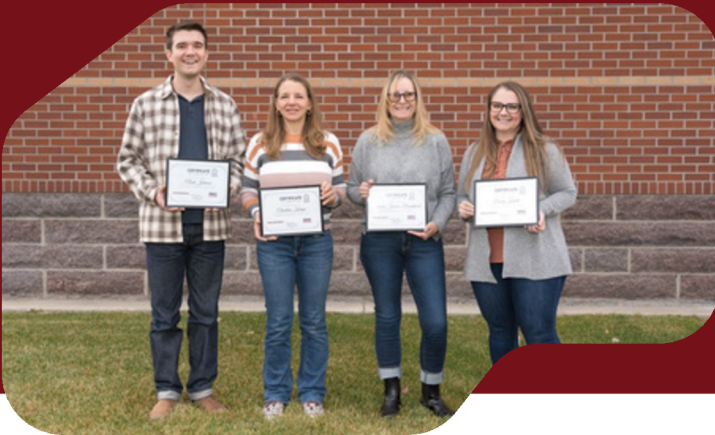



PROSPERA

ANNUAL REPORT 2025

40TH
ANNIVERSARY

PROSPERA



 (406) 587-3113

 prosperamt.org

 info@prosperamt.org

2025 MAJOR SUPPORTERS

Major supporters give \$10,000 or more annually to Prospera.

BOZEMAN^{MT}
Economic Development



JPMorganChase

PROSPERA

Front Cover Photos:

Member Meetup Participants

Mary Moore, Owner, Early Alpine Academy

Manhattan Business Cohort Graduates

LETTER FROM EXECUTIVE DIRECTOR AND BOARD PRESIDENT

Navigators. Problem Solvers. Catalysts.

Three words that capture Prospera's work today, as it did 40 years ago when we were founded. Our longevity as leaders in business and community development is testament to the visionary founders who started Prospera in 1985.

Hundreds of people have contributed to our success over the decades - board members, business owners, staff, supporters, community leaders - have all contributed to make Prospera what it is today. Thank you to all of you!

In a fast-changing economy, Prospera's work is more crucial than ever. We are here to help people in business build-up and strengthen our communities. A few highlights worth a shout-out this year:

- Prospera is working with more than 100 local businesses and agriculture producers who are creating new markets and strengthening the local food economy.
- Prospera is providing in-person business support in four rural communities with peer-led business roundtables, 1 to 1 business advising, and more is planned for 2026.
- Prospera has reimagined its professional training platform with more than 30 new topics that are timely and relevant for local business owners.
- Prospera launched its 5th 56Strong mentoring program for women-owned businesses across Montana, a special project of the MT Women's Business Center.
- Prospera was awarded a new planning grant that will help the Town of Manhattan design a future community center for their growing community.
- Prospera is a unique non-profit organization that works with people at the intersection of business and community.

As we look ahead to 2026 we will be offering new catalyst grants for business and community projects, expanding business roundtables in rural communities, sponsoring new collaborations to support childcare connections, and making our first affordable housing loan with Gallatin County.

A warm and heart-felt thank you to all of our Prospera supporters - your membership, sponsorships, and donations provide the funding we need to help businesses and communities thrive.

With Gratitude,



Paul Reichert
Executive Director



Amy McNulty
Board President

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BOARD OF DIRECTORS

Amy McNulty, President, Tarlow, Stonecipher, Weamer & Kelly

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Daniel Juliano, TechLink MSU

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Colee Wingo, Billings Clinic Bozeman

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Carolyn Murray, Director of Finance

Jodi Weak, Director of Philanthropy

Kristi Gee, SBDC Regional Program Director

Sam Blomquist, FADC Program Director

Lindsey Benov, MTWBC Program Director

Brittany Eilers, Community Engagement Manager

Jennifer Pearson, Business Lending Manager

Emily Thompson, Business Specialist

Alexa Freeburg, Grant Manager

Kris Bart, Signature Events Coordinator

PROSPERA

PROSPERA IMPACT

Prospera's business development team help people build their skills and confidence for every phase of their business. Our business advising is no-cost and confidential.



827

TRAINING
ATTENDEES

\$4,512,141

LOAN AND GRANT
ASSISTANCE

1,551

BUSINESS
ADVISING HOURS

24

NEW BUSINESS
STARTS

472

TOTAL CLIENTS
ADVISED

2,874

JOBS SUPPORTED

*2025 Data

PROSPERA

STORIES OF IMPACT



Professional Trainings

Prospera offered 72 trainings to over 825 attendees in 2025. Trainings covered Finance & Business Operations, Leadership & Management, Technology, Marketing & Communications, Business Development, and Food & Agriculture.

