



Cedar Crest Woman Brews Up Business With Help From Nonprofit Lender

By *Finance New Mexico*

Hannah Johnson left Cedar Crest, New Mexico, to get a biology degree, and after a stint in shorebird conservation, she returned to start a coffee shop in her hometown in the eastern Sandia Mountain foothills.

The owner of Cabra Coffee, which opened in spring 2017, started making quality coffee at college. “My first job working in the industry was when I was going to school at the University of Puget Sound in Tacoma. It was just the coffee shop in the school, but we were getting coffee from a cafe in Seattle, and they would come down and train us. That’s where I first learned how to make coffee professionally.”

During her subsequent conservation work with the piping plover at Massachusetts Audubon, Hannah found that her side job in a coffee shop brought her more joy because it offered social interaction. “I wasn’t working with anybody, ... and I needed a way to make friends. The coffee shop (in Nantucket) was brand new. I realized that I knew more than anybody else there just from working at the coffee shop at my school. So I was put into the manager position, overseeing everything to do with the coffee. And that’s when I really discovered that it was something I liked doing and that I was good at.”

Once back in New Mexico, Hannah persuaded her father, commercial real estate developer Curtis Johnson, to go into business with her as co-owner of the shop at the family-owned shopping center a stone’s throw from the Ale Republic brewery, owned by her brother, Patrick.

Hannah needed startup capital. Because hers was a new business, she did not qualify at a traditional bank, but Patrick suggested The Loan Fund, where Matt Loehman, a classmate from Hannah’s Albuquerque high school, worked as director of development and special projects.



“They were really easy to work with, very nice,” Hannah said of The Loan Fund. “The hardest part was just getting the paperwork ready when I was trying to get approved for the loan. But since then they check in with me every once in a while. And they’re as involved as I want them to be.”

Since receiving funding in March, Hannah has welcomed The Loan Fund’s advice on various business matters and is receiving assistance with building her website. The business, located at 12216 N. Highway 14, also markets itself on Facebook at <https://www.facebook.com/cuppacabracoffee/>.

Cabra Coffee (the Spanish word for “goat” honors the Ethiopian goats whose enthusiasm for raw coffee beans reportedly led a goatherd to discover their stimulative effects) employs five people and obtains most of its products from local producers: New Mexico Tea Company provides the green teas, black teas and oolongs; herbal teas are sourced from a small farm in Alameda; the honey, jams and jellies are local. Even the mugs are made by a local potter.

“Ultimately, I’d like to have everything as much as possible be local,” Hannah said. “One of our syrups right now is a lavender syrup; you can put that in anything. The most common would be a lavender latte and people love it, and that’s just the tip of the iceberg. There are so many fun things you can do with coffee and tea.” The coffee shop also bakes scones, muffins and coffee cake in-house.

The Loan Fund is a nonprofit community development financial institution (CDFI) that provides affordable loans, training, and business consulting to entrepreneurs, business owners, and nonprofit organizations throughout New Mexico. Founded in 1989, The Loan Fund has provided over \$74 million in loans to help create or preserve more than 8,900 jobs statewide. For more information, call 505-243-3196 or visit <http://loanfund.org/>.

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