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2024 Utah SBA Award Winners

Small Business Person of the Year

Autumn McGregor
Zion's Tiny Homes
Hurricane

Small Business Exporter of the Year

Oniz Birsoy-Bozkurt
Sybo LLC, dba Deziria Chocolate
Sandy

Woman-Owned

Small Business of the Year

Sara Deneau and Jennifer Pettinger
Sun Print Solutions
West Valley City

Minority-Owned

Small Business of the Year

Edith Gallegos and Alma Lopez
Cakes by Edith Bakery
Taylorsville

Rural Small Business of the Year

Fred Johnson and Roxanne Jeffs
Soapcreek Manufacturing
Ephraim



Utah Small Business Person of the Year

 Autumn McGregor
Zion's Tiny Homes
Hurricane

Not just about building homes: McGregor builds dreams and transforms lives

Autumn McGregor, the driving force behind Zion's Tiny Homes in Hurricane, has been honored as the 2024 Small Business Person of the Year for Utah by the Small Business Administration, marking a milestone in her journey of resilience, innovation and community impact. Autumn's story is not just about building homes; it's about building dreams and transforming lives.

Since its inception in 2017, Zion's Tiny Homes has been a testament to Autumn's entrepreneurial spirit and determination. With limited resources, she and her husband have built the company from the ground up, offering three different sizes of tiny homes with six unique layouts and customizable options. From 18-foot homes to 30-foot homes, each one is crafted with precision and care, tailored to the specific needs and preferences of their clients.

But Autumn's vision extends beyond creating structures; it's about creating communities and opportunities. Her business philosophy centers on forging lasting relationships, understanding her clients' aspirations and delivering innovative living solutions. This commitment to quality and client satisfaction has earned Zion's Tiny Homes a reputation as a trusted partner in the pursuit of functional and sustainable living.

Autumn's journey to success is deeply personal. Growing up in adversity, facing homelessness and abuse, she knows firsthand the challenges many individuals and families endure. This personal experience fuels her passion for making a difference. In addition to being a dedicated mother of four, including one adopted child, Autumn homeschools her children due to frequent travel, instilling in them values of resilience and compassion.

Her dream goes beyond business success; it's about giving back and creating opportunities for others. Autumn's nonprofit initiative aims to provide a sanctuary for homeless individuals and survivors of abuse. She actively participates in community initiatives, including donating a tiny home to someone in need during her first year of business. With support from SBA loans and grants, Autumn has been able to expand her operations, increase production capacity and create employment opportunities.

Autumn McGregor's story is a testament to resilience, determination and the transformative power of entrepreneurship. As the 2024 Small Business Person of the Year, she embodies the spirit of innovation, compassion and community engagement, inspiring others to dream big and make a positive impact in the world.



Autumn McGregor

Zion's Tiny Homes



Zion's Tiny Homes

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National Small Business Week

Director's Message

Utah SBA celebrates impact on state businesses climbing to \$2.1 billion over the past year



Marla Trollan
SBA Utah
District Director

National Small Business Week is a momentous occasion to honor the spirit of entrepreneurship, resilience and innovation that drives our local economies and communities forward. This year, as we celebrate the achievements of small businesses across the nation, we extend our heartfelt congratulations to our Utah Small Business Award Winners and the lenders who are being recognized for their outstanding contributions and dedication to fostering small-business growth.

Amidst this celebration, we are thrilled to highlight the remarkable accomplishments of the SBA Utah District Office, showcasing the tremendous impact we've had on Utah's small-business landscape. In the past year alone, our total SBA capital infusion soared to an impressive \$2.1 billion.

Working collaboratively with our network of 90 lenders, we facilitated over 1,000 loans, totaling

over \$1 billion. These figures underscore our unwavering commitment to supporting entrepreneurs and solidify Utah's reputation as a premier destination for business growth. Small businesses across diverse sectors thrived with the support of our SBA resource partners, leading to the launch of 679 new ventures and the creation of nearly 2,400 jobs.

