



**Board of Director's Meeting
November 20, 2025
12:00 to 2:00 p.m.
Region 10 145 S Cascade Conference Room**

Board and Staff Luncheon at 11:45

- 1) **CALL TO ORDER and INTRODUCTIONS**
- 2) **APPROVAL OF AGENDA ITEMS**
- 3) **APPROVAL Minutes October 2025**
- 4) **New Business/Presentation**
 - a. **By-Laws Amendment Discussion and Approval**
 - b. **Community Development Based Organization Resolution Approval**
 - c. **DOLA Grant Approvals (Anticipated January 2026 cycle)**
 - a. **Broadband Technical Assistance**
 - b. **Mini-Grant Program**
- 5) **REPORTS**
 - a. **Executive Director Report**– Michelle Haynes
 - **Financial Report**
 - **Community Development**
 - **Approval of EZ Projects: Montrose Rec Center**
 - **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
 - e. **Gunnison Valley Transportation Region Committee**- Vince Rogalski

Action: Accept Director Reports
- 6) ***Community Roundtable***
- 7) **NEXT MEETINGS**
 - a. **Board of Directors Meeting: February 26 2026 Noon-2:30**
 - b. **Executive Committee: January 22, 2026 Noon-2:00 p.m.**
 - c. **BLF Committee: Feb 26 2026 10-11 a.m.**
 - d. **AAA Regional Advisory Committee: December 4 2025 9:30 a.m.- 1 p.m.**
 - e. **Gunnison Valley Transportation Planning Region10: TBD 1:30 -3:30 p.m.**
- 8) **ADJOURNMENT**



1. **CALL TO ORDER and INTRODUCTIONS**–Meeting was called to order at 12:02 pm.
 - a. **Staff:** Michelle Haynes (R10 Director), Nancy Murphy (Small Business Development), Aris Freeborn (Executive/Finance Assistant)
 - b. **In-Person Board Members:** Mayor Dave Frank (City of Montrose), Commissioner Michelle Nauer (Ouray County, Treasurer), Commissioner, Mike Lane (Delta County), Vince Rogalski (GVTPR Chair), Council Member Jim Gelwicks (City of Gunnison)
 - c. **Remote Board Members:** Mayor Greg Hart (Cedaredge), Commissioner Lance Warning (San Miguel County Commissioner), Mayor Paige Smith (Town of Paonia)
2. **APPROVAL OF AGENDA ITEMS**

ACTION ITEM: Motion to approve Agenda M/S: Michelle Nauer/Jim Gelwicks, as accepted. None opposed. Motion passed unanimously pending email ratification.
3. **APPROVAL OF MINUTES for August 2025, Executive Committee Meeting**
 - a. Grammatical corrections provided by Michelle Nauer

ACTION ITEM: Motion to approve minutes with changes proposed by Michelle Nauer: M/S: Michelle Nauer/Jim Gelwicks, as accepted. None opposed. Motion passed unanimously pending email ratification.
4. **NEW BUSINESS**
 - a. **Community Development Block Grant (CDBG) Compliance and Community Development Based Organization (CDBO) Certification**
 - i. The Department of Local Affairs (DOLA) and the Office of Economic Development and International Trade (OEDIT) have issued stricter guidance on CDBG revolving loan funds.
 - ii. Under the new interpretation, repaid CDBG loans must remain federal unless administered by a CDBO.
 - iii. Region 10 historically transferred repaid loans into the revolved loan fund, but under the new rule this is no longer compliant. Achieving CDBO certification would restore that flexibility while meeting federal standards.
 - iv. CDBO Requirements:
 1. Serve a defined geographic area.
 2. Engage in community economic development.
 3. Maintain 501(c)(3) nonprofit status.
 4. Include service to low- and moderate-income (LMI) populations in its purpose statement (either individuals, employers, or nonprofit representatives).
 5. Ensure no private financial benefit to members.
 6. Loan Fund Committee is to be made up of no more than one-third elected officials and include representatives of LMI groups.
 7. Certification must be completed by year-end to avoid program disruption.

ACTION ITEM: Motion to recommend to the Board of Directors approval of the resolution to apply for certification as a Community Based Development Organization. M/S: Jim Gelwicks/Michelle Nauer, as accepted. None opposed. Motion passed unanimously pending email ratification.

 - v. Proposed bylaw updates:
 1. Article III: Add reference to serving low-to-moderate income individuals and communities through community and economic development programs.
 2. Section 4.1 – Board Composition: Confirm or adjust Economic Development Administration (EDA) requirements: At least 35% private citizens, no more than 65% elected officials. Will verify with EDA once federal staff furlough ends.
 3. Section 6.1 – Executive Committee Members: Change “two or three county commissioners” to “at least two” to ensure broader geographic representation and flexibility while maintaining majority elected representation (51% or greater).
 4. Section 10.2 – Loan Fund Committee: Modify to include new federal criteria for CDBO representation (LMI and public/private balance).

5. Transportation Planning Region (TPR) Chair Compensation: Remove paid contracting clause per new CDOT rules. The role will become volunteer-based with mileage reimbursement only. Region 10 staff will acquire administrative duties.
- vi. Currently there are BLF loan committee vacancies in Delta, Ouray, and Montrose counties. Board and loan committee memberships may overlap if public-official ratios remain within limits.

ACTION ITEM: Motion to Direct Board Officers and staff to propose by-laws revisions to the Board of Directors meeting in November: M/S: Jim Gelwicks / Michelle Nauer, as accepted. None opposed. Motion passed unanimously pending email ratification.

b. Mini-Grant Funding Proposals and Approvals

- i. Proposed Mini Grants:
 1. City of Delta – Library Innovation Workspace Improvements: Focus on wayfinding and outdoor workspace upgrades at the Innovation Center.
 2. Town of Nucla – Community Center Renovation: Facility improvement and modernization project to enhance community engagement.
- ii. The proposed Mini-Grants have been presented to Patrick Rondinelli at DOLA and have been approved as acceptable projects.
- iii. Funding Status
 1. Mini-grant pool FY 2025: \$50,000 (total).
 2. Prior allocations: \$20,000.
 3. These two awards totals \$20,000, leaving \$10,000 available.
- iv. Grant program works on a rolling basis until funds are depleted.
- v. Anticipated next DOLA energy impact round may not open until early 2026. There is the possibility of only one funding cycle next year.

ACTION ITEM: Motion to approve Mini-Grant applications for the City of Delta (Innovation Center Project) and Town of Nucla (Community Center) at \$10k each. M/S: Jim Gelwicks / Michelle Nauer, as accepted. None opposed. Motion passed unanimously pending email ratification.

c. Enterprise Zone Contribution Project

- i. Gunnison Valley Health is seeking Enterprise Zone designation for hospital, nursing home, and EMS facility upgrades and operational support.

ACTION ITEM: Motion to approve Enterprise Zone Designation for Gunnison Health for operations and facility improvements. M/S: Jim Gelwicks / Mike Lane, as accepted. None opposed. Motion passed unanimously pending email ratification.

