



Annual Report 2025



Your Ideas - Our Expertise - Your Success

PARTNER & SUB-AWARD HOSTS



U.S. Small Business
Administration



PROGRAM INVESTORS

Adams County Development Corp.

Alerus Financial

Aspire Bank

Bank North

Bell Bank

Benson County JDA

Bismarck Mandan Chamber EDC

Bowman County

Bowman County Development Corp.

Bravera Bank

Bremer Bank

Capital Credit Union

Cavalier County JDA

Choice Bank

City of Beach

City of Belfield

City of Bowman

City of Grafton

City of Watford

Consolidated Telecom

Cornerstone Bank

Dakota Business Lending

Dakota Community Bank & Trust

Dunn County JDA

Eddy County

First International Bank & Trust

First Western Bank

Forward Devils Lake

Gate City Bank

Grand Forks County

Grand Forks Region EDC

Greater Fargo Moorhead EDC

Growth Initiative Fund

Lake Agassiz Development Group

Magnifi Financial

McKenzie County JDA

Minnesota Business Finance Corp.

Minot State University

Mountrail County JDA

NDSU Research & Technology Park

North Dakota Opportunity Fund

North Central Planning Council

Rolette County

Rugby JDA

Starion Financial

Stark Development Corporation

Town & Country Credit Union

Towner County EDC

UND Center for Innovation

US Bank

Vision Bank

Western State Bank

Williston Economic Development

INTRODUCTION



As we reflect on 2025, I am proud of the role the North Dakota Small Business Development Centers continue to play in strengthening businesses and communities across our state. This past year was one of focused effort and thoughtful progress as our network continued to refine how we support small businesses and entrepreneurs across North Dakota. Through strong partnerships, improved systems, and a clear commitment to service, we worked to ensure business owners had access to guidance that is practical, timely, and relevant.

At the heart of our work is service. We focus on meeting business owners where they are and helping them navigate change, opportunity, and growth. Throughout the year, our advisors delivered trusted, high-quality support to small business owners at every stage, from startup to expansion to exit. Their expertise, dedication, and deep community connections remain central to our impact.

The stories and data in the following pages reflect the breadth of our work across communities of every size. You may recognize a business, an advisor, or a success story from your own region. We are grateful to the small business owners who trust us at pivotal moments in their business journeys, and we value the opportunity to support their growth as they create jobs, strengthen local economies, and contribute to the vitality of their communities.

A defining achievement in 2025 was the successful completion of our ASBDC reaccreditation with zero conditions. This result speaks to the consistency, professionalism, and quality of services delivered across the ND SBDC network, and it stands as a strong affirmation of our operational excellence. We also completed a comprehensive three-year strategic plan, an important effort that clarified our priorities and transformed processes that will position us to respond effectively to evolving business needs across North Dakota.

As you review this annual report, I hope you see not only the outcomes and data, but also the collaboration and passion behind the clients and the team. While our tools and approaches continue to advance, our purpose remains steady: to support the creation, growth, and success of small businesses throughout North Dakota.

We look to the coming year with confidence in our direction and deep appreciation for the partners and stakeholders who make this work possible. Most importantly, it is driven by the determination and innovation of the small business owners we serve. Together, we are advancing a strong and opportunity-driven economy for North Dakota, and I look forward to the work ahead. When small businesses thrive, communities thrive, North Dakota thrives.

And, Happy 40th Anniversary ND SBDC!

A handwritten signature in black ink, appearing to read "Tiffany Ford".

TIFFANY FORD
State Director

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PARTNER PROGRAMS



ALAN HAUT
U.S. SMALL
BUSINESS
ADMINISTRATION

As District Director, Alan Haut oversees 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 hands on processing of SBA loan applications and working with lenders to promote SBA loan guarantees.

Haut says "I have firsthand experience working with lenders and small businesses that have utilized SBDC services to help them structure loan packages. The ND SBDC network has a great reputation for providing comprehensive financial projections and critical guidance for small business owners."



**DR. PATRICK
O'NEILL**
UNIVERSITY OF
NORTH DAKOTA

Patrick O'Neill is the interim dean and a professor of economics at the UND Nistler College of Business & Public Administration. He has served UND since 1987, joining the University after completing his Ph.D. in Economics at Boston College. O'Neill became a full professor in 2001 and has held several leadership positions in the College, including chair of the Department of Economics, associate dean for academics, associate dean for administration, and MBA program director. He has served as associate dean of the Nistler College since 2018, overseeing a wide range of academic and administrative functions. "The ND SBDC gives entrepreneurs the guidance and confidence they need to bring their ideas to life. They provide an outstanding service to the entire state and we are fortunate to have them as a partner in the Nistler College," says O'Neill.