As we honor the recipients of this year's NSBW awards and recognize the exceptional work of our lending partners, we extend our gratitude to all who contribute to the success of our small-business community. The SBA Utah District Office remains dedicated to nurturing an inclusive entrepreneurial ecosystem, providing resources, grants and training programs that empower business owners to thrive.

Warm regards,
Marla Trollan



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National Small Business Week Awards

Woman-Owned Small Business of the Year



Sara Deneau & Jennifer Pettinger

Sun Print Solutions
West Valley City

Entrepreneurship and community engagement: Sun Print Solutions thrives in West Valley City

In the bustling city of West Valley City, Sun Print Solutions shines as a beacon of success and community engagement. Recognized as the 2024 Utah Woman-Owned Business of the Year by the Small Business Administration, Sun Print Solutions, under the leadership of owners Jennifer Pettinger and Sara Deneau, exemplifies the power of vision, modernization and giving back.

Founded in 1941, Sun Print Solutions has a rich history of serving the printing needs of businesses in the region. In 2019, Jennifer and Sara purchased the company, bringing a fresh perspective and a commitment to innovation. They swiftly implemented modern systems and processes, transforming the business into a cohesive and efficient work environment that consistently exceeds customer expectations.

Sun Print Solutions offers a comprehensive suite of services under one roof, including print, digital solutions and packaging, as well as mail and fulfillment services. This integrated approach not only streamlines operations but also provides clients with a seamless experience from concept to delivery.

With a workforce of 110 employees, Sun Print Solutions has become a cornerstone of the community, providing stable employment opportunities and contributing to the local economy.

The owners' strategic vision extends beyond day-to-day operations. They have leveraged SBA support to fuel their growth, including receiving both a 504 loan and a 7(a) loan. They also turned to the SBA during the pandemic to obtain a PPP loan which allowed them to continue to support their

employees during a difficult time.

Sun Print Solutions is not just about business success; it's about making a meaningful impact on the community. Jennifer and Sara are passionate about giving back and have continued to support organizations like Primary Children Medical Center, The Road Home and the Utah Food Bank. Their commitment to social responsibility is evident in their ongoing support for causes that improve lives and uplift communities.

As Sun Print Solutions continues to innovate, thrive and give back, Jennifer Pettinger and Sara Deneau stand as inspiring leaders, driving positive change both within their business and beyond. Their journey is a testament to the transformative power of entrepreneurship, leadership and community engagement.



Sara Deneau and Jennifer Pettinger

Sun Print Solutions

National Small Business Week Awards

Utah Small Business Exporter of the Year



Generations-old family recipes now basis for chocolate exports from Utah to Turkey and Canada

Oniz Birsoy-Bozkurt is the visionary owner of Deziria Chocolate in Sandy. Her remarkable journey from crafting chocolate built on family traditions to preserving while learning how to export her products globally is nothing less than inspiring. Oniz's success is built on a foundation of family recipes that

span generations, drawing inspiration from German, Belgian and Swiss chocolate brands.

Deziria Chocolate has been named 2024 Utah Exporter of the Year by the Small Business Administration.

Oniz's path to entrepreneurship started after moving to the United States to obtain a

Ph.D. in chemical engineering and an MBA from the University of Utah. After she graduated, she teamed up with her husband to create chocolate products using traditional Turkish recipes passed down from her father-in-law. Their vision was born by a wish to delight everyday consumers with high-quality chocolate made from safe ingredients and offered at an outstanding price, allowing them to compete with the large mass-marketed chocolate brands.

The journey wasn't without its challenges. When the COVID-19 pandemic struck, Oniz had to navigate her company through uncertain times but the help of SBA disaster funds, and her resiliency allowed her to push through the trials, ensuring business continuity and supporting their employees. To further expand their horizons, they utilized the SBA Step grant to embark on their export journey, targeting markets in Turkey and Canada.

Navigating international trade and government regulations was a learning curve, but Oniz and her team persevered. They sought guidance from experienced companies, learning best practices and strategies for success in the global market. Now they are not just exporters but also mentors, sharing their knowledge and expertise with aspiring entrepreneurs through the HUD program, empowering young people to explore opportunities in international trade.

