

Good morning Mr. Chairman and members of the committee, my name is Christy Dodd. I am the Executive Director of CTB, formerly Center for Technology & Business. CTB is a 501(c)(3) nonprofit organization that houses the North Dakota Women's Business Center (NDWBC) with locations in Bismarck and Fargo providing service statewide.

The NDWBC was formed in 1999 and is a shared partnership between Small Business Administration's Office of Women's Business Ownership and the State of North Dakota through the ND Department of Commerce and CTB. The federal dollars mandate a 1:1 cash match and state dollars are leveraged 3.73 times to help meet that requirement and fulfill duties under the ND Women's Business Development Office (century code section: 54-60-15) along with the guidelines in the federal notice of award from SBA.

We ask for the State's continued support so that we can continue to secure the federal dollars awarded and fulfill the duties outlined to support and serve entrepreneurs in North Dakota.

The NDWBC provides one-on-one business advising and technical training to entrepreneurs to start, grow, and expand their businesses, provide in-depth business training opportunities and events with a focus of reaching underserved women, programming that develops skillsets and confidence for women to step into private, public and/or elected leadership roles, and acts as the certifying entity for Woman-Owned Business Certification programs.

Over the past 20 years, the NDWBC has trained almost 45,000 North Dakotans to date which includes outreach to many rural and tribal communities. We have built a large partner and client network across the state which fosters open communication and collaboration with local community leaders, resource partners, and other stakeholders when developing programming to minimize duplication of services.

We manage and facilitate several key programs and services that are outlined in the handouts provided. I would like to highlight a few:

1-on-1 Business Advising Services:

The NDWBC offers services and resources designed to help individuals in every phase of the business development and growth process. The one-on-one business advising, and technical training services are free and confidential, with an emphasis on resources specific to women entrepreneurs.

For the current biennium, our team provided one-on-one business advising to 423 individuals with new and existing businesses. That number is expected to grow past 500 by the end of this biennium. Of those clients, 39 officially registered a new business creating 48 new jobs so far.



Here are two examples of entrepreneurs who have received out services:

Kelani Welstad, owner of Turbo Septic of Upham, received business advising services through our Bismarck location this past Spring. Just after our meeting, Kelani was able to gain access to capital to grow her operation. She also applied for and was granted Certified Woman-Owned business status at the state and federal levels.

Dan Coleman (Yes, we help men, too!), a Fargo-area business advisee and one-time felon was able to launch his lawn care business after completing entrepreneurship training provided by the Fargo team. Dan was able to access the capital he needed, even with no credit, thanks to the preparedness and coaching of our staff.

Balancing Goat Coffee Co. opened in Mandan in January 2020. They offer specialty coffee and food items along with a wellness studio. They employ 17 part-time employees. The NDWBC assisted them over a 3-year period in overall operations, financial planning, and marketing. The client worked with the NDWBC through one-onone business advising for technical advice and attended several events the NDWBC hosted.

Michaela, business advising client and a 2019 graduate of the NDWBC's Women's Leadership Program (WLP), was set to host her first-ever Limitless conference in Davenport. The event's purpose was to offer guidance and training for North Dakota's solopreneurs. Unfortunately, COVID-19 forced her to postpone but we consider this a success story because Michaela credits WLP and NDWBC staff for equipping her with the skills and courage necessary to take the leap.

The demand for individual business advising services for entrepreneurs, especially women, remains steady statewide.

Our Business and Technical Trainings

One of our focus areas is to develop and implement training across urban and rural ND based on community need and demand. The NDWBC provides current, relevant training opportunities to entrepreneurs, small business owners, and business professionals across the state.

Rural and tribal communities can often be underserved in their access to advanced technical and business education trainings. We work with local community partners such as economic developers and other stakeholders to bring relevant, in-demand, and non-duplicative training opportunities to these communities. In addition to rural communities, the NDWBC partners with the North Dakota Veterans Business Outreach Center (ND VBOC) and SBA to deliver services to military personnel and their family members at the Minot and Grand Forks Air Force Bases and other locations, as necessary.



