

CDFIS: DRIVING RURAL DEVELOPMENT

DEBORAH FITCH - FITCH RANCH ARTISAN MEATS

HOW ONE ENTREPRENEUR'S VISION BECAME A LIFELINE FOR COLORADO RANCHERS

Granby, CO

CDFI: COLORADO ENTERPRISE FUND

When Deborah Fitch opened Debbie's Drive-In with her husband, Cameron, in Granby in January 2020, she couldn't have imagined her passion for quality beef would help preserve Colorado's ranching heritage. As business boomed during the pandemic, they began processing their own meat weekly and purchased Fitch Ranch Artisan Meat Co., a local meat processor. What began as a practical solution grew into a broader mission. Cameron developed the "30/30/30/10 principle," ensuring quality from ranch to table, and the team implemented rigorous standards, including twice-yearly Safe Quality Food audits and Certified Angus Beef processing status.

Through conversations with local ranchers, Deborah uncovered a crisis: shrinking margins, limited logistics, and a lack of refrigeration were forcing families out of ranching. She began helping young ranchers adopt similar models. Today, the Fitch team works with more than 25 Colorado family operations across cattle, lamb, and pork, helping save seven to eight struggling ranches.

Growth required capital. After relying on credit cards, Deborah turned to the Colorado Enterprise Fund. The loan consolidated debt and expanded processing capacity from eight to 30 cattle per day. Today, Fitch Ranch Artisan Meats operates as a boutique processor dedicated to strengthening resilient, locally rooted ranching partnerships.



CHEMEKETA PARK MUTUAL WATER COMPANY

RURAL WATER SYSTEM UPGRADES CRITICAL WATER INFRASTRUCTURE WITH CDFI SUPPORT

Chemeketa Park, CA

CDFI: RURAL COMMUNITY ASSISTANCE CORPORATION (RCAC)

Chemeketa Park, a small mountain community of about 150 homes in the Santa Cruz Mountains of Santa Clara County, California, faces significant challenges in maintaining and upgrading its aging water infrastructure. Originally developed in the 1920s as a seasonal vacation cabin area, Chemeketa now relies on Moody Creek as its primary water source, with a backup connection to the Montevina Pipeline through San Jose Water Company. The community's water system, overseen by the Chemeketa Park Mutual Water Company, serves 155 connections and requires critical upgrades to improve storage capacity and drought resilience in the face of California's severe and ongoing drought conditions.



To manage the cash flow needed for its infrastructure improvements, Chemeketa Park secured a \$600,000 bridge loan from RCAC, a CDFI that provides financial support and technical assistance to rural communities. This loan ensures timely payments to contractors and engineers replacing four aging storage tanks—including a critical 35,000-gallon tank with a new 100,000-gallon tank—under a \$1.84 million Small Community Drought Relief Program grant. With RCAC's support, Chemeketa Park can modernize its water storage and distribution system, maintain reliable water service for residents, and strengthen its resilience to drought now and in the future.