Oniz Birsoy-Bozkurt's leadership and determination have not only elevated Deziria to new heights but also paved the way for others to follow in their footsteps, making a mark in the global marketplace.



Oniz Birsoy-Bozkurt
Deziria Chocolate



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Natasha Boyle, Owner/Operator
Versaille Atelier Bridal - South Jordan, Utah



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Side hustles are fueling strong business growth



Whether to supplement their income, pursue their passions or explore new career opportunities, more entrepreneurs are getting their start with “side hustles.” In a state that is fertile ground to small-business success, the opportunities are bright for Utah entrepreneurs who fall in this category.

Side hustles — an income-generating activity beyond one’s regular employment — fueled strong business growth in 2023, with 44 percent of new businesses being started by entrepreneurs who were working another job, according to a recent Gusto survey. That’s up from 27 percent from 2022.

Multiple factors have contributed to the jump, including inflation-squeezed budgets leading workers to seek other income sources. Nearly two in five Americans adults currently have a side gig, a 2023 Bankrate survey found. And many of these enterprises have the potential of becoming high-propensity businesses, creating jobs and fueling the economy.

Side hustles afford would-be entrepreneurs the chance to test the waters to determine if a business idea works, while still maintaining the safety net of their primary income source.

Side gigs also offer opportunities for traditionally underrepresented groups. The Gusto survey found that non-white entrepreneurs are more likely than white entrepreneurs to start a business as a side hustle. Around half of Asian American, Pacific Islander, black and Hispanic business owners kept their day job in 2023, compared to 42 percent of white new business owners. Young

entrepreneurs are likewise apt to start their business as a side hustle. More than half (51 percent) of new business owners under the age of 35 started their company as a side hustle in 2023, compared to 38 percent of new business owners 55 or older, Gusto reported.

The popularity of side hustles comes at a time when entrepreneurship is booming in the U.S., with a record-breaking 5.5 million new business applications filed in 2023, according to the U.S. Chamber of Commerce. Meanwhile, the number of high-propensity business applications —

those with high-growth potential — grew from 1.3 million in 2019 to 1.8 million in 2023, according to U.S. Census Bureau data.

Utah is at the forefront of this trend. Last year, the Beehive State saw nearly 72,000 new business applications, ranking sixth nationally in business applications per capita. Utah claimed 10 of the top 30 spots among “Best Small Cities to Start a Business” in WalletHub’s 2024 rankings.

A side hustle can be a great launching pad for a successful business. It requires business owners to invest their time, passion and grit, so there’s motivation to achieve their goals.

Here are six considerations savvy side hustlers can make as they scale their gig out of their basement and into a viable operation:

1. Seek advice. As an entrepreneur, you’ll wear many hats. Seek advice of people with knowledge in areas that are less familiar to you, whether it’s bookkeeping or marketing. It’s also helpful to get general

advice from a business incubator.

2. Have a plan. Writing a business plan offers so many benefits and it doesn’t have to be complicated. If you want to win, have a plan for success. Agencies such as the Small Business Administration and SCORE, provide detailed information on developing a solid business plan.

3. Get a handle on capital. Lack of capital is one of the primary reasons startup companies fail, sometimes because business owners are unaware of financial resources that do exist. Large banks historically have been the most common source of traditional commercial loans and lines of credit. But there are other options, too. The U.S. Small Business Administration, as well as state and local economic-development agencies and various nonprofit organizations, offer low-interest loans to small-business owners who do not qualify for standard credit arrangements.

4. Remember, you don’t have to borrow big. As you scale, it makes sense to be prudent about how much capital you’ll need to launch. Some banks have specialized products to help you get funding quickly and efficiently. For example, many banks offer a streamlined loan application for U.S. Small Business Administration term loans up to \$150,000. SBA term loans like this can be an effective tool for funding business needs, including equipment, working capital and start-up costs. Of course, loan products are subject to approval, so talk to your local banker about funding options for your business.

