

# THE ACUMEN

May 2024

## SOARING TO NEW HEIGHTS

A Conversation With  
Denver International  
Airport's Phil Washington

BY DR. ANGELIC COLE

**PATHWAYS TO  
SUCCESS**

BY WAYNE BLACKWELL

**THE FUTURE OF THE  
ESSENTIAL SERVICE**

BY ARAPAHOE COUNTY

**FINANCE YOUR  
BUSINESS TODAY**

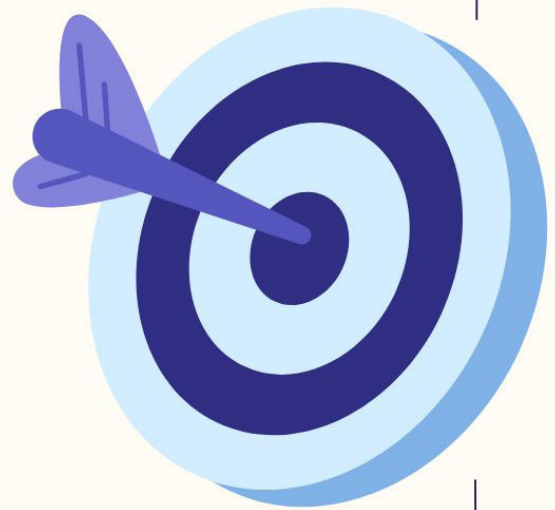
BY CARLY WILLIAMS

COLORADO BLACK CHAMBER OF COMMERCE  
INVITES YOU TO

# UNLOCK YOUR BUSINESS WITH THE ACUMEN.



**RESERVE  
YOUR AD  
SPACE TODAY!**



WITH A FOCUS ON BLACK  
BUSINESS LEADERS IN  
COLORADO, WE OFFER A UNIQUE  
PLATFORM FOR YOUR BRAND TO  
CONNECT WITH A TARGETED,  
ENGAGED AUDIENCE.

**HAVE QUESTIONS? PLEASE GET  
IN TOUCH WITH US.**

303-831-0746

[WWW.CBCC.BIZ](http://WWW.CBCC.BIZ)

[THEACUMEN@CBCC.BIZ](mailto:THEACUMEN@CBCC.BIZ)

# CONTENTS



## **5** PRESIDENT'S CORNER

Dr. Angelic Cole and the CBCC celebrate Small Business Month.

## **6** BULLETIN BOARD

Get an inside look at the lives and interests of the Board Members of the CBCC.

## **8** NEW HEIGHTS

Inspirational vision from Denver International Airport's Phil Washington.

## **15** PATHWAYS TO SUCCESS

Pickens Technical College supports education's new direction.

## **20** NOW RISING IN FIVE PTS

The RTL Foundation support minority led and serving organizations.

## **30** INNOVATIVE FINANCING

CEDS Finance fosters economic independence in underserved communities.

## **32** ASKING FOR HELP

Essential services in Arapahoe County are under threat of elimination.

## **36** ENVISIONING FUTURES

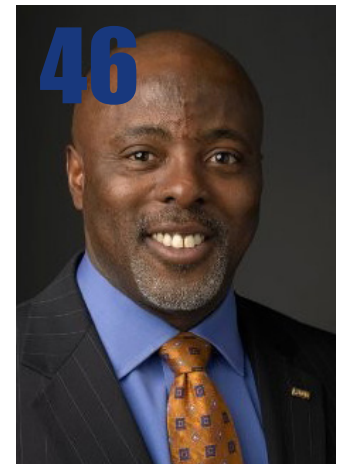
DEN Airport looks ahead with its future-forward design.

## **46** DIVERSIFYING FUNDING

Vectra Bank is a long-time partner to small businesses and their successes.

## **49** ON THE MOVE

Highlighting our Black businesses' impact to the community.



# Contributors

## Editor

Alisha Harris, **Original Account Strategies**

## Photographer

Shameka McBoat, **McBoat Photography**

## Contributing Writers

Arapahoe County Commisioners, Jonah Baker, Wayne Blackwell, Clint Burnette, Dr. Angelic Cole, Janelle Johnson, John Londoño, Murugan Palani, Carly Williams

## Contributing Member Companies

**3D Electric**



## Seeking Submissions

for Article Features



Would you like to share your story with a broader audience? Submit a 2,000–5,000 word article about your business or industry to be included in a future issue of The Acumen, a CBCC monthly e-magazine publication.

**Need more details?  
Contact Us!**

[TheAcumen@cbcc.biz](mailto:TheAcumen@cbcc.biz)

# President's Corner

## History of Small Business Month - The Unsung Heroes of the American Dream

Dear Reader:

Small Business Month, celebrated in May every year, is a special tribute to celebrate small businesses, their courage, community efforts, and hard work for an entire month! Did you know that small businesses are the backbone of the United States? Yes, according to a 2020 study by the U.S. Small Business Administration (SBA), there are 31.7 million small businesses in the United States. So, as you can see, these small businesses that are the backbone of the United States are the unsung heroes of the American Dream. Some examples of small businesses include baking businesses, online selling, food carts, street food businesses, retailing businesses, and photography businesses.

Small Business Month is a special celebration month created by the SBA to honor small businesses. SBA is an organization that helps small business owners and entrepreneurs pursue the American Dream. It is a federal agency that is dedicated to small businesses and provides counseling, capital, and contracting expertise for small businesses.

Initially, the celebration only lasted a week, but this changed when the City of Charlotte began celebrating it for a month instead of a week. The City of Charlotte and its small business resource partners declared May as Small Business Month with an official proclamation by Mayor Vi Lyles. This celebration aims to recognize our community's entrepreneurial spirit and honor all small businesses and entrepreneurs who play a crucial role in strengthening the economy. During Small Business Month, small business owners and people who support small businesses celebrate their community's entrepreneurial ecosystem with award ceremonies, seminars, networking events, trade shows, and more.

These celebrations bring together entrepreneurs and prospective entrepreneurs at conferences, workshops, luncheons, and trade fairs across the nation. According to recent polls, most people who opened their own businesses said that the biggest reason and motivation for opening small businesses is being their own boss. All we need to do is to support them and stand by their side.

Today, with competition increasing rapidly in the business ecosystem, small business owners are struggling to keep up with the big businesses for



survival. This Small Business Month will be a great morale booster for small businesses as it sheds light on them for 31 days. The most common reason why most businesses fail in their first few years is a lack of market demand. Other reasons might include lack of funds and high competition. So, let's support small businesses and strengthen the economy!

Small Business Month activities you can do:

- 1. Say Thanks** – The best thing you can do to celebrate Small Business Month is to spread awareness and appreciation for small businesses. Take a moment to thank them and show your appreciation.
- 2. Invest and Partner** – One of the impactful ways in which you can help small businesses is by investing in their business and helping them grow. If you already own a small business, you can even partner with them.
- 3. Share your story** – If you're someone who started their own business, don't keep your story a secret. Share your story with other budding business owners and help them succeed in life. Submit your story to The Acumen.

**Dr. Angelic Cole**  
**President & CEO**  
Colorado Black Chamber of Commerce

*"First, think. Second, believe. Third, dream. And finally, dare."*

**Walt Disney, Entrepreneur, Animator, Voice Actor and Film Producer**

# Bulletin Board

We invite you to learn more about the dynamic CBCC board members.



Director, Office of Business Diversity  
Denver Public Schools

## Meet Murugan Palani Board Member

Murugan Palani is the Director of the Office of Business Diversity at Denver Public Schools. He is a native of Denver and a graduate of the University of Colorado. Murugan is a former Officer in the United States Army with one deployment to Iraq in support of Operation Iraqi Freedom where he served as a Tank Platoon Leader and Civil Affairs Officer. During his tour of duty he was awarded two Bronze Star Medals, one for heroic actions in intense close quarter combat.

Upon completing his service to the United States Army, Murugan accepted a position with Xcel Energy in 2009 to run its Supplier Diversity Program. He later accepted the position of the Director of the Office of Business Diversity for Denver Public Schools in 2016 to help them turn around their procurement equity program.

During his 7 years at the District, Murugan has increased spend with Minority and Women Owned Businesses from 22% to 34% utilization. In his 15 years serving in Supplier Diversity roles he has helped Women Owned Businesses obtain over half a Billion dollars in contracts. He is a strong proponent of MWBE's and small businesses and believes that helping small businesses grow and succeed are the keys to growing our economy and our community. His passion for community service is evident with his involvement in and leadership roles in several of the local Chambers of Commerce and other local organizations.

In March of 2012, The Denver Business Journal named Murugan to its Top 40 Under 40 list of Business Leaders in Colorado and in 2014 The Colorado Martin Luther King Jr. Holiday Commission awarded Murugan both its Humanitarian of the Year and Business Social Responsibility Awards. In 2015 COBiz Magazine named him to its list of the Top 25 most influential young professionals in Colorado.

## DID YOU KNOW?!

CBCC offers committees and special interest groups for members to get involved with, including:

- **Business Policy Cabinet with Senator James Coleman**
- **Public Policy Committee**
- **Membership Committee**
- **Gala Committee**
  
- **Black Construction Group**
- **Black Retailers Group**
- **Black Professional Services Group**

Join us today! For more information, please contact Dr. Angelic Cole at [dr.angelic.cole@cbcc.biz](mailto:dr.angelic.cole@cbcc.biz).

YOU'RE INVITED TO THE

# Spring After-Hours Mixer

FREE  
FOOD!

FREE  
BEER!



Connect, converse, and create opportunities at a relaxed networking event.

**RSVP by Friday, May 10th**

---

Date & Time

**May 23, 2024**

Join us from 5:30 PM – 8:30 PM

---

Location

**Blue Moon Brewing Company**

3750 Chestnut Pl, Denver, CO 80216

---

Sponsored By:



<https://www.eventbrite.com/e/spring-after-hours-mixer-tickets-872048609867>

# Soaring to New Heights

**A Conversation with Denver  
International Airport's Phil  
Washington**

**By DR. ANGELIC COLE**



DEN





Photo: McBoat Photography

**Cole:** What would you say is the primary motivating factor behind your leadership?

**Washington:** Wherever I've served as a leader, I've tried to leverage my position to improve the organization's people development programs, to include training, leadership, and the empowerment of our most important asset, that being our employees. I have also stressed the importance of equity, diversity, inclusion and accessibility. Additionally,

- » I've improved internal processes to make contracting more equitable.
- » I've asked prime contractors to help recruit and partner with historically underserved businesses – especially to teach them how to succeed as primes.
- » I've instituted training programs and institutions to improve the career potential of young people – especially those from underserved areas disproportionately affected by the organization's operations.

**Cole:** Who are your role models, and what life-changing lessons did you pick up from them?

**Washington:** I have several, and that list is always growing – I'm continually inspired by amazing people I meet. More than anyone, my mother inspired me. She was a young teenage girl who was the valedictorian of the largest black high school in the City of Chicago in the late 1940s.



Photo: McBoat Photography

- » She struggled mightily as a single mother of five at the age of 24 years old.
- » She earned her college degree in her 60s after making sure ALL of her children did.
- » She's a real unsung and "hidden figure" hero.

There's also an old church janitor from 50 years ago, Brother Frank Evans.

