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# Michigan SBDC

## **IN THE NEWS**



#### MIKE WENNINGER | THURSDAY, JULY 27, 2023 Kalamazoo's RJ's Printing legacy grows with new chapter and new owner

Imagine being perfectly suited to take over a well-established, highly respected small business but you

must first get over two big hurdles: arrange financing worth roughly a half-million dollars and deal with the restrictions of the COVID pandemic.

Sean Hollins of Kalamazoo got it done with help from financial organizations that exist for just this purpose — four such organizations in Hollins' case.

He took over RJ's Printing on Jan. 9 this year. RJ's Printing is a 29-year-old business located in Kalamazoo's Edison neighborhood. It is believed to be the only Black-owned printing business in Southwest Michigan and probably in a larger area. Hollins, 56, says, "I believe there's some in the Detroit area, but between Chicago and Detroit I believe I'm the only Black-owned print shop."

RJ's Printing has five employees including Hollins, and his mother, Cynthia Marcilous, who helps with accounting. The shop offers all the usual products such as stationery, cards, flyers, posters, booklets, brochures, and more. And RJ's also can produce coffee mugs, table covers, yard signs, and pens. RJ's slogan is, "If You Can Think It, We Can Print It."

"In '95 I first met Ralph Jones, who is the previous owner," Hollins says. "He and I collaborated on a couple of projects. I was a freelance designer at the time and he was a printer, and we had a mutual client that I was doing the design for and he was doing the printing. So he and I ended up collaborating and I ended up working for him for five years — from 1995 to 2000. And then I started my own business called Fortitude Graphic Design and Printing. I ran that for 19 years."

Hollins also was employed for about three years by Zoetis Inc., a large producer of medicine and vaccinations for pets and livestock, while he kept operating Fortitude.

"In 2020 Ralph reached out and asked if I would be interested in considering buying him out. I left Zoetis [in 2021] and came here for a time with the whole mindset of a business acquisition. So I got to learn the client base and learn the staff and they got to know me."

Hollins started figuring out financing with help from the Small Business Development Center at Western Michigan University. "We put my project out there for people to see and get the information, and several individuals saw what I was looking for for the acquisition and Northern Initiatives was one of the individuals that said, 'Hey, we'd be interested in looking into how to fund your project.'"

Northern Initiatives is a Community Development Financial Institution (CDFI), defined as a nonprofit that promotes financial inclusion and economic development. CDFIs seek out communities that are underserved by the traditional banking sector. CDFIs often have a focus on social responsibility and inclusion, rather than a pure profit motive, and they may receive support from the federal government's CDFI Fund. Northern Initiatives' headquarters are in Marquette, MI, and the firm operates throughout most of Michigan.

Hollins continues, "Also, I was put in contact with Sonja Dean at LISC (Local Initiatives Support Corporation). She helped me navigate and walk through that whole process of what's needed, things I need to get put in place, how to get my taxes and credit arranged, and just a whole lot of the bullet points that are needed to check off so we can get to the finish line."

LISC is another Community Development Financial Institution. It operates throughout the United States. Zac Bauer, executive director of LISC in Kalamazoo, says, "RJ's Printing is a tightly held, legacy business with deep ties to the neighborhood and a commitment to serving the broader community. LISC Kalamazoo is excited to support the transfer and maintenance of successful, locally owned small businesses like RJ's."

Hollins continues, "And then it was all happening during COVID. People were pulling back at that point and weren't lending. I'm like, 'I guess this is over.' But both Northern Initiatives and LISC helped navigate through that space. So it was a great partnership."

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Dealing with COVID required sharp focusing, according to Venard Roberson, a commercial lender

for Northern Initiatives. "Sonja and I and LISC and Northern Initiatives all understood the importance of making such a transaction possible, especially for one minority business owner selling to another one," he says. "During COVID we kinda put our ducks in a row. We continuously had meetings and in those meetings, we just discussed what was needed to get this done — how do we move from one step to the next."

Northern Initiatives also partnered with Rende Progress Capital, another CDFI that is based in Grand Rapids. Rende says it works with "excluded entrepreneurs of color who need opportunities for their business. We help them achieve economic security for themselves, their families, and communities."

"We also had funding from the City of Kalamazoo," says Hollins. "They have a program that they invest in businesses in the community and it was kind of gap funding that I needed to get to the end of the project." The Kalamazoo Small Business Loan Fund provides loans through a partnership with the United Way and funding from the Foundation for Excellence.

"It was a collaboration of all these entities that helped me because I never bought a business before--and also the owner never sold a business before. Those community resources were very instrumental in helping us get through this process," says Hollins.

"We did start with a conventional lender and there were some issues they had with the beginning of the process and what they were requesting. It was, 'Well, we can't touch it till some of these things are resolved."

Hollins' wife, Sonya Bernard-Hollins, is a journalist, entrepreneur, author, and publisher. After college, she was a newspaper reporter in Battle Creek and Kalamazoo. She is the founder and chief executive officer of Season Press, which offers consultation for authors to help them self-publish their books. Season Press also publishes Community Voices magazine. Bernard-Hollins is the author of several books. Also, she is on the board of the professional Farmers Alley Theatre in Kalamazoo.

She also is the founder and CEO of Merze Tate Explorers, which is an organization for girls from fourth through 12th grade. The Explorers travel in the United States and internationally and they write about their experiences. They also are exposed to businesses and organizations that can spur their future career interests. In 1927 Merze Tate was the first African-American woman to receive a degree from Western State Teachers College, now Western Michigan University (WMU). She lived a fascinating life and became wealthy through investments, enabling her to donate \$1 million to WMU.

Sean and Sonya Hollins are known for their activism in arts, and in 2020 Sean's Fortitude Graphic Design was honored with the annual Business Arts Award from the Arts Council of Greater Kalamazoo.

Now that Hollins has acquired RJ's Printing, how does he run the business?

"The goal is to partner with businesses to help them achieve their marketing goals and strategies," he says. "I don't consider myself just a printer. I consider myself a print partner because you, my customer, have an objective for what you want to see; you have a goal for what you want to distribute to people. And how can I help you achieve that goal visually?

"I want to make sure that we are a good role model for other individuals in the community or even other businesses. So we operate with integrity; we operate with a five-star mentality in making sure that we give you exactly what you're looking for. 'How can we make it a win situation?' That's the goal."