



# Annual Report 2021



NORTH DAKOTA  
**SMALL BUSINESS  
DEVELOPMENT CENTERS**

*Your Ideas - Our Expertise - Your Success*

# PARTNER & SUB-AWARD HOSTS



U.S. Small Business Administration



NORTH  
**Dakota**  
Be Legendary.™



NDSU RESEARCH AND TECHNOLOGY PARK



# PROGRAM SPONSORS

Adams County Development Corp.

Bank of North Dakota

Bismarck Mandan Chamber EDC

Bowman County

Bowman County Development Corp.

Cavalier County JDA

City of Bowman

City of Grafton

City of Grand Forks

Dakota Business Lending

Economic Development Assoc of ND

Eddy County

Forward Devils Lake

Grand Forks County

Grand Forks EDC

Greater Fargo Moorhead EDC

Lewis & Clark Development Group

Mountrail County JDA

NDSU Research & Technology Park, Inc.

North Central Planning Council

North Dakota Opportunity Fund

Rolette County

Rugby JDA

Stark Development Corporation

Towner County EDC

US Bank

Walsh County JDA

Williston Economic Development

# INTRODUCTION



Friends, partners, and colleagues, thank you for another incredible year! I'm not sure if any of us expected to still be in the midst of a pandemic, but I would be wrong to say that it hasn't had some positives.

My note in this year's annual report might read a little different than in past years. You can check out the pages that follow to learn about the increased services and demand the ND Small Business Development Network has seen in 2021, and how that work turned into some amazing impacts for small businesses and our state's economy. You will also read about our incredible clients and the successes they have achieved, as well as tidbits from each one of our passionate and persistent staff.

I would like to share a personal perspective with you – about what makes this expert team so great, and why I am so privileged to work with these individuals every day.

There are many professionals that deserve kudos during the past two years. I truly believe SBDC staff deserve to be highlighted for their tireless work in some very challenging situations. The work of the ND SBDC usually flies under the radar, but the projects and tasks that have landed on our advisors during the pandemic warrant the spotlight here. The new knowledge that advisors have needed to learn, comprehend, and implement, over and above their already expansive expertise, has been tremendous. Programs have come and gone, evolved, and increased in complexity – and each advisor managed and excelled at it. Clients come in with good news, bad news, and everything in between, but recently, the struggles that have presented are deeper, affecting not just our clients' businesses, but their families, their homes, and their dreams. As you might expect, this has taken personal tolls on the advisors as well – but they continue to give a helping hand up, and a shoulder to lean on, because *they care deeply*.

Every chance I get, I give thanks and express my gratitude for the relentless effort and long hours that each member of the network team commits to this work. Take a minute to express authentic gratitude to your local SBDC advisor. I am also sincerely appreciative of the support of our partners and contributors. The ND SBDC would not be able to achieve these kinds of impacts and reach this many small businesses without this support.

Cheers to a prosperous year for our clients, partners, and state! When small businesses thrive, communities thrive... North Dakota thrives.

**TIFFANY FORD**  
State Director

## TABLE OF CONTENTS

State Advisory Board  
5

Impact Numbers  
6-7

Center Profiles  
8-15

Specialty Services  
16

Client Success  
17

Testimonials  
18

Network Programs  
19



**ALAN HAUT**  
U.S. SMALL BUSINESS  
ADMINISTRATION

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



**DR. AMY HENLEY**  
UNIVERSITY OF  
NORTH DAKOTA

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



**DR. JAMES LEIMAN**  
DEPARTMENT  
OF COMMERCE

Dr. James Leiman serves as the North Dakota Commerce Commissioner, where he oversees economic development, tourism, marketing, workforce development and community development efforts for the state. James Leiman is an executive professional, change agent, professor, mentor and small business owner that has successfully completed several governmental transformation efforts across the United States. "Commerce in North Dakota has grown significantly given the large scale projects the state is cultivating for future generations. SBDC plays a critical role in that growth! With new workforce and economic development initiatives underway, the university system will continue to accelerate growth in key areas."

## STATE ADVISORY BOARD



**Ray Berry**

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



**Deanna Anderson**

Deanna is a small business owner from Devils Lake. She and her husband purchased the Devils Lake Greenhouse in 2016 and they also own an HR Block. Owning these businesses allows Deanna to provide great insight to our advisory board and staff on trends and challenges faced as well as training topics that are of most interest and benefit to our clients.



**Ryan Olson**

Ryan Olson comes to the advisory board representing the lending industry in Grand Forks. A business banker at First Community Credit Union, Ryan provided perspectives and updates on lending and trends he was seeing related to small businesses. He has since moved on to a position outside the industry and resigned his board position. We thank him for his time and contributions over the past year.



**Missy Feist-Erickson**

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



**Seth Coughlin**

Seth Coughlin, a small business owner, represented the Williston region on our advisory board in 2021. He is the owner of Coughlin Funeral Home. A native of Williston, he is an Army Veteran and Cincinnati College of Mortuary Science graduate. An active member of the community, Seth was able to share both points of view as both a business owner and community advocate.

Kelvin Hullet serves as the Senior VP for Business Development at the Bank of North Dakota. In his role, he assists in implementing the BND mission of supporting business, industry and agriculture in the state. "Small Business Development Centers play an important role in entrepreneurship and business expansion in our state," shares Hullet. "It is an honor to be asked to serve on the Board and be a part of this important mission."



