

SBDC Small Business Summit

Thursday, September 19, 2024

Susan N. Webb Community Room

19-147, Prescott Campus (& Zoom)

1100 E. Sheldon St. Prescott, AZ 86301

Lending Panelists:



Lori Simmons, VP, Relationship Manager brings to **Arizona Capital Source** over thirty years of commercial underwriting, lending and relationship management experience. She managed commercial banking relationships for two large banks, a community bank, and a non-profit organization in Tucson, AZ. Lori received her finance degree from Northern Arizona University and grew much of her professional career in Northern Arizona as well. She has built strong community connections across the State of Arizona and prides herself on being able to demystify the lending process for small business owners. Lori enjoys educating clients and helping them achieve their business growth goals.

Lori's passion has always been to serve on non-profit boards, primarily those that help youth in our communities. Her experience includes public-school board membership, Booster Club and PTO President, Economic Development Council Treasurer, and Founding member of VVREO while in the Verde Valley. She is a volunteer for Project Mom at University of Arizona, a Community Foodbank volunteer, and a member of CREW and CCIM.

Lori is married and has three grown sons which she is very proud of. She enjoys bass fishing at Roosevelt Lake, trout fishing from her kayak in the White Mountains, riding in her side-by-side in Happy Jack, and any outdoor activity where she can spend time with her husband and sons.



Julia Ruttle – Vice President, National Bank of Arizona is a results-driven financial leader with 35 years of experience impacting profitability and growth for established financial services institutions. Julia is a relationship builder adept at promoting customer service excellence to drive exponential sales growth and revenue expansion. An innovative problem solver with advanced knowledge of the complete mortgage, lot, and construction loan process, Julia is a servant leader who has served on many community boards both past and present.



Jasmine Gaxiola, Business Development Officer at Pinnacle Bank is an Arizona native who grew up in Colorado and graduated from the Colorado State University College of Business. She has held various positions at Pinnacle Bank, most recently as a Business Development Officer in the Prescott market, underwriting and originating commercial loans, focusing primarily on owner-occupied CRE. Jasmine has dedicated her professional career to banking and helping customers in the communities she has participated in since joining the bank in 2020. You can find her hiking or running and working on her golf

swing in her free time.

AI for Small Businesses:



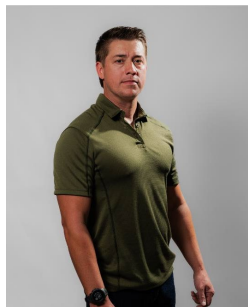
Robyn Bryce – YC Special Programs Manager and guru of all things AI, immersive learning and technology, combines a rich history in education with a flair for technological innovation, bringing over twenty years of experience from the classroom to broader educational development. Known for her dynamic approach to integrating technology in education, she excels in crafting and leading forward-thinking, tech-driven educational programs.

Alumni Owned Business Panel:



Julia Ammons – Essence Kitchen + Bar

Julia Ammons is a Prescott native, graduate of Prescott High School, and attended Yavapai College. She continued her career in hospitality management out of state by earning an Associate of Science degree in both Advanced Culinary Arts and Restaurant Management and a Catering Certificate. At the age of 40, she was selected to represent the USA team at The International Culinary College Competition of 2012 in London. This was a dream come true and fueled her passion for food, wine, and the hospitality industry. Julia later returned to Chino Valley to serve her community and be closer to her family. As co-creator of the husband-and-wife flagship restaurant, Essence Kitchen + Bar established in 2020, Julia excels at hospitality, menu and wine pairings, and guest relations. She is an Advisory Board Member of Chino Valley High School Career & Technical Education since 2021, serves on the Yavapai College Foundation Board and will start her first year on the Chino Valley Chamber of Commerce Board. Her focus of nurturing the culinary craft does not go unnoticed by her young team members and volunteers from the Chino Valley High School Culinary Department. Essence is a contributing member to the community. Through Julia and Chef Jason’s charitable efforts, Essence has been able to service local veterans, and underserved youth through complimentary luncheons, book fairs in partnership with the Pappas Foundation, holiday events, and monetary educational scholarships. She appreciates this opportunity to speak at the YC Alumni Small Business Summit, as she is eager to serve her community as it is another way to invest in her town and build meaningful relationships.



Henry Ebarb, CEO & Founder of Eightfold Technologies

A veteran in the digital marketing and web technology development industry for over a decade, Henry Ebarb is the CEO and Founder of Eightfold. A leading marketing & technology company that helps clients build enterprise technology – apps, ecommerce products, and websites. Educated at Thunderbird School of Global Management, with degrees from Northern Arizona University, Henry is largely a self-taught technologist when it comes to code, SEO, digital content, and various marketing tactics that generate results. An experienced startup executive with several businesses achieving explosive growth and profitability, Henry has worked with many Fortune 500 companies.



Tom Teeters, Owner & Licensed Inspector I-Beam Home Inspection

You can trust I-Beam Inspections Inc. and our Certified Professional Inspectors to perform your inspection with great detail while following the [Standards of Practice](#) for Arizona home inspectors.

We have years of combined experience in the construction and home building industries, having learned every part of a house there is to know. In addition, we have received certifications from top home inspection associations & colleges in the country.

Moderators:



Ruth Ellen Elinski has lived in the Verde Valley since 2004 and is the Program Director and a Certified Business Analyst for the Small Business Development Center (SBDC) at Yavapai College. An entrepreneur, Ruth Ellen has launched multiple businesses and has educational training in accounting, management, budgeting, marketing, and manufacturing. She has additional experience as a non-profit director leading alongside a 20-member Board of Directors. Ruth Ellen is a Fellow of the Arizona Center for Civic Leadership's Flinn Brown Leadership Academy, is a returned

Peace Corps Volunteer, and has a degree in Public Affairs and Management from Indiana University. Ruth Ellen is a former graduate and board member of Verde Valley Leadership. She also serves on the Cottonwood Oak Creek School District Governing Board and was recently selected as a member of Governor Hobbs' Educator Retention Task Force. Ruth Ellen is most proudly the mom of two brilliant daughters.



John Manning joined the SBDC team in April of 2024, and has lived in the Prescott Valley area since 2016. John has 30 years of management experience in sales, customer service, and team building. The last 20 years he has been in the banking industry where he used his strong financial background in lending, bank operations, and financial forecasting, among other skills which assist business owners in accessing capital. He was FINRA licensed from 2015 to 2023. Certified in the STAR interviewing method, John also has extensive experience in hiring and building strong teams. John brings the SBDC a high level of professionalism and works to acquire, retain,

and grow client relationships by creating a trusting environment and being responsive. John is married and is the proud father of two sons. Reach John at 928-776-2351 or

John.Manning@YC.Edu



Phillip Peek is the Yavapai College Foundation Coordinator and is an adjunct professor at Yavapai College, teaching in the management concentration. Phillip joined Yavapai College in 2022 and moved to the Yavapai College Foundation in 2023. Previously, Phillip worked in the legal sector as a licensed Fiduciary for Yavapai County. Phillip holds a Bachelor of Arts in visual arts, Master of Science in management and leadership, and is Yavapai College alumni, earning a post-degree paralegal certificate and certificate in organizational management.