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Geneva Capital was selected as the recipient of the 2019 Business and Industrial Appreciation Day (BIAD) Award by the Boards of Directors of the Alexandria Area Economic Development Commission and Alexandria Lakes Area Chamber of Commerce.



The BIAD event has honored a Douglas County company each year since 1984, based upon the following factors:

- Growth in number of employees; the impact on the job market.
- Increase in sales and/or unit volume; an indication of continued growth.
- Capital investment; an indication of commitment to increase community capacity.
- Community contributions; investment of time, skills, and resources to assist in community-oriented projects.



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GENEVA CAPITAL'S SECRET:



Mark Watkins is the founder and president of Geneva Capital in Alexandria. (Lowell Anderson / Echo Press)

by Al Edenloff
aedenloff@echopress.com

First off, let's be clear: The employees at Geneva Capital work hard. Their 61 full-time employees and nine summer interns are busy serving customers in all 50 states, providing equipment finance solutions to companies large and small – whether they're start-ups or existing companies looking to upgrade their capital equipment in the health and fitness, graphic arts or awards and engraving industries.

But they have a whole lot of fun too with a laid-back vibe that starts with the company's founder, Mark Watkins. He wears jeans, a T-shirt and baseball cap to work. No tie.

Take a look at their rec room upstairs. Located next to one of two "nap rooms" it's filled with a couple ping-pong tables, bean bag games, and more than a dozen wild game mounts, courtesy Watkins. This space is the perfect spot for employees to unwind, build camaraderie and participate in

friendly competition.

A "fun committee" made up of four Geneva team members is responsible for planning team-building activities, including "Lake Day" – when they all knocked off for the day at noon to go have some fun at Arrowwood Resort.

"We ask our employees what kind of things they like to do, and the committee comes up with something creative every month or so," Watkins said. "My wife, Carmon, has said many times, no one celebrates victories better than Geneva Capital!"

Their "work hard, play hard" philosophy is paying off. They are a growing, successful company who dreams big, sets high goals and meets them. They already met a lofty goal of reaching \$100 million in annual sales in 2016, and Watkins said they're on track to hit another milestone goal, \$200 million in annual sales by the end of 2023.

"That would be a 10 percent growth, compounded every year," Watkins said. "So it's not crazy growth, but smart growth – safe, secure and profitable."

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COMPANY'S ROOTS

Those are huge numbers for a company with humble beginnings.

Back when Watkins was 11 years old, growing up in the suburbs of Chicago, he started his own lawn mowing business. Later, after moving to southern California, he found a niche in weeding steep hill-sides.

That entrepreneurial spirit continued in college. While attending St. Cloud State University, Watkins started his own snow plowing business. Another notable thing happened during college: He met his wife, Carmon, and gained a valuable business mentor in her father, Tom Caron, who encouraged him to pursue a career in equipment finance.

After he and Carmon graduated in the fall of 1985, Watkins began working for Business Credit Leasing (BCL), a subsidiary of what was known at the time as The Schwan's Food Company. He started in collections, moved into sales and sales management, and eventually became the general manager of BCL.

"That was where I earned my 'MBA on the street,'" Watkins said with a smile. "I gained an incredible amount of knowledge and experience."

Always driven to start his own business, Mark began forming the idea for his own equipment finance company. Soon after, he and Carmon started

looking for the right location for the new venture with two main criteria: First, it had to be an outstanding community in which to raise a family (they'd had their first daughter by now). And second, it needed to be a great place to build a service-based business.

FINDING A HOME IN ALEXANDRIA

After looking at six different Minnesota communities, Alexandria was the clear winner. Watkins was already familiar with west central Minnesota - Carmon's family has had a cabin on Lake Darling since the 1970s. He was impressed with the area's integrity, high values, service-oriented approach and authentic people.

"That's what I like about Alexandria," he said. "More than any other place I've lived in my life, it has always felt like home."