**Kelvin Hullet**

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



**Ryan Jilek**

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



**Connie Ova**

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



**Shawn Wenko**

## THANK YOU

Our sincere thanks goes out to those whose terms on our board concluded in 2021. Their input from across the state has been extremely valuable. We appreciate their time, knowledge, and input over the years. See our website for a list of 2022 Advisory Board Members.

# IMPACTS

These numbers include both core services and COVID response clients.



**1,783**

Individual Clients Advised



**7,536**

Hours of Advising

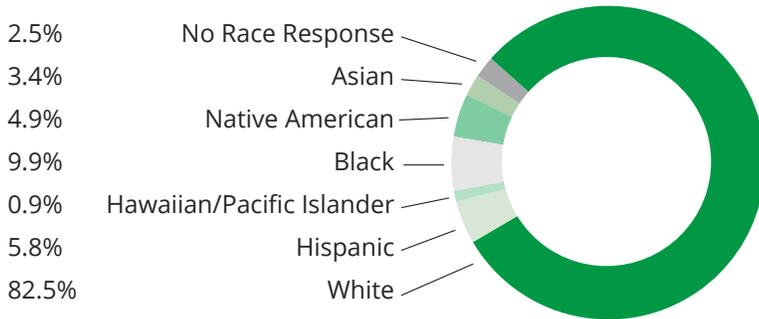


**\$73,001,186**

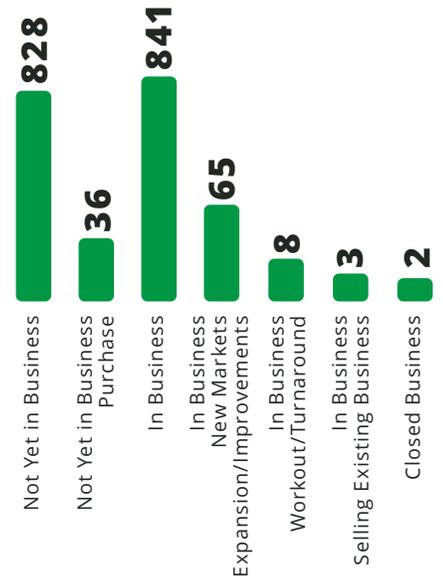
Client Capital Formation

## RACE/ETHNICITY

Individuals are able to choose as many categories as are applicable



## BUSINESS STATUS



## GENDER

Male  **928**

Female  **815**



## INDUSTRY SEGMENT

6

Only top 12 categories displayed due to space limitations.



**89**

New Businesses Created



**7,158**

Jobs Supported

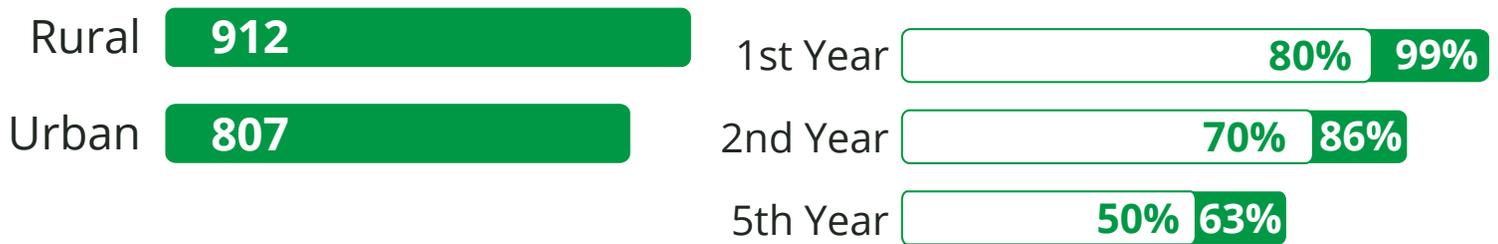


**1,382**

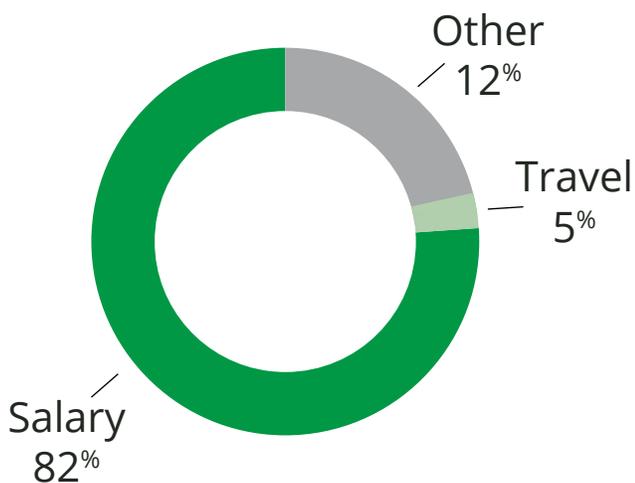
Training Attendees

## RURAL vs. URBAN SUCCESS RATE

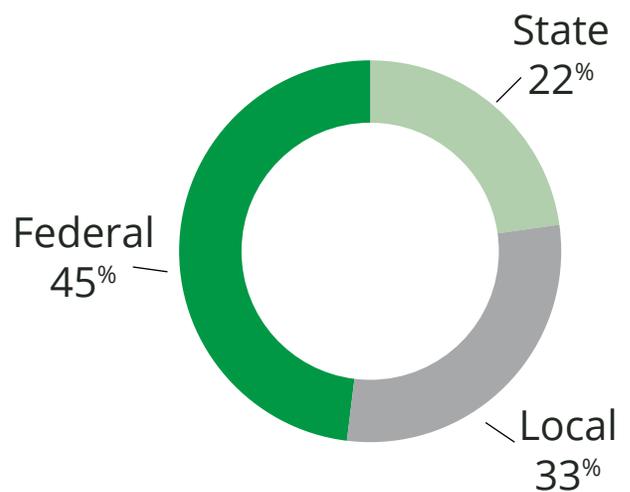
*National average of businesses remaining open over time (white bar) as compared with those assisted by the ND SBDC (green bar).*