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NDWBC provides entrepreneurial training designed specifically for the residents at the Dakota Women's Correctional and Rehabilitation Center (DWCRC) located in New England. The training aims to equip women for a successful transition back into their communities and help them establish core business basics that include business planning, marketing their ideas, operations and gaining confidence to succeed.

The final training program I would like to highlight is a partnership the NDWBC has developed with Growing Small Towns in Oakes. Beginning in the summer of 2021 we will be implementing office hours onsite to assist the seven-county region with business advising, leadership development, and other training opportunities.

Certification of Women-Owned Businesses

The NDWBC is the only entity authorized but the ND Department of Commerce to examine applications and qualify businesses for status as a Certified Woman-Owned Business (WOB) in the state. NDWBC is also the only entity in the state approved as site visitors for any of the third-party certifiers of the Woman-Owned Small Business federal certification program.

NDWBC provides ongoing assistance to 39 active certified ND WOBs. They represent industries including retail, construction, service, HVAC design, oilfield safety and manufacturing. They average 19 years in business, 18 employees, and their average net profit totals more than \$3.3 Million per year.

Certification and ongoing assistance prepare these businesses for better securing state, federal and/or private contracts from businesses looking to increase diversity in their supply chain.

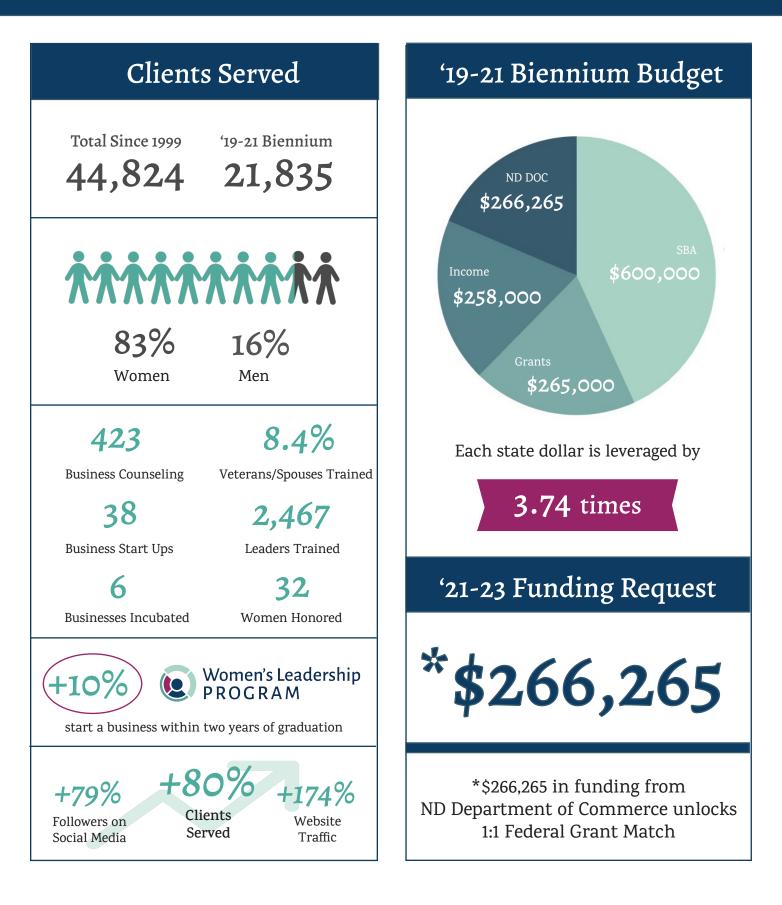
National certification provides the opportunity for ND businesses to seek federal contracts with set-asides for women-owned businesses. The U.S. government does not meet its goal of awarding 5% of federal contracts to women-owned businesses. If this annual goal was met, women-owned businesses would have access to marketplace opportunities worth at least \$4 billion each year.

