



7505 S Holden Street
Midvale, UT 84047
801-567-7200
Midvale.Utah.gov

**REDEVELOPMENT AGENCY OF MIDVALE CITY
MEETING AGENDA
August 5, 2025**

Public Notice Is Hereby Given that the **Redevelopment Agency of Midvale City** will hold an electronic and in-person meeting on **August 5, 2025** as follows:

Electronic & In-Person City Council Meeting This meeting will be held electronically and in-person. **Public comments may be submitted electronically to the Board at Midvale.Utah.gov/PublicComment by 5:00 p.m. on August 4, 2025.**

The meeting will be broadcast on **You-Tube (Midvale.Utah.gov/YouTube)**

6:00 p.m. or immediately following the City Council Meeting

I. GENERAL BUSINESS

A. Welcome and Roll Call

II. PUBLIC COMMENTS

Any person wishing to comment on any item not otherwise scheduled for public hearing on the agenda may address the Redevelopment Agency of Midvale City Board at this point by stepping to the microphone and giving their name for the record. **Comments should be limited to not more than three (3) minutes unless additional time is authorized by the Redevelopment Agency of Midvale City Board.** Resident groups will be asked to appoint a spokesperson. This is the time and place for any person who wishes to comment on issues not scheduled for public hearing. Items brought forward to the attention of the Redevelopment Agency of Midvale City will be turned over to staff to provide a response outside of the Redevelopment Agency meeting.

III. CONSENT AGENDA

A. Consider Minutes of July 15, 2025 *[Rori Andreason, HR Director/City Recorder]*

IV. ACTION ITEM

A. Consider **Resolution No. 2025-06RDA** Approving the Term Sheet for a Business Loan Agreement between the Redevelopment Agency of Midvale City and Saltfire Brewing Co. *[Aubrey Ruiz, RDA Program Manager]*

V. POSSIBLE CLOSED SESSION

The Board may, by motion, enter into a Closed Session for:

A. Discussion of the Character, Professional Competence or Physical or Mental Health of an Individual;

August 5, 2025

- B. Strategy sessions to discuss pending or reasonably imminent litigation;
- C. Strategy sessions to discuss the purchase, exchange, or lease of real property;
- D. Discussion regarding deployment of security personnel, devices, or systems; and
- E. Investigative proceedings regarding allegations of criminal misconduct.

VI. ADJOURN

In accordance with the Americans with Disabilities Act, Midvale City will make reasonable accommodations for participation in the meeting. Request assistance by contacting the City Recorder at 801-567-7207, providing at least three working days' notice of the meeting. TTY 711

The agenda was posted at the following locations on the date and time as posted above: City Hall Lobby, on the City's website at Midvale.Utah.gov and the State Public Notice Website at pmn.utah.gov. Board Members may participate in the meeting via electronic communications. Board Members' participation via electronic communication will be broadcast and amplified so other Board Members and all other persons present in the Council Chambers will be able to hear or see the communication.

Date Posted: July 31, 2025

**Rori L. Andreason, MMC
H.R. Director/City Recorder**



REDEVELOPMENT AGENCY MEETING

Minutes

Tuesday July 15, 2025

Council Chambers
7505 S Holden Street
Midvale, Utah 84047

CHAIR: Dustin Gettel

BOARD MEMBERS: Board Member Paul Glover
Board Member Bonnie Billings
Board Member Denece Mikolash
Board Member Bryant Brown - Excused
Board Member Heidi Robinson

STAFF: Matt Dahl, City Manager; Nate Rockwood, Assistant City Manager; Rori Andreason, City Recorder; Garrett Wilcox, City Attorney; Mariah Hill, Administrative Services Director; Adam Olsen, Community Development Director; Laura Magness, Communications Director; Glen Kennedy, Public Works Director; Aubrey Ruiz, RDA Program Manager; Kate Andrus, RDA Director; Branden Anderson, City Engineer; Vanessa Guevara, Community Coalition?; Chief April Morse, UPD; and Josh Short, Network Administrator.

Chair Gettel called the meeting to order at 7:35 p.m.