**KAYLEN
HAUSAUER**
BANK OF
NORTH DAKOTA

Kaylen Hausauer is the Financial Institutions Market Manager at Bank of North Dakota where she has worked since 2012. In her role, she is responsible for oversight of all activities related to commercial, agriculture, direct, and other lending areas through the building of relationships with financial institutions, bank holding companies, stakeholders, and individuals. She began as a Finance Associate at BND where she spent a year learning each area of the Bank. She is from Bismarck and has a Bachelor's degree in Accounting from University of Jamestown and Master's degree in Business Administration from University of Mary. "I am grateful to be a part of the Advisory Board. The SBDC plays a very key role supporting new and growing businesses. They are an extremely valuable partner for the entrepreneurs, and businesses at any stage, in our state."

STATE ADVISORY BOARD



RAY BERRY
OWNER, OMNYBYTE



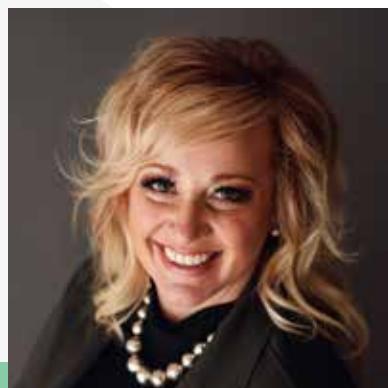
CARIE BOSTER
DUNN COUNTY JDA



TERAN DOERR
EDND BOARD PRESIDENT



SHANNON DUERR
CAVALIER COUNTY JDA



MISSY FEIST-ERICKSON
PEOPLE'S STATE BANK OF VELVA



CHERI HARMS
LEONARDITE PRODUCTS



CHERYL KARY
SACRED PIPE RESOURCE CENTER



CHRIS MOEN
ALERUS



AMANDA REMYNSE
GREATER ND CHAMBER



NATHAN SCHNEIDER
ECONOMIC DEVELOPMENT

Thank you

We extend our sincere appreciation to our 2025 advisory board for the time, insight, and expertise you share across the state. We also offer special thanks to departing members for their dedicated service and lasting contributions.

IMPACTS



1,645

Individual Clients Advised

6,818

Hours of Advising

\$144,848,558

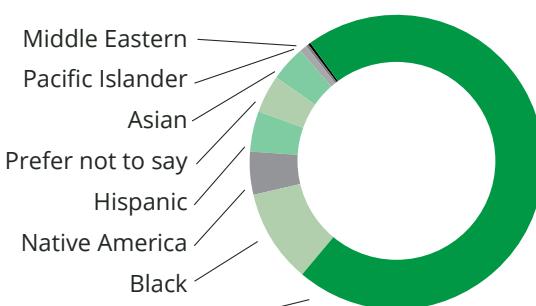
Client Capital Formation

RACE/ETHNICITY

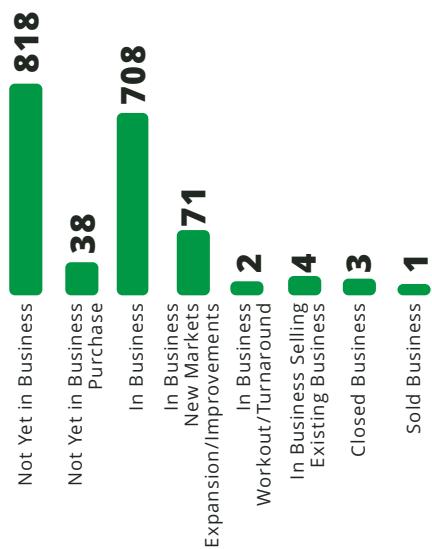
Individuals are able to choose as many categories as are applicable

0.4%
0.7%
4.0%
4.4%
4.6%
5.0%
10.6%
70.2%

Middle Eastern
Pacific Islander
Asian
Prefer not to say
Hispanic
Native America
Black
White



BUSINESS STATUS



GENDER

Male ♂ **873**

Female ♀ **751**

No Response **21**



INDUSTRY SEGMENT

6

Top 12 categories displayed due to space limitations.