5. Avoid personal plastics. When business owners use their personal credit cards for the business, they end up using the debt as though

it is working capital for day-to-day operations. More troubling yet, they may find themselves stuck making interest-only payments on their cards. Business owners optimistic about the ease of refinancing their credit card debt into a business loan may be surprised. To refinance this debt into a U.S. Small Business Administration loan, borrowers must show all receipts that demonstrate everything charged on the card was for a business purpose. A better way to fund the launch of a new venture is to start with a business plan and apply for a business loan. The process itself tees a business up for success. Why? Because the market research, cash-flow forecasts and long-range plans are literally baked into the plan.

6. Seek support. As you work to access capital for your business, remember that your banker can help tell your story in the best possible light and serve as your advocate to underwriters. As your banker learns more about your business, he or she can help you meet credit requirements and successfully apply for capital.

Entrepreneurship is vital to Utah’s economy, where 99.3 percent of businesses are considered small businesses — defined as businesses with fewer than 500 employees. These businesses employ 45.2 percent of the state’s workforce. Some of Utah’s most-admired small businesses and unique consumer products were developed by scrappy individuals who turned their side hustles into bigger bustles — and the momentum appears to be on the rise.

Tim Negus is the senior vice president and director of the Zions Bank Resource Center in Salt Lake City.





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National Small Business Week Awards

Utah Minority-Owned Small Business of the Year

 **Edith Gallegos & Alma Lopez**
Cakes by Edith Bakery
Taylorsville

Thriving Taylorsville bakery born of skill and passion honed as a kid in Mexico

In the heart of Utah, Cakes By Edith stands as more than just a bakery; it's a testament to dreams realized, hard work and a commitment to community. Named the 2024 Utah Minority-Owned Business of the Year by the Small Business Administration, this family-owned bakery has a story that embodies the American dream.

Edith Gallegos' journey with cakes began in her teenage years in Michoacan, Mexico. Dreaming of creating delicious confections, she honed her skills and passion. In 1995, she immigrated to the United States, bringing her dream with her. For eight years, Edith crafted cakes from her home, delighting friends and family with her creations. As demand grew, so did her ambition.

In 2007, Edith, alongside her husband Jorge and their daughters Alma and Diana, opened the doors to their bakery. What started as a modest venture blossomed into a thriving business, rooted in family values and culinary excellence. Their commitment to quality and authenticity attracted a loyal customer base and soon, they outgrew their initial location.

With support from an SBA 7(a) loan in 2021, Cakes By Edith expanded, opening a second location in Riverton. Today, boasting over 50 menu items, including their signature cakes, pan dulce, tres leches and traditional Mexican breads, they not only satisfy cravings but also keep Mexican traditions and culture alive through their offerings.

For Edith, now headquartered in Taylorsville, the bakery was more than a business venture; it was a means to provide stability and security for her family. With two thriving locations and 18 employees, she has created a safe and supportive work environment, nurturing talent and fostering growth within her team.

But Cakes By Edith's impact extends beyond its delicious treats and business success. The Gallegos and Lopez families actively give back to the community that has embraced them. They visit high schools, sharing their journey and advocating for the value of education and entrepreneurship. Additionally, they

contribute to local causes by providing churros for schools and donating cakes for nonprofit fundraisers, embodying the spirit of generosity and community support.

Cakes By Edith isn't just a bakery; it's a bea-

con of hope, resilience and the power of dreams fulfilled. Through passion, hard work and a commitment to their roots, the Gallegos and Lopez families have created a sweet legacy that continues to inspire and delight.