I. GENERAL BUSINESS

A. Welcome and Roll Call - Board Members Denece Mikolash, Bonnie Billings, Heidi Robinson, and Paul Glover were present at roll call. Board member Bryant Brown was excused.

II. PUBLIC COMMENTS

There was no one who desired to speak.

III. CONSENT AGENDA

A. CONSIDER MINUTES OF JUNE 3, 2024

MOTION: Board Member Paul Glover **MOVED** to approve the consent agenda. The motion was **SECONDED** by Board Member Heidi Robinson. Chair Gettel called for discussion on the motion. There being none he called for a roll call vote. The voting was as follows:

Board Member Bryant Brown	Absent
Board Member Denece Mikolash	Aye
Board Member Paul Glover	Aye

Board Member Bonnie Billings **Aye**
Board Member Heidi Robinson **Aye**
The motion passed unanimously.

IV. DISCUSSION ITEM

A. DISCUSSION REGARDING THE SALTFIRE BREWERY BUSINESS LOAN.

Aubrey Ruiz said the Agency has received a business loan request from SaltFire Brewing, a local brewery, for the maximum amount of \$250,000. Agency staff and the Loan Committee have reviewed and evaluated the loan application based on the program guidelines. The Agency has determined that the applicant has met the requirements outlined in the guidelines to present to the RDA Board for consideration. As the requested loan amount exceeds \$25,000, the terms of the loan agreement are being presented to the RDA Board for discussion and eventual final approval.

SaltFire Brewing has applied for a loan to complete necessary improvements to the building located at 7584 Main St., enabling it to function as a bar and restaurant. The use of funds includes a kitchen build-out, purchasing bar equipment and furniture, as well as signage and branding. The funds will also be used to cover State and County licensing fees for the new location as well as initial staff salaries. SaltFire plans to sublease 50% of the space to Cutthroat Burger LLC to provide quality food to the guests at a reasonable price.

Staff review concluded that the application exceeded the minimum requirements to request the full amount of the loan. As a desired business type for Midvale Main, the funds will help to draw in more foot traffic to the street and provide more business opportunities for both the existing and new businesses within the area.

In conclusion, the loan application for SaltFire Brewery received strong scores from the committee regarding the Public Benefit Criteria in the following area:

- 1) Economic Impact
- 2) Public Amenities
- 3) Beautification
- 4) Street Activation

These scores qualify the applicant for a 0% interest incentive.

Based on these findings, Agency Staff and the loan committee recommend approving the full amount of the loan for \$250,000 to SaltFire Brewery, with the terms attached in the Term Sheet. This recommendation is being made based on the comprehensive review of the supporting documents provided by the applicant regarding the business plan and financial stability. Loan authorization will be contingent upon the legal review of the Term Sheet, which will be brought back to the Board for final approval.

FISCAL IMPACT:

The current program budget is \$1.5 million to be utilized for individual loans. If approved, the RDA will provide a \$250,000 loan to SaltFire Brewery. This will bring the current overall budget for the Revolving Loan Program to \$1 million to be loaned to additional projects.



Saltfire Brewing Co.

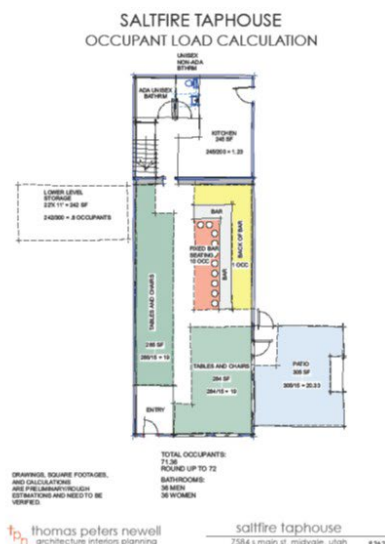
- Established 2016
- Current location: 2199 West Temple, South Salt Lake, UT 84115
- Owner/Operator: Ryan Miller



Background

- Secondary location – Bar & Restaurant (21+)
 - Working with Cutthroat Burger LLC to provide food.
- Applicant requesting \$250,000.00 loan.
- Application meets all requirements and Loan Committee has recommended approval with a 0% interest rate.
- Additional conditions were added to the Term Sheet to ensure that the use of funds is allocated as Agency staff sees fit.

