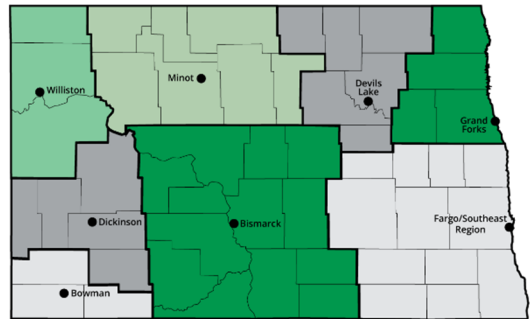


**TESTIMONY of TIFFANY FORD**  
**SB 2014**  
**JANUARY 14, 2025**

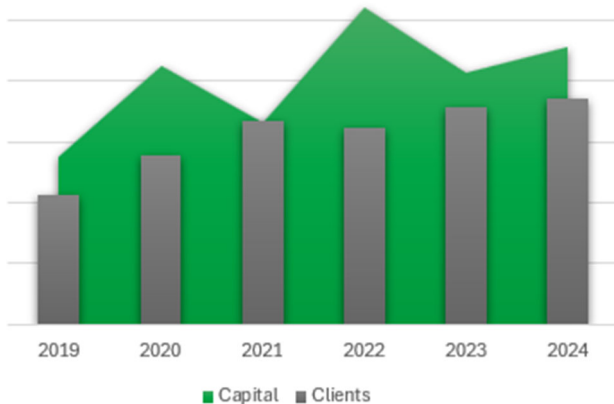
Chairman Sorvaag and members of the Committee:

The *nationally accredited* North Dakota Small Business Development Centers program continues to be a model for successful public-private partnerships. The ND SBDC program has been hosted by the University of North Dakota since its inception in 1986. Nationally, the SBDC program is administered and funded at the federal level by the U.S. Small Business Administration. The provisions of the cooperative agreement and the statutes within the U.S. Small Business Act require each SBDC program to obtain non-federal matching funds (at a 1:1 ratio, every dollar of federal funds needs to be matched by \$1 of non-federal funds). In North Dakota, this is provided by the Bank of North Dakota (thank you), the University of North Dakota, and various other local investors.

We are the state’s largest and most impactful small business development organization. Our team of credentialed advisors serves small business owners and entrepreneurs across the state, providing expertise, insights, and connecting and leveraging resources to ensure client success, resulting in economic impacts that strengthen local communities. All services are confidential and provided at no cost to the client.



Since the start of the 2023-2025 state biennium, our efforts to diversify our state and local economies served clients from each of the 53 counties in ND. We served more than 3,100 unique individuals with business advising and training workshops. From these clients, 216 new business starts were reported to us, and 9,216 jobs were supported by our work with these businesses. Through the direct assistance of our business advisors, our clients reported nearly \$90 million in capital investment – fueling small business creation, expansion, and success. These aren’t just numbers, they represent real opportunities for families, the foundation for generational wealth, stronger communities, and a more resilient North Dakota economy.



When we combine this capital investment amount, the annual sales of our clients, and the contracts (federal, state, and local) awarded to businesses in North Dakota being supported by our partner APEX Accelerator program (state funding provided by the Dept. of Commerce), our network’s total economic impact in our state in 2024 was **over \$1.23 billion**.

The support provided by the Bank of North Dakota to the North Dakota Small Business Development Centers during the 2023-25 state biennium has been transformational. We have invested in three essential areas: our people, tools, and supporting our new strategic plan. The ND SBDC program is exceptional and rises above other offerings because of our people. Salaries are the largest investment of funds in our program, and for good reason: our staff are all professional business advisors, each with numerous credentials and certifications that allow us to say that we truly do have the best of the best. These advisors provide our state's small businesses and partners with the highest standard of quality and expertise. Because of the investment from BND in our program this biennium, our staff have been able to prioritize client-facing activities and reduce the amount of time they spend seeking other monetary support to maintain their center's operations.

This funding has supported investment in the tools and resources we can access, including some of the most powerful and comprehensive databases available for market and industry research. Having this information at our fingertips allows us to identify trends, offer more sophisticated analysis, tailored recommendations, proactive solutions, and actionable insights that help our clients make informed decisions, and ultimately empower them to navigate challenges with confidence.

We are constantly seeking ways to improve our operations and find efficiencies that benefit both our clients and our team. By focusing on the tactics outlined in our new strategic plan, and making investments that support these goals, we anticipate these efforts will enhance the quality of our work and the overall outcomes, driving growth and success for the program, and for our clients and partners across the state.

BND has included in this bill a proposal to fund the ND SBDC program at \$1.5 million in the 2025-27 biennium. The national association representing SBDC networks is making requests at the federal level to increase the funding appropriated to SBA and in turn to SBDCs. The purpose of maintaining adequate state support is so that the ND program can leverage 100% of the federal allocation and not leave any federal funds "on the table" due to lack of state and local support. With this likely opportunity on the horizon, as well as considering inflationary impacts on budgets and costs, it would be reasonable to include ND SBDC program funding at \$1,600,000.