Geneva Capital opened its doors on July 1, 2000, with four employees. They worked out of a space above the old "From the Heart" store, owned by Ed and Dan Rooney (the lease was "signed" with a handshake), and eventually expanded three different times into adjacent apartment spaces.

The company has been fortunate to grow 17 of its last 19 years. During the recession, they scaled back, intentionally tightened their credit policy and by 2010, came back stronger than ever.

"We have a very diverse customer base and range of niche industries," Watkins said. "It's the whole 'don't keep all your eggs in one basket' philosophy."

Geneva not only focuses on small to medium-sized businesses, but also helps large companies like Anytime Fitness, Harley Davidson, Texas Instruments and Seven-Up Bottling purchase new equipment.

As they continued to grow, Geneva Capital started looking for more space. Through text message conversations, Watkins and the Minnerath brothers, owners of the old Viking Bank building, came to an agreement on the sale of the land and building. They met at a restaurant and sealed the deal. "We signed the agreement on a napkin - that's how business should be done," Watkins said.

In December of 2017, the Geneva family moved into their newly renovated building on the 13th Avenue block of Broadway, and solidified that they're here, in the heart of Alexandria ... to stay.

SECRETS TO SUCCESS

What is the key to Geneva Capital's success?

It all starts at the hiring stage, according to Watkins.

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Adam Streets works remotely for Geneva Capital out of his office in California. He's worked remotely for the company since he was hired in 2006. (Contributed).

Sales manager has *California office*

by Celeste Edenloff
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Adam Streets is a Regional Sales Manager for Geneva Capital who handles the western states. What's unique about his position is that he doesn't work out of the Alexandria office, but instead works out of an office in California.

Streets, who was hired in 2006, is the first sales rep to be hired to work remotely. When he first came on board with Geneva, he worked from a home office, but has since moved to a "real office" that he shares with his wife, Susan, who is an attorney.

Streets does do some traveling, but only two to three days at a time and mostly to visit vendors or attend trade shows, open houses or other events.

There are times Streets said he misses the camaraderie of working in a big office with other employees because the atmosphere and culture can be awesome, but working remotely by himself is a good fit as he called himself "a bit of an introvert."

Working under the leadership of owner Mark Watkins is "phenomenal," said Streets, because "Mark truly cares about his employees, and there is zero micromanagement. And when I need something, they're (the company) there for me."

Streets came to learn about Geneva Capital through his college roommate, Andrew Cavers. After attending Hamline University together, they went their own ways with Streets moving to California in 2003.

The two kept in touch, and in November of 2004 Cavers told Streets the company was going to be at a trade show in Las Vegas, which was just a short drive for the Californian. Streets was invited out for dinner and drinks with the whole Geneva Capital crew that was at the show, including Watkins.

"It was a great night and at one point, Mark jokingly elbowed me and told me not to mess this up," said Streets. "I interviewed with him the next morning at 7 a.m. and the rest you could say is history."

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MINNESOTA STATE

Meet a member of the *Fun Committee*

by Ross Evavold
revavoldf@echopress.com

Lisa Juettner joined the team at Geneva after graduating with a degree in finance and business administration from Alexandria Technical and Community College more than a dozen years ago and hasn't looked back. "When you love your work and your co-workers, there's no reason to leave," she said.

She added, "Everyone here is truly like a family; you just become so close to everybody."

That's no accident. Owner Mark Watkins is diligent about hiring high-quality employees that will mesh well within Geneva's fun, upbeat team culture.

"Mark has created an atmosphere where you don't feel like you're coming to work. He always says, 'Work hard, play hard,' and that holds true," Juettner said. "When it's time to buckle down and get things done, we do just that. But we also love to hang out with each other and have a good time."

Geneva Capital even has a Fun Committee, which she was a part of for several years, that

plans and organizes team activities.

Juettner, who grew up on a dairy farm in Osakis, works in the credit department as a Documentation Specialist. She makes sure the customer understands the lease agreement and assists them with the leasing process.

