FIRST STOP BAGELS

Edinburg, Texas



> **“ The UTRGV SBDC was such a big help in our process of applying for a loan.**
>
> **We truly thank the organization, and Fernando especially, for guiding us through these new steps. Without their help, we probably would not have received our loan as quickly as we did.”**

AMERICA'S SBDC TEXAS SOUTH-WEST | THE UNIVERSITY OF TEXAS RIO GRANDE VALLEY

The University of Texas Rio Grande Valley

A Recipe for Expansion

The Situation: First Stop Bagels, LLC is a locally owned specialty food business founded by Jesus Alvarado and Melissa Blanco, offering fresh bagels, house-made cream cheese spreads, and breakfast favorites throughout the Rio Grande Valley. What began as a food truck quickly built a loyal customer base and expanded into wholesale partnerships with local coffee shops and businesses.

As demand increased, the owners identified an opportunity to open a brick-and-mortar location in Edinburg that would support retail sales, wholesale distribution, and future catering services. Before moving forward, they wanted to better understand the financial requirements, lease considerations, and funding options associated with the expansion. To help evaluate the opportunity and plan for sustainable growth, they turned to the UTRGV Small Business Development Center (SBDC) for guidance.

SBDC Assistance: To support their expansion plans, Jesus Alvarado and Melissa Blanco visited the UTRGV SBDC and met with Business Advisor Fernando Andrade-Larios for assistance with lease evaluation, business planning, financial projections, and financing options.

Through one-on-one advising, the owners received guidance on market research, startup and operating costs, business plan development, and SBA financing. The SBDC also helped them prepare a lender-ready financing package and navigate the loan application process, providing support and direction as the owners worked through unfamiliar steps associated with business expansion and financing. This guidance helped the owners move forward with greater confidence as they pursued funding for their first brick-and-mortar location.

IMPACT

$20,365	4 JOBS	$25K
BUSINESS LOAN	**CREATED/RETAINED**	**OWNER INVESTMENT**

Learn more about the UTRGV SBDC at utrgv.edu/sbdc