

AMERICA'S SBDC

ANNUAL  
REPORT

2019

Across the  
nation nearly  
1,000 centers

RICHARD CHANG  
Co-Owner, Contemporary  
Millwork & Kitchens,  
Bridgeport, CT

40 years of mentoring,  
advising and training

Supporting over  
**ONE MILLION**  
small business owners  
and aspiring  
entrepreneurs  
each year

AMERICA'S  
**SBDC**  
IN PARTNERSHIP WITH SBA





## MESSAGE FROM THE CEO

For nearly forty years small business development centers have worked to support the American Dream. Since its inception in 1979 the SBDC network has grown from a few centers in 6 states to a nationwide network of nearly 1,000 centers in all 50 states, the District of Columbia, Puerto Rico, American Samoa, and Guam. Through our expanding network of host institutions, we bring business skills and new technology from academia to Main Street.

Over the years the SBDC mission has expanded and adapted to meet the changing needs of America's small businesses. We have gone from teaching basic business planning and management to working on website development, building e-commerce, and developing exports and advising on trade regulations. All changes derived from the SBDCs' unique accreditation process.

Unlike any other federal program SBDCs are managed and measured through a process based on the internationally recognized Baldrige system of continuous quality improvement. SBDC networks establish rigorous strategic planning and needs assessment to enable them to adapt to the goals and requirements of their clients and their local economy. Reaching into their communities SBDCs develop programs and services designed to meet the ever-changing world of small business.

SBDCs also reach the small business community in ways beyond business development. SBDCs are key partners in support of disaster recovery, working with SBA, FEMA, and State agencies to improve resiliency and recovery in communities affected by natural disasters. Whether it is flooding, hurricanes earthquakes or wildfires you will find SBDCs staffing the Business Recovery Centers and helping re-establish stricken communities. In addition, you'll find SBDCs helping with cybersecurity, hosting rural development conferences, and teaching opioid awareness. All the things that make SBDCs not just transactional but transformational.

Of course, none of this would be possible without the assistance of our partners at the US Small Business Administration and the support we receive from the United States Congress. Together we have built a nationwide network supporting small business success. As you read though this report I hope you will be as proud of the success we have helped create as we are of our amazing clients and the SBDC advisers who work with them.

Charles "Tee" Rowe  
President & CEO, America's SBDC

# WHO WE ARE, WHO WE SERVE

AMERICA'S SBDC REPRESENTS THE NATIONWIDE NETWORK OF SMALL BUSINESS DEVELOPMENT CENTERS (SBDCS) – THE MOST COMPREHENSIVE SMALL BUSINESS ASSISTANCE NETWORK IN THE UNITED STATES AND ITS TERRITORIES.

SBDCs are hosted by leading universities, colleges, state economic development agencies and private partners, and funded in part by the United States Congress through a partnership with the U.S. Small Business Administration.

There are nearly 1,000 local centers available to provide no-cost business consulting and low-cost training to new and existing businesses.

Small business owners and aspiring entrepreneurs can go to their local SBDCs for FREE face-to-face business advising and at-cost training on a variety of topics. Learn more about how SBDCs are helping local businesses start, grow and thrive at [americassbdc.org/success-stories](http://americassbdc.org/success-stories)

## MISSION STATEMENT

Represent the collective interest of our members by promoting, informing, supporting and continuously improving the Small Business Development Center (SBDC) network, which delivers nationwide educational assistance to strengthen small/medium business management, thereby contributing to the growth of local, state and national economies.

## VISION STATEMENT

America's SBDC supports a well established, respected, adequately funded and capable SBDC network, recognized by public and private sector entities as the preeminent provider of small/medium business counseling, education and information. The SBDC network provides uniform, high quality, cost effective assistance through its members, resulting in a positive long-term economic impact.

## OUR CORE VALUES:

- Customer-Driven Quality and Exemplary Service
- Visionary Leadership
- Continuous Improvement Through Shared Learning
- Member Participation and Development
- Timely Response
- Measurable Performance
- Fact-Driven Management
- Partnerships that Work
- Results Orientation
- Open, Honest Communication
- Diversity, Integrity, Professionalism
- Celebration of Excellence



America's SBDCs  
Success Stories by State

A-C

5

D-I

17

K-M

26

N-P

39

R-W

53

America's SBDCs  
Latest Annual Results

36

#SBDCDay Save the Date

70

## CONTENTS

2	<b>Message from the CEO</b>	24	Indiana	48	Oklahoma
3	<b>Who We Are</b>	25	Iowa	49	Oregon
5	Alabama	26	Kansas	50	Pacific Islands
6	Alaska	27	Kentucky	51	Pennsylvania
7	American Samoa	28	Louisiana	52	Puerto Rico
8	Arizona	29	Maine	53	Rhode Island
9	Arkansas	30	Maryland	54	South Carolina
10	California: Central California SBDC	31	Massachusetts	55	South Dakota
11	California: Los Angeles Regional SBDC Network	32	Michigan	56	Tennessee
12	California: Northern California SBDC Network	33	Minnesota	57	Texas: North Texas SBDC
13	California: Orange County/ Inland Empire Network	34	Mississippi	58	Texas: Northwest Texas SBDC Regional Network
14	California: San Diego & Imperial SBDC Network	35	Missouri	59	Texas: South-West Texas Border SBDC
15	Colorado	36	<b>America's SBDCs Latest Annual Results</b>	60	Texas University of Houston SBDC Network
16	Connecticut	38	Montana	61	Utah
17	Delaware	39	Nebraska	62	Vermont
18	District of Columbia	40	Nevada	63	Virgin Islands
19	Florida	41	New Hampshire	64	Virginia
20	Georgia	42	New Jersey	65	Washington
21	Hawaii	43	New Mexico	66	West Virginia
22	Idaho	44	New York	67	Wisconsin
23	Illinois	45	North Carolina	68	Wyoming
		46	North Dakota	70	<b>#SBDCDay Save the Date!</b>
		47	Ohio		

## ALABAMA SBDC NETWORK

Diamond Fortress Technologies Inc. (DFT) is a Birmingham-based biometric security software firm. Started in 2012, the company was the first to successfully develop a patent-pending software-based biometric solution that uses a device's camera to capture a user's unique fingerprint. In order to survive financially, DFT knew that they had to grow their customer base as quickly as possible and could not afford to postpone the potential of foreign markets.

### HOW THE SBDC HELPED

DFT asked the Alabama SBDC Network for assistance in navigating its international expansion. The International Trade Specialists provided: market research to target and rank the best potential markets, in-house customized training on export procedures, the identification and vetting of potential foreign partners, a review of SBIR opportunities, assistance with an SBA STEP grant application, and a discussion of SBA export finance options.

### SUCCESS

With the support of the SBDC's Alabama International Trade Center at the University of Alabama, Diamond Fortress now exports its technology to seven countries, and is in discussions with potential customers in 20 other markets. "The assistance we've received has been outstanding. They have shown us so many valuable resources that we didn't even know were available," says Chace Hatcher, CEO of Diamond Fortress Technologies. "...more importantly, they've introduced us to some of our largest partners." Alabama Governor Kay Ivey presented DFT with the *Trade Excellence* award in recognition of the company's contribution to Alabama's growing economy.

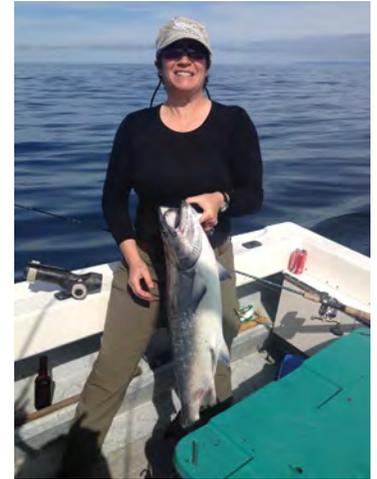
### BEHIND THE NUMBERS

Small businesses with foreign customers are a BIG BUSINESS in Alabama, and the economic development community recognizes that collaboration is the key to success. The Export Alabama Alliance, launched in 2004, is a seamless network of international trade organizations with the fundamental objective of helping Alabama companies grow their business internationally. Exports have grown 140% since then, placing AL in the top 10 states for export growth. Companies can leverage the research, training, and advising capabilities of the SBDC with the Gold Key Services of the US Department of Commerce, the state's targeted trade missions, and SBA's STEP grant to successfully launch and grow a foreign customer base. Like the Alabama SBDC, the Export Alliance has moved beyond simple "headcount" metrics, and is focused on tangible results: export sales and jobs go hand-in-hand.

# ALABAMA



# ALASKA SBDC



After pursuing a career as a forestry technician for the U.S. Forest Service, Katie Rooks decided she was ready for a change. In 2016 she made the decision to start her own outdoor-outfitter business on Prince of Wales Island, Alaska. “I was terrified,” she says. But she was convinced it was the right move.

## HOW THE SBDC HELPED

Katie reached out to the Alaska SBDC for help from the very beginning. “My Alaska SBDC advisor helped me through the process, especially the financial forecast piece – something for which I needed the most guidance.”

In 2017, after much hard work and many disappointing attempts to secure a loan for her small business, Katie finally received the funding she needed to launch her business.

“The first year I made so little money that I was very disappointed,” Katie recalls. But soon her efforts paid off. “by the time spring of 2018 rolled around, I was getting booking inquiries. I also researched some new advertising venues for my boat rental and that marketing effort paid off with a huge summer-long rental. By May, I had more than doubled the number of bookings I had the year before.”

## SUCCESS

As Katie begins working on her 2019 season, she reports her income and bookings have increased by over six times what they were during her first season. “Due to the support of my partner Harlan, my friends, my community, and Alaska SBDC, I’m absolutely loving being self-employed, with big prospects for the future,” reflects Katie. “The Alaska SBDC, a quality insurance agent, and the support of like-minded fellow business people all played key roles in my success.

Read the rest of Katie Rooks’ story at <https://bit.ly/2QthqZa>



## BEHIND THE NUMBERS

- Alaska SBDC created the Vitalize Alaska business conference to educate, celebrate and connect Alaska businesses to experts and resources. Nearly 300 attendees and scores of speakers including Amazon.com, the founder of Barefoot Wines, the New York Times, Wells Fargo and others participated. [www.aksbdc.org/vitalize](http://www.aksbdc.org/vitalize)
- The 2018 Alaska Lemonade Day Program had over 1,000 students from 31 different communities across the state participate. This program teaches K-12 students how to craft a business and marketing plan and generate sales. Of the participants, 61% were Alaska Native with the highest grossing stand located in the rural community of Nome, Alaska. <https://lemonadeday.org/alaska>
- In 2018, the Alaska SBDC released its annual Alaska Small Business Survey; the first small business survey of its kind in Alaska. The Alaska SBDC surveyed all of our clients from the last four years on questions related to their financial outlook, Alaska’s economic future, and what it means to be an entrepreneur in the Last Frontier. Hundreds of businesses responded, uncovering a wealth of valuable insights into the state’s growing small business sector. These results were shared with policymakers, financial institutions and communities statewide. <https://aksbdc.org/2018/03/small-business-survey-report>
- Alaska SBDC launched the Rural Business Development Center, delivering tailored workshops, tools and resources to the rural communities across Alaska. In a state twice the size of Texas with many communities only accessible by plane or boat, SBDC business advising is not your typical day at the office in Alaska. Thanks in part to a USDA Grant, the Alaska SBDC will begin new outreach efforts to these communities by developing and deploying remotely operated rural business computer kiosks, tailored workshops and guided training materials focused on meeting the unique needs of rural Alaskan entrepreneurs.

# AMERICAN SAMOA COMMUNITY COLLEGE SBDC

Cheat Day first started as a home-based business selling an assortment of baked goods including treats made with local ingredients like Samoan koko. Marketing was done via social media, local advertising, and word of mouth. In 2018 an opportunity arose to open a retail location next door to a popular hamburger spot across from the only major shopping mall on the island. The new location added ice cream and soda fountain drinks and has proven to be very popular. The business has expanded further to distributing their baked goods to at least two of the major grocery stores on-island.

## HOW THE SBDC HELPED

The owner of Cheat Day completed the Business Start Up Class at the AS SBDC and applied for and received a grant from Bank of Hawaii to help with her business. She has continued to utilize the AS SBDC for on-going business counseling.

## SUCCESS

In a short time Cheat Day managed to grow from a home-based baking business to a retail location to distribution of locally made baked goods. The business is going strong and has created at least two new jobs.



AMERICAN SAMOA



# ARIZONA SBDC



PVB Fabrications, Inc. (PVB), a welding and fabrication company, was started by Peter Van Bogaert in 2003. Over a decade later, it became clear that outside expertise was needed to keep the company structure intact, which prompted Van Bogaert to contact the AZSBDC at Pima Community College.

## HOW THE SBDC HELPED

The AZSBDC assisted PVB's transformation in financial management, client diversification and company operations. PVB pivoted past a decline in the mining industry and created "success by design" rather than "success by default". AZSBDC also worked with PVB to obtain a \$400K line of credit. Through the AZSBDC, PVB connected with AZPTAC and extended its customer base, and is now winning federal government contracts, many worth more than \$1 million.

## SUCCESS

The AZSBDC assisted PVB to diversify their client base. Exposure to the world of procurement, executive level trainings, business roundtables and financial management was key to the growth. By expanding to other markets, PVB successfully doubled revenues 2 years in a row and increased their employee base by 150%. Revenue is on track in 2018 to reach \$18M with 125 employees.

## BEHIND THE NUMBERS

- As part of the AZSBDC **Technology and Business Continuity** Strategic Initiatives, the Network created a Cyber Security Summit program. It was supported and attended by the AZ Governor's office, Dept. of Homeland Security, FBI, Secret Service, and Industry partners. AZSBDC also assisted clients who received more than \$1.3M in SBIR grants in the past year.
- **Underserved Populations – Women** – The AZSBDC participated in special initiatives such as the *SparXX 2.0* program, providing in-depth educational training, grants and counseling to female-led firms in Phoenix, as well as the *DreamBuilders Program*, which assists women-owned businesses through online and face to face counseling. An AZSBDC employee co-authored the *Empowered PhXX Report*, which provided first-time data and recommendations to maximize the Economic Impact of Women-Owned Businesses. **Youth** – AZSBDC staff reviewed college graduation leadership capstone classes' business plans and participated in the *Surprise Techcelerator Youth Weekend*, teaching business concepts to youths.
- **Veterans and Procurement** – AZSBDC supports veteran efforts across the State of Arizona. Included in this support is participation in *Boots to Business*, and other annual summits designed to attract veterans. AZSBDC also presented at various conferences such *Herozona's HeroPreneur*, a week-long engagement to empower veterans through entrepreneurship, education and employment.
- The AZSBDC is strategically committed to supporting small businesses connected with **incubators**, accelerators, co-working spaces, etc., around the State of Arizona.

# ARKANSAS SBTDC



Mandy Marshall and Justin Harris view their dogs Hemingway and London as family. “We do not have children, and our fur family means everything to us,” said Marshall.

With their own canines in mind, they wanted to create a **high-end, safe place for dogs**. More than a kennel, they envisioned offering indoor and outdoor play space, off-leash doggie daycare, overnight boarding, a full range of grooming services and a do-it-yourself dog wash.

## HOW THE SBDC HELPED

The couple began working with the ASBTDC when Hounds Lounge was still in the **idea stage**.

ASBTDC’s **market research** confirmed that other pet parents wanted a place for their dogs to play and stay and helped them zero in on the best location. When Marshall and Harris decided to **expand**, the center’s consultants helped them with financial projections necessary to get a business loan while providing insightful market research such as Esri Tapestry customer data.

“ASBTDC helped us a lot with consulting one-on-one from the start and continues to do so with our new projects,” Marshall said.

## SUCCESS

The first **Hounds Lounge Pet Resort and Spa** opened in 2016 in Little Rock. The response from customers – both two- and four-legged – led Marshall and Harris to expand in 2018. They opened a second location in North Little Rock in March, followed by a third lounge in Fayetteville in November. The **three sites** have **37 employees**.

## BEHIND THE NUMBERS

- Arkansas SBTDC offered specialized programming and consulting for food- or beverage-related businesses in Faulkner, Jefferson, Pulaski, and White counties. Events included a Food Product Boot Camp.
- “Boost Business in Your Community” is a new series of webinars Arkansas SBTDC launched for city and county leaders.
- Arkansas SBTDC facilitated experiential learning opportunities for more than 435 students at seven public universities. Students were able to apply their classroom knowledge to help local entrepreneurs address real world business issues.
- In the last three years, Arkansas SBTDC has assisted innovative small businesses in obtaining nearly \$10 million in SBIR/STTR funding.



# ARKANSAS



# CENTRAL CALIFORNIA SBDC

Inpress Technologies has developed a unique device to make childbirth safer for all mothers. Focused on averting a leading cause of maternal injury and mortality, this company's postpartum hemorrhage device is intended to rapidly stop excessive bleeding by facilitating natural contractions after childbirth.

Postpartum hemorrhage is a life-threatening condition that may force mothers to require blood transfusions, drugs exhibiting side-effects, long uncomfortable procedures and hysterectomy. Inpress Technologies has expressed commitment to making their medical device accessible to women on a global scale.

### HOW THE SBDC HELPED

Jessie Becker cofounded InPress Technologies was a student at Cal Poly in 2011 and participated in both the CIE Accelerator Program and the Cal Poly SBDC Business Incubator. As an SBDC client for five years, Inpress Technologies raised a total of over \$12 million in capital funding and has engaged with SBDC business consultants to gain industry and business expertise. They have grown to seven full-time employees as well as five part-time staff members since the company's establishment. Highly accomplished, Becker was featured on Forbes' 30 under 30 Healthcare list in 2015.



### SUCCESS

Inpress Technologies has recently obtained a full C-Suite, a board of directors and rebranded to identify as Alydia Health. Today, their investigational postpartum hemorrhage device is a subject of the U.S.-based PEARLE study. Data from that trial will support their application for U.S. Food and Drug Administration (FDA) marketing clearance.

### CENTRAL CA SBDC DOES MORE THAN "BUSINESS AS USUAL"

In 2018, the Network provided and supported several critical, creative and highly impactful programs that served hundreds of small business owners and entrepreneurs in the following ways:

- Supported SBA and local government agencies assisting Mariposa and Tuolumne county businesses impacted by a wildfire disaster in and around Yosemite Nat'l Park.
- Held a series of Capital Summits educating rural, minority and native American businesses on how to successfully access traditional, equity and crowd funding sources.
- All Centers in our Region now have Student Engagement programs that help 100's of student entrepreneurs understand best practices for operating a small business legally and profitably.
- Local SBDC Centers working collaboratively with community colleges to train migrant entrepreneurs in "business basics" enabling them to start and grow sustainable businesses.
- Launched a successful "Angel" conference at Cal Poly SBDC resulting in a number of innovative startup companies receiving significant private equity investments. Several prior Cal Poly SBDC startups have recently received multi-million dollar series "B" investments, including Inpress Technologies (featured at left).