5. REPORTS:

a. ED/Financial Reports | Michelle Haynes

- i. Financial Report
 1. Presented a year-over-year comparison (July 2024 vs. July 2025).
 2. Infrastructure Navigator Grant ends January 2026 unless an extension is received.
 3. Broadband Technical Assistance Grant ends December 2025.
 4. Broadband revenues are expected to rise with new fiber expansions that will soon generate new revenue streams from the I-70 corridor and existing legacy network. An increase in broadband expenditures due to network buildout and capital purchases are expected.
 5. CDOT annual funding has been reduced from \$30,000 to \$16,000.
 6. Decrease in AAA program spending has been aligned with reduced funding.
 7. Region 10 covers 100% of employee health premiums but no dependent costs (spouse ≈ \$1,200/month; family ≈ \$2,200–\$2,400/month). Michelle expressed concern over affordability and is exploring options to subsidize dependent coverage or restructure plan design.
 8. The board requested that a detailed benefit and cost summary be presented at the November meeting to explore potential options for partial contribution or plan restructuring.
- ii. Community Development
 1. Enterprise Zone boundary updates have been approved by the State Economic Development Commission.
 2. Delta County will retain “Enhanced Zone” status; Montrose County loses enhancement. Adjustments were made to maintain eligibility in key census tracts.
 3. Additional amendments are expected before final map publication in early 2026.

- iii. Staffing
 - 1. The organization is now fully staffed with the addition of Amy Crick, Loan Fund Manager.
 - 2. Recruitment forthcoming for new TPR Chair following Vince Rogalski's retirement (effective Dec 31).
- b. **Small Business Resource Center | Nancy Murphy**
 - i. SBDC/Business Cultivator
 - 1. The Cultivator has partnered with Homestead Hut food truck. This will enable entrepreneurs to rent the truck for real-world business trials and market events.
 - ii. Business Loan Fund
 - 1. A new Loan Fund Manager has joined the team. Amy Crick brings with her extensive banking and USDA lending experience.
 - 2. The Loan Fund Manager Summit was hosted in Crested Butte, featuring regional managers and local leaders. Included was a site visit to the Ice Lab's new light manufacturing incubator project.
- c. **Community Living Services – Area Agency on Aging | Brian Bowler**
 - i. Brian Bowler is out on leave.
 - ii. The report is included in packet.
- d. **Broadband | Michelle Haynes**
 - i. Corey's report is included in the packet.
 - ii. There is progress on I-70 corridor fiber expansion, including integration with the Grand Junction hub and Salt Lake dedicated internet connection. Nine new communities will be joining the network.
 - iii. Anticipated completion in November 2025.
 - iv. Non-Region 10 customers will pay 20% higher service rates.
 - v. Next phase: Nucla to Durango/Cortez link with Tri-State Energy expected early 2026.
 - vi. State Middle-Mile Plan in development; final report expected August 2026.
- e. **GVTPR - Gunnison Valley Transportation Planning Region | Vince Rogalski**
 - i. The October STAC meeting was canceled; next meeting is November 6 (in-person).
 - ii. The Statewide Transportation Plan has been adopted and is available on the CDOT website.
 - iii. Vince Rogalski is retiring December 31, 2025, after 30 years in transportation and 40 years with Region 10.
 - iv. Mayor Greg (City of Cedaredge) reported progress on Safe Routes to School. Sidewalk design is complete, bidding late in 2025, construction spring 2026.

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

6. Upcoming Meetings

- a. TPR: November 13, 2025 (includes Vince Rogalski retirement event).
- b. Board of Directors & BLF Committee: November 20, 2025.
- c. AAA Advisory Committee: Date TBD.
- d. Next Executive Committee Meeting: January 22, 2026.

7. ADJOURNMENT

- a. The meeting was adjourned at 1:13pm

NOTE: Email for additional votes needed was sent and approved on October 24, 2025. All proposed motions were approved.

Approved by the Board of Directors on the ___ day of _____, 2025.



**Resolution of the Board of Directors
Region 10 League for Economic Assistance and Planning, Inc.**

WHEREAS, Region 10 is a non-profit organization that serves the clearly defined geographic area of Delta, Gunnison, Montrose, Hinsdale, Ouray and San Miguel Counties within the State of Colorado.

WHEREAS, the Organization's purpose includes engaging in community economic development activities to improve the physical, economic, or social environment of its geographic area of operation, with attention to the needs of low to moderate income individuals;

WHEREAS, the Organization is a non-profit entity. All funds are reinvested to support its mission, and none of its earnings may be distributed for the personal gain of any individuals. No part of the Organization's earnings may benefit any members, founders, contributors, or individuals;

WHEREAS, the Organization has IRS determination of a non-profit, specifically 501(c)(3).

WHEREAS, the Organization recognizes the requirement for a Loan Review Committee with specific representation.

NOW, THEREFORE, BE IT RESOLVED, that the Board of Directors formally approves and commits to a **Loan Review Committee** that meets at a minimum the following criteria as outlined in the CBDO Application:

- A representative who is considered **Low-to-Moderate Income (LMI)** or meets one of the LMI criteria.
- A **Banker** with current or former lending and/or administration/management experience.
- A current or former **Business Owner**.
- A **Community Representative** as defined by Colorado's Department of Local Affairs.

BE IT FURTHER RESOLVED, that this resolution, along with the organization's articles of incorporation, and by-laws, serves to meet the legal and organizational structure requirements for Colorado's CBDO Economic Development application.

This resolution was adopted by the Board of Directors on this **20th** day of **November**, 2025

Dave Frank, Board Chair

Balance Sheet by Category

Region 10
 Period Ending: 9/30/2025
 Format: 1 Region 10 Balance Sheet

Run Date: 11/7/25
 Run Time: 12:40:05 pm
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Assets:

Region 10 Cash	313,500.20
BLF Cash	942,695.60
SBA Cash	823,266.67
Prepaid Expenses	257,283.76
Loans Receivable	3,168,546.23
Allowance for Doubtful Accounts	(333,117.63)
AAA Receivables	254,016.49
Grants Receivable	504,418.14
Other Receivables	91,838.28
Building and Land	1,781,538.00
Broadband Assets	17,913,755.29
Furniture and Fixtures	14,461.15
Accumulated Depreciation	(7,022,812.58)
Enterprise Center Remodel	1,142,298.00

Assets:	\$19,851,687.60
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Liabilities:

Accounts Payable	358,602.87
Accrued Leave	69,087.96
Payroll Benefits Payable	204.72
Deferred Revenue	66,583.57
Building Security	4,000.00
Other Liabilities	(83,536.16)
Broadband Deferred Revenue	56,519.95
Project Advances	168,464.71
Alpine LOC	363,585.93
SBA Loan	936,893.80
Cost Allocation Control	2,069.20

Liabilities:	\$1,942,476.55
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Equity:

Enterprize Zone	(5,763.22)
Community Development	(40,333.54)
Transportation and Transit	60,676.16
Olathe RISE	1,023,642.86
Area Agency on Aging Projects	468,675.28
BLF Projects	2,301,324.09
Small Business Resource Center	(240,360.31)
Regional Broadband	1,242,767.99
Unrestricted Net Assets	(174,569.44)
RLF Retained Earnings	13,273,151.18

Equity:	\$17,909,211.05
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Total Liabilities and Equity	\$19,851,687.60
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Balance:	\$0.00
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Agencywide R&E by Category

Region 10
 Period Ending: 9/30/2025
 Format: 2 Region 10 Revenue and Expenditures

Run Date: 11/7/2025
 Run Time: 12:41:02 pm
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With Indirect Cost Detail

