

January 2021

Dear Senator Holmberg and Members of Senate Appropriations,

As a small business owner who has received direct assistance from Paul Smith, I urge you to increase the state's funding support of the ND SBDC. This nationally accredited program provides invaluable, no-cost business advising to small businesses all around the state and has been influential in helping build and grow my business.

I acquired the Hammelton Building in Lisbon, ND, in 2018. Built in 1907, the Hammelton building had been empty for more than 15 years prior to its renovation. With limited knowledge and experience within the world of construction, real estate law, marketing, etc., I began the planning process to bring this property back to life. During the renovation process, I worked with several professionals and sought advice from anyone willing to help. It was then that Gwen Crawford, Lisbon City Auditor, advised me to look to the ND Small Business Development Centers for assistance. I had no experience with this sort of project; I only knew I wanted to be successful in making an impact and establishing a legacy with our community.

Elijah Holdings LLC has been a client of the ND SBDC since 2017 and our project was recently featured as a 2020 success story. ND SBDC assisted me AND my future tenants (separately) in planning for future financial needs and growth. Together, we had a comprehensive plan that has allowed each of us to succeed. Some of my retailers enjoyed their most profitable quarters DURING the COVID-19 closures and restrictions---this was possible because of the planning and implementation we had done together.

The City of Lisbon was awarded the Governor's Choice Community Development Award for its efforts on the Hammelton Building. This award recognizes a development project that has increased the quality of life in a community. The Hammelton has been transformed into a high-rise apartment complex with a bridal store, flower shop, event hall, martial arts school and clothing boutiques. The project has been an inspiration for others in our community, and despite the economic challenges of 2021, Lisbon has seen a boom in new store openings and retail sales.

The ND SBDC provides support to businesses in many ways. They give guidance on developing business plans and financial projections, providing accurate and comprehensive industry data, creating marketing strategies, obtaining financing, enhancing websites and e-commerce, assessing cybersecurity issues, and much more.

Not only did the ND SBDC provide assistance to more than 1,400 unique clients in 2020, but they have also increased their services and outreach in the face of COVID-19. The ND SBDC helped small business owners obtain nearly \$85M in capital for starting and expanding their companies. The organization also created, retained and supported 6,031 jobs in North Dakota. By providing live and recorded webinars to assist business owners with PPP Loan applications and forgiveness, the Economic Injury Disaster Loans

(EIDL), BND COVID-19 relief programs, and other business support, the ND SBDC has been on the front lines of saving and strengthening North Dakota's business community during the pandemic.

Please support small business owners and entrepreneurs around our great state by proposing increased funding for the ND SBDC program. Now more than ever our small businesses, and the economy of North Dakota, need programs like the ND SBDC that provide no-cost advising for our businesses as we try to survive during a pandemic. Financial support for this program results in a healthier and more resilient small-business sector, creates meaningful jobs and thriving communities, and supports the overall North Dakota economy.

Sincerely,
Teena Elijah

A stylized, bold, black signature logo consisting of a single, continuous, flowing line that forms a shape resembling a cursive letter 'E' or a similar abstract symbol.

Elijah Holdings LLC
13210 68th Street SE
Lisbon ND 58054
701.680.9828

January 22, 2021

Chairman Holmberg, Vice-Chairs Krebsbach and Wanzek, and Members of the Senate Appropriations Committee,

My name is Sonja Duerre Stromswold, and I own two small businesses in Mohall, ND. As the owner of two long-operating small businesses in North Dakota, I am writing to testify in support of the North Dakota Small Business Development Centers (ND SBDC) and their services. I have worked with and seen first-hand the impacts of the ND SBDC, so I urge you to increase the state's funding support of this incredibly impactful program. This nationally accredited program provides invaluable, no-cost business advising to small businesses all around the state and is influential in the growth of business and economic success in our state and local communities.

Both of my businesses have utilized the services of the ND SBDC since the program started in North Dakota in 1989 – 35 years ago. From starting a business to growing it, the ND SBDC and its business advisors have been invaluable to my businesses. Both businesses, The Flower House Garden Center and The Prairie Bistro, LLC, are located in rural Mohall, North Dakota. The Flower House began as a way to supplement my family's farming income in 1968. While our farm has not survived, the Flower House did, partly due to the business support and financial help from SBDC. Our advisor at the time helped us develop a business plan and helped us apply for and receive Disaster Assistance due to the poor economy in rural North Dakota at the time. We've continued to take advantage of the business advice of Mary Beth Votava, the current Center Director of the Minot Region SBDC. She has helped us improve our pricing structure, create budgets, analyze our performance, and survive the cycles of business in an area dependent on agriculture and oil. I believe it is safe to say The Flower House Garden Center would not be in business, employing 15-20 people in our small town, today if not for the support of SBDC. The Prairie Bistro, LLC began the same year the ND SBDC did, in 1989. And as with the Flower House, the local SBDC has been a steady source of support, education, and advice since I opened the business. I knew how to bake but not how to create a budget, price my product, or read a financial statement. Thanks to the ongoing support of the SBDC, we now employ 4 full staff and up to 8 part time. Neither business would be here today if not for the support of the SBDC.

Please support small business owners, local communities, and economic growth around our great state by supporting and increasing funding for the ND SBDC program. I cannot overstate the importance of their assistance, now more than ever, as small businesses like mine attempt to navigate and survive the impacts of the pandemic. The support of the ND SBDC has not only kept The Flower House Garden Center and The Prairie Bistro, LLC, but has also helped us grow. Financial support for this program will result in a healthier and more resilient small-business sector, create meaningful jobs and thriving communities, and support the overall North Dakota economy. Please support my small businesses and others like them by supporting the ND SBDC.

Sincerely,
Sonja Duerre Stromswold



417 5th St. NE
PO Box 651
Devils Lake, ND 58301-0651
PH: 701-662-8131
Fax: 701-662-8132
www.northcentralplanningcouncil.com

January 21, 2020

Honorable Ray Holmberg
State Senator
921 High Plains Court
Grand Forks, ND 58201

Dear Senator Holmberg:

I am writing to urge you to increase the states funding of the ND SBDC. This nationally accredited program provides invaluable, no-cost business advising to small businesses all around the state and is influential in the growth of business and economic success in our state and local communities.

I have been a board member of North Central Planning Council, the host organization for the Devils Lake ND SBDC, since 2015. I have received quarterly and annual SBDC reports since that time and have seen first-hand the impacts of the Devils Lake SBDC and the entire ND SBDC network. North Dakota Region III consists of Benson, Cavalier, Eddy, Ramsey, Rolette, and Towner Counties as well as the Turtle Mountain Band of Chippewa and Spirit Lake Reservations. This Center has assisted Region III entrepreneurs and business owners with numerous business start-ups, expansions, business successions and obtaining millions of dollars in capital.

The ND SBDC provides support to businesses in many ways. They give guidance on developing business plans and financial projections, providing accurate and comprehensive industry data, creating marketing strategies, obtaining financing, enhancing websites and e-commerce, assessing cybersecurity issues, and much more. These efforts result in strong small business ecosystems in local communities and helps to create jobs and economic growth in our state.