As a recap, NDWBC proudly serves North Dakota entrepreneurs through various programs that positively impact the state's economy. I want to thank you and the State of ND for the continued support and urge you to approve the financial commitment that allows us to secure these federal dollars to continue to serve and support entrepreneurs throughout North Dakota.

Thank you for your time and careful consideration.



North Dakota Women's Business Center ONDVBC A partner for Women In Business 2720 East Broadway Ave. Bismarck ND 58501 701.223.0707 www.ctbnd.com

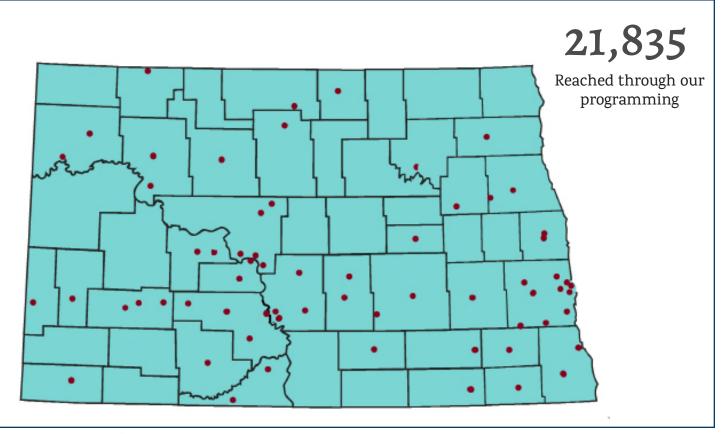


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at the Idea Center		
Clients Served	58	
Current Clients	30	
Businesses Starts	16	
Jobs Created	42 FTE	
Total Revenue	\$9 Million	



Our '19-21 Outreach





CTB The IDEA Center and North Dakota Women's Business Center are programs of CTB.



About Host:

CTB formed in 1999, is a 501(c)(3) that hosts the North Dakota Women's Business Center (NDWBC) grant program. NDWBC is a shared partnership between Small Business Administration and the State of North Dakota (ND); through the ND Department of Commerce and fulfills the duties of the North Dakota Women's Business Development Office (Century Code section: 54-60-15).

In addition to the NDWBC, CTB houses the IDEA Center, a program that focuses on inspiring innovation, creating a vibrant entrepreneurial ecosystem, and supporting entrepreneurs through the Innovate ND program. Having both programs under one 501(c)(3) allow CTB to redirect operating dollars from both programs and put those dollars toward delivering client services and streamline offerings for entrepreneurs across the state of North Dakota.

CTB collaborates with other resource partners to serve urban and rural communities across the state by providing non-duplicative and impactful trainings for small business owners and their teams to increase revenue, develop skillsets, and adapt their processes to meet the workforce challenges by embracing remote workers and technology.

In 2016, NDWBC was selected as the Women's Business Center of Excellence winner from the Small Business Administration for providing innovative and in-demand training opportunities. NDWBC was chosen 1/105 centers in the United States. This national recognition for exceeding its goals for more than three years in a row was essential to NDWBC receiving a second federal grant from the Small Business Administration in 2018, which expanded NDWBC programming to two offices in ND. The additional federal award is a 4.5-year grant, totaling \$675,000.00 federal dollars, that mandates a 1:1 non-federal match.



How NDWBC is Funded:

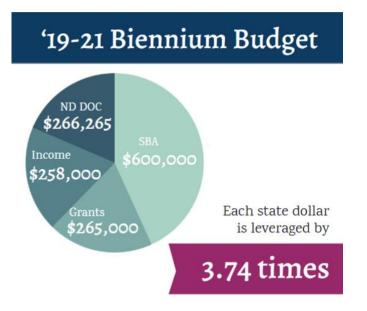
Timeline of events leading to the initial development of the NDWBC:

- October 25, 1988, the U.S. Congress passed, and President Ronald Reagan signed into law, HR 5050-The Women's Business Ownership Act;
- The U.S. Small Business Administration created the Office of Women's Business Ownership office which administers the Women's Business Center grant;
- North Dakota established a Women's Business Center/Development Office in 1999 and state dollars were committed and leveraged to fulfill the requirement of the 1:1 cash match and to utilize the federal funding for North Dakota entrepreneurs.