Code & Description	Budget	Current	YTD	Un/Over	% Bud
Revenues					
Grants and Contracts	2,051,161.00	259,002.00	527,803.66	1,523,357.34	25.73 %
40000 EZ Admin Grant	22,500.00	2,809.12	8,427.36	14,072.64	23.05 %
40100 EDA Grant	70,000.00	5,833.34	17,500.00	52,500.00	23.05 %
40110 USDA RBDG	36,000.00	0.00	0.00	36,000.00	23.05 %
40120 USDA CFTA	296,000.00	18,000.00	54,000.00	242,000.00	23.05 %
40400 CDOT Annual Grant	21,000.00	1,300.00	3,900.00	17,100.00	23.05 %
40800 DOLA - Community Development Grant	100,000.00	0.00	0.00	100,000.00	23.05 %
40820 Infrastructure Navigator Funds	0.00	8,333.38	25,000.14	(25,000.14)	23.05 %
40850 Regional Broadband Capital	0.00	87,424.00	87,424.00	(87,424.00)	23.05 %
40865 BB Grant - OPERATIONS	97,000.00	46,075.82	66,075.82	30,924.18	23.05 %
43227 SBDC Grant Income	160,000.00	6,500.00	19,500.00	140,500.00	23.05 %
43350 Region 9 Loan Proceeds	0.00	0.00	65,000.00	(65,000.00)	23.05 %
48100 Other CLS Grants	117,000.00	16,250.00	16,250.00	100,750.00	23.05 %
48200 SHIP Grant	42,000.00	4,380.00	4,380.00	37,620.00	23.05 %
48300 MIPPA Grant	0.00	5,666.00	5,666.00	(5,666.00)	23.05 %
48400 RSVP Grant	588,701.00	32,237.39	68,237.39	520,463.61	23.05 %
48425 Senior Companion Grant	0.00	13,167.59	37,167.59	(37,167.59)	23.05 %
48500 SMP State Grant	0.00	1,125.00	3,375.00	(3,375.00)	23.05 %
49500 CDBG Administration	28,800.00	0.00	0.00	28,800.00	23.05 %
49600 SBA Technical Assistance Grant	292,160.00	9,900.36	45,900.36	246,259.64	23.05 %
49700 CDBG Grant Funds	180,000.00	0.00	0.00	180,000.00	23.05 %
AAA Federal and State Program	1,802,026.00	128,484.68	413,490.67	1,388,535.33	22.95 %
40200 AAA Admin Fed	82,337.00	6,574.42	19,723.26	62,613.74	23.05 %
40210 AAA Admin State	86,862.00	7,385.67	22,157.01	64,704.99	23.05 %
41200 AAA State Caregiver Match	5,016.00	418.00	1,254.00	3,762.00	23.05 %
41400 AAA NSIP Fed	6,000.00	0.00	0.00	6,000.00	23.05 %
42500 AAA Fed Funding	800,055.00	11,451.87	98,263.81	701,791.19	23.05 %
43000 AAA Program State	781,756.00	98,890.53	260,800.02	520,955.98	23.05 %
43600 ADRC Revenue	40,000.00	3,764.19	11,292.57	28,707.43	23.05 %
RLF Interest & Fees	262,000.00	20,942.81	64,445.28	197,554.72	24.60 %
49100 Loan Interest	240,000.00	7,580.96	15,610.87	224,389.13	23.05 %
49110 Loan Interest-CDBG #6	0.00	84.35	183.98	(183.98)	23.05 %
49115 Loan Interest Rural BLF Statewide	0.00	27.27	169.16	(169.16)	23.05 %
49130 Loan Interest-SBA II #5303545000	0.00	3.63	16.29	(16.29)	23.05 %
49140 Loan Interest-SBA III # 9325495008	0.00	1,771.27	4,986.52	(4,986.52)	23.05 %
49150 Loan Interest-SBA IV # 2489697006	0.00	925.77	2,869.03	(2,869.03)	23.05 %
49155 SBA Loan V Interest Income	0.00	411.90	2,158.13	(2,158.13)	23.05 %
49156 SBA VI Interest Income	0.00	1,717.41	4,826.28	(4,826.28)	23.05 %
49157 SBA VII Interest Income	0.00	1,668.29	4,021.29	(4,021.29)	23.05 %
49160 Loan Interest-CDBG #8	0.00	2,360.49	5,157.93	(5,157.93)	23.05 %
49162 CDBG #9 Interest Income	0.00	0.00	6,266.20	(6,266.20)	23.05 %
49165 Loan Interest CO Start Up	0.00	4,166.30	9,888.63	(9,888.63)	23.05 %
49200 Loan Fees	16,000.00	0.00	2,422.97	13,577.03	23.05 %
49210 Loan Administrative Fees	0.00	0.00	4,186.00	(4,186.00)	23.05 %
49300 Late Fees/Penalties	6,000.00	225.17	1,682.00	4,318.00	23.05 %
Other Fees & Services	35,700.00	24,913.20	26,840.43	8,859.57	75.18 %
43100 Small Business Resource Center Funding	12,000.00	24,913.20	24,913.20	(12,913.20)	23.05 %
43150 SBRC - Tuition Fee Income	1,200.00	0.00	0.00	1,200.00	23.05 %
45800 EZ Contribution Fees	22,500.00	0.00	1,927.23	20,572.77	23.05 %
Membership	197,000.00	16,645.90	33,291.80	163,708.20	16.90 %

Agencywide R&E by Category

Region 10
 Period Ending: 9/30/2025
 Format: 2 Region 10 Revenue and Expenditures

Run Date: 11/7/2025
 Run Time: 12:41:02 pm
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With Indirect Cost Detail

Code & Description	Budget	Current	YTD	Un/Over	% Bud
42000 Member Dues	115,540.00	9,657.83	19,315.66	96,224.34	23.05 %
42700 Transportation Assessments	25,860.00	2,135.50	4,271.00	21,589.00	23.05 %
43400 AAA Assessments	55,600.00	4,852.57	9,705.14	45,894.86	23.05 %
Building	0.00	1,000.00	3,000.00	(3,000.00)	0.00 %
44000 Building Rent	0.00	1,000.00	3,000.00	(3,000.00)	23.05 %
Broadband Revenues	720,000.00	37,706.35	91,820.85	628,179.15	12.75 %
40860 Broadband Service Income	720,000.00	37,706.35	91,820.85	628,179.15	23.05 %
Other Revenue	57,600.00	5,002.90	20,593.05	37,006.95	35.75 %
40115 Program Income	0.00	2,025.00	6,175.00	(6,175.00)	23.05 %
40840 In-Kind Donation	42,000.00	3,499.00	10,497.00	31,503.00	23.05 %
44500 Tenant Property Taxes	0.00	(1,830.00)	0.00	0.00	23.05 %
45000 Bank Interest Earned	9,600.00	463.90	1,560.69	8,039.31	23.05 %
46000 Local Donations	6,000.00	0.00	0.00	6,000.00	23.05 %
48000 AAA Local Donations	0.00	670.00	1,555.00	(1,555.00)	23.05 %
48050 Other Income	0.00	175.00	805.36	(805.36)	23.05 %
Revenues	5,125,487.00	493,697.84	1,181,285.74	3,944,201.26	23.05 %