They have also increased their services and outreach in the face of COVID-19. By providing live and recorded webinars to assist business owners with PPP Loan applications and forgiveness, the Economic Injury Disaster Loans (EIDL), BND COVID-19 relief programs, and other business support, the ND SBDC has been on the front lines of saving and strengthening North Dakota's business community during the pandemic. The ND SBDC helped small business owners obtain nearly \$85M in capital for starting and expanding their companies. The organization also created, retained and supported 6,031 jobs in North Dakota.

Please support small business owners, local communities, and economic growth around our great state by proposing increased funding for the ND SBDC program. Now more than ever North Dakota needs programs like the ND SBDC that provide no-cost advising for our small businesses. Financial support for this program results in a healthier and more resilient small-business sector, creates meaningful jobs and thriving communities, and supports the overall North Dakota economy.

Sincerely,

Merle Boucher

PO Box 7
Rolette, ND 58366
PH: 701-246-3652
Cell: 701-550-9098

Professional planning staff serving citizens and their governments in the counties of Benson, Eddy, Cavalier, Ramsey, Rolette, and Towner.



Dr. John Miller
President, Williston State College

Senator Bekkedahl and Senator Holmberg:

I am writing today in support of the North Dakota Small Business Development Centers (SBDC), and in turn to ask that you consider additional funding for this worthwhile service to small businesses in North Dakota. As a college president and host for one of the regional SBDC's, I see every day the impact our regional SBDC has on local people, local businesses, and local prosperity. This nationally acclaimed program provides invaluable, no-cost business advising to small businesses and prospective small business operators all around the state, and speaking for NW North Dakota, Keith Olson and those who support his efforts are essential to the growth of business and economic success in our local communities, our region, and our state.

To illustrate my point, in 2020 the Williston State SBDC served over 350 clients, achieved capital infusion of more than \$53 million, Small Business Administration (SBA) loans of almost \$16 million, and supported the creation of over 1300 jobs. I believe the ultimate purpose of the SBA and by extension our regional SBDC's is to generate wealth, create jobs, and foster economic and personal prosperity. Given last year's reporting metrics, the local and statewide efforts of the SBDC have been highly successful across the board.

Not only did the North Dakota SBDC's aid more than 1,400 unique clients in 2020, but they also increased their services and outreach in the face of COVID-19. By providing live and recorded webinars to assist business owners with PPP Loan applications and forgiveness, the Economic Injury Disaster Loans (EIDL), Bank of North Dakota COVID-19 relief programs, and other business support, the North Dakota SBDC has been on the front lines of saving and strengthening North Dakota's business community during the pandemic.

Please support small business owners, local communities, and economic growth in North Dakota by supporting increased funding for North Dakota SBDC programs during this critical time.

Respectfully,

John S Miller, Ed.D.
President
Williston State College
john.s.miller@willistonstate.edu
701-774-4231

NDSU

RESEARCH AND TECHNOLOGY PARK

Jan 19, 2021

North Dakota Leader,

My team and I are fortunate to work with the ND SBDC every day and see the positive impacts of this important statewide organization. I urge you to increase the funding of this impactful program which will greatly enhance the business environment in North Dakota.

The ND SBDC provides support to businesses in many ways. They give guidance on developing business plans and financial projections, providing accurate and comprehensive industry data, creating marketing strategies, obtaining financing, enhancing websites and e-commerce, assessing cybersecurity issues, and much more. These efforts result in strong small business ecosystems in local communities and helps to create jobs and economic growth in our state.

Please support small business owners, local communities, and economic growth around our great state by proposing increased funding for the ND SBDC program. Now more than ever our small businesses, and the economy of North Dakota, need programs like the ND SBDC that provide no-cost advising for our businesses as we try to survive during a pandemic. Financial support for this program results in a healthier and more resilient small-business sector, creates meaningful jobs and thriving communities, and supports the overall North Dakota economy.

Take care,



Brian P. Kalk Ph.D. | Executive Director
1854 NDSU Research Circle | Fargo, N.D. | 58102
Cell: 701.261.0373 | brian.kalk@ndsurtp.com
U.S. Marine Corps (Retired) | N.D. Public Service Commissioner (Emeritus)

**Testimony of Shawn Wenko, President
Economic Development Association of North Dakota
In Support of SB 2018
January 25, 2021**

Chairman Holmberg and members of the Senate Appropriations Committee:

I'm Shawn Wenko, executive director of Williston Economic Development and president of the Economic Development Association of North Dakota (EDND). It is in that capacity I am testifying before you today in support of SB 2018.

EDND represents more than 80 state economic development organizations on the front line of economic development efforts throughout North Dakota. The primary purpose of the organization is to promote the creation of new wealth throughout North Dakota to develop more vibrant communities and improve quality of life.

One of EDND's top priorities is to support North Dakota Department of Commerce programs as valuable tools, programs and resources for the economic developers in our state. EDND members can attest that a strong partnership with the state helps us locally recruit and retain new and expanding businesses, train North Dakota's workforce, and compete in national and international markets. We also rely on the Commerce Department to help local entrepreneurs explore potential opportunities and diversify the state's economy.

The pandemic and other unpredictability in oil and agriculture activity over the last decade have highlighted the need for North Dakota to diversify its economy and stabilize budget sources. Commercialization, entrepreneurship, and small business growth are crucial to North Dakota's economic future. Entrepreneurs and small businesses are leaders in the nation in employment growth. EDND is supportive of the continuation of all Department of Commerce programs which support local economic developers and businesses, such as Innovate ND, funding partners like the North Dakota Small Business Development Centers, providing training programs to redeploy displaced workers through the Technical Skills Training Grant, attracting workers and new industries through business development programs and tourism, investing in

emerging industries such as Unmanned Aerial Systems, and much more. Further investment in programs such as the Innovation Technology Loan Program (LIFT) as part of a comprehensive statewide strategy to continue to bring new industries to the state are other tools to help diversification.

Partner programs such as the ND Small Business Development Centers (ND SBDCs), ND Women's Business Center (NDWBC), Impact ND, and the North Dakota Procurement Technical Assistance Center are vitally important to small business owners launching a new business and the economies of small communities. As an example of the impact of one of these partners, the 10 ND SBDCs provide training and direct business advising and have served 1,879 clients since the biennium began in 2019. During this time, SBDCs have helped 138 new businesses start in the state, supported more than 6,900 jobs and secured more than \$76 million in funds for these businesses. For a few specific examples in the Williston area, the local SBDC was able to help the Hair Society Institute run cash flow scenarios and figure out the number of students to accept and training services to provide in order to get the school off the ground. They were also recently able to help Busted Knuckle Brewery and the Pit 105 Barbecue put together a finance plan with funders to enable the project, which took an old county building and rehabbed it, increasing the city's property tax base, to move forward. Across the state, every community or region can provide a multitude of examples like this, showing the value of these partner programs. EDND advocates for funding for all partner programs to remain stable from the 2019-21 biennium.

EDND believes an investment in the Department of Commerce is needed to grow and diversify the economy so North Dakota can ensure a more revenue-stable future. EDND members could spend the rest of the day giving examples of ways the Department of Commerce has aided their communities. No matter the location or size of the community, our membership relies on the Department of Commerce to provide guidance, resources, and staff to support and diversify our state's growth. Thank you for the opportunity to address the committee and express support for SB 2018 on behalf of economic developers statewide.

MISSION

We help North Dakotans to start, manage and grow their businesses.



