



Valley
Partners

Annual Report

2025

330-759-3668
valleyedp.com
4319 Belmont Ave
Youngstown, OH 44505



LETTER FROM THE EXECUTIVE DIRECTOR



Teresa Miller

EXECUTIVE DIRECTOR

As we reflect on the past year, I am filled with deep gratitude and pride for what we have accomplished together. This year has been one of growth, resilience, and meaningful impact—and none of it would have been possible without the dedication of our team, our board, our partners, and the generous support of our community.

Throughout the year, we remained focused on our mission while responding thoughtfully to the evolving needs of those we serve. Whether through expanding programs, strengthening partnerships, or finding new ways to better support our clients, our team continued to show up with compassion, professionalism, and a steadfast commitment to making a difference. Time and again, I witnessed the power of collaboration and the incredible outcomes that result when people come together around a shared purpose.

I am especially proud of the ways we invested in long-term sustainability—building stronger systems, enhancing our programs, and laying the groundwork for continued impact in the years ahead. These efforts ensure that we are not only meeting today's needs, but also preparing for tomorrow's opportunities.

To our supporters: thank you for believing in our work and trusting us to be good stewards of your support. Your investment allows us to turn vision into action and hope into tangible results. To our board of directors: your leadership and guidance continue to strengthen our organization. And to our team: your passion, creativity, and dedication are the heart of everything we do.

As we look ahead, I am energized by what's possible. With your continued partnership, we will keep building, innovating, and expanding our impact—together.

Thank you for being part of our journey and for helping make this year one of meaningful progress and positive change.

With gratitude,

Teresa Miller



Our Vision

Valley Partners' vision is for all the communities in our region to have access to the capital and financial services they need for their small businesses to grow and thrive.

Our Mission

Valley Economic Development Partners exists to support the creation and expansion of small businesses and local jobs where economic opportunity is needed most through education classes and flexible lending solutions in collaboration with other community development organizations.



Our Team

The Valley Partners team is dedicated to supporting entrepreneurs and small businesses at every stage of growth—from early concept to expansion and beyond. With deep expertise in economic development and a commitment to flexible, customized financing solutions, we help strengthen local enterprises and drive sustainable regional growth. Our experienced team collaborates closely with financial partners to deliver tailored solutions that align with each client's goals and help move their businesses forward with confidence.



Teresa Miller

Executive
Director



Mario Nero

Director of
Lending



Tanay Hill

Business Resource
Advisor



Wendy Walters

Servicing
Director



Matthew Longmire

Business Resource
Manager



**Madison
Southern**
Loan Officer



**Maureen
Stenglein**
SBA Lender



TaMyah Petty
Events Coordinator &
Administrative
Assistant



Katie Jacobson
Portfolio Assistant



Ayana Beulah
Loan Closer &
Marketing Manager

Our Story

Valley Economic Development Partners, Inc. (Valley Partners) is a private, nonprofit organization dedicated to advancing the social and economic well-being of the Mahoning Valley and surrounding regions. Founded in 1978 as the Mahoning Valley Economic Development Corporation and rebranded as Valley Partners in 2020, the organization has evolved to meet the changing needs of the regional economy while remaining steadfast in its mission to create, expand, and retain employment opportunities through strategic business development. Small business lending is at the heart of our mission. We are a Certified Development Corporation authorized to administer SBA 504 and Community Advantage (7(a)) loan programs. In collaboration with local financial institutions and regional, state, and federal partners—including the Economic Development Administration (EDA), U.S. Department of Agriculture (USDA), and the Ohio Development of Development (ODOD)—Valley Partners delivers flexible financing solutions and gap-filling capital through revolving loan funds.

Governed by a diverse board representing both the public and private sectors, Valley Partners is not a government entity and is headquartered in Youngstown, Ohio, providing services across multiple counties in Ohio and Pennsylvania, with SBA lending available statewide in Ohio. Over the years, we have helped hundreds of companies secure millions of dollars through SBA and other lending programs. We take pride in our flexible approach—both in structuring customized financing solutions and applying thoughtful decision-making criteria—to help businesses access the capital they need. In 2026, we look forward to expanding capital opportunities for small businesses, strengthening our technical assistance services, and hosting impactful seminars and events.