Expenses

Salaries & Fringe	1,716,899.00	119,434.89	366,184.42	1,350,714.58	21.33 %
50000 SALARIES	1,321,549.00	75,787.50	240,181.97	1,081,367.03	21.11 %
50500 FRINGE BENEFITS	395,350.00	43,647.39	126,002.45	269,347.55	21.11 %
Travel	66,640.00	11,427.83	24,107.97	42,532.03	36.18 %
52000 Meetings & Travel Expenses	66,400.00	11,427.83	24,107.97	42,292.03	21.11 %
52400 Taxes, Licenses & Fees	240.00	0.00	0.00	240.00	21.11 %
Supplies	30,000.00	2,926.35	8,151.69	21,848.31	27.17 %
53700 Printing & Supplies	30,000.00	2,926.35	8,151.69	21,848.31	21.11 %
Equipment	46,600.00	2,048.00	33,871.30	12,728.70	72.69 %
59400 Equipment Rental, Repairs & Maintenance	35,200.00	0.00	128.00	35,072.00	21.11 %
59600 Equipment & Furniture	11,400.00	2,048.00	33,743.30	(22,343.30)	21.11 %
Contractual	399,600.00	45,796.74	104,207.94	295,392.06	26.08 %
54900 Consulting Fees	18,000.00	425.00	1,160.00	16,840.00	21.11 %
55000 Contractual Services	381,600.00	45,371.74	103,047.94	278,552.06	21.11 %
RFL Interest and Exp	37,000.00	4,385.83	15,710.04	21,289.96	42.46 %
92000 SBA Loan Interest	13,000.00	1,286.93	2,947.11	10,052.89	21.11 %
92100 Loan Expenses	24,000.00	698.90	4,062.93	19,937.07	21.11 %
92200 Bad Debt/Write Off	0.00	2,400.00	8,700.00	(8,700.00)	21.11 %
Broadband Expenses	262,800.00	26,255.78	66,574.65	196,225.35	25.33 %
52100 Broadband Service	202,800.00	8,024.40	15,280.20	187,519.80	21.11 %
53920 Internet - COGS	0.00	9,618.98	25,278.44	(25,278.44)	21.11 %
53950 Broadband Network Management	0.00	3,619.92	10,859.76	(10,859.76)	21.11 %
53960 CNL Lease	60,000.00	4,992.48	15,156.25	44,843.75	21.11 %
General Expense	416,560.00	27,384.46	74,946.85	341,613.15	17.99 %
52700 Telephone/Fax	11,800.00	4,177.05	4,697.73	7,102.27	21.11 %
53000 Rent	63,000.00	4,859.00	14,577.00	48,423.00	21.11 %
53300 Background and Security Verification	0.00	259.00	618.75	(618.75)	21.11 %
53600 Postage & Shipping	6,060.00	61.80	308.85	5,751.15	21.11 %
53900 Software - Finance	18,000.00	122.00	122.00	17,878.00	21.11 %
53910 Software - Miscellaneous	35,400.00	797.27	12,880.30	22,519.70	21.11 %
53930 Web Hosting & Design	3,600.00	2.25	150.98	3,449.02	21.11 %
53940 Computer Repair & Maintenance	48,000.00	10,362.73	19,295.14	28,704.86	21.11 %

Agencywide R&E by Category

Region 10
 Period Ending: 9/30/2025
 Format: 2 Region 10 Revenue and Expenditures

Run Date: 11/7/2025
 Run Time: 12:41:02 pm
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With Indirect Cost Detail

Code & Description	Budget	Current	YTD	Un/Over	% Bud
54000 Dues & Subscriptions	18,000.00	2,310.05	3,651.59	14,348.41	21.11 %
55100 Legal Fees	18,000.00	102.06	3,551.06	14,448.94	21.11 %
55200 Audit & Accounting	24,000.00	303.34	938.28	23,061.72	21.11 %
55300 Recruitment & Retention	4,800.00	364.15	789.20	4,010.80	21.11 %
55350 Donations & Sponsorships	13,200.00	500.00	500.00	12,700.00	21.11 %
55600 Promotions	22,800.00	2,703.47	4,578.84	18,221.16	21.11 %
56200 Bank Service Charges/Fees	900.00	110.05	351.85	548.15	21.11 %
56300 Other Insurance	48,000.00	350.24	7,935.28	40,064.72	21.11 %
59800 Miscellaneous Expenses	45,000.00	0.00	0.00	45,000.00	21.11 %
95000 Reserve for Capital Replacements	36,000.00	0.00	0.00	36,000.00	21.11 %
Building Expenditures	117,800.00	5,373.93	22,124.58	95,675.42	18.78 %
60100 Building Insurance	24,600.00	462.96	2,314.80	22,285.20	21.11 %
60200 Building Maintenance & Repair	44,000.00	2,428.70	9,216.61	34,783.39	21.11 %
60500 Building Loan Interest	16,000.00	1,186.72	3,558.45	12,441.55	21.11 %
60600 Building Utilities	33,200.00	1,295.55	7,034.72	26,165.28	21.11 %
Depreciation	1,408,218.00	89,928.00	269,784.00	1,138,434.00	19.16 %
58000 Depreciation Expense	1,408,218.00	10,173.00	30,519.00	1,377,699.00	21.11 %
58100 BB Infrastructure Depr	0.00	79,755.00	239,265.00	(239,265.00)	21.11 %
Contracted Direct Service	1,586,111.00	107,632.41	343,413.85	1,242,697.15	21.65 %
53800 DOLA - Community Development Pass Th	50,000.00	0.00	0.00	50,000.00	21.11 %
71400 AAA NSIP Fed	6,000.00	0.00	0.00	6,000.00	21.11 %
71500 AAA State Caregiver Match	5,016.00	0.00	0.00	5,016.00	21.11 %
72500 AAA Fed Funding	737,295.00	9,093.21	96,677.82	640,617.18	21.11 %
73000 AAA State Funding	719,300.00	93,039.20	235,986.03	483,313.97	21.11 %
73600 ADRC Expenses	6,000.00	0.00	0.00	6,000.00	21.11 %
78100 Other CLS Grants Expense	62,500.00	5,500.00	10,750.00	51,750.00	21.11 %
Business/Other Direct Grants	0.00	0.00	1,687.15	(1,687.15)	0.00 %
58400 Business Grant Distributions	0.00	0.00	1,687.15	(1,687.15)	21.11 %
Other Expenses	326,941.00	10,003.41	23,298.22	303,642.78	7.13 %
53650 Educational Supplies	6,000.00	0.00	0.00	6,000.00	21.11 %
55360 Volunteer Costs Travel and Meals	320,941.00	8,848.15	20,750.95	300,190.05	21.11 %
55363 Recognition - Individual	0.00	566.26	712.55	(712.55)	21.11 %
55365 Recognition - Events	0.00	0.00	47.72	(47.72)	21.11 %
58500 Stipend	0.00	589.00	1,787.00	(1,787.00)	21.11 %
	0.00	0.00	0.00	0.00	21.11 %
Expenses	6,415,169.00	452,597.63	1,354,062.66	5,061,106.34	21.11 %
Agency Balance	(1,289,682.00)	41,100.21	(172,776.92)		

Executive Director Update November 2025

Action Items:

- Community Based Development Organization Board Resolution: to meet the Department of Local Affairs requirements for Community Based Development Grants (CDBG) for the loan fund program, the organization must apply as a CBDO and meet the qualifications. A proposed resolution is included with the meeting information.
- Minor changes to the By-Laws are recommended to meet this and other grant updates. A redlined copy is included for review.
- In anticipation of a January 2026 grant cycle, requesting approval of potential DOLA (Department of Local Affairs) grant applications:
 - **Broadband Technical Assistance up to \$160,000 for one year**
 - **Community Mini-Grant Program up to \$100,000**