# CALIFORNIA FORNIA



## LOS ANGELES REGIONAL SBDC NETWORK

Butter Cloth was founded by talented clothing designer Dahn Tran, who previously served as head designer for the wildly popular Affliction clothing line. Dahn, who immigrated to the U.S. in 1994, never felt that dress shirts were comfortable enough and sought to design the “world’s most comfortable” dress shirt. He launched Butter Cloth and the results have been amazing.

### HOW THE SBDC HELPED

Dahn first came to the Long Beach SBDC Service Center in January 2018 seeking assistance with his pitch deck presentation, company valuation, as well venture capital assistance.

The SBDC helped him raise \$100,000 which was used to increase inventory, and provided expert assistance in helping the valuation of the business. For the next few months, Dahn and a team of SBDC advisors tirelessly practiced and honed his pitch presentation to attract additional investment.

### SUCCESS

All that work paid off on the October 28th episode of SHARK TANK when Butter Cloth was awarded \$250,000 in funding from Robert Herjavec. Butter Cloth currently sponsors the World Series of Poker, and their clothing has been also been seen in Runway Magazine, Celebrity Big Brother, ABC, CBS and Fox Sports. Dahn is the embodiment of the American dream, and it has been truly inspiring watching him work with the SBDC.



### LA SBDC DISASTER RESPONSE

The LA SBDC region was hit by a number of wildfires and related landslides over the course of 2018 that included both physical (asset) and economic loss to regional small businesses. The LA SBDC was truly a first responder to these disasters and led business recovery efforts well in advance of Federal declarations and agency responses. SBDC activities included:

- Creation & distribution of a *Disaster Recovery Guide* provided to over 4,400 businesses and 7,500 individuals.
- Establishment of a small business disaster phone hotline including weekend and evening hours staffed by a live person. Inquiries outside of staffed hours were responded to in under 24 hrs.
- Worked closely with SBA and State of California resource partners to co-sponsor ongoing local business recovery events.
- Over 2,300 hours of direct engagement including technical advising and door-to-door outreach over 7 impacted cities.
- Post disaster, worked with 98 businesses to develop and deploy short and long term recovery strategies.

### BEYOND SBA GOALS

- Counseled over 4,600 clients for a total of over 25,000 hours
- Trained 6,367 individuals over 450 events
- Created/retained over 3,500 jobs

# NORTHERN CALIFORNIA SBDC NETWORK

Small businesses are job creators and innovators. Small Business Development Centers located throughout California are the proven, cost-effective, and accredited statewide infrastructure focused on supporting small business needs.



## HOW THE SBDC HELPED

Company: Naia Gelateria  
 Owners: Chris Tran & Trevor Morris  
 Hercules, CA

Sixteen years ago, Naia Gelateria opened a scoop shop selling great tasting gelato with simple, real ingredients. The owners of Naia came to the Contra Costa SBDC ready to grow, but needed help with operational issues and HR. Business advisors connected Naia to CCWorks to help them hire and train employees that still work for the company and set them up on the WeFunder platform to raise funds.

## SUCCESS

Now a regional supplier of over 250 retail stores, Naia has 25 full and 10 part time employees who make and distribute ice cream for Naia and other brands. Currently, the SBDC is helping them raise over \$2 million to take their product nationwide by leveraging \$650,000 Naia raised through WeFunder.

## BEHIND THE NUMBERS

### Small Business Development Centers of California:

- Help businesses start and expand
- Assist clients access capital needed for growth
- Foster the commercialization of technology

### Businesses Assisted:

- 877 Businesses that received one-on-one advising
- 3,407 total hours of advising
- 505 Constituents who attended SBDC Training Events

### Economic Impact

- 264 New jobs created
- 46 New businesses created
- \$6.5 million in new capital secured
- \$11.5 million new taxable revenue generated by clients

*\*Numbers specifically attributed to SBDC assistance. All numbers based on 2017 data.*



# CAL



# ORANGE COUNTY/INLAND EMPIRE SBDC NETWORK

In 2018, the Orange County Inland Empire SBDC Network, one of the five SBDC Networks in California, launched a portfolio of eight targeted programs aimed at assisting clients with anything from starting a food business, to cybersecurity and financing. Since 2015, the number of businesses the Orange County Inland Empire SBDC Network has helped start has increased 200% to more than 300 businesses annually.

## ABOUT THE PROGRAMS

After reassessing client needs and data, it became clear that many clients, “didn’t know where to start” when it came to their business idea. Many of the new programs, branded with their own names and logos, target clients in specific industries and critical clusters throughout the region. Over the course of four to six weeks, participants walk through the steps to plan, fund, market and start their new ventures – at no cost, no catch. These focused, startup and value-add programs have created countless opportunities for the SBDC, namely to reach and retain a much larger, targeted clientele in specific clusters and industries (e.g. monolingual, Hispanic-owned enterprises, e-commerce and food). As a result of these initiatives and their deployment throughout the region, the Network is not only improving efforts to reach its KPIs, but also efficiently matching resources with critical needs in the community. For more information visit: [ociesmallbusiness.org/programs](https://ociesmallbusiness.org/programs)

- OC MADE – in partnership with Orange County Market Place | Local Market Program
- SBDC Intel – Market Research and Business Intelligence | Market Research Assistance
- Finance Center | Bank Plan and Funding Assistance

- Cybersafe | Cybersecurity Assessment and Planner
- Webify – From Start to Cart | Online Businesses
- Emprendedor@s – Empoderamiento y Liderazgo | Hispanic Micro Enterprises
- Brick by Brick – Retail Startup Academy | Retail Industry
- EATS – A Recipe for Food Business Success | Food Industry

## SUCCESS

“We loved the “EATS” course! Our instructor, Greg Bell was very approachable and has such a depth of knowledge and experience that we found to be incredibly beneficial throughout the course. It is great to know that the SBDC is a true resource for small business owners at any stage in the process!”

Becca and Aaron Brukman opened HoleyScoops Ice Cream in Palm Desert, CA a few months after participating in the EATS course.

## BEHIND THE NUMBERS

We saw a 200% increase in business start-ups between 2015 and 2018.

# IFORNIA



# CALIFORNIA

## SAN DIEGO & IMPERIAL SBDC NETWORK



Owners Fernanda and husband Angelo Capraro were childhood friends from the village of Sant’Elia in the south of Italy. Fernanda, the lead baker, and Angelo took their love for cookies to California and ultimately launched what has become one of the fastest growing independent cookie manufacturers in the United States. Though the company has grown exponentially over the years, all orders are still baked with meticulous care in small batches at the company’s 33,000 square foot bakery in San Marcos, CA. Since its inception in 2005, Cookies con Amore and its gourmet Italian treats have grown from a small startup into a significant \$4M company that does business with Whole Foods, Sprouts and major grocery retailers throughout the US ([www.CookiesConAmore.com](http://www.CookiesConAmore.com)).

### GIG ECONOMY

The SBDC Network through a partnership with the California Community Colleges Chancellor’s Office (CCCCO) is helping Community College students to start and grow their Gig Economy businesses by providing business consulting services on campus, training and workshops specific to Gig economy businesses, specialized informational videos for Gig economy businesses, and by connecting student entrepreneurs to funding and local and statewide resources.

### OUTREACH TO THE UNDERSERVED COMMUNITY

Minority small business counseled by the Network, accessed \$13MM in capital, increased their sales by \$6.4MM, started 85 businesses, and were awarded over \$12MM in government contracts.

### FOR OUR VETERANS

The Network provided over 1400 hours of counseling to veteran-owned businesses which resulted in 15 veteran owned business certifications, 16 new businesses started, \$5.2MM in sales increases, access to \$6.1MM in capital, and over \$13.5MM in government contracts.





## COLORADO SBDC

In 2013, Troy Rhoadarmer and Aaron Buckner were working for a large aerospace firm and decided to create their own business, named Guidestar Optical Systems. Guidestar provides advanced optical solutions for light propagation and imaging in dynamic and turbulent environments. Troy and Aaron created a team of scientists and engineers that developed advanced technologies relating to laser beam control and Adaptive Optical (AO) systems and transitioned those technologies from conceptual designs into integrated systems. The founders were both well educated and experienced on the technical side of their industry, but they were looking for support in some of the other areas of business, like human resources, marketing, contracts, tax planning and customer relations.

### HOW THE SBDC HELPED

Guidestar started by taking a couple Boulder SBDC classes in the Longmont satellite office for Start Up Essentials. This gave Troy and Aaron an initial look at what the Boulder SBDC could do for them.

The good news for Guidestar was that they started their business strong, acquiring contracts from day one. They were growing at a good pace and attended a technology workshop in Albuquerque last fall. It was there that one of their colleagues encouraged them to apply for a 12-week Air Force Research Laboratory Accelerator in Colorado Springs, an SBDC TechSource program.

The application was due in 2 days. Troy and Aaron worked through the weekend to submit their application and were accepted into the accelerator. It was here that they developed a stronger relationship with the SBDC Advanced-

gold level/Economic Gardening resources that helped them with research and analysis. They were also connected to consulting resources that allowed them to explore Federal R&D Tax Credits and they were connected to SBDC partners, Small Manufacturer's AdvantEDGE (SMA) to provide integrated support for their manufacturing facility and World Trade Center (WTC) to provide expertise on export licensing.

### SUCCESS

With the support of the Boulder SBDC this past year, Troy and Aaron have started taking Guidestar to the next level. They have created 3 new jobs and they have experienced sales growth by over \$250,000. Additionally, since inception, Guidestar has been awarded federal prime and sub contracts worth more than \$6 million and have won commercial/private contracts totaling \$1,800,000.

### BEHIND THE NUMBERS

Guidestar learned about how to take their company to the next level by growing their organization, leveraging resources and strengthening connections provided. Before this, they had been figuring things out on their own. The SBDC and the introductions that they made to additional resources for contracting, marketing, HR and business development helped them create solutions and fill in some gaps where Guidestar did not have internal staff. They have developed a relationship with the Boulder SBDC where they often lend their time to share their stories with new accelerator participants. They continue to strengthen and grow business relationships as members of a local round-table and have found new groups to network, share stories and work with on a local level. Troy wholeheartedly asserts that most of these developments have come from being connected to the SBDC.

# COLORADO

# CONNECTICUT SBDC

CTSBDC's Mary Kay Della Camera was contacted in the spring of 2018 by Adam Ney, a member of the KNOX Board and representative of the Connecticut Business & Industry Association (CBIA), to discuss collaboration efforts between the two organizations. "It has been an honor and a pleasure to work with each farmer and the KNOX Foundation staff. The collaborative effort has exceeded expectations, resulting in a true partnership. The farmers' energy is truly contagious, each dedicated to doing what it takes to launch and succeed within their community while strengthening their agricultural business network. They took the time to consider their goals, available support, and address the best strategy to meet the needs of their community. They get it done! I look forward to continued collaboration as they grow their businesses in Connecticut."

Each farmer has a personal story to share, obstacles they overcame, and a commitment to give back to the communities which have supported them. Lorenza Christian was born on a farm in Alabama, moving to CT as a young child. By age 12 he was enrolled in Beckett Academy, an independent, non-public, alternative school, where he was re-introduced to farming. Life after Beckett continued to be a struggle, as he coped with the realities of being a young parent, limited financial resources, homelessness, and no understanding of or appreciation for the demands of business. He launched one company, which eventually failed. Life's next chapter presented challenges which required him to dig deep within himself, determining his life's direction. With limited knowledge about agriculture and no financial credit, he enrolled in the KNOX program and related classes offered at Capital Community College. Lorenza has worked tirelessly to take control of his life. KNOX was the lifeline he needed, and along with CTSBDC's support, he has launched a profitable business, CT Collards, LLC.

Derrick Bedward's story is equally compelling. He was born in Clarendon Parish on the island of Jamaica. Clarendon was a farming community. His father was a farmer, sharing his passion for agriculture

with his son. Life in Jamaica was hard.

Derrick helped support his family with income he earned from planting gardens for neighbors as well as carpentry and masonry jobs he could secure – as rare as they were. Farming, however, remained an integral part of the Jamaican culture; taught in schools and at home. He graduated high school in 1979, continuing his work with neighbors' gardens and handyman work. In 1989, while still in his 20's, Derrick enrolled in the Foreign Agricultural Resource Management Services (F.A.R.M.S.), referred to as the Farm to Work program; a collaboration between the United States and other governments, including Jamaica. He emigrated to the states, working in New York and Connecticut on tobacco farms, Animal Shelters, while continuing to supplement his income through handyman services. Life remained difficult. In 2003 his mother shared an article she read in a West Indian newspaper which spoke of the Hartford Food System program (dating back to the 90's). He applied and was accepted. He continued scraping by with whatever work he could get. Life changed for him in 2015 when he enrolled in the Urban Farming and Nutrition Program, in partnership with the KNOX Foundation. He returned in 2016, enrolled in the Culinary Arts & Food Management program.

Working with KNOX and CTSBDC has changed the trajectory of his life. He is now the proud owner of Red, Gold & Green, LLC.

Emmanuel Marte came to CTSBDC late spring of this year, as part of the collaborative effort with the KNOX program. He shared early on that his business acumen was limited. This, however, did not dissuade him from achieving his goals. Manny is a young entrepreneur with a passion for agriculture. His specialty is in microgreens, a valued flavor component with delicate textures and distinctive flavors, providing nutrients in support of the Hartford Public Schools healthy eating initiatives. He now has Micro2Life, LLC which serves the needs of the Hartford community.



Amy Cowperthwait, a clinical nurse specialist in the University of Delaware's Nursing Resource Simulation Center, can attest to the valuable help and guidance that the SBDC provides. Cowperthwait is the founder and CEO of Avkin, a company that produces wearable technology that helps nursing students or medical caretakers build skills in clinical procedures, such as drawing blood, tracheostomy care, or catheter insertion. The Avkin devices are designed to be worn by a live actor to provide a realistic experience for nursing students in a simulated clinical setting to practice before they begin treating real patients. According to Cowperthwait, "Our mission is to imagine, create, and provide products that improve the learning experience and training of future healthcare providers."



Today, Avkin has several devices either on the market, in final testing or in development. But it isn't long ago that Avkin was just a fledgling startup. And, Cowperthwait remembers the valuable advice and support that the SBDC team provided to help her find and apply for funding to develop various products. "The SBDC has been an integral part of our success at Avkin. Initially, the SBDC provided education on how to start working on the financial aspects of the company and different options for forming the company," said Cowperthwait. "Later advice centered on finding and working with an investor, marketing help and insights, as well as facilitating connections to manufacturing and export resources."

Avkin is one of a growing number of success stories to emerge from the Delaware SBDC, which shepherds viable new products developed by faculty and students to the marketplace.

**DSBDC DELIVERS NATIONALLY RECOGNIZED PROGRAMS**

- DatAssured™ Cybersecurity Program – this signature program was adopted by over a dozen SBDC's nationwide and nationally recognized by the U.S. Department of Homeland Security as a leading-edge resource
- Spin In™ – this flagship program matches innovators with interdisciplinary teams of University of Delaware students who have the skills (technical, business, marketing, design, policy, etc.) to move toward commercialization; DSBDC presented Spin In™ at the national EPSCoR conference as a best-practice demonstrating SBDC/small business/student collaboration

**DSBDC GIVES BACK TO THE SBA/SBDC COMMUNITY FY2018**

- Hosted Administrator McMahon's Ignite Tour
- Secured \$25,000 for Houston SBDC to aid Hurricane Harvey recovery efforts
- Presented at the SBA's 1st Host Summit
- Hosted the National SBIR Road Tour (in conjunction with SBA's Office of Investment & Innovation); DSBDC organized a tour with 164 attendees from 9 states and representatives from over a dozen federal agencies

**DELAWARE**

## DISTRICT OF COLUMBIA SBDC



The Williams family – Henry, Kristal, and Brandon – wanted to offer affordable, healthy alternatives to traditional burger and fries to residents in D.C.’s historic Shaw community. Having developed several creative tasty recipes for fishburgers, and possessing backgrounds in food, health and medicine, the Williams’ had some of the ingredients for an exceptional restaurant. Nevertheless, what they lacked – a sound business strategy and funding which would prove critical to the establishment and growth of their business.



### HOW THE SBDC HELPED

Henry and Kristal Williams, co-owners of the family-owned, FishScale eatery located at 637 Florida Avenue, Northwest, wanted to establish their business on a solid foundation. As a result, they worked with DCSBDC to develop a practical business plan, obtain financing, optimize their operations, and get introduced to restaurant SMEs. With the DCSBDC assistance, the Williams are building a strong foundation with operations, marketing, finance, and are on the verge of fulfilling a mid-term goal of opening a second location.

### SUCCESS

The Williams obtained consulting from the DC Small Business Development Center, which helped them create a business plan, streamline operations, and obtain an \$148K SBA 7(a) loan, increased their marketing and social media presence allowing them to establish and grow their restaurant. Thus far, the owners have created 5 part-time and 2 full-time jobs.





# FLORIDA SBDC NETWORK

Florida is no stranger to disasters—especially hurricanes, which it faces more direct hits from each year than any other state. As a member of the state’s Emergency Support Function, the Florida SBDC Network serves as a principal responder to help small businesses prepare, respond, and recover from hurricanes and other disasters.

In the last few years, Florida has faced unprecedented damage and loss from two major hurricanes—Hurricanes Irma and Michael—and the effects of red tide, a toxic algal bloom that causes respiratory irritation and devastating impacts to the marine and tourism industries.

The Florida SBDC Network has worked tirelessly to help small businesses following these events. In partnership with the SBA, the Florida SBDC Network established business recovery centers and deployed its mobile assistance centers to provide on-site assistance to small businesses in applying for state and federal disaster loans, including the Florida Small Business Emergency Bridge Loan Program, a short-term, interest-free loan intended to help businesses bridge the gap until long-term assistance is available.

Together with our state and federal partners, the Florida SBDC Network has helped thousands of small businesses secure the necessary capital to rebuild, reopen, and reemploy Florida’s families, including:

### HURRICANE MICHAEL

After Hurricane Michael swept ashore, David Kiser, owner of Mexico Beach-based Caribbean Coffee, could not believe that his store was still standing. For Kiser, the state-backed bridge loan served as an immediate source of capital to make repairs and reopen. He said, “Thanks to the rapid response of the [Florida SBDC at UWF], we were able to engage a local contractor and start repairs while awaiting insurance. This help allowed us to reopen quickly and put our employees back to work.”