NORTH DAKOTA SMALL BUSINESS DEVELOPMENT CENTERS

Your Ideas - Our Expertise - Your Success

833.4.ND.SBDC
ndsbdc.org



Our credentialed advisors empower North Dakota small businesses and entrepreneurs to thrive. The ND SBDC provides customized guidance and resources that help owners and entrepreneurs achieve their goals at every stage of their business lifecycle. We are the source for knowledge, specialized expertise, connections, business acumen, insights, tools and resources for our small businesses. We make an impact on the North Dakota economy.

The ND SBDC is a partnership between:

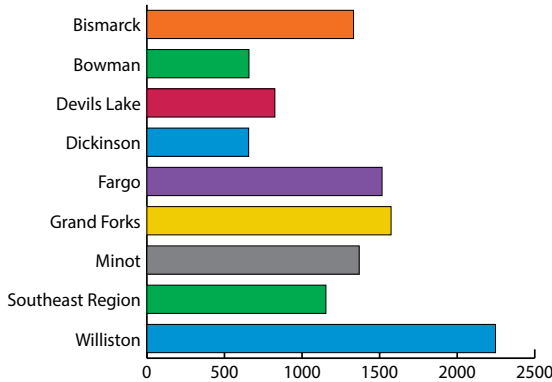
- Federal government - U.S. Small Business Administration
- State of North Dakota - Commerce Department
- North Dakota University System - University of North Dakota

2021-2023 CONSIDERATIONS

1. Maintain or increase state funding to the program: in order to sustain service capacity to meet the needs of clients, to leverage the maximum amount of federal funds allocated to our state, and meet the mandated state and local matching funds requirement.
2. More directly appropriate funds to the ND SBDC, potentially through a named budget line.

IMPACT INFORMATION

SERVICE BY CENTER



GENDER



1423



1186

CLIENTS BY INDUSTRY



ROI: estimates exceed \$70 million in state tax revenues since July 2019 (revenue/cost = 124:1)

July 1, 2019 - To Date

- 2,632 Unique clients
- 11,424 hours of no-cost advising
- \$116,915,283 capital formation
- 177 new businesses started
- 8,019 jobs supported

Last biennium: July 1, 2017 - June 30, 2019

- 1,849 Unique clients
- 11,833 hours of no-cost advising
- \$100,485,520 capital formation
- 226 new businesses started
- 5,176 jobs supported

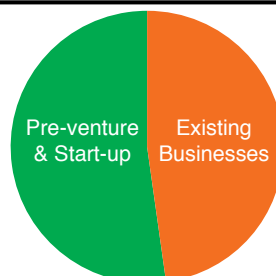
CLIENT SATISFACTION

96%

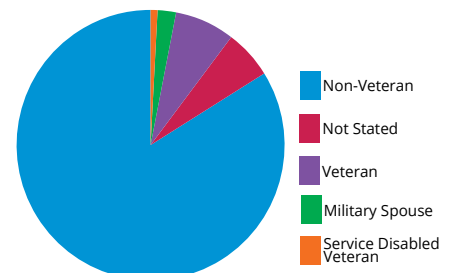
CLIENT SUCCESS RATE

90%

SERVICE BY STATUS



VETERAN STATUS



COVID-19 RESPONSE

Recover – Re-open – Re-invent – (be) Resilient

We are getting ND back in business with our 4R Project. It is a one-stop shop for business owners to find a range of disaster assistance & relief services.

This effort includes specific assistance with topics such as:

- Planning and applying for financial assistance and debt relief options, including
- Paycheck Protection Program (PPP) loans, SBA Economic Injury Disaster Loans (EIDL), and other programs
- Addressing disruptions in supply chains, and necessary pivots in operations, finances, payroll, distribution channels, and sale of products
- Developing web integration, e-commerce, online sales/ distribution and digital marketing
- Awareness of cybersecurity issues, and mitigating cyber risks
- Creating and implementing disaster and Continuity of Operations plans to sustain business activities during interruptions