Informational Items:

- During the annual benefits review, we applied and were accepted into the CEBT Trust for quotes. After reviewing the proposal and quotes, the plans offer some additional benefits for similar or less costs (approximately \$8-10,000/year). The costs for dependent care coverage (which has been a concern for staff and management) is also lower. The admin team is planning to change carriers to CEBT for coverage. A summary of current benefits is included.
- The admin team is also updating applications and reviewing options for liability insurance.
- After the ending of the shutdown, will work with federal agencies to complete quarterly reports for 9/30/2025 and request funding reimbursement for grants that require grant manager's approval.
- Received a proposal (one) for market study for OEDIT (CO Office of Economic Development and International Trade) CHIPS/technology industry sector opportunities. Staff is reviewing the proposal.
- At the GVTPR meeting, Sue Hansen was elected Chair (replacing Vince Rogalski after 30+ years as chair) and Michelle Nauer was elected as Vice-Chair. They will represent the region at the Statewide Transportation Advisory Committee (STAC.)
- Continuing to work on financial audit for FY 2025.
- Continuing contract negotiations Broadband Network Operator.
- Participated in Economic Development Roundtable in Ouray County.

Staffing:

- The team is currently fully staffed.
- We are beginning annual conversations with the team members. This gives the team opportunity to express what they view as successes and challenges over the prior year.
- We will work with the Board and Committee to fill Board member and Committee vacancies with updated guidelines and geographical representation.



SUMMARY OF EMPLOYEE BENEFITS

1. Deferred Compensation Plan (Retirement)

- Employees are eligible to make contributions from your pay starting from your hire date.
- The 401a plan is mandatory and requires each employee to contribute 3% of gross pay to the plan, tax deferred, which is matched by an equal contribution by Region 10.
- The 457 plan is voluntary. Employees may contribute to the 457 plan in any amount up to the federally defined annual limit, tax deferred. Region 10 will match the first 2% of gross pay contributed by the employee to the 401a plan.

2. Health, Dental, Vision & Life Insurance

- Health insurance plan provides employees access to medical, dental, vision and life insurance benefits. These benefits are paid 100% by Region 10. Benefits Coverage for the employee's spouse or dependents may be available at the expense of the employee and subject to the regulations of the insurance carrier. Full time employees and part-time employees working 64 hours per pay period or more are eligible to participate in the health insurance plan. Employees are eligible for benefits the 1st day of the month following employment.

3. Paid Vacation

- Full-time and part-time employees scheduled to work over 40 hours per pay period may begin to accrue and use vacation time immediately upon employment. Eligible employees accrue vacation at the rate of 0.081 hours per hour worked. For a full-time employee this equates to 168 hours (21 days) of vacation each year.

4. Paid Holidays (11)

- New Year's Day (January 1)
- Martin Luther King, Jr. Day (third Monday in January)-*Flex Holiday*
- Presidents' Day (third Monday in February)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Veteran's Day – *Flex Holiday*

- Columbus Day (second Monday in October) - *Flex Holiday*
 - Thanksgiving (fourth Thursday in November)
 - Day after Thanksgiving (fourth Friday in November)
 - Christmas Day (December 25)
- Any day designated by public proclamation by the Chief Executive of the United States or the State of Colorado as a legal holiday and approved by the Board of Directors.

5. Paid Sick Leave

- Eligible employees will accrue sick leave benefits at the rate of .04612 hours per hour worked. For full time employees, that equates to 12 days per year. For a part-time benefit eligible employee working 48 hours per pay period, that equates to 7.8 days per year. Accrual of sick leave benefits begins on the first day of employment.
- Region 10 provides paid sick leave benefits to all eligible employees for periods of temporary absence due to personal illnesses, injuries, or appointments with a health professional or to care for immediate family members who have such illnesses, injuries, or appointments. For purposes of this policy, immediate family includes spouse or domestic partner, children, or parents.

6. FMLI (Family and Medical Leave Insurance)

- Eligible employees are entitled to up to 12 weeks of paid family and medical leave per year, through Colorado. FMLI leave may be taken continuously, intermittently, or in a reduced work schedule.
- FMLI may be taken for medical leave, pregnancy leave, parental leave, military family member leave, bereavement, care for a family member and safe leave.
- FMLI wage replacement benefits will be paid at a rate of up to 90% of the employees' average weekly wage. Benefits are calculated on a sliding scale. Benefits are calculated on a sliding scale using the employee's average weekly wage from the previous five calendar quarters.

7. Employee Assistance Program (EAP) All One Health

- Provides additional resources (beyond Aetna benefits) for counseling and assistance with planning for dependent care, financial and legal services.

8. AFLAC-Voluntary Benefit

This is a voluntary benefit only. It is not paid by Region 10. Employees may sign up for this benefit after 60 days of employment and the 1st day of the following month. If an employee does not sign up for Aflac at the time of employment; Open Enrollment is from February 1st to March 31st each year. The employee will be eligible at this time. Policy renewals are on April 1st of each year.

Region 10 Insurance Renewal Comparison 2026

MEDICAL - 2026				
Aetna AFA CPOSII 4000 80/50	Plan		PPO 5	HDHP 3500
20% In / 50% Out	Coinsurance		20% In / 40% Out	20% In / 40% Out
Deductible then \$35 Copay	Office Visit		\$45 Copay	Deductible + 20% to OOP Max
Deductible then \$75 Copay	Specialist Visit		\$45 Copay	Deductible + 20% to OOP Max
Covered 100%	Preventive Visit		Covered 100%	Covered 100%
Deductible + 20% to OOP Max	Lab		\$45 Copay	Deductible + 20% to OOP Max
Deductible + 20% to OOP Max	X-ray		\$45 copay in office setting, outpatient subject to deductible	Deductible + 20% to OOP Max
\$4,000 / \$10,000	Deductible Single In / Out		\$2,500 Combined	\$3,500 Combined
\$8,000 / \$30,000	Deductible Family In / Out		\$5,000 Combined	\$7,000 Combined
\$7,500 / \$20,000	Out of Pocket Single In / Out		\$4,500 / \$9,000	\$5,000 / \$10,000
\$15,000 / \$60,000	Out of Pocket Family In / Out		\$9,000 / \$18,000	\$10,000 / \$20,000
Unknown	Telemedicine		Covered 100%	Covered 100%
Deductible + 20% to OOP Max	Imaging CT/PET/MRI		Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Deductible + 20% to OOP Max	Inpatient Hospital		Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Deductible + 20% to OOP Max	Outpatient Hospital		Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Deductible + 20% to OOP Max	Urgent Care		\$75 Copay	Deductible + 20% to OOP Max
Deductible + 20% to OOP Max	Emergency Care		Deductible + 20% to OOP Max	Deductible + 20% to OOP Max
Tier1a / Tier 1b \$3-\$10 Copay Tier 2 \$50 Copay Tier 3 \$80 Copay Tier 4 20% up to \$250	RX Retail		Generic \$20 Preferred \$40 NonPreferred \$60	Deductible then: Generic \$20 Preferred \$40 NonPreferred \$60
Unknown	RX Mail Order		2 X Copay	Deductible then: 2 X Copay
Rates				
\$904.97	Employee		\$1,039.00	\$943.00
\$2,002.98	Employee + Sp		\$2,116.00	\$1,925.00
\$1,930.70	Employee + Child		\$1,957.00	\$1,777.00
\$3,162.27	Family		\$2,542.00	\$2,311.00

