

Do the Right Thing

Rolin Construction reaps benefits of loan program

Rolin Construction's goal is excellence at every level. During the past 10 years, the company has grown from a small renovation and home builder to providing state-of-the-art developments for not only Poarch and Atmore communities, but in Alabama, Florida, Louisiana and Mississippi.

Rolin Construction is owned and operated by Tribal Member Shawn Rolin, son of Eugene "Buster" and Bessie Rolin, and his wife, Stephanie. The company is a full-service construction company specializing in new commercial and multi-family construction and renovations. Of the 35 employees on staff, 68 percent are Poarch Creek Indian Tribal Members or Tribal stakeholders.

But like any growing contractor, Rolin Construction found itself in need of additional equipment to add to its fleet. That's when the Rolins decided to seek a loan through the Loan Program at Creek Indian Enterprises Development Authority (CIEDA).

"Initially we bought a truck with the existing money we had on hand," Stephanie Rolin said. "However it ended up needing repairs that we couldn't cover, so the CIEDA Loan Program was our best option for getting a new vehicle." CIEDA ended up providing Rolin two separate loans over three years for the same vehicle, repairs and eventually replacement.

"The CIEDA Loan Program has been a blessing to our company and employees," Rolin said. "The staff made sure our paperwork was in order and was very supportive to us. They made the process so much easier and understood the importance of getting our main fleet vehicle back to work as quickly as possible. They kept us positive when we were uncertain and made the loan program process very smooth.

"The low interest rate offered through the loan program was more than competitive," she said. "The quick turnaround was another blessing. They processed the loan agreements

with ease, and we went and bought the truck. This loan program got us out of a bind, and for that, we will always be grateful."

Rolin Construction builds for the Tribe, the U.S. government, private and public industries. In 2015, they were very proud to lead the team on the construction of the Wind Creek Casino B.B. King Blues Club Hotel and Casino in Montgomery for PCI Gaming. They are also completing the NAREL project with the Environmental Protection Agency at Gunther Air Force Base in Montgomery.

"Both project owners are very pleased with the construction process and our team," Rolin said. "This is what it's all about — doing the right thing and bringing in our projects on time and within budget."

The company has also been involved in the construction of Creek Travel Plaza, Buford L Rolin Tribal Health Clinic, Lavan Martin Assisted Living Facility and the Moniac Townhouse project.

Rolin's advice for other Tribal Members who are considering applying for a loan through the CIEDA Loan Program is to make sure your business plan is rock solid.

"CIEDA will guide you through the process of making a business plan, but you have to know what you want to do." Start small and make sure you build your credit, she said.

"We found these to be the most important factors during the first three to four years of growing our business. It's very important to have lenders available for support, and remember, they (lenders) are looking for businesses and individuals with proven records of payment and a solid business plan."

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