Proposed Layout Concept



Business Plan

- | | |
|---|--|
| <ul style="list-style-type: none">• Estimated Year 1 Profit: \$600,000• Grand Opening Goal: 6 months• Open 7 days a week<ul style="list-style-type: none">• Mon-Thurs 11 AM – 10 PM• Fri-Sat 11 AM- 11 PM• Sunday (brunch) 10 AM – 9 PM | <ul style="list-style-type: none">• Job Creation (7-10 permanent positions):<ul style="list-style-type: none">• Kitchen staff: 1-2 cooks• Front of House Staff: 2-3 servers/hosts• Bar Staff: 1-3 bartenders• Head Chef• General Manager |
|---|--|

Draft Term Sheet

Additional Conditions:

- To maintain a 0% interest rate all conditions must be met annually, for the 7-year term of the loan.
 - 5% (\$12,500) spent throughout the life of the loan on advertising/marketing
 - Minimum of 3 events held per year (i.e. live music, beer fests, etc.)
 - Rotating gallery of local artists' work for sale
 - Participation in all RDA hosted Midvale Main events

Approved Collateral

- The borrower pledges collateral equal to 100% of the loan amount.
- Collateral includes existing equipment located at the borrower's brewery in South Salt Lake City.
- The RDA will hold a first-position lien on the equipment.
- Collateral will also include equity in the borrower's personal residence, with the RDA holding a second-position lien.

Ryan Miller, owner of SaltFire Brewing, said they are excited to get something going here on Main Street.

V. ADJOURN

MOTION: Board Member Paul Glover **MOVED** to adjourn the meeting. The motion was **SECONDED** by Board Member Heidi Robinson. Chair Gettel called for discussion on the motion. There being none he called for a vote. The motion passed unanimously.

The meeting adjourned at 7:48 p.m.

Rori L. Andreason, MMC
City Recorder

Approved this August 5, 2025.



REDEVELOPMENT AGENCY OF MIDVALE SUMMARY REPORT

August 5, 2025

SUBJECT: Consider Resolution No. 2025-06RDA approving the term sheet for a business loan agreement between the Redevelopment Agency of Midvale City and Saltfire Brewing Co.

ITEM TYPE: Action

SUBMITTED BY: Aubrey Ruiz, RDA Program Manager

SUMMARY:

The Agency has received a business loan proposal from Saltfire Brewing Co., a local brewery, for the amount of \$250,000. Agency staff and the Loan Committee have reviewed and evaluated the loan application based on the program guidelines. The application has met and exceeded the minimum requirements for consideration. The proposal demonstrates great promise for both future and existing businesses on Midvale Main Street, bringing in more visitors, beautifying the street, and engaging with the community on a regular basis. After careful consideration, based on these findings, the Agency and the Loan Committee have determined that the loan qualifies for the 0% interest rate loan incentive.

A term sheet outlining the proposed loan terms was presented to the Board for discussion on July 15, 2025. Since then, the term sheet has been modified slightly to outline the amount of the loan that is required to be spent on marketing and advertising over the loan term of 7 years. The revised term sheet is now being presented to the Board for approval.

FISCAL IMPACT:

The current program budget is \$1.5 million to be utilized for individual loans. If approved, the RDA will provide a \$250,000 loan to Saltfire Brewing Co. This will bring the current overall budget for the Revolving Loan Program to \$1 million to be loaned to additional projects.

RECOMMENDED MOTION:

“I move that we pass Resolution No. 2025-06RDA approving the term sheet for a business loan agreement between the Redevelopment Agency of Midvale City and Anvil Brewing Co. LLC DBA Saltfire Brewing Co.”