CTB has a staff of 11 FTEs. Eight FTEs are focused on NDWBC programming, serving the entire state of North Dakota. CTB's annual operating budget for NDWBC is approximately \$680,000.00 per year, which totals to \$1,360,000.00 for the biennium. Roughly, 84% of the annual budget goes directly into delivering services to clients. The remaining 18% of the annual budget covers operations and grant management expenses.

CTB has multiple sources of funding to support its mission and programming duties. CTB leverages federal and state dollars to receive grants from the Bush Foundation, Otto Bremer Foundation, and private partnership commitments. These grants are specific to support the programming needs for NDWBC across the state. Program income is generated through training opportunities and programming throughout the year for program sustainability.

In addition, thousands of dollars via in-kind contributions from resource partners across the state help NDWBC to carry out its programs. In-kind contributions range from donated training space in rural communities to training facilitation by expert volunteers.



NDWBC's Mission:

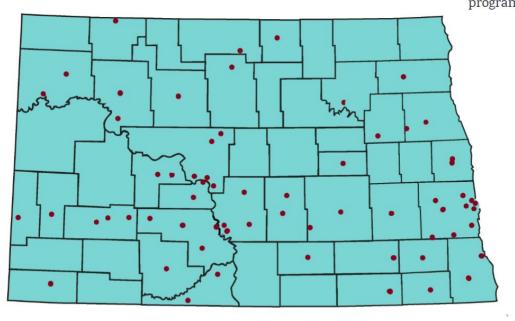
To enhance ND's economic future by providing one-on-one business technical assistance to women entrepreneurs to start and grow businesses, provide in-depth business training opportunities with a focus on reaching underserved women, and programming that develops skillsets for women to step into private and/or public leadership roles across North Dakota.

NDWBC collaborates with resource partners and listens to the needs of rural and urban communities to develop programming to address those specific needs.

The impact map below shows NDWBC's services area and the trainings, events, outreach, and free and confidential business advisings provided during the 2019-2021 biennium thus far. A narrative of each category can be found on the following pages to clarify the impact NDWBC has in North Dakota.

Our '19-21 Outreach

21,835 Reached through our programming



Key Programs of the NDWBC Grant:

Business ADVISINGS

A. Entrepreneurial Services

NDWBC's services and resources are designed to help individuals in every phase of business development and stage of growth.

- One-on-one business advisings and technical services are free and confidential. NDWBC emphasizes and promotes resources specific to women entrepreneurs and inventors seeking prototyping and manufacturing assistance.
- Business incubation office space and community room rentals make NDWBC a hub of entrepreneurial support and an ideal location for local organizations to gather for meetups and trainings.
- North Dakota ranks in the 5 lowest states for the combined economic clout of the number, employment, and revenues of women-owned firms. (source American Express Open: The State of Women-Owned Businesses, 2019)
- In North Dakota from 2007 to 2018, woman-owned firms increased by 32.5%, employment by woman-owned firms grew by 47%, revenues increased by 115.9% (source American Express Open: The State of Women-Owned Businesses, 2018).
- The high demand for one-on-one advisings resulted in an average 3-week wait period in 2019.
- In the current biennium, NDWBC provided one-on-one business advisings to 423 individuals. That number is projected to reach 500+ by the end of this biennium. Of those advisings, 38 started their businesses, supporting 289 jobs.

- In comparison to previous years, 233 individuals received business counseling services during the 2017-2019 biennium, and 191 in the 2015-2017 biennium.
- Of NDWBC clients, 94% saw growth in their business since attending a business advising or training service.

B. Business Development and Technology Trainings

NDWBC provides relevant trainings in technology and business development made for entrepreneurs and small business employees across the state. NDWBC emphasizes trainings in rural communities and communities with urgent and high-ranking needs.