### RED TIDE

Two Docks Shellfish, a family-owned business, farms clams, oysters and sunray venus clams... and provides those products to businesses across the Tampa, St. Petersburg, Sarasota and Bradenton areas. After enduring nearly a year of red tide, the Welch family reached out to the Florida SBDC at University of South Florida for help applying for a state bridge loan. According to the Welches, “The loan’s going to be enormously helpful... It’s going to allow us to stay in business and hopefully start making a profit again.” The Welches added, “...You have been the most helpful and cheerful people that we’ve dealt with in all these financial situations. We really appreciate that.”

### HURRICANE IRMA

Story Grove Service, Inc. is an agricultural service company that owns and manages nearly 7,000 acres of citrus, peach, and blueberry crops in Central and South Florida. With crops damaged and future crops in jeopardy, vice president, Kyle Story, decided to take advantage of the Citrus Emergency Loan program. To do this, he sought assistance from the Florida SBDC at the University of South Florida. “During Hurricane Irma, we experienced significant crop losses statewide. We also lost a significant portion of our leaves, and trees and branches... We had an excellent experience with the SBDC and our local representative. It was painless, tireless and very uncomplicated.”





Knowledge, Networking, and Persistence Bring Disaster Relief to Mid-Georgia Manufacturer: In September of 2017, Hurricane Irma destroyed the roof of MF&H Textiles' main production facility. MF&H is the largest private employer in Taylor County with almost 50 employees. After making \$79,000 in emergency repairs, additional damage was done while negotiating with the insurance company.

# GEORGIA

## DISASTER RECOVERY

"We were devastated," said owner Bob Wade. "The deductible for the initial emergency repair was swift, catastrophic, and buckled our financial knees. The long recovery was going to grind our nose into the dirt. Our financial survival was imperiled—our employee's jobs threatened with extinction.

In search for federal disaster assistance, Wade contacted FEMA and the SBA. The SBA directed him to consultant Mark Lupo at the University of Georgia's SBDC. "Mark came out right away and it was discovered that disaster declaration for central and southern Georgia affected by Irma were not applicable to inland counties.

By November, Lupo had coordinated on-site meetings at MF&H with Rick Martin of the UGA SBDC's International Trade Center, Derek Woodham of Georgia Tech's Manufacturing Extension Program, and Kerry Barnett, International Trade Manager for the Georgia Department of Economic Development. They explored additional international resources and opportunities for MF&H's products that would boost revenue so that if they could not get a loan through the disaster declaration, an increase in international trade could create the cash flow needed to take care of the roof repairs.

Wade also contacted Senator David Perdue's office. "Senator Perdue said the government would help the company recover from the hurricane disaster. He sent his field representative, Kathy Burns, down here. She brought in Joyce White, state director of the USDA Rural Development in Georgia. Burns, White, and Lupo stayed after FEMA, the SBA, and the USDA for us."

When Lupo followed up with the SBA in late November, he learned that Secretary Perdue had added Taylor County to the USDA Disaster Declaration. He assisted Wade with the application for the disaster assistance, advised him on the loan, and introduced Wade to several banks and bankers. By December, MF&H's application had been accepted, reviewed and approved. The loan closed in early 2018.

"It was a fight every day trying to recover from that disaster," said Wade. "We found in Mark Lupo someone genuinely interested in working with us and helping us cut through the red tape. That's what the SBDC does, it serves as a point person in securing help from the government."

- Helped SBA establish disaster assistance offices in 7 Georgia counties and hosted their main disaster office in the SBDC's local office.
- The Georgia SBDC provide cyber security training through 15 events across the state.
- Provided Spanish language business startup training in multiple locations.

# HAWAII SBDC NETWORK

Maui Company Creates First FDA-approved Coral-Safe Sunscreen: With help from the Hawaii Small Business Development Center (SBDC), Maui resident Jenna Davis created Raw Love Sunscreen, waterproof and rated SPF 35. It is the first FDA approved, coral-safe sunscreen created in Hawaii (Zinc based with no harmful chemicals, preservatives or fillers and also features plastic-free packaging.)



Davis put her background in chemistry and marine biology to work, initially transforming her kitchen into a lab to create her own unique mineral sunscreen for herself and friends. As demand grew, she discovered getting her product into retail stores, was not a simple task and Davis sought out the SBDC for assistance.

“Sunscreen is considered an “over-the-counter” drug for retail compliance purposes requiring FDA-certified Drug testing, an SPF protection rating certification and an FDA-certified Manufacturing facility to mix and bottle the sunscreen. These facilities are not available in Hawaii,” said Wayne Wong, Center Director, Maui SBDC.

“Furthermore, it is a good time to be in the business of selling reef-friendly sunscreen products, as legislation has just passed that would make Hawaii the first state to ban sunscreens that contain ingredients found to be harmful to coral reefs and other marine life.” With SBDC guidance, Davis was able to move forward with testing and manufacturing.

Her product is now in over 100 stores and will be soon be on shelves locally at Whole Foods and hitting mainland stores next month as well. Jenna also sells her products direct online at her website as well as on Amazon.com. Moving into wholesale, within this next year, she expects to, and is prepared to have production to support, selling over 10,000 units per month.

## HOW THE SBDC HELPED

Hawaii SBDC helped Jenna since March of 2016 starting from registering her business with guidance for a growth and marketing strategy through FDA certification and manufacturing and most recently how to approach wholesale distribution. Raw Love Sunscreen can be found online at: <https://rawlovesunscreen.com> and <https://www.facebook.com/rawlovesunscreen>.

## BEHIND THE NUMBERS

In addition, in 2018 the Hawaii SBDC has supported small business clients with Disaster Assistance across the State.

*Challenges faced included:*

- April Flooding Disaster in Kauai,
- Volcanic eruption on the Big Island
- Oahu and Hawaii Island flooding

***Even with these challenges, the Hawaii SBDC advised 1,333 clients, attained over \$26 million in Capital Infusion, assisted with 89 Business Starts, created 385 jobs and assisted business to grow sales over \$21 million!***





Bob Holzer has always been an entrepreneur. From the time he started his own machine shop in 1979 in Orofino, Idaho, to the launch of his invention, the Rolla Roaster. The Rolla Roaster is an extending campfire fork with a turning knob on top of the handle that lets users operate the fork as a personal rotisserie. His passion for invention and entrepreneurship has led him to develop additional products such as an improved fishing rod and an updated version of the Rolla Roaster with a belt case.

#### HOW THE SBDC HELPED

Bob and Jan Holzer came to the SBDC to receive marketing and packaging design help for the Rolla Roaster. Bob and Jan attended many Idaho SBDC seminars on Financial Reports, Strategy, Website Success, Business Valuation, and Succession Planning. The Idaho SBDC developed a robust marketing plan for the Holzers and help design a package for the unique camping tool. Bob's consultant at the Idaho SBDC also researched potential distribution outlets for the Rolla Roaster.

#### SUCCESS

With the help of the consultant's extensive research for potential distribution outlets for the Rolla Roaster, the Rolla Roaster is sold today in REI, LL Bean, Pottery Barn, KOA stores and catalogs across the United States.

#### BEHIND THE NUMBERS

- Getting out of business can be more difficult than getting in. The Holzers have attended SBDC Succession Planning workshops to help with legal, tax, valuation and other topics important to the continuation of their business.
- Workshop "Ah Ha" moments don't happen that often with seasoned business owners. An SBDC workshop on website search engine optimization provided one of those moments. The Holzers had noticed their website at [www.rollaroaster.com](http://www.rollaroaster.com) had fallen in ranking and a possible cause turned out to be an animated gif at the top of the home page. Although innovative and eye catching, it slowed down loading of the page. The gif was removed and revised before returning.
- "Quality of life improves when people gather around a campfire and enjoy each other's company." <https://www.rollaroaster.com/our-story/>
- An SBDC consultant reviewed financials with the owners and recommended that for the size of their company, they could afford to outsource additional bookkeeping and accounting help. After making that happen, the Holzers now get better reports and don't have to worry about the accounts receivable details. That makes life easier.

**IDAHO**



# ILLINOIS SBDC



Neuro Enterprises, located at 2550 North Lakeview Avenue in Chicago, manufactures and sell innovative surgical instruments and disposable devices. Their product line serves neurosurgeons and orthopedic surgeons. The company successfully developed the world's only self-cleaning suction devices, the ChicagoTip™. The embedded stylet provides a simple solution to remove any clog without detaching the suction tip from the hose. Utilization of the ChicagoTip™ saves time and allows the surgical procedure to proceed without interruption.

Ali Hemmati, VP of Business Development at Neuro Enterprises, was referred to the Illinois Small Business Development Center (SBDC) International Trade Center (ITC) at ICNC by the State of Illinois Office of Trade and Investment (OTI). Prior to the referral, the company experienced success in exporting to Australia, Brazil and New Zealand. Mr. Hemmati approached the Illinois SBDC ITC at ICNC requesting assistance in growing the company's export sales overall and to build relationships for new export opportunities in Germany and Mexico.

Illinois SBDC-ITC at ICNC Director Lauro Arias helped Neuro Enterprises apply for an Illinois' State Trade and Export Program (ISTEP) grant to participate at MEDICA, the leading international trade fair for the medical sector that was held on November 12-15, 2018 in Dusseldorf, Germany. "It is the first time that Neuro Enterprises will be at this event and we have been encouraged by the Illinois SBDC-ITC and other stakeholders to engage. We have great expectations to show our new

product to the medical world. This grant will help us financially providing 50% of reimbursable expenses", said Hemmati.

In addition to working with the State of Illinois OTI, the Illinois SBDC-ITC also meets with the US Commercial Service, EXIM Bank and Small Business Administration to identify opportunities for its clients. The Illinois SBDC-ITC at ICNC has helped Neuro Enterprises with their export marketing plan. "Having clear export achievable goals are the roadmap and help me keep focused on our objectives. Thank you very much Lauro, I really appreciate your help." said Hemmati.

For assistance with your new or existing small business, contact your nearest Illinois Small Business Development Center to schedule an appointment.

Assisting entrepreneurs to successfully achieve their small business dreams is great for strengthening our economy in Illinois. Our professional business advisors frequently comment on how they are also strengthening individuals and

communities. At the Illinois Small Business Development Center at the Greater Southwest Development Corporation (GSDC), Director Andrew Fogarty is known for his work focusing on clients with disabilities. From assisting a blind chef successfully open a restaurant to helping a recently blinded truck driver successfully open and grow his own trucking company, Andrew has become an expert panelist in fusing entrepreneurial disability programs seamlessly with programs and resources offered by the Illinois Small Business Development Centers. Promoting entrepreneurship opportunities for people with disabilities is just one of many initiatives the Illinois SBDC Network works with underserved communities.

*During 2018 the Illinois SBDCs have provided nearly 35,000 hours of one on one business advice to clients resulting in their access to \$200 Million in business capital, over 3,000 jobs created/retained and over 400 new business starts.*

Toward the end of 2017, Scott Massey, a recent Purdue University engineering graduate, approached the Indiana SBDC for assistance with a new product he and a few associates were trying to bring to market. Massey and his team had created unique, indoor plant-growing systems called GroPods, which received first place at several pitch competitions, but were seeking more funding to launch their product to market.

## HOW THE SBDC HELPED

The Indiana SBDC assisted the company, Heliponix, in preparing its business plan and financial projections along with a successful loan application through the newly-created Vectren Loan Foundation. Massey and his company have continued to pitch their product to others and have even visited Togo, West Africa to develop educational hydroponic farms to assist in combating the country's persistent hunger problems. They are also involved in fighting food deserts domestically.

## SUCCESS

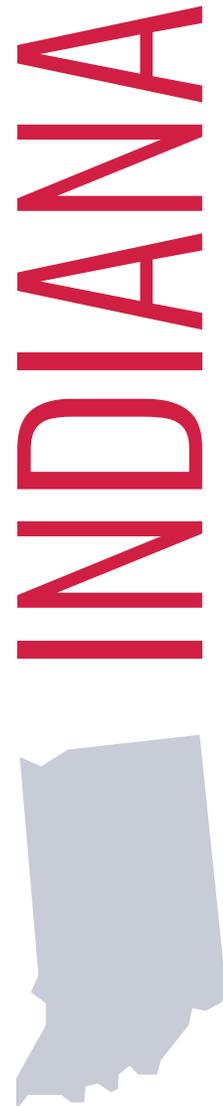
"As a 23 year old, recent graduate from Purdue University, and co-founder of Heliponix™ with Ivan Ball, we found ourselves in need of capital to cover our initial inventory of GroPods™ after spending the investments from the Purdue Research Foundation on our utility patents. However, we were relieved to learn that we had more than enough resources at the Indiana Small Business Development Center (SBDC) in my hometown of Evansville. Not only did they recommend to us a favorable business loan from the Vectren Foundation, but their proven faith in our business has initiated discussions with several local investors while continuing to provide valuable business advice when needed."

The company has begun production and is projected to grow substantially into 2019.



## BEHIND THE NUMBERS

- Helped launch the second annual Innovate WithIN pitch competition, a statewide initiative offering students the opportunity to create their own business plans and showcase entrepreneurial ideas in Indiana.
- Grew the Export Indiana Fellowship Program, which pairs high-growth exporters with fellows from Purdue University to develop exporting strategies for their businesses.
- Provided Indiana SBDC clients with a complimentary, three-month LivePlan membership, which offers an interactive business planning and feasibility model.
- Participated in educational conference focused on the importance of online marketing in propelling small business growth.
- Launched Entrepreneurial Operating System (EOS) training to growing companies.
- Partnered with INBiz, a one-stop resource managed by the Secretary of State for business registration and management, to funnel potential clients and help streamline small business operations in Indiana.
- Helped plan and execute Women IN Business series for women small business owners and entrepreneurs to connect and collaborate throughout Indiana.



How would you feel if you created a product that could change the reality of hundreds of thousands of individuals? Martin Gross and Zhiyou Wen did precisely that. As a graduate student at Iowa State University, Martin and his professor Dr. Wen invented a sustainable water treatment system that utilizes algae to remove pollutants in waste water. The byproduct resulting from their system is be sold as a sustainable fertilizer. After inventing the technology in 2012, Martin and Zhiyou founded Gross-Wen Technologies in March 2013.

“Our technology focuses on helping rural Iowa communities meet the new, more stringent, water standards at a fraction of the cost. Typical systems for a community of 2,000 people cost around \$5 million while ours is only \$2 million.” This system is truly revolutionary in allowing rural communities to meet their water needs in a price range that is both affordable and feasible to them.

## HOW THE SBDC HELPED

To help cement the foundations of his business, Martin visited Regional Director Ted Bair at America’s SBDC Iowa to learn how to best grow his business. He explained the SBDC helped him “save time while helping to push things along and make everything go so much smoother. Instead of zigzagging through, we had a straight path and the SBDC helped us stay focused and get everything done.”

Martin said the most surprising part of starting his own business was the amount of support they received in Ames between assistance from the ISU/SBDC and other centers such as the ISU Startup Factory, Ag Startup Engine and the Center for Crop Utilization and Research. “The people at the SBDC are great. I would encourage any new startup to go sit down with Ted or other individuals from the SBDC. They really accelerated what we are doing, the startup ecosystem in Iowa and particularly Iowa State University is outstanding.”

In the future, Martin hopes to scale throughout Iowa, then grow regionally and eventually become the #1 algae based wastewater treatment system in the United States. For more information on Gross-Wen Technologies, please visit their website at <https://gross-wen.com/>.

## SUCCESS

With the help of the SBDC, Gross-Wen secured \$1,850,000 through both equity and debt financing. They also created 4 jobs with certain growth in the future. Gross-Wen continues to receive awards and grant funding with the latest award topping over \$2 million.

## BEHIND THE NUMBERS

The Iowa SBDC is an integral part of the entrepreneurial community and works with many partners and resources throughout the state including our Regents institutions, our community colleges, our state Economic Development Authority and our other economic development partners to raise the bar for entrepreneurship across the state.

- With a population in the state of just over 3,000,000, the Iowa SBDC sees over 4,000 clients every year.
- The Iowa SBDC clients reported \$1.2 million dollars of sales increase as a whole every week.
- During FY18, the Iowa SBDC reported an impact of helping clients successfully garner \$6.6 thousand dollars in capital infusion every hour.



When the Lange family, wanted to find a better way to spread fertilizer and improve their farm soil with more precision, they began experimenting. They were early adopters of variable-rate application and found a better, faster, more efficient method to apply fertilizer and lime. They developed a solution. “It wasn’t elegant at first,” said Phillip, “but it worked.” Realizing that other producers could use their solution, they went into business to market their services as well as light agricultural equipment.

# KANSAS



A few years into the business the Langes found themselves too reliant on equipment sales—a segment of the business that wasn’t the most profitable for them.

#### HOW THE SBDC HELPED

The SBDC help Triple Threat focus on market information and business fundamentals. With help from the SBDC the Langes focused

on their strengths and eliminate distractions. This in turn has helped clarify marketing messaging and operations.

After working with the SBDC, Triple Threat has changed how they operate, moving away from equipment as great a reliance on sales to focusing on custom product application and soil sampling.

#### SUCCESS

Quoting the Langes, “We now are completely focused on activities that directly boost our revenue instead of investing time and energy in areas with smaller returns. This has also helped provide vision for mid- to long-term planning.”



# KENTUCKY SBDC



In Grand Rivers Kentucky, there is a restaurant that lives up to its motto: “That Special Place – Where Friends bring Friends.” Welcome to Patti’s 1880’s Settlement, a recreated historical log cabin village tucked into the natural beauty of Western Kentucky. Tourism is key for this part of Kentucky and the Settlement brings approximately 350,000 people into this small lake-side town annually. Being a traditional institution since 1977, the business employs more than 200 people. This makes Patti’s 1880’s Settlement one of the region’s most important industries. Unfortunately, disaster struck on February 5, 2018 when a devastating fire broke out; destroying the main building.

## HOW THE SBDC HELPED

Determined to rise from the ashes, the business owners sought the assistance of KSBDC consultants to help them through this critical time. The KSBDC helped Patti’s 1880’s Settlement create a business plan and financial projections that generated a loan package to secure financing for the rebuild.

## SUCCESS

Thankfully, Patti’s 1880’s Settlement started construction on the new restaurant in August, 2018 with plans to reopen in mid-summer 2019. During the time of rebuilding, the restaurant is still serving delicious food in their outdoor dining area. The community continues to support and are thankful that Patti’s 1880’s Settlement will once again be up and running at full capacity. Additionally, Patti’s 1880’s Settlement is known nationally for their holiday lights display, which continued for the 2018 Holiday Season, much to the delight of fans. The display was featured nationally on ABC television’s ‘The Great Christmas Light Fight’.