"As a new business owner leading a team in an ever-changing industry, I've found Prospera's trainings to be invaluable. Each session I've attended has provided practical tools and insights that I can immediately apply to support both my team and my clients.

As a business owner, stepping away from the office can be difficult, time is your most valuable resource. That's why I'm intentional about the trainings I invest in, and Prospera has consistently proven to be worth it. Every session delivers meaningful takeaways that make the time out of office well spent. Their programs are engaging, relevant, and genuinely strengthen the way we lead, connect, and grow."

-Tami Majszak, Owner/Agent, Farmers Insurance



Business Roundtables

In 2025, Prospera hosted 12 roundtable conversations in Belgrade and 6 roundtable conversations in Big Sky with 259 total attendees.

"It has been my pleasure to participate in the Prospera roundtables hosted at the Belgrade Chamber throughout this year. The intimate group size is perfect for feeling engaged and developing networking while allowing active participation. It means so much to me to be able to spend some time developing Belgrade businesses because it's such an important part of my success and it's where my family lives." -Colin Clark, Manager, Pierce Flooring & Design

PROSPERA

STORIES OF IMPACT



Prospera Loan Program

In 2025, Prospera's Loan Program closed seven loans totaling more than \$1 million, supporting business purchases, startups, and expansions across Park and Gallatin counties—including Gardiner, Emigrant, Bozeman, and Belgrade.

"I received a loan through Prospera as gap funding to make my dream of owning a pet boarding business come true! From the first meeting with Kristi to every correspondence, email, zoom call, or over the phone the team at Prospera has been a driving force of positivity, a wealth of information and I am so truly grateful for all their help and continued support! Prospera helped me step by step to organize, understand, and achieve the financing I needed! Thank you with all my heart!" - Jenn Kehoe, Owner, Yellowstone Pet Boarding



Montana Women's Business Center

The Montana Women's Business Center (MTWBC) provided free business advising services to 142 businesses and supported 50 entrepreneurs across the state with their participation in 56Strong, a statewide women's mentorship program.

"The end of 2024 I found myself burnt out and ready to be done with my small business. While my two gym locations were thriving, I was not. I was wanting to throw in the towel. Lindsey took the time to encourage me and show me that I was actually doing a great job. She was able to help me find ways to delegate and work more efficiently and has pointed out so many resources at my disposal. My regular meetings with Prospera have helped to keep me on track and given me more ability to breathe deeply both at work and at home." - Kira Gifford, Owner, V42 Fitness

PROSPERA

STORIES OF IMPACT



Small Business Development Center

The Small Business Development Center (SBDC) advised nearly 200 businesses in Park and Gallatin Counties in 2025. The SBDC also hosted a community cohort series in Manhattan supporting 6 local business leaders.

"Kristi held me accountable while providing different pathways to continue building the foundation of my business." - Andrew Abraham, Owner, Rhythmic Solutions



Food & Ag Development Center

In 2025, the Food and Ag Development Center (FADC) delivered no-cost advising to 125 businesses and helped 50 businesses secure more than \$1.5 million in capital.

"Working with Sam and Prospera has been awesome! Since we started our business over two years ago, we have worked with Sam and benefited from the resources Prospera offers. Sam makes time for us and is available whenever we need her help. Through Prospera and with Sam's support, we received training on grants and loans, setup a new accounting system, awarded multiple grants, and met and networked with other business owners. We will definitely continue working with Prospera in the future and recommend it to others!" - Mike Mulder, Owner, Old Town Farmstand

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2024 FINANCIAL REPORT

Revenues

Membership	\$147,050
Grants	\$467,245
Program Income & Fees	\$357,975
Special Events	\$47,988
Contributions	\$159,538
Interest Income	\$395,867
Other Revenue	\$21,561
Total	\$1,597,224

Assets

Cash	\$921,410
Restricted Cash	\$3,495,804
Membership & Grants Receivable	\$211,654
Prepaid Expenses	\$15,072
Loan Receivables	\$1,322,926
SSBCI Receivable	\$5,873,780
Property & Equipment	\$74,732
Lending Assets & Deposits	\$1,832,486
Total	\$13,747,864

Expenses

Women's Business Center	\$301,367
Membership/Events	\$162,694
Loan Program	\$111,074
Economic Development	\$436,616
General Management	\$302,907
Fundraising	\$98,692
Total	\$1,413,350