Community Development Board Report

For November 20, 2025

Enterprise Zone (EZ):

- **EZ Redesignation:** We are accepting Grandfathering Applications for locations that were located in the current Region 10 boundaries but will no longer be located in the new Enterprise Zone boundaries.
- Currently approving Pre-Qualification applications for the 2026 tax year.
- 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.
 - Projects Ending and eligible for a new project application:
 - Grand Mesa Arts and Events Center (Cedaredge, Delta County)
 - Gunnison Pioneer Museum (Gunnison, Gunnison County)
 - The Wright Opera House (Ouray, Ouray County)
 - Projects Ending and not eligible for a new project application
 - Gunnison Arts Center Capital Campaign (Gunnison, Gunnison County)
 - Already has a new active project for Operations that is active through 12/31/2027
 - If they had a new Capital Campaign that could be eligible to apply for a new project to cover those activities.
- **ACTION ITEMS:** Approvals of projects for
 - **Montrose Recreation District:** They are looking at a project that will either be considered a Capital Campaign for Community Facility or Infrastructure for Trails and Open Space.
 - **Grand Mesa Arts and Events Center:** Operations campaign

Community Economic Development Strategy (CEDS) Committee

- Accepted into Cohort II of the NADO CEDS Peer Exchange Group: which is meant to provide a space to share ideas and best practices with other EDD practitioners who are tasked with completing their region's CEDS.
- Will be reaching out to Counties and Municipalities with a timeline for CEDS Planning and CEDS Committee Meetings. We are looking to reach out to members of all our communities to be on this committee, committee members that we are looking for can be local government or public sector officials, local business owners, Chamber of Commerce representatives, primary industry leaders, education and workforce representatives, non-profit or community organization leaders, financial institutions, residents/community members.
- Planning 3-4 CEDS Committee meetings and 1 in-person workshop in April/May 2026 for communities to attend.

Creating Helpful Incentives to Produce Semiconductors (CHIPS) Market Study

- We received a single proposal for the CHIPS Market study. We are reviewing/evaluating this proposal to determine if it is a qualified proposal. If so, work will begin on the study early 2026.

Ongoing Activities

ONE Delta County:

- Participating in the Executive Committee and Board of Directors.
- Annual Meeting on November 14th
- There is a job posting for the Director position, the current Director, Greg Pope, is retiring.

West End Solutions Group:

- West End Solutions is considering holding their meetings quarterly. We will continue to engage with that group in their planning.
- A draft of the vision has been presented to us and will be available for public review through the end of the year. We will be looking at the plan and seeing how we can incorporate the West End Vision into our Regional CEDS update.

Other:

Hotchkiss Master Plan Community Engagement

- Participated in the community engagement session for Hotchkiss' Master Plan update, put on by consultants Urban/Rural Continuum.

Brownfields Workshop:

- Attended a Workshop (Nov 12) put on by Colorado Brownfields Partnership to hear about some of the opportunities that are available to communities for Brownfields sites or perceived Brownfields sites.
- There are grants for Site Assessments and Inventory Assessments for sites in our Region.

***Acronyms:**

EZ: Enterprise Zone

EDD: Economic Development District

EREZ: Enhanced Rural Enterprise Zone

CEDS: Community Economic Development Strategy

EZCP: Enterprise Zone Contribution Project

OEDIT: Office of Economic Development and International Trade

EDA: Economic Development Administration

NADO: National Association of Development Organizations

CHIPS: Creating Helpful Incentives to Produce Semiconductors



Memorandum

To: Region 10 Board of Directors
From: Patty Gabriel, Regional Grant Navigator
Date: October 14, 2025
Re: October 2025 Board Report

Here is the RGN program update for October.

1. The Grant Guide is now available on the Region 10 website along with all Grants and Grub presentations. These are great resources to help entities research grant opportunities and prepare strong successful applications.
2. The Community Development Mini-Grant application packet was distributed to all Region 10 members in July. We have received four applications to date:
 - 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)
3. The current federal funding freeze continues to have an impact on many IJJA and IRA grant opportunities. Because of this the RGN program has been expanded to include all federal grants. This will allow the RGN team to access more grant opportunities. Funding memos on the State's priorities of water, wastewater, disaster resiliency, energy resiliency and efficiency, and transportation continue to be circulated when opportunities arise.
4. The RGN team is currently assisting several communities with grant compliance.
5. Many communities are looking at low-interest financing through the Colorado State Revolving Fund (SRF). WaterNow's new [Colorado State Revolving Fund Technical Assistance Dashboard](#) could be very helpful. This tool empowers communities to explore project ideas, navigate the application process, and access WaterNow's pro-bono technical assistance to advance sustainable water projects. Whether you're just exploring or ready to apply, the dashboard is built to simplify the process – especially for smaller, under resourced communities looking to maximize SRF benefits.

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

SBRC Board Report

Thursday, November 20, 2025

Noteworthy

The loan fund is excited to announce the addition of Amy Crick as program manager. Amy is a former Business Loan Fund committee member and has been a banker in the area (and beyond) for several years. Most recently she worked as a Rural Development Community Programs Loan specialist with the USDA. Not only does she bring a strong banking background, but she also brings a depth of grant knowledge that will be beneficial to Region 10. Please welcome Amy!



- Homestead Hut is coming to Olathe—expanding the commercial kitchen’s capacity and giving food businesses an opportunity to “test drive” a food truck. Story from Montrose Business Times pg 10 attached.

What’s Happening

Cultivator Update from Adriana

Cultivator Kitchen- Preparing to launch a mobile kitchen unit program in partnership with Homestead Hut, LLC (Gunnison). The Cultivator will make the food truck available as an extension of the kitchen, offer training opportunities, and provide clients with the chance to rent it for individual sales and events.

Continued participation in:

- Agricultores— collaboration with Valley Food Partnership, CSU Extension, the Workforce Center, and the Colorado Department of Agriculture.
- SBDC Cafecito— a statewide network of Hispanic SBDC representatives—focused on collaboration, innovation, and enhancing services for Hispanic entrepreneurs.
- Valley Food Partnership’s Roots of Renewal
- Western Colorado Migrant Rural Coalition, supporting initiatives that impact rural and migrant communities.

Collaborations

- -Colorado Department of Agriculture: Continue conducting participant assessments for the Yo Soy de Rancho program, a collaborative effort between the Department and West Central SBDC/Region 10 to support Hispanic agricultural producers.
- Spark Lab Entrepreneurial Support Organization Panel (Olathe High School): Participated as a panelist, sharing information about the Business Cultivator and West Central SBDC resources with eight students exploring entrepreneurship and purpose-driven problem-solving.
- 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

- Presented new program development process at State meeting in Estes Park earlier this month.
- Mobile food trailer delivered and set up at Business Cultivator
- Met with a reporter from Montrose Times about the mobile food unit and how Region 10 will use it for Winter-Spring 2026
- Wrapped up part one of Leading Edge for Growth and Expansion and advising sessions with two clients from the program.
- Met with and facilitated documentary crew in Gunnison for filming businesses in the CBPP program.
- In the process of onboarding three new advisors
- Still in the process of integrating new Salesforce CRM throughout the network.

Region 10 adds mobile food trailer to Business Cultivator services

Montrose Business Times

Region 10 League for Economic Assistance and Planning is expanding its small business support network with a new service — the leasing of a fully equipped mobile food trailer at its Homestead Hut in Clarke, according to a release from the organization.