"I become the customer's go-to person from the moment their agreement has been drafted to the point when they're ready to begin making payments and accept delivery of the equipment," she said. Each day is different, but she said that keeps it interesting.

Juettner also loves the company's dedication to helping those in need through time spent volunteering as well as providing a financial hand up.

"We even have a committee specifically set up to identify opportunities to help within the community," she said. Other groups within the team rotate making monthly lunches or hosting happy hours to raise funds.

"It's pretty cool to be part of an organization that not only gives back, but encourages their employees to take an active role in the process."



Lisa Juettner, who works in the credit department, has been with Geneva Capital for 12 years.

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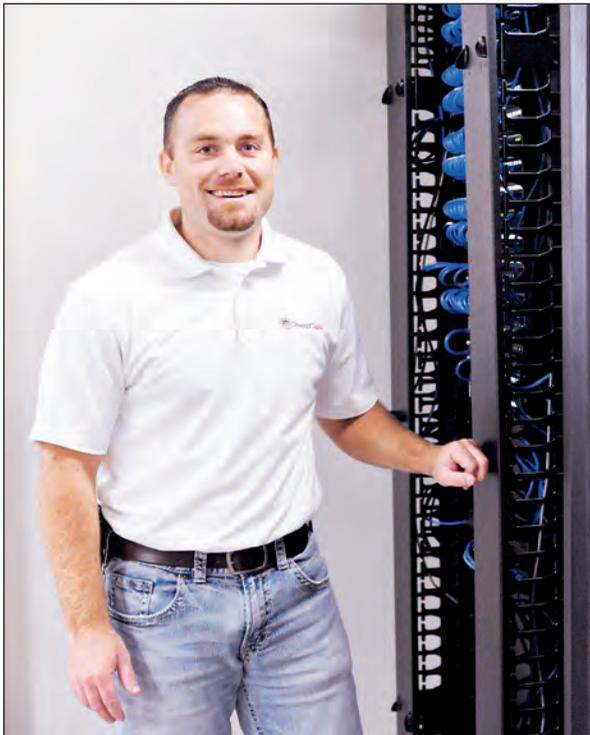
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ZOLLNER'S ROLE: hammering out the *tech issues*



Aaron Zollner stands next to computer servers at Geneva Capital.

Aaron Zollner, director of IT at Geneva Capital, said his job is to hammer out any tech issues that may come up. His co-workers would argue that his duties run much deeper and are much more crucial to daily operations than he lets on.

Zollner and his team work with the systems, servers and computers that keep Geneva operating smoothly and are constantly building software and performing system maintenance.

"I work to make people's jobs more efficient," Zollner said. If any issues arise, he and the IT department work to solve them as soon as possible so employees can continue with their jobs. He makes sure everyone is working at 100 percent and that customers in all 50 states as well as fellow employees – his "internal customers" – are satisfied.

"A good day for us is no news, when everything is operating well and we're taking care of it," he said.

"I have to give credit to my team as they are a great group of over achievers that take anything thrown at them and find a

way to accomplish the task," Zollner said. Recently, they've been working to create sales and customer portals for their clients to have access to real time live data.

Zollner began his career at Geneva in 2008 as a financial analyst. As the company expanded, he was the ultimate utility player, shifting from the credit department to positions in accounting, as company controller, and eventually moving into IT where he's grown the department to a team of four.

The company's "work hard, play hard" motto and camaraderie differentiate Geneva from other employers. He said he works with a lot of hardworking people who like to celebrate their victories through the fun events the company hosts like team breakfasts and happy hours. "It's a young, energetic culture," he said.

"Geneva Capital believes in rewarding employees for working hard. It sets you up for success and encompasses a one-team, one-goal outlook," he said. "How many employees can honestly say that?"



