When Jan purchased her daycare business, she had no idea she would soon cross paths with ADVOCAP. Jan, a former police department counselor, wanted to spend more time with her growing family. Her husband suggested they purchase a daycare business so Jan could not only care for their children but also offer a fun loving environment for children in the community. It seemed like a perfect solution and Tiny Town Childcare Center was born.

A year later, things changed drastically. Several parents were laid off from their jobs, gas prices skyrocketed and a major flood swept through the community. “We literally had a river running through the center,” said Jan. “Because we weren’t in a flood zone, we didn’t have flood insurance. I was responsible for the entire cost of the cleanup at a time when our revenues were already suffering.”

Jan struggled with the decision to close her business. Then a friend suggested she call ADVOCAP. “I talked with Kathy Doyle in business development and told her I wasn't able to get help from the banks,” said Jan. “She arranged for me to obtain a loan so I could keep the business going. She also suggested I attend a financial literacy class, which was very beneficial.”

Jan adds, “Without ADVOCAP's help, we would have lost the business. We employ 10 people at the center. That's a lot in this small community. Not only that, parents wouldn't have had a place to take their children. I feel a great sense of responsibility to the families in this community. On March 1, we celebrated our fifth anniversary. I'm grateful to ADVOCAP for helping us make that happen.”