BUSINESSES ASSISTED

791
businesses assisted with
COVID-related services

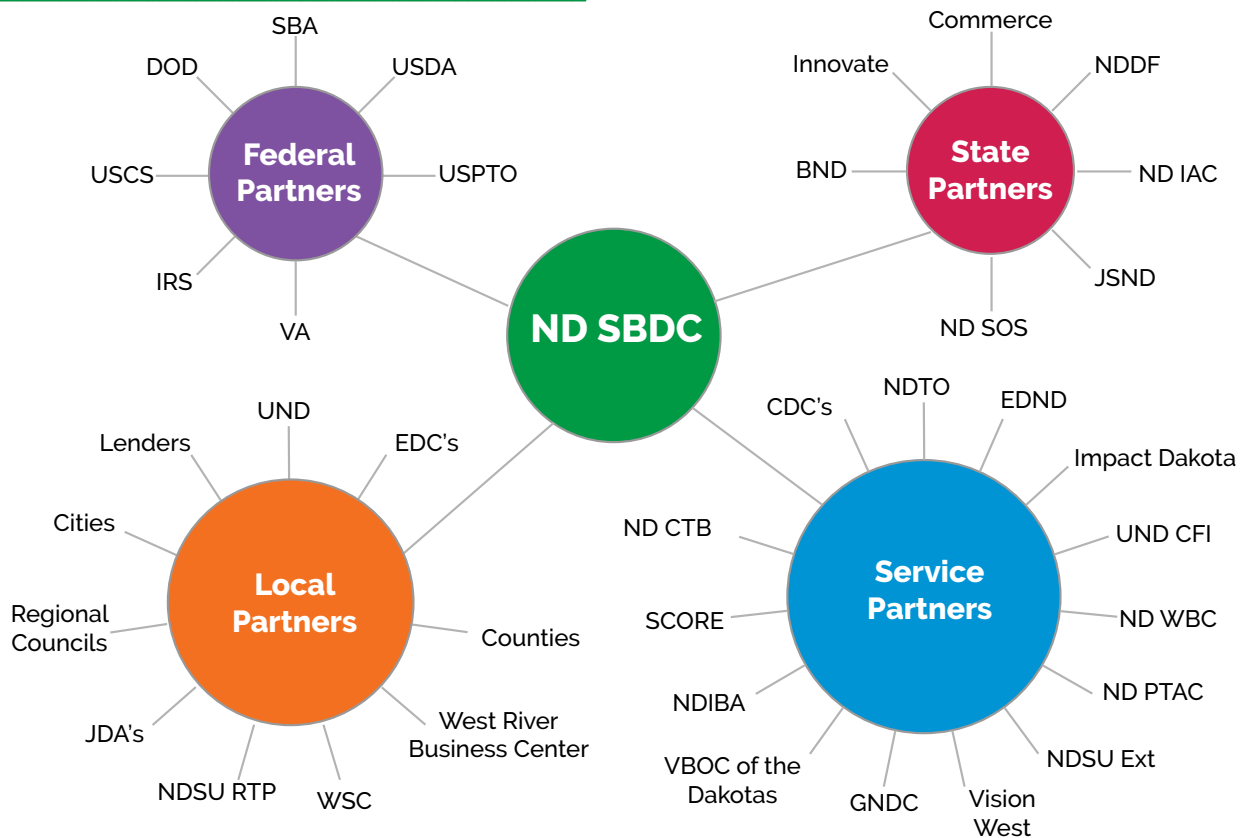
JOBS SUPPORTED

4,335
jobs supported / saved /
retained since March 2020

DISASTER ASSISTANCE

\$21.4M
in disaster assistance
funds to date received
by these clients

RESOURCE PARTNERS

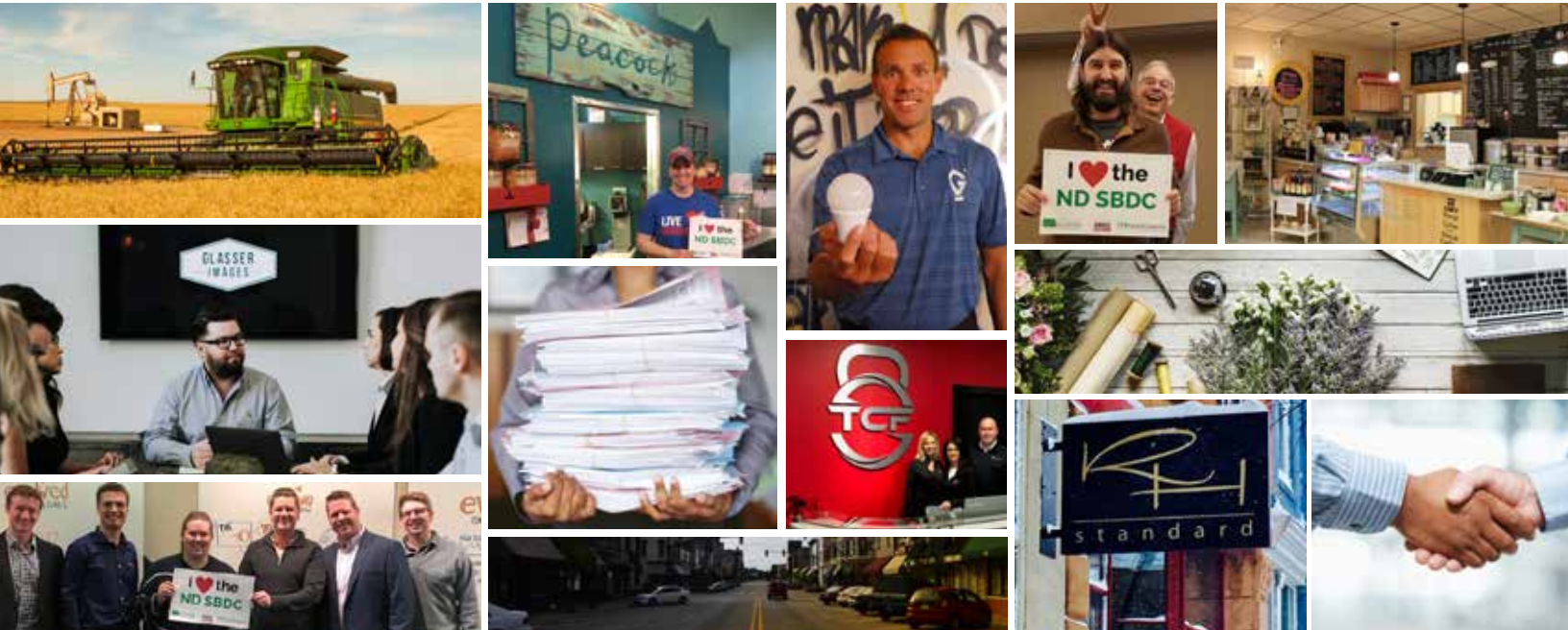




NORTH DAKOTA SMALL BUSINESS DEVELOPMENT CENTERS

Your Ideas - Our Expertise - Your Success

2020 Annual Report



INTRO & PARTNER PROGRAMS



Greetings! 2020 has been a year of transition for all! Before the pandemic even began, the leadership of your North Dakota Small Business Development Network shifted, as our State Director retired. I was selected to fill this role later this past spring, after serving the network as Associate State Director.

Throughout the year, there have been many positives for our network. With tremendous gratitude, credit

deserves to be given to the incredible team of highly qualified individuals that have been the “boots-on-the-ground” with our state’s small businesses. The team has quickly learned new programs and then learned changes to new programs. They have been innovative and have adapted their processes, just as we encourage our clients to do.

ND SBDC credentialed advisors are invested in the success of our North Dakota small business ecosystem – empowering business owners and entrepreneurs with knowledge, insights, tools and resources, listening to their needs, goals, and struggles, and giving them the confidence and skills to be stronger leaders and the drivers of their success.

With true entrepreneurial spirit, our clients continue to inspire us with their optimism and persistence – entrepreneurs continue to see new opportunities to start businesses, and our existing businesses shift and find success with new offerings and in new markets. In fact, in 2020 we have directly assisted more than double the clients we served in 2019.

The ND SBDC Network continues to partner with U.S. Small Business Administration, ND Commerce, the University of North Dakota, and our center hosts and contributors listed later in this report. We are appreciative of their support of this vital and important program, and look forward to another year of strong impacts for our state’s economy. When small businesses thrive, communities thrive... North Dakota thrives.

Tiffany Ford
State Director

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Alan Haut
U.S. Small Business Administration

funds to start or grow their business. The SBDC helps prepare small business owners to meet with lenders and improve their chances of securing needed funding.

Alan Haut, District Director, is responsible for overseeing SBA services across North Dakota. As the nation’s go-to resource and voice for small business, the SBA provides counseling, capital, and contracting expertise so businesses can confidently start, grow, expand, or recover. Al’s SBA career has included many positions: Economic Development Specialist, Loan Officer, Lender Relations Specialist, and Deputy District Director. His expertise is working with lenders to utilize SBA’s loan guaranty programs. He feels the SBDC program is a great help to entrepreneurs needing their business. The SBDC helps prepare small business owners to meet with lenders and improve their chances of securing needed funding.



Shawn Kessel
Dept. of Commerce

business include helping the entrepreneur start a new business through assisting the seasoned veteran with succession planning and transitioning the business to a new owner. Small businesses create healthy, vibrant communities which fosters innovation and invites a 21st century workforce by inspiring others to achieve their dreams.”

Shawn Kessel, currently serves as Interim Commerce Commissioner. He is an executive professional, has served as adjunct faculty, small business owner, and in local government leadership. Prior to his recent appointment, Shawn brings almost 20 years of experience working at the municipal level of government. “The ND Small Business Development Center, one of Commerce’s core partners, helps small business across the State navigate the ever changing business landscape. Their services, provided throughout the life cycle of a business include helping the entrepreneur start a new business through assisting the seasoned veteran with succession planning and transitioning the business to a new owner. Small businesses create healthy, vibrant communities which fosters innovation and invites a 21st century workforce by inspiring others to achieve their dreams.”



Dr. Amy Henley
University of North Dakota

Amy Henley is the dean and professor of management at the UND Nistler College of Business & Public Administration. She holds a Ph.D. from the University of Texas in Arlington in the area of organizational behavior and psychology. Henley’s research interests include distributive and procedural justice, compensation and pay fairness, and intragroup processes. Dr. Henley has co-authored papers that have appeared in numerous top tier academic journals. “We are so proud to be the host of the ND SBDC and assist in supporting small businesses launch and grow across the state,” says Henley.