- » Brother Evans had a 7th grade education and was not learned.
- » However, in the absence of a male figure in my life, he tried his best to relate to my struggles and advise me.

Honorable mention goes to Alexander Hamilton for his incredible work ethic; U.S. Army General George C. Marshall, the architect of the World War II effort and later as U.S. Secretary of State created and developed the "Marshall Plan" to rebuild Europe; and of course U.S. Army General and Chairman of the Joint Chiefs of Staff, Colin Powell who I had the pleasure of serving under when he was U.S. Army V Corps Commander in Heidelberg, Germany.

**Cole:** How do you ensure that others benefit from the life-changing knowledge you gained from your mentors?

**Washington:** I am always focused on creating opportunities for young people just starting their careers. At DEN we just instituted the CEO Visionary Awards program and recognized outstanding efforts by six employees. I try and share my thoughts frequently through speaking engagements, employee town halls and CEO messages to employees.

**Cole:** What inspired you to pursue a career in the transportation field, and how did you get started?

**Washington:** I was fortunate to be in the right place at the right time.

- » As I was retiring from the military, I noticed an opportunity at Denver's Regional Transportation District (RTD) and I decided



Photo: McBoat Photography

- to interview – even before I left the service.
- » The RTD CEO was an Army veteran and knew I could apply the lessons I learned in the Army to help him manage the growing operations.
- » I put in the time and rose to become the eventual CEO of Denver RTD.

I quickly learned that transportation is one of the great equalizers in American society.

- » Transportation agencies are about building communities through infrastructure. I also learned that bad transportation decisions can negatively impact communities for many years and create barriers with regard to access to medical care, education, and healthy food choices.

**Cole:** What do you believe to be the most important piece of advice for a leader to follow?

**Washington:** A good leader needs to have a clear direction to take an organization – it's critical that leaders create and articulate a vision for the organization. And, that vision must include equity and fairness for all, with an expectation of excellence. Believe in yourself and don't let anyone define who you are.

**Cole:** What are the most important lessons you've learned in your career, and how have they influenced your leadership style?

**Washington:** My first Platoon Sergeant, Leroy Guidry, taught me an invaluable skill. He said, "Washington, I should be able to assign you to every job in this military unit and you should be able to function in that job within 90 days." That has guided me for 50 years as I've sought to be flexible and do whatever job is asked of me.

**Cole:** How can you inspire others while also maintaining that you continue to be inspired by DEN's overall mission?

**Washington:** It's key to work with an organization's leaders to develop a shared vision that can be inspirational to all. At DEN, we've



Photo: McBoat Photography

developed Vision 100 to help the airport prepare for an eventual and inevitable 100 million annual passengers (MAP).

- » The simple strategy features four pillars and four guiding principles.
- » Every employee and position at the airport can tie their activities into the creation of an organization that will support 100 MAP.

This reminds me of the janitor/custodian who President Kennedy encountered on a tour of NASA.

- » The president asked the janitor, "What is it that you do?"
- » While pushing a broom, the employee said, "I'm helping to put a man on the moon." This is one of the best examples I know of someone seeing themselves in the overall organizational mission and vision.

**Cole:** How do you prioritize work-life balance, and what advice do you have for junior professionals who are struggling to find balance?

**Washington:** Honestly, I've not always had a good work-life balance. During my 24-year military career, I missed a lot of family time and I missed and regret missing a lot of my kid's school age activities. However, it's never too late.

For me, family has always been important. One big reason that I came back to Colorado from running LA Metro was to be near my granddaughters. It's important to carve out time to be present in your loved ones' lives.

I've also developed a love for creating good BBQ and for jazz music. If I'm not traveling for work, I might just be heading to a jazz festival or performance somewhere in this country.

**Cole:** What things do you do in your spare time to enable you to be a more effective leader in your professional life?

**Washington:** I make a point of reading and

listening to the thoughts of other leaders, regardless of their political position. I'm all about innovation and continually searching for technologies and new ideas at the edge of possibility.

**Cole:** As an African American leader, what do you consider to be one of the most difficult obstacles you've faced?

**Washington:** I grew up on the Southside of Chicago, in the Altgeld Gardens housing project. Early life was dangerous and were it not for my mother's help I may not have made it to this point in my life. When I decided to enlist in the Army, my mom was concerned to learn that I was going to basic training in the South. We knew Emmit Till's family, and she was sure that I would run into similar trouble.

Wherever I've worked I've run into people who didn't want to see a Black man succeed, much less be in charge. All these obstacles created a determination in me to not be timid in the face of hate and/or racism. It also instilled in me the ability to encourage myself amidst disappointment and challenges. My background has also instilled in me the importance of prayer.

**Cole:** What do you think are the biggest challenges facing the transportation industry today, and how do you see DEN overcoming them?

**Washington:** One of the biggest challenges the transportation industry faces is the need to attract and retain talented people – especially those from underserved communities. We've developed the Center of Equity and Excellence in Aviation (CEEA) to provide career pathways for young people from our community to access rewarding careers in the aviation industry.

Another challenge we face is that the pace of innovation continually challenges us to keep up. Just consider the ways air travel has changed in



*Photo: McBoat Photography*

the last decade. We used to have paper tickets that we purchased from an agent at a ticket counter. Now we use our smartphones to not only buy tickets but pass through security and arrange for meals on the airplane. We must keep up with technological acceleration and progress and that's why CEEA is partnering with local universities and industry peers on research and innovation – offering DEN as a lab to test and implement new innovations.

**Cole:** How clear is your vision for what the future of corporate responsibility should look like at DEN?

**Washington:** My vision for DEN's community responsibility is crystal clear. We will be thought leaders and early adopters in sustainability, EDIA, customer experience and many other areas of emphasis. We will be the "silicon valley of aviation".

**Cole:** In what direction does DEN see itself going?

**Washington:** DEN's passenger traffic is driving its success. We're already the third busiest airport in North America and the sixth busiest in the world. And all projections show that trend continuing. We've begun Operation 2045 to reconfigure the airport to serve up to 125 million annual passengers by DEN's 50th Anniversary in 2045. We've stated we want to be the greenest airport in the world and are already making amazing progress on that ambitious goal. Our CEEA, is establishing DEN as the most progressive airport operation in the world.

MAKE THE MOST OF YOUR  
MEMBERSHIP & JOIN A CBCC  
SPECIAL INTEREST GROUP

# Black Professional Services Group

Meets every fourth  
Thursday at 4:30 pm

- PROFESSIONAL DEVELOPMENT
- BUSINESS GROWTH SUPPORT
- COLLABORATIVE ENVIRONMENT
- AND MORE!

For more information,  
email Jevon Taylor at  
[Jevon.Taylor@cbcc.biz](mailto:Jevon.Taylor@cbcc.biz)



# Pathways to Success

Pickens Technical College provides specialized career and technical training to support education's new direction

By WAYNE BLACKWELL

If you think of technical colleges as the less challenging, second-rate alternative to a traditional university program, it's time to reevaluate.

"Because we aren't talking about the same economic landscape as we used to be, we aren't talking about the same education landscape, either," said Pickens Technical College (PTC) Executive Director Dr. Teina McConnell. "A lot of myths about career and technical education exist, but as we continue to diversify and grow, those hold less and less water. We have state-of-the-art training facilities, knowledgeable instructors, and so much more to help students succeed in the workforce."

Career and technical education isn't just a practical choice - it's also becoming pretty popular. Business Insider reported in April last year that trade program sign-ups were up as college enrollment decreased.

Construction trade programs saw the largest enrollment increase - a rise of 19.3% year over year, per a study from the National Student Clearinghouse.

Theories on learning and how we approach education are constantly evolving, and technology is a major contributor to that growth. That means employees entering the workforce must have the most up-to-date knowledge and skills that will help them stay on the cutting edge of their respective industries.

Technical colleges like Pickens Tech in Aurora offer 25+ programs that can launch careers in a wide range of different fields. Pickens Tech also partners with local companies and employers that are seeking to expand their workforce with



Image: Adobe

skilled applicants, helping businesses right here in Colorado grow from the inside out.

"The nationwide labor shortage is impacting the entire country, and Colorado is no exception," Dr. McConnell said. In late September, Gov. Jared Polis issued an executive order mandating a 50% increase to the number of registered apprenticeship programs by this coming summer to help bring down high job vacancy rates. At the time, nearly half of Colorado businesses had openings they were having difficulty filling.

## Built With the Support of Local Businesses

All of PTC's programs employ some sort of hands-on, career-focused curriculum, shaped around what employers actually need. Students use industry-grade equipment in simulated shop or lab environments that mimic what they will see every day in their future workplace. To add even more realism to the education experience, apprenticeships like the ones Gov. Polis has worked to encourage, and internships are built into most of our programs.

If PTC's primary goal is to provide an unsurpassed, highly applicable education to all students, our secondary goal is to support our community by providing confident, equipped employees to fulfill the evolving demands of business and industry in our state.

"At the end of the day, we're here to make a difference," said Andrew Vidockler, Assistant Director at PTC. "Sometimes, that means making

a difference in the lives of a specific student. Other times, it's supporting our community and growing the local economy through these mutually beneficial partnerships."

Local employers are buying in - last year, 15 of them visited the Aurora campus to connect with students on Table Tuesdays, a weekly event that encouraged networking.

One program that PTC offers stands out as a good example of this kind of partnership.

In 2022, Pickens transitioned their ECE program to A2T, or Apprenticeship 2 Teaching, to appeal to students who might want to work with older kids after completing their certifications. The impact of this A2T program on Pickens' partnership with not only the APS School District, but the community as a whole has been incredible.

Marcela Garcia, Principal at Aurora Hills Middle School speaks to this community impact saying, "Right now, there's a shortage of teachers. The pool is not only shallow, it is almost a desert."

The result of this collaboration is a student-to-teacher pipeline, allowing students to get hired on as paraprofessionals in local schools and offering them a chance to get hands-on job training in a real-world setting while filling critical industry gaps.

Pickens partners with employers in the community in a variety of fields to help offer internships and apprenticeships like this to their students. Some programs have internships built into their curriculum, ensuring that a good portion of their students gain workplace experience before graduating.

### **Real-World Experience Through Student Organizations**

Student-run organizations that operate out of the Pickens Tech campus like the Design Lab and Salon offer students the chance to work with real-life clients and actual budgets under the guidance of their instructor.



Image: Adobe

In the Design Lab, Multimedia and Graphic Design students create marketing materials for local businesses and organizations that need graphic design services but can't afford the steadily increasing rate of a professional graphic designer or marketing agency. Last year, the program produced 18 free designs for local clients.

Across campus at the Salon, Pickens students offer affordable salon services to real customers. Classic facials, chemical peels, waxing, hair cuts and washes, full nail sets, and beard trimming from aspiring professionals are all offered at a fraction of the usual retail price.

Community involvement is always emphasized in PTC's programs, and the examples are abundant. The Culinary Arts program caters to community events, Environmental Horticulture puts on multiple plant sales throughout the year that are open to the public, and the Small Business Management program completes tax returns for local clients.

Pickens Technical College also partners with several reputable CTSOs like DECA, HOSA, and SkillsUSA - all of which are vocational organizations for students in CTE pathways who want to further their knowledge through contextual instruction, personal development, and real-world application. CTOs are another powerful tool we have to encourage workforce development and continued economic viability.