## EXPENSES BY CATEGORY



## FUNDING SOURCES





# BISMARCK CENTER IMPACTS



**PEYTON TIVIS**  
CENTER DIRECTOR

## Q&A

**What is one of the most memorable clients that you have assisted?**

I assisted a client that had recently moved to the US and had dreams of opening a small boutique grocery store. They worked two full time jobs and still made the time and energy to chase their dream and didn't let anything get in their way.

**What is one of the most rewarding aspects of your job?**

There are countless rewarding aspects, but the ultimate reward is just to see your client reach their goals of starting a business or growing it. A lot of the time these goals have been lifelong dreams and to know that you helped get them there is why I continue to love this job.

**What are you looking forward to in 2022?**

I look forward to seeing a continued boom of business startups that we saw during the pandemic. I love where I am positioned geographically to see a diverse set of businesses from services, retail, restaurants, product and tech development. I am also excited to help businesses navigate through some of the supply chain challenges as well as continue to help clients through any federal, state, and local financing programs.



**7**  
New Businesses Created



**370**  
Jobs Supported



**126**  
Individual Clients Advised



**\$974,441**  
Client Capital Formation

## SUCCESS STORY

## HC TAX & ACCOUNTING

**BISMARCK** -- Hector Collazo has a passion for numbers. He earned a bachelor's in accounting and has experience from work at Cloverdale's where he manages the accounting for the maintenance department.

Ten years ago, Collazo's boss opened his own internet company, inspiring Hector to follow in his footsteps and open his own business as well. He saw the appeal in having an occupation in something that he loves to do and set forward to make it happen.

Collazo knew that he would need guidance in the startup process. He heard about the North Dakota Small Business Development Centers from the Secretary of State in Bismarck.

Collazo states, "I was drawn towards the ND SBDC after I heard about the program because I was looking for experienced personnel that were knowledgeable about what it takes to open a business." He knew that the Bismarck Center would have these qualities, and that it would make his path easier.

After working with the ND SBDC, Hector said, "They were effective and provided the information I needed." He was able to open HC Tax & Accounting as a result and is very appreciative of that. Collazo has since recommended the ND SBDC to several other friends looking to open businesses of their own.



HC Tax & Accounting specializes in bookkeeping and taxes. While Hector's business has been open less than a year, he has found success already. Hector is glad that he went through with this startup process because he loves getting to be his own boss.

The most challenging thing for him so far has been having to refresh his knowledge here and there on items he doesn't routinely deal with or changing tax codes. Other than that, the business has run smoothly. Currently, he is able to operate his business out of his home. However, his longer-term plan consists of having a brick and mortar location.

Hector's time working with the ND SBDC gave him some good insight on the startup process. Collazo shared a piece of advice that he stands by, "Don't be afraid of trying, even if you fail, because the mistakes and the failures is how you really learn."

# BOWMAN CENTER

## IMPACTS



**LAURA WEBER**  
BUSINESS ADVISOR



**6**  
New Businesses Created



**552**  
Jobs Supported



**121**  
Individual Clients Advised



**\$1,323,420**  
Client Capital Formation

**What is something that you find unique about the ND SBDC when compared to other business assistance programs/services?**

The ND SBDC offers accredited services that work for the client. The ability to assist clients in financial presentation and packaging is unmatched.

**What are you looking forward to in 2022?**

A new year is always exciting to think of as a fresh start for businesses and the network. I look forward to seeing what businesses

and clients will do. The resiliency that we continue to see from entrepreneurs is energizing.

**How have past clients and their success stories inspired you?**

Clients inspire me everyday! They are willing to put themselves and their ideas out there and take a risk when starting or expanding their business. They have to make decisions with not knowing for sure what the outcome will be. They are able to be accountable to themselves and follow a passion they have.

## Q&A

## PEACOCK MERCANTILE

## SUCCESS STORY

**HETTINGER** -- The Peacock Mercantile is an upscale coffee shop, bakery, deli, and gift store. Peacock Mercantile's story began when Pam Burch purchased a building in October of 2017 after recently moving to the area.

In the beginning stages, Pam was challenged by naysayers who repeatedly told her the idea of a mercantile would never work in Hettinger. Thankfully, however, she didn't give up. Peacock Mercantile and its success has been a journey of perseverance for Pam and her staff; their dedication will be rewarded this spring when they celebrate their third anniversary.

"We've grown year over year, seeing growth in sales, growth in our staff, growth in the overall reach to new and existing customers, growth in our gift line, and growth in our food and drink menu," Pam noted.

When she first purchased her building, Pam reached out to the Hettinger Chamber of Commerce for assistance in opening her business. The Chamber is

where she was informed about the North Dakota Small Business Development Centers (ND SBDC). Having never owned or operated a storefront business in this particular



industry, Pam was looking for guidance from any and every place she could find it.

