

A PPP loan funded by Kitsap Credit Union enabled family-owned Silverdale Pediatrics to serve its community throughout the pandemic.

In March of 2020, COVID-19 changed the world in ways that no one could have predicted. People were told to stay home, businesses were shut down, unemployment numbers soared, and uncertainty loomed.

Dr. Niran Al-Agba worried about how the pandemic would impact her business. She is the owner of Silverdale Pediatrics — a small family owned business that's cared for the Silverdale, Washington, community for more than 50 years. Her father, Saad K. Al-Agba, was a doctor who grew up in Baghdad, Iraq, and immigrated to the United States in pursuit of the American dream, settling in Seattle. That's where the story of Silverdale Pediatrics began.



In 1986, Al-Agba's father opened his practice, serving as a second home for his daughter. She grew up answering phones on Saturdays and getting to know her father's patients. After attending medical school, she officially joined the practice in July 2002, and the father-daughter duo worked side-by-side for 16 years. Her father was devoted to his patients and "worked up until the day he died," she recalled.

When COVID-19 hit, the future of Dr. Al-Agba's family practice, and the legacy she had built with her father, was in doubt.

Her first priority was ensuring all employees were safe and able to continue working in order to pay their bills. Every employee wanted to stay onboard and agreed to work fewer hours. The office immediately cancelled all appointments until it had a clear path forward; however, the practice didn't close its doors. "Where else will people go?" Dr. Al-Agba asked.

Weeks into the pandemic, amid much uncertainty, talk of a relief program grew louder. Dr. Al-Agba called local banks asking about the Paycheck Protection Program

"Not a single bank would discuss or call me back, it was extremely discouraging."

Determined to find a solution, Dr. Al-Agba called Kitsap Credit Union. She immediately connected with an employee who assured her as soon as the credit union had the go-ahead to offer the loans, they would be in touch. Within a day, she was informed her PPP loan was approved, and she would soon receive the funds.

The PPP loan allowed Silverdale Pediatrics to continue doing what it does best — serving the community. When N95 masks were unavailable for purchase, the office asked the community for help. Within days, retired dentists, construction professionals, and community members donated their N95 masks. This gesture allowed Dr. Al-Agba to test community members for the virus.

As a second round of PPP loans became available, Silverdale Pediatrics was able to rest easy. "We are thriving compared to many other small businesses, and we are going to be okay," the doctor said. "That's not something I could have said in March."

With help from Kitsap Credit Union, Dr. Al-Agba didn't need to lay off a single employee. "I've been able to find a way through the tunnel," she said.

Kitsap Credit Union and her community made it possible to pull through, she said.

"Thank you — you gave me the financial and medical supplies to be able to test our community and I felt so blessed. When a community credit union is supported it really does turn around and go back into funding that is used to support a community."

“Urgent cares were turning people with symptoms away. But because of the help of the PPP loan, I was able to test these patients.”

- Dr. Niran Al-Agba

**IN 2020, WASHINGTON
CREDIT UNIONS GAVE:**

\$457 MILLION

IN PPP LOANS TO

8,976

BUSINESSES