The ND SBDC is a critical resource for businesses, state agencies, and program partners across the state, providing guidance, support, and innovative solutions that enable entrepreneurs and small businesses to thrive in our communities. The team's work has a direct and positive impact on the lives of North Dakota residents; helping to create jobs, stimulate economic growth, and improve the quality of life in communities across the state. This work has led to the realization of many entrepreneurial dreams, providing individuals with the opportunity to achieve financial independence and a better balance. ND SBDC only succeeds when our clients succeed, and the ND SBDC exists because of the support provided by our partners, like BND.

Small businesses *ARE* the foundation of our communities and provide essential services and products to support the operations and success of all our state's industries, including our top producers: oil, energy, agriculture, and tourism. Regardless of industry or interest, from manufacturing to childcare, innovation to rural vitality, and workforce development to business transition planning, we as a network of passionate and invested individuals look forward to serving this state for years to come. I appreciate having this opportunity to share this information with you. Thank you for your time, and for your support of the Bank of North Dakota, and the ND SBDC.

Respectfully,  
Tiffany Ford  
State Director, North Dakota Small Business Development Centers

**Powering the creation, growth, and success of small business in North Dakota**



**NORTH DAKOTA  
SMALL BUSINESS  
DEVELOPMENT CENTERS**

*Your Ideas - Our Expertise - Your Success*

**SB 2014  
BANK OF  
NORTH DAKOTA**

*7/1/2023 - 12/31/2024 data*



**STATEWIDE  
BIENNIUM IMPACTS**



**216**

New Businesses Created



**9,216**

Jobs Supported



**3,187**

Unique Clients Served  
*Advised & Trained*



**\$159,236,180**

Client Capital Formation



**TIFFANY  
FORD**  
STATE DIRECTOR

Tiffany Ford, MBA, is starting her fifth year as State Director after having previously served as the Associate State Director for five years. She came to

the network from UND Grants & Contracts. Tiffany leads the UND Center for Business Engagement & Development which includes UND's three business development outreach programs: ND SBDC, ND APEX Accelerator, and VBOC of the Dakotas.



**MARNIE  
SCHUSCHKE**  
ASSOCIATE DIRECTOR

Marnie Schuschke joined the network in 2018 after ten years in advertising and was promoted to Associate State Director in 2021.

Marnie focuses on operations, marketing, compliance and fiscal management. In addition to a degree in Business Administration and Management, Marnie has a diverse background working in a range of industries and regions across the country.

**ABOUT THE ND SBDC**

The North Dakota Small Business Development Centers (ND SBDC) is North Dakota's comprehensive small business assistance organization. The ND SBDC is part of a national network that was established through a partnership between the United States Congress and the Small Business Administration (SBA). SBDC program funding requires that for every federal dollar, one non-federal (state or local funds) dollar must be invested. ND SBDC credentialed advisors empower North Dakota small businesses and entrepreneurs to thrive; accelerating business growth in our communities and positively impacting our state's economy. The ND SBDC has service centers dispersed across the state, with the Lead Center located in Grand Forks at its host institution, the University of North Dakota.



**TESTIMONIAL**

Without the ND SBDC, our communities are left with gaping holes for cultivation of future businesses which will increase prosperity, quality of life, workforce attraction, and help make our communities as strong as vibrant as they can be.



**JOSH TEIGEN**

Former Commissioner | ND Department of Commerce

# Powering the creation, growth, and success of small business in North Dakota



*The advice and work that Mary Beth contributed to our operation is as invaluable today as it was the day we got it. We consider the ND SBDC and Mary Beth an important part of our management needs.*

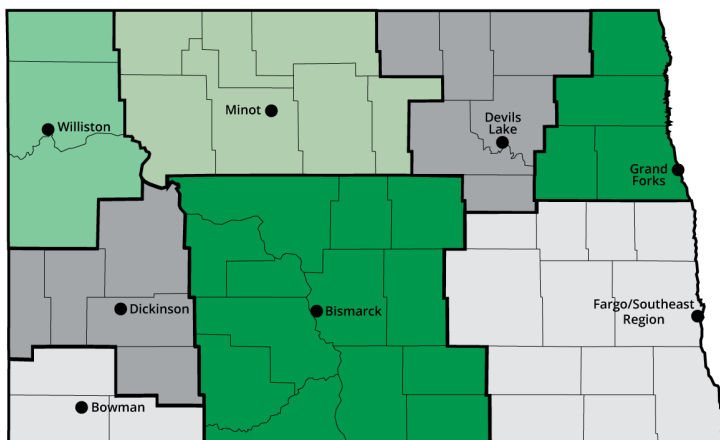
*Mark Kek*

Founder, Great Northern Ag

## Pioneering Workforce Development with Immersive Technology in North Dakota

Be More Colorful, founded by Matt and Katie Chaussee in Fargo, ND, is revolutionizing workforce development through immersive technology. Since 2016, their flagship product, CareerViewXR, has provided interactive career exploration tools, now available in all North Dakota middle and high schools.

The ND SBDC has been instrumental in their success, assisting with business planning, funding, and navigating challenges. "We would not have Be More Colorful today without the assistance from the ND SBDC. They were there to help when we needed it the most," says Katie. Their vision is to expand nationwide within ten years.



## NORTH DAKOTA SMALL BUSINESS DEVELOPMENT CENTERS

Your Ideas - Our Expertise - Your Success

### LEAD CENTER

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