## BEHIND THE NUMBERS

The Kentucky SBDC has been providing the knowledge, expertise, and tools necessary to assist companies make sound business decisions in a complex and ever-changing marketplace for over 35 years. In Kentucky, small business is big business as demonstrated by the fact that small businesses make up 99.3 percent of all Kentucky employers. However, small businesses face a host of challenges and nearly 50 percent fail in the first 5 years according to the U.S. Small Business Administration. Research shows that 90 percent of businesses fail for one of three reasons: lack of knowledge, experience, and access to capital.

This is where the Kentucky SBDC helps. Since 1981, the Kentucky SBDC Network - Kentucky’s only nationally accredited business development program, has helped thousands of Kentuckians start, fund, and grow their businesses.

Our clients represent the broad diversity of the state’s small business community. The Kentucky SBDC works diligently to understand the complex and ever-changing needs of its small business clients and tailors its service offering respectively. The Kentucky SBDC has been invaluable to small business owners and entrepreneurs and has helped to create a more diversified state economy.



Faheem (Sam) Shams knew what he wanted when he came to America – to live the dream. Shams started his adventure in the United States by being a taxi cab driver in the busy New York City. However, Shams wanted more and knew he had the work ethic to start a successful business. In 2013, he started a small wholesaling company that offered supplies to convenience stores, and later relocated to Louisiana.

### HOW THE SBDC HELPED

By 2017, this small wholesale company had grown so that Shams needed assistance. That's when he reached out to the Louisiana Small Business Development Center (LSBDC). He wanted to learn how to develop an effective expansion and growth strategy. In addition, he needed to know could he get a loan; how does the loan process work; and how to get financial projections. The LSBDC was able to assist the client with all of these questions and more. The LSBDC worked with Shams to develop a detailed business plan with actionable steps and accurate financial projections for the lending institution. The LSBDC Northwest & Central Region worked with Shams, and Regional Director Dana Cawthon said she and her team worked with the real estate agents, CPAs, and lawyers to “ensure a successful business expansion and ensure Shams was getting the best deal possible.”

### SUCCESS

With the assistance provided by the LSBDC, Shams opened two wholesale convenience suppliers, secured an SBA Guaranteed Loan, created seven new jobs, and grew to serve more than 450 accounts.

Shams said his experience with the LSBDC NWCR was “excellent.”

“We were able to complete a business plan with projections for the baker to close on the loan,” Shams said. “The LSBDC was extremely helpful.”

Like Shams, the LSBDC has been able to Louisiana entrepreneurs and business owners get in position to acquire the capital they need to start and/or grow their businesses. In Fiscal Year 2018, the LSBDC helped businesses obtain \$75 million in capitalization and expand \$17 million in new sales. Additionally, those clients were able to create more than 860 jobs in the Louisiana workforce.



# LOUISIANA

# MAINE SBDC

Kathi Langelier is the founder and formulator of Herbal Revolution. Herbal Revolution is a wellness products business that provides handcrafted, high quality herbal teas, tonics and elixirs. For over 20 years, Kathi has been farming and formulating botanical medicine and has a deep love for the natural world. Based in rural, coastal Maine, she grows non-GMO, pesticide and chemical free herbs that are used in products on her certified organic farm.



## HOW THE SBDC HELPED

For several years, Kathi has been working with Maine SBDC Business Advisor Rose Creps. The pair first met in 2014 when Kathi was seeking assistance to purchase her first farm. The pair have worked extensively on helping Kathi understand the financials of her business and to transition Kathi's recordkeeping to an electronic system. No small feat, this process took years of work and consistency. With this new information, she is now able to watch her numbers regularly and compare to her budget. She has been able to view the company's operations in a completely different way.

Guided by her financials, it recently became clear that the business could not sustain the continued growth and would need to expand to meet demand. Kathi began to look for new spaces to grow her business. Once Kathi had found a space, Rose helped her with her business plan in order to secure multiple capital investments for the property, equipment and marketing.

## SUCCESS

In late 2018, Herbal Revolution secured their new space, which is located just two miles from their farm. The new site will host their production, logistics, retail space and more. The business continues to show incredible growth and Kathi continues to grow in her role as a business owner as she works with Rose on business management and development skills.

## HELPING MAINE'S BUSINESS OWNERS TRANSITION

Business owners across Maine are considering their exit strategies as they look toward retirement. As the oldest state in the nation, Maine SBDC has shifted its focus to meet the demands of an aging entrepreneurial demographic. Maine SBDC is there to help by offering services to business owners who are looking to buy or sell their small business. These services are critical to the economy because they ensure Maine businesses remain open in order to preserve the jobs that they have created and the goods and services that they have provided. Business transition also provides a new opportunity for the younger generation of business owners who take the reins. These transactions are often very complex, and Maine SBDC business advisors are well equipped to walk the client through the process.





# MARYLAND SBDC



In 2012, Steele was an avid motorcyclist but loathed having to clean and lubricate the chain oiler. It's recommended that it be cleaned every 300 to 500 miles – no small feat – and to Steele, a total nuisance.

He knew there had to be a better way. “It kept eating at me, said Steele. I was tinkering around with chain oilers that work automatically, so I thought maybe wind could do it,” he says. After a little research to determine the right amount of pressure, Steele made a prototype with a water bottle and tubing, and attached the device to his motorcycle to see if his idea would work. The experiment was a complete success and Motobriiz™ a wind-powered automatic chain oiler, was born.

## HOW THE SBDC HELPED

Once his prototype was ready, Steele came to the Maryland SBDC for assistance in identifying various markets for his product. In addition to assisting with market research and the development of a PR and marketing plan, consultant Wynne Briscoe assisted with development of financial documents. She also coached him on his presentation and helped him prepare to pitch his concept to investors.

## SUCCESS

Since its creation, Motobriiz™ has been sold in 41 countries. Today, Steele has patents in Australia, Canada, and another pending in Europe.



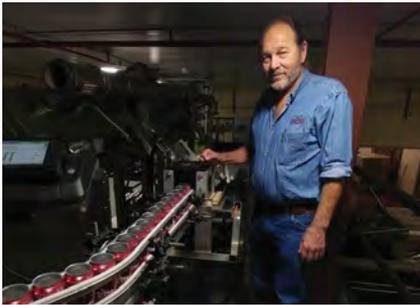
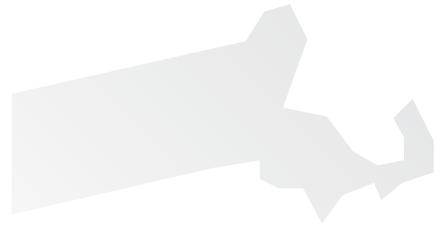
## BEHIND THE NUMBERS

The Maryland SBDC provides specialized services for target communities in multiple ways. To address the needs of small towns in our rural communities, we developed the Business Improvement Retention and Expansion (BIRE) program, which includes peer-to-peer dialogues and pop-up business assessments. We prepared minority business owners to take advantage of government contracting opportunities through a partnership with Maryland State Highway that connected businesses with resources, including subject matter experts and Maryland PTAP and contracting opportunities. We collaborated with state government to provide entrepreneurship training to public assistance recipients through our PA2E (Public Assistance To Entrepreneurship) program. In addition, we hosted more than 100 women at one-day conference (All That Matters) which included a panel of experts discussing a variety of women's issues, such as networking how-to tips, ways to relieve stress, procurement opportunities, business start-up process and more.

# MARYLAND

# MASSACHUSETTS SBDC

Gary Bogoff was a general contractor and cabinet maker prior to launching Berkshire Brewing Company in 1994. What started out as a hobby in 1991, took Gary and his co-founders on a journey that they could not possibly imagine.



## HOW THE SBDC HELPED

A key skill Gary developed as a contractor and cabinet maker was to ask lots of questions. During the genesis of his business, it was of the local business assistance network that answered his questions about the possibilities of owning his beer company. He started with the Franklin County Chamber of Commerce who were very helpful and referred him to the Franklin County Community Development Corporation for more advice. The business support community next connected him to the Western Regional Office of the Massachusetts Small Business Development Center. The assistance from all the resources led him to be able to secure an SBA loan from Fleet Bank to purchase the building they now reside in – which opened in October of 1994. Gary has worked with Western Regional Office of the MSBDC throughout the years and continues to do so.

As his business grew – the capacity (or lack thereof) to bottle and can beer grew along with the company. You see, the first ten years – Gary and his small team literally hand bottled all their beer. When this was no longer practical he transported the beer to a canning facility. Wanting independence and control – he started working towards the purchase of canning equipment. He reached out for access to capital counseling from the Central Regional Office of the MSBDC to secure financing through the SBA 504 loan program. After completing the process, his company was approved for a 504 loan, administrated by BDC Capital and third party financing through SBA lender, Community Bank NA (formerly NUVO, a division of Merchants Bank). The canning equipment/machines have increased the Brewery's capacity from 3,100 gallons a year (in the early days) to an incredible 620,000 gallons today – leading to higher revenues from his bottom line!

As Gary looked to grow the brand and explore other markets – he enlisted the assistance of the Western Regional Office of the MSBDC on marketing strategy. They utilized a unique program where Business Student Interns from the Isenberg School of Management, UMASS Amherst helped develop and solidify the marketing plan. Additionally, Gary has worked with the Massachusetts Export Center exploring sales opportunities overseas in China and France.

## SUCCESS

Located less than a mile for the popular tourist spot, Yankee Candle, it has become a popular place for visitors to experience a brewery tour. All BBC beer is unfiltered, unpasteurized, and contains no chemical additives or preservatives. This ensures that all their beer is fresh, local, and delicious. Since their opening they have grown from two employees to over 60 full time employees. Their high quality and loyal staff have contributed to the company's success; today they are in the list of top 75 craft brewers in New England. As craft brewers, they produce nine styles of beer year round and up to 25-30 different brews in total.

Gary built his business on this founding principle, "it's all about the beer, but beer is nothing without the people."

As a small local brewer Gary has always ensured his company was an integral part of the community. They have donated a portion of their Shabadoo beer sales to the Food Bank of Western Mass. Their donation since 1996 has exceeded \$200,000 which is roughly 600,000 meals. They also contribute to local causes such as scholarships, homeless veteran home projects and others. Additionally, they donate all of their "spent grain" to local dairy farms.

Gary's "hobby" has become an amazing success story of an entrepreneur who utilized the large network of small business assistance that made his dreams a reality.



Free and Confidential Business Advice  
Call for an appointment

(508) 673-9783  
msbdc.org/semass

MA Small Business Development Center Network - Southeast Regional Office

Terry Moore was looking to purchase an existing metal fabrication shop from his boss and mentor. After that unexpectedly fell through, he then decided to start his own shop from scratch. Having worked in the industry for close to 20 years, he knew how to do the work and what the day-to-day operations entailed but was not familiar with the ins and outs of owning his own shop. He also didn't know where to get started or how to obtain financing to launch the business.

### HOW THE SBDC HELPED

Initially, Terry reach out to the Michigan SBDC for guidance in securing a loan to purchase the existing business. As the plan changed, he found himself in unfamiliar territory. He then reengaged with his SBDC business consultant, who provided him with the resources and tools to develop a business plan for starting a business from the ground up. Through the SBDC, he received market research and hands-on guidance in navigating the startup and loan application process.

### SUCCESS

With the support of the Michigan SBDC, Terry obtained a six-figure Small Business Administration (SBA) loan and launched Legacy Metal Services Inc., in September 2017. A month later, on October 26, 2017, the doors to the business opened with zero sales and two employees. Within the first five months, the company grew to 10 employees and more than \$322,000 in sales.

### MICHIGAN'S SMALL BUSINESSES ARE SHAPING MOBILITY INNOVATION

Michigan has a long history as a center for innovation in mobility. As Michigan's future in this industry is shaped by autonomous vehicles, AI and more, the Michigan SBDC is committed to making sure small businesses play a vital role in what's ahead. In June 2018, the MI-SBDC hired Clay Phillips in an exciting new role: Mobility Technology Lead.

"I focus on cultivating and supporting the growing entrepreneurial and innovation ecosystem in Michigan that concentrates on advanced automotive and mobility related product and service technologies, as well as directly engaging with startups working in these areas. A key element of this role is linking existing SBDC expertise (especially the Tech Team) and other resources to strengthen the mobility entrepreneurship and innovation ecosystem in Michigan." – Clay Phillips, Michigan SBDC Mobility Technology Lead.

To date, Clay has had substantive engagement with 20 advanced mobility technology startup teams and has on-boarded five as SBDC clients. Support for these companies ranged from helping them think through potential customer needs, value propositions, product-market fit, and overall business model framing to more detailed and specific needs like a connection to a specialty manufacturing partner for pilot orders, business model stress testing, advisory board composition, and introductions to potential customers and/or investors.



# MICHIGAN

# MINNESOTA SBDC



KATO Trucking LLC is family-owned business based out of Mankato, Minnesota. Owners Ayan Musse and Nagi Obeyd grew up in Somalia. Ayan came to the United States as a refugee in 1997, and Nagi as an immigrant in 2000. The couple started their business adventure when Nagi came home one day with a big blue truck.

“We had no idea how to start a business, let alone run a business,” says Ayan. “It was very overwhelming.”



“The assistance and support we’ve received from the SBDC have been instrumental in starting and expanding our small business,” says Ayan.

The company’s success is also due to a commitment to excellence: “We will not compromise our integrity and trust, and we will continue to surpass the expectations of our customers.”

## BEHIND THE NUMBERS

The Minnesota SBDC does a great job of helping entrepreneurs with their business plans, obtaining financing, increasing sales and improving profitability – but we do far more...

- Last year we hosted 160 training sessions which assisted more than 1,600 entrepreneurs with subjects including using social media for effective marketing, sales and use tax planning, and employment law.
- 16% of the clients assisted by the Minnesota SBDC self-identified as Hispanic or as ethnic minority. Minnesota has the largest Somali population in the U.S. We’re reaching out to make sure all Minnesotans have access to our services.
- Many businesses in Minnesota are transitioning as baby-boomers retire. We’re working hard to be sure there is a succession plan in place so those

businesses transition successfully and don’t disappear from the economic and physical landscape.

- A strong cybersecurity plan has never been more important for small businesses. We’re helping business owners develop an effective common-sense plan that provides that protection at a reasonable cost.
- The MnSBDC supports many entrepreneur competitions and events including, the Minnesota Cup, The IDEA Competition, the Walleye Cup, The Entrepreneur Kickoff, and Minnesota Startup Week, just to name a few.
- We’re involved in child care centers, workforce housing, non-profit social organizations, international trade and so much more... come visit with us to see how we can help you!

## HOW THE SBDC HELPED

Since 2015, the couple worked extensively with several Minnesota SBDC consultants on their business plan, bookkeeping, QuickBooks, tax planning, cash flow management and marketing. Ayan completed the comprehensive Profit Mastery™ course offered by the SBDC to ensure the financial literacy that is essential to every small business owner.

## SUCCESS

The business has grown and significantly increased sales from \$22,000 in 2015 to over \$200,000 in 2018. The couple added two drivers in 2018, and plans to add four more by 2020.



Lana Williams, a certified radiologist and ultrasound technician, wanted to open a baby clothing boutique that also offered 4D pre-natal ultrasound scans for expectant parents. Although she had many years in the medical industry, Lana had no retail or business experience at all and was working full time.

### HOW THE SBDC HELPED

In 2016, Lana reached out to Connie Whitt at the Mississippi Gulf Coast office where she presented her ideas and signed up for workshops and counseling. Connie brought in Rita Mitchell at the USM office in Hattiesburg. Rita and Connie helped Lana get her business plan, financial documents and cash flow projections together for the bank. The loan was approved, but the team was just getting started! Rita and Connie continued to counsel Lana on a weekly basis and together they pooled resources and research data to help get to the finishing line. After many lease reviews, location searches and brainstorming sessions Stork Secret opened in Spring of 2017.

### SUCCESS

With the support of two MSBDCs and their counselors, Lana received two loans from the Community Bank in the amount of \$110,000. She opened her shop and it has been so successful she already has another location on the Gulf Coast. She is currently researching a third location to open in 2019. Annual Sales are \$421,000, she has 2 full time employees and six part-time.



### BEHIND THE NUMBERS

*A Sample of services MSBDC provides for the Small Businesses and Entrepreneurs of Mississippi:*

**Assisted** the Pine Belt Women's Entrepreneur's Group, through round table meetings, focusing on re-booting and rebranding existing businesses when the community was faced with road construction challenges and an influx of 19 new restaurants into the marketplace within 90 days.

**Coached** student and Start-Up Weekend presenters, to critique and polish their "pitch" for those competitions.

Worked with clients and community contacts and together provided help to restart, restore or move affected businesses through numerous functions with the SBA Disaster Team after a Hattiesburg tornado.

**Collaborated** with a faith-based committee of business-owners to help young Cambodian men pull away from their culture's sex trafficking commerce cycle to form basic business models for small restaurants, internet cafe's, grooming and self-care centers and corner stores.

**Provided** speakers for the technical program graduates of Hinds Community College, providing real life advice when graduating from their programs and entering the workforce.

**Partnered** with the Mississippi Dept. of Rehab. Services (MSDRS) to help create a small farming business (growing microgreens) that would provide income for an autistic man and his family.

High-achieving, eighteen-year old Erin Smith did not follow her friends to college this fall. Instead, she delayed her entrance to Stanford University to take the next step in developing her medical technology venture, FacePrint.



For the past two years, Smith has been working with the Missouri Small Business & Technology Development Center (SBTDC), in Kansas City, on a business strategy for her unique, face-recognition technology that will potentially diagnose Parkinson’s disease. That mentorship has led to start-up funding, legal assistance and several prestigious awards for the teenager. This fall, she will begin a two-year, \$100,000 Thiel Fellowship.

Smith’s idea was inspired by a video produced by the Michael J. Fox Foundation. She noticed that whenever Fox, or other people with Parkinson’s disease, would laugh or smile, it came off as emotionally distant. In talking to caregivers and clinicians, Smith learned that her observations matched the changes they noticed, even before patients were diagnosed. This led Smith

to the idea that maybe she could develop a tracking device that could lead to early diagnosis. So, she started researching her business concept as a 16-year-old high school student.

“When I began working with the SBTDC, FacePrint was merely an idea with a small research project supporting it,” Smith said. “Through Sally William’s mentorship, FacePrint has evolved from the preliminary research project into a viable business idea...”

Recently, Erin was named to the 30 Under 30 in Healthcare. She is the youngest member of the elite group.

**BEHIND THE NUMBERS**

The Missouri SBDC is impacting the state beyond one-to-one assistance with business owners.

- Network hosted 19 cyber security events and presented to 333 attendees to promote the importance of being aware of cyber threats and actions to take to prevent or respond to events
- SBDC staff are actively involved in presenting and teaching

entrepreneurial lessons to middle school, high school and college students. This includes involvement and leadership of entrepreneurial activities such as events specifically for students in the arts to provide support for those interested in selling products and services.