- As the size of woman-owned businesses continues to grow in North Dakota, the need and demand for advanced trainings for business owners and their employees has increased greatly. In the current biennium, NDWBC trained 2,467 individuals, including 615 who participated in COVID specific training around EIDLE and PPP loans. In total, NDWBC completed outreach to 21,968 individuals. The need rose for entrepreneurs, and NDWBC met that need with the ability to market its services with increased staff.
- Rural communities are often under-served with limited access to technology and business training opportunities. During the last biennium, NDWBC worked with local partners and stakeholders to bring relevant, in-demand and non-duplicative training opportunities to communities including Glen Ullin, Dickinson, Williston, Hazen, Minot, Jamestown, Oakes, Valley City, Devil's Lake, Hankinson, Cayuga, Wahpeton, and others. After attending training events, entrepreneurs created business plans with financial projections to obtain start-up capital through lenders. Attendees gained practical knowledge in social media marketing and strategy, learning the value of a clean, simple website, NDWBC coached many through the uncertainties of coronavirus and helped business owners to pivot, keeping their business healthy and moving forward. With many more people working remotely, NDWBC is expanding its outreach through virtual trainings. NDWBC takes great pride in the fact that after advisings and trainings, entrepreneurs and professionals know they have an ally, a partner, and someone to connect with when they need encouragement or get stuck. Entrepreneurship can be a lonely road. Sometimes the most impactful data is qualitative, not quantitative.
- NDWBC collaborates with organizations promoting STEM and learning technology classes to girls and women. Providing exposure in a safe learning environment creates curiosity, builds confidence, and develops essential STEM skills.
- NDWBC provides educational training designed specifically for the residents at the Dakota Women's Correctional and Rehabilitation Center (DWCRC) located in New England. The training equips women for a successful transition into the community and equips the women with business basics, which include writing a business plan, best marketing practices, business operations, resetting the entrepreneurial mindset, and building the confidence to succeed.
- NDWBC facilitates the annual Finance Resource Tour educating loan officers, economic developers, and business development centers on financing programs in North Dakota. The tour is a collaboration with the USDA, ND Department of Commerce, Bank of North Dakota, and SBA. In 2019, the tour served approximately 90 attendees across Minot, Bismarck, Fargo, and Grand Forks. NDWBC partners with the SBA District Office to host Boots to Business at the Minot and Grand Forks Air Force Bases and ReBoot (entrepreneurial trainings for the ND National Guard in Bismarck, Fargo, and Dickinson each quarter. Military personnel and their spouses attend these trainings that cover the opportunities and challenges of transferring military skills into entrepreneurism, sustainable business concepts, competitive analysis, small business financing, business plan development, and the statewide resources available to entrepreneurs and veterans launching their business ideas. In the current biennium, NDWBC trained over 125 military personnel who were preparing to retire from service.

 NDWBC is a critical force that helps build a strong entrepreneurial ecosystem in local communities. It fosters healthier relationships among resource partners, provides staffing resources, and contributes to volunteer-driven, community-based events that encourage growth such as 1 Million Cups Bismarck-Mandan, the Mandan Pitch Challenge, and TEDxBismarck.



C. Women's Business Summit

NDWBC hosts the annual Women's Business Summit every October/November, coinciding with National Women's Small Business Month. The Summit attracts around 200 participants each year and includes top-notch speakers and breakout sessions training individuals from across the state. Attendees network and develop essential business skills. NDWBC honors 2 women in business with the coveted Woman of Impact and Female Entrepreneur of the Year awards during the awards luncheon.

