

Changing Lives with Style

Creating careers and building community,
one haircut at a time.

Ea La Mar's Cosmetology and Barber College has been an integral part of east Kansas City since 1982. Since its founding, nearly 5000 students have gone through the rigorous 1500-hour programs, learning a valuable trade and gaining life and business skills along the way.

The Need

After decades in the original building at 1220 Brooklyn Ave., owner Nicole Hall decided they needed more room so they could expand their offerings. She had her eye on two properties at 15th and Prospect that were big enough double the number of students they could take on. It was important to her to stay in the area to keep providing education and services where they're needed most.

She approached Central Bank of Kansas City to see if there was a way we could help her acquire property and finance a renovation.

The Solution: \$600,000 Loan

- We were able to prepare, package, underwrite, and approve a long-term fixed rate loan with traditional financing and pair it with an SBA loan through Heartland Business Capital, so she could get financing with just 10% equity down.
- Not many financial institutions want to facilitate this kind of lending, but it's the heart of what we do.
- Our team also supported Nicole through the process, answering questions so she could move forward with confidence.

The Impact

- The purchase and renovation of two buildings and a parking lot
- 10,000 square feet for classrooms, training, and services
- An increase from 20 - 30 students per year to 60 students per year
- An increase in low-cost barber and cosmetology services to the community

The goal is to eventually have 80 students a year, creating even more pathways to successful futures.



99% of our students are extremely successful. They go out and open their own shops and salons, then hire our graduating students because they know what kind of training they get here. They're making a really positive impact in the community."

— NICOLE HALL, OWNER EA LA MAR'S COSMETOLOGY AND BARBER COLLEGE

WE'RE ABOUT
People

WE'RE ABOUT
Purpose

WE'RE ABOUT
Possibility

Central Bank of Kansas City is focused on providing affordable financial services and products to the communities we serve. Our investments make it possible for more minority- and women-owned businesses like Ea La Mar's to start, grow, and succeed. With our resources, entrepreneurs have the tools they need to spur economic growth in their communities.



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