JINJA BAR & BISTRO

LOAN ALLOWS LOCAL RESTAURATEUR TO PIVOT, PAY STAFF AND REOPEN

Longtime restaurateur Doug Lanham launched Jinja Bar & Bistro more than 20 years ago when he noticed there weren't any restaurants in the Santa Fe, New Mexico, area serving Asian and tropical cuisine. He decided to fill this void with the goal of developing a regional chain of restaurants that provides customers a cozy place to enjoy dishes from places such as Japan, China, Thailand, Vietnam, Malaysia and Singapore.

Lanham accomplished his goal and was operating three thriving locations in the Santa Fe and Albuquerque areas until COVID-19 hit.

"For the health and safety of our loyal customers and team of 140 tenured employees, and to comply with government mandates, we were required to close our doors and lay off all of our staff in mid-March of 2020," said Lanham.

The restaurant prided itself on its stellar customer service and creative dishes. Lanham knew he could still deliver on this promise if he could get funding to pivot and set up the infrastructure for curbside service. But his primary focus was on helping his employees. "About 70% of my staff has families, and many of them are sole providers," explained Lanham. "So, helping them was my number one priority."



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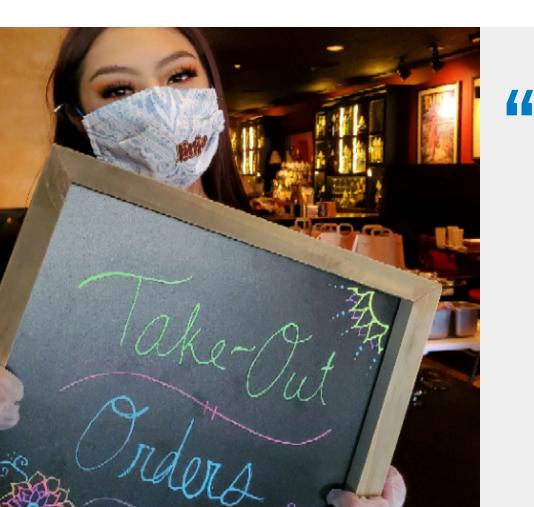


Like many other business owners, Lanham needed to come up with a plan to keep his business running, pay employees and maintain the loyal customer base he had worked hard to build over the years. He says step one was reaching out to his banker for guidance.

"Facing an unprecedented financial crisis, we did not hesitate to turn to the team at Enterprise Bank & Trust's Santa Fe branch for financial guidance," said Lanham. "They helped us to assess our financial needs and create a business plan that enabled us to access government-backed financing."

Dion Silva, president of Enterprise's Santa Fe region, helped Lanham apply for a Paycheck Protection Program (PPP) loan. PPP is a government-backed loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. Lanham proudly explained that the loan allowed him to bring his entire staff back. The funds also provided an opportunity for him to set up curbside service and reopen his restaurants.

"Enterprise worked tirelessly with us, day and night, during a very difficult time to give us what we needed to get our business up and running again and pay our employees," explained Lanham.



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When Lanham reopened his business and launched curbside service, the restaurant's loyal customer base flooded its website, causing it to crash. "Day one was a disaster," said Lanham. "Although I was happy our customers wanted to order our food, I didn't want to disappoint them, lose their business or overwhelm my staff."

PPP funds allowed Lanham to quickly enhance the company website, including implementing software that provides an estimated food pickup time for customers. This keeps his customers' wait time down and prevents his staff from being overwhelmed by too many orders. Today, the staff can quickly and efficiently handle online orders to keep happy customers coming back for more of Jinja's creative Asian and tropical dishes curbside.

Lanham describes the implementation of curbside service as a solid new channel. "Curbside service provides another piece to our business that offers some real upside for the future," said Lanham.

To learn more about Jinja Bar & Bistro, visit www.jinjabistro.com. If you own a business or run a nonprofit organization and are in need of help, contact your banker for guidance.



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