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Inside sales manager learns new things *every day*

by Jared Rubado
jrubado@echopress.com

About 18 months ago, Jamie DeBoer joined Geneva Capital as an Inside Sales Manager. It's a position that was not only new to her but newly structured within the company as well.

"They had an outline for the role that needed to be fulfilled, and over time we've transformed it to what it is today," she said.

DeBoer is responsible for being the liaison between the sales representatives and other teams around the office.

"I support one division of our sales team," DeBoer said. "I'm the backup to seven sales reps when they are traveling to trade shows, making vendor visits or on vacation. I place equipment orders for our customers with various vendors around the country,

and ensure we receive invoices to get everyone paid quickly and efficiently."

Before coming to Alexandria, DeBoer was a manager at Target in Fergus Falls for five years. When Target closed that location, the Evansville resident began looking for something in the Alexandria area.

"I knew quite a few people who worked here," DeBoer said. "I admired the sales reps and their roles, and I loved the culture Geneva had created. When I found out the Fergus store was closing, I knew this opportunity was something I wanted to pursue."

That culture was one of the reasons Geneva was so desirable and the transition so easy for DeBoer.

"We focus a lot on volunteer time and giving back to the community. It's 'family-first' here and we work as one big team."



Jamie DeBoer has worked as an inside sales manager for Geneva Capital for about a year and a half.

The day-to-day duties are different each time DeBoer walks into the office. The wide variety of responsibilities she's tasked with make her position at Geneva attractive.

"I know that every day is going to be a little bit different and I like that," DeBoer said. "It keeps things interesting and exciting."

In her time with Geneva, DeBoer has not only enjoyed her job, but also the office camaraderie that comes with it.

"I can honestly say that over the past year-and-a-half here I've enjoyed every single day," DeBoer said. "The people here are awesome and they're what makes Geneva a special place to work."

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People are best part of Geneva Capital, says financial analyst

Nancy Rice, a senior financial analyst in the credit department, didn't take the typical path most people in the financial industry take.

Rice holds a history degree with a business minor. However, she said working with credit is somewhat related to history because she can see the personal and business history of her customers. "History is part of what I do," she said.

The accounting and finance portion of her business minor as well as three years of experience in the field prior to Geneva Capital also help her succeed in her position.

Rice grew up in Alexandria and moved back to town with her husband a number of years after living elsewhere. She was initially drawn to Geneva Capital because she heard great things about the company from others in the community.

"A lot of people still don't know what we do here at Geneva," she said. "It's exciting to see that beginning to change."

Rice works on evaluating applications for the company's portfolio (a collection of Geneva's investments in their customers) and has been employed at Geneva Capital since 2008.

She also does documentation and follow-up with customers. She trains new employees, does cross-departmental training, and works with interns in the summer. Her position works closely with sales reps to create lease terms and legal documents for customers.

Reviewing personal credit profiles to help make decisions if Geneva should invest in a customer is a huge task she's trusted with.

"Even if someone doesn't have the strongest credit history, we always try to work with them to help grow their business," she said. "Our credit review process allows us to get to know our customers and offers the opportunity to work with many types of credit histories that traditional lenders aren't able to consider."



Nancy Rice is in her 11th year with Geneva Capital.

She works with a great crew of people in an environment where expressing unique opinions and ideas are welcome. In fact, the company gives out "Bright Ideas" awards at every monthly meeting.

"We work really hard. It's a lot of embracing the entrepreneurship with each other and learning from each other," Rice said.

Fun activities are mixed in with daily responsibilities. Company breakfasts are something she enjoys. She also mentioned Community Reinvestment lunches, where employees come together to raise money for a given cause.

"The people are the best part of Geneva. We laugh a lot and we have a lot of fun."

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Sales manager:

'It's a family here'

by Celeste Edenloff
cedenloff@echopress.com

So far, it's been a great ride for Troy Putnam, a regional sales manager at Geneva Capital. He's enjoyed the last 14 years working at the Alexandria-based company and is looking forward to many more years to come.