- By bringing women together, the summit offers a unique and unmatched opportunity for women to make valuable business connections, learn advanced skills for business success through a full day of trainings, and to access a variety of resources in one location.
 - "I first attended with my previous employer, and now I have attended the last few years as a business owner." Summit Attendee



D. Women's Leadership Program

NDWBC's Women's Leadership Program (WLP) is a unique, six-month training dedicated to advancing the personal, professional, community, and health leadership skills for women of all ages. WLP's goal is increasing participants' interest in advanced leadership positions, building business leaders, and encouraging entrepreneurship. WLP is held in two hub communities and offers a one-day mini WLP session in rural and tribal communities. WLP has graduated 448 women from the six-month program and the one-day mini sessions. It has proven to be an environment in which women gain the skills and confidence to step into new leadership and gain traction toward closing the gender gap of women in leadership roles.

Of the graduates, many move into managerial roles, run successful campaigns for local and state elections, and step up to serve on boards.

- Within six months of graduation, NDWBC sees an increase in interest in the following categories:
 - Business Owner: 24%
 - Manager: 24%
 - Non-Profit Board Member: 38%
 - Corporate Board Member: 25%
 - Service Club Member: 28%
 - Service Club Officer: 32%
 - Mentor: 42%
 - Community Volunteer: 22%
- Data from the 2017 report from the American Association of University Women ranks ND #26 in pay equality, with women making just 79% of the wages of men. WLP

- Nationally women hold 52% of jobs in management, professional and related occupations yet only 14.6% of executive positions and 16.9% of board seats. (https://www.americanprogress.org/issues/women/reports/2014/03/07/85457/fact-sheet-the-womens-leadership-gap/). The gender gap increases dramatically from mid-management to top management. WLP participants undergo the crucial training that prepares them for succeeding in these advanced roles, including management and board leadership.
- Participants of the six-month program take on a philanthropic project and receive \$100 in seed money. Since the beginning of the program, WLP has raised \$408,724.41 of cash and in-kind donations for local community organizations. This project activates their leadership skills, shows participants that they have the power to make a difference in their communities, and builds their confidence for greater leaps in the future.

E. Career Discovery- Entrepreneurship Essentials

NDWBC partners with the University of Mary, NDSU Female Business Leaders Club, Williston Chamber, Mandan HS FBLA Club, and programs at Century HS in Bismarck for entrepreneurship classes and training.



F. Woman-Owned Business Certification: State and Federal

NDWBC is the only entity authorized by the North Dakota Department of Commerce to examines\ applications and qualify businesses for the elite status as a Certified Woman-Owned Business in North Dakota. NDWBC also certifies Federal Woman-Owned Small Businesses for the Women's Business Enterprise National Council and the National Women Business Owners Corporation.

- This biennium, NDWBC approved or renewed 77 ND Woman-Owned Business certifications, preparing these businesses for better securing federal and private contracts.
- The status of a Woman-Owned Business Certification provides unique opportunities for attaining and securing contracts from businesses looking to increase diversity in their supply chain.
- The national certification provides ND woman-owned businesses the opportunity to go after large, federal contracts set aside for women-owned businesses, as the U.S. government has the goal of allocating 5% of its contracts to woman-owned small businesses. In 2017, this benchmark was reached for the first time in US history. There are 36 industry categories set aside solely for federally certified womanowned businesses to compete for contracts and sole-source awards, dramatically expanding the opportunities for women-owned businesses and paving the way for new jobs.
- In the current biennium, NDWBC records show (numbers as of 12/21/2020):
 - Current # of Active State Certifications: 45
 - Average Years in Business: 19
 - Average Gross Profit: \$3,363,746
 - Average Employees: 18
 - % of International Business: 4%
 - Percentages by Industry Type:
 - a. Retail: 11%
 - b. Construction: 20%
 - c. Service: 54%
 - d. Manufacturer: 15%
- "Going through the process of the ND Woman-Owned Business Certification, I learned more about what was needed to succeed in running a company. This encouraged me to

- c. Service: 54%
- d. Manufacturer: 15%
- "Going through the process of the ND Woman-Owned Business Certification, I learned more about what was needed to succeed in running a company. This encouraged me to seek out mentors in the financial, strategic, and HR areas so that our company could grow to a higher level," Lorie Pope, Nexus Innovations.