Left to right, Edith and Jorge Gallegos with daughter Alma Lopez, son George Lopez and daughter Diana Lopez

Cakes by Edith



National Small Business Week Awards

SBA Lender Awards for Fiscal Year 2023



MOUNTAIN AMERICA CREDIT UNION
Top 7(a) Lender
Top 7(a) Minority-Owned Lender of the Year



MOUNTAIN WEST SMALL BUSINESS FINANCE
Top 504 Lender (Dollar Amount)
Top 504 Lender (Total Loans)
Top Women-Owned Lender
Top Minority-Owned Lender
Top Rural Business Lender
Top 10 National 504 Lender



AMERICA FIRST CREDIT UNION
Top 7(a) Credit Union Lender of the Year



HILLCREST BANK
Top 504 Third-Party Lender



ZIONS BANK
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SBA LENDERS

Ranked by SBA Utah Loan Dollar Volume 2023



	Company Name Address	Phone Web	Number of SBA Loans in 2023	Total 2023 SBA Loan \$ Volume	Headquarters (City/State)	SBA Loan Contact
1	Mountain West Small Business Finance 2595 E. 3300 S., SLC, UT 84109	801-474-3232 mwsbf.com	152	\$149M	Salt Lake City, UT	Danny Mangum
2	InterMountain Business Lending 5333 S. Adams Ave., Ste. B Ogden, UT 84405	801-627-1333 im504.com	62	\$73.6M	Ogden, UT	Caryl Eriksson
3	Hillcrest Bank, a Division of NBH 801 N. 500 W., Ste. 210 Bountiful, UT 84010	801-426-0179 hillcrestbank.com	67	\$71.8M	Greenwood Village, CO	Danial Bennett
4	Mountain America Federal Credit Union 9800 S. Monroe St. Sandy, UT 84070	801-325-6345 macu.com	153	\$60.5M	Sandy, UT	Dave Christiansen
5	Cache Valley Bank 101 N. Main St., Logan, UT 84321	435-753-3020 cachevalleybank.com	76	\$50M	Logan, UT	Brian Bertolio
6	Zions Bank 310 S. Main St., Ste. 101 SLC, UT 84101	801-844-8033 zionsbank.com	106	\$39.5M	Salt Lake City, UT	Grant Dahl
7	Central Bank 75 N. University Ave., Provo, UT 84601	801-380-0536 centralbankutah.com	83	\$37.1M	Provo, UT	Jared Silverio
8	America First Federal Credit Union 1979 Washington Blvd., Ogden, UT	801-879-2853 americafirst.com	34	\$33.5M	Ogden, UT	Matt Ashton
9	Glacier Bank P.O. Box 27, Kalispell, MT 59903	800-735-4371 glacierbank.com	19	\$30.2M	Kalispell, MT	Mina Lee
10	Live Oak Bank 1757 Tiburon Drive Wilmington, NC 28403	801-949-3595 liveoakbank.com	16	\$24.1M	Wilmington, NC	Ryan Furstenuau
11	MidFirst Bank 10653 S. River Front Parkway, Ste. 140 Sandy, UT 84095	801-573-4158 midfirst.com	10	\$20.5M	Oklahoma City, OK	Jeff Cromar
12	Capital Community Bank 1909 W. State St., Pleasant Grove, UT 84062	801-615-7646 ccbanc.com	21	\$19M	Provo, UT	Brett Smiley
13	Meadows Bank 4001 S. 700 E., Ste. 500 SLC, UT 84107	801-890-3016 meadowsbank.com	14	\$18M	Las Vegas, NV	Scott Snow
14	JP Morgan/Chase Bank 201 S. Main St. SLC, UT 84111	801-715-7400 chase.com	17	\$16M	New York, NY	Keler Soffe
15	Key Bank 36 S. State St., SLC, UT 84111	801-297-5731 key.com	22	\$13.4M	Cleveland, OH	Jeremy Bills
16	First Utah Bank 3826 S. 2300 E., SLC, UT 84109	801-478-2303 firstutahbank.com	11	\$12.5M	Salt Lake City, UT	Kent DeHart
17	State Bank of Southern Utah 377 N. Main St., Cedar City, UT 84721	435-865-2300 sbsu.com	35	\$12.48M	Cedar City, UT	Eric Sawyer
18	U.S. Bank 475 E. 200 S., SLC, UT 84111	435-962-8949 usbank.com	43	\$11.3M	Minneapolis, MN	Anne Fortney
19	Bank of Utah 80 E. 800 S., Brigham City, UT 84302	801-409-5412 bankofutah.com	9	\$6.24M	Ogden, UT	Brett Jensen
20	Wasatch Business Finance 5288 S. Commerce Drive, Ste. B-200 Murray, UT 84107	385-799-6700 wasatchcdc.com	10	\$6.17M	Murray, UT	Steve Carlston
21	UFirst Credit Union 3450 S. Highland Drive, Ste. 201 SLC, UT 84106	801-463-3599 ufirstcu.com	12	\$5.98M	Salt Lake City, UT	Steve Mathews
22	Wells Fargo Bank 299 S. Main St., SLC, UT 84111	801-588-9506 wellsfargoworks.com	31	\$5.96M	San Francisco, CA	James Hilton
23	Continental Bank 15 W. South Temple, No. 300, SLC, UT 84101	801-654-4096 cbankus.com	3	\$4.4M	Salt Lake City, UT	Roger Preston
24	D.L. Evans Bank 360 E. Gentile St., Layton, UT 84041	385-389-3990 dlevans.com	2	\$3.39M	Burley, ID	Fred Pettersson
25	Wasatch Peaks Credit Union 4723 Harrison Blvd., Ogden, UT 84403	801-627-8720 wasatchpeaks.com	5	\$2.75M	Ogden, UT	Greg Washburn
26	Brighton Bank 7101 S. Highland Drive SLC, UT 84124	801-943-6500 x1120 brightonbank.com	7	\$2.6M	Salt Lake City, UT	John Briggs
27	Goldenwest Credit Union 5025 S. Adams Ave. South Ogden, UT 84403	801-337-8342 gwcuo.org	4	\$1.46M	Washington Terrace, UT	David Beckett