Putnam, who not only works with equipment distributors, but also with customers, says he enjoys the beauty of both worlds. "It's been an awesome experience working both sides of the equation," said Putnam.

Before being hired at Geneva Capital, Putnam worked for a cell phone company. His friend, Andrew Cavers, started working at Geneva and told Putnam he should check it out as it was a great company with plenty of opportunity for growth.

"Mark (Watkins) called me in on a Friday," said Putnam. "He was so passionate about the company, I couldn't tell him no. We help businesses grow and that is so rewarding."

Besides helping businesses, Putnam said another reason he loves working at Geneva is because of the culture.

"The people we work with and the relationships I've built over the years are pretty incredible and can't be taken for granted," said Putnam. "Plus, Mark and Carmon (Watkins) give so much. It's a family here. They've done a great job."

As with any job, there are always challenges, but Putnam said the ones he faces are positive, such as managing growth. He said it's an opportunity for learning how to manage change.

One thing he said plays a role in growth and change is technology, although at times getting technology to integrate is a challenge in itself.

Putnam shared a fun fact he really enjoys about the company. He said they have monthly Community Reinvestment lunches. He explained that four to six employees make lunch - donating their time and the food



Troy Putnam enjoys the people he works with at Geneva Capital and says the atmosphere is family and community-oriented.

- for the entire office. Each person who comes to lunch makes a donation (with a company match), and the money raised is sent to a family in need. He said they also do this for happy hours, with employees making a donation to a family in need.

"We are very family - and community-oriented and it's things like that that make this such a great place to work," said Putnam.

Another aspect he appreciates is being free to build his business as a

sales manager how he wants it to be built. He said not once has his boss told him "no you can't" when it comes to ideas he's shared or aspects of the job he wants to grow.

Overall, Putnam said he definitely enjoys his job, his place of employment and who he works for.

"How could you not when you get to wear shorts and flip-flops to work?" he said.

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Corporate accountant finds best of *both worlds*



Tasha Pitcher is a corporate accountant for Geneva Capital. She works with an eight-member team.

by Jared Rubado
jrubado@echopress.com

Tasha Pitcher wouldn't be where she is today if it weren't for the influence of one high school teacher.

While enrolled in an accounting class, the 2008 Jefferson High School graduate quickly realized what type of career she wanted to pursue.

"Numbers aren't an easy thing to have an interest in. My high school teacher, Wendy Watts, was really good at getting people interested in accounting," Pitcher said. "She made everything understandable and relatable and I was hooked."

Pitcher serves as a Corporate Accountant for Geneva Capital and is part of a nine-person team. Her job involves processing payments, booking leases and making sure customers are being invoiced for the amount they were quoted by sales representatives.

"I've been here a little over a year-and-a-half," Pitcher said. "When I started, it was a lot to take in, but it's been

great working as part of this team. We all have a great connection with each other, and everyone was very welcoming and helpful when I first started."

Before joining Geneva, Pitcher was an accountant at Alexandria Pro-Fab for roughly five years. Making the transition to Geneva was easy with the help of great people.

"When I interviewed here, they wanted to make sure they found someone who fit in with the rest of the team," Pitcher said. "I love that about this culture. It's very positive and supportive and it makes it really fun to come into work every day."

For the majority of her life, Pitcher has lived in Alexandria. Now that she works with Geneva, she has no plans to leave.

"We moved here when I was 2 years old and I've been here ever since," Pitcher said. "I have the best of both worlds here in Alexandria - small town and big city living. I found a special place here in the community I love."

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Insurance advisor sees company triple its *workforce*

Inside Geneva Capital's sleek gray walls is something you might not expect: a separate insurance agency.

While the business is centered around leasing equipment, its customers are required to insure their investment, and that's where the insurance company comes in, explained Senior Insurance Advisor Allyson Radach.