Summary:

Since 1999, NDWBC has served approximately 44,824 individuals across North Dakota. Its programming reach has drastically increased in the last year to increased demand, marketing abilities, and recognition as a go-to trainer and community collaborator. NDWBC works closely with its resource partners across the state and refers clients to its resource partners for their areas of expert service.

Biennium	Counseled	Trained	Outreach
2013-2015	69	5146	
2015-2017	191	5687	
2017-2019	233	5298	
2019-2021 (#'s to date)	425	2467	21,968

State dollars are used to serve existing and aspiring entrepreneurs across North Dakota with a special focus to train and equip its rural communities. To serve effectively, NDWBC continued to adapt its strategies and roll with the changes in the business environment and its federal regulations. This biennium, NDWBC has offered a dramatically increased number of one-on-one business advising sessions. These advisings, even with the help of virtual conferences and video chat capabilities, saw a wait time of 2-3 weeks due to increased demand for assistance through COVID and limited resources.

In addition to a dramatic increase of business and technical advisings, NDWBC experienced changes in tracking clients. First, the definition of "clients served" was amended. The "trained" numbers reflect only "unique clients" (who may have attended 5 training sessions) instead of counting attendees at each training. This change is evident when one compares the number of individuals trained compared to the previous years of training.

This biennium marks the first time that NDWBC tracked "outreach" to individuals attending training sessions where SBA 641 forms were not filled out. These numbers reflect attendees of in-person and virtual trainings sessions and include individuals who attend multiple training sessions.

Continued state funding will allow NDWBC to maximize the reach of its key programs. State funding will allow NDWBC to continue providing the needed assistance to meet the increased demand across rural and urban ND and allow NDWBC to continue accessing \$600,000.00 federal from the Small Business Administration that supports the ND Women's Business

Development Office. Thank you for the continued support and the State's commitment provide resources that improve the lives and inspires success for women and entrepreneurs across North Dakota.





NDWBC is a *Partner* for Women in Business.

They help women advance their careers, businesses, and leadership skills. They understand that not knowing where to start can be overwhelming. NDWBC acts as a guide, offering free tools, inspiring events, and empowering trainings. Clients they work with leave prepared, confident, and have the steps to move forward.

Business Advisings

It's a fact that many entrepreneurs struggle to find a clear path to start and grow their businesses.

In *free and Confidential* in-person or virtual meetings, NDWBC helps business owners identify their needs, connects them with resources, and offers actionable steps to help business owners move forward with confidence.



Karen Schmidt and Dawn Hager, longtime friends and former co-workers, wanted to go into business together. Looking for balance, they realized they wanted to offer it to their clients as well, which is why they opened Balancing Goat Coffee Co. a coffee shop and yoga studio, combining caffeine with relaxation. Partnering with yoga instructors, offering an all-day menu, roasting their own coffee beans is part of the whole experience.

"Our goal was to create a place where you can break out of the mundane, make it your second home, and feel relaxed." Before breaking ground on their new location, Karen and Dawn booked a business advising with Karen Schmidt and Dawn Hager Balancing Goat Coffee Co. in Mandan, ND Est. January 2020

NDWBC for training in the areas of general business services, marketing and branding, financial management, and human resources.

"The staff was helpful and knowledgable. The training sessions we received were full of great nuggets of information that we took back and applied to our business. NDWBC provided us with the opportunity to network and meet other woman business owners who shared their experiences and advice as well as the pitfalls to avoid. These connections were very beneficial to us prior to and after opening our business. Not only did they provide us with training, connections, and general business knowledge, but they also continue

to inspire us and provide us with support and motivation. We think of NDWBC as a valued friend in our business adventure."



Balancing Goat provides inhouse roasted coffee, fresh fruit smoothies, smoothie bowls, pastries, baked goods, all-day breakfast, lunch, and much more. They partner with

Transitions Yaga, another woman-owned business, to manage the yoga studio. Balancing Goat Coffee Co. offers customers a way to relax and start or end their days on a balanced note.