- SBDCs at host universities teach entrepreneurship courses and partner with other professors to connect students and clients. This opportunity is mutually beneficial by providing business owners with assistance in solving a problem and students receive experiential learning to better prepare them for business ownership or a job after college.
- FY18 over \$18 million in approved SBA loans for Missouri SBDC clients
- FY18, minority-owned business clients served = 18% of total clients
- FY18, women-owned business clients served = 20% of total clients
- FY18, veteran-owned business clients served = 8% of total clients

**MISSOURI**

# America's SBDCs Deliver Results

America's SBDCs are the leaders in job creation and attributed measurable economic impacts.

**\$5.9 billion**  
in financing



**EVERY  
FEDERAL  
DOLLAR**

**\$2.01 Federal  
Revenue**

**\$2.88 State  
Revenue**

**\$47.98 in  
new capital**

**\$100,000**  
in capital every 8.9 minutes

## RETURN ON INVESTMENT

Cost vs. Revenue Generated by SBDCs



Federal Appropriation (*fiscal 2017*):

**\$123.5 MILLION**



Federal Revenues Generated:

**\$249 MILLION**



State Revenues Generated:

**\$356 MILLION**



**1/2**  
of SBDC clients  
start a business  
in their first year



**94%**  
of SBDC  
clients  
recommend  
SBDC  
services

+ JOBS +

**93,471**

new jobs created

A new job every 5.6 minutes

↑ JOB GROWTH ↑

**1.3%**

national average

**15.3%**

average  
SBDC client

+ CREATE NEW BUSINESSES +

**60.7%**

of pre-venture  
SBDC in-depth  
clients start  
new businesses

**14,716**

new businesses  
started by  
in-depth clients  
between 2016-2017

A new business every 35.7 minutes

BUSINESSES that PARTNER with AMERICA'S SBDCs GET STARTED, CREATE JOBS, ACCESS CAPITAL, GROW SALES and PROSPER.

+ SALES +

**\$7  
BILLION**  
in new sales

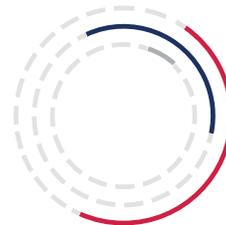
**\$100,000**  
in new sales  
every 7.5 minutes

↑ SALES GROWTH ↑

**18.1%**  
average SBDC  
client annual  
sales growth

**4.3X  
GREATER**  
than the  
national average

WOMEN, MINORITIES, VETERANS

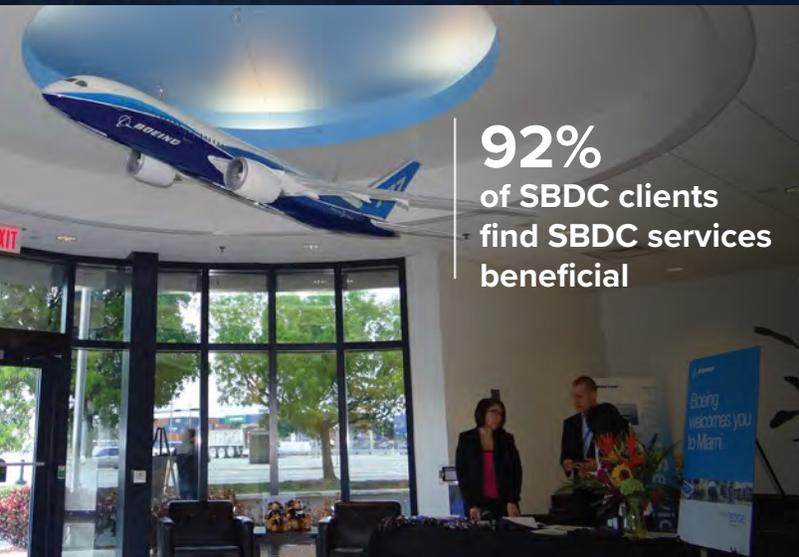


**46%** women

**37%** minorities

**7%** veterans

Source of Statistics: The "Economic Impact of Small Business Development Center Counseling Activities in the United States: 2016-2017," by Professor James J. Chrisman of Mississippi State University



**92%**

of SBDC clients  
find SBDC services  
beneficial



**4.47**

out of 5 stars:  
average SBDC  
rating by clients

# MONTANA SBDC

Nestled in the shadow of the Rocky Mountains, Pardue Grain, Inc., is located at the northwest corner of Montana's famous Golden Triangle, 12 miles west of Cut Bank on the Blackfeet Reservation. Pardue Grain is owned by Roger and Lisa Sammons. The facility, originally built in 1959, has expanded over time. After decades operating as a storage facility, Lisa and Roger discovered an opportunity presented by the SBDC host at Great Falls Development Authority (GFDA). GFDA published agricultural business cases highlighting pulse crop expansion opportunities. Inspired, the Sammons' decided to add a pulse crop processing facility to their operation. In 2015, Pardue Grain began by adding a truck scale and rail spur. Over the next three years, retrofitting and addition of buildings on the property continued. With a project this size, attracting financing for construction while maintaining operating capital proved difficult. The Sammons' needed guidance and turned to their local SBDC.



access to ports moving east and west, increasing reach to foreign and domestic markets for value-added and Montana-branded products. The expansion will significantly reduce transportation costs for Montana growers within the Golden Triangle and create an additional 20 high-wage jobs in Glacier County, Montana's second highest unemployment rated county.

## HOW THE SBDC HELPED

Jason Nitschke, Great Falls SBDC Regional Director, began work on the project in June 2017 to assist the Sammons' with the financial feasibility, strategic planning, loan packaging, grant writing, and team-building with additional resource partners. He referred the Sammons' to the Montana Manufacturing Extension Center (MMEC) to design the new facility and source equipment needed for the processing line. Jason continued to provide guidance for three loan applications, a USDA guarantee, three grant applications, marketing assistance, and ongoing project and business management support. "The assistance we received from Jason has yielded phenomenal results in helping our vision become a reality," Roger Sammons said.

## SUCCESS

In the winter of 2018, Pardue Grain opened its state-of-the-art processing facility. With the support of Montana's SBDC, Pardue Grain's 32,000 square foot pulse processing facility attracted more than \$7 million in investment, including eight sources of funds. The fully automated facility utilizes software and blockchain technology, allowing end users to trace where the product originated. At full capacity, the facility can operate 24 hours per day and process 15 tons of pulse crops per hour. The facility is SQF2 certified with food-grade equipment, making it suitable for human and pet food processing of bagged and branded products for producers and buyers. The SQF2 certification makes it a premier facility nationwide. The rail line on the property allows Montana producers

## BEHIND THE NUMBERS

With 99% of Montana considered rural, the Montana SBDC has taken steps to focus on providing training and consulting through technology. To give rural Montana entrepreneurs resources at their fingertips, the Montana SBDC has created online access to documents, live webinars, and recorded webinars available 24-7. As a network of 10 centers across Montana, our Regional Directors are tasked with serving an average of 14,716 square miles per center. With limited capacity, technology is key in reaching rural Montana business owners and entrepreneurs in serving their needs.



Experienced advice in loan applications and assembling financial data helped put Lammers Trailer Repair, LLC in Norfolk on the road to success. Owner Danielle Lammers says a recommendation from a banker, and her previous experience working in a local economic development office, sent her to the Nebraska Business Development Center in Wayne and its Director, Loren Kucera.



Lammers says her husband, Tracy, has 25 years of experience in the trailer repair industry. “He started out building trailers and worked his way to being the manager of as many as 12 employees,” she says. “Besides doing the physical work and repair on the trailers that go through the shop, he also spent a lot of his time preparing quotes, work orders and billing for all of the jobs.” They had dreamed of owning their own repair shop, she says, “but the stars had never quite aligned. One day, everything just started falling into place.”

She says the first meeting with Kucera took place in July 2017. “Loren basically interviewed us, asking us all about our financials, our goals and the work to be done,” she recalls. “He walked us through the process, and then he handled all the paperwork. Thank goodness for that. I don’t even want to know what he had to go through, because there was a lot of paperwork.” Lammers says Kucera’s knowledge and experience were reassuring. “He put us at ease and called anytime he needed something from us. It was really pain-free.”

The repair shop, with 5-1/2, 90-foot repair bays, opened June 1, 2018 and employs seven people, including the Lammers. The business specializes in the service and repair of all makes and models of trailers. Lammers says the guidance the couple received from the NBDC was instrumental in getting their business built. “The NBDC is a great resource for the community,” she says. “I don’t know if we’d be open today without the help we got.

### **INTENSIVE BUSINESS PROJECT BRINGS RURAL COMMUNITY TOGETHER**

Located in the College of Business Administration at the University of Nebraska at Omaha, the Nebraska Business Development Center (NBDC) recently participated in an Intensive Business Development week in Ogallala, Nebraska. NBDC consultants throughout Nebraska travelled to Ogallala to meet with Keith County businesses that included two manufacturers, a value-added agricultural producer, a grocery store, and three retail establishments.

These businesses received financial consulting to review profitability and cash flow and benchmark their operations against similar size and type of business. They also received market research studies to identify the current and future market for their goods or services. This included specific assistance and strategy regarding internet sales and exporting. One manufacturer received technology commercialization assistance for a new, innovative product they were developing. NBDC also provided business exit and succession planning services to businesses thinking about exiting or selling their business.

**NEBRASKA**

# NEVADA SBDC

Kym Williams is a world class sheep-shearer living in Currant Creek, Nevada, a small rural Nevada farming town. Kym wanted to create a sheep wool manufacturing business that highlights the genetics of a finer, more comfortable wool. Kym needed funds to purchase the machinery which would help them improve the genetics of their fiber by using a lower micron. He didn't know how to get financing for the business and needed help with a business plan.



## HOW THE SBDC HELPED

Kym reached out to Tamera Brown at the Nevada SBDC for guidance with the business plan and securing a loan for the machinery. Tamera commuted weekly on the loneliest highway in America (U.S. Route 50) to assist Kym by providing business plan resources and valuable Nevada based agricultural data. Through the help of Tamera and the Nevada SBDC's data specialist, Kym received the data and guidance to help apply for a business loan and open *Calamonda Pastoral*.

## SUCCESS

With the support of Tamera Brown and the Nevada SBDC, Kym obtained a six-figure Small Business Administration (SBA) loan and launched *Calamonda Pastoral* in November 2016 and additional funding was received in 2017. *Calamonda* grew to 4 employees and expanded their business to incorporate a sheep shearing and consultation company. *Calamonda Pastoral* continues to work with Tamera and even named their sheepdog after her Nevada SBDC counselor!

## BEHIND THE NUMBERS

- Data is the new gold. Nevada SBDC's Center for Regional Studies provides neighborhood-level mapping and analytical services involving economic and demographic data to banks, property owners, housing developers, commercial brokers, title companies, consultants, engineering firms, Nevada SBDC clients and SCORE clients.
- Nevada SBDC's Made in Nevada program celebrates, promotes, and connects Nevada-based businesses. The goal is to promote and support small Nevada-based manufacturers.
- Since 1988, the Nevada SBDC Business Environmental Program provides free and confidential training and counseling on environmental regulatory compliance and permitting, energy efficiency and renewable energy.
- In partnership with US SBA and Wells Fargo, Nevada SBDC provides business counseling and training in Spanish for the growing Hispanic population, now over 30% statewide.



# NEW HAMPSHIRE SBDC



Karen and Scott Larson have been working on their business, Soake Pools, for a few years now. Initially, they intended to sell their unique pre-cast concrete “plunge pools” (small, deep pools) to landscapers and contractors. They soon had home owners contacting them directly to purchase the pools instead, and the Larson’s had to rethink their marketing and operations efforts to serve this unexpected market.



## HOW THE SBDC HELPED

NH SBDC’s Seacoast Regional Director, Warren Daniel, helped the two redirect their marketing efforts to address their new market. “Once we figured out who our market was, things really began to take off,” Karen explains. In 2017, sales doubled and, so far in 2018, the business is doing even better than that. “Warren just listens to us, to our whole story, and he plays devil’s advocate. He’s been really helpful in the overall concept and in helping us determine our mission statement.” Warren has also been instrumental in helping the couple think about growth. “We needed to expand our manufacturing space, which could only produce two pools at a time. We can now do eight at a time in a shared space, and Warren is so helpful in making our growth plans work.”

## SUCCESS

Sales have doubled every year and projections for next year are at a 30 percent growth rate. “Plunge pools have become a ‘thing’ across the country,” Karen says. “That really validates and legitimizes us. And word-of-mouth is working. Our customers are referring others to us.” Soake Pools was recently featured on New Hampshire’s “Chronicle” show and on Ask This Old House. Additionally, the company was approved for a \$441,000 bank loan (some SBA 504), which will allow them to construct a new facility that is solely theirs and twice the size of their current one.

## BEHIND THE NUMBERS

The NH SBDC is committed to providing the best confidential business management advising in NH. We also understand and embrace the fact that there are additional value-added methods for our staff to support NH’s small businesses outside of advising sessions.

- The **NH SBDC eLearning program** began in 2008, and since then we have continued to expand and improve our online offerings. We currently have 24 courses online, nearly all created in-house. To date, more than 15,000 courses have been taken for free, 24/7.
- We have created and continue to grow our **Pitch Clinic** program, which aims to assist a client’s ability to access traditional and investment capital, assist with pitch preparation, and provides strategic feedback to help clients take their businesses to the next level.
- Since 2013 we have partnered with NH Employment Security to offer the **Pathway to Work** program, which assists qualified individuals in starting their own business instead of job searching.
- The NH SBDC Lead Center collaborated with its host, the UNH Paul College of Business & Economics, to launch an undergraduate **Honors program** which partners Honors students with small businesses. The number of applicants in the program’s 2nd year (2018) doubled from the previous year.

# NEW HAMPSHIRE



# NEW JERSEY SBDC

Arable Labs, Inc., founded by **Adam Wolf, Ph.D.**, is a data and analytics company that helps farmers and agribusinesses to better assess crop status, forecast growth and make business decisions relating to managing food production systems. The company is based in Princeton, NJ. With the assistance of **NJSBDC's Technology Commercialization** specialty program consultant, Arable received a National Science Foundation (NSF) award of \$750,000 to further advance technology innovation.

## HOW THE SBDC HELPED

The company leveraged seed funding, attracting an additional \$2.6 million in venture capital. Adam Wolf indicated that the *"SBIR help (received through NJSBDC) was excellent and instrumental to that facet of our company success."*

## SUCCESS

The business has already generated revenues with some key customers. Arable has international sales and is on its way to becoming a global company. In 2017, the company employed 21 full-time employees, up from the company's 11 employees in 2016; the firm only had 3 full-time employees in 2015.

## IN THE COMMUNITIES

**Urban and Rural:** Regional SBDCs in urban communities across New Jersey focus on the unique needs and challenges of entrepreneurs and small business owners in economically depressed areas, assisting them with credit scores and other access to capital financing needs. The Bank of America (BOA) Foundations provided an annual grant of \$75,000 - 80,000 for the past 6 years to the NJSBDC to provide this service in low and moderate income areas in New Jersey.

In addition, in those center service regions that are "rural," on-going relationships with the USDA allow for consultations with entrepreneurs whose business missions relate to agriculture and food processing. Interim walking tours of business districts in various service regions are organized to educate businesses about SBDC services and provide counseling on the spot.

**Minority Owned Enterprises:** Specialized counseling and training programs aimed at this population demographic are implemented by partnering with community colleges, housing authorities, county economic development agencies, local libraries, etc. Latino small business clients are provided counseling, training and online support in Spanish while transitioning in their English-reading and speaking skills. Special networking and supportive groups catalyzed by SBDCs enable peer-to-peer support and growth.

**Sustainability-Business Focus:** Pro bono sustainability consulting and technical assistance are offered for businesses to find ways to integrate environmentally friendly practices in their business day-to-day operations. As of August 2018 more than 135 businesses spanning 31 sectors improved their environmental performance through NJSBDC's Sustainability Registry. More than \$5.5 million in savings was realized by registry members in the areas of energy, water, and waste reduction.

**Education Institutions:** Some NJSBDC regional offices engage with high school students to provide them career insights concerning entrepreneurship; this is done via the classroom setting or at a library. The approach has also resulted in students' parents being interested in small business ownership. In addition, higher education students with faculty/SBDC engagement help prepare special studies for NJSBDC clients, providing business experiential approaches and community engagement projects.



The Love Story Continues: “Feed Love. For Life” is the motto for Marty’s Meals, the pet food manufacturer that has taken Santa Fe by storm. Owner Sandy Bosben’s vision for her company continues to evolve since first conception. The pet food industry has followed the lead of independent manufacturers like her and turned its attention to the market segment of pet owners desiring to feed their animals as well if not better than themselves. Manufacturing of fresh, and gently cooked foods has become a norm and advances in freeze drying are making it possible to ship the food worldwide. Recognizing the market similarity to Santa Fe, in 2016 Sandy opened a retail store in Boulder, Colorado. This location is now turning a profit, accounting for about a third of the organization’s sales.

Although Sandy has no intention of competing with the corporate giants, she has become something of a regional leader in the industry. Sandy’s approach to species-appropriate recipes is a result of her work with consultant Dr. Richard Patton, an internationally-known animal nutritionist. Marty’s Meals has the distinct honor of being the first line of pet food to obtain Non GMO certification for its chicken and turkey recipes.

Since the business’ launch in 2010 with financing from The Loan Fund, Sandy has been intent on making Marty’s Meals a case study in how sustainability and equitable business practices can fuel each other’s success. Her philosophy of ‘triple bottom line plus’ drives the decisions she makes about sourcing, preparing and packaging her products. “We devote a great deal of attention to how we source every ingredient for our dog and cat food products. We get to know our small-scale farmers and ranchers. We work with suppliers who share our values for the ethical treatment and raising of healthy animals; we only use 100% certified organic vegetables and grains and we source as many ingredients regionally as are available. Locally-sourced ingredients ensure the shortest farm to kitchen delivery time.” said Sandy.

Now Marty’s sales exceed \$1 million annually, and to remain competitive, Sandy has chosen to expand into a bigger facility that can accommodate freeze drying equipment and shipping. Costs to ship her products had been prohibitive, limiting her ability to sell online.

Freeze drying will solve this problem, and Marty’s Meals will develop an online store to capture more of this audience. With the help of the Santa Fe SBDC, and support from the City of Santa Fe Economic Development Department and the State Economic Development Department, Sandy obtained a LEDA grant as well as JTIP funding to cover some of the expense. She plans to add 11 more manufacturing jobs.

Sandy said, “if it had not been for the technical assistance and support from my business advisor, Debbie Collins, at the Santa Fe SBDC, Marty’s Meals would not be where it is today. I started working with Debbie when Marty’s Meals was just an idea. Her expertise, guidance and resourcefulness have been invaluable. She has helped me avoid more pitfalls than I can count. I look forward to working together into the future as Marty’s Meals continues to grow. I consider Debbie a friend as well as my go-to business advisor.”