She was connected with Laura Weber, business advisor at the Bowman SBDC. Laura was able to point Pam in the right direction when it came to loans, grants, and other means of funding. Pam and Laura had to work together to creatively think about

how to obtain funding for the Mercantile. Together they were able to successfully secure funding through Dakota Western Bank, as well as the Rural Education Achievement Program (REAP).

"Laura was an invaluable resource in the early financial planning stages of making our dream of a small coffee shop turn into a reality. She was always willing to meet with me and answer my questions, calm my fears, and give a word of encouragement to keep on. She offered resource options that I didn't know about and was a great guide and mentor," Pam said about the assistance she received from the SBDC.

When asked if she would recommend the ND SBDC services to other small business owners, Pam expressed that it never hurts to get advice and guidance from multiple entities when you are starting something in a field you've never worked in. She advised that one should always be humble and willing to learn from everyone around them.

Read this full client success story, along with others, at [ndsbd.org/success-stories](https://ndsbd.org/success-stories)



# DEVILS LAKE CENTER IMPACTS

## Q&A



**SANDY SHIVELY**  
CENTER DIRECTOR

### How has the ND SBDC persevered throughout the year?

It has been great being able to see clients in person again. Zoom calls worked great but it was nice to get back towards normal.

### What is one of the most rewarding aspects of your job?

I enjoy getting clients organized and providing a road map for them to follow to complete a business plan and see their business project come to fruition.

### What are you looking forward to in 2022?

I am dreaming of a 2022 that doesn't involve COVID. Normal would be nice.



**ASHLEY LOUW**  
BUSINESS ADVISOR

### What is one of the most rewarding aspects of your job?

It is when a client realizes they can make their business idea an actual business by looking at the cash flow statement prepared. I don't know that most of them realize the potential their business has. If the business owner is willing to put forth the work and the effort, they will be successful.

### If you had to describe yourself in a few words, how would you do so?

I come across a little rough but am compassionate. I'm open minded. I talk a lot and am driven and determined.



**8**

New Businesses Created



**82**

Jobs Supported



**77**

Individual Clients Advised



**\$1,446,554**

Client Capital Formation

## SUCCESS STORY

## DAKOTA CEMETERY, EXCAVATION, & SNOW REMOVAL

**LANGDON** -- Cody Schlittenhard is no stranger to the business and entrepreneurial world. He owns fourplex apartments in addition to previously running a snow excavation and landscaping business for over ten years. Seeking change, he then sold his company and moved to Bismarck to work in a different industry. Unfortunately, this turned out to be poor timing because of the Covid-19 pandemic. This led Cody back to his hometown of Langdon, ND and to the start of Dakota Cemetery, Excavation, and Snow Removal.

Seeking assistance from the SBDC again was an easy decision for him.

"They know what they're doing, [and I] would trust them with anything," says Cody. "I supplied Sandy with the numbers and information she needed for my projections and we went from there. I know I couldn't do her job with all the numbers so I really appreciate their work!"

With Sandy's help and preparation, Cody received the needed funding from the local JDA. He purchased a pickup, trailer, and a small excavator.



Although the grave digging industry may not be a typical job, it has proved rewarding for Cody - especially in a smaller town. He sees how he is able to help families by providing a necessary service.

"People come up to me and thank me for what I do," he says. "Sometimes I have buried a few people that I know from around the community or a friend. It can be tough, but it needs to be done."

The process started when Cody heard about the upcoming retirement of the two men that had handled a not often discussed but necessary service for the area - cemetery and grave digging services. Knowing someone needed to take over the service, Cody reached out.

Cody is appreciating being his own boss. He knows he is responsible for making sure business operations are running smoothly and isn't relying on the accountability of someone else.

ND SBDC advisor Sandy Shively assisted Cody with financial projections to take to the lender in order to finance the necessary equipment. Schlittenhard had worked with the ND SBDC previously in regards to his fourplex apartments, so he was already familiar with the services.

While Cody's excavation and snow removal business is doing well as is, he does have plans to add some expanded services in the future. Plans include headstone leveling and cleaning services. He believes that would be a service that loved ones of those who passed away would appreciate and is just another thing that Cody can keep doing for his community.

# DICKINSON CENTER

## IMPACTS



**JOHN DIEM**  
BUSINESS ADVISOR



9

New Businesses Created



448

Jobs Supported



134

Individual Clients Advised



\$6,955,154

Client Capital Formation

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

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

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

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

### What motivates you at work?

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

### What is something you find inspiring about your work?

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

# Q&A

## ARC ROYALTIES

**DICKINSON** -- Shiloh Lujan always had a creative mind and a knack for working with his hands. In high school, he found that welding played to his strengths and the rest was history; he would someday have a welding business of his own.

With his end game in mind, Lujan first had to work many other jobs so that he could gain the proper experience to own a business within this field. Immediately after his high school graduation, he started working for Fisher Industries Welding where he repaired cone crushers and conveyor machines. He then began work at Steffes, welding bobcats on assembly lines before transitioning into the pipe-welding department.

Lujan states, "Although assembly line welding is incredibly repetitive and monotonous, I found it to be a humbling teacher and a critical tool for developing muscle memory and attention to detail."

With the training and knowledge that he had obtained, it was time for him to start looking into his own small business.