**161**

New Businesses Created

**5,919**

Jobs Supported

**564**

Training Attendees

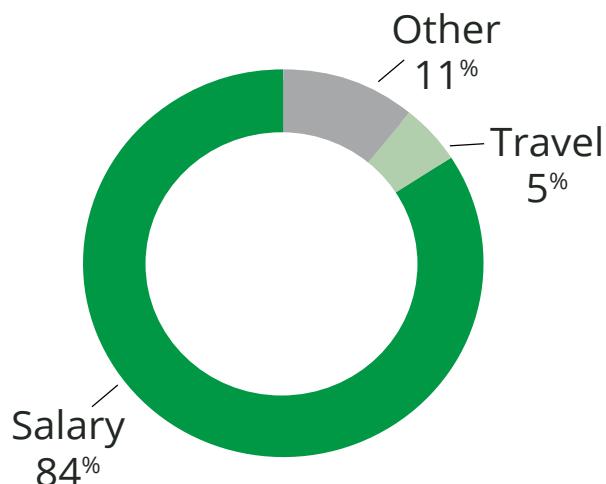
RURAL vs. URBAN SUCCESS RATE

Out of state clients may be assisted if their intent is to locate their business in North Dakota or if they are working with a North Dakota lender.

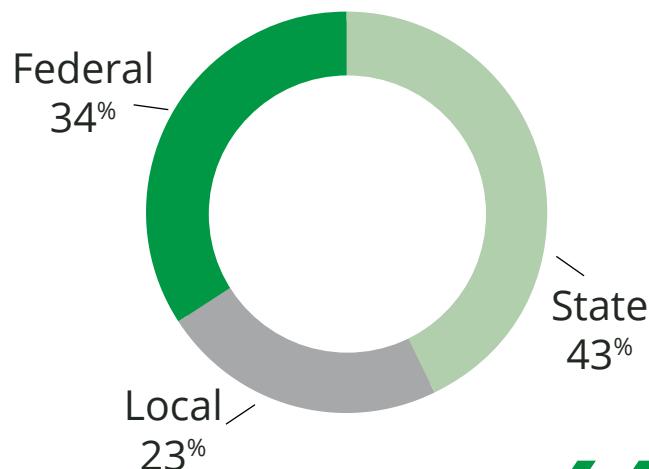
National average of businesses remaining open over time (white bar) as compared with those assisted by the ND SBDC (green bar).

Rural **807**Urban **778**Out of State **60**1st Year **78%** **96%**3rd Year **56%** **74%**5th Year **51%** **64%**

EXPENSES BY CATEGORY



FUNDING SOURCES



BISMARCK CENTER IMPACTS



TYLER DEMARS

MSL, ASBC, ABI

CENTER DIRECTOR

- Originally from Minot, ND
- Started with the ND SBDC in August 2021

Q&A

What motivates you most in your work with small businesses?

The most rewarding part of our work is seeing clients gain confidence and momentum. Entrepreneurs put so much of themselves on the line - financially, emotionally, and personally - and being able to help them cut through confusion and move forward with clarity is incredibly rewarding. I love those moments when something "clicks," when a client realizes they actually can do this and they walk out with a plan that feels doable.

What trends or challenges do you see most often among small businesses in your region?

The most common challenge I see is entrepreneurs operating without a clear understanding of their financial model. A lot of owners are essentially flying blind - working hard, staying busy, but not fully knowing which parts of their business make money, which drain resources, or how their cash flow actually behaves month to month. It's not for a lack of effort; it's usually just that they've never had someone walk them through the numbers in a way that feels simple and useful. Helping them get clarity on their financial picture is often the turning point that changes everything for them.



18
New Businesses Created



466
Jobs Supported



195
Individual Clients Advised



\$9,805,949
Client Capital Formation

SUCCESS STORY

701 THERAPY

HAZEN – When Lindsey Hysjulien decided to open her own pediatric therapy clinic in early 2025, it was more than a business decision; it was the fulfillment of a lifelong dream. With more than 25 years of experience as an occupational therapist, Lindsey saw a clear need for child-focused therapy services in her community. She wanted to create a locally owned clinic built on both clinical excellence and community connection. By April, just weeks after filing for her LLC, she officially opened 701 Therapy PLLC in Hazen.