STATE ADVISORY BOARD



Ray Berry

Ray Berry is a co-founder and CEO of OmniByte Technology in Fargo, ND. He is a life-long ND resident and brings over 28 years of experience in the fields of engineering and technology together with his passion to accomplish the OmniByte mission: "Improve the work lives and safety of field service personnel through technology." The ND SBDC has been a valuable partner for OmniByte from the beginning in 2015 and Ray is a promoter and supporter of the organization.



Kevin Davidson

Kevin, a long-time resident of the Devils Lake area, is currently the Lake Region Market VP for First Community Credit Union. He assists in the strategies, structure, and planning process while advocating for the SBDC in his role on our State Advisory Board. Kevin feels fortunate to have great staff, stakeholders, clients, lenders, and partners across the state that make the SBDC a key player in economic development and find success.



Rachael Eider

Rachael Eider is the owner of RH Standard. She opened the business seven years ago, bringing quality service and luxurious goods to her customers. She is an advocate for fellow small businesses and the downtown community. Rachael is happy to bring that greater community and visionary outlook to the ND SBDC Advisory Board and has seen the difference this program can make for small business first hand.



Missy Feist-Erickson

Missy is the Vice President of Peoples State Bank of Velva, a locally owned community bank with offices in Velva and Minot. She is also the treasurer for the Minot Area Chamber of Commerce and serves on the Governor appointed board, Commission on Status of Women. Missy believes that small business is big business! Through the partnership with SBDC and her bank customers, she has seen firsthand the key role SBDC plays to assist in the success of businesses of all kinds.



Cherie Harms

Cherie Harms is President/CEO of Leonardite Products in Williston, a mining & processing facility serving the ag, foundry and oil industries. In addition to serving on the ND District Export Council and Western Regional Development Economic Boards, Harms is a founder and Secretary/Treasurer of the Humic Products Trade Assoc. She has personally used the SBDC and is happy to promote and assist the organization.



Kelvin Hullet

Kelvin Hullet brings a wealth of public relations, economic development and government affairs experience to his role as Bank of North Dakota's Economic Development and Government Program Market Manager. "Small Business Development Centers play an important role in entrepreneurship and business expansion in our state," shares Hullet. "It is an honor to be asked to serve on the Board and be a part of this important mission."



Ryan Jilek

Ryan Jilek is a graduate of NDSU with an Electrical Engineering degree. After 22 years as a small business owner and SBDC client, he took a role in economic development as the Executive VP of Stark Development Corporation. Ryan has been active with workforce and business recruitment and expansion, as well as strengthening an environment that fosters innovation and entrepreneurship. The services provided by the SBDC are vital tools to support this effort.



Connie Ova

Connie Ova is the Chief Executive Officer or the Jamestown Stutsman Development Corporation, a position she has held since 2003. She has been instrumental in developing partnerships among many community entities. She says, "SBDC support for this local community and region is invaluable. They provide a much needed service to both new entrepreneurs as well as to existing business owners wanting to enhance their opportunities for growth."



Shawn Wenko

Shawn Wenko has been the Executive Director of the Williston Economic Development office since 2014. He holds a master's degree from the George Washington University and graduated from the economic development institute at the University of Oklahoma. The success of Shawn's clients is attributed to the time they have spent with the regional SBDC office. SBDC provides entrepreneurs with the knowledge, planning, and tools needed to ensure their business is successful.

THANK YOU

Our sincere thanks goes out to Kevin Davidson, Rachael Eider, and Cherie Harms whose terms on our board concluded in 2020. They have been valuable and longstanding members of our advisory board and we appreciate their time, knowledge, and input over the years.

IMPACTS

These numbers include both core services and COVID response clients.



1,465
Individual Clients Advised



6,785
Hours of Advising



\$84,477,650
Client Capital Formation



115
New Businesses Created



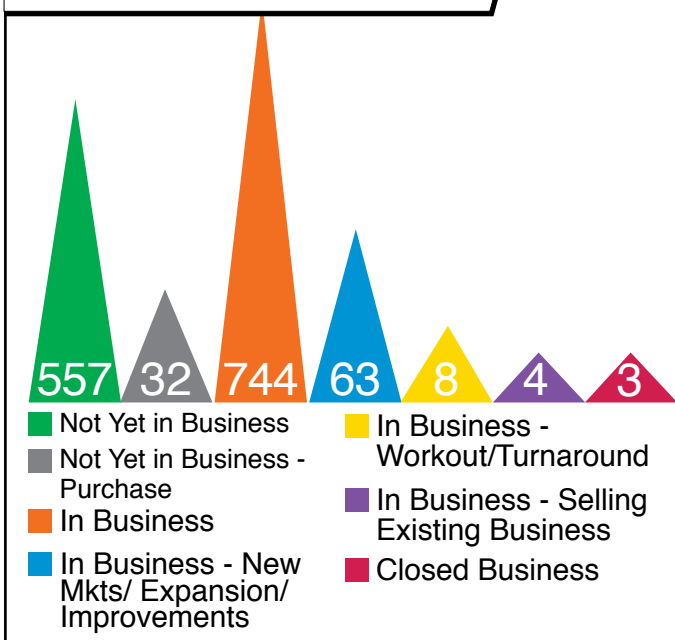
6,031
Jobs Supported



1,978
Training Attendees

CUSTOMER DEMOGRAPHICS

BUSINESS STATUS



INDUSTRY SEGMENT

*Only top 12 categories displayed due to space limitations



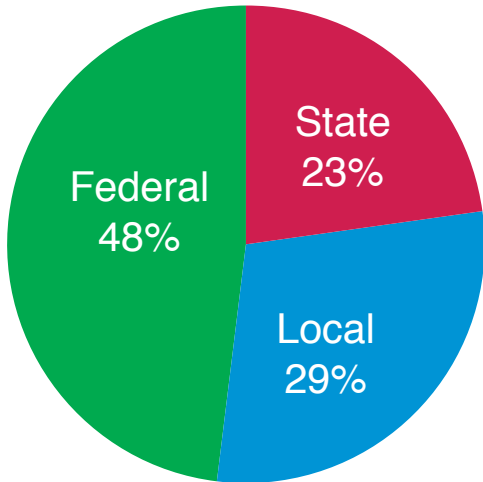
GENDER



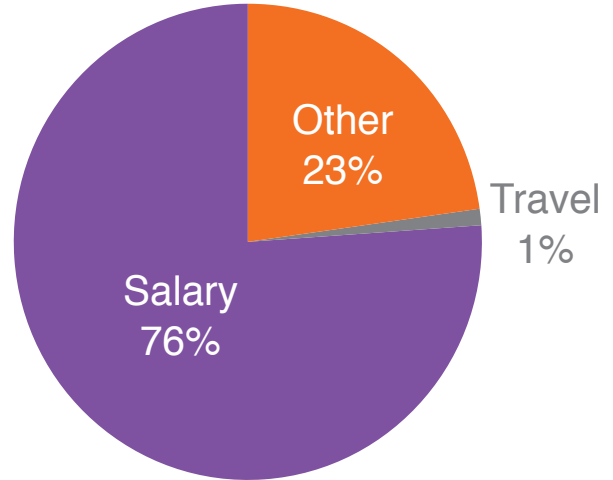
RACE / ETHNICITY



FUNDING SOURCES



EXPENSES BY CATEGORY



PARTNER & SUB-AWARD HOSTS



U.S. Small Business Administration



NORTH
Dakota
Be Legendary.™



NDSU RESEARCH AND TECHNOLOGY PARK

WRBC
WEST RIVER BUSINESS CENTER



PROGRAM SPONSORS

Adams County Development Corp.
Bank of North Dakota
Bismarck Mandan Chamber EDC
Bottineau EDC
Bowman County
Bowman County Development Corp.
Cavalier County JDA
City of Bowman
City of Grafton
City of Grand Forks

