



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

**REDEVELOPMENT AGENCY OF MIDVALE CITY
MEETING AGENDA
January 6, 2026**

Public Notice Is Hereby Given that the **Redevelopment Agency of Midvale City** will hold an electronic and in-person meeting on **January 6, 2026** 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 January 5, 2026.**

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 December 2, 2025 — *[Rori Andreason, HR Director/City Recorder]*

IV. ACTION ITEM

A. Consider **Resolution No. 2026-01RDA** Approving Amendments to the term sheet for a business loan agreement between the Redevelopment Agency of Midvale City and Saltfire Brewing Co. — *[Aubrey Christensen, RDA Program Manager]*

V. POSSIBLE CLOSED SESSION

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

January 6, 2026

- A. Discussion of the Character, Professional Competence or Physical or Mental Health of an Individual;
- 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: December 31, 2025

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



REDEVELOPMENT AGENCY MEETING

Minutes

Tuesday December 2, 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
Board Member Heidi Robinson - Excused

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; Kate Andrus, RDA Director; Wendelin Knobloch, Planning Director; Chief April Morse, UPD; Chief Jason Mazuran, UPD; and Matt Pierce.

Chair Gettel called the meeting to order at 6:48 p.m.

I. GENERAL BUSINESS

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

II. PUBLIC COMMENTS

There was no one who desired to speak.

III. CONSENT AGENDA

A. CONSIDER MINUTES OF NOVEMBER 18, 2025

B. CONSIDER RESOLUTION NO. 2025-13RDA ESTABLISHING A TIME AND PLACE FOR HOLDING MIDVALE REDEVELOPMENT AGENCY MEETINGS FOR THE 2026 CALENDAR YEAR.

MOTION: Board Member Paul Glover **MOVED** to approve the consent agenda. The motion was **SECONDED** by Board Member Bonnie Billings. 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	Aye
Board Member Denece Mikolash	Aye
Board Member Paul Glover	Aye

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

Aye
Absent

IV. ACTION ITEM

A. CONSIDER RESOLUTION NO. 2025-14RDA APPROVING THE TERM SHEET FOR A BUSINESS LOAN AGREEMENT BETWEEN THE REDEVELOPMENT AGENCY OF MIDVALE CITY AND GREEK STREAK TAVERNA, LLC.

Kate Andrus said agency staff received a \$80,000 loan proposal from Greek Streak Taverna LLC. The application was reviewed and evaluated against the program's guidelines and criteria, and staff confirmed that the applicant met and exceeded the minimum threshold required for consideration. The proposal demonstrates strong potential to support the attraction, growth, and enhancement of businesses within the Main Street Area. Based on this evaluation, agency staff determined that the proposal qualifies for the 2% interest loan incentive.

A term sheet outlining the proposed loan terms was presented to the Board for discussion on November 18, 2025. The finalized term sheet is now being presented to the Board for approval.

Fiscal Impact:

The current program budget is \$750,000 to be utilized for individual loans. If approved, the RDA will provide a \$80,000 loan to Greek Streak Taverna LLC. This will bring the current overall budget for the revolving loan program to \$670,000 to be loaned to additional projects.



Revolving Loan
Program –
Greek Streak Taverna LLC

Proposed Loan Terms

Terms:

- \$80,000 loan
- 2% interest rate
- 7-year loan
- First Payment Date:
 - First day of the first full month following the opening of the business OR June 1, 2026
- 100% of requested loan amount is covered by collateral.

Recommended Motion

“I move that we pass Resolution No. 2025-14RDA approving the term sheet for a business loan agreement between the Redevelopment Agency of Midvale City and Greek Streak Taverna, LLC.”

Greek Streak Taverna



- Established 2016
- Current location: 185 E Cache Valley Blvd, STE 100, Logan, UT 84341
- Owner/Operator: Mario Trejo

Background

- Secondary location – Restaurant
 - Main Level of Corner & 6th Apartments
 - 7487 S Main Street
 - Greek Style Food
- Applicant has owned and operated first location for over 9 years.
- Actively partners with current neighboring businesses to cross-promote.

Draft Term Sheet

Terms:

- \$80,000 loan
- 2% interest rate
- 7-year loan
- First Payment Date:
 - First day of the first full month following the opening of the business OR June 1, 2026
- 100% of requested loan amount is covered by collateral.