2025 Board Members

ABRUZZINO, VITO: Columbiana County
Prosecutor

CALVERT, ROBERT: First National Bank

CANN, MELANIE: Cafaro Company

DIGIROLAMO, BEN: Hill, Barth & King

GILCHRIST, STEPHANIE: City of Youngstown

HUSTON, SAMUEL: Huntington National Bank

KEYS, MICHAEL: City of Warren

MCDOWELL, DERRICK: Youngstown Flea

MERLO, GIOVANNE: City of Niles

MOHN, SARRA: Jet Creative

RICHARDSON, DIANE: Lawrence County
Chamber

RUNNESTRAND, WILEY: Greenboard IT

SMITH, JULIE MICHAEL: Vista AST

STABI, THOMAS: Schroedel, Scullin & Bestic

SUTTON, LYNETTE: Youngstown Area
Development Corp.

TOOT, JOSH: WesBanco Bank

WILLIAMS, TYLER: Twin Realty & Leasing, LLC



Partnerships

Agency Lending Partners in 2025

The Community Development Financial Institution (CDFI)
Fund

Community Foundation of the Mahoning Valley

City of Warren

City of Youngstown

Economic Development Administration (EDA)

Mahoning & Trumbull County Commissioners (through
the Valley Vision initiative)

The Raymond John Wean Foundation

Small Business Administration (SBA)

The State of Ohio (MBAC, SSBCI, & State 166 Program)

U.S. Department of Agriculture (USDA)

The Youngstown Foundation

Financial Institution Partners in 2025

717 Credit Union

Consumers National Bank

Farmers National Bank

First National Bank of PA

Handcock County State Bank

Huntington National Bank

Live Oak Bank

Newtek Bank

PNC Bank

WesBanco Bank

Financial Products Disbursed

Underserved Geographies

73% of our financial products were disbursed to businesses located in CDFI-designated underserved geographies.

149 Financial Products

In 2025, our team assisted with injecting **\$23.1 million** into the Valley through small business projects, disbursing **149 financial products** totaling **\$9.7 million**—creating **155 jobs**.

Disbursed to Minorities

40% of our financial products were disbursed to minority-led small businesses.

Disbursed to Females

56% of our financial products were disbursed to women-led small businesses.

“This year’s success is a direct reflection of the passion and teamwork within our lending department. Our team went above and beyond to support entrepreneurs and small businesses, and their efforts made a real impact in the communities we serve.”

—**Mario Nero, Director of Lending**

Lending Department



Mario Nero
Director of
Lending



**Maureen
Stenglein**
SBA Lender



**Madison
Southern**
Loan Officer



Wendy Walters
Servicing
Director



Ayana Beulah
Loan Closer &
Marketing Manager



Katie Jacobson
Portfolio Assistant



THE BUSINESS RESOURCE CENTER

Advancing community development through impactful resources

Year-In-Review

The Business Resource Center (BRC) exists to deliver comprehensive, high-quality technical assistance, including strategic business planning, financial forecasting, one-on-one consulting services, loan readiness and application preparation, and a robust schedule of monthly lunch-and-learn educational seminars, among other resources. As a Tier I Minority Business Resource Center (MBAC) for the Youngstown region, the team is committed to supporting emerging entrepreneurs with the information and resources needed to make informed decisions and build sustainable businesses.

- With CDFI funds, the BRC assisted in the development of **107 business plans** over the span of **1,078 counseling hours**.
- BRC clients secured more than **\$3.3 million** in new capital to support their small business ventures.
- Funds from the Raymond John Wean Foundation, the Youngstown Foundation, the CDFI Fund, and both the Mahoning and Trumbull County Commissioners (through the Valley Vision initiative) were utilized to continue BRC's Business Accounting and Legal Assistance Grant program. In 2025, the program graduated over **45 entrepreneurs in 2 cohorts**.

In
2025:

The BRC team served over **300 clients** with technical assistance.

Business Advisors



Matthew Longmire
Business Resource
Manager



Tanay Hill
Business Resource
Advisor



Department of
Development

Minority Business Assistance Center





Business Accounting and Legal Assistance Grant Program

Business owners participated in VP's 6-week Business Accounting & Legal Assistance Grant program in order to obtain \$8,000 in grant scholarships for accounting & legal services. The grant was given upon completion of the program, which included attendance of all six classes [one class a week for six weeks] and a completed business plan. Each participant also walked out of the program with a better understanding of business plan development, legal & insurance principles, strong marketing, tax returns, and financial statements.



