

# A STORY OF SUCCESSFUL CDFI LENDING: CRAFT3 FINANCES A SMALL BUSINESS

## Willapa Hills Cheese Produces Natural and Preservative-Free Goods

Stephen and Amy Hueffed always knew they wanted to start a family together. What they decided after they were married was that they wanted to start a business together, as well.

The couple had different professional backgrounds—Stephen was in youth ministry and Amy in alternative medicine- but both were passionate about cheese and dairy farming.

So in 2005, the Hueffeds established Willapa Hills Cheese on a farmstead in southwest Washington. The family-operated dairy farm and cheese producer focused on sheep and cow's milk cheeses, and artisanal spreads.



**CRAFT3'S LOAN HELPED  
THE FAMILY DAIRY FARM  
EXPAND FOR LONG-TERM  
SUSTAINABILITY**

Due to a changing economy and consumer demand, Stephen and Amy knew that to sustain their business long-term, they had to expand production. However, this kind of growth required working capital that the Hueffeds didn't have.

The couple explored financing options, but traditional lenders were unable to provide a loan to the new, unproven business. A local referral group, SlowMoney NW, connected them to CDFI Craft3. Craft3 saw Stephen and Amy's passion, determination, and the quality of their award-winning products. It also believed in Willapa Hills' commitment to sustainable agriculture and conservation.

In November 2013, Craft3 provided Stephen and Amy with \$75,000 for working capital and equipment purchase, which allowed Willapa Hills to boost production of their natural and preservative-free products.

**"CRAFT3 IS ROOTED IN MAKING A DIFFERENCE AND CARING  
ABOUT THE PEOPLE THEY WORK WITH." -STEPHEN HUEFFED**