## Debt-Free Education

Speaking of economic viability, it is important to highlight PTC's focus on tuition assistance and making sure that students have a secondary education option that will leave them debt-free. This includes offering nine tuition-free programs that are currently available for enrollment through Career Advance Colorado.

Gen Z largely plans to avoid student loans entirely, and they'll do this by using more cost-effective pathways to higher education, just like the ones Pickens offers. Even compared to the

Millennial generation, the data suggests that Gen Z is more realistic about the necessity of student loans and, more broadly, traditional college as a concept.

Affordable education is not only essential for ensuring accessibility, it is a key to economic growth and development. Career education can help individuals develop workable skills that are needed to create revenue and drive the economy. Pickens not only makes higher education more attainable for those with fewer resources at their disposal but also does its part in supporting the stability of the community it serves.

## Career Placement Support

As we all know, having the skills required to perform at a job isn't the only deciding factor - although lots of the time, it's the only one that gets talked about. PTC's team of career advisors offers a variety of support in soft skills like resume building, interviewing, and networking that can elevate a student's employability. If one stereotype about trade schools and career education holds some validity, it's that the



Image: Adobe



Image: Adobe

benefits of this kind of education go beyond what some might call “book learning”:

The valuable soft skills that come with career education like professionalism and workplace communication aren’t things that can necessarily be taught in a classroom, but that coaches, instructors, and CTSO organizations help students learn, further cementing involvement in these student organizations as a vital step in both finding and maintaining a job. These soft skills are valuable in all industries, and crucial for workplace success.

### Impact Statistics

PTC’s commitment to success in their community is something that they stress and something they understand they need to be able to back up. As mentioned earlier, accessibility is important to Pickens. That’s why they are so transparent about their prices. Annual tuition towards a certificate from Pickens Tech comes to about \$3,450, compared to the \$7,500 average cost of

an associate degree in Colorado. The tuition that Pickens does collect doesn’t necessarily stay there, though. The funding impacts the community directly, with \$50 entering the local economy for every \$1 that goes into Pickens’ pocket.

Pickens (and APS as a whole) also works to make sure that diversity, equity, and inclusion are at the forefront of what they do. In fact, APS students are from 130 countries and speak more than 160 languages.

Pickens is proud to present practical and effective educational opportunities to students. State-of-the-art facilities, partnerships with local businesses, and work experience-focused curriculum help Pickens’ dedicated instructors to equip students with the skills needed to thrive in today’s workforce. Pickens remains committed to providing accessible, high quality education while supporting the evolving demands of Colorado’s workforce. Pickens believes in the impact technical education creates in student lives, almost as much as they believe in the impact these students have on our community.



## JOIN THE CONVERSATION BUILD YOUR COMMUNITY

The Colorado Black Chamber is the voice of Black business owners and an advocate for resources and policies that impact Black business owners. Your success is our success.

### At the Colorado Black Chamber of Commerce we:

- **Create** programs & services to support our Black-owned businesses
- **Connect** Black-owned businesses with each other
- **Collaborate** with corporate partners and other organizations to support Black-owned businesses

WE NEED  
YOUR  
VOICE!

Contact Us  
**303-831-0746**



Visit the Website  
<https://cbcc.biz>



**JOIN TODAY**



# **Now Rising in Five Points: The RTL Foundation**

**By JHON LONDOÑO**

*Image: Adobe*



## Organization History

The RTL Foundation is a 501c3 nonprofit organization established to serve historically and systemically underserved BIPOC - Black, Indigenous, People Of Color - communities in Denver and Colorado through support in the areas of entrepreneurship, technology, education and history. As we launch the foundation, we are anchored in our mission and vision to support the operation and growth of minority-led and serving nonprofits, and to provide a BIPOC Nonprofit Development Center (BNDC) that functions as a collaborative space to support minority-led and servicing organizations. To learn more please visit [rtl-foundation.org](http://rtl-foundation.org)

The Foundation is located at 2900 Welton Street, in the Five Points Media Center at the corner of 29th and Welton Streets, in Denver's historic and culturally rich Five Points neighborhood - "The Harlem of the West". This is an ideal location as it facilitates an active and stable presence close to the communities served by BIPOC serving nonprofit organizations.

To fulfill our mission and vision, we have launched the BIPOC Nonprofit Development Center (BNDC), the country's first Incubator exclusively for BIPOC-led and serving nonprofit organizations and Social Entrepreneurs. The BNDC provides year-round programming to help these nonprofit businesses to grow and scale over a two-year residency at the BNDC. The BNDC opened its doors and welcomed its first cohort of 24 member organizations into the BNDC in Five Points in January of 2024.

The Foundation is led by Dr. Jhon F. Londoño, who took the leadership reins as its inaugural Executive Director in 2023. Charged with operationalizing the Foundation as it prepared to move into its home in Five Points in late 2023, Dr. Londoño has led efforts recruiting the nonprofits in its first cohort, building partnerships and collaborations to develop and implement capacity building programming, connecting and building relationships with community based organizations in Five Points and throughout Denver, and with key government, foundation and corporate stakeholders, as well as activating

the space and building its IT and back-end infrastructure to serve the cohort of nonprofits that now call the BNDC home. Tapping into his more than 30 years of experience and trajectory in the corporate and nonprofit sectors, as well as his successes - and failures - as a Latinx entrepreneur, Dr. Londoño is also seeding the Foundation and the BNDC with elements of entrepreneurship, providing one-on-one mentoring to the member organizations, and leveraging his depth and breadth of nonprofit executive leadership experience, to build a collaborative and high performing environment for the nonprofit organizations and social entrepreneurs at the BNDC, where they are encouraged and inspired to dream big, for themselves, their organizations, and the communities they serve, and where they will receive the resources, supports, programming, and mentorship to make their individual and collective big dreams come true.

Dr. Londoño's winding trajectory to Executive Director of the RTL Foundation is the culmination of a personal and professional journey that brought him to the United States as an undocumented immigrant long ago. The first in his family to attend college, he, his mother and two brothers left their native Colombia when he was just 10 years old and onto a journey that took them to the Mexican border, where they would cross illegally on foot into Nogales, Arizona. After being captured by border patrol and sent back to Mexico several times, they ultimately crossed safely on their 5th attempt. Rejoining his father and 2 older sisters in inner New York City, he and his family embarked on



Dr. Jhon Londoño  
Image: The RTL Foundation



Image: Adobe

their journey as undocumented immigrants, navigating the worlds of housing and food insecurity – homelessness and hunger - social, educational, health and justice inequities for years to come. Despite these many barriers, Dr. Londoño would persevere, ultimately earning his doctorate in engineering, enjoyed a successful corporate career in New York and California, as well as entrepreneurial ventures also in New York and California’s Silicon Valley. Having enjoyed professional and entrepreneurial success, Dr. Londoño transitioned to the non-profit sector in 2003, taking the reins of the LIFC Foundation in New York as its first President and CEO, where he led a dramatic turn-around of that organization, which built housing for the poor, many of whom shared his and his family’s trajectory and lived experience. Now more than 20 years since diving head-first into the non-profit sector, he’s never looked back and is passionate about helping BIPOC communities to be resilient and thrive. Having lived on both coasts, Jhon, his wife and 2 sons now call Colorado home, and his journey leading organizations that serve low-income, disadvantage and BIPOC communities has continued, including previously as Director at Focus Points Family Resource Center in Elyria-Swansea and most recently as Vice President at Warren Village in Denver.

“The RTL Foundation’s mission and vision resonates deeply with me. Our innovative approach to empower BIPOC-led nonprofits to be transformed in our first-of-its kind incubator

spoke to me as I met and got to know our founder, Richard Lewis, and our impactful Board of Directors during my journey to being named inaugural Executive Director. Personally and professionally, this innovative, and itself entrepreneurial endeavor, further ignited my passion for building things – much as I did as an engineer in silicon valley and the corporate sector, as an entrepreneur, and as a non-profit leader since 2003. The entrepreneurial DNA runs deep in many non-profit and social entrepreneur leaders of color – many of them simply don’t know it. Many believe entrepreneurship lies only in the domain of the for-profit world, that entrepreneurs are those who toil in their garage to launch the “next Google”. Nothing could be further from the truth. By definition nonprofits and social enterprises are innovative – always looking for better ways to fulfill their missions; they’re profoundly efficient with minimal resources – like their for-profit entrepreneurial peers, they wear many hats, and are experts at multi-tasking; and they quickly pivot to re-invent themselves in the face of adversity and rapidly changing conditions – as we all witnessed with how quickly, and effectively, non-profits of all sizes, and especially those serving BIPOC communities, re-invented themselves during the Covid-19 pandemic,” says Jhon.

“We are tapping into their entrepreneurial DNA, providing the resources and platform for them to experiment, to fall down fail (yes, failure is a part of the journey), and to rise again and re-invent

themselves, as many have already done – so that they can emerge stronger, transformed, more confident and more impactful organizations. Being there for them, being there side by side on their journey is very exhilarating, we look forward to elevating them and seeing them and their individual and collective impact rise for years to come.”

“Diversity, Equity and Inclusion, are not merely words for the Foundation and the BNDC. It’s literally in our DNA. I’m proud that our Board of Directors is 100% Black, that as it grows it will, by intention, diversify further; that our inaugural cohort includes 18 organizations led by Black, Latinx and Asian female executives, and 6 are led by Black and Latinx male executives. All member organizations have Boards of Directors that are majority BIPOC – a requirement to apply for membership in the BNDC Incubator. These BIPOC leaders are already changing lives and driving significant economic activity in BIPOC communities in Colorado. We are proud, privileged and excited to see them experiment, innovate, grow and transform at the BNDC, and in the process we will help amplify their transformational impact in the lives of the BIPOC communities they serve.”

“We are proud as well that we built our home at the corner of 29th and Welton Streets in Five Points. We believe we can become foundational, a cornerstone organization and critical resource for Five Points and BIPOC organizations and

communities in Denver and beyond. We believe our investment is helping to seed and catalyze the renaissance of this rich epicenter of Black culture in Denver. We are honored as well that the Colorado Black Chamber of Commerce held its 2023 Holiday Celebration as we launched our Art Gallery and Event Space this past December. Thank you Dr. Angelic Cole and the CBCC for helping us to inaugurate our event space, we look forward to growing and deepening our relationship with the CBCC in the months and years to come.” We have held numerous events at the BNDC including PBS Channel 12’s holiday celebration; Denver Urban Spectrum’s HOPE Awards; Rocky Mountain MicroFinance Institute’s (RMMFI) entrepreneur bootcamp graduation; Denver Office of Nonprofit Engagement (D-ONE) convening and networking event for more than 50 non-profit organizations participating in its capacity building cohort with its partner Resilia; Metro DEEP’s Mastermind Entrepreneur Bootcamp; as well as upcoming events for Colorado State University; Wyatt Academy, and others.”