Liabilities

Current Liabilities	\$269,905
Deferred Revenue	\$49,900
Loan Funds Payable	\$2,845,085
SSBCI Funds Payable	\$220,570
Long Term Debt Payable	\$8,888,400
Donor Unrestricted	\$1,452,004
Donor Restricted	\$22,000
Total	\$13,747,864

***Audited financials for 2024**

THANKS TO OUR SUPPORTERS

406 Accounting, LLC
406 Networking
406 BarBelle
4G Property Management
A&E Design
Abundant Health Family Chiropractic
AC Hotel Bozeman
Accelerate Montana
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American Bank
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Artemis Law, PLLC
Atwell Suites Bozeman & Belgrade
Bank of Bozeman
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Barbara Hoose
BDJ Strategy
Bear Crossing, LLC
Behemoth Bread Co
Belgrade Chamber of Commerce
Berkshire Hathaway HomeServices
Best Western Plus GranTree Inn
Big Brothers Big Sisters of Big Sky Country
Big Picture Marketing
Big Sky Adventures & Tours
Big Sky Benefit Solutions
Big Sky Chamber of Commerce/Visit Big Sky
Big Sky Insulations, Inc.
Big Sky Resort Area District
Big Sky Youth Empowerment
Big Storm
Billings Clinic Bozeman
Blackfoot Communications
Blanchford Landscape Group
Blocky
Bloom Financial Group, PLLC
Blue Cross Blue Shield of Montana
BodyWorks Temple
Bozeman Accounting Solutions, LLC
Bozeman Bookkeeping and Payroll Services
Bozeman Counseling Center
Bozeman Daily Chronicle/Belgrade News
Bozeman Health
Bozeman Real Estate Group
Bozeman Yellowstone International Airport
Bridger Animal Nutrition

Bridgercare
Bright Side Photo & Video
Brittany Eilers
Budget Blinds of Gallatin Valley, LLC
Buffalo Restoration
By The Books Financial Services
C2Change
Capital Matrix
Cardinal Distributing
Career Concepts
Caroline McCarthy
Carolyn Murray
Charles Schwab
Charter Communications
Checkmark Automations
Chef Jaime Teigen
Cheryl Ridgely Real Estate
Christel Chvilicek
City of Belgrade
City of Bozeman
Clearwater Credit Union
Coach Rainy
Cole Property Management, LLC
Color World
commonFont
Concept Design Studio, Inc
Constructive Solutions, Inc
Contract Design Mountain West
Cookies on Mill Street
Core Elements Studio
Cornerstone Management Services
Cozy Creek Custom
Curious Wonders Preschool, LLC
Current Movement Studio
Cushing Terrell
Dakota Business Lending
Daniel Juliano
Dark to Light Productions
Dave's Lock and Key
Dayspring Restoration
DCI Engineers
Diandra Hooey
Dick Harte
Diesel Pros
Donovan HR Solutions
DRP Ventures, LLC
Dunlap Rehabilitation Services, LLC
Eating Disorder Center of MT
Ebbighausen Homes, Inc.
Eden Florals
EJOE Inc
Element
Elysian Therapeutics, LLC
Emily Paris-Martin
Empire Building Materials, Inc.

Endstate Commercial
Enterprise Holdings Foundation
Entre Technology Services
EOS Worldwide
Equine Incubator
Equity Catapult
ERA Landmark Commercial Real Estate
ERES Companies
Erickson Real Estate Counselors
Every Detail
Excelsior Financial Solutions
Express Employment Professionals
Farmers Insurance | Nick Homec
Feast Wine Bar & Bistro
Field & Stream Lodge Co
Firebreak Management
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First Montana Bank
First Security Bank
First West Insurance
First Western Trust
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FLIR | Scientific Materials Corp.
FNCH Financial & Consulting, LLC
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Gallatin Ice
Gallatin Mall Group
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Gallatin Valley Connect
Genuine Ice Cream
Good Eye Editing
Great Western Real Estate MT
Greater Gallatin United Way
Grotto Meats
Guild Mortgage
Gwen Wardell
H&R Block
Hampton Resources
Hardy Brands
Hartmann Photography
Haselden Montana Constructors
Haws Bookkeeping, LLC
Headwaters Community Housing Trust
Health in Motion PT
Heritage Ranch
Heyday
Homestead Woods
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HUB International
Hyalite Spa Care
In Home Dog Training
Integrative Massage & Bodywork
Intrepid Credit Union