Cohort 5 Graduates | February 18, 2025 - March 25, 2025



Cohort 6 Graduates | September 9, 2025 - October 14, 2025



TaMyah Petty

Events Coordinator &
Administrative Assistant

“These events are more than just gatherings; they are strategic touchpoints for connection and growth. The exceptional engagement seen this year underscores the vital importance of creating intentional spaces where our community of entrepreneurs can collaborate and flourish.”



**Women's LeadHERship
Summit** | March 20, 2025

“Thank You, Youngstown!” |
July 31, 2025

Seeds for Growth |
August 20, 2025



“Thank You, Warren!” |
August 25, 2025

10th Annual Golf Outing |
September 26, 2025

“Thank You, Trumbull!” |
November 19, 2025



#LetHERlead

Women's LeadHERship Summit

Over 700 women gathered to celebrate the strong, powerful, and dynamic female leaders in the Valley for VP's second-annual Women's LeadHERship Summit. With the support of our sponsors, the Women's LeadHERship Summit has evolved into a premier regional event—continually expanding its reach, deepening its impact, and creating bold new opportunities to empower women and uplift our entire community.

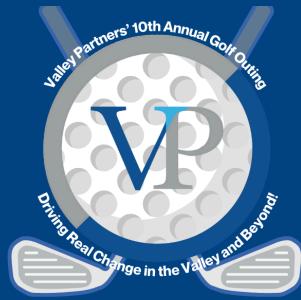




SMALL BUSINESS SEEDS for GROWTH

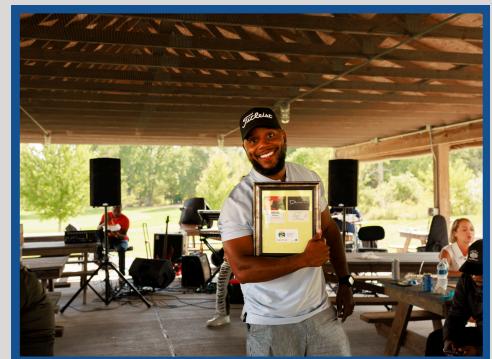
Valley Partners welcomed Mahoning Valley's first-ever Seeds for Growth Small Business Dinner—sponsored by Huntington Bank. Seeds for Growth is a community-focused event that aims to empower under-resourced small businesses—especially startups and growth-stage firms—with capital, resources, and connections to thrive while building trust and transparency. The evening was filled with opportunities for entrepreneurs to network, explore resources, and engage with community experts.





Valley Partners' Golf Outing 2025

Valley Partners hosted our 10th annual Golf Outing in September of 2025! We are sincerely thankful for all of our amazing sponsors, generous donors, dedicated volunteers, and enthusiastic golfers who made our 10th annual outing a tremendous success. With their support, we were able to help raise a total of \$3,000 in donations to help Inspiring Minds purchase a van for their bright, young, remarkable leaders. Proceeds were then utilized to enhance our efforts to help emerging, underserved entrepreneurs and businesses access capital.



Partnering For Impact!

2025

As a way of saying thank you to our valued partners, clients, and community champions in the City of Youngstown, Warren, Trumbull and Mahoning Counties, we hosted a series of special evenings dedicated to celebrating the incredible impact we've made together--thanks to each partner's support and belief in our mission. Each program included light refreshments, networking, and a brief program highlighting the powerful results of our collaboration.



"Thank You, Youngstown!" | July 31, 2025



"Thank You, Warren!" | August 25, 2025



"Thank You, Trumbull!" | November 19, 2025



"Thank You, Mahoning!" | October 12, 2022

2025 HIGHLIGHTS



At the start of the year, Trumbull County Commissioners presented a check for the remaining \$500,000 of support for Valley Vision, an aggressive strategy to increase economic prosperity and improve the quality of life across the Valley!



A brand new initiative from the BRC kicked off with a Setting S.M.A.R.T. Business Goals Bootcamp in January! Entrepreneurs dedicated time creating a roadmap for their 2025 entrepreneurial journey.



We had a blast at our Annual Lenders Appreciation event in February at the amazing Past Times Arcade! Special shout out to Farmers National Bank for taking home both the SBA Lender of the Year [awarded to Pete Noll] AND the Economic Development Lender of the Year [awarded to Greg Ensley] awards for 2024! And, a special shoutout is owed to John Montgomery of WesBanco Bank for most referrals of 2024.