For more information about our Art Gallery and Event Space, please email Jhon F. Londoño at [jlondono@rtl-foundation.org](mailto:jlondono@rtl-foundation.org), or Miguel Valdez at [mvaldez@rtl-foundation.org](mailto:mvaldez@rtl-foundation.org)

“We believe that working with our cohort, partners, collaborators, the community, stakeholders, and supporters, investors, and friends of the RTL Foundation, that together we



Dr. Jhon Londoño, Richard Lewis, and Dr. Angelic Cole at RTL Foundation for 2023 CBCC holiday party. Image: The RTL Foundation

are rising, renewing, thriving, transforming and impacting the lives of many BIPOC Coloradans. I am honored and privileged to lead the RTL Foundation and the BNDC as we set off on this journey of elevating BIPOC nonprofits and social entrepreneurs."

## Members' Journey to, and at, the BNDC

BNDC Member organizations work across a spectrum of missions in BIPOC communities throughout Denver and Colorado including in Economic and Workforce Development, Entrepreneurship, Community Building, Food Access, Mental and Behavioral Health, Education, Leadership Development, The Arts, among others, and are themselves engines of economic development, employing more than 100 BIPOC professionals, and with cumulative revenues exceeding \$10 million dollars annually. These nonprofit businesses served more than 185,000 predominantly BIPOC Coloradans in 2023, and are projected to serve 300,000 Coloradans by the end of 2025.

Members are selected via a competitive application process and receive year-round capacity building programming in such areas as business development; strategic and organizational planning; finance and human resources; fundraising and grants management; mentorship and access to volunteers; marketing and communications; developing their org's pitch; broadcasting their org's mission and vision via professionally produced podcasts at the Foundation's on-site, streaming media studios; networking with peer organizations; networking with BIPOC leaders from corporate, private foundation, entrepreneurs and government stakeholders; year-round engagement with community based organizations in Five Points and the greater Denver Metro.

The BNDC is building a collaborative, nurturing ecosystem for BIPOC nonprofit entrepreneurs and providing the physical, IT, backend infrastructure, and programming to help these nonprofits transform and elevate their impact. The investment to date in building the RTL

Foundation and the BNDC stands at \$2.8 million dollars, all from private sources, \$1.4 million of which was invested in 15 BIPOC-owned and operated contractors who built the BNDC, employing more than 50 BIPOC trades professionals and generating an additional \$2.8 million in economic activity in the Denver Metro. Simultaneously, we are seeding and catalyzing the economic and cultural renaissance and neighborhood revitalization of the Welton Street corridor of Five Points.

The Foundation's mission to serve BIPOC communities is accomplished in two transformational ways: One, via the BNDC Incubator, whose goal is to build the capacity of BIPOC-led nonprofits to scale, grow and thrive - the BNDC Incubator is the first of its kind in the country, devoted exclusively to BIPOC-led and serving nonprofits and social entrepreneurs. The BNDC Incubator provides member organizations with a physical space that is by and for organizations serving communities of color, so that they can be together in an environment where they are surrounded by others with their same lived experience. By intention, we want to build a nurturing ecosystem of BIPOC leaders and their organizations, where they come together and are surrounded by a supportive community among and with each other; an ecosystem that provides opportunities for learning, networking, collaboration and for building partnerships and community.

All organizations receive year-round capacity building programming in multiple areas identified by members as being a critical need(s), including: finance, accounting, nonprofit law, and human resources; fundraising and funds and grants management; marketing; business, strategic and organizational planning; Board building; mentorship; volunteers; as well as community building programming - among each other and with the community at large, in Five Points, the greater Denver Metro, and beyond.

Rather than create programming of its own, and to avoid duplicating work already being done expertly and efficiently by others, the Foundation is partnering with external organizations and



Image: Adobe

subject matter experts to deliver programming. Programming is being rolled out in phases as we build a “BNDC Capacity Building curriculum for the members”. Capacity Building will be in the form of structured, calendared bootcamps and trainings, as well one-of workshops and presentations by individual experts. Among the identified and potential partners are Mile High United Way, Social Ventura Partners, Colorado Nonprofit Association, Community Resource Center, Spark the Change Colorado, Colorado Gives Foundation, among others.

We believe that by building the member organization’s capacity, they will be transformed, to better deliver on their mission and to better impact the BIPOC communities they serve. In addition to self-transformation, we believe these organizations will refine and strengthen their missions and programming, will become sustainable and be on a path of growth and transformational impact. In addition to delivering better on their mission, we estimate they will serve more Coloradans, and project that by 2025, these organizations will collectively serve upward of 300,000 BIPOC Coloradans.

By intention we built an Incubator Without Walls, in which members join the cohort in-person, with access to shared co-working spaces, assigned private offices and assigned cubicles, as well as virtual/remote members, member organizations who are part of the cohort and who are not physically located in the BNDC. These virtual members are organizations from Denver and

the Denver Metro, the rest of Colorado, who can participate in all in-house trainings, live via Video Tele Conference (VTC).

All members (in-person and virtual) have access to all facilities and resources at the BNDC, which include conference and board rooms, private offices and cubicles, day-desks (hot desks), as well as an Art Gallery and Event Space, multiple high speed wired and wireless broadband internet networks, networked printing and copying, and modern, furnished offices with VoIP telephone technology. The BNDC is housed on the second floor of the Five Points Media Center, formerly the home of KUVU Jazz, and is co-located with PBS Channel 12, which occupies the 1st and 3rd floors. After an extensive gut renovation of the second floor, and in keeping with its broadcasting heritage, the BNDC includes two Streaming Media Studios. The Foundation has partnered with a Denver based, black-owned Streaming Media Company which will be in-charged of producing, recording and distributing podcasts and video casts to major streaming platforms such as Apple, Spotify, YouTube and others.

Collectively all of the aforementioned encompass the community, entrepreneurship and education components of our mission.

The studio build-out was made possible with a generous gift from the Bon Fils Stanton Foundation. Other investors who are making the RTL Foundation and BNDC possible include RTL Networks, Gary Community Ventures, Kaiser Foundation, Boettcher Foundation, Mile High United Way, Chinook Fund, PNC Bank Foundation, IMA Foundation, Molson Coors, Wells Fargo Corporate Foundations, Gates Family Foundation, as well as a growing list of individual donors and a pipeline of private and corporate foundations.

The history component of our mission to serve BIPOC communities in a second transformational way is accomplished via the African American Experience Timeline – [africanamericantimeline.org](http://africanamericantimeline.org).

Created in 2006 by Richard Lewis as part of his Leadership Denver program, the Timeline is the only one of its kind in the country, a compilation chronicling the African American Experience – even before there was an America. The Timeline is a collection of historical dates and places in time, from the beginning of the slave trade when Spaniards brought enslaved Africans to the new world in 1501, to the present, and every significant event, legislation, and “firsts” in the lives of Blacks in America. The Timeline transports all who experience it to history that predates the United States, to milestones such as the Emancipation Act, the Civil Rights Movement, the tragedies and brutal slaying of Emmett Till, Civil Rights leaders such as the reverend Dr. Martin Luther King Jr., and the many triumphs that also define African-Americans, such as Jesse Owens’ track and field victories in the 1936 Olympics on Nazi soil in Berlin, to President Barack Obama’s election in 2008, to Kamala Harris as becoming the first Black female Vice President, to Judge Ketanji Brown Jackson’s Ascension as the first Black female justice of the United States Supreme Court.

Updated every year and unveiled during Black History Month, the Timeline is a rich, and necessary piece of history for the Black community in Denver, in Colorado, and all of America – and for all communities everywhere – to learn from and to treasure. RTL Foundation’s overarching goals is for the Timeline to become a part of school curricula everywhere in Colorado

– in public, private, charter k-12 schools; in libraries, universities, and municipal buildings at the City, County and State level. We are honored that Colorado State Senator James Coleman – who proudly displays a copy of the Timeline in his office - is advocating at the State Capitol to incorporate the Timeline in Public Schools Statewide. The Timeline is proudly displayed as well in the office of Mayor Mike Johnston of Denver, and History Colorado Museum will be adding it to its permanent collection. We believe as well that the Timeline deserves a rightful place at the Smithsonian’s National Museum of African American History & Culture, and are identifying and working with partners locally and in Washington to make this dream a reality.

The Foundation will be developing a Mobile App for the Timeline, to allow virtual visitors to experience it at the tip of their fingers on their smartphones, as well we want to develop an augmented or virtual reality experience, so that people can literally be immersed in the Timeline, with the added elements of audio and video elevating the experience. Those who experience the Timeline in-person at the BNDC, especially at our 9 foot tall by 21 foot wide mural, naturally navigate to dates on the Timeline significant to them – maybe their year of birth, or that of an ancestor, maybe the year their ancestor(s) came to America as slaves - have often asked, “Can I order a Timeline and add a year significant to me?” – we are in fact adding that feature on the Timeline’s website, so that people can order a

The graphic displays a horizontal timeline from 1500 to 2000. Key events include: 1500 - Richard Lewis founded the African Methodist Episcopal Church (AME); 1773 - First American Revolution; 1863 - Emancipation Proclamation signed; 1954 - Brown v. Board of Education; 1963 - March on Washington; 1964 - Civil Rights Act passed; 1968 - Martin Luther King Jr. assassinated; 1969 - Apollo 11 moon landing; 1981 - AIDS first identified; 1984 - Jesse Jackson founds National Rainbow Coalition; 1991 - First Black woman on Supreme Court; 2001 - 9/11 attacks; 2008 - Barack Obama elected President; 2021 - Kamala Harris becomes Vice President.

All Rights Reserved African American Timeline - Images not owned | www.AfricanAmericanTimeline.org

Timeline with dates significant to them, so that it's not just the Timeline, it's **their** Timeline. All proceeds from sales of the Timeline are invested in making the RTL Foundation and the BNDC better and more accessible to the community and to members of the BNDC.

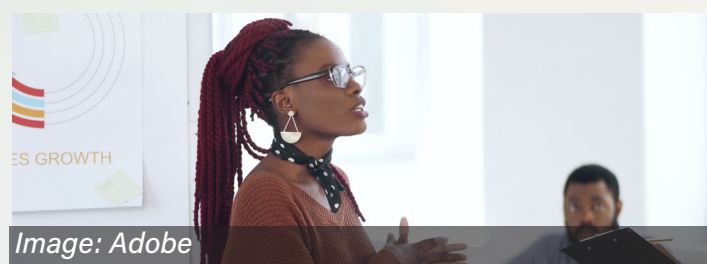
The original version of the Timeline from 2006 is proudly displayed at the Blair-Caldwell African American Research Library in Five Points. Our friends at Blair-Caldwell will soon display the newest, updated version of the Timeline which RTL Foundation has donated, to ensure that the entire community in Five Points enjoys this rich, and important, piece of African American History for years to come.

In keeping with our mission as a BIPOC-led and serving organization, we will be creating parallel Timelines that chronicle the history of the other communities within the BIPOC umbrella. As such, we will be adding individual Timelines that honor Indigenous, Latinx, Asian, and Pacific Islander (the "IPOC" in BIPOC) communities.

I want to take this opportunity to announce to all readers to please be on the lookout for our Grand Opening this summer – exact date to be determined, sometime in late June or July.

**Limited sponsorship packages are available** - please email [jlondono@rtl-foundation.org](mailto:jlondono@rtl-foundation.org) or call Jhon at **908.937.3998** to learn more.