ATTACHMENTS:

Resolution 2025-06RDA
Term Sheet
Amortization Schedule
Public Benefit Impact Statement

**THE REDEVELOPMENT AGENCY OF MIDVALE CITY
RESOLUTION NO. 2025-06RDA**

**A RESOLUTION APPROVING THE TERM SHEET FOR A LOAN AGREEMENT BETWEEN
REDEVELOPMENT AGENCY OF MIDVALE CITY AND ANVIL BREWING CO. LLC DBA
SALTFIRE BREWING CO.**

WHEREAS, the Redevelopment Agency of Midvale City (“Agency”) was created to transact the business and exercise the powers provided for in the Utah Redevelopment Agencies Act; and

WHEREAS, on November 17, 2015, the Agency adopted Resolution 2015-13RDA approving the CDA Project Area Plan for the Midvale Main Street CDA Project Area; and

WHEREAS, on October 6, 2020, the Agency adopted Resolution 2020-11RDA, adopting the Main Street Community Development Area Budget; and

WHEREAS, on September 7, 2021, the Agency adopted Resolution 2022-17RDA, approving the Midvale Main Business Loan Program (the “Program”); and

WHEREAS, on January 16, 2024, the Agency adopted Resolution 2024-RDA, approving Amendments to the Midvale Main Business Loan Program; and

WHEREAS, the Program seeks to incentivize desired businesses and business improvements through low-interest loans to activate and revitalize Midvale’s Main Street area; and

WHEREAS, funds available in the amount of \$2.25 million were loaned from the Bingham Junction Project Area to the Main Street Project Area to be utilized as loans for eligible businesses and upon completion of the program, will be repaid to the Bingham Junction Project Area; and

WHEREAS, Anvil Brewing Co. LLC DBA Saltfire Brewing Co. applied for a loan through the Program in the amount of \$250,000 for tenant improvements to the bar and kitchen areas, as well as needed equipment and fixtures; and

WHEREAS, the Agency reviewed the submitted application and supporting documents and believes that the funds loaned to Anvil Brewing Co. LLC DBA Saltfire Brewing Co. will contribute to the revitalization of the Midvale Main Street CDA Project Area.

NOW THEREFORE BE IT RESOLVED BY THE REDEVELOPMENT AGENCY OF MIDVALE CITY, that the Board of Directors does hereby approve the Term Sheet for a Loan Agreement with Anvil Brewing Co. LLC DBA Saltfire Brewing Co. and authorizes the Chief Administrative Officer and Executive Director to execute all necessary agreements based on the Term Sheet, subject to such other terms and conditions as recommended by Agency’s legal counsel.

Passed and Adopted by the Board of Directors of the Redevelopment Agency of Midvale City, State of Utah, this 5th day of August, 2025.

Dustin Gettel, Chief Administrative Officer

Matt Dahl, Executive Director

ATTEST:

Rori L. Andreason, MMC Secretary

Voting by the RDA Board:	“Aye”	“Nay”
Paul Glover	_____	_____
Heidi Robinson	_____	_____
Bryant Brown	_____	_____
Bonnie Billings	_____	_____
Denece Mikolash	_____	_____

Midvale City Redevelopment Agency
Term Sheet for Loan Agreement
(Saltfire Brewing Company)

Borrower:	Anvil Brewing Company, a Utah Limited Liability Company, DBA Saltfire Brewing Company (Borrower)
Lender:	Redevelopment Agency of Midvale City (Lender)
Loan Amount:	\$250,000.00
Interest Rate:	0% Interest
Term:	7 Years
Payments:	Borrower shall pay to RDA equal monthly payments of principal based on the outstanding Loan Amount.
First Payment	The first payment shall be the sooner of: a) The first day of the first full month following the opening of the business or b) February 1, 2026, whichever first occurs.
Security:	<p>Borrower pledges collateral equal to 100% of the loan amount. Collateral will include already owned equipment at their brewery location, located at 2199 S West Temple Street, South Salt Lake, UT 84115. The lender will hold a first-position lien on all equipment. Collateral will also include equity in the borrower's personal residence located at 1827 S Yuma Street, Salt Lake City, UT 84108, on which the lender will hold a second-position lien. A detailed breakdown of the pledged collateral is provided in the attached Collateral Schedule.</p> <p>The loan shall be secured by a UCC-1 filing on the equipment and by a Loan Agreement, Security Agreement and Promissory Note on the personal residence.</p>
Late Fee:	Borrower agrees to pay a late payment fee equal to five percent (5%) of the late amount, if payment is received after the 15th day of in which the payment is due. All sums in default will accrue interest at the rate of 18% per annum, compounded monthly, before and after judgment, until paid in full.
Prepayment:	Prepayment of the outstanding balance of the Loan, in whole or in part, may be made prior to the Maturity Date without a prepayment penalty.
Personal Guarantee	<p>The loan must have a personal guarantee from all owners with over 20% equity in the business.</p> <p>Borrower shall use the proceeds of the Loan for the permitted uses which includes the tenant improvements to the bar and restaurant area as well as the equipment outlined in Exhibit A.</p>