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Massage At Home
Mastery Logistics

Max Rabidue
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Montana Supply Company
Montana Title & Escrow
MooreTechnology, LLC
Moraway Adventures
Morrison Maierle
Mountain High Life Management
MP Global Ventures, LLC
Montana State University
Murdoch's Ranch & Home Supply
Murphy Business and Financial
North Fork Builders of Montana
North Fork Mapping
Northwest Safe of Bozeman
NorthWestern Energy
Northwestern Mutual - Montana
NoSLIPS
Off The Beaten Path, LLC
Ole Mae Apartments, LLC
Opportunity Bank of Montana
Oread Flower Studio
Owenhouse Ace Hardware
PacificSource Health Plans
Pakt, Inc.
Paul Reichert
Petra Logistics
Pierce Flooring & Design
PMI Madison Valley
Premier Air Heating & Cooling
Prime Incorporated
Pristine Touch Cleaning, LLC
PromoWest
Pure Water Technologies
Purpose & Performance Group Montana
Quality Foods Distributing, LLC
Ramirez, Johnson, and Associates
Republic Services
Revitalized Restoration, LLC
Rich Higgins
Rocky Mountain Credit Union
Root Cellar Foods
Rotherham Construction, Inc.
Royal Road Bookstore
Savatree
Sharbert Enterprises, Inc.
Shelley Hoose

Silverman Law Office
SMA Architecture + Design
Sondra Sorenson Studios
Southwest Airlines
Spark R&D
SpringHill Suites Bozeman
Stage Confidence Classes & Workshops
Starnier Commercial Real Estate
Starworks Accounting & Tax, LLC
State Farm Insurance Dan Rust
Steep Mountain Tea
Stockman Bank
Summit Creative
Sweet Chili Asian Bistro, LLC
Tami Majszak Farmers Insurance
Tarlow Stonecipher Weamer & Kelly
The Baxter Hotel
The EVEN Hotel
The Great Rocky Mountain Toy Company
The Scout Guide
The Spur Line
Theresa Huyser Realty powered by EXP
Thrive
ThruLine Partners
Tie Dye Wholesaler
TitleOne
TogetHR Consulting
Tracy Worley
Treasure State Restoration
Triple Vee & Partners, LLC
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Valerie Joy Events
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Value Add Montana
Vance Thompson Vision
Warriors & Quiet Waters
Wayfinders Leadership
Waypoint Wealth Management
Wells Fargo Bank
West Bozeman Living
West Paw
Windermere Bozeman Great Divide
Wipfli
Work Smart Consulting, LLC
XYPN
Yellowball Roofing and Solar
Yellowstone Bank
Yellowstone Club Community Foundation
Yellowstone Pavement Solutions
Yellowstone Trails to Transformation
Yes Compost
Zenful Mind Coaching, LLC
Zoot Enterprises

PROSPERA

PROSPERA

Prospera helps businesses and communities find their pathway to success, acting as the navigator, problem solver, and catalyst for a strong Montana economy. We do this by offering access to capital, no-cost business advising, trainings, community development, and peer networking.



Food and Agriculture Development Center (FADC)

The FADC helps Montanans innovate and grow businesses that produce and commercialize food, agricultural, and renewable energy products and processes. FADC advisors support businesses to identify needs and connect them to resources to help their businesses thrive. Prospera offers no-cost business advising for local businesses to create wealth and jobs for our communities, farms, and ranches while expanding Montana's value-added agriculture industry.



Montana Women's Business Center (MTWBC)

Since 2010, Prospera has hosted the Montana Women's Business Center, a program of the Small Business Administration. The MTWBC provides no-cost business advising, specialized training, and technical business development services to hundreds of clients each year. While the program focuses on serving women entrepreneurs, the program provides business technical assistance to anyone in our community who needs it.



Small Business Development Center (SBDC)

If you are starting a new business or expanding an existing business, the SBDC is a great place to receive no-cost business advising and low-cost trainings. Businesses can meet with a business advisor as often as needed. SBDC business advisors can help with business plans, cash flow projections, marketing, expansion, access to capital, and many other aspects of operating a business.



Prospera Loan Program

Prospera loan funds are local revolving funds to help Montana businesses thrive. We are your finance partner for equipment, working capital, acquisition, expansion, commercial real estate, and more! We offer fixed rates, flexible terms and conditions, and no pre-payment penalties.