2025 HIGHLIGHTS



We had a great time meeting potential new clients at the City of Youngstown's Community Development Day in April! A special thank you to the city's Assistance Compliance Director, Wendy Robinson, for inviting & recognizing us as one of the resources in the city.



On behalf of Valley Partners, our SBA Lender—Maureen Stenglein—accepted the Top Community Advantage SBLC and Top 10 SBA 7(a) Lender awards at the 2025 Northern Ohio Small Business Week & Lender Awards Celebration in May!



We are deeply honored and grateful to the Trumbull County Commissioners for recognizing Valley Partners in a resolution of appreciation during a meeting held in observance of Economic Development Week, in coordination with the International Economic Development Council (IEDC). Thank you for your continued support and commitment to economic growth in our community, TCC!

2025 HIGHLIGHTS



We had a great time this past spring reconnecting with some of our Business Accounting & Legal Assistance Grant program alumni from cohorts 1 & 2! The reunion consisted of celebrating one another's achievements since graduation, offering suggestions and resources for growth, and exchanging contact information to continue cheering one another on.



Our Business Resource Center team had a great meeting with Dionne Dowdy, co-founder and Executive Director of the United Returning Citizens (URC), to kickstart their collaboration on URC's Women's Entrepreneurship & Non-Profit course!



VP represented at the YBI Shark Tank Launch Party 2025 at the Westside Bowl — with partners Sam Huston, Sarah Palmer, Will Rauber, Julie Wiesensee, and John Reed.

2025 HIGHLIGHTS



We had a great time at *Good Morning, Warren!* connecting with regional leaders over breakfast & touring the beautiful artwork found inside the walls of The Raymond John Wean Foundation. Thank you for the invitation, Wean!



Our Event Coordinator & Office Manager, TaMyah Petty, joined Sam Huston, Senior Vice President and Mahoning Valley Market President at Huntington, on air with 21 WFMJ's Steve Vesey WFMJ to share all the details about our Seeds for Growth Small Business Dinner!



The world premiere of the exhibition, "From Oil to Art: A Rockefeller Legacy Rooted in Industry, Innovation and Imagination," opened at the Medici Museum of Art in Warren, OH, and VP team members—Teresa Miller, executive director & Matthew Longmire, business resource manager—were there to witness it!

2025 HIGHLIGHTS



Thank you to The Public Library of Youngstown and Mahoning County for having us be a part of your Business Resource Fair!



After a full and fun Employee Appreciation Week, the Valley Partners team wrapped it up with an unforgettable Family Fun Day at Cedar Point! Huge thanks to our amazing leader, Teresa Miller, for showing appreciation for her team's hard work by letting us share the day with our friends and family.



What a fun day at Junior Achievement's 5th Annual Swing Fore JA Golf Outing! It was a great way for our team at Valley Partners to support JA's financial literacy programs for youth in the Mahoning Valley. Thanks for having us, Junior Achievement of Eastern Ohio! [And, thanks for all the fun, Sarra Mohn!]

2025 HIGHLIGHTS



Valley Partners' event coordinator, TaMyah Petty, along with our generous hole-in-one sponsor, Kim Urig—owner of Love Our World Travel, appeared on 21 WFMJ in August to talk about our 10th Annual Golf Outing! Thank you, Malaynia Spiva, for having us!



Valley Partners had an incredible time at the Panerathon with a few of our amazing partners & family members! We are proud to support such an inspiring cause and be part of a community that shows up with heart, strength, and smiles!



Our team was grateful to be a part of such a special and fun day at Parto's Golf Learning Center's golf outing!

2025 HIGHLIGHTS



Our very own Business Resource Advisor, Tanay Hill, was inducted into the Leadership Mahoning Valley Class of 2026! Tanay's unwavering dedication, impeccable work ethic, and inspiring leadership continue to elevate those around her. This well-deserved selection into the class is a testament to her commitment to community impact and professional excellence. We appreciated the opportunity to support her at inauguration!



We extended our congratulations to Inspiring Minds on their 10-year anniversary! We were thankful to have celebrated their accomplishments at their extraordinary Masquerade Ball and look forward to witnessing their continued impact.



A heartfelt congratulations to Dionne Dowdy-Lacey, Co-founder & Executive Director of United Returning Citizens (URC), on 10 years of impactful work—an incredible milestone! We were inspired by the powerful story shared by Cirie Fields, reflecting on her journey through Survivor and Big Brother, at URC's 10th Anniversary Gala.