What does the future hold? Marty’s Meals will be featured in a documentary coming out in 2019. Sandy also wants to enhance the quality of her employees’ lives by offering a retirement plan and assistance with health care coverage. She also plans to work with NMSU’s Extension Program to source a dependable supply of organic vegetables from New Mexico farmers. Healthy pet food is here to stay.

NEW MEXICO

# NEW YORK SBDC

Cambria Center for the Gifted Child is a private school that serves the minority and African American community in South East Queens. The success of the school is due to its ability to keep classes small. Ms. Sheree Palmer started the school in her home with four students as part of her doctoral thesis 38 years ago. She then moved the school to a commercial location and added pre-K services. Since then, the school has grown tremendously.

## HOW THE SBDC HELPED

The challenge that arose was purchasing a building to make room for middle school students so they could continue to attend school in their own neighborhood. One of the things that makes this school unique is a travel abroad program for 8th graders, which teaches the students the process of preparing a trip from obtaining passports to making travel arrangements.

Ms. Palmer consulted the SBDC for assistance in preparing the financial projections needed to purchase several adjoining properties. One obstacle was that the owner did not want to sell the property and Ms. Palmer did not qualify for a conventional loan. SBDC Director Rosa Figueroa recommended the use of an SBA 504 loan.

## SUCCESS

Ultimately, Ms. Palmer obtained a 504 loan and bank financing totaling \$1.3 million. The financing enabled Ms. Palmer to expand her school, which resulted in the retention of 30 jobs and the creation of 5 new ones.

## BEHIND THE NUMBERS

The NYSBDC has been an active participant in the Small Business Network of the Americas (SBNA) program since 2013. The NYSBDC has signed MOUs with ITESO-Mexico, Venezuela, Paraguay, Chile, and Guatemala. The relationships with Venezuela and Paraguay are on hold due to the in-country political situation. New York has hosted visits by SBDC staff from ITESO and Chile, and NYSBDC

staff have visited Guadalajara, Chile and Guatemala. Visit activities have included the exchange of best practices, client field-trip observations and the delivery of various seminars about the SBDC model and practices. Several ITESO and Chilean counselors are working through the NYSBDC advisor certification process; one has attained certification. Staff in sister centers have access to NYSBDC webinars. NYSBDC staff from six regional centers are co-counseling clients with advisors from sister centers in Mexico, Chile and Guatemala. Discussions continue with contacts in other countries including Colombia, Dominican Republic and Canada.



# NORTH CAROLINA SBTDC



Since 1993, Advanced Superabrasives Inc (ASI) has been a manufacturer of extreme-precision diamond and CBN grinding wheels that are used to create tools for a variety of industries that need to be precise down to the micron – thinner than a human hair.

## HOW THE SBTDC HELPED

ASI initially teamed up with an SBTDC intern from Western Carolina University (owner Jonathan Szucs' alma mater) on an indepth market research project about aerospace markets in Europe. Poland emerged as a viable potential market, but ASI needed additional resources to pursue the opportunity. ASI then worked with the SBTDC on financial analysis and asset management, which directly led to the ability to enter the Polish market. Jonathan also worked with his SBTDC counselor to benchmark ASI against four competitors, which provided additional areas for improvement, including the addition of multiple product lines.

## SUCCESS

With the support of the SBTDC, ASI has grown to 40 employees, a 33% increase. Revenues are up 15%, and in the machinist division they are up 50%. ASI added new product lines, and is now exporting to 26 countries. They can even claim the record for furthest export from NC with a grinding wheel on Mars!

In the past ASI struggled to find skilled workers, so began offering internships to high school seniors and apprenticeships to high school graduates. The apprenticeships last 4 years and pays 100% of the cost of tuition and books while students pursue a degree.

*"I share my goals and dreams with the SBTDC and they help keep me in the tracks, like the*

*lane assist in a car. When I start going too far to the side, they shake me a little bit and push me back over"* – Jonathan Szucs

## BEHIND THE NUMBERS

North Carolina boasts over 8,000 manufacturers that employ 424,000 people. Nearly 80% have fewer than 50 employees. In North Carolina, the SBTDC serves as an important resource for small to mid-size manufacturers by helping them assess company performance and effectiveness, analyze revenue and costs, identify and access new markets, and refine processes to improvement management and employee performance.

Most of North Carolina's manufacturing firms are based in rural counties. To aid them further, the SBTDC has partnered with North Carolina's Workforce Development Division to provide additional services in selected counties aimed at helping manufacturers remain competitive whatever the economic conditions .

SBTDC is making a difference for our state's manufacturers every day. From 2015-2017 we helped these companies create or retain 2,301 jobs, increase sales by \$65 million, obtain \$103 in government contracts, and \$129 million in capital.



# NORTH CAROLINA

# NORTH DAKOTA SBDC



In March of 2012, organizer for the project, Douglas Peterson, was seeking to expand the business plan and formalize financial projections to present to potential investors. He found the assistance needed at the Bowman SBDC. Well in the works of confirming construction plans and potential programs to access, the Bowman Lodge & Convention Center's business plan and Projections continued to develop and evolve as did the time-line.

## HOW THE SBDC HELPED

Research was provided from the SBDC on lodging tax collected in Bowman, traffic counts, and other economic indicators to support financial projections. Services went beyond the financials as indicated by Douglas, "I want to thank Teran and the staff at SBDC for all of the help with bringing the Bowman Lodge and Convention Center to completion. From the initial P&L projections worked out...[and revised many times] to advice on what was missing and needed in the Bowman community, your help was greatly needed to bring this wonderful business to Bowman area. Bowman is very lucky indeed to have the strength of this office and staff in such a small community, again thanks for all your help."

## SUCCESS

Doug Peterson and other investors in the Bowman Lodge and Convention Center finalized funding and plans in 2014 and construction was able to begin. A 47-room hotel was built with highlights that include: free high-speed Wi-Fi, indoor pool/hot tub, fitness center, breakfast nook with complimentary breakfast, conference and banquet facilities, and Grazers, on-site bar/burger bar. A great experience for their guests and anyone who enters the Bowman Lodge, whether for a moment or a week-long stay, is the top priority of management and staff. After operating for over three years, there are still challenges; however, the Bowman Lodge and Convention Center has remained true to its mission and looks forward to continuing to offer amazing services and one-of-a-kind experiences.

## BEHIND THE NUMBERS

Beyond just the business plans and financial projections, our network has seen the personal side of our efforts and impacts and received positive feedback along with testimonials from clients, resource partners and community leaders.

- North Dakota's statewide Main Street Initiative is focused on three pillars of economic success: a skilled workforce; smart, efficient infrastructure; and healthy, vibrant communities to help North Dakota compete in an increasingly global economy. The ND SBDC has worked diligently to enhance the vitality of our 98% rural state by working to keep the local businesses open - the grocery store, the plumber or electrician and even a movie theater.
- Our network stepped in to help with a series of Career Discoveries events this fall for area high school students, encouraging the idea of entrepreneurship in their future.
- "Nicole went out of her way to assist. She was a step ahead of all my questions. INVALUABLE!!" – Clarence Carroll, Grand Forks, ND
- "Thank you for providing these services in our community!" – Bonnie Finch, Williston, ND
- With a 98% satisfaction rating, our clients see the ND SBDC as knowledgeable, friendly, free and confidential assistance that is just a phone call or click away.
- "...Paul Smith's business acumen, patience with the client, and understanding of the client's needs were all critical in helping this financing program come to fruition. My hat is off to Paul for his dedication to helping our community." – George B. Sinner, SVP of Ag & Business Banking, Cornerstone Bank, Fargo, ND





# OHIO SBDC



When John and Kelley Chapman purchased the Midvale Speedway, it was New Philadelphia, Ohio their dream come true. But the journey wasn't easy. The Midvale Speedway is motor speedway in New Philadelphia, Ohio. The Chapmans have been involved with the speedway for years, both as attendees and videographers for the races. The couple even had their first date at the track in 1980. When the track went up for sale, they couldn't let the opportunity pass to own this place so near to their hearts.

### HOW THE SBDC HELPED

The Chapmans approached their local bank to inquire about the necessary steps to purchase the speedway. While the obstacles to requesting a loan proved to be much more than anticipated, John and Kelley were determined to make their dream a reality. They met with Steve Schillig at the Small Business Development Center on the Kent State Tuscarawas Campus, and he walked them through the process of securing a loan.

After successfully assembling their "loan package," (business plan, financial projections, verification of equity, etc.), the Chapmans, with the aid of the SBDC, made presentations to a few banks in the area. Huntington Bank approved the \$800,000 loan request, and the loan closed in December 2017. Once the loan was approved, the SBDC continued to support the Chapmans with registering their LLC, filing for an Employer Identification Number and applying for a vendor's license.

"Mr. Schillig's expertise in banking and the knowledge of the SBDC is the only reason our loan packet was readily approved," the Chapmans wrote in a letter to the SBDC. "We would not have been able to do this without his assistance. Mr. Schillig was flexible with his schedule and was always available to talk on the phone or meet with us, which he did a multitude of times. We want to personally thank Steve Schillig for his hard work and dedication in our purchase of Midvale Speedway."

### SUCCESS

The Chapmans were quite busy lining up sponsors and drivers, promoting the business, scheduling races, and hiring the staff of more than 40 seasonal workers for the opening night that took place on April 14, 2018. They invited both the lenders and the SBDC to attend the event and sit in their VIP box.

They were also recognized as the "client of choice" by the SBDC at Kent State Tuscarawas Campus for the event planned in conjunction with the National Small Business Week on May 2. For more information about Midvale Speedway, visit: [midvalespeedway.com](http://midvalespeedway.com).

### BEHIND THE NUMBERS

The Ohio Small Business Development Centers network is designed to provide quality, in-depth and confidential consulting at no cost to Ohio small businesses. With more than 20 locations across the state of Ohio, SBDCs provide little to no-cost training assistance to small businesses in order to promote growth, expansion, innovation, increased productivity and improved management in small businesses.

The SBDC network is staffed by Certified Business Advisors® (CBA) working in partnership with universities, economic development professionals, chambers of commerce, lenders, investors and entrepreneurs.

Ohio SBDCs help entrepreneurs start and grow businesses, create jobs, increase success and contribute to Ohio's growing economy.

- 2,814 new jobs created
- 7,814 jobs retained
- 721 new businesses started

### Sales & Sales Growth

- \$320 million in new sales
- \$147 million in new investments (debt and equity)
- \$145 million in export sales

### Client Satisfaction

- 98.4% satisfied
- 78.8% extremely satisfied

### Entrepreneurs

- 7,667 businesses advised
- 764 training events
- 10,381 entrepreneurs trained
- 53,447 total hours of consulting services

### Serve clients in all 88 Counties

- 48.5% Women
- 37% Minorities
- 7% Veterans

Learn more at

[www.SBDC.Development.Ohio.gov](http://www.SBDC.Development.Ohio.gov)

# OHIO

# OKLAHOMA

**SBDC**



It was their dream for years. Hilary and Diane Dean wanted to be proprietors of a small boutique winery in the country. The couple had the inspiration, but they just needed a plan.

## HOW THE SBDC HELPED

Initially, they were offered assistance by the Oklahoma's SBDC in business planning, market research, and securing financing for Blue River Valley Winery located in Southeastern Oklahoma. SBDC also helped accelerate their social media.

Within six months of opening, the entrepreneurs needed to expand and so they added fermentation and meeting rooms. The couple has now ventured into a second expansion almost doubling their space. The additional space will ensure more seating availability and larger event opportunities.

Hilary and Diane do all of the wine making which includes 18 different wines. Their best seller is called Bissa Sipokni which means "old berry" in Choctaw tracing back to Hilary's native tribal roots. They have added five more employees since the winery opened as well as a wine apprentice. They offer a live music venue and have also been the site of special events, weddings, fundraisers, etc.

## SUCCESS

In addition to the need to expand their facility twice since opening in 2015 to address their growing patronage, they have been recognized with awards and national media pieces on their winery. The awards have included Durant Area Chamber of Commerce Business of the Year and the Redbud Award at the Oklahoma Conference on Tourism for

the Outstanding Agri-tourism Attraction. They have been featured in a national USDA/FSA publication as well as Wines and Vines.

## BEHIND THE NUMBERS

The International Trade Center – Small Business Development Center at Oklahoma State University provides international trade services including export readiness assessments, international market research, beginning to export and entering into new markets, expanding international sales and markets served, global sourcing, navigating tariff and trade policy issues, import/export compliance, Free Trade Agreement qualification and utilization, shipping, logistics, and warehousing, export working capital, credit insurance and international payments, and training and professional development.

Since the inception of the ITC-SBDC, the following economic impact has been generated:

- 639 Jobs Supported
- 148 Export Specific Jobs Supported
- \$11,841,708 Capital Formation
- \$735,740,287 Total Sales Reported
- \$55,404,476 Total Export Sales

Additionally, 100% of the Oklahoma SBDC staff have the Export and Trade Counseling Certification offered through SBA and the Trade Promotion Coordinating Committee.





Meet Marshall Doyle. In 2002, Marshall took the Small Business Management class after purchasing an existing company that calibrates equipment. *“Everything we touch in our daily lives has been measured, and everything that’s measured needs to be calibrated,”* said Marshall. When Marshall began the program, he knew a lot about scales but less about how to scale or run his business with the most effective methods.

#### HOW THE SBDC HELPED

Through his SBDC, Marshall gained the skills he needed to run his business successfully. He turned around his business financially and created a compelling mission and core values.

“The SBDC really helped me understand the value of my time and how to get your margins right,” said Marshall.

For the past 16 years, the SBDC has been there to help both Marshall and Cal-Cert grow. The company now has nearly 50 employees and annual revenue of about \$6 million. They have taken on notable projects including calibrating the equipment used for the expansion of the Panama Canal. The SBDC has been alongside, providing instruction and guidance on business strategy, marketing and human resources, along with opportunities to network with other business owners.

“I think a business owner can tailspin really fast if they don’t have the guidance and help the SBDC provides,” said Marshall. “Without them, I don’t know if we would have made it.”

#### BEHIND THE NUMBERS

- Helped small businesses create 860 jobs and retain 521 jobs.
- Served 6,565 clients with advising and instruction. More than half were women.
- Created \$64,288,584 in new capital for small businesses to start and grow.
- Assisted 195 businesses start and serve local communities.
- Supported businesses impacted by wildfires in southern Oregon, the Columbia Gorge, eastern Oregon and along the coast.
- Provided 862 training events attended by 7,809 attendees.
- Protected small businesses against cyberattacks through the cybersecurity program.

**OREGON**



## PACIFIC ISLANDS SBDC NETWORK



Rena and Joe Diego came to the Guam SBDC two years ago and shared their dream of making traditional home-made desserts from their home. Their spirits were dampened when they learned that the Guam food code law does not allow for the sale of food produced in home kitchens.

### HOW THE SBDC HELPED

Since Guam is such a small island community, Joe and Rena knew all of our staff and resource partners. They met with their primary advisor to develop the business plan, and attended the free 15-week SBDC micro-credit training program with SBDC partner, Guam Unique Merchandise and Art (GUMA), a local non-profit that helps local producers. After successfully completing the program, they were awarded a \$25,000 grant from GUMA to use as seed money for their business, and then used their savings of \$35,000 and GUMA funds to apply for a loan with the Bank of Guam.

### SUCCESS

With the support of the Guam SBDC, Rena and Joe Diego obtained a \$110,000 Small Business Administration (SBA) loan from Bank of Guam and launched Gourmet Guam in a small manufacturing space in late 2017. With their investment, the GUMA grant and the BOG SBA loan, they were able to move into a prime retail space in a high traffic shopping center annex. The business has since increased their sales by over 100% and increased their employees to 17.

### BEHIND THE NUMBERS

The Pacific Islands SBDC Network (PISBDCN) consists of six service centers (Guam, Saipan (CNMI), Republic of Palau, Yap, Chuuk, and Kosrae (FSM)) across Micronesia with a total population of 300,000+ people and an area that spans three time zones. Our small island economies are fragile, relying heavily on air and ship transportation, therefore we created the Micronesia Regional Trade Program to focus on food security, export and sustainable tourism.

We created a strategic plan, conducted a needs analysis, trained our staff on food safety, export, and value-added products, and conducted training to food producers. Lending through banks in our region is a challenge so our SBDCs utilize other funding sources such as USDA and the Australian Embassy Direct Aid Program. Our Network partners with the U.S Commercial Services, Secretariat of the Pacific Communities (SPC), and the South Pacific Tourism Organization (SPTO) to help provide additional training and support for value-added producers and export tourism, with the goal of developing small manufacturers of sustainable local products.

# PACIFIC ISLANDS

# PENNSYLVANIA SBDC

Recipient of the 2018 SBA Veteran Owned Business of the Year in Eastern Pennsylvania, Chris Gabel is President of Ocean Eye, Inc. (OEI), a veteran-owned corporation formed in 2005. The company provides commercial diving equipment, services, training and repairs to the professional diving community to construct and repair piers, bridges, dams, and dock facilities. OEI customers include the U.S. Navy, U.S. Army Corps of Engineers, the FBI, engineering companies, public safety entities and commercial construction corporations.

Chris Gabel, the founder and president, has been diving since 1988 and salvage diving since 1995. He has participated in both public safety diving and commercial diving. He has extensive firsthand experience in the industry as well as a long diverse background in technology. The company originated from Gabel's experiences in the U.S. Navy and his relationships with rescue, commercial and military divers. Ocean Eye, Inc. is certified by the U.S. Department of Veteran Affairs as a Veteran-Owned Small Business.

The client originally approached the Kutztown University SBDC over 8 years ago with a tariff issue on repaired products from Canada. The relationship grew and developed.

## HOW THE SBDC HELPED

While Chris had a relatively straightforward and simple issue regarding US tariffs on refurbished products, the SBDC recognized the client faced other issues due to robust growth and their small business status. We also saw in Chris a very focused, determined and hard charging entrepreneur who is very customer-oriented and who listens carefully to our input. Ocean Eye was outgrowing its plant and needed help with assembling a financial package for financing.

The SBDC formed a board of advisors as an ongoing, informal sounding board to review financial and business results and help prepare the client to apply for a commercial bank loan for a larger facility. Chris wishes to remain in the region to take advantage of markets within a few hours' drive and delivery. The SBDC has also worked with the client on business strategy, exporting, a student export research project and workforce training.