Lindsey brought with her not only decades of clinical experience but also a strong background in leadership and entrepreneurship. As a former Mary Kay sales director, she learned the value of persistence, teamwork, and dedication. "I knew what it would take to build something from the ground up," she said. "This was evenings, weekends, and short-term sacrifices for long-term success."

Starting a healthcare practice, however, came with new challenges. Credentialing, licensing, insurance contracts, and financial projections required skills outside her therapy background. That is when Lindsey connected with the ND SBDC through the Hazen Chamber and Community Development office.

Working with advisor Tyler Demars, Lindsey received personalized support in financial planning, budgeting, and strategic growth. "I didn't realize they would actually look at my numbers and walk through



projections with me," she said. "It gave me the confidence to see not just where we were now, but what growth could look like six months or a year down the road." That guidance helped her stay focused and move forward with confidence.

The clinic has grown quickly since opening. What began with Lindsey as the only therapist has expanded to include additional providers to meet the rising demand for pediatric occupational and speech therapy services. Today, dozens of children are served each week, and plans for further expansion are already underway.

With steady growth and strong community ties, 701 Therapy PLLC is on track for long-term success. Lindsey's practical approach and commitment to local families keep the clinic focused on what matters most: helping kids reach their full potential.

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

BOWMAN CENTER IMPACTS



SARAH NAGEL BUSINESS ADVISOR

- Originally from Colorado
- Started with the ND SBDC in October 2024



6
New Businesses Created



92
Jobs Supported



54
Individual Clients Advised



\$1,337,822
Client Capital Formation

Q & A

detail to help clients identify practical solutions and build confidence in their decisions. Most of all, I stay positive and encouraging, helping clients see opportunities and believe in their ability to succeed.

What do you enjoy most about working with small business owners and entrepreneurs in your region? I enjoy building lasting relationships and seeing how small businesses make a real difference in their communities. I love getting to know the people behind each business and watching their ideas take shape. It's incredibly rewarding to see their hard work pay off and to know that their success strengthens our rural communities.

ROCKET EXPRESS DELIVERY

SUCCESS STORY

REEDER – In rural North Dakota, long drives for parts or supplies can stall more than just vehicles; they can slow entire communities. In 2024, Rhonda Knutson saw the toll those delays were taking on local businesses and decided to do something about it. She teamed up with partner Dalton Mellmer and launched Rocket Express Delivery, a same-day service that keeps essential goods moving for businesses and residents across the southwest region.

From their home base in Reeder, Rocket Express serves towns including Bowman, Scranton, Hettinger, and Mott, with routes stretching east toward Elgin and New Leipzig. The service helps local shops stay open and projects stay on track.

When Rhonda began planning her business, she turned to the ND SBDC for guidance. Her advisor helped her prepare for a SW REAP loan and build detailed financial projections and a startup budget, laying the groundwork for a successful launch.

Rhonda says the idea for Rocket Express came directly from

experience. “This business was started out of necessity,” she explained. “So many small businesses in rural North Dakota lose money when they have to close their doors to run for parts and supplies. We’re trying to help them stay open regular hours whenever possible.”

As the business took off, Rhonda continued working with ND SBDC advisor Sarah Nagel. Together, they refined projections based on real numbers and explored marketing and pricing strategies to build steady, repeat demand. “It was great to have people who were open to discussion



and doing the behind-the-scenes digging,” Rhonda shared.

They continue to refine routes and schedules to protect profitability while expanding service town by town.

“Being a business owner is not for the faint of heart,” Rhonda said. “Prepare yourself for the unknown and make sure you have cheerleaders in your corner.” She credits her clients, community partners, and ND SBDC advisors for helping turn an idea into a thriving enterprise.

Community response has also been key to keeping the business rolling. Several small businesses in Regent, Glen Ullin, and New Salem have become regular customers, helping the route grow stronger with each new connection.

With each new customer added to the route, the business strengthens its mission and reinforces what local entrepreneurship can accomplish.

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

DEVILS LAKE CENTER IMPACTS



ASHLEY LOUW

CPBA, ABI

BUSINESS ADVISOR

- Originally from Portland, ND
- Started with the ND SBDC in December 2020

Q & A

What professional skill or approach has helped you the most as an advisor?

The approach I take with all my clients is to ask them specifically what I can do to assist them in obtaining their outcomes. I reply to all my emails when making adjustments or changes to either a projection or a business plan, to let me know what needs to be adjusted or tweaked. I let my clients know that I will not take anything personally when they are wanting to make changes. This is their business, all aspects should reflect their business model.