Use of Proceeds	Borrower agrees to submit receipts, invoices, or other reasonable evidence as requested by the RDA to verify that the Loan is being used for the permitted use.
Default	Defaulting on the loan will result in the loss of collateral.
Miscellaneous	<p>Borrower shall have executed and delivered to Lender the Loan Documents in a form satisfactory to Lender. Guarantor shall have executed and delivered to Lender the Guaranty in a form satisfactory to Lender.</p> <p>Personal guarantors are liable to pay back the outstanding balance of the loan after the liquidation of collateral to the RDA even if the business fails.</p> <p>Additional conditions to be met:</p> <p>Borrower shall spend 5% (\$12,500) of the total loan amount of \$250,000 on advertising and marketing material for the Midvale location. Receipts, invoices, and other reasonable evidence will be provided to the RDA at the end of each year.</p> <p>Borrower shall host a minimum of three programmed events per year at the Midvale location.</p> <p>Borrower must participate in all RDA hosted events on Midvale Main Street each year.</p> <p>Borrower shall continuously work with and promote local artists by hanging and selling their artwork, rotating monthly.</p> <p>Borrower shall meet all required conditions of the loan to maintain the 0% interest rate. If any conditions are not met, the interest rate will immediately be increased to the most current prime rate.</p> <p>Borrower shall comply with all other terms outlined in the Midvale Main Business Loan Program guidelines.</p> <p>Borrower shall sublease 50% of the total space to Cutthroat Burger LLC for the restaurant operation. The Borrower and the subtenant will each be responsible for 50% of the utilities as well.</p>

Collateral Schedule

Equipment					
Description	Model Number	Condition	Quantity	Original Cost	Collateral Value (40% of current value)
20 HL Red Wine Foeder		Used	2	\$6,495.00	\$1,948.50
mACS – Micro-Automated Canning System, 25 cpm	FG CS2202 0045	Used	1	\$84,910.31	\$20,378.47
GD – 7H 240 Volt 3 Phase Micro Chill Series Single Stage Chiller	GDC-7H-240-3PH	Used	1	\$13800.00	\$1,656.00
JACKETED BRITE TANKS:20BBL		Used	1	\$10,500.00	\$3,780.00
Fermenter Tanks 20 BBL		Used	3	\$21,400.00	\$7,704.00
JACKETED UNI-TANKS:10BBL		Used	9	\$10,700.00	\$3,852.00
Unitank Glycol Control System, Single Zone		Used	12	\$1,425.00	\$171.00
Brite Tank, 5 BBL		Used	5	\$5,495.00	\$1,318.80
Pro Spunding Valve		Used	2	\$501.90	\$120.46
10 bbl - 2 Vessel - Direct Fire Brewhouse	SSPRO-10BBL-DF	Used	1	\$57,000.00	\$6,840.00
40 FOOT HIGH CUBE CONTAINER		Used	1	\$4,700.00	\$564.00
Total					\$59,679.23

Real Property				
Address	Appraised Value	Available Equity	Owners	Collateral Value
1827 S Yuma Street, SLC, UT 84108	\$896,300.00	\$396,368.00	Ryan Miller	\$190,321.00
Total				\$190,321.00

Total Collateral	\$250,000.00
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Exhibit A

