

# GOODNEWS FLORIDA

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**WHEN OUR COMMUNITY NEEDED HER THE MOST  
GINGER MARTIN AND  
AMERICAN NATIONAL BANK CAME THROUGH**

# Ginger Martin & American National Bank Strengthen Community During Pandemic

**Shelly Pond**  
Good News Editor

South Florida's community banker, Ginger Martin, president and CEO of American National Bank (ANB), championed the cause of South Florida churches, nonprofits and small businesses during the mad dash to secure funding through the Paycheck Protection Program (PPP) beginning in April. When COVID hit and the world was shutting down, there was a lot of fear. The CARES Act originally left it unclear who qualified and how it would work. With businesses closed, church giving on the decline and nonprofits forced to cancel fundraisers, quick approval of the PPP was a lifeline for many.

"Ginger and Amy Mahaney, her chief loan officer, stayed late into the night to get us this PPP loan," said Bob Barnes, president of Sheridan House Family Ministries. "And this has been a very, very challenging time for Sheridan House because when other ministries' doors are closed, ours are wide open! We've got 4,000 single moms and their kids, and we're having to feed them more than ever before, so this PPP helped us to pay our employees and shift that money over to feed these moms."

As larger banks directed confused clients to bureaucratic online formats that yielded little progress, Ginger and her team personally completed more than 500 loans in two short months, closing each one individually in their office. This was almost double the number of loans in their previous loan portfolio.

"We had almost the entire bank focusing on the PPP," said Ginger. "We had this total team approach where people were doing things that were not in their job description, and one thing that was encouraging is we were working these long hours and people were just motivated to go above and beyond because we knew this was going to make a difference in our customer's lives."

There were challenges as the Small Business Administration (SBA) system went down, but Ginger said, "The rapport we built with the people on our team was amazing. It was like people who go to war and they're in the foxhole. In the heat of things, it just binds you together."

## The least of my family

From a spiritual standpoint, Ginger said, "I really feel like God was showing up." Recalling the story of how God used Gideon to rescue Israel from the Midianites in Judges 6, Ginger said she saw God using American National Bank in a similar way. "The angel of the Lord came to Gideon and he said, 'who am I to save Israel? I'm the least of my family.' And here we are a \$300 million family-owned bank, and God used this small bank to do some really big things."

American National Bank processed 509 loans for a little over \$71 million and 20 percent of those dollars went to nonprofits and churches. "Banks are not always that church and nonprofit friendly because they are considered high risk, but of course our focus, and my heart personally, is for Kingdom work," said Ginger.



**Ginger Martin**

*Photo by Justus Martin www.justusmartinphoto.com*

Extremely active in the community, Ginger currently serves on the board of the National Christian Foundation of South Florida. As a former foster parent, she previously served on the board of 4KIDS of South Florida, Inc. and Taylor's Closet. She is director of the Florida Banker's Association (FBA) School of Banking, FBA's Banc-Serv, Broward Workshop, NSU Ambassador, Tower Forum and ABA Community Bank Council as well as holding memberships in a number of leadership organizations. Perhaps her greatest passion, however, is fighting again human trafficking, which led her on a mountain climbing journey with The Freedom Challenge. With six climbs under her belt thus far, including a noteworthy climb of Mount Kilimanjaro in 2015, she has tirelessly raised funds and awareness for women and children who are victims of human trafficking.

Because of her involvement with The Freedom Challenge, Ginger received a call from the president of Operation Mobilization U.S., Andrew Scott. "He called me from Atlanta and said, 'Ginger our bank is not helping us with the PPP. So I said, Andrew, we'll do it! This is what makes me think of Gideon. Here we are in Fort Lauderdale doing a PPP loan for a very large ministry – totally blew me away.'"

Ginger also obtained PPP financing for Awana International, a ministry based in Chicago that equips local volunteers in

over 50,000 churches around the world with Biblical evangelism and discipleship solutions for children. This connection came through Pastor Bill Mitchell of Boca Raton Community Church and his wife Elizabeth Mitchell, who is on the board of Awana International.

"I can't say enough about Ginger. She's like a rock star!" said Pastor Bill Mitchell. "I've known Ginger for years through Lifework Leadership and the Christian community at large, through LauderdaleLead and BocaLead, but I've never done business with her until this year. She has a great reputation, and as I do business with her, I see the consistency through the moral compass that she has. That's something to honor and applaud. It holds through her whole team, from Amy to the guard at the door and the tellers; this is a good group of people. There's something attractive about that, and I know it comes from Ginger and her love for the Lord."

Another thing that stood out to Mitchell was when they went into the bank with the elders and bookkeepers to close the loan. "We had this prayer meeting with Ginger and Amy. It was just amazing to be in a bank boardroom having prayer, which is something I would never do at another bank. And let me tell you, she helped the Christian community through this pandemic. She is a direct reason – one of them – why many of us are doing as well as we're doing."