Dakota Business Lending
Dickinson State University
Economic Development Assoc of ND
Eddy County
Forward Devils Lake
Grand Forks County
Grand Forks EDC
Greater Fargo Moorhead EDC
Lewis & Clark Development Group
Mountrail County JDA

NDSU Research & Technology Park, Inc.
North Central Planning Council
North Dakota Opportunity Fund
Rolette County
Rugby JDA
Stark Development Corporation
Towner County EDC
US Bank
Walsh County JDA
Williston Economic Development

BISMARCK CENTER

YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS

IMPACTS



13
New Businesses Created



522
Jobs Supported



130
Individual Clients Advised



\$6,952,070
Client Capital Formation

STROH & ASSOCIATES

SUCCESS STORY

BISMARCK - With a young family in Bismarck, an office in Dickinson and working with hundreds of accounts for Blue Cross Blue Shield in western ND, Sheyna (Stroh) Weisenburger was spread very thin. She was traveling hundreds of miles a week meeting with a variety of different brokers and employers from across the US, securing accounts for employer health care contracts. When local employers started asking about different options and potentially better rates for their employee benefit packages, she realized that there was a business opportunity to help employers make those decisions, along with providing ongoing compliance guidance.

In June of 2012, she went to work to get Stroh and



Associates up and running. Sheyna was introduced to ND SBDC advisor, Nancy Krogen-Abel, through the IDEA Center in Bismarck. Nancy was able to help Sheyna discover what realistic revenue numbers could potentially look like for her new business, develop a cost analysis of what the next two to three years would look like, and create a detailed business plan to present to bankers. When asked why she reached out to the ND SBDC, Sheyna stated, "I was that typical example of someone who is really good at something, but

not good at running a business because I'd never done it before. When meeting Nancy I just did a Hail Mary, as I don't pretend to be good at things I'm not [good at]. She was so amazing and supportive of my idea. She made me feel like she was very invested with my idea."



For the past eight and a half years, Stroh and Associates has grown leaps and bounds. "Working with Nancy made me feel like I had that true genuine sense of support. She gave me great suggestions of which potential banks to start with and visit with. I would hands-down recommend the ND SBDC; as, I would not be where I am today without the help of Nancy and all her contacts."

Read this full client success story, along with others, at ndsfdc.org/success-stories



Nancy Krogen-Abel

Q Tell us how you first got involved with the ND SBDC.

A I attended a class offered by the SBA, ND SBDC, SCORE and ND WBC

on starting a business. I had just started a business of my own and was looking for resources. I've now worked with the network for 16 years!

Q If you have been with the network for a while, what is one of your first memories?

A I remember the first large project I worked on and the day the client called and said, "We got the loan!! Thank you!"

Q What do you wish people knew about the ND SBDC?

A While we do help start-ups, we offer so much more than that!

Q What are two pieces of advice you believe would be useful to all small businesses?

A Write a business plan and review it every year. And, cash is king!



4

New Businesses Created



205

Jobs Supported



63

Individual Clients Advised



\$1,147,919

Client Capital Formation

BOWMAN - Jennifer Sarsland was born and raised in Bowman, ND. After working in the insurance industry for a few years out of college she realized that it was not a fit for her. She enrolled at the University of Nebraska Medical Center College of Dentistry in Lincoln, NE, to pursue dentistry. She received her Doctor of Dental Surgery in May of 2011 and packed her bags to move back to her hometown.

Within a few short months after moving back and working with Dr. Kelly, a well-established and trusted dental practice in the Bowman area, she found herself in a position to become joint partners with Dr. Kelly and Prairie Dental was established. Soon after the partnership was finalized, Dr. Sarsland realized that they were outgrowing their current location. Thankfully, the hospital announced that they would be building a new hospital and clinic. Dr. Sarsland immediately jumped on this idea and started meeting with the hospital CEO to secure the location.

After she secured the hospital location, Dr. Sarsland realized there was extensive amounts of renovations needed to be done. Jennifer reached out to the ND SBDC for assistance. She was connected with Laura Weber at the Bowman SBDC Center, who was not only able to help Jennifer understand



her interest buy-down options, but also helped her to create pro formas for her new business location so she could fully understand the monetary impact the relocation and renovation would

PRAIRIE DENTAL

have on their financials. "Laura and the ND SBDC team were able to help me fill out all the required paperwork for the buy-down program and get approved for it. I would recommend the ND SBDC services to other aspiring entrepreneurs, as it has been able to help me financially so I was able to expand and better serve my community," Jennifer stated.

The renovation has allowed Prairie Dental to increase their patient volume and work more efficiently thanks to the additional space. They have even been able to add more employees to their

staff to help take care of their increase in patients.

photo credit: Kelly Scheffter

Read this full client success story, along with others, at ndsbdc.org/success-stories

Q What do you like most about your job?

A I absolutely love assisting clients in their process of exploring, starting, and building a business.

Q What is the most exciting part of your job?

A The unexpected that comes from dealing with clients as an advisor provides a great amount of

excitement as a business advisor with the ND SBDC. Whether it is a start, an expansion, or other business need, you are never sure what the next project will be.

Q What is something you find inspiring about your work?

A The tenacity, initiative, and drive that it takes to be a small business owner is always inspiring to witness through the journeys of the clients

we have the opportunity to work with.

Q What is your personal mantra?

A Positivity is a super power!



Laura Weber

DEVILS LAKE CENTER

YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS

IMPACTS



12
New Businesses Created



166
Jobs Supported



92
Individual Clients Advised



\$1,708,458
Client Capital Formation

PAUL'S C-STORE & GAS

SUCCESS STORY

FORT TOTTEN - Justin Yankton kicked around the idea of owning a convenience store starting at an early age. Justin's interest in business stems from his father owning Paul's Grocery in Fort Totten, for over 30 years. Due to his declining health and subsequent passing away in 2014, Justin's brother took over the family grocery store.

Over the next year, Justin's urge to open up his own convenience store grew. He planned to purchase the existing gas and laundromat building from his siblings and convert the whole location into a convenience store. Although it was a smaller location than the grocery store building, he knew this would



be the more feasible option and it was conveniently located on the corner of the same lot.

From the very beginning, he was able to rely on Sandy Shively, ND SBDC Devils Lake advisor, for assistance. From creating a business plan and calculating startup costs, to obtaining the appropriate licenses and permits and even registering his business with the state, Sandy was there to help. "Sandy was able to give me direction, advice, and information on how to start and where to begin on my business plan," Justin noted.

He also stated that one of the most difficult challenges of starting your own business is just getting started and Sandy was able to help him overcome that hurdle with her patience and expertise within the industry. Throughout the summer and fall of 2015, Justin continued to work with Sandy on the business plans while he was gutting and renovating the building. Justin named this new



convenience store Paul's C-Store & Gas and they officially opened on November 6th, 2015.