2025 HIGHLIGHTS



HUGE congratulations to YBI on yet another outstanding Shark Tank! Our team had an amazing time hearing the innovative pitches, celebrating the award winner, and joining in the excitement of YBI's bold new rebrand.



Valley Partners was honored to take part in last year's Pack the Valley event—organized by United Way - Youngstown Mahoning Valley, with partners, Direction Home of Eastern Ohio! We're proud to have helped provide thousands of non-perishable meals to families in need.



Our annual MVP Joint Holiday Party was a blast! We celebrated with our amazing partners from Eastgate Regional Council of Governments, YBI, Western Reserve Port Authority (WRPA), Lake to River, and the Youngstown/Warren Regional Chamber at Penguin City Brewing Co..

Client Success Stories

The Rumpled Queen

Anne Ganno, owner of Salem's newest eatery—The Rumpled Queen—soared after her grand opening in April! Valley Partners participated in the funding of this project with our 504 loan program through the assistance of our SBA Lender, Maureen Stnglein. We are so happy to be a part of The Rumpled Queen's success story!



Wonder Village

Congratulations to Wonder Village on their grand opening this year! According to the press release, Wonder Village filled its initial openings with 15 families within hours of starting its early membership registration. We were grateful for the opportunity to support them on this exciting journey!



Kids Haircuts 330, LLC

A big shoutout to Tiffany Mellott, proud owner of Kids Haircuts 330, LLC, on the grand opening of her brand-new Cookie Cutters Haircuts for Kids - Youngstown, OH location! We're beyond excited to have played a part in helping your dream take flight, Tiffany.



Client Success Stories

Provence Mills Event Center

Co-owners, Kara E. Stouffer and Slavenca Mararri, took their business to new heights this year by working with Valley Partners! Our collaboration allowed for them to make leasehold improvements and purchase new equipment to host more memorable events in the new year. Congratulations, Kara & Slavenca!



Looma Cafe LLC

Congratulations to Zachary Conkle & Taylor Stillerman, co-owners of Looma Cafe LLC, on their grand opening this past summer! After working with our BRC team, the pair was able to add a unique element to the Butler Art Museum & have been recognized by The City of Youngstown for their entrepreneurial efforts.



Eastwood QP

We're grateful to Richard Majzik, owner of Eastwood Quick Print, for selecting Valley Partners as a partner in his entrepreneurial journey last year. With extensive expertise in printing and small business operations, Richard consistently delivers exceptional results—most recently showcased through his outstanding work for VP's 2025 Seeds for Growth event.



Client Success Stories

Clever, LLC

Congratulations to our clients at Clever for winning both chapter AND district advertising awards in 2025! They won in the categories of website design, illustration, and logo design at the American Advertising Federation's Akron Chapter Competition and Fifth District Competition.



Mrs Emma's Angels Learning Center LLC

At Valley Partners, we're proud to have played a role in supporting Emma Brown Simpson, the inspiring owner of Mrs Emma's Angels Learning Center LLC, as she brings her vision for her business to life. Her dedication to early childhood education and her passion for creating a nurturing environment for young learners are truly remarkable.



G's Pizza World

With support from our MCCRLF and RBEG #4 economic development loan programs, G's Pizza World took meaningful steps to expand their business. After experiencing the crowd-pleasing success of their menu, the VP team was excited to feature their catering at our 2025 Seeds for Growth event.



Client Success Stories

Phillips Care LLC

Congratulations to Fernando Phillips and Richard Phillips Jr., co-owners of Phillips Care LLC, for moving their business forward this year by working with Valley Partners! Exciting things ahead for Phillips Care LLC as they continue to grow and serve their clients with excellence.



23rd Century CNC, LLC

The bank referred John Bancroft—owner of 23rd Century CNC, LLC—to us after having his application to the bank denied. We utilized one of our CDFI revolving loan funds to assist John with the purchase of new machines and the hiring of new employees. By only requiring 10% cash down, John had enough extra capital to hire additional employees to run the new CNC machine.



Tisone & Associates Corporation

We were happy to move Nicholas Tisone, owner of Tisone & Associates Corporation, further along on his exciting business venture as he continues to provide instruction for the youth to hone their skills in softball/baseball!!