## A vital community bank

OneHope, Inc., an international ministry with 175 employees whose mission is to bring God's word to every child, has been with ANB for over a decade. Jon

Laria, Chief Financial Officer of OneHope, Inc., said, "One of the reasons we bank with ANB is because I feel like I have a community banker. I actually have someone who cares about me, our mission, our ministry, and Ginger is a woman of faith too, so she really appreciates what we do around the world."

And what a time to have a community bank that knows you, works with you personally and has your cell phone on speed dial. "In March when we were shutting down the economy, donors were calling and saying my business is closed. I don't think I can continue to give at my usually pace," explained Laria. "With revenues down, the staff were all scared to death, but with the confidence we were going to get the PPP with Ginger's help, we were able to say we're not going to knee jerk react. We could commit to the whole staff to keep them on board until June 30th....Ginger and her staff were so responsive. We were successful in getting our loan approved right out of the gate, the first week. It went through on a Monday and we were funded that same day."

4KIDS of South Florida also received funding for their PPP loan through ANB. "From the beginning we felt confidence in their ability to navigate us through the PPP loan process," said Kevin Enders, president of 4KIDS of South Florida. "Many kids are not safer at home during the COVID-19 shutdown, and we need to continue to recruit, train and license excellent foster families... The help we received from the American National Bank team allowed us to focus on new interventions to kids and families in the communities we serve."

### Making a difference

Calculating the total number of employees represented by the PPP Loans they funded, Ginger figured more than 7,000 people continued to be paid. "Those 7,000 people, those are families, people's livelihood, how they're going to pay their bills. And here's what we saw too. Some companies really would not have survived without the PPP money. Even the company where I receive physical therapy, the owner has become a friend, and she told me, 'I would have had to lay people off and close the doors if we had not gotten this money,'" Ginger said.

### Covered in prayer

With all of that traffic at the bank, how did ANB keep its customers safe from COVID? "We were very conscientious when bringing customers in to close the loans. We controlled who came into the bank, had all of the customers wear masks and sanitized, following all the best practices." However Ginger also said, "I physically anointed the doors of the bank with oil and I just prayed that protection. We recited Psalm 91:3 – no pestilence – and God did keep us safe."

And the prayer didn't stop there. "We just had the heart of asking that God's hand would be on us and his favor," said Ginger. Others prayed as well. "One person prayed, let every dollar be a seed that is planted that will bring forth your harvest. And at the time we had loaned \$35 million, and I thought 35 million seeds!"

Ginger said she prays blessings for all of her bank customers. She reflected on Isaiah 61:1-3. "It basically talks about rising and letting your light shine and that the glory of the Lord will rise upon you and nations will come to your light. So here we are at this small community bank that I saw God use, and I give him all the praise and glory for that."

Stephan N Tchividjian, Co-Founder and President, National Christian Foundation, said, "Ginger Martin is one of the finest examples of someone who is bold in their faith and earns the right to be heard because she is world-class in her work. My grandfather, Billy Graham, was quoted saying, 'I believe that one of the next great moves of God is going to be through the believers in the workplace.' I think Ginger took that seriously because she exemplifies this. The stories are too many to tell. Ginger's engagement with her church, her community, organizations such as Lifework Leadership, OM and NCF exemplify someone who lives tirelessly to improve the lives of those around her. Recently, watching her rally her team and serve her banking customers during one of the most stressful times in recent history, demonstrated that she does not just talk her faith, but lives it by doing what she does with excellence. Ginger brings joy whenever she walks into a room and has an energy about her that can only be explained as God-given. Ginger inspires me."

