| Ouray | 8 | 1817.68 |
| San Miguel | 4 | 502.65 |
| Grand Total | 255 | 34215.01 |

State Health Insurance Program (SHIP/Medicare Counseling)

The General Open enrollment has come to end. It was a successful year to do the organization we had in place of 4 volunteer counselors along with Kery tirelessly taking appointments to the very end. We served a total of 725 Medicare beneficiaries in 2025. Again, considering this is mostly a volunteer program working with complicated issues addressing the changes in our local hospital system and the changes in the advantage programs, this was a true Labor of Love that helps many in our community.

Kerry is putting together **informational packets** that can be distributed to all Medicare beneficiaries that schedule through our SHIP program. We are also working to have AARP, Silver Sneakers, and Montrose Regional Hospital distribute these information packets.

| SHIP | |
|--------------------|-------------------------------|
| County | Clients Served in 2025 |
| Delta | 125 |
| Gunnison | 50 |
| Hinsdale | 7 |
| Montrose | 474 |
| Ouray | 49 |
| San Miguel | 20 |
| Grand Total | 725 |

Senior Companion Program

Recruitment efforts continue. Milca and Kerry are working on arranging presentations in Delta and Montrose that are open to the public, as well as exploring other marketing avenues such as free TV local ads. They have posted in newspapers, social media, and targeted outreach to senior living facilities.

Please see the Region 10 video that was produced by our program--we acknowledge Milca Esponiza for her effort with this.

<https://www.facebook.com/reel/826755066848832>

Following is the sum of hours by our volunteer. A few are doing a lot.

| <u>SCP</u> | | |
|--------------------|----------------|------------|
| County | Sum of Hours | Sum of Vol |
| Delta | 192 | 1 |
| Hinsdale | 25 | 1 |
| Montrose | 1060.25 | 6 |
| Grand Total | 1277.25 | 8 |

In the Senior Companion program, the grant is based 33 VSY's over the next 1+ years to meet the grant requirements. A VSY = 1044 Hours. The program completed 1 VSY in 2025.

Grant Funding and Diversification Opportunities

- Region 10 opened discussions with the Veterans Admission to become a provider or sub-contractor of the Veteran Directed Care program. This program could contribute to stabilizing and increasing our abilities to meet needs in our local area.
- Waiting on results of the **Benefits Enrollment Center (BEC) grant from the National Council on Aging (NCOA).**



January 2026

Corey Bryndal, Regional Broadband Project Director

- **DOLA EIAF Broadband** middle mile expansion plan has begun operations! The portion from Denver to Grand Junction is activated, beginning customer service with updated equipment and a 100Gb connection.
 - First customer was Collbran school district in their newly completed building. This is the first time the Town has had access to a fiber connection.
 - Next connections will include the Front Range Gigapop to bring advanced Research and Educational services to Western Colorado Universities, new Internet Service Providers, and community services. There is a good demand for the service. Services will be delivered to Fruita, Grand Junction, Palisade, DeBeque, Collbran and extended to Montrose and Delta.
- The UCAR/Front Range GigaPop participants will have a direct connection to Denver at 10 Gigabit speeds and utilize national routing specific to the R&E environment after the expansion is completed.
 - New routes have been ordered for the Montrose/Gunnison connection for Western State and Rocky Mountain BioLab. Region 10 configured our routers to provide a private network to serve these higher ed and public education clients. An NSF grant will fund the services for the first two years.
 - Region 10 worked with the City of Grand Junction to construct new fiber to Colorado Mesa University.
- Region 10 is close to signing an extension agreement with Tri-State Generation and Transmission Association to extend fiber to Durango and Cortez. All equipment for this project is on hand.
- The Colorado Broadband Office has an RFP to solicit proposals on a state-wide middle mile network and how to incorporate regional funding. The report is due August 2026. There will be a steering committee for the report, which will include Region 10 representation.
- The Department of Local Affairs (DOLA) has agreed to fund the Technical Assistance for one additional year, providing support for the Director salary/expenses.

Broadband Report to the Board



- Private contractors have performed updates and reconfigurations to the existing network. This involved substantial work to move around equipment, egress aging devices and improve management of the network. Echo Consulting and Vall Technologies were hired to perform this work. There is also a need to upgrade backup power supply equipment in several of the CNLs. The team is working on quotes and acquisition of the equipment.
- Region 10 selected to continue to utilize FastTrack for Network Management RFP. Revisions to scope, pricing and definitions of services are completed and services are beginning January 2026.
- Region 10 signed an agreement to receive an IRU of fiber between Durango and Pagosa Springs. The Southern Ute Indian Tribe is leading these construction efforts. Having overcome initial permitting delays, the pre-construction activities are well underway. Anticipated delivery of fiber is July 2026.
- Continuing to work with our neighbors to the south in **Region 9** and is working on projects in the region to develop redundant fiber routes with more capacity and connect to primary Internet sources for the Western Slope in general. Four CNL's in Region 9 have been completed and will connect to the Region 10 network. Region 10 provided design and estimating for optical and routing gear for these facilities and the SUIT location.
- DOLA responsibilities -in the "Technical Assistant" role, Region 10 staff continues to present broadband educational materials, review potential project applications, attend regional meetings and provide technical assistance for broadband development throughout our DOLA identified territory. Engagement areas include SCEDD, PPACG, San Luis Valley, Region 9/SWCCOG, AGNC and others. Periodic updates are provided to AGNC. The director attends two regular weekly meetings with Region 9.