Lujan first heard about the ND SBDC after he opened his business bank account. He did not hesitate. The very first thing he did after opening this bank account was to walk across the street and immediately seek assistance from Dickinson business advisor, John Diem. Lujan is thoroughly pleased that he did. John helped him understand business entities, insurance, as well as how to develop a fitting business plan. Lujan shared, "If you are unsure or



overwhelmed with the processes of starting a business, I 100% recommend starting your journey at SBDC. The information, guidance, and professionalism come at no cost to you whatsoever. Take advantage of the opportunities that are available to you and find success."

The combination of Shiloh's hard work and John's assistance resulted in Arc Royalties opening for business. Arc Royalties provides portable welding and fabrication services to several oilfield companies throughout the Bakken area of North Dakota.

Read this full client success story, along with others, at [ndsbd.org/success-stories](https://ndsbd.org/success-stories)



# FARGO/SE CENTER IMPACTS



**PAUL SMITH**  
CENTER DIRECTOR

## Q & A

**In what ways have you dealt with the increased demand in clients over the past year?**

2021 was an extremely challenging year. The Fargo Center experienced a 50% increase in client demand over the previous year with just one business advisor for most of that time. Several measures were put in place to meet this increased demand while maintaining high quality services and keeping wait times at reasonable levels. This included implementing centralized intake, utilizing interns and staff in other centers, and the use of technology to improve efficiencies and enhance communication. Thankfully, we survived, but not without a monumental team effort and client understanding and patience.

**What is one of the most rewarding aspects of your job?**

I really enjoy helping put our clients in the best possible position to secure funding for their new business start or expansion. This typically involves development of a business plan, which provides a blueprint for the business, market research to prove demand for the product or service, and detailed financial projections, which model company revenue, expenses, profitability, cash flow and rate of growth.



**14**  
New Businesses Created



**1,820**  
Jobs Supported



**464**  
Individual Clients Advised



**\$15,467,476**  
Client Capital Formation

## SUCCESS STORY

## 701 EATERIES

**FARGO** – A new and exciting restaurant is coming to town, and it’s like no other in the FM area. 701 Eateries is the innovation of the sister-in-law team of Shelby Terstriep and Britt Belquist, their husbands, Chad Terstriep and Alex Belquist, and their hometown friends Eric and Sarah Myhre.

While the Myhres are new to the team, the Terstrieps and Belquists are no strangers to the restaurant business. Britt and Alex opened their first restaurant, Brew (now Brew Ales and Eats), in Perham, MN in 2011 after culinary school. Shelby and Chad joined them in ownership shortly



after when Britt and Alex began expanding their business. Today the team also owns City Brew Hall in Wahpeton, ND, Brew Bird in Fargo, ND, and partnered with other business owners on Up North Pizza Pub in East Grand Forks, MN.

Owning a restaurant is a dream come true for this team. When asked what she likes best about being an owner, Shelby said, “I love seeing old buildings transformed into bustling ‘neighborhood parties.’ I love the creativity and constantly trying to figure out how to do something better. I love seeing our staff get raises, benefits and new opportunities.” Britt echoed her

sentiment, saying, “I love the variety and constantly learning new things. From accounting, to short order cooking, to website building, to growing a team – I have loved it all... Seeing the friendships and relationships (and sometimes families!) created is so amazing & rewarding!”

In contrast to its modern look, 701’s building has been part of the Fargo community for just over 100 years. Located at 701 N. University Drive, the building was originally built in 1920. Most recently the building was home to Rosie’s Laundromat, but when it was first built it housed Acme Dairy.

701 Eateries has been a long time coming. The ownership team first began the process back in 2018. After seeing potential in a historic building in downtown Fargo, they sought out funding to purchase and renovate the building to turn it into a full-service restaurant and bar. In their quest for funding, they were referred to the ND SBDC and Paul Smith, Fargo Center Director. Paul worked with Shelby and the team to secure funding through the Small Business Administration’s (SBA) 504 Loan Program. Paul assisted with their business planning and financial projections required for the loan application, “The business plan has helped us to create a road map for us as we start hiring and training staff and moving to opening,” Shelby said. “It was instrumental to us receiving a SBA loan... we would not be able to do a project of this size without it!”

Read this full client success story, along with others, at [ndsbdc.org/success-stories](https://ndsbdc.org/success-stories)

# GRAND FORKS CENTER

## IMPACTS



11

New Businesses Created



730

Jobs Supported



292

Individual Clients Advised



\$3,493,692

Client Capital Formation



**NICOLE EVANS**  
CENTER DIRECTOR

## GRAND FORKS HEATING

## SUCCESS STORY

**GRAND FORKS** -- Grand Forks Heating, Inc. was established in 1987. Their specialty is supplying heating, ventilation, air conditioning, and custom-made sheet metal for all residential and commercial markets in Grand Forks. After working for the company for over 25 years, Dave Krogfoss was presented with the opportunity to buyout Grand Forks Heating, Inc. in September of 2018.

To Krogfoss the decision was a no-brainer. "I have always enjoyed and had a passion for HVAC. The industry is very interesting to me. The challenge of approaching a problem, figuring it out, and then fixing the problem is so rewarding," he explained after being asked how he determined that he wanted to buy Grand Forks Heating, Inc.



call." From there he was connected with Nicole Evans at the ND SBDC. Walking into the advising session was daunting for him. With only a business card in hand, Krogfoss was unsure of what to expect out of his advising sessions with Nicole.