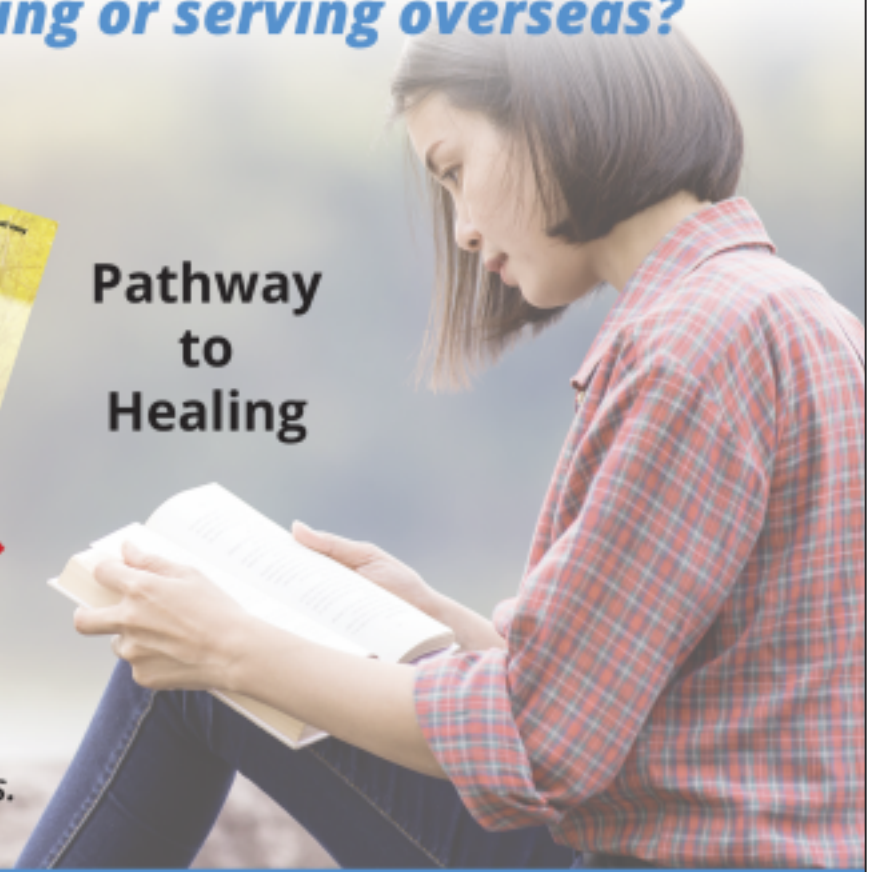
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Psalm 116:1-2

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- Leslie J. Feldman -

# Who's your Banker?

In 1970 I was a young kid in Miami. I already had some mileage promoting rock and roll concerts, still taking college courses and was working in subsidiary operations at the **Miami Herald**, when I was approached by some quasi friends (*acquaintances*) that said, "A guy in Fort Lauderdale wants to meet you." That was about it. So?

We soon met, and they drove me up to Fort Lauderdale to meet this "guy." I was intrigued. That guy was **Jack Hunt**. We talked about concerts, music, publications, clubs and radio. The meeting went on for hours, and I remember laughing a lot. We met again the next day at his office on Oakland Park Boulevard, and we talked business – he wanted to do something together that would be fun. I told him I was in a two-year executive trainee program at the *Herald*, but frankly I didn't know

why. It seemed lame. I had to wear white shirts and a tie, and we had meetings EVERY morning at 7 a.m. I laughed. He laughed.

Jack Hunt then told me that he wanted to do something that was fun... I got that impression from the day before, duh. I vaguely knew that Hunt was for real – I could tell. Jack was my senior by about 30 years, and he shared he was a bit at the crossroads in their family business; he, his father and brother just sold their **Coral Ridge Properties** to **Westinghouse** including the real estate development called Coral Springs, Florida, "The city of the future." He had my attention.

Fast forward, we agreed to become partners, and we would each put in money and capitalize the company. I would be president. We talked about concerts, clubs, radio stations. **Wow!** I said we would need offices. He said, "Here, I own this building (the largest multi-story building on Oakland Park Blvd). *Take a floor.*" Then I said, what you have in mind was gonna take more than \$100,000; he put in \$80K and I put in \$20K – a lot of mula in 1970.

## WE NEED A BANKER

We need a **BANKER**, I said. My dad is a builder-developer, and he's always said, "You need a banker who knows you if you want to make it in business; to be there for you." ...Jack had this slow-building laugh that starts out with a soft chuckle like a stalled engine, then gets louder in a rumble and then a full avalanche roar, and he said we *OWN* the banks. He was right. They owned Bank of Commerce on the corner of Oakland and Federal, and two other banks. This story could go on forever, but...

This month on the cover of the **Good News** is **Ginger Martin**, our Banker and the banker you will read about in our feature story by GN Editor **Shelly Pond**. Ginger Martin was there for our tribe, our village, our constituent group of charities and business leaders that make up the fabric in our Christian Leadership here in Broward County. I know first-hand the days and hours and weekends that she and her multi-talented team at **American National Bank** put in for their *client family* during this pandemic shut down.

Ginger was the first meeting that I scheduled when I took leadership of the Good News over three years ago; she is a dynamic buzz saw and strong believer. I encourage anyone who needs a **banker** in your corner – they don't make many or any like the women we call "Ginger."

Les

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**Ginger Martin** and her team are pictured in the lobby at American National Bank, South Florida's community bank. From left to right: **Daniel Korolev**, Senior Vice President, Lending; **Ginger Martin**, President and CEO; and **Amy Mahaney**, Executive Vice President, Chief Lending Officer.  
Photo by Justus Martin www.justusmartinphoto.com

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**Ginger Martin**  
President and CEO

“Do not withhold good from those  
who deserve it when it’s in your  
power to help them.”

*~ Proverbs 3:27 NLT*



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