Their in-house agency, Pillar Insurance Services, provides coverage for the equipment from damage due to weather, theft, and more. This protection is important, Radach said, whether a customer leases equipment for a few thousand or spends hundreds of thousands of dollars on a larger purchase. Just as banks require the homes and cars they finance to be insured, so does Geneva Capital.

"It's kind of the same logic," Radach said.

She works with customers across the country, and they range in size from home-based businesses to large companies. Nearly half of Geneva's customers use their coverage, she said; she added that benefits for doing so include no deductible and exceptional customer service.

Radach's degree is in actuarial science, and she has worked for Geneva Capital for 13 years. It was the job she found when searching for

employment that would allow her to return to Alexandria.

When she first started working at Geneva, there were around 20 employees. Now, there are more than 60.

"It's been a lot of fun watching the company grow," she said.

She appreciates the company's flexibility, especially when she started having children. She was able to drive them to and from preschool, and volunteer at their school.

She also appreciates how the company supports the community. Just one example: Her co-workers hold a monthly meal to raise money for a local family or organization in need, and the company matches (doubles) what they raise.

Other perks: Lake Day (where they take a half day off and head to the lake for food and activities), a sand volleyball league and a women's Bible study. There are team breakfasts and lunches as well as events that spouses and children are welcome to attend. Employees are also encouraged to volunteer two hours a month.

"Working at Geneva is more than just a job," Radach said. "Coming together to hit goals and celebrate victories all while getting to make a difference here at home is pretty special."



Senior Insurance Advisor Allyson Radach has worked for Geneva Capital for 13 years.

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GENEVA

from page 5

"We spend an incredible amount of time on the evaluation process and hiring exceptional team members," he said. "We also want to make sure they're a cultural fit within our team. Although we are laid back, we want to hire intense, successful, goal-oriented people that complement the rest of our crew."

They also love when an applicant has a background in team sports. "The needs of the team are more important than any one individual, and a competitive spirit helps push us to complete seemingly unattainable goals," Watkins said. "That's critical for us."

Faith is also important to Watkins. When the company was struggling through the heart of the recession, Watkins had a conversation with God about how the company could survive this severe economic downturn.

That's when he and Carmon decided the company would make a deep commitment to stewardship by allocating a portion of its net income to investing in people. Soon after, the Community Reinvestment Committee was born and giving guidelines were put in place to direct money where it's most needed. The rotating committee of three makes decisions and distributes funds to recipients using the following criteria: Donations must impact youth, fill an immediate need and be distributed locally.



Geneva Capital employees hold Community Reinvestment lunches to raise money for a local family or organization in need. The company matches (doubles) what they raise. (Contributed)

One way Geneva Capital helps young people is through its annual "Shark Tank" program. AAHS DECA students partner with local businesses, brainstorming innovative marketing strategies. In January, the student groups present their ideas to the Shark Tank panel, competing for scholarship dollars. Including the Shark Tank awards, Geneva Capital gave over \$18,000 in scholarship money to AAHS students in the spring of 2018.

THE FUTURE

An excess of capital in the equipment financing sector has created "fierce, intense" competition.

With the potential for another recession on the horizon, Watkins remains optimistic about Geneva Capital's future.

"Coming out of a recession can provide wonderful opportunities for finance companies," he said. To meet their \$200 million annual sales goal by 2023, Geneva Capital expects to add between 30 and 40 employees over the next four years.

"Geneva is a great team of over-achievers, and we want to help each one be successful. We consider ourselves a 'work family' and view all of our employees as teammates. We work hard, but also have a little fun along the way," Watkins said with a laugh.

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To the Alexandria Chamber of Commerce and the Alexandria Area Economic Development Commission, thank you for recognizing Geneva Capital with the BIAD Award and for everything you contribute to this wonderful community. We'd also like to give a big "thank you" to our hard-working crew of over-achievers for everything you do day-in and day-out. **You are the reason for our success!**

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