The leap of faith he took by meeting with Nicole paid off. "The knowledge Nicole Evans has is amazing! Anytime that I have a question or a problem that I cannot figure out, she has always been there. She has supported me and has always gone above and beyond my expectations to solve an issue." He even urged others to take advantage of SBDC staff and services by saying that, "If you have the privilege to be able to meet with Nicole Evans and bounce ideas or questions off her, I can all but guarantee you're going to have one leg up."

When trying to determine if he should pull the trigger and buy Grand Forks Heating, Krogfoss' went to his banker, Scott Schultz. Scott handed him a business card and said "Hey, why don't you give these people a

Since the buyout and working with Nicole, Grand Forks Heating, Inc. has grown tremendously. They have doubled their work over the past two years, added three more employees, and upgraded much of their equipment and vehicles.

David Krogfoss is the perfect example of a successful entrepreneur that was able to acquire an established business in the market, only to make it even better. He attributes all of his success to his employees and the Grand Forks community.



## Q&A

### What is one of the most rewarding aspects of your job?

Seeing clients reach each goal they have set out to accomplish. The excitement on their face when they find out they are registered with the Secretary of State, the moment they are approved for a loan, understanding the financial side of their business.

### If you had to describe yourself in a few words, how would you do so?

I would describe myself as: responsible, meticulous, funny, and organized.

### What is something that you enjoy doing outside of your ND SBDC work?

Outside of the ND SBDC, I enjoy baking, riding my motorcycle, spending time with my family, and sleeping!

Read this full client success story, along with others, at [ndsbd.org/success-stories](https://ndsbd.org/success-stories)



# MINOT CENTER IMPACTS



**MARY BETH VOTAVA**  
CENTER DIRECTOR

## Q & A



**11**

New Businesses Created



**518**

Jobs Supported



**152**

Individual Clients Advised



**\$5,429,526**

Client Capital Formation

### How have past clients and their success stories inspired you?

I never tire of hearing new ideas, working on challenging projects or having clients tell me that the SBDC made a difference for them and their journey! Making a difference is my true inspiration. Also working with repeat clients from year to year beyond start-up is very fulfilling.

### What are you looking forward to in 2022?

I am looking forward to a fresh start for our businesses and hopefully a pivot back to more growth and prosperity assistance.

### What is one of the most rewarding aspects of your job?

Entrepreneurial drive and energy is contagious and challenging all at the same time. My work pushes me to think outside the box and to continuously grow not only in knowledge and skills, but also as a person. I am a better version of me because of my client's and that's pretty rewarding!

## FLOWER CENTRAL & BROSE FUNERAL HOME

## SUCCESS STORY

**MOHALL** -- Husband and wife duo Jeff and Niki Brose know how to run a business. In fact, they do it so well that they run two. Niki is the owner and face of Flower Central in Minot, North Dakota while Jeff, who shared that he is affectionately known as "Mr. Niki," owns and operates Brose Funeral Home located in Mohall, North Dakota. It's a synergy that works for the two who have been married for over twenty years.

While Flower Central opened its doors on April 13th, 2012, Jeff became the



owner and operator of Brose Funeral Home in 2004 after buying it from the previous owners. Jeff became a licensed funeral director in 1989 and jumped at the opportunity to purchase his funeral home, which has been serving the community and local families for, in some cases, generations.

Jeff was vastly experienced in the funeral home service in 2004, he had no experience buying or operating a business himself. His banker suggested he contact business advisor Mary Beth Votava of the North Dakota Small Business Development Centers to prepare for buying, owning, and operating a business. He was particularly thankful for her assistance with projections and overall knowledge, ensuring that he thought of everything before buying and running a business.

Years after Jeff Brose bought his business, two tragedies spurred Niki into action to pursue her own business



dreams. The first was the death of their son in 2002, and the second was the loss and re-building of their home in 2011 due to flooding. She shared, "I realized that life is too short, and it was time to be happy again. That was March 12th, 2012. On March 13th, I gave my boss my keys and shop vehicle and walked out the door. It was the best decision I have ever made for my career."

Read this full client success story, along with others, at [ndsbdc.org/success-stories](https://ndsbdc.org/success-stories)

# WILLISTON CENTER IMPACTS



23

New Businesses Created



2,636

Jobs Supported



413

Individual Clients Advised



\$37,910,923

Client Capital Formation

## SAFARI TRAMPOLINE PARK

## SUCCESS STORY

**WILLISTON** -- You could say Jawaid Surani was born to be an entrepreneur. The 44-year-old started his first business when he was just a teenager. There have been many since then.

"I have been doing my own businesses since I was 15 or 16 years old. I have never worked for somebody else," Surani said. "I have to try and see if I am able to do that, you know?"

Surani's curiosity has certainly contributed to his success as an entrepreneur. Since he and his family moved to Williston eight years ago from Virginia, he has owned all types of businesses, including a convenience

store, check cashing business and laundry mat. His most recent endeavor is Safari Trampoline Park. The sprawling indoor playland offers an assortment of trampolines, arcade games, bumper cars, VR games and a restaurant. Surani got the idea from his young children.

"I moved here almost eight years ago and there was hardly anything for kids to do," he said. "I used to take them at least twice a year to Fargo, because Minot and Bismarck didn't have trampoline parks (at that time). The first thing on their list was to go to the trampoline park. If we stayed three days, they went every day."

One of the first steps Surani took toward building the park was meeting with Keith Olson, Regional Director of the North Dakota Small Business Development Centers (SBDC) in Williston. Olson helped Surani gain confidence in his plan.

