



## ENTERPRISING QUILTER IS THE TALK OF THE TOWN

*Combination Quilting and Coffee Shop Brings New Life to Norwood Young America*

Stacey Horton had dreams of opening a quilting shop, but life got in the way. Just as she drafted plans to purchase a quilting shop in Waconia, her husband became gravely ill. After supporting him through a battle with chronic illness for several years, her husband passed away last summer.

After that trauma, Horton had to decide what to do with a life that no longer looked like what she had planned. She was working full time, but not living her dream. “I thought, you know what? Life’s too short. I’m not going to sit here working at this job,” she said. “And so, I decided to start my own quilt shop.”

The Waconia opportunity had long passed and her scans for available real estate weren’t promising. Then one night at a quilting club meeting, she met another quilter’s son who was a real estate agent. He proposed a space in nearby Norwood Young America. “I walked in the door and said, “This is it. This is the place,” Horton said.

Horton had a vision for what would become the Quilting Grounds—a combination quilting shop and coffee shop that could serve expert sewers and caffeine addicts alike. But she didn’t have the business plan or financial background to make it happen. She worked with Open to Business Advisor Lee Hall to create a plan that would keep the business afloat and help her obtain capital to build out the space.

Once Horton had a business plan, Citizens State Bank Norwood Young America financed a buildout of the space that allowed her to open the shop in February 2016. Bank President Perry Forst said that

entrepreneurs who work with Open to Business have a greater likelihood of success in obtaining financing. “Open to Business is able to put together projections and expectations to plan for the most likely outcome,” he said. “Not everyone is an accountant. Entrepreneurs have their own skills and passions, and Open to Business and the bank can be the other legs of the stool.”

Forst said that investing in small businesses like the Quilting Grounds is good for the bank because it brings more visitors to other local destinations. Already, tour buses and visitors from as far away as Idaho have stopped in at the Quilting Grounds. That’s good for the bank’s other customers in the area. “There is a synergy because different businesses can play off of that,” said Forst. “Community banks are good at seeing the unique opportunities in businesses like the Quilting Grounds.”

So far, the bet is paying off. Horton is already expanding her Friday night open quilting nights into an upstairs space because she can’t accommodate the number of customers joining her each month. Regular coffee drinkers have seen what’s happening in the quilt shop and signed up for sewing classes. Horton can see her vision being fulfilled. “I want this to be someplace where people sit and relax and have some fun. So that it becomes a place to go,” she said. “And it already has for many people.”

*Visit the Quilting Grounds at 24 West Elm Street in Norwood Young America, MN. Or find it online at <http://www.thequiltinggrounds.com/>.*