We will once again hold an online giving campaign during Black Philanthropy Month this August via our website at [rtl-foundation.org](http://rtl-foundation.org) We will host a BIPOC Leaders Luncheon in the Fall. We will bring five (5) BIPOC leaders, one each from corporate, government, nonprofit, foundation, and entrepreneurial sectors for a panel discussion on their journey to their leadership position(s), barriers they faced, obstacles they overcame, and what it means to be a BIPOC leader in a landscape transformed



by Covid, the social justice movement, and the retrenchment of support for DEI nationally. Tentatively to be held in October, venue and time TBD.

**Limited sponsorship packages are available** - please email [jlondono@rtl-foundation.org](mailto:jlondono@rtl-foundation.org) or call Jhon at **908.937.3998** to learn more.

I want to invite potential investors from Corporate and Private Foundations, as well as individual donors to consider supporting the RTL Foundation and the BNDC. Your investment and support of the Foundation amplifies your support of BIPOC nonprofits and Social Entrepreneurs, and leverages our reach above and beyond the 24 members of our inaugural cohort, which includes more than 400 BIPOC-led and serving nonprofits, and BIPOC businesses with whom we have deep and emerging relationships, who look to the RTL Foundation as a trusted source in the community.

Please email [jlondono@rtl-foundation.org](mailto:jlondono@rtl-foundation.org) or call Jhon at **908.937.3998** to learn more and discuss how to amplify your investment in support of BIPOC nonprofits and social entrepreneurs.

We believe the collective investments in the BNDC, the BIPOC-led Nonprofits and Social Entrepreneurs in our inaugural cohort, the year-round programming, the community of supporters, stakeholders, collaborating partners, building our home in Five Points, the resources we are providing to our members, non-members and the community at large in Five Points and beyond, and the powerful history embodied by the Timeline, will see the RTL Foundation rising, renewing, thriving, transforming and impacting communities near and far for years to come.

All are invited to visit us and to experience the Timeline, the BNDC, the Art Gallery, and all that we've built in Five Points. To schedule a tour please email [jlondono@rtl-foundation.org](mailto:jlondono@rtl-foundation.org) or [mvaldez@rtl-foundation.org](mailto:mvaldez@rtl-foundation.org)

Please visit us at [rtl-foundation.org](http://rtl-foundation.org); and [africanamericantimeline.org](http://africanamericantimeline.org) to learn more about us.



# BLACK RETAILERS GROUP

CBCC SPECIAL INTEREST GROUP



***Meets every first  
Monday at 4:30 pm***

- Market Insights & Trends
- Collective Marketing Efforts
- Peer Support System
- and so much more!



For more info, contact Jevon Taylor. [Jevon.Taylor@cbcc.biz](mailto:Jevon.Taylor@cbcc.biz)



(Image Credit: CEDS Finance, McBoat Photography)

## Innovative Financial Solutions for Diverse Needs

By CARLY WILLIAMS

Community Enterprise Development Services (CEDS Finance), a beacon of support for immigrant and refugee entrepreneurs, continues its mission to foster economic independence and support underserved communities in Colorado's greater metropolitan area.

Founded in 2009 by an Ethiopian immigrant expert in refugee services, CEDS Finance identified a critical financing gap affecting immigrants and refugees aspiring to realize their entrepreneurial dreams. Starting with a focus on refugee-owned businesses, the scope of CEDS' support has broadened to include immigrant-owned and U.S.-born business owners, addressing a wider spectrum of financial disenfranchisement.

Today, CEDS Finance's mission is to advance the American Dream of financial self-sufficiency by

offering innovative financial solutions tailored to meet the needs of individuals facing significant barriers such as low to no credit scores, lack of collateral, limited educational backgrounds, and cultural and linguistic hurdles. These challenges often hinder their ability to obtain traditional financing.

### Innovative Financial Solutions for Diverse Needs

CEDS Finance offers three distinctive financial products, which can be adapted to interest-based or non-interest murabaha\* (fee-based) structures, ensuring inclusivity and accessibility:

- **Spark:** Provides up to \$15,000 with no owner's equity or collateral required.
- **Elevate:** Offers up to \$50,000 with no collateral necessary.
- **Amplify:** Allows entrepreneurs to access up to \$100,000 to expand their business operations.

These programs are designed to dismantle the typical barriers to capital access, like low credit scores and financial literacy issues. Notably, CEDS Finance does not require a minimum credit score for loan eligibility, with pre-loan counseling available to help establish or repair credit and post-loan support through the Credit Builders Alliance to aid in building long-term credit history.

### \*Murabahas

CEDS Finance provides the state's only Islam-compliant finance product, murabahas, which operates on an affordable monthly fee instead of an interest-based structure. This accommodates Muslim small business owners, aligning with their faith practices. To date, 44% of CEDS Finance's lending comprises murabahas. CEDS Finance's commitment to cultural sensitivity is further demonstrated by its team's fluency in 16 languages. This linguistic diversity, including the recent addition of three native Spanish-speaking staff members, has notably tripled lending support to Hispanic entrepreneurs, facilitating effective communication and trust-building.

### Transformative Impact on Local Economies

As a certified Community Development Financial Institution (CDFI), CEDS Finance has profoundly impacted economic development and community empowerment. To date, CEDS has issued 578 small business loans, deploying \$12.1 million in capital and facilitating the creation and support of over 1,300 jobs across Colorado's diverse counties including Adams, Arapahoe, Broomfield, Boulder, Denver, Douglas, Jefferson, Morgan, and Weld.

The CEDS borrower portfolio showcases a commitment to diverse economic empowerment with 80% of borrowers being Low-to-Moderate Income (LMI) status, 75% immigrants or refugees, and 90% identifying as BIPOC, reflecting the organization's dedication to supporting communities facing the greatest economic challenges.

## Spotlight Success Story: Sabrina Harris

Sabrina Harris, owner of Walking by Faith Early Childcare Center, exemplifies the transformative effect of CEDS Finance's mission. Sabrina opened her childcare center in January 2024 in Denver's Montbello and Green Valley Ranch areas, communities notably underserved in terms of quality childcare options. Her business was supported by a startup loan from CEDS Finance, which enabled her to transform her vision into reality.

Her center not only provides essential services to local families but also creates jobs, particularly for women, in the community. Inspired by her grandmother who ran a similar business, Sabrina's commitment to nurturing young children is palpable: "What inspired me to start my business was witnessing my grandmother operate her in-home childcare business for over a decade. That inspired me to go to college and operate my own center. I love being able to watch the children grow and meet their different milestones. I also love being able to support the Montbello community, which is a daycare desert. Being able to open up my doors to families that need child care is important to me and my community."



(Image Credits: CEDS Finance, McBoat Photography)

# Help us sustain essential services in Arapahoe County

By ARAPAHOE COUNTY COMMISSIONERS

Arapahoe County is facing a significant budget shortfall starting in 2025 and commissioners recently kicked off a public engagement process to help residents better understand and provide input into the county's financial challenges. Commissioners are asking residents to consider either reducing or eliminating many essential county services or to consider a couple of alternative funding sources to sustain these services. These proposed changes will have both immediate and long-term effects on communities of color, so it's critical to know what's at stake as we explore our options, and we invite you to provide your input on our interactive website: [acbudget.com](http://acbudget.com).

First, it's important to know that Arapahoe County has always balanced the budget. Elected officials and staff take great pride in knowing that we've been able to provide top quality service to our residents without going over budget. And we've been able to balance the budget while also providing property owners relief on their taxes by adjusting our mill levy (tax rate) down to stay compliant with the Taxpayer's Bill of Rights (TABOR).



**Detention Warehouse under slab failure, fire line.**  
(Photo: Arapahoe County)

Living within our means, however, has come at a cost. To keep the budget in check, we've had to defer more than \$500 million in repairs to critical projects, such as roads and bridges, County facilities and other infrastructure projects. Plus, the County's infrastructure plan is annually underfunded by \$15 million, putting further strain on much-needed future projects. Further, funds from the American Rescue Plan Act (ARPA) are set to expire this year, putting additional strain on our ability to provide the services our residents want and need.

## What's at stake

Without new revenue sources, we will need to make some hard decisions as we work to cut at least \$35 million from the budget. This would affect all county departments and immediately impact essential services, such as public safety, roads and homelessness prevention and response programs. This would also leave more than \$300 million of deferred maintenance and



**Brick wall failure.**  
(Photo: Arapahoe County)

unmet needs that affect road safety, quality and congestion if unaddressed. Some specific examples:

### **Community safety net programs**

- The Human Services, Public Health and Community Resources departments could see \$4.7 million in combined reductions, affecting vulnerable populations and our entire community. This translates to:
- Homeless prevention and response programs would be eliminated.
- Support to keep older adults in their homes would be cut.
- Funding to support affordable housing construction and services would be severely limited.
- Up to 60 positions in human services would be eliminated, impacting child and adult abuse and neglect investigations and safety net services such as substance abuse, domestic violence, and food insecurity.
- Three environmental health positions, focused on inspecting the safety of our restaurants, childcare centers and pools, would be cut.

### **Safety and law enforcement**

A budget reduction would also force cuts to the Sheriff's Office, which could lose up to \$12 million in funding, affecting crime prevention and response. The Sheriff's investigative team would lose eight full-time staff, leading to fewer arrests. Some neighborhoods and patrol areas would



**Soil movement.**  
(Photo: Arapahoe County)

no longer have 24/7 coverage and response times would increase in unincorporated areas of the County. Our co-responder program, which helps people in a mental health crisis, would be eliminated, putting strain on the jail and legal system. Children would also be affected as full-time school resource officers would be reduced by five positions.

### **Transportation**

Our ability to easily travel within and throughout the County would be negatively impacted by a \$3.7 million cut to the Public Works department, not to mention the \$316 million of deferred maintenance and transportation projects that would remain unaddressed. Budget cuts would further deteriorate roadways at a time when 40 percent are already rated as "poor" or "very poor" condition. New bike and pedestrian projects would cut entirely, jeopardizing resident safety. Further, snow removal and street sweeping routes would be reduced and pothole repair would become a lower priority.



**Curb repairs.**  
(Photo: Arapahoe County)



Ongoing parking lot repairs.  
(Photo: Arapahoe County)

measure adding a new 0.25 percent sales tax in Arapahoe County that is estimated to cost the average county household about \$4.30 per month and would raise about \$45 million each year.

### ***Cuts to essential services***

This would require \$35 million in immediate cuts to essential services, such as public safety, roads and homelessness prevention and response programs. This would also leave the \$316 million of deferred maintenance projects and unmet needs unfunded, affecting road safety, quality and congestion.

### **How did we get here?**

Arapahoe County is the state's third largest county and has continued growing exponentially with more than 655,000 residents who need and demand services. The additional strain caused by population growth has been made worse by inflation that has increased the cost of many items tenfold.

One-time federal funds from the American Rescue Plan Act (ARPA) helped the County stay afloat during the global pandemic. We were able to help our residents with rental assistance, food and shelter, and mental/physical health programs while helping small businesses and nonprofits with a needed lifeline. ARPA funds were also used to offset the County's annual budget by covering some operations, such as temporary staffing and water/sewer infrastructure projects. ARPA funding is drying up and funds must be spent by the end of the year, putting additional pressure on us to find a sustainable funding solution.