Proposed Loan

Debt Assumptions		
Loan Amount	250,000	
Interest Rate	0.00%	0.00%

Proposed Loan	Amount	Interest	Project Proceeds
Loan #1	\$250,000	\$ -	\$ (250,000)

Loan Amount Issued	\$ 250,000
Costs of Issuance	\$0
Total Amount	\$ 250,000
Total	\$ 250,000

Month	Principal	Interest Rate	Interest	Total P+I
1	\$2,976	0.00%	\$0	\$2,976
2	\$2,976	0.00%	\$0	\$2,976
3	\$2,976	0.00%	\$0	\$2,976
4	\$2,976	0.00%	\$0	\$2,976
5	\$2,976	0.00%	\$0	\$2,976
6	\$2,976	0.00%	\$0	\$2,976
7	\$2,976	0.00%	\$0	\$2,976
8	\$2,976	0.00%	\$0	\$2,976
9	\$2,976	0.00%	\$0	\$2,976
10	\$2,976	0.00%	\$0	\$2,976
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69	\$2,976	0.00%	\$0	\$2,976
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74	\$2,976	0.00%	\$0	\$2,976
75	\$2,976	0.00%	\$0	\$2,976
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77	\$2,976	0.00%	\$0	\$2,976
78	\$2,976	0.00%	\$0	\$2,976
79	\$2,976	0.00%	\$0	\$2,976
80	\$2,976	0.00%	\$0	\$2,976
81	\$2,976	0.00%	\$0	\$2,976
82	\$2,976	0.00%	\$0	\$2,976
83	\$2,976	0.00%	\$0	\$2,976
84	\$2,976	0.00%	\$0	\$2,976
\$ 250,000			\$ -	\$ 250,000

SaltFire Brewing Tavern Public Benefit Explanation

Economic Impact –

We anticipate that in year one, it will generate about \$600k in revenue from the sale of food, beverages, and merchandise and through hosting events such as trivia nights, karaoke, and sporting event watch parties, to name a few. Over the span of 3 years, we hope to raise revenues in our Midvale location to over \$1 million.

Public Amenities –

SaltFire Brewing has established a competitive advantage over chain competitors, such as Applebee's and Bout Times, by providing a positive, locally focused, and unique customer experience. Our decor and environment are comfortable, cozy and inviting. SaltFire is also heavily involved in promoting other local businesses and not for profits. We regularly collaborate with them to raise funds and support them in their projects to bring more awareness to the cities we reside in. Meeting space is offered free of charge to NFPs regularly and we encourage them to host benefit parties at our locations.

Adaptive Reuse –

SaltFire Brewing hopes to be able to open in the old Evangelico Eterno church building which has recently been renovated to accommodate businesses specifically like ours. Much of the charm of that building has been maintained by the developer, while also adding a new and inviting patio along the north side and facing Main St.

Beautification –

We are working closely with the Property Owner to create a space that is both charming and inviting and that will attract customers from all over the valley. We have retained the services of a designer to help create a beautiful space within the building and will be calling on our own landscape designers to create an attractive outdoor patio area that will enhance the street and neighborhood.

Street Activation –

We believe that our two locations have been a positive catalyst for activity in their respective geographies. In both our South Salt Lake and Phoenix locations, multiple businesses established themselves after we opened. We have also worked closely with both cities to develop and promote local street festivals and fairs. In both locations we are open Monday through Sunday, which attracts people to the area and provides an active environment every day of the week.

Permanent Job Creation and Retention –

During year one, we are estimating that we will employ 5-7 individuals on a permanent basis. Our South Salt Lake location, which is only a bar, currently employs about seven employees, while our Phoenix location, which also includes a restaurant similar to what is planned in Midvale, employs approximately fourteen individuals.

Sustainability –

We attempt to use sustainable practices in all our operations. Our fleet vehicles include an electric car and a cargo van that runs on compressed natural gas for deliveries and service personnel. We recycle paper, glass, and aluminum at all our locations and use recycled and biodegradable products for our packaging whenever possible. We regularly evaluate how and where we are purchasing products to determine if we can expand this into other areas of our processes or improve on existing ones.