Loan Program Borrowers 2025

YBeauty LLC
Steel City Auto Works, LLC
Pandora's Magical Events LLC
Grizzly Bean Coffee House
Tune-Ups Plus Car Care
War Drum Studios LLC
Lynne's Little Day Care & Preschool, Inc.
Macchione, Richardson & Wagner Insurance Agency
Blackwater Ink LLC
Ciao Beauty Bar LLC
Salon Jade
The Vintage Chair & Co. LLC
KX Kingly Auto Sales LLC
S Jones & Associates LLC
Greenes Leavittsburg Feed Mill LLC
Phillips Care LLC
Eastwood QP
Lanna's Bow Wow Boutique, LLC
Vital Pelvic Health and Wellness, LLC
Mike's Meds & More, LLC
ABA Therapy Solutions, LLC
Good's Electric Heating & Air
Meg's Coffee LLC
Love Conquers All Bridal, LLC
Kids Haircuts 330, LLC
Lynx Home Solutions LLC
Bright Beginnings Learning Center LLC
G's Pizza World
Reform Fitness LLC
DSW Transport LLC
Grounded Electric LLC
We Fix It, LLC
Kids at Heart Cortland
Tisone and Associates Corporation
Fuzion Kitchen 330
Looma Cafe LLC
Mang Family Insurance, LLC
Advanced Technology Partners, LLC
Mrs Emma's Angels Learning Center LLC
Rolling Stone Outdoor Services, LLC
The Chiropractic and Functional Neurology Center LLC
3rd Century CNC LLC
Hair Studio 156 Limited Liability Company

2Big Dawg Drones LLC
Moab House
Aces Mobile Grooming LLC
Provence Mills Events Center
Ethereal Beauty Unlimited LLC
Goat Barber Academy LLC
Kemas Enterprises, Inc.
The Grout Medic of Youngstown
NRDesign, LLC
The Ruffled Queen
Flying Trees Academy, LLC
Rustbelt Barbell & Fitness, LLC
Corolla Vault Company
Kendall's Quick Lube LLC
Be Gelous Nail Studio LLC
Bella Peppers, LLC
Wise Buys Carpet
Premium Meats, Inc.
In The Cut Barbershop, LLC
Youngstown Automotive LLC
One Hot Cookie
Build Your Own Breakfast LLC
His and Hers Barber and Beauty
Comfort Crossing In-Home Pet Euthanasia LLC
True North Drone Services, LLC
DiLoreto Law, LLC
Jets MX Center
Jeff Chrystal Catering

Facade Youngstown

Youngstown CityScape, Inc.
YBI
The Happy Campers Learning Center, LLC
Goldhammer Investments, LLC
Fastway
Jaylex LLC
Ryan's Chair Barber and Beauty Salon
Delta Company, LLC
Teenie's Tavern and Sport Shop, Inc.
Western Reserve Chapter Independent Electrical Contractors, Inc.
Yashphalt Seal Coating, L.L.C.
Avalon Downtown, LLC.
Congregation Ohev Beth Sholom
Daddy D's BBQ LLC

Business Accounting & Legal Assistance Grant Program

Graduates 2025

Culturati Studios	The D5 Group, LLC
Minds-N-Motion Wellness LLC	All Spruced Up Cleaning Co LLC
YBeauty LLC	R&B Soul Food
Healing At The Hands of Almighty (H.A.T.H.A.)	Eastwood Quick Print
The Photo Novelist, LLC	Griff's Care and Comfort
Manna House Refuge	Hyer Merit Association
Just Because Balloons LLC.	Affordable Delectables LLC
Mrs. Emma's Angels Learning Center	Build Your Own Breakfast LLC
Queendom Beauty Palace	TRF MARKETING LLC
Lynx Home Solutions	United Returning Citizens
Wigs and More By Ajah LLC	Youngstown Beauty Culture LLC
Ryan's Chair Barber and Beauty Salon	Island Cooking At Home LLC
Millcreek Millworks, LLC	Evolve Innovation Center
Love Conquers All Bridal	Shielding Angels
Steel Valley Moving	Family First Care & Living Solutions LLC
Hair & Lash Boutique	Karter's Korner
Bronson Family Farm LLC	Charlie Staples Barbecue and Pitt Boss
Shining Stars Childcare, LLC	Esports Lounge
Prime Shine Detailing, LLC	True North Drone Services LLC
R. Faison Plumbing and Heating	Spotlight Performing Arts Studio
Game Changers	Your Mobile Cosmo
Sean Lott Industries	Trumbull County Youth Organization
Youngstown Event Center	



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