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National Small Business Week Awards

Utah Rural Small Business of the Year


Fred Johnson & Roxanne Jeffs
Soapcreek Manufacturing
Ephraim

Soapcreek Manufacturing: Committed to being eco-friendly and community-oriented

Fred Johnson and Roxanne Jeffs, the visionary duo behind Soapcreek Manufacturing Co. in Ephraim, have been honored as the Utah 2024 Rural Business of the Year by the Small Business Administration, a testament to their commitment to innovation, their small community and natural skincare excellence. Soapcreek's journey is a testament to the transformative power of nature and entrepreneurial spirit in rural America.

Inspired by a quest for natural solutions to care for their family, Roxy Jeffs embarked on a journey that would lead to the creation of Soapcreek Manufacturing Co. What began in their kitchen as a passion project, quickly evolved into a thriving business. Soapcreek specializes in natural-based skincare products, crafted with care and dedication to quality.

As Soapcreek gained popularity, major retailers expressed interest in their products. This pivotal moment led Fred and Roxy to shift their focus to wholesale production, catapulting their business to new heights. Today, Soapcreek is not just a skincare brand, it's a beacon of sustainability and innovation in the industry.

One of Soapcreek's unique selling points is its commitment to eco-friendly practices. With 50 percent of their products being bottle-free, Soapcreek has tapped into a new niche trend, appealing to environmentally conscious consumers. This dedication to sustainability has not only earned them accolades but also positioned them as leaders in the industry.

Beyond business success, Fred and Roxy are deeply rooted in their community. Soapcreek Manufacturing Co. has become a significant employer and economic driver in Ephraim, providing stable employment opportunities for 80 individuals. Their impact extends beyond their workforce, as they actively contribute to local economic growth and community development.

Fred and Roxy's journey to success hasn't been without challenges, but with the support of resources like the Small Business Development Center, they have navigated hurdles and achieved remarkable growth. Their partnership with the official SBA resource partner underscores their commitment to continuous learning, improvement, and business excellence.

As the 2024 Rural Business of the Year, Soapcreek Manufacturing Co. exemplifies the spirit of rural entrepreneurship, resilience and community empowerment. Fred Johnson and Roxanne Jeffs' dedication to nature-inspired skincare and sustainable practices not only transforms skin but also empowers communities, making a lasting impact on both local and global scales.



Fred Johnson & Roxanne Jeffs

Soapcreek Manufacturing



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