Business Plan

- | | |
|--|--|
| <ul style="list-style-type: none">• Grand Opening Goal:<ul style="list-style-type: none">• May or June 2026• Open 7 days a week<ul style="list-style-type: none">• Mon-Sun 11 AM – 10 PM• Extended Weekend hours if needed• Job Creation:<ul style="list-style-type: none">• 8-12 positions• Mix of full-time and part-time | <ul style="list-style-type: none">• Community Engagement<ul style="list-style-type: none">• Participation in Street Events• Hosting Community events<ul style="list-style-type: none">• Ex: Tasting Events (local breweries)• Partnership/Collaboration with local artists and businesses |
|--|--|

Approved Collateral

- The borrower pledges collateral equal to 100% of the loan amount.
- Collateral includes equity in the borrower's personal residence, with the RDA holding a second-position lien.
 - Position confirmed by Title Report.

MOTION: Board Member Bonnie Billings **MOVED** to Pass Resolution No. 2025-14RDA Approving the Term Sheet for a Business Loan Agreement Between the Redevelopment Agency of Midvale City and Greek Streak Taverna. The motion was **SECONDED** by Board Member Bryant Brown. 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	Aye
Board Member Denece Mikolash	Aye
Board Member Paul Glover	Aye
Board Member Bonnie Billings	Aye
Board Member Heidi Robinson	Absent

The motion passed unanimously.

VI. ADJOURN

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

The meeting adjourned at 6:51 p.m.

Rori L. Andreason, MMC
City Recorder

Approved this January 6, 2026.



REDEVELOPMENT AGENCY OF MIDVALE CITY SUMMARY REPORT

January 6, 2026

SUBJECT: Consider **Resolution No. 2026-01RDA** approving amendments to the term sheet for a business loan agreement between the Redevelopment Agency of Midvale City and Saltfire Brewing Co, LLC.

ITEM TYPE: Action

SUBMITTED BY: Aubrey Christensen, RDA Program Manager

SUMMARY:

On August 5, 2025, the RDA Board approved a \$250,000 loan at a 0% interest rate for Saltfire Brewing Co. Since then, the term sheet has been updated regarding the repayment terms and the disbursement schedule. The terms have been amended to state that the first payment will be due on the earlier of: a) the first day of the first full month following the opening of the business, or b) May 1, 2026. This change accounts for the updated construction timeline of the project. The revised term sheet is now being presented to the Board for approval.

Fiscal Impact:

N/A

Recommended Motion

“I move that we pass Resolution No. 2026-XXRDA approving amendments to the term sheet for a business loan agreement between the Redevelopment Agency of Midvale City and Saltfire Brewing Co. LLC.”

Attachments:

Resolution 2026-01RDA
Term Sheet
Amortization Schedule
Public Benefit Impact

**THE REDEVELOPMENT AGENCY OF MIDVALE CITY
RESOLUTION NO. 2026-01RDA**

**A RESOLUTION APPROVING THE AMENDED TERM SHEET FOR A BUSINESS
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, on August 5, 2025, the Agency adopted Resolution 2025-06RDA, approving the zero percent (0%) interest loan for Anvil Brewing Co. LLC dba Saltfire Brewing Co., in the amount of \$250,000 for tenant improvements; and

WHEREAS, the date of first payment has been updated in the amended term sheet to account for the Borrower’s opening date which is dependent upon the construction timeline for the property located at 7584 S. Main Street, Midvale, UT 84047; and

NOW THEREFORE BE IT RESOLVED BY THE REDEVELOPMENT AGENCY OF MIDVALE CITY, that the Board of Directors does hereby approve the amended Term Sheet for a Loan Agreement with Saltfire Brewing Co. LLC and authorizes the Chief Administrative Officer and Executive Director to execute a loan agreement 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 6th day of January, 2026.

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
1st Amended Term Sheet for Loan Agreement
(Saltfire Brewing Company)
Adopted this 6th day of January, 2026

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) May 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</p>

<p>Disbursement</p> <p>Use of Proceeds</p> <p>Default</p> <p>Miscellaneous</p>	<p>the bar and restaurant area as well as the equipment outlined in Exhibit A.</p> <p>The Lender will disburse the loan funds in four payments to the Borrower. The initial payment will be \$70,000 followed by three subsequent progress payments in the amount of \$60,000 each.</p> <p>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.</p> <p>Defaulting on the loan will result in the loss of collateral.</p> <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 Borrow and</p>
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		the subtenant will each be responsible for 50% of the utilities as well.
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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
11	\$2,976	0.00%	\$0	\$2,976
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62	\$2,976	0.00%	\$0	\$2,976
63	\$2,976	0.00%	\$0	\$2,976
64	\$2,976	0.00%	\$0	\$2,976
65	\$2,976	0.00%	\$0	\$2,976
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67	\$2,976	0.00%	\$0	\$2,976
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69	\$2,976	0.00%	\$0	\$2,976
70	\$2,976	0.00%	\$0	\$2,976
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72	\$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
76	\$2,976	0.00%	\$0	\$2,976
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.