

Beechwood Cafe Roscommon, Mich.

"I'm so happy to be working with Northern Initiatives as opposed to a big bank," Lisa said. "There is such personal service. The relationship is so nice."

- New Business
- Rural
- Woman Owned
- Located in an LMI Community

Lisa Ballard and Matt Cassell had the same daydreams as most other restaurant workers: *Someday, when I own my own place ...*

The couple had worked all over the country with some of the most renowned chefs in the world. Matt started working at his parents' restaurant when he was 14. Lisa trained as a pastry chef at the French Culinary Institute of New York and has close to 40 years of restaurant experience.

Their dream of their own place came true sooner than they thought, or maybe exactly on time. While visiting her parents in Michigan in October 2020, Lisa decided she wanted move closer to them. However, the market for high-end pastry chefs and talented head chefs was meager near Roscommon, Michigan. Lisa figured they'd have to commute at least an hour each way for jobs.

They looked at other area restaurants and decided the exact fare they wanted to serve was the niche that was missing. "If we offer quality food for a good price, people will come," Lisa said.

She was right. The Beechwood Café opened in August 2021 and "it's going great," Lisa said. They're garnering 5-star reviews, high praise and, most importantly, returning customers. "The locals are so happy we're here," Lisa said. The menu changes daily and uses fresh, local ingredients in inventive ways, from oven roasted sweet potato, zucchini and carrot fries, to a Three Potato Hash and a bevy of pastries, including soft, homemade challah.

But those early steps were tough. They were living in Las Vegas when they started working with Michael Nunnely at the Small Business Development Center (SBDC). Everyone was very clear that opening a restaurant during a pandemic would be challenging. "One person asked if we were crazy," Lisa laughed, but they kept plugging away, applying for loans and being turned down, again and again.

They had heard wonderful things about Northern Initiatives and had gotten in touch at the end of 2020, but revisited in early 2021. Commercial Lender Lucy McRaven determined the Beechwood Café qualified for funds from the Small Business Association's Community Advantage Recovery Loan, which is designed for small businesses in underserved markets, as well as funds from the Michigan Economic Development Corp. designated for women-owned businesses. Lisa Ballard owns 80% of the business.

"I'm so happy to be working with Northern Initiatives as opposed to a big bank," Lisa said. "There is such personal service. The relationship is so nice."

The Beechwood Café employs nine people, including the two working owners (who are putting in about 80 hours a week) and is able to keep everyone working during the winter, even though the resort area loses a lot of population. Lisa said there are custom orders for pastries, holiday party catering, a full Thanksgiving meal for however many want it, and another restaurant in town that buys its bread from Beechwood. "We're doing pretty good," she said. "We're paying our bills, making payroll. We've gone from 'We can totally do this' to 'Are we really doing this' to 'Hey, we're really doing this.'"

Beechwood Café

- 9 employees, including two working owners