Many residents have asked about the historic increase in property values last year — shouldn't that be able to cover the cost of business? Not exactly. Arapahoe County receives only 12% of property tax revenue. That's an average of about \$32/month for all services for a home valued at \$500,000; the rest is distributed to more than 500 other taxing entities such as schools, recreation districts, libraries and other utilities. Without

## **Possible solutions**

Black residents make up almost 12 percent of the County's population, or more than 78,000 residents, so any changes we make to essential services would be felt deeply and immediately. That's why commissioners are considering three basic funding alternatives and why we are interested in hearing from you before making any decisions.

### ***Funding for essential services ("County Property Tax")***

With this option, voters would be asked to approve a ballot measure permitting the County to raise its mill levy (tax rate) back to its pre-TABOR level, costing the average owner of a \$500,000 home about \$13 more per month and providing the County about \$74 million each year.

### ***New funding for essential services ("County Sales Tax")***

This would ask voters to approve a ballot

increased revenue, we will need to reduce or eliminate some programs and services that residents rely on.

### **Why Revenues Have Fallen**

Every year the property tax rate (aka the mill levy) for Arapahoe County residents is adjusted based upon projected revenue collection and the limitations imposed by the Taxpayers Bill of Rights (TABOR). This limits the amount of revenue that governments in Colorado can retain and spend. As a result, Arapahoe County's policy has been to adjust the County's mill levy and essentially provide a tax credit to residents. For example, in 2024 the County reduced its share of property taxes by 29 percent — leaving over \$74 million uncollected.

### **What's next?**

It is critical that we solve this budget shortfall to avoid any cuts to programs and services that positively impact our residents. That's why

commissioners are engaging our communities this spring and summer to learn more about your hopes and desires and how any changes in service would impact you specifically.

We invite chamber members to visit [acbudget.com](http://acbudget.com) to learn more about the budget challenge and provide your thoughts and ideas for solutions. Look for the "participate" button to share your thoughts on proposed ideas or to provide additional background that you'd like to share with elected leaders. You'll also find other resources, including fact sheets and the results of a community survey we fielded in February. You can also share your thoughts via email at [commissioners@arapahoegov.com](mailto:commissioners@arapahoegov.com).

Your elected officials want to hear from you. We hope you'll engage with us on this process so that together we can continue working toward a prosperous and fulfilling future. The Board of County Commissioners will announce next steps in late summer and hopes to hear from you now about this important work.



**Parking structure ongoing repairs.**  
(Photo: Arapahoe County)





# **Envisioning the Future**

**DEN Airport's Future Forward Design**

**By PHIL WASHINGTON**



When Denver officials contacted Phil Washington about becoming Denver International Airport's (DEN) new CEO, he started his homework. Before accepting the position, he considered the airport's performance and projections. What he learned alarmed him, but ultimately the airport's challenges intrigued him.

"It was quickly apparent that DEN had outgrown its facilities," explained Washington. "A growing number of passengers were using the airport, and that growth was causing significant stress on DEN's systems and facilities."

The airport opened in 1995 with a capacity of 50 million annual passengers. By 2008, DEN had reached capacity and has surpassed 50 million annual passengers every year since (except for



2020 when the global pandemic nearly shut down the air transportation system). In 2023, DEN set all-time passenger traffic records with 77.8 million annual passengers.

"It was no wonder that DEN's sterling reputation was being tarnished by long lines, failing infrastructure and dingy facilities. It had become a victim of its own success, and I thought I could help," explained Washington.

After accepting the job, Washington was unanimously confirmed by Denver's City Council, and he went to work focusing DEN's employees on a common objective – a task to which he was accustomed by virtue of nearly 25 years in the U.S. Army as well as stints leading Denver's Regional Transportation District (RTD) and Los Angeles County's Metro Transportation Authority (LA Metro).

Washington discovered that passenger traffic was expected to continue its strong growth and that 100 million annual passengers would likely fly through DEN within a decade. Working with DEN's senior leadership team, he fashioned a strategy that would summarize the complex work needed to prepare for increased traffic.

### **Vision 100**

By experience, Washington knew that simplicity was key when engaging employees on a major initiative. So, he introduced "Vision 100," and he grouped needed actions into four pillar of activity and identified four guiding principles to which employees would adhere.

## Pillar One: Empowering Our People

Washington explained that pillar one, Empowering Our People, acknowledged that DEN’s success relied on its people and partners. “To ensure a strong workforce, the airport must provide opportunities for employees to develop and grow so it can retain talent and knowledge,” he said.

“We also needed to prepare future employees by providing training and opportunities,” explained Washington. “We want Denver to become the place for aviation talent.”

Washington also emphasized the need to create more opportunities for minority, women-owned and veteran-owned businesses to do business at DEN and grow to become prime contractors or full concession owners.

To help DEN accomplish pillar one, Washington introduced plans for the Center of Equity and Excellence in Aviation (CEEA) – a first-of-its-kind institution located at DEN and providing training, business development and research into innovations that benefit the entire air travel industry.

CEEA programs have begun to introduce small businesses to work at DEN, and to instruct employees on career progression. In December 2023, DEN broke ground on a 38,000-square foot home for CEEA occupying Level 4 of the airport’s Hotel and Transit Center.

“The location provides easy access to RTD’s A Line commuter rail to downtown Denver making the location accessible from across the metro area,” said Washington.

CEEA’s facility will provide several spaces for group gatherings including a “Hall of Equity” that will accommodate 300 people for dynamic training and educational purposes. Other adjacent lecture halls and training rooms will be able to host another 300 people. A pre-function lobby will feature a small café for networking and small-group meetings.

Wherever Washington has served he has used his position as leverage to improve the organization’s equity, diversity, inclusion and accessibility. In addition to establishing CEEA, DEN became a “First Mover” organization with the Equity in Infrastructure Project (EIP) – a nonprofit organization founded by



# 100 MILLION ANNUAL PASSENGERS

• SUSTAINABILITY & RESILIENCY • EQUITY, DIVERSITY, INCLUSION & ACCESSIBILITY  
• OPERATIONAL EXCELLENCE • ENHANCING THE CUSTOMER EXPERIENCE

PILLAR 1	PILLAR 2	PILLAR 3	PILLAR 4
 <p style="font-weight: bold; margin: 5px 0;">EMPOWERING OUR PEOPLE</p> <ul style="list-style-type: none"> <li>Develop Workforce Leadership Strategy</li> <li>Establish Center of Equity and Excellence in Aviation</li> <li>Enable Employee Innovation</li> </ul>	 <p style="font-weight: bold; margin: 5px 0;">GROWING OUR INFRASTRUCTURE</p> <ul style="list-style-type: none"> <li>Complete Major Infrastructure Projects</li> <li>Update Master Plan</li> <li>Develop Infrastructure Plan for DEN Real Estate</li> </ul>	 <p style="font-weight: bold; margin: 5px 0;">MAINTAINING WHAT WE HAVE</p> <ul style="list-style-type: none"> <li>Upgrade and Improve the Existing Facility</li> <li>Update Strategic Asset Management Plan</li> <li>Implement Customer-Focused Initiatives</li> <li>Develop Greenhouse Gas Emissions Reduction Plan</li> </ul>	 <p style="font-weight: bold; margin: 5px 0;">EXPANDING OUR GLOBAL CONNECTIONS</p> <ul style="list-style-type: none"> <li>Identify Air Cargo Opportunities</li> <li>Expand to Disconnected Destinations (e.g. Africa)</li> <li>Grow our Domestic Network</li> </ul>



Washington and former U.S. Deputy Secretary of Transportation John Porcari in anticipation of the \$1.2 trillion Infrastructure Investment and Jobs Act and President Biden’s Justice40 Initiative and his executive order Advancing Racial Equity and Support for Underserved Communities to increase by 2026 the share of federal contracts that go to small and disadvantaged businesses.

According to Washington, agencies participating the EIP sign pledges to commit to actions that build generational wealth and reduce the racial wealth gap by creating more prime, joint venture and equity contracting opportunities for historically underserved businesses. Besides DEN, 58 other organizations have signed the pledge.

## **Pillar Two: Growing Our Infrastructure**

“Pillar two suggests that DEN must continue to invest and grow our facilities so we can accommodate the inevitable 100 million annual passengers,” Washington explained. Projects include the Great Hall Program, Gate Expansion Program and Peña Boulevard improvements, among others.

“Perhaps the most-obvious program is the construction of new facilities in the Jeppesen Terminal. We call this our Great Hall Program, and to date two of the three phases of construction have been completed,” he said.

Phase One modernized the ticket lobbies of our three largest airline partners (United Airlines,

Southwest Airlines and Frontier Airlines), updated and added new restrooms and increased space on Level 6 for passenger movement. The phase was completed on time and \$25 million under budget.

Phase Two constructed a new Level 6 West Security Checkpoint with improved technology and a new queuing concept that provides more effective and efficient security. A new triple escalator was also added to move passenger directly down to the train platform. The phase was completed this year in February on time and on budget.

The Completion Phase is building a second security checkpoint on Level 6 and constructing new ticket lobbies for DEN’s remaining airline partners. The phase also includes the creation of new meet and greet areas for domestic and international arrivals, as well as construction of the Center of Equity and Excellence in Aviation described previously. The new security checkpoint will be complete in mid-2026, with the entire phase complete by the summer of 2028.

The \$1.5 billion Gate Expansion Project added 39 new gates, increasing our gate capacity by more than 30 percent. Construction added outdoor patios at the end of the concourses, new restrooms, signage, passenger conveyances and provided space for new concessions. The project was completed in 2022. A secondary project is adding five new ground-load gates at the eastern end of the A Concourse.

Unrelated projects that are adding capacity

include upgrades to our baggage systems (for which DEN obtained \$123.7 million in federal grants) and the purchase of replacement train cars for the train that moves passengers between the terminal and the concourses. Thirty-one train cars have been ordered to replace the aging fleet and the first new four-car train will be introduced this summer.

### Pillar Three: Maintaining What We Have

“Even though DEN is still a relatively young airport, it’s nearly 30 years old and is experiencing a great deal of wear and tear due to increasing passenger volumes,” said Washington. “Projects such as Concourse Renewal, which will upgrade our restrooms, wayfinding, hold rooms and flooring, will make a tremendous improvement.”

Under the direction of a professional maintenance staff, DEN updated its Strategic Asset Management Plan and completed an inventory of its facilities and established a maintenance program that will systematically maintain facilities based on expected life cycles rather than maintenance based on facility break downs. These efforts permit DEN to direct assets to proactively.

As part of its overall maintenance plan, DEN developed science-based goals related to sustainability and resiliency. When Phil Washington joined DEN he set a goal for the airport to become the “greenest airport in the

world.” The DEN team took the charge and established several programs of note.

DEN developed an environmental policy that commits the airport to working with its partners to promote strong environmental performance by protecting the environment, conserving energy and natural resources, preventing pollution, meeting or exceeding all compliance obligations and voluntary commitments, and continuous improvement. The plan helps the airport proactively anticipate and plan for potential environmental issues at our complex and dynamic site.

DEN supports the City and County of Denver’s 2030 science-based target and 2040 net zero emissions goal, and it’s made a solid start – with a 40 percent reduction in greenhouse gas emissions despite passenger traffic increases. The plan to reach “net zero” emissions focus on green building, energy efficiency, renewable energy and the decarbonization of the airport’s electric grid.

