

Sha-Dee's Kountry Kettle

Shelvia and Dolores Donohoe, Owners

CDFI: *Maryland Capital Enterprises, Inc.*

Shelvia and Dolores Donohoe have been in the restaurant business for over 40 years between them. Prior to opening Sha-Dee's Kountry Kettle in Salisbury, Maryland, they had operated restaurants in Pennsylvania, Delaware and other cities in Maryland.

"Sha-Dee's," as the business is affectionately called by loyal patrons, has been open for four years and is generally known as having the best food in Salisbury. In 2002, Shelvia and Dolores received a \$10,000 loan for working capital to enhance daily operations from Maryland Capital Enterprises, which offers the smallest community businesses on Maryland's Eastern Shore access to resources such as credit, business training, and networking opportunities.

Maryland Capital Enterprises provides technical assistance and lending to small enterprises in order to help them secure capital and build a good credit history. Each participant works in a small group with an advisor to develop and build their business. . Loans range from \$2,000 to \$15,000, and are approved by a Loan Committee comprised of knowledgeable and experienced volunteers. Loans have a term of 1-5 years depending on size, and interest is 10-12% depending on the strength of the application. Participants are required to attend business training sessions. Visit www.marylandcapital.org for more information.