## SUCCESS

The client's success is another example of teamwork, with the SBDC financial and international trade specialists working with the client in a collegial seamless manner. We have assisted the client in better understanding his financial position, creating projections for bank loans, understanding export markets for his products and services, preparing for bank loans and for expansion. The client is preparing to move to a new plant, hire and train additional employees and enter the export market on an active basis. We salute Chris for his distinguished service to our country and admire his SBA recognition for increased sales, profits and innovation in bringing new products to the market.





Mr. Jorge Morales is a Doctor in Pharmacy and his wife Ms. Roseline Rodríguez, is a licensed pharmacist. While Mr. Morales was working in a hospital and Ms. Rodríguez in a recognized multinational as a pharmacist manager, they decided to start a business and identified an opportunity in the rural community of Barrio Macaná in Guayanilla, a neighborhood with a high population of elderly people.

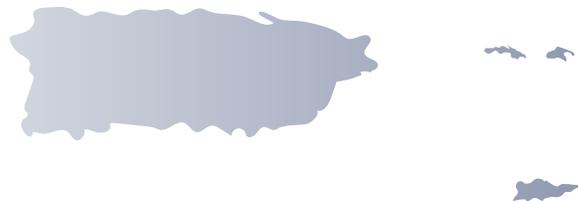
### HOW THE SBDC HELPED

Mr. Morales visited the San German SBTDC Regional Center in 2015 for services for a financial proposal. SBTDC Consultant Ravel Bonilla provided assistance with the financing process and with drafting the business plan. First Bank of Puerto Rico approved financing the project for \$142,000 with an 7A SBA Guaranteed Loan and a SBA Express Line of Credit of \$25,000. Mr. Morales made an investment of \$15,800 for a total cost of \$182,800.

### SUCCESS

On August 2016, Modrig Corporation started Farmacia Santoni with two employees. Nowadays they have grown to nine employees. Their marketing strategies range from radio advertisements to visits to doctors and elderly homes and an excellent service has helped them attract customers. Their sales have grown beyond financial projections due to their value proposition to offer the best service to clients. To fulfill it they offer unique services in Guayanilla including delivery services, electronic prescriptions management and the opening on holidays. In the future, they plan to buy facilities and expand to provide other services. Sales for 2017 reached \$1,200,000 and they continue increasing this year.

PUERTO RICO



# RHODE ISLAND **SBDC**



Founded in January of 2013 by Mike Hallock and Bob DiPietro, the RI Mushroom Co. (RIMC) is a growing and dynamic company that cultivates and distributes exotic mushrooms to restaurants, specialty markets, and institutions in Rhode Island and beyond.

Mike came to the RISBDC in 2016 as the company was looking to expand its operations. Confident in the company's ability to grow, Mike and his team were seeking financing to enable the company to meet growing demand and capitalize on opportunities in the marketplace.



## HOW THE SBDC HELPED

Josh Daly, the RISBDC's Southern RI Regional Director, helped Mike develop a strong financial model and other documents for lenders and investors and helped navigate the funding landscape. Together they explored the best options for financing and created plans that would enable the company to expand.

## SUCCESS

In the short time since its founding, RIMC has experienced revenue growth of 400% from year end 2015 through 2018 and expanded its staff from 14 to 36 employees at its West Kingston indoor facility. RIMC was also able to secure a loan from The Business Development Company of RI, backed by CommerceRI's new Small Business Assistance Program and has been able to considerably build out its space and free up working capital. Now well positioned as a leader in Rhode Island's indoor agriculture industry, RIMC continues to work with the RISBDC on growth and expansion issues. In December of 2018, Rhode Island Governor Gina Raimondo announced that the company, as part of a partnership between two agricultural-oriented firms, will receive a \$4 million innovation grant to fund a project called the Rhode Island Innovation and Entrepreneurship Center in West Kingston, RI.

## BEHIND THE NUMBERS

The RISBDC has been involved in several initiatives that highlight work over and above traditional SBDC areas.

- Primer Paso is a 12 session start-up class taught in Spanish. The RISBDC has had four cohorts graduate and many participants have started their own businesses. This demonstrates the depth of our work with the Hispanic community.
- Economic Gardening is an initiative of the Lowe Foundation. In conjunction with the RI Foundation, the RISBDC worked with nine companies in 2018 and will work with eleven companies in 2019.
- The Growth Hub is program of the RISBDC funded by the RI Foundation. Based on research conducted, the program targets non-tech companies poised for growth. Started in 2018, it provides in-depth assistance to eligible companies.
- Food waste disposal is a concern for many small businesses across RI. The RISBDC is helping to build a robust cluster of food composters who are able to address environmental concerns and new legal requirements related to composting food waste.



# SOUTH CAROLINA SBDC

# SOUTH CAROLINA

SimTunes, LLC needed help navigating the processes to obtain federal and state contracts and grants. The organization was looking to win a contract from the Defense Health Agency, but it only had one week to prepare and submit its proposal.

### HOW THE SBDC HELPED

SimTunes had little experience writing proposals, so they turned to the South Carolina SBDC for help. Consultant Jim Wasson used his 35 years of experience as a defense contractor to guide SimTunes to success. Wasson worked closely with SimTunes to give them the knowledge they needed to maneuver creating the right proposal by the given deadline. He was more than a counselor; he was an extension of the SimTunes team.

### SUCCESS

With the help of the South Carolina SBDC, SimTunes, LLC was awarded a \$11.6 million contract from the Defense Health Agency, a division of the Department of Defense's Military Health System, to be obtained over a three-year period. In addition, the organization was awarded a \$150,000 grant from the Centers for Disease Control and Prevention and a \$50,000 matching grant from South Carolina Research Authority's (SCRA) SC Launch program. With the funding, SimTunes is now able to create a much needed training course for educating hospital staff.

### BEHIND THE NUMBERS

SimTunes is more than a successful business. They are a business that makes life-changing impact. SimTunes plans to use the funding from their contract awards to create an Ebola simulation-training course, a product to be made available to all hospitals for educating their staff on how to safely and optimally care for patients with Ebola or possibly other very dangerous infectious diseases. Bidding on government contracts can be complex and overwhelming, but with the help of consultant Jim Wasson, the SC SBDC was able to act as a translator, educator, mentor and champion.



# SOUTH DAKOTA SBDC

Max Kaftanati, owner and general manager of Galaxy Gaming has moved twice since starting his business in 2005. Faced with a growing business, Kaftanati wanted to make the move from renting to ownership.

“We’re going from renting to owning, and from a B-minus location to a B-plus location,” said Kaftanati. Business space will expand immediately from about 8,000 to 9,000 square feet. To accommodate the possible need for more space in the future, the new building will have the capacity for a second floor to be added later.

Dirt work has started. Building construction is expected to begin soon. “We’ve had some challenges, just like any business, but it was a fun journey,” Kaftanati said. “This is something I have a passion for and love doing, so it’s the business we’re in.” Kaftanati’s wife, Mariya, co-owns the business and is among its eight employees.

## HOW THE SBDC HELPED

The SBDC has worked with Kaftanati at every stage of his business growth. “Mark (Slade) has been extremely helpful over the years,” Kaftanati said. “Every time there was a need for a business plan, he’d help me.”

Most recently, Kaftanati resumed working with the SBDC in 2016. He explored leasing and remodeling space but decided to build.

## SUCCESS

With the assistance of the South Dakota Small Business Development Center, Kaftanati was able to secure financing which included a SBA 504 loan of over \$700,000 towards the completion of his project.

## BEHIND THE NUMBERS

Kaftanati has had an interesting business journey, said Mark Slade, regional director of the South Dakota Small Business Development Center in Sioux Falls. Slade and the SBDC have been helping Kaftanati with business plans and budgets, on and off, since 2005. “He’s faced a lot of hurdles as an entrepreneur, growing and outgrowing spaces,” Slade said. “He’s a great example of someone who immigrated to the United States and dreamed of owning a business.”

Kaftanati, 40, was born in Germany but is of Russian descent. He attended college in Hungary, but he has lived in the United States since 2000. He worked for a transportation company before setting out in business. He has slowly built up his company, and he hopes to keep growing it, Slade said.



Solution Scholars & Co., is a partnership between Chattanooga State Community College's Tennessee Small Business Development Center (TSBDC) and the University of Tennessee at Chattanooga (UTC) College of Business which has provided research services to 60 local small businesses to date. Business clients included sectors from medical, manufacturing, retail and logistics. This unique supervised and mentored program includes student-driven research services in areas such as market characterization, customer profile and demographics, competitive analysis, industry trend analysis, macro-environmental scanning, and more.

# TENNESSEE



### HOW THE SBDC HELPED

The outcomes from the TSBDC's assistance played a role in each client's success. The Solution Scholars, TSBDC and UTC partnership achieved 100% positive feedback from the businesses clients served while university students gained business development experiences that will further their education and career opportunities.

### SUCCESS

This collaborative program is another way the TSBDC provides assistance to business clients. Over \$22,000,000 in capital infusion resulted from this collaboration. In addition, students achieved real world experiences. Students do an incredible job of providing relevant information in a timely fashion, just what small business owners need but have a difficult time achieving on their own.

### BEHIND THE NUMBERS

What is unique about this particular example of a TSBDC activity is the additional involvement of students directly with business owners through paid internships. All interns were enrolled, managed and mentored by the TSBDC in conjunction with each participating business. Over 75 students were enrolled in this program at multiple locations throughout the state. But for the TSBDC's paid internships in this business development program, many students would not have the financial wherewithal to afford their education let alone having an experiential learning experience too.

# NORTH TEXAS SBDC

Dr. Sheela was in private practice in India and moved to New York in 1992. The couple's experiences in medical school and residencies provided the foundation for providing understanding of their patients. She and her husband Dr. Singa moved to Mount Pleasant in 2003. The couple embodied the Physicians pledge to understand their patients, hear them and understand their bodies and symptoms. The couple became physicians because they understood suffering and wanted their experiences and longing for a quiet and comfortable state to be felt by their patients.

Dr. Sheela planned to build an Assisted Living Facility to care for those with Memory Loss by purchasing 10-acre parcel of land in 2011. She selected an architect to draw the site plan and provide construction cost estimates. The estimate took six months and projected costs were too high leading her to secure a second contractor resulting in acceptable construction costs of \$5 million. Next steps led her to secure a loan for the facility. The process to secure funding was time consuming with visits to several banks (including her own) and consistently being turned down for funding. She found a lender interested in the project however, numerous delays and significant time satisfying the lender's requirements were unsuccessful. After months of being turned down by banks, she visited a lending officer who said she needed to meet with the SBDC for assistance.

## HOW THE SBDC HELPED

Dr. Sheela was referred to the SBDC for guidance in securing a loan to finance her business. SBDC Advisor Beverly Austin determined the SBA 504 loan program would be the best option. The Advisor and the CDC helped her obtain the SBA 504 approval. SBDC assisted her with refining her business plan, adding

market research, trends, competitor and industry analysis, trends, cost structures and financial projections. In 2013, Dr. Singa was ready to begin construction on the Assisted Living Facility after the long and very challenging process of getting funding. In February 2015, the beautiful 30,000 square feet, 5-star complex was completed. Dr. Singa's business grew with the increase of staff from 9 to 26. Additionally, she grew her clients from 2 in 2015 to 28 in 2018, realizing 140% growth!

## SUCCESS

With the support of the North Texas SBDC, The Lodge Assisted Living & Memory Care obtained a \$1.6 Million Dollar SBA loan, two commercial bank loans totaling \$4.6 and created 26 jobs to care for 28 clients within the Facility. The beautiful 30,000 square feet, 5-star complex located in scenic Mount Pleasant, Texas, with a mission of providing a caring environment where seniors can maintain a level of independence with care taken to accommodate their basic needs and chores. The Lodge offers services of nurse on-site, three meals and snacks, housekeeping services, laundry, assistance with medications, assistance with bathing, grooming, transfers and

incontinent care, transportation for physician appointments, salon services, Internet / Wifi / Skype and cable TV. The facility has two units: assisted living for long-term care with assistance, and a memory care unit specially designed for those with memory problems. The Lodge also offers respite care for short-term recovery.

## BEHIND THE NUMBERS

- The SBDC consistently and successfully works with CDC's, lenders, 504 reps and other partners in rural and urban markets to leverage funding opportunities to help client dreams become reality.
- The SBDC likes working with small businesses that make a difference in the quality of life for the community, the elderly and those who cannot do for themselves including access to good healthcare.
- Being part of creating sustainable economic growth in rural communities is vital to the mission of the SBDC's.



# TEXAS



# NORTHWEST TEXAS SBDC REGIONAL NETWORK



When Midwest Machines, LLC (Amarillo, Texas) established itself in 2000, they set out with a goal to: “Provide superior solutions for increased safety and production through expertise and technological innovation”. As a family business through and through, Midwest Machines, LLC started out as a machine and welding shop, but has grown to include automation and custom machine design, which are the “pride and joy” of the business. Co-owner, Steve Dunivan, saw a need throughout the United States for safer and more effective equipment, so he made his business to meet that need with their custom designed machines.



## HOW THE SBDC HELPED

While moving through their journey, the Dunivans came to the WT SBDC to help grow their business. The America's SBDC at WTAMU provided the Dunivans with government contracting assistance, such as their capabilities statement and registrations. For years, the SBDC has provided the Dunivans with no-cost business consultations that have helped them grow into what they are now. According to one of the Dunivan daughters, Kayla: “The SBDC helped us grow our business by providing seasoned advice throughout the life of our business and by constantly providing great networking opportunities.”

## SUCCESS

Today, Midwest Machines, LLC boasts 29 employees, including the Dunivan Family. If you have something that needs to be done...“We Can Build That!”

## BEHIND THE NUMBERS

The Northwest Texas (NWT) SBDC realizes that we must provide more than just business plans. Although the plans are vital in starting businesses it is equally important to support businesses as they move through their business cycle. With much of the NWT SBDC designated service area being rural it is recognized that those entrepreneurs have limited access to many of the programs our metro partners enjoy. Therefore, it is important that the NWT SBDCs step up to assist in providing business education and one to one support. This rural dominated setting makes it more important and exciting for clients, with the support of the SBDC along the way, to participate in exciting ventures such as the BE (Building Entrepreneurs) in Abilene. The program provides \$250,000 to existing businesses to boost their growth and allow them to thrive and become contributors to that community long term. Upon receiving funding the SBDC program will assist in providing projections when the client is contemplating expensing the funds.



SpeedTech Lights is a Texas-based manufacturer of emergency vehicle lighting and sound signaling equipment, such as LED light bars and sirens and speakers. The company produces a full range of emergency signaling equipment and recently moved into a new, large headquarters and production facility, reflecting the company’s rapid growth and anticipated future growth. High quality products and a focus on customer service are key to the company’s success. The company was founded in 2004 and began to export in 2007, initially to Central America.

### HOW THE SBDC HELPED

The SBDC UTSA International Trade Center began working with SpeedTech Lights in 2016 to extend its reach globally and has focused on identifying potential distributors in Central, South America, and the Caribbean. The SBDC UTSA International Trade Center began working with SpeedTech Lights in 2016 to extend its reach globally and has focused on identifying potential distributors in Central, South America, and the Caribbean. Company Vice President Ferdous Deyaf notes, “The data that the International Trade Center compiles allows us to pinpoint potential customers. This resource is something that all small businesses looking to export should use. Anything that takes the world and puts it in the palm of your hands is a resource well worth using. That’s how we view the International Trade Center.”

### SUCCESS

Today, SpeedTech Lights views exporting as a key factor in company growth, and its products can be found in over 40 countries.

The company hopes to move well beyond this number, eventually reaching all countries where U.S. regulations permit emergency vehicle light and sound

signaling equipment to be shipped.

Challenges remain, particularly concerning educating customers on logistics costs and customs clearance.

The company works with new customers to ensure products arrive by the most affordable and quickest transportation method.

### BEHIND THE NUMBERS

Texas is comprised of 254 counties, including 177 that are considered rural and have a population less than 50,000. Attracting hundreds of attendees from 90+ Texas cities, the annual Texas Rural Challenge bridges state and federal resources with rural community leaders. Year after year, the Texas Rural Challenge has connected community leaders and agency representatives, leading to professional relationships that have created prosperous opportunities for development and growth in rural Texas.

The University of Texas at San Antonio Institute for Economic Development launched its 9th annual Texas Rural Challenge conference in New Braunfels, Texas in the Summer of 2018. This year’s conference theme, “Forging Our Future,” focused on trending themes among

today’s rural communities including technology, trade and regionalism. The conference also promoted best practices and offered collaborative opportunities to spur ideas and professional relationships to help Texas rural communities thrive.

Keynote speakers included Texas Secretary of State Rolando B. Pablos; New Braunfels Mayor Barron Casteel; TV personality Chet Garner of The Daytripper; and industry experts representing the Governor’s Office, U.S. Economic Development Administration, Texas Workforce Commission, Councils of Government, higher education, rural chambers of commerce, and more.

Texas Strong, a featured competition of the conference, tested how effectively entrepreneurs are able to fast-pitch their businesses. Four Texas Small Business Development Center (SBDC) clients who developed innovative products or services of benefit to rural communities vied for cash awards of up to \$5,000 to support their growing businesses. This year’s winner was Cappadonna Ranch, a manufacturer of food products based on beans from the mesquite tree; such as Mesquite Bean Jelly, Roasted Mesquite Tea and Coffee, and even Mesquite Bean Flour. [www.CappadonnaRanch.com](http://www.CappadonnaRanch.com)

# UNIVERSITY OF HOUSTON SBDC NETWORK



Mike Hlozek and Billy Gibbons started a small oil and gas supply company at the height of oil prices in 2015. After eight short months, they quickly sold the company to generate the revenue for their ultimate vision, Veterans MFG™. Both U.S. military veterans with a passion for the defense industry, Veterans MFG™ was formed to develop new lines of ballistic armor and defensive products.

## TEXAS

Veterans MFG™ opened April 1, 2016 in Katy, Texas. Veteran owned and operated, the company develop, manufacture, and sell lightweight body armor protection and ballistics gear to police departments and security firms. Veterans MFG™ is owned by U.S. military veterans Mike Hlozek, Billy Gibbons, and a new partner, Stephen Jahn.

### HOW THE SBDC HELPED

Veterans MFG™ sought business assistance from the Fort Bend County Small Business Development Center (SBDC), where they received in-depth business advising, market research, procurement guidance and small business financing options.

### SUCCESS

With the support of the Fort Bend SBDC, Veterans MFG™ was spotlighted in Impact Magazine. From there, the company's growth sky rocketed. In 2017, Veterans MFG™ won Rice University's Veterans Business Battle contest and was rewarded \$200,000. The company was also selected by the SBA as one of 10 small businesses to meet President Donald Trump at Small Business Week in Washington D.C.

In 2018, they received equity investment funds for expansion and will open a new 10,000+ sq. ft. manufacturing facility in 2019. Veterans MFG™ also have multiple new contracts with allied governments including South Africa and Brazil.

