

Crafting quality, cultivating community: How a local bank helped a small business make a big impact with Abrigo

COMMUNITY CONNECTIONS

At the core of every successful local economy is a network of small businesses that contribute to the community's economic health and character. Integral to their success are community banks, which serve not merely as financial institutions but as trusted partners and advisors. These banks extend beyond the provision of funding—they offer tailored coaching, give strategic advice, and foster valuable relationships that help small businesses navigate growth and sustainability. When community banks leverage Abrigo lending products, they can streamline loan processes, enhance risk management, and ultimately, empower local businesses to achieve their dreams.

A perfect example of the symbiotic relationship between local banks and local businesses is the relationship between RW Supply+Design and West Plains Bank and Trust Company, an Abrigo Lending customer. RW Supply+Design is a wholesale manufacturer, seller, and distributor of hardwood flooring that serves the entire flooring market: flooring dealers, installers, and end-users and builders. RW Supply+Design supports other small businesses across the country with a dedicated sales team building relationships with flooring dealers, welcoming locations that offer support, technical training and business resources to installers, and showrooms to guide customers to flooring that is right for them.

RW SUPPLY+DESIGN

Like a lot of successful businesses, the company started small and has flourished in recent years. Founded in 1994 as one man and a pickup truck doing business as The Master's Craft, it merged in 2022 with its sister company Real Wood Floors, rebranded to RW Supply+Design, and has grown to 17 locations across the Midwestern and Southern U.S. But designing, producing, and supplying

fine flooring is only part of the company's story. The company's initial business goal was to grow enough profitability to support a local high school ministry organization. Today, RW Supply+Design has expanded its mission to help orphaned and abandoned children by providing them with homes, adoption grants, education opportunities, and family preservation services.

"We want to be known obviously for quality products, good prices, and for being a support resource for flooring installers," said Marketing Director Caleb Unruh. "But the goal was never to have a nationwide wood flooring distribution company. The goal was to be profitable enough to support something that was meaningful and impactful in the local community."

MISSION AND IMPACT

RW Supply+Design partners with organizations that help children and families in difficult situations around the world. They have also enabled local community members to help children in need, either by helping to fund adoptions or by raising awareness for fundraising drives. At the same time, the company is committed to creating a work environment that gives staff members purpose and builds community.

"When we hire people, we want to bring them into the fold and create not just a job, but a career," Unruh said. "Our mission makes the company into a place where employees can really bring their best efforts and have a meaningful purpose that they're working towards in addition to a paycheck."

Like many businesses, Real Wood Floors turned to its local bank when it needed additional funding and support. It partnered with West Plains Bank and Trust Company, a \$660 million bank in the company's hometown of West Plains, Missouri. Shane Cobban, the accountant for Real

Wood Floors, was looking for a larger line of credit and seeking to move the company's operating account to a new bank.

"That line of credit helped us expand," Cobban said. "We were able to spend money advancing into new territory. After the merger, the company had several locations around the country. West Plains Bank helped us establish those new territories and hire new salespeople. Without them, we probably couldn't have done what we did. They were instrumental in giving us the resources necessary to grow."

STAYING LOCAL

The merger meant a decision between two banks. Real Wood Flooring had been banking with West Plains and Trust Company, while The Master's Craft banked with a larger bank. Since most operations and the bulk of the activity would be completed through The Master's Craft's ERP system, it might have been simpler to sever ties with the smaller bank when establishing RW Supply+Design. But accountant Evan Bailey said it was important for the company to keep its relationship with a local bank. Instead of choosing between the two, the company kept West Plains Bank and Trust Company as its primary lender and used their other banking relationship for accounting needs.

"You're more important as a customer to a community bank," he said. "With a larger bank, you might end up being just an account number. We really valued those personal relationships."

West Plains Bank and Trust Company has been locally owned and managed since its founding in 1883. The bank is committed to providing convenient, efficient, and modern banking to the area. Abrigo's loan origination system software has streamlined the bank's processes, giving staff more time to focus on providing the best possible customer experiences to more businesses like RW Supply+Design. Today, RW Supply+Design's CEO even serves on the bank's board.

"We don't have as much daily interaction with West Plains Bank as we once did, but we know that anytime we need anything, they're there for us," Cobban said. "If we were ever to put all our eggs in one basket, I know we could trust West Plains."

RW Supply+Design plans to continue expanding its services across the east coast in the future, opening new markets and enabling bigger and better contributions to their mission work.

"It's ingrained in our business plan that we will support our mission partners no matter what," Unruh said. For RW Supply+Design, that means more than continuing its work to aid children and families. "We want to totally align with our values, and working with a community bank is part of being a positive presence in the community."

ABOUT ABRIGO

Abrigo is a leading technology provider of compliance, credit risk, and lending solutions that community financial institutions use to manage risk and drive growth. Our software automates key processes — from anti-money laundering to fraud detection to lending solutions — empowering our customers by addressing their Enterprise Risk Management needs.

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