The trailer, created by Homestead Hut, a Commission-based business, features a commercial-grade kitchen and will be stationed at the Business Cultivator from November 2025 through April 2026.

Located between Delta and Montrose, the Business Cultivator opened in April 2023 as an incubator for entrepreneurship and kitchen-based businesses. The facility includes a commissary kitchen, startup programming, coworking, and direct access to Region 10's broader business resources, including the Colorado Small Business Development Center (SBDC) and a regional business loan fund.

Region 10 serves six counties in western Colorado — Delta, Montrose, Hinsdale, Garfield, Dukes, and San Miguel — providing small business services, mentor



(Above) The commissary kitchen will be stationed at the Region 10 Business Cultivator in Clarke. (Right) Inside the food trailer.

programs, and regional economic development support. The addition of the mobile food trailer builds on Region 10's goal of helping

entrepreneurs test ideas and grow sustainable businesses.

Expanding food business opportunities

The trailer will serve three main purposes, according to the release. First, it will act as an extension of the commissary kitchen already available at the Business Cultivator. Second, it will be used by Region 10 for educational and demonstration purposes, giving aspiring food entrepreneurs a chance to see how a mobile kitchen operates. Finally, food businesses will be able to lease the trailer for off-site use at community events, weddings, and other gatherings. Business owners in Delta, Montrose, and Clarke who are clients of the Business Cultivator kitchen are eligible to use the mobile food trailer. There is an hourly fee for commissary use and a daily fee to lease it for retail sales or events.

"The goal of the project is to expand our current kitchen capacity, while giving clients the opportunity to test their mobile food ideas and to give them hands-on experience in a truck before taking the leap and



purchasing a truck of their own," said Adriana Chavez, Business Cultivator program manager, in the release.

Training and education planned.

In early 2026, Callie Koch, program manager for Region 10's SBDC office serving west central Colorado, and Joseph Kean, owner of Homestead Hut, will co-host a workshop titled "How to Start a Mobile Food Business in Colorado."

"We will be using the mobile unit to help business owners understand what is required to operate a mobile food business, as well as how to create a sustainable food business," Koch said in

the release.

In addition to the kitchen and trailer space, Region 10 and the West Central SBDC offer a wide range of business resources, including access to capital, one-on-one advising, low cost trainings, coworking, and connections to additional partners and programs.

For more information about leasing the trailer or joining the Business Cultivator program, contact Adriana Chavez at 970-765-3100 or achavez@region10.net, or Callie Koch at 970-765-3129 or callie@region10.net.



CITIZENS STATE BANK

NEW MOBILE AND ONLINE BANKING COMING SOON!





SCAN TO LEARN MORE!



Business Loan Fund (BLF) from Amy

At A Glance: Aug- Sept 2025

Loans Closed	0
Modification Requests	1
Loans Denied	0
Loans Sent to Collections	0
Loans Paid Off	1
Active Loans (as of 11/14/25)	86

- Amy Crick is the Business Loan Fund's new program manager as of Oct 7.
- The loan team is working through the pipeline of existing leads and helping potential borrowers with the new process. There is currently \$1.2M in the application pipeline that could book in the next 2-6 months with three loans (2 borrowers) set to book in December for \$190,000.
- Received loan charge-off recovery in the amount of \$3,916.88 (full amount of charge-off)
- Working on loan recovery for six (6) past due clients (30+ days past due). No loans are currently at the attorney's office for collection.
- Completed two loan analyses for the City of Montrose, one for their façade grant program and one for their loan program.
- LoanWell is up and running. We have processed two loans in the program. The loan team is actively working with our LoanWell representative to refine the program and work out the remaining issues. Overall, LoanWell is customer friendly and advances the application and loan servicing processes.
- Region 10 hosted the fall statewide Business Loan Fund Director's meeting in Crested Butte 9/15-17. We had the opportunity to meet with loan fund representatives from across Colorado, learn more about the new CBDO (Community Based Development Organization) program, and discuss shared funding challenges.
- Region 10 SBDC is supporting loan clients by offering three financial training programs:
 - ✓ "Are You Lender Ready?" in conjunction with the state Small Business Administration (SBA), this workshop helps borrowers understand credit, financial statements, and how to present their financial request to a bank.
 - ✓ "Leading Edge for Growth and Expansion" helps business owners make informed decisions about assessing feasibility, sustainability, and profitability based on cash flow projections, breakeven analysis, and key ratios.
 - ✓ "Business Plan in a Day" will resume in January 2026 to support loan fund clients/applications.

Additional Activities

- Attended SBDC state meeting in Estes Park in early November (Callie and Nancy)
- Presented at and participated in Hometown Pathways SparkLab initiative at North Fork Valley high school (Nancy); Olathe high school (Adriana)
- Continued collaboration with Delta business resources group.
- Continued support of businesses through Chamber Biz Buzz coffees.

Business Loan Fund Portfolio

Total Active Loans By County

county	num loans	loan amt	current loan balance	jobs created	jobs retained
Delta	12	686,943	522,789.1	8	3
Gunnison	13	567,500	384,673.96	2	0
Montrose	48	2,817,030.5	1,724,090.86	4	0
Ouray	7	325,673	214,411.39	0	0
San Miguel	3	110,000	55,621.16	0	0
Total	83	4,507,146.5	2,901,586.47	14	3