"I didn't think I could build this," Surani said. "I started believing after I had a meeting with Keith. My credit is good. I had a business plan in my head. But I did not know how to put it on paper. Keith helped me with everything."

Olson suggested Surani utilize the Bank of North Dakota/Williston STAR Fund Flex

PACE Interest Buydown program to help lower the interest on his construction loan. BND provides a roughly 2:1 match to the STAR Fund's contribution. The Williston City Commission approved up to \$108,000 for Safari Trampoline Park.

"We know the cost of doing business is higher and timelines are longer to get a project up and going in our region," said Olson. "The Flex PACE helps a startup by taking some pressure off of the cash flow. It also helps the lender share the risk with the BND so that we can develop these quality of life projects in our community."

Safari Trampoline Park celebrated its grand opening on March 4, 2019. About one year later, the park was shut down for two months due to COVID-19. Despite the pandemic, Surani has remained grateful.

As Surani watches his business rebound, he is optimistic about the future. Surani and his wife Diana have three young boys who can often be found at the trampoline park.



## Q & A



**KEITH  
OLSON**  
CENTER  
DIRECTOR

### What are you looking forward to in 2022?

I am looking forward to how business adapt to our ever-changing landscape in regards to changes in business practices, but more importantly to me, watching the ways employees continue to change jobs, seek opportunities and how our local business are creative in their approach to keeping key employees.

### How has the ND SBDC persevered throughout the year?

A number of ways - additional funds have help provide temporary solutions to meeting client demand, great training for advisors to meet the wide range of demands and a good mix of network staff who have expertise in many areas and are able to share that knowledge both with clients and with each other.



**KAYCEE  
LINDSEY**  
BUSINESS  
ADVISOR

### What are some opportunities you foresee for businesses post-COVID?

For our local business community, particularly retail, an opportunity to build upon an existing or develop a new e-commerce site to better serve the local community, but also a chance to expand their consumer market. In general, the opportunities to utilize remote workforce may be an option that some businesses can also find to be an advantage, particularly when they are finding difficulty filling their positions locally.

### What is one of the most rewarding aspects of your job?

To be able to see the impact and success of the businesses as they help to create sustainability and growth within the communities that they are serving.



# SPECIALTY SERVICES

## CARES ACT / COVID RESPONSE

As the CARES Project Manager, Greg has been responsible for development, execution, management, and reporting of the services, programming and operations developed in response to COVID-19 under SBA CARES Act. This includes client assistance with special funding programs, development of the ShopND e-commerce platform, virtual access centers and more.



**GREG SYRUP**  
CARES PROJECT MANAGER



**2,776**  
Jobs Supported



**289**  
Individual Clients Advised



**\$6,671,954**  
Client Capital Formation

## Q & A

**What is something you find unique about the ND SBDC when compared to other business assistance programs/services?**

The ND SBDC is the best resource available and often does the most to help businesses overcome hurdles. I really enjoy that I get to help business owners solve multiple problems rather than be solely focused in one area. I know we have access to better resources than many of those that we compete with for advising. Also, our team is super sharp and I enjoy learning from

them. It's great to have a network of strong business advisors to be able to leverage for clients.

**What are you looking forward to in 2022?**

I'm excited about this year since I have seen so much happen for the state over the last few years. It seems like we are at a tipping point and there are some really cool things happening in the technology industry now and I think that will continue for the next few years. I'm looking forward to learning about new technology and opportunities.

## UNDERSERVED & EMERGING MARKETS



**TYLER DEMARS**  
SPECIALTY SERVICES DIRECTOR

## Q & A

The Specialty Services Director is a new shared position between the ND PTAC and ND SBDC. Tyler is targeting assistance in new and emerging topic areas of small business interest and SBA/State small business priorities. This includes areas such as new immigrant/New American and minority business development, emerging

markets, business development in tribal communities, 8A projects, diversity, equity and inclusion initiatives, supply chain assistance, and partnering on government contracting/procurement-related market research, contract opportunity identification. Additionally, he will coordinate trainings, workshops, and events for small businesses.

**What is one of the most rewarding things about your job?**

I always get a morale boost when a client experiences a confidence shift. It's when a client stops feeling so overwhelmed and stops feeling impostor syndrome. When they make that paradigm shift in self-awareness from 'impostor' to 'okay I can do this, I can be an entrepreneur, I can own a business,' there is a shift in their confidence level, how engaged they are, and how much more productive they are.

**What is something you enjoy doing out of your work with the ND SBDC?**

I'm a full time, single dad raising two teenagers. My daughter and I love playing music and poking fun at each other. My son and I love competing at anything - basketball, wrestling, ping pong, fantasy football...etc. Nothing brings me more joy than seeing the young adults my children are becoming.

# CLIENT SUCCESS



**MESSER DENTAL**  
WILLISTON

"Our practice was booked out six to seven months in advance, which made it extremely difficult to squeeze people in for emergencies or general appointments. We had to accommodate the increase in business by hiring additional staff," Dr. Messer explained.

When consulting with a dental advisor and Keith Olson, center director at the Small Business Development Centers in Williston, the STAR Fund Flex PACE Program was determined to be the best option over other national financing programs for dentistry. The SBDC assisted Messer with financial projections showing how these programs could be beneficial and help with occupancy costs.



**FLOWERS, ETC.**  
LISBON

Teresa Kasprick has had a unique journey to get to where she is today. Going from majoring in animal science to currently owning her own flower shop is a career shift Teresa never saw coming. But after working in retail her whole life and developing a significant background within the flower industry, she knows that she is exactly where she is supposed to be.