For the past five years, Paul's C-Store & Gas has grown leaps and bounds. He attributes his success to the Fort Totten community saying, "We wouldn't be here without our community." Additionally, Justin has kept in contact with Sandy as he is now looking at expanding his store. Sandy has been able to draw up financial projections and expansion costs for him. The ND SBDC is excited to watch Justin and Paul's C-Store & Gas grow.

Read this full client success story, along with others, at ndsbdc.org/success-stories



Sandy Shively

Q What three words would you use to describe your roll?

A Listen, Research, Advise

Q What do you wish people knew about the ND SBDC?

A As a collective group of advisors we have a lot of years' experience in assisting a large variety of small businesses. Clients are getting high value advising from a program that does not charge for the assistance they provide.

Q What is the most exciting part of your job?

A It is exciting when you have a client who has an idea but

doesn't know what to do next. As an ND SBDC advisor I get to walk them through their business plan and financial projection getting them ready for the next step. It is exciting when one of my clients is able to make their idea a reality.

Q What do you like most about your job?

A I enjoy all the people I get to meet being able to assist in making them successful.

This center transitioned to a new host in the fall of 2020.



6

New Businesses Created



333

Jobs Supported



97

Individual Clients Advised



\$330,900

Client Capital Formation

IMPACTS

DICKINSON - Husband and wife, Tony and Kelli Scharf, have always loved their community of Dickinson, North Dakota, where they've resided for almost a decade. They dreamed of bringing everyone closer together but never really knew how. After lots of research and prayers, Phat Fish Brewing was born.

In the beginning, the Scharf's tossed around ideas for a few years and wrestled with the idea of opening a brewery/pizza restaurant over and over again. However, they never really knew where to begin. They sat on the idea for a while until they stumbled into the Department of Veterans Affairs where they had heard about the North Dakota

Small Business Development Center (ND SBDC) and how the program could help. They were soon connected with Darryl Neubert, business advisor for the Dickinson Center at that time.

In October 2017, the Scharf's dove head-first into the initial planning process and never looked back. "We didn't expect to get as much out of the advising session as we did! Darryl took his time and helped us with every aspect of what we needed to do to get the information to make good decisions," explained Kelli.

After discussing all their ideas and reviewing the business plan with Darryl, both Tony and Kelli knew they wanted to pursue the brewery and restaurant business whole-heartedly. Throughout the process, whenever they felt unsure about a decision or idea, they returned to the Dickinson SBDC as a sounding board for ideas and resources to help

PHAT FISH BREWING



move Phat Fish Brewing past the planning phase.

Financing for project came together with the support of local lenders, Stark Development Corporation, Dakota Business Lending and an SBA 504 loan

It was a long and grueling year and a half of planning and preparation but in June 2019 Phat Fish Brewing opened its doors. They explained, "Anyone who has a goal or dream that is sitting at home not knowing where to start will most likely stay there if they don't know about the help you can receive. If it wasn't for the VA or SBDC, we would probably still be thinking about it."

Read this full client success story, along with others, at ndsbdc.org/success-stories

SUCCESS STORY



Q What do you wish more people knew about the ND SBDC?

A I wish more folks knew that the ND SBDC network existed. I wish more people were aware of the depth of resources our centers and the collective network has to offer.

Q What are two pieces of advice you believe are useful to all small businesses?

A Expect change and be ready/willing to adapt. And, always pay attention to your market.

Q What motivates you at work?

A Seeing and hearing the success stories of small business owners and entrepreneurs is very motivational.

Q What is something you find inspiring about your work?

A I find it very inspiring when entrepreneurs come through my door who are putting their dreams into action. They're committed to 'going for it.'



John Diem

FARGO CENTER

YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS

IMPACTS



14

New Businesses Created



867

Jobs Supported



228

Individual Clients Advised



\$11,031,609

Client Capital Formation

ELIJAH HOLDINGS

SUCCESS STORY

LISBON - July 20th, 2017 is a day that Paul and Teena Elijah will remember for the rest of their lives. It was the day their fourteen-year-old daughter passed away in a tragic accident. After the initial shock of any type of trauma, there are, of course, the various stages of grief that everyone goes through. It was through Teena's journey of grieving that she found an unexpected opportunity to help manage her mental health and give herself a project to focus on.

It all started when Teena stumbled across a 'For Sale' advertisement for the historic Hammelton Building in the City of Lisbon newsletter. Her idea was to renovate this vacant main street brick building built in 1907 to provide a welcoming, functional, and beautiful space for others to enjoy their lives in.

With limited knowledge and experience Teena went to work. Teena was advised to look to the ND Small Business Development Centers for assistance. "I wanted to be successful, but had no experience with this sort of project," she said. "I didn't have any expectations for my first advising session with the ND SBDC. I didn't know what the process would be like, but I trusted that their team would walk me through it."



The ND SBDC assisted Teena in planning the financial aspects of her project. Former advisor Justin Neppl and

later, Fargo Center Director Paul Smith, developed a detailed 3-year monthly financial projections for Teena. Through her no-cost advising sessions with the SBDC, Teena was able to secure her construction and mortgage loan and



completed the building on time and within budget.

Teena explained, "ND SBDC assisted me AND my future tenants in planning for future financial needs and growth. Together, we had a comprehensive plan that has allowed each of us to succeed. Some of my retailers enjoyed their most profitable quarters DURING the COVID-19 closures and restrictions--this was possible because of the planning and implementation we had done together."

Read this full client success story, along with others, at ndsbd.org/success-stories



Paul Smith

Q What is something that you find inspiring about your work?

A I am inspired by the stories of clients who believe they can make the world a better

place, are determined to succeed, and have overcome great obstacles along the way.

Q What are two pieces of advice you believe are useful to all small businesses?

A 1. Don't try to do it alone. Build a support network that include a mentor, advisors, and fellow business owners. 2. Many small business owners want to try to do

too much. Don't worry about trying to be the best at everything, just be the best at something. And that 'something' is usually found where your purpose, passion, and core competencies all converge around solving a real problem.

Q What motivates you at work?

A I am motivated to do my best by a strong desire to serve and help clients realize their dreams.

MINOT CENTER

YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS YOUR SUCCESS

IMPACTS



8

New Businesses Created



547

Jobs Supported



126

Individual Clients Advised



\$3,347,799

Client Capital Formation

SUCCESS STORY

PRAIRIE SKY BREADS

MINOT - Travis Gerjets, founder of Prairie Sky Breads, never set out to open a business of his own but the people of Minot and surrounding communities are sure glad he did.

It all started at the local farmers market back in 2014. Gerjets wanted to make people happy with fresh homemade bread, and that he did. The community supported him so much that they started offering "Bread Subscriptions," where customers could sign up to have fresh bread delivered weekly. As subscriptions grew, so did his business. Gerjets knew he had to pivot to adjust to the heightened demand.

"I first realized that I was going to start my own business when we started baking year-round. That is when I started to look at the numbers and think about what it might take to make this a business instead of a passion project," Gerjets stated.



As every entrepreneur knows, opening up a new business comes with its set of challenges. Gerjets knew almost everything about what it took to bake a perfect loaf of bread but not nearly as much about what it would take to open up his own business.

"The SBDC was recommended early on. Mary Beth worked patiently with me as I put together a business plan, budget, menu... all the things I needed to get going. She was right there to run the numbers with me. We talked about rent cost, taxes, inventory, utilities -- so many things that could have been overlooked without a pro looking over my shoulder," he expressed.