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Turbo Septic Service LLC provides and services portable toilets and offers servicing of residential and commer-

cial septics. Turbo Septic Service LLC started when Kalani and Tyler Welstad realized the need for a portable toilet



rental company in rural, north-central North Dakota. After receiving brochures from a couple of portable toilet companies, Kelani started to feel overwhelmed despite her business background.

I had worked for a "Woman-Owned Business," Jost Construction, several years prior, and I knew I wanted to own a majority of the company. My previous boss, Darla Jost, majority owner of Jost Construction, told me to reach out to NDWBC." Kelani and Tyler Welstad Turbo Septic Services in Upham, ND Est. April 2020

"I somewhat understood what it meant to be "Woman Owned," but I definitely needed to know more. I had so many questions about grants, funding, and the process of becoming state and fedarally cortified."

erally certified."

Kalani booked her business advising session for business plan development, counseling services, government procurement, and grant opportunities.

"The knowledge, excitement, encouragement, and positive feedback I received from NDWBC was amazing! I was so scared when the call started, but by the end of the meeting, I was fired up and couldn't wait to get started! NDWBC was so knowledgeable and helpful. I felt that I could reach out to them with any questions I had." "Nothing can replace the feeling of having support! When this idea first presented itself to us, I was lost. But the encouragement and the guidance of NDWBC calmed my nerves and gave



me the confidence to move forward! I have nothing but great things to say, and I will continue to reach out to NDWBC for advice, guidance, and encouragement!"







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Pride Pups is Fargo-Moorhead's first dog grooming salon with Fear Free Certified professionals dedicated to supporting local non-profit organizations. The salon is owned and oper-

ated by Allie Seely and Carley Schutt. Their mission was developed when the owners realized their passion for grooming and animal welfare and turned it into a next-generation dog salon.



Using Fear-Free practices, Pride Pups offers a calm, comfortable grooming experience and rehabilitates dogs that have had negative experiences in the past. Pride Pups donates half of its tips to non-profits that benefit animals, women, and the LGBTQ+ Allie Seely and Carley Schutt Pride Pups. in Fargo-Moorhead, ND Est. August 2020

community.

"Opening a dog grooming salon in the middle of a pandemic has had its fair number of challenges, but it has been very rewarding. The main obstacles have been obtaining grooming equipment for the salon and funding for

> a loan to pay for the necessary equipment and start-up costs. Due to the pandemic, there was a shortage in steel and other supplies that distributors needed to make the equipment that Pride Pups was trying to purchase. Luckily, we were able to borrow equipment from the previous owner of the space

until ours was delivered." "We have been fortunate to have an outstanding team of supporters, including NDWBC (or as we like to call them, our Pride Pups Pack) to help us make our dreams come true. The most rewarding aspect of owning and operating Pride Pups has been the opportunity to make the grooming experience as enjoyable for the dogs that are entrusted to our care as it is for us. We never fail to find fun and joy in every day."







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Dakota Property Services, LLC offers residential and commercial rooftop and driveway/parking lot snow and ice removal, general home maintenance, yard care, lawn mowing, spring and fall cleanup, and more. Owner Dan Coleman was introduced to NDWBC through the F5 entrepreneurship program. The odds were against Dan, a three-time felon recently released from jail with no credit and a baby on the way.

Dan reached out after graduating from the entrepreneurship class because he wanted to start his own business, often one of the only employment ontions Dan Coleman Dakota Property Services, LLC in West Fargo, ND Est. January 2020

for felons.

NDWBC connected him with a local lender and helped him write his business and financial plans. He received a small business loan to jumpstart his lawn care service company. The lender credited his business plan and financials as the reason Dan's venture was funded. NDWBC worked tirelessly to help Dan get another chance after a



rough past.

"I am incredibly thankful and fully credit NDWBC and Dakota Business Lending for playing a huge part in my success. I opened my business at the start of the pandemic. I have had to be creative and expand, offering more and more services all the time. I even installed Christmas lights!"

Dan is the definition of turning

one's life around and is an inspiration to NDWBC as a truly successful client.