“Speaking of green building, all DEN projects are built to the Leadership in Energy and Environmental Design (LEED) Gold standard. DEN currently has five LEED-certified facilities, including the world’s only LEED Platinum on-airport hotel,” Washington said. “All the Great Hall and Concourse Expansion projects are tracking at least LEED Gold, and DEN is tracking to achieve its first Envision Certification for a civil infrastructure project.”





blended back into deicing fluid and applied to aircraft, creating a closed-loop system that will reduce environmental impacts, localize the supply chain and reduce costs.

### **Pillar Four: Expanding Our Global Connections**

“DEN continues to expand its global connections through air service development and a local real estate program that takes advantage of 16,000 acres of airport property that will never be needed for aviation use,” Washington said.

DEN has one of the largest domestic networks in the U.S. with nearly 190 destinations to 46 states. Airline partners also fly to 31 destinations in 17 countries, including eight destinations across seven countries in Europe. The airport’s professional air service development staff use market research data to entice interest from airlines and destinations.

Beginning May 17, Aer Lingus will introduce nonstop flights between Denver and Dublin. Flights are scheduled to operate four days a week in the summer season onboard 274-seat Airbus A330-200 aircraft. The new flight is estimated to produce over \$65 million in annual economic impact to Colorado’s economy and support the creation of more than 400 new jobs across the state, generating over \$25 million in additional wages.

Beginning June 11, Turkish Airlines will begin nonstop flights between Denver and Istanbul, Turkey. At 6,130 miles, Turkish’s Denver-Istanbul



DEN is participating in the state’s largest-ever Energy Performance Contract (EPC) which will produce a 20 percent energy savings, 28 percent water savings, and 30,000 metric ton annual CO2e reduction across eight million square feet of airport facilities. Using innovation and improved technologies will provide DEN \$4 million in guaranteed utility savings.

Washington explained that DEN is a big proponent of solar energy. In fact, DEN has one of the largest renewable energy programs of any global airport. The airport has six behind-the-meter power purchase agreements across 120 acres that equate to 30 percent of DEN’s annual electricity use.

The airport is also working with its business partners on solutions to electrify fleets, buses, rental cars, and airline ground support equipment. Eight fast-charging electric vehicle stations for ride-share drivers will come online this year and join the 50 charging stations already in place for passengers and employees.

DEN’s comprehensive deicing waste system collects over 70 percent of the deicing fluid applied each year. And a newly installed system can allow deicing fluid recycled on site to be

flight will be the longest flight operated from DEN, nearly 400 miles longer than the flight between Denver and Tokyo's Narita International Airport. Turkish flights are scheduled to initially operate three days per week, Tuesdays, Thursdays and Fridays, onboard a 316-seat Airbus A350-900 aircraft. A fourth frequency, on Sundays, will be added on July 9, 2024. The new is estimated to produce more than \$54 million in annual economic impact to Colorado's economy and support the creation of approximately 350 new jobs across the state, generating more than \$21 million in additional wages.



"In addition to expanding opportunities through air service, DEN offers commercial land opportunities through its DEN Real Estate program," he explained. "Thanks to its large size, DEN owns a total of 34,000 Acres of which 16,000 acres will never be needed for the airport's core aviation functions. While no residential can be built on this airport land, through land leases a variety of commercial uses are available." Washington explained that DEN issued a rolling request for offers (RF) from qualified developers, investors and users for commercial development through one or more long-term ground leases of up to 1,500 acres of the airport's non-aviation land.

The airport's vision for development prioritizes seven districts with land uses based on acreage availability and airport proximity:

Development-ready **West Approach** will serve millions of passengers and airport employees with a variety of hotels, services,

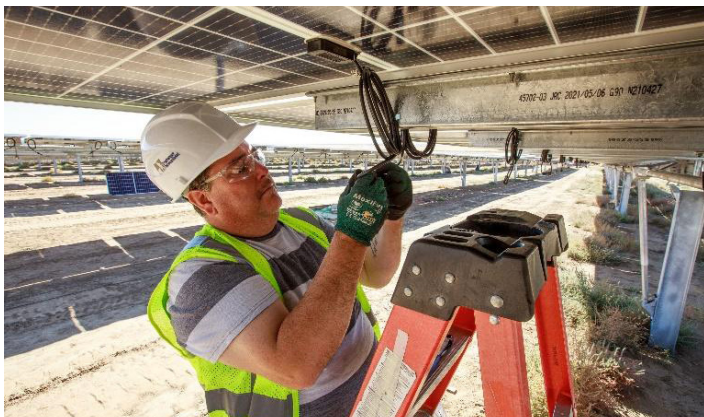
retail, restaurants and offices. The district is distinguished by exposure of 100,000 plus vehicle traffic daily on Peña Blvd.

**Aero-Industrial** development will capitalize on proximity to airfields and the growing community of industrial development in this highly active area. Cargo, logistics, research and development and other markets will find ample room for expansion and enjoy ease of transport in this district.

**Second Creek** features large acreages in a progressive district that caters to industrial and transformative sectors such as agribusiness, renewable energy and technology. The next-generation workforce will appreciate quick access to multiple commercial centers off Tower Road, and employers will benefit from a talented labor pool across many adjacent municipalities.

**Peña Station Next** is an innovative transit-oriented development (TOD) is a living laboratory for autonomous mobility, sustainability and net-zero energy consumption. It's strategically located along the commuter rail connecting DEN with downtown Denver. A smart move for progressive office, hospitality, retail and education.

**40th & Airport Station** is a mixed-use transit-oriented development opportunity at 40th & Airport is anchored by a commuter rail station at the entrance to DEN, with visibility from I-70 and Peña Boulevard as well as the A-Line ridership. Residential neighborhood growth to the north, hospitality services to the west and industrial



development to the east make this a truly mixed-use area.

**72nd & Himalaya** is for smart manufacturing, retail, and recreation opportunities near the Gaylord Rockies Resort & Convention Center and future rail stop with great visibility from Peña Boulevard and E-470.

**East Approach** is a global business district with direct access to DEN and the main terminal. Workers and visitors can connect to the terminal via an art walk, bike sharing program or circulator.

Offers are evaluated by the DEN Evaluation Committee for market competitiveness and based on selection criteria set forth in the RFO. There is no submission deadline. Although DEN can close the RFO at any time, DEN Real Estate anticipates keeping the opportunity open for multiple years to allow interested parties an opportunity to present ideas for commercial development at DEN.

## Operation 2045

“Even as DEN actively works through its Vision 100 strategy, the airport is constantly looking to the horizon to make sure it meets future needs,” Washington said.

“In 2045, DEN will celebrate its 50th anniversary and it estimates that passenger traffic could reach beyond 120 million annual passengers.” To successfully lay the foundation for its future growth, the airport has introduced the strategic plan known as Operation 2045.

As difficult as predicting the future can be, the airport is considering such initiatives as:

- New concourse(s)
- Airfield capacity
- Additional deicing pads and aircraft parking aprons
- Peña Boulevard
- International arrival processing
- Future innovation opportunities
- Workforce development
- Sustainability
- Advanced air mobility
- Parking
- Utilities expansion
- Autonomy and other emerging technologies

“Denver International Airport’s growing operations create expanding opportunities for local businesses and global connections for travel and cultural exchange. Through its Vision 100 and Operation 2045 strategies, DEN will continue to be a community asset that emphasizes social responsibility, sustainability and resiliency,” said Washington.



ENGAGE WITH YOUR  
MEMEBERSHIP BY JOINING A  
SPECIAL INTEREST GROUP

# BLACK CONSTRUCTION GROUP

Meets every second Tuesday at 4:30 pm.



Networking Opportunities



Policy Advocacy and Representation



Resource and Information Sharing



Industry Specific Insights

... and more!

**Join Today!**



For more information,  
contact Jevon Taylor  
[Jevon.Taylor@cbcc.biz](mailto:Jevon.Taylor@cbcc.biz)





(Image: Adobe)

## An Introduction to Vectra Bank Colorado

By CLINT BURNETTE

### Who is Vectra Bank?

At Vectra Bank, we get to know our clients well, and we use that knowledge to vigorously discover opportunities to grow their business. We're passionate about helping clients who are passionate about their business, and our expert bankers serve them in 35 bank locations across our Colorado and New Mexico.

The Rocky Mountain region is a part of who we are, and we understand why families and businesses choose to grow, play and work here, and what they are all about. From day one, our mission has been to provide products and services designed to cultivate a healthy, thriving community throughout our footprint. Our bankers think creatively to shape custom financial solutions for those raising a family or creating the next great local business.

We've struck the perfect balance between the capabilities of the larger banks and the familiarity of the smaller local ones. Big enough to count, small enough to care. That's what you can come to expect from proactive relationship banking at Vectra.

Many of Vectra's branches have drive-thrus for your convenience, and ATMs where you can make deposits, withdraw cash, see account balances, and make transfers between accounts. We are able to serve all your personal and business banking needs, from loans to credit cards and checking accounts, mortgages and Treasury Management services.

### Meet Clint Burnette

Clint Burnette is Vectra Bank's Community Banking Sales Leader, leading a team of business bankers across the South Metro Denver region. As a team, they are responsible for establishing new banking relationships through the acquisition of new business as well as with existing clients. He provides insight and ideas for enhancing client relationships, client cash flow, profitability and efficiency. He acts as a consultant to clients and a resource to the bank in developing and retaining business.

Clint has been with Vectra for nearly three years, and has more than 18 years of banking and financial services experience. He holds a bachelor's degree in Political Science from Metro State University, and is an MBA candidate at the University of Denver. Clint and his wife started a nonprofit called Nates Way, which provides food and basic necessities for those experiencing homelessness. He and his family enjoy all that the great state of Colorado has to offer, such as hiking, skiing, and biking.

Clint can be reached at [clint.burnette@vectrabank.com](mailto:clint.burnette@vectrabank.com)



Clint Burnette  
(Photo: Vectra Bank)

## Vectra Bank's Small Business Diversity Banking Program

At Vectra Bank, we want to give more businesses the chance to grow and prosper. Access to capital can be a challenge for businesses owned by minorities, women, Veterans, and the LGBTQ+ community. So we're investing in greater equity for these communities through our Small Business Diversity Banking program.

We take our role as a community bank seriously. Getting a loan doesn't have to be a challenge, and the Vectra Bank Small Business Diversity Banking Program provides greater access to capital for minority business owners. Our knowledgeable bankers treat these businesses and business owners as valued members of the community, simplify the loan process, explain financing options, and ease the burden of securing short-term or long-term capital. The program also aims to help minority business secure financing by relaxing certain underwriting criteria for those who might otherwise not be approved under our conventional criteria.

### Who qualifies for a Minority Small Business Loan?

In order for a business to qualify for this type of loan, more than 50 percent of the ownership or control must be held by one or more minority. The program defines minorities as Black or African American, Asian, American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, and/or Hispanic or Latino. The business must be located in Colorado, have been in business for at least two years, and Gross Annual Revenue is not to exceed \$10 million.

### What types of loans are available?

Our business bankers are experts in a variety of industries, and will sit down with business owners to discuss their individual needs, their market, and how to best capitalize on growth opportunities. They can help determine the right loan to expand a business, refinance debt, purchase assets, or meet other short- or long-



(Image: Adobe)

term needs. Businesses may qualify for lines of credit, term loans, owner-occupied real estate loans, and long-term fixed asset financing.