### HURRICANE HARVEY: THE DEVASTATION AND ROAD TO RECOVERY

On Aug. 25, 2017, Southeast Texas encountered one of the most destructive natural disasters the state has ever seen. Hurricane Harvey slammed Houston with drenching rain and intense flooding, leaving a wake of destruction.

As heavy rain continued to pour over southeast Texas, the University of Houston Texas Gulf Coast SBDC Network worked with the U.S. Small Business Administration (SBA) to organize relief efforts.

On Sept. 3, 2017, the SBA open the first Business Disaster Recovery Center at the Houston Region Office. As SBA disaster teams were deployed in the gulf coast areas, SBDC advisors collaborated to offer assistance with disaster loan applications and disaster recovery advice. The SBDC Network also helped facilitate the loan application process for home owners and non-profits.

Today, the UH Texas Gulf Coast SBDC Network continues to assist with post-Harvey recovery efforts working with financing partners to offer additional relief and support programs for small businesses and communities.



# UTAH SBDC

Individuals with disabilities are the largest minority group. 1 in 5 people have a disability and 80% of those individuals are unemployed. Katie Holyfield and Taylor Matkins wanted to do something about that. Having worked with handicapped adults at the National Ability Center in Park City, Utah, they understood well the potential of these individuals when given a chance. So, they opened a coffee shop that employs and empowers individuals with disabilities. “We are setting out to change the stigma that if you work with this population you are a saint.” states Katie and Taylor.



## HOW THE SBDC HELPED

As Katie and Taylor were researching about where entrepreneurs could find assistance, they came across the Utah Small Business Development Center Website ([www.utahsbdc.org](http://www.utahsbdc.org)). Within 12 hours they had booked their first meeting with Jim Herrin, director and business advisor at the Salt Lake Region SBDC. According to Katie and Taylor, “It was so helpful to have someone with experience guide us through this process. Jim would walk us through next steps and then send us home with a list of things to work on. It helped us stay focused and driven. We set regular meetings when we were first starting to keep us honest and make sure that we were getting the work done on a timeline.”

## SUCCESS

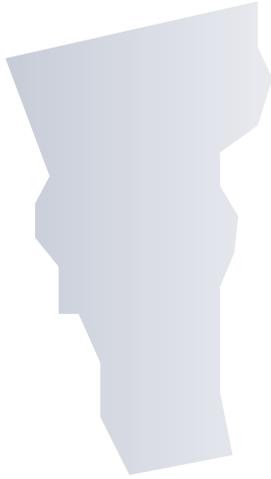
After more than a year of preparation and hard work, on Saturday, March 17, 2018, Katie and Taylor’s idea came to fruition. The Lucky Ones Coffee Shop opened its doors. They have hired 18 handicapped adults to work in their shop. For most of these employees it’s the first and only job they’ve ever had. “The business environment that we have created allows us to love what we do. We leave [work] everyday fulfilled, having laughed and learned. It’s impossible to leave without a smile on your face,” states Taylor. “We named our business Lucky Ones Coffee because we are the ‘lucky ones’ to be able to work with these wonderful individuals.”

## BEHIND THE NUMBERS

The Utah SBDC program recognizes the importance of providing access to everyone in the state of Utah that desires to start, own, and operate a small business. Whether in a small rural community or along the Wasatch Front, SBDC counselors are anxious to provide our services. To that end, the Utah SBDC continues to look for innovative ways to provide outreach to clients. The Entrepreneur Academy is an initiative being developed that will provide resources through online, self-directed, and instructor lead trainings. As long as a person has access to the internet, these resources will be available.



# VERMONT SBDC



Before their initial launch and rapid growth (opening in 2016), the owners of Foam Brewers in Burlington needed a business plan that would enable them to secure financing. That's when they reached out to VtSBDC.



"We needed guidance with our financial projections," said Robert Grim, one of the owners. "VtSBDC helped us distill our business plan into something the bank would fund. Our advisor was and still is an invaluable resource for us, very connected with people and businesses in our community," Grimm said.

Foam Brewers has since added a canning facility which allows them to double production. "Making well thought-out business decisions and having a long-term plan are key elements of small business success. That's why it's important to have an experienced professional who's always on your side, thinking about things you might not have the time or experience to consider". Grimm describes VtSBDC's impact as "encouraging, connected, and inspiring."

*VtSBDC advisors have educated bankers, brewers, and fellow SBDC advisors throughout the U.S. on the "business" side of craft brewing.*

## **STUDENT ENTREPRENEURSHIP EDUCATION BY VTSBDC**

Co-founded "Launch VT collegiate", a statewide business pitch competition for college students; VtSBDC advisors provide coaching to student contestants.

Created the Governor's Institutes of Vermont – Entrepreneurship program, now in its 5th year. An experiential, residential, week-long summer camp for high school students with over 190 students having participated; students can receive college credits for attending.

Founded the annual Entrepreneurship Week event at the Vermont Statehouse to showcase student innovation; includes networking with legislators and Governor's proclamation.

Developed and conducted a training program for high school teachers to equip them with the knowledge, tools, and best practices for teaching entrepreneurship to students.

## **OTHER NOTEWORTHY INITIATIVES**

VtSBDC has designed special workshops for business owners and advisors of businesses in the "Creative Economy". VT has a 32% higher concentration of creative economy businesses than the national average.

VtSBDC is a founding member of the annual "Women's Economic Opportunity Conference" with Senator Patrick Leahy. This conference brings together hundreds of Vermont women for a full day of personal growth through workshops and presentations on how to navigate workplaces, grow businesses and succeed in a modern economy.

VtSBDC created a Disaster Recovery Guide for Business, which has been used as a model throughout VT and shared beyond, when disaster strikes.



Mary and Gene Kral are the owners of Subbase Dry Dock, Inc. a VI SBDC client that has operated as a family owned business for 35 years, in Krum Bay, St. Thomas. Their business was devastated by the passage of Hurricanes Irma and Maria in September 2017. Their business' floating dry dock had sunk and they were having difficulty finding funding and equipment to refloat it.



#### **HOW THE SBDC HELPED**

A VI SBDC advisor reached out to the Krals to offer our services. During their business' recovery period the following key operational and organization actions were completed.

- In November 2017, dredge from Florida was used to refloat their floating dry dock.
- Funding for the re-start of their business included insurance proceeds of \$1.5 million and owner equity.
- The founders, Mary and Gene Kral, decided to retire and transferred management to their daughter Judy.

#### **SUCCESS**

Some of the major impacts of the VI SBDC's assistance are listed below.

- The business obtained funding is now fully operational and was able to complete its first major job in January 2018 only two months' after being devastated by Hurricanes Irma and Maria
- The business' restart retained 30 jobs.

**VIRGIN ISLANDS**



Bill and Karen decided to open the Alexandria brewery eight years ago. “I spent 20 years in the wine business,” Bill explains. “For many of those years, I worked for the Mondavi family of Napa Valley, as the high-end brand manager for the Mid-Atlantic.” Bill’s area of expertise was in brand building, sales, and distribution. “Over those years I always enjoyed good quality beer and watched as the craft-beer industry grew and became more sophisticated,” he adds.

# VIRGINIA

## HOW THE SBDC HELPED

After successfully working for a number of years with the Alexandria SBDC on their domestic business, Port City Brewing Company wanted to test the waters of international trade last year and quickly discovered a need for more expert advice. Fortunately the Virginia SBDC International Business Development Program was there to throw out a lifeline. “When we first started looking at exporting to the United Kingdom, we thought we’d go it alone and figure all this out on our own,” Bill Butcher says. “Working with Aaron Miller at the SBDC really helped us navigate a new facet of our business we really were not familiar with.”

In Alexandria, Bill found an area in need of more options for quality craft beer. “Karen found that the Metro DC area was the only top 25 Metro area in the country that did not have a craft-beer brewery that packaged their beer,” Bill notes. They decided to remedy that situation and opened their own brewery.

## SUCCESS

It has been a time of rapid growth for this brewery and others across the nation. Bill points out, “When we opened in 2011, there were 40 breweries in Virginia; now there are 240. Nationally, there were 2,600 breweries in 2011; today there’s over 7,000.”

Port City has also experienced rapid growth.

“We started with four people,” Bill says. “Today we have 54 employees. We’ve been hiring a lot of people since we opened.” Last year, Port City produced 16,000 barrels with distribution in nine states with the bulk of sales in the Washington D.C. area. It seemed like a good time to look for new markets overseas.

“Preparing for export was a big undertaking for our company,” Port City’s Manager of Marketing and Beer Strategy Chris Van Orden says. “The guidance from Aaron and his Virginia SBDC team has proved invaluable.” “Chris is our point person with the SBDC,” Bill adds. “He has attended embassy events arranged by the SBDC to introduce us to contacts in the UK. It’s been a tremendous help to open the door and make connections to develop our business.” Those connections have already produced results.

“We are now active in the UK market, and we’re working with a French importer,” Bill notes.

“We’ve also been able to ship some beer to Canada. There’s a lot of interest developing in those markets. This year, our international sales will be about \$50,000. We expect to grow our UK business by about 15% a year over the next several years.”

Bill is pleased with the help he has received from the SBDC and plans to stay connected. “The SBDC has been an effective way for us to learn about new market opportunities,” he concludes. “As more arise, we definitely want to take advantage of their services.”



# WASHINGTON SBDC

In 2015, Coleen Quisenberry, owner of Flexhibit, a company that designs, assembles and installs hands-on, interactive science exhibits for discovery centers and children’s museums, attended a trade show in Italy and realized there was huge, unmet demand for her products in Europe and perhaps around the world. Prior to starting Flexhibit in 2012, Quisenberry’s background was in marketing and graphic design, not international trade, and she was unsure how to proceed.

## HOW THE SBDC HELPED

Then Quisenberry met with Vern Jenkins, an export specialist with the Washington SBDC. Jenkins connected Quisenberry to representatives at EXIM Bank and the Export Finance Assistance Center of Washington. He also provided practical, timely and comprehensive assistance to ensure that Quisenberry was able to, as she said, “hit the nail on the head,” when she attended her next international conference six months later. That conference led to more than \$200,000 in sales and convinced Quisenberry that export should be a big part of her business plan.

## SUCCESS

The “wow” factor of Flexhibit exhibits is impressive. Things shake, fall, balance, fly and connect, depending on the scientific concept being explored. Equally impressive is the fact that a small, woman-owned business in Spokane is creating interactive science education exhibits used in innovative science centers around the world. Flexhibit is so committed to STEM education that it has developed a portable, mobile cart that can provide multi-user, multi-outcome science education to children in public schools, too.

## BEHIND THE NUMBERS

Recognizing the need for market research that was timely, accurate and relevant to the needs of small business entrepreneurs, in 2011 the Washington SBDC created a student internship program in market research that has since been recognized as a national model. Since the program began, 166 students—including students from Washington State, Gonzaga, Whitman and Seattle Pacific, among others—have logged more than 32,200 hours researching and writing nearly 890 reports on 90 different industries in 40 different countries. Students apply classroom knowledge and skills learned from SBDC mentors to pull relevant data from 200+ domestic and international government, industry and trade databases to answer specific questions about market conditions.

Clients appreciate the research and students have given the program rave reviews as well. As one student in the middle of post-graduation job interviews reported, “It seems like I can pull every question back to something I learned or experienced through the SBDC internship.



*“We have avoided mistakes we probably would have made without our SBDC international trade specialist’s experience guiding us.”*

— Coleen Quisenberry,  
owner, FLEXHIBIT



# WEST VIRGINIA

Evans Family Dentistry in Martinsburg built a reputation over years for providing exceptional comprehensive family dental care to their loyal patients. After years of servicing their family-like customers, the Boomer generation founder was ready to pass the business' torch to a younger generation.

When two Millennial generation dentists, Brandon Smith and Angelina Browning completed their residency there, the owner of Evans Family Dentistry gave them the opportunity to buy the practice. Furthermore, the retiring dentist offered to owner-finance the transfer. The two young dentists lit up at the opportunity. However, while they were sure of their professional skills, Brandon and Angelina recognized their lack of business expertise. This made it difficult to dissect the financial package alone.

#### HOW THE SBDC HELPED

The young dentists reached out to the West Virginia Secretary of State local outreach office in Martinsburg who referred them to the West Virginia Small Business Development Center (WV SBDC) Business Coach, Mary Hott. Mary met with Brandon and Angelina and drilled down through the details of the offer. While a team of lawyers and accountants were established through the selling dentist, Mary gave the young dentists an independent evaluation which greatly helped them understand the offer.

#### SUCCESS

Thanks to the help of Mary Hott, the financial package was approved. The change of ownership was completed Jan. 1, 2018. The practice, now named Tuscarora Family Dental Care, continues the long tradition of serving the Martinsburg area. Brandon and Angelina keep the original practice founder as a consulting dentist in order to help with business and customer relations. Additionally, the successful transition also retained five full-time jobs and additionally created one part-time and two full-time jobs.





**OPEN TO ANYONE ANYWHERE**

The Wisconsin SBDC Network offers consistently strong support through accessible consulting and educational programming across 14 locations. Since Jan. 1, 2016:

- **31 percent of outreach hours were spent with rural clients**, meeting our goal of delivering services equal to or exceeding the rural percentage of the population.
- **39 percent of capital infusion was rural**; that number rose to 50 percent in 2018 with \$49 million.
- **35 percent of firms served were 100 percent woman-owned** and 57 percent had some female ownership.
- **18 percent of clients were minorities.**

**IMPACTFUL DATA FOR IMPORTANT DECISIONS**

Businesses must make tough choices every day that affect their short-term and long-term success. Our clients need the right information at the right time to give them the advantage.

- **Considering a move:** White Winter Winery, a 20-year-old mainstay in Iron River, decided to expand locally instead of move to a bigger market thanks to a feasibility analysis.
- **Branching out:** Coffee shop owners Sue and Jeff Churchill recognized a need for an upscale dining option in their town of Spooner and compiled a 175-page business plan to prove the investment in Round Man Brewing.
- **Acquiring properties:** Birch Haven Senior Living in Ashland grew into the multi-property Kelm Enterprises through identification of the best portfolio opportunities.

**TRANSFORMING LIVES AND COMMUNITIES**

Clients aren't just starting or running small businesses. They are fulfilling their dreams, reinventing their careers and making positive contributions to their communities.

- **Maternal and infant health:** Veteran Nicole Urquhart started Baby Express to get more moms and babies to their checkups. "The SBDC was vital!"
- **Healthy eating:** Tired of his construction job and being overweight, Trueman McGee's journey led him to create Funky Fresh Spring Rolls. "Everybody needs a Cheryl (his consultant)."
- **Senior citizens:** SimpleSteps to Technology restores vitality to the lives of older folks through the power of technology and connectivity. "Terri inspires me to make my ideas a reality."
- **Neighborhood:** Gaming hub Battlebox Studios conducts *Help the Hood* cleanup projects and rewards kids for good grades.



# WYOMING SBDC NETWORK



*Shaking Up Renewable Energy:* The image that first comes to peoples' minds when they hear "wind energy" is of the large turbines that can be seen spinning on many Wyoming horizons. One company hopes to change that perception and greatly reduce costs of wind energy at the same time. AirLoom Energy is now well on its way to making this technology a reality thanks to help from the Wyoming Small Business Development Center Network.



## HOW THE SBDC HELPED

The idea for the AirLoom started in 2013 when Robert Lumley's enthusiasm for kiteboarding drew him into the study of wind power. Lumley then turned to the Wyoming SBDC Network which helped his company apply for and receive nearly \$1 million in funding from Small Business Innovation Research (SBIR) grants. Competitions for these nationwide grants is steep. In fact, AirLoom Energy's latest award is the first National Science Foundation SBIR Phase II grant in Wyoming since 2009.

With funding in place, AirLoom Energy's team has been busy putting their theories into practice. A working prototype of the AirLoom is in its final stages of development at the University of Wyoming's Wind Energy Research Center Field Site. The company is confident that their product can offer an alternative to bulky wind turbines at a 15 times cost advantage by requiring 23 times fewer materials and reducing transportation, maintenance, and land costs. The innovative design also offers greater flexibility as far as wind farm location and size.

So how does it work? Instead of requiring massive supports for large rotating blades, the AirLoom captures energy through translational motion in the tips of multiple small gliders (resembling model airplanes). These gliders then travel along a vertical oval track tethered by bridles. This renders the AirLoom suitable for a far vaster range of utility scale, mid-size, and mobile (emergency, rural and defense) locations.

The Wyoming SBDC Network took a multi-faceted approach in helping Lumley succeed by bringing in its business advisors, providing valuable market research, and expertise from their Wyoming SBIR/STTR Initiative. The Wyoming SBDC Network also helped Lumley get in touch with several other resources to increase his company's chances of success. Supporting businesses like AirLoom Energy is also helping the state of Wyoming to diversify its economy and be less reliant on the oil and coal industries. AirLoom Energy recently became one of the first companies to receive a Kickstart Wyoming grant from the state.

Recognizing AirLoom Energy's potential to benefit the state, nation, and world, the Wyoming SBDC Network approached Lumley and his team about participating in the Kansas SBDC's Encountering Innovation Week to showcase his technology. The Wyoming SBDC Network worked with Lumley to develop a pitch presentation and travelled with him to the event where he made some valuable connections.

# AMERICA'S SBDC WANTS YOU TO BE THE NEXT SUCCESS STORY!

America's SBDCs help you to turn your dreams into reality.

The sky's the limit – from start-up to global success.

America's SBDCs work with you to keep your business strong so you can make an impact

in your community and on the economy.



Find your local SBDC today!

[www.AmericasSBDC.org](http://www.AmericasSBDC.org)



# SAVE THE DATE!

Wednesday, March 20, 2019





## WHAT IS #SBDCDAY?

SBDC Day is a national, collective proclamation of the success and impact America's Small Business Development Centers (SBDCs) have across the nation in economic development and the small businesses community. The third America's SBDC Day will take place on Wednesday, March 20, 2019.

SBDC Day will unite the nearly 1,000 SBDC centers across the country and the hundreds of thousands of clients they serve by sharing, in real time, the success stories and notable impacts SBDCs collectively have on the small business community at large. This special day will be celebrated with social media campaigns, public relations initiatives, online and in-person events and more. To learn more about what YOUR local SBDC is doing to celebrate visit our website now: [www.AmericasSBDC.org/SBDCDay](http://www.AmericasSBDC.org/SBDCDay)





SMALL BUSINESSES ARE

**JOB CREATORS**

and

**INNOVATORS.**

America's SBDCs are the nation's

**PROVEN, COST-EFFECTIVE,** and

**ACCREDITED INFRASTRUCTURE**

focused on small businesses.

AMERICA'S  
**SBDC**<sup>®</sup>

IN PARTNERSHIP WITH SBA