



## community development partnership

*Creating opportunities for people to live, work, and thrive on the Lower Cape*

### Neighborhood Automotive...A Wellfleetian's love of tinkering makes for good business

***“We’ve found steady growth each year, even in the winter months. The quality of the work and word of mouth have both helped us.”***

Kevin Sturtevant, Owner, Neighborhood Automotive

Just past the PB Boulangerie Bistro on Route 6 in South Wellfleet, you may see a small, fairly inconspicuous sign for Neighborhood Automotive on the right. Turn down the driveway and you’ll find yourself in the busy parking lot of a spacious and clean automotive shop. The atmosphere is friendly and the shop is owned and operated by Kevin Sturtevant, a self-described “Wellfleetian” of several generations.

Inside the front door of the office there’s an old barber’s chair you can sit in, as well as photos of classic cars on the wall. In addition to its charm and character, Neighborhood Automotive is a bustling business with an AAA approval, a much sought after distinction.



A Cape Cod Technical School alumni, Sturtevant also holds an Associate Degree in Science from New England Institute of Technology in Warwick, RI. As a young child Sturtevant began tinkering by taking things apart and putting them back together, and he’s never stopped. These days he uses a computer for analysis and diagnostic purposes, but he still loves the idea of fixing what is broken and giving life back to a vehicle that is having troubles.

In 2010, Sturtevant bought the business and worked with SCORE to grow it. While working with SCORE mentors, they determined he would need some financing to make the final payment to the previous business owner. SCORE referred him to the CDP in the fall of 2013 to look at financing options more than a year before the final payment was due. Over the next year Kevin worked with CDP staff to develop a good loan package.

Sturtevant had also hired a business to help with the financial planning, bookkeeping and record keeping. The CDP felt this had been an important factor of the business’s success to date and thus, as part of the loan agreement, he was required to keep this service. A requirement of all loan recipients is that they meet with Pam Andersen, CDP Director of Business and Credit Programs, on a quarterly basis to compare their actuals vs projections and identify how they are doing toward achieving their

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goals identified in their business plan. “This builds a relationship and trust,” she says, “which is key to the success of this program.” Numerous CDP loan recipients have let us know that this is an invaluable aspect of the program.

As a result of the loan, Sturtevant was able to hire additional people to work in the shop and now has a service writer, two technicians and a female lube technician. He prefers to work on the electronic and diagnostic side of things himself.

While winter on the Cape can be slow for many businesses, Sturtevant has “found steady growth each year, even in the winter months. The quality of the work and word of mouth have both helped us,” he said.

An active member of the local BNI and a former member of their leadership team, Sturtevant has participated in local events such as the Trunk or Treat each year at the Wellfleet Drive-In. He also gives a “Toolship” each year to a Cape Cod Tech graduate which helps the student to buy the tools he or she will need to get started.

“We love helping businesses like Kevin’s,” Andersen says. “The business owners acquire the tools they need to grow and maintain their businesses, and in this case stay in the community where they grew up.”

Each year the CDP grants 9 - 11 loans with a cap of \$40,000 for up to five years. To apply for a business loan a business owner must write a business plan. “A short form with 10 questions is all they need,” Andersen said. “We don’t want it to be too much of a challenge. We want to see two-year projections of cash flow, two years of both personal and business tax returns and a P & L to date. We also ask for a recommendation or referral. I’m here to help with the process and people shouldn’t be afraid to apply.”