After months of planning, Prairie Sky Breads' brick-and-mortar bakery and café opened its doors in February of 2020, the culmination of a more than 5-year long journey from the first loaf of bread to the opening of its physical business doors. Unfortunate timing as COVID-19 changed things for businesses across the country within weeks and Prairie Sky Breads was no exception. Luckily, the community keeps turning up for Prairie Sky Breads.

The final funding package included a commercial bank, a local development corporation loan and SBA 504 financing.

When Gerjets came to the ND SBDC he had no idea of what to expect. "The finalized business plan - and especially the financial figures, formatted correctly for our local lender - had so much to do with Mary Beth and the work of the SBDC. I just don't know how we would have gotten everything done without her."

Read this full client success story, along with others, at ndsbdc.org/success-stories



Mary Beth Votava

Q What do you like most about your job?

A We work with unique people from all walks of life and industry. We continuously learn from our clients and associates,

enabling us to broaden our knowledge base and keep passing this knowledge along.

Q What do you wish people new about the ND SBDC?

A How truly dedicated, diverse, and knowledgeable our team is!

Q What is the most exciting part of your job?

A No two days are ever identical. We are constantly challenged to grow and take on new ideas and opportunities to better serve our clients.

Q What are two pieces of advice you believe are useful to all small businesses?

A Never give up - adjust to make it work. And, learn and ask questions!

WILLISTON CENTER

IMPACTS



39
New Businesses Created



2,274
Jobs Supported



352
Individual Clients Advised



\$53,520,550
Client Capital Formation

SUCCESS STORY

WESTERN VETERINARY CLINIC

WILLISTON – The owners of Western Veterinary Clinic (WVC) in Williston are celebrating the third anniversary of their expansion and remodel. The construction project was started in 2017 to accommodate WVC's growing mixed animal practice. The buildout nearly doubled the clinic's size and made it more functional and attractive.

The \$1.2 million project included a 1,400 square-foot addition and 1,500 square-foot remodel. The renovation also gave the clinic more retail space for pet products and room for another veterinarian.

While the original clinic served WVC well for several decades, co-owners Dr. Lee Garbel, Dr. Jody Smith and Dr. Heidi Folden-Willard, began running out of room for their clients and patients in the mid 2010's.



"WVC was started in the 1970's by Dr. Bob Walton and Dr. Lloyd Sorenson," said Garbel. "Gradually, the previous owners retired, and we slowly bought in. Currently we have three owners, five full-time veterinarians, one part-time veterinarian and 15 staff members."

To help them finance the expansion, the owners turned to advisors at the Small Business Development Center (SBDC) and American State Bank and Trust (ASB&T) in Williston. Keith Olson, SBDC Regional Director, provided no-cost advising and support while

Zach Nelson, ASB&T Assistant Vice President and Assistant Commercial Loan Manager, assisted with the loan. Garbel said Olson and Nelson were helpful with the loan process.

WVC utilized the Flex PACE program, funded by the Williston STAR Fund and Bank of North Dakota (BND). In 2017, WVC received \$82,000 from the STAR Fund and \$152,000 from BND to buydown the interest on its loan.

The expansion has helped WVC provide more daily appointments with shorter wait times. Clients and their pets can also enjoy a more comfortable lobby and larger exam rooms.

"The buildout was a way to expand the customer base and provide an opportunity to recruit new vets to ensure continued longevity," said Olson. "The Williston area is growing, and vet services are crucial as many people move with their pets."

Read this full client success story, along with others, at ndsbdc.org/success-stories



Keith Olson

Q Tell us how you first got involved with the ND SBDC.

A As a previous economic developer, I knew and understood the role of the SBDC and how valuable it was to my work.

When my predecessor retired, it was a great opportunity that fit my skill set.

Q What do you wish people knew about the ND SBDC?

A I wish people knew how good we are and how many different things we can provide a client - all for free!! We are not just for start-ups.

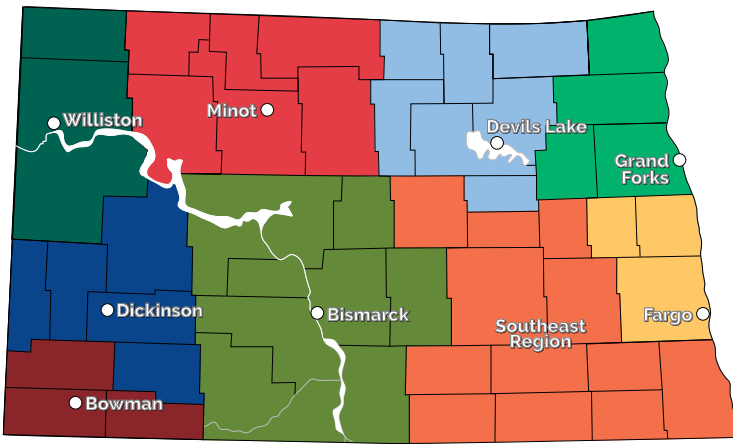
Q What is something you find inspiring about your work?

A I really enjoy helping people and hearing many times a year that you have helped them achieve their dreams.

Q Having been with the network for several years, what is something you remember from the early years?

A We have moved several times over the years. The only constant is change.

NETWORK PROGRAMS



Location information can be found at:
ndsfdc.org

*Credentialed advisors
empowering North Dakota
small businesses and
entrepreneurs to thrive*

U.S. SMALL BUSINESS ADMINISTRATION

VBOC

VETERANS BUSINESS OUTREACH CENTERS

The Veterans Business Outreach Center (VBOC) program is a one-stop-shop for service members, veterans and military spouses looking to start, purchase, or grow a business. Located nationwide, VBOCs provide training workshops, including Boots to Business (B2B) and Boots to Business Reboot, as well as business development assistance such as training, advising and mentoring, and resource referrals. B2B and Reboot are entrepreneurial education and training programs. They are open to Service members. National Guard and Reserves, Veterans of all eras, and their spouses.



NORTH DAKOTA
PROCUREMENT TECHNICAL
ASSISTANCE CENTER

Government Contracting Assistance

North Dakota Procurement Technical Assistance Center (ND PTAC) is a resource for assisting North Dakota businesses in obtaining federal, state, and local government contracts. ND PTAC advisors work with businesses to identify government contracting opportunities. They do this by providing confidential, no cost, one-on-one counseling on how to obtain, manage and comply with contracting requirements for the Department of Defense (DoD) and other federal agencies, state & local governments and businesses with government prime contracts. They emphasize the importance of understanding contracting requirements, and educate businesses on all levels of government contracting.

Q What do you wish people knew about the ND SBDC?

A I wish entrepreneurs, community members, and the like, would think of the ND SBDC network as their first stop to success. The amount of knowledge that the entire staff has provides North Dakota's one of the strongest resources anyone can access - for FREE!



KayCee Lindsey

Q Tell us how you first got involved with the ND SBDC.

A I began when I was hired to be the Community Development Director for Divide County. I believe that the partnership between the Economic Development Office and the ND SBDC has been more valuable than many realize. This has been a significant factor in the success of sustaining and growing our local economy.

Q What motivates you at work?

A My motivation at work is being able to not only assist individuals in helping many of their dreams become reality, but also know that what I do makes a positive impact on our entire community.

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