Teresa explained that, "My SBDC advisor was so nice and patient with me. He was able to walk me through all my numbers, tell me what they mean, and show me when I would potentially start being able to make a profit. He also helped me prepare to secure my financing from the City of Lisbon."



**CUSTOM KUT MEAT**  
CARRINGTON

"Carrington allows me to fill a much needed niche in the meat processing market," said Thomas Solway, one of the owners of Custom Kut Meat. "In addition to processing, we are able to provide retail sales of deli meats and cheese in a small rural town in Central North Dakota."

"The ND SBDC provided substantial guidance to me," said Solway. "In addition to referrals to financial outlets, Nicole was a great resource in researching statistics necessary to understand the demand or needs for the particular business enterprises, and for making projections and proposals that are within rational boundaries."



**SOUTH MAIN LANES**  
BOWMAN

Those who are close to Josh Buchmann refer to him as a 'serial entrepreneur.' He always seems to be working on a new business idea, and often brings them to life. In January 2021, Buchmann had his heart set on his latest idea - opening up a bowling alley for the Bowman community. While he is certainly familiar with general business ownership, operating a few others in town, he was unfamiliar with the bowling industry and how to run operations for this particular startup.

Buchmann had worked with the ND SBDC previously, and knew he could rely on them for assistance and support.

Working with Laura Weber from the Bowman Center, he received guidance in writing his business plan, putting financial projections together, and running through other hypothetical financial scenarios.

Josh said, "I would recommend the ND SBDC because it is a great and valuable asset for those that need assistance in any area of starting or growing a business."

"The professional assistance provided [by the SBDC] created an effective business plan that reassured investors."



# TESTIMONIALS



Mary Beth has been an absolute **LIFE SAVER.**

As a new potential business owner she goes above and beyond to help me navigate all the things that are required and then some.



K.L.  
Ward County



Paul helped me navigate a world of overwhelming numbers. He made the process simple and easy to understand. It can be very stressful starting a new business! Paul made this aspect a pleasant and productive experience.

**I'd highly recommend him and the ND SBDC to any entrepreneur!**



Renaë Cartier Mitchell  
Juice Box Fargo



Nicole Evans was a huge help. Her professionalism and helpfulness cannot be overstated. I'm so thankful for all the assistance. It has been

**PRICELESS!**



B.K.  
Grand Forks County



Keith has been a great asset of information and knowledge for us. **We would not have been able to do what we have done to our business without him helping us.**



Bradley Peterson  
Peterson Land Development  
Williston



Laura Weber was **INSTRUMENTAL**

in helping me prepare the best business plan I could. I am very proud of what I accomplished with her encouragement and support. I cannot thank her enough.



C.T.  
Adams County



Payton has been absolutely amazing! Any questions that I have had, he has been right there to help, always friendly, explains things really well and has been beyond helpful!

**I couldn't have done this without him!**



Malinda Ellingson  
Udderly Caffeinated  
New Salem



Greg Syrup is **WONDERFUL**

to work with. He is very friendly, full of knowledge, and always willing to help.



Ashok Thakker  
Rodeway Inn  
Grand Forks



The ND SBDC was instrumental in assisting my team and I with exploring avenues we hadn't yet considered. We cannot thank them enough for the **excellent resource** that they've been.



Sameer Romani  
Essence Jet



John Diem was so friendly and helpful. He shared a wealth of helpful knowledge and advice and has made me feel welcome to contact him anytime in the future with more questions. **I am very grateful for this service!**



Jill & Jerry Rosenow  
Food Riot  
Dickinson

# NETWORK PROGRAMS

U.S. SMALL BUSINESS ADMINISTRATION



VETERANS BUSINESS OUTREACH CENTERS

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



**NORTH DAKOTA  
PROCUREMENT TECHNICAL  
ASSISTANCE CENTER**

Government Contracting Assistance

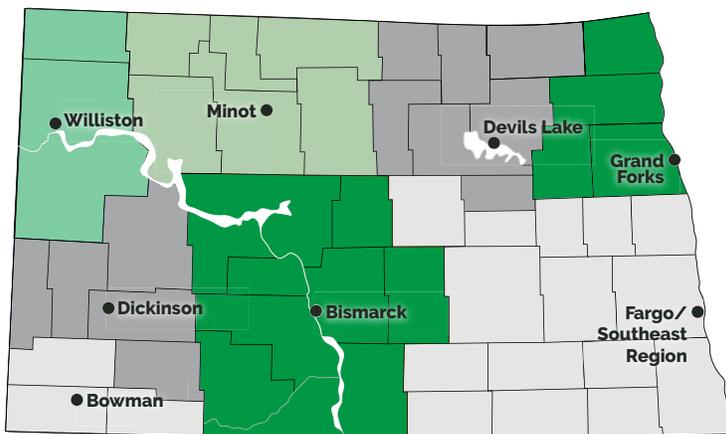
North Dakota Procurement Technical Assistance Center (ND PTAC) is a resource for assisting North Dakota businesses in obtaining federal, state, and local government contracts. ND PTAC advisors work with businesses to identify government contracting opportunities. They do this by providing confidential,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



U.S. Small Business Administration



*Funded in part by a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.*



Location information can be found at:  
[ndsbdc.org](http://ndsbdc.org)



[ndsfdc.org](https://ndsfdc.org)