



## **Member Minute Business Spotlight**

November - 2017

### **Who is Moraine Chili?**

**Moraine Chili is a partnership between two brothers who opened their doors in 2005 as a franchise of Cincinnati-based Skyline Chili.**

Gus & Jim each have 30 years of restaurant experience and currently employ approximately 25 full time and part time employees at two locations.

### **How has River Valley partnered with you over the years?**

River Valley was able to lower our interest rate on an existing loan. That made the business financially stronger to succeed during the worst recession in our lifetime. We were seeking a bank with one local contact who knew our business and financial history, plus provide solutions to problems that may arise. We found this with River Valley and appreciate the personal service and mutual trust that we have built through the years.

### **What do you do in your non-work time?**

Gus is active in coaching, volunteering and cheering on his three kids. The University of Cincinnati grad represents franchisees as a member of various boards with Skyline Chili. Jim, a University of Miami alum, is into physical fitness and DIY home projects. He is a proud husband & uncle to four.

### **Who has been your greatest inspiration and why?**

Our parents immigrated to the United States to give their kids an opportunity to succeed. They gave us support, knowledge and encouragement to achieve goals in education and business.

### **What advice would you give someone wanting to start a business?**

Seek out a good financial partner, such as River Valley. Have a good business plan first. Highlight how to market yourself, a breakdown of costs...fixed and variable, cash flow needed to break even, and research of the location, competitors, demographics, and your target customer. Lastly, be humble, be a good listener, a great communicator and leader, a good role model and be approachable. Pray that you have continued good health! And, be hungry and excited to succeed! This will help your staff to be motivated and feed off your energy!

**Gus & Jim Georgostathis**  
Co-Owners

**Moraine Chili, Inc.**  
**Skyline Chili - Franchise**

5774 Springboro Pike  
Moraine, OH 45439  
937-293-0496

4407 State Route 725  
Bellbrook, OH 45305  
937-848-7348

[www.Skylinechili.com](http://www.Skylinechili.com)

## **Product of the Month**



**River Valley Credit Union  
Business VISA Credit Card**

- **No Annual Fee**
- **Unlimited ScoreCard Rewards**
- **Quick Local Lending Decision**

# **#DreamBIG4BIZ!**