Short-term and long-term financing is available. Short-term funds can fund immediate needs such as working capital, payroll, and accounts receivable. It can also be used for inventory purchases or marketing activities. Short-term financing can also help with seasonal shortfalls or provide overdraft protection for a business deposit account.

Long-term financing can be used for commercial real estate, refinancing existing debt, or funding future growth and business acquisitions. The security of a term loan can also be used to finance permanent working capital or purchase fixed assets such as equipment, vehicles, fixtures, and furniture.

If you would like to learn more about Vectra Bank, please visit us online at [www.vectrabank.com](http://www.vectrabank.com)

# Black Business ON THE MOVE



**Janelle Johnson**  
(Photo: Life Balance Counseling LLC)

## Mental Health Awareness

By JANELLE JOHNSON

It is May “Mental Health Awareness Month,” Life Balance Counseling is elated to be a Colorado Mental Health Business contributing as a resource for Mental Health needs. We hope to add mental health treatment and maintenance care to your memory as part of your routine. Life Balance Counseling Mental Health Private Practice has been in service for 13 years. We celebrate the experiences gained from working with clients since 2011. Telehealth services are offered.

The owner, Janelle Johnson, understands that when one family member struggles mentally, it impacts the entire unit. The unit may be impacted by the exacerbated worry of what will happen next and worry about the state and quality of life of all members experiencing the chaos that may be improved or managed with health care treatment.

## Fears Preventing People from Seeking Support:

- Misdiagnosis
- Stigma
- Loss of Identity

There are valid reasons that people do not seek mental health support. The price of living with a mild, moderate, or severe mental health condition may be detrimental to one’s health. A reduced level of living, more stress, accidents, making hasty split-second decisions with the lack of impulse control, raised blood pressure from anxiety, severed relationships due to poor choices, defensiveness, avoidance, isolation, lack of focus, harm to self or others, and progressive mal health conditions are among the consequences of overlooking mental health needs. Alternatively, it can be as simple as a reduced quality of life.

## When You are Looking for Treatment

When in doubt about whom to call, get a list from your EAP, insurance carrier, or do a Google search for mental and behavioral health Providers. If you do not receive a phone call back from the Provider, assume the best and make a second call for information and scheduling. If you are concerned about the opinion or evaluation of a diagnosis, seek a second or third opinion.

## Things Processed with Providers but not limited to:

- Sadness
- Anger
- Goals
- Lack of Focus or Concentration
- Sleep and Eating Changes
- Poor Family Dynamics
- Poor Relationships
- Medication changes

- Losses
- Cognitive Distortions
- Delusions
- Hallucinations
- Prioritizing
- Trauma
- Depression
- Emotional Dysregulation
- Violence

## Stigma

If you are concerned about the stigma surrounding your mental or behavioral health condition, bear in mind that most people will have a mental health concern at some point in their life. "You are not alone." There is no reason to be ashamed. The difference is that you may have gained insight into your health by evaluating and processing with a psychotherapist. Moreover, poor health conditions may be mitigated with mental health treatment. Evaluations aid in the correct treatment to reduce unwanted symptoms.

As you embrace your diagnosis, you consider that it is provided to aid with the appropriate treatment. There are several things to consider about your mental health. The goal is happiness, optimal health, self-fulfillment, and efficacy.

## Life Balance Counseling

At Life Balance Counseling, we assist you in accepting your mental and behavioral health status and needs. We are big advocates for health advocacy and support all people knowing their mental and physical health status. We discuss your situation as you gain knowledge and insight to enhance your life. We work with adult clients, completing individual and couples' sessions. We work with men and women.

Life Balance Counseling may be where you seek counseling, get referrals, or consult about mental health needs. You are not alone and should not be ashamed of any mental health diagnosis. No concern is too big or too small. Mental health concerns may be mild, moderate, or severe. The correct treatment for the correct symptom will make a difference. Healthy therapists relate and have been in the same seat as therapy clients, with the understanding that counseling is commonplace for mental health needs. Psychotherapy services are a way to process your mental health concerns with talk therapy.

**In the event you are seeking support for a crisis, please call or text 988, the Suicide and Crisis Lifeline.**

Life Balance Counseling, LLC  
3190 S. Vaughn Way #550  
Aurora, CO 80014  
(720)940-9299  
lifebalancecounselingllc.org

## Share Your Story with Us!

Are you a Black business owner in Colorado making an impact? We're seeking submissions for our "Black Businesses on the Move" section! In 250-500 words, tell us what sets your business apart, your contributions to the community, and any challenges you've overcome. Please include relevant photos and/or bios to accompany your story.

Send your submissions to:  
TheAcumen@cbcc.biz.

**Let's celebrate your achievements and inspire our community together!**



Photo: 3D Electric

## Electrifying the Future with 3D Electric

By JONAH BAKER

Reliable Electricians, flexible service, and satisfaction guaranteed is what 3D Electric prides itself on. 3D Electric is a residential and commercial wiring company that can take on a job small or large. The Aurora-based company was started in 2001 by Darnell Brown after completing an apprenticeship and working alongside his mentor Carl Hayes of Hayes Electric “I started doing small side jobs and finally got enough clients to go out on my own” Brown said.

Brown will tell you that he built the company from the ground up. In the early years, Brown would personally work every job which allowed him to form long-standing relationships with his clients. Brown also credits his wife of 18 years Theresa who would often leave her full-time job to help with the company’s accounting and other administrative duties.

Over time as his clientele grew, he extended opportunities to family and friends to pay it forward including the grandson of his once mentor Carl Hayes “Barry Frye is still and will always be employed with 3D Electric” Brown said. Frye and Brown spent eight years together working alongside Mr. Hayes learning the trade, but most importantly learning the value of good customer service and the importance of building trust with customers.

Brown now has 16 full-time employees, including his daughter who says that she has become well rounded and can use what she has learned from working next to her dad to provide for her and her son.

Spectrum Denver General Contracting and Miramar Construction are just two of the long-standing relationships that put 3D Electric in a positive position for growth. 3D Electric landed the clients in the early 2000s and over the years the company successfully bid and completed several large projects putting the company revenue at over \$3 million a year. One project that has remained close to Brown’s heart is the work they completed at Ophelia’s Electric Soapbox in Downtown Denver. From there the company has completed work on Concourse A at Denver International Airport and is currently working on the FreshLo Hub, what is slated to be a multipurpose development in the Montebello community.

Brown says thanks to 3D Electric’s “excellent” staff, the company’s goal is to have a revenue between \$7-\$10 million within the next ten years, “If we can just keep the jobs coming in at this point it will be easy to maintain and keep growing with crew we currently have” Brown said.

3D Electric is located at 15403 E 17th Ave Ste F Aurora, CO 80011.



Photo: 3D Electric

# Editorial and Deadline Calendar

<b>Featured Topic</b>	<b>Space Reservations</b>	<b>Materials Due</b>
<b>June 2024</b>		
Juneteenth	Wednesday, May 15	Monday, May 20
<b>July 2024</b>		
International Day of Cooperatives	Friday, June 14	Tuesday, June 18
<b>August 2024</b>		
National Black Business Month	Tuesday, July 16	Friday, July 19
<b>September 2024</b>		
911 Memorial	Friday, August 16	Tuesday, August 20
<b>October 2024</b>		
Health	Monday, September 16	Friday, September 20
<b>November 2024</b>		
Youth Entrepreneurs	Tuesday, October 15	Friday, October 18
<b>December 2024</b>		
National Write a Business Plan Month	Thursday, November 14	Monday, November 18
<b>January 2025</b>		
A Salute to Dr. Martin Luther King, Jr.	Friday, December 13	Wednesday, December 18
<b>February 2025</b>		
Black History Month	Tuesday, January 14	Friday, January 17
<b>March 2025</b>		
International Women's Day	Wednesday, February 14	Monday, February 19
<b>April 2025</b>		
Black Women's Month	Friday, March 15	Wednesday, March 20
<b>May 2025</b>		
National Small Business Month	Monday, April 15	Friday, April 19

# Advertisements

Boost your business's visibility by advertising with the Colorado Black Chamber of Commerce in **The Acumen**. Connect with a wide, engaged audience that supports local enterprises and gain unparalleled exposure within the community. Don't miss this opportunity - contact us today to place your ad and expand your reach!

## Advertising Rates

Listed in cost per ad placement.

	<b>1X</b>	<b>3X</b>	<b>6X</b>	<b>9X</b>	<b>12X</b>
<b>Full Page</b>	\$1000.00	\$900.00	\$800.00	\$700.00	\$600.00
<b>Junior Page</b>	\$750.00	\$675.00	\$600.00	\$525.00	\$450.00
<b>Half Page</b>	\$500.00	\$450.00	\$400.00	\$350.00	\$300.00
<b>Quarter Page</b>	\$250.00	\$225.00	\$200.00	\$175.00	\$150.00
<b>Eighth Page</b>	\$125.00	\$112.50	\$100.00	\$87.50	\$75.00
<b>Sixteenth Page</b>	\$62.50	\$56.25	\$50.00	\$43.75	\$37.50

## Advertisement Sizes

	<b>Without Bleed (inches)</b>	<b>With Bleed (inches)</b>
<b>Full Page</b>	8.500 w x 11.000 h	8.750 w x 11.250 h
<b>Junior Page</b>	5.000 w x 7.750 h	5.250 w x 8.000 h
<b>Half Page - Horizontal</b>	7.500 w x 4.875 h	7.750 w x 5.125 h
<b>Half Page - Vertical</b>	3.625 w x 10.000 h	3.875 w x 10.250 h
<b>Quarter Page - Horizontal</b>	4.875 w x 3.625 h	5.125 w x 3.875 h
<b>Quarter Page - Vertical</b>	3.625 w x 4.875 h	3.875 w x 5.125 h
<b>Eighth Page (business card) - Horizontal</b>	3.500 w x 2.000 h	3.750 w x 2.250 h
<b>Eighth Page (business card) - Vertical</b>	2.000 w x 3.500 h	2.250 w x 3.750 h
<b>Sixteenth Page</b>	1.750 w x 2.375 h	2.000 w x 2.625 h

**To purchase advertising space, or to request more information, please contact [TheAcumen@cbcc.biz](mailto:TheAcumen@cbcc.biz).**



## ATTENTION ALL CBCC MEMBERS!

Want to share your story with fellow members?  
Submit an article about your business or industry to be  
included in **THE ACUMEN**, a Colorado Black Chamber of  
Commerce monthly publication.

## Are you a member of the Colorado Black Chamber of Commerce?

The CBCC is a thriving business community that is driving success for Black-owned business. We create programs and services for business assistance and support; we connect Black-owned businesses with each other for networking and visibility; and we collaborate with corporate partners and other organizations to support the community as a whole. The Colorado Black Chamber of Commerce is the voice of Black business owners and an advocate for resources and policies that impact us.

Our membership offers unparalleled networking opportunities, exclusive access to business resources, and strong advocacy for your business interests. Elevate your business with our educational workshops and events that keep you at the forefront of industry trends. Connect, grow, and succeed with a community that champions your success. Take the first step towards unlocking your business's full potential.

**Join today and be part of a network that drives growth and  
innovation!**

**[Explore Member Benefits](#)**

**[Begin an Application](#)**