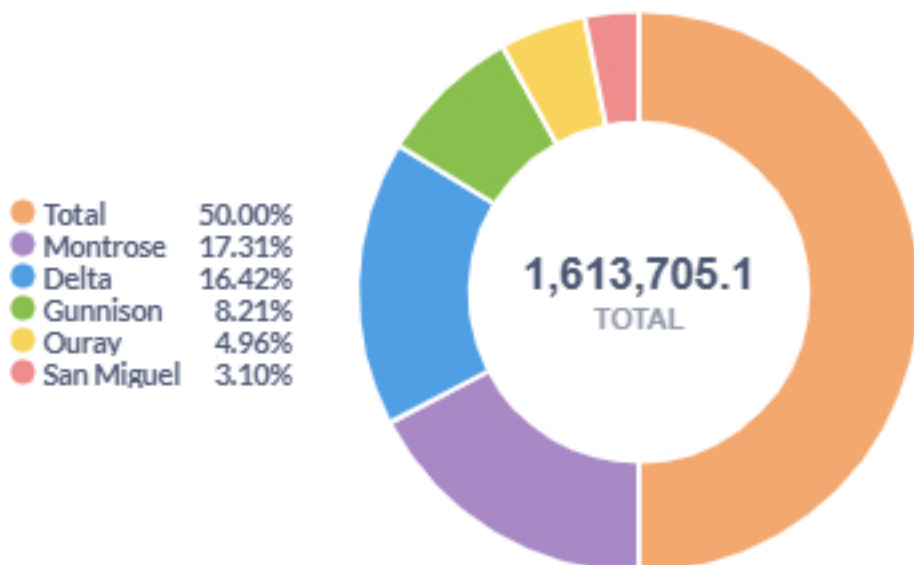
6 rows

Total Active Loans By Industry

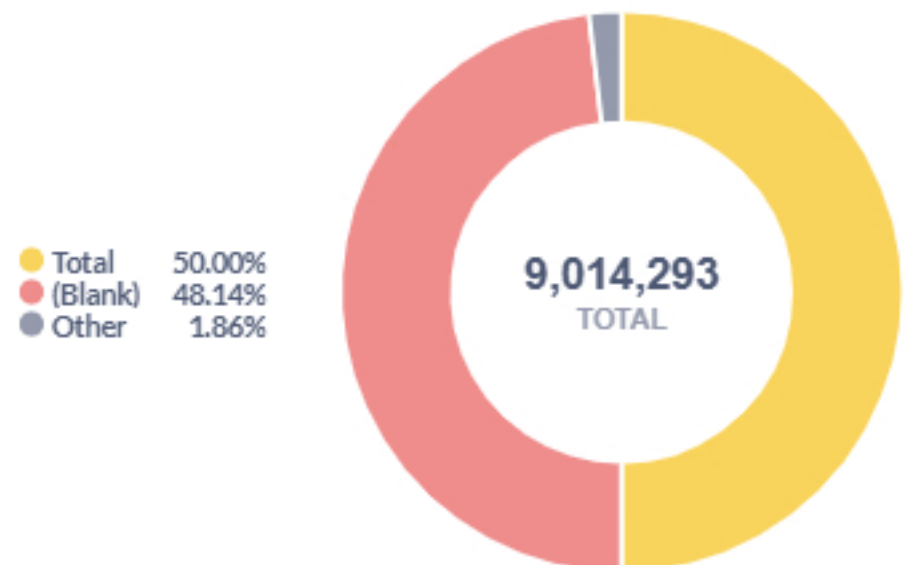
industry	num_loans	loan_amt	current_loan_balance	jobs_created	jobs_retained
Arts, Entertainment, and Recreation	1	7,500	7,353.13	0	0
(Blank)	77	4,339,646.5	2,751,502.03	0	0
other	1	30,000	16,875.69	0	0
Retail Trade	1	45,000	43,637.97	4	0
Service - Professional, Scientific, and Technical	2	70,000	67,700.92	2	0
Services - Educational	1	15,000	14,516.73	8	3
Total	83	4,507,146.5	2,901,586.47	14	3

7 rows

Capital Dispersed By County - Pie Chart



Capital Dispersed by Industry





AAA Board Report October 2025

NOTEWORTHY:

- Region 10 Received a grant from Western Colorado Community Foundation for \$18,000 to work with consultants to identify new revenue sources. The foundation also awarded \$2,500 for nutrition for seniors.
- Region 10 AAA hosted the state directors meeting in Crested Butte, hosted by Director Brian Bowler. Kerry Brickey, and Milca Espinosa also attended and presented on our volunteer’s programs.
- Brian has begun process of slowly returning to full-time work while still recovering from medical procedures.

AAA Programs Report

- **Service providers for home delivered and congregate meals are experiencing staffing, volunteering, and funding challenges. The team will be looking at how R10 can support them to ensure we can retain our nutrition services into the next year.**
- Program service numbers are in the chart below. **October Represents the second highest month of services units this fiscal year of 2026.**

Sum of Service Units	Grand Total
⊕ Home Delivered Meals	2,825.00
⊕ Assisted Transportation	1,312.00
⊕ Congregate Meals	701.00
⊕ Material Aid	486.00
⊕ Homemaker	438.25
⊕ Caregiver Respite	141.25
⊕ Personal Care	104.75
⊕ Information and Assistance	26.00
⊕ Evidence-Based Disease Prevention and Health Prom	8.00
⊕ Grandparent Caregiver Respite	5.00
Grand Total	6,047.25

Ombudsman:

- Claudette is working with 2 volunteer ombudsmen now in Delta and Montrose Counties. Claudette is exploring possibilities of finding a volunteer in Gunnison County that could meet state requirements and assist R10 AAA.

VOLUNTEER PROGRAMS:

Retired Senior Volunteer Program

- All positions are fully staffed including lead volunteers for transportation and Handy Helper. This is quite an accomplishment, and the team deserves its recognition for meeting this goal in a challenging year. Kerry worked tirelessly to find the right people for these positions.

Senior Companion Program

- We are working on partnering with Montrose Regional Hospital and Hopewest for SCP. HopeWest would be due to already have matches, we would just need to get the volunteers on board.
- The program had several outreaches events and plans on utilizing the holiday season to encourage the spirit of service and volunteerism.

State Health Insurance Program (SHIP/Medicare Counseling)

- The program has still has four active volunteers, and Kerry is also taking appointments every day till the end of open enrollment. The call volume is very high. Counselors along with Kerry are almost fully booked out. As of this week we will begin sending calls to the state as we have reached capacity.
- Kerry already has new plans for next open enrollment and will be doing recruitment for more counselors for 2026.

Grant Funding Opportunities

- We identified another funding opportunity in nutrition with Western Colorado Community Foundation.
- We are looking at applying for **Benefits Enrollment Center (BEC) grant from the National Council on Aging (NCOA)**. This would help us with some staffing and in meeting local needs in applying for benefits.



November 2025

Corey Bryndal, Regional Broadband Project Director
Broadband Report to the Board

- **DOLA EIAF Broadband** middle mile expansion plan has made substantial progress. The portion from Denver to Grand Junction is nearing completion. This allows for direct fiber connection east into metro Denver, west to Salt Lake City and expansion southwest into Region 9.
- Fiber lateral construction in 9 communities is complete. All fiber construction (except for DeBeque) and fiber splicing is complete.
- Ciena optical equipment has been deployed for the backbone(6500 platform). Ciena optical equipment for small towns along I-70 west of Grand Junction has been deployed(5132 platform). The only pending activation that remains is Fruita which is scheduled for week of Dec 8, and DeBeque after construction is completed.
- Core routers in Denver and Grand Junction are powered up, configured, have external management connections and are peered with the Front Range GigaPop. We have learned 24,000 routs from FRGP and will learn just under 1 million routes once commercial connections to Zayo and Lumen are established.
- We established a 100G connection to Zayo in Grand Junction which will bring service to Western Colorado from Salt Lake City and are in final implementation/testing phase.
- Region 10 has collaborated with UCAR/Front Range GigaPop to bring advanced Research and Educational services to Western Colorado Universities. Each participant 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 grand 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.
- Several ISP's have shown strong interest in Region 10 services. Services will be delivered to Fruita, Grand Junction, Palisade, DeBeque, Collbran and extended to Montrose and Delta.
- 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. The office has not provided further updates or direction on their Middle Mile Grant program or how we access funding for several Region 10 needs – including legacy equipment refresh, and operational support opportunities.
- The Department of Local Affairs (DOLA) has agreed to fund the Technical Assistance for one additional year, providing support for the Director salary/expenses.
- 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.
- Region 10 continues to engage with a finalist of the Network Management RFP. Revisions to scope, pricing and definitions of services are underway. Additionally we seek assurances that the skill sets required to actively manage the Ciena and Juniper network devices being deployed will be available.
- Region 10 managed CNL's over 5 years old are in need of Uninterruptible Power Supply refresh and capacity increases. Several UPS failures have occurred, and existing units have undersized batteries that are reaching end of service life. Gunnison and Montrose sites have received temporary UPS fixes but a more comprehensive lifecycle plan for power backup is needed. This project will be lead by contractor Echo Consulting.
- 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 awarded Region 9 a \$999,999 grant for this project. Region 10 was able to negotiate an additional service credit with the optical vendor of \$100,000 to help with installation costs. Since Region 9 will be seeking EDA funds and will perform procurement in CY2025, they will need to re-request the vendor service credit for that calendar year.
- 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. Region 10 attends two regular weekly meetings with Region 9.