What motivates you most in your work with small businesses?

My motivation comes from the client. If it is something they are excited and passionate about, it makes me that much more interested in learning more about their business, and for me to figure out more ways I can assist the client in reaching their goals.



5

New Businesses Created



187

Jobs Supported



99

Individual Clients Advised



\$6,372,050

Client Capital Formation

SUCCESS STORY

MAID RIGHT CLEANING

DEVILS LAKE – For Mariah Schmidt, entrepreneurship was more than a dream; it was a calling. With years of experience in residential cleaning and a strong work ethic, she recognized an opportunity to fill a gap in the local commercial cleaning market. What began in 2018 as a one-woman operation run from her car has since grown into Maid Right Cleaning LLC, a thriving company serving the region.

Mariah discovered her passion for the cleaning industry as a teenager, gaining hands-on experience in residential cleaning before strengthening her management and customer service skills through various roles. When she saw the growing demand for reliable commercial cleaning services in her community, she decided to take the leap.

"I always knew I wanted to be my own boss," Mariah said. "I saw a lucrative industry with an open market that was not being tapped into, and I enjoy the work."

As the business grew, Mariah realized she needed guidance to better understand her company's financial health and operations. That is when she connected with Ashley Louw, a business advisor with the ND SBDC in Devils Lake.

"As a self-made businesswoman, I needed help and guidance to understand the metrics of my growing business," Mariah said. "Ashley helped me learn about operating finances, revenue streams, cash flow planning, hiring and review protocols, contracts, and fair pricing. Really, anything and everything related to my finances."

Through their work together, Mariah reached one of her biggest milestones: achieving steady cash flow and building a financial cushion. "For once, I have a cushion fund in the bank and can pay myself a fair wage," she said. "Being able to confidently plan and achieve my goals is awesome."

When asked what she attributes her success to, Mariah's answer is simple: "God." Her faith continues to guide



her personally and professionally as she leads Maid Right Cleaning into its next chapter of growth.

Mariah encourages other entrepreneurs to seek support along the way. "Whether it is helping you understand and operate your business or planning your next phase, the ND SBDC can help," she said.

With hard work, faith, and the right guidance, Mariah Schmidt turned determination into a flourishing business that keeps Devils Lake shining, one building at a time.

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

DICKINSON CENTER IMPACTS



PETE LENO CENTER DIRECTOR

- Originally from Kennedy, MN
- Started with the ND SBDC in December 2024



5

New Businesses Created



89

Jobs Supported



72

Individual Clients Advised



\$

\$1,912,385
Client Capital Formation

Q & A

What motivates you most in your work with small businesses?

What motivates me is helping a small business to understand their "problem" and guide that business to solve that problem.

What's one piece of advice you find yourself giving to many clients?

A business plan is a living document that will evolve over time. It is not something you write once and set aside. The more you update it, the more useful it becomes as a guide for growth.

What's the most rewarding part of being an SBDC advisor?

Seeing clients solve their problem is always the highlight. The moment everything clicks for them is energizing. It is a privilege to support their journey and see their hard work pay off.

IMPACT MARKETING & CONSULTING

SUCCESS STORY

DICKINSON - What began as a handful of side projects soon grew into steady requests, and Julie Obrigewitsch recognized an opportunity to turn the work she most enjoyed into a business of her own. That steady demand sparked Impact Marketing & Consulting, which she launched in January 2024 to help businesses strengthen their online presence through custom websites, improved search visibility, and digital support.

Julie is a Dickinson State University marketing graduate with more than 18 years of experience. Nearly 14 of those years were spent in sales and social media at the Dickinson Convention and Visitors Bureau, where she became widely known for her expertise in Google tools and online presence strategy.

As requests for help continued to grow, Julie saw that her skills were meeting real needs for local businesses both online and at their physical locations. She also valued the flexibility that business ownership could offer while she and her husband are raising three children and staying active in community organizations. Launching

her own business felt like the right next step.

When she was ready to move forward, Julie connected with an advisor at the ND SBDC. Her business advisor at the Dickinson Center guided her through everything from the first legal steps, like registering with the ND Secretary of State and securing an EIN, to deeper planning work such as completing a SWOT analysis and developing her business plan and financial projections. Julie said this combination of early setup and long-range planning helped her take the venture more seriously and gave her business a strong backbone. The ND SBDC has also referred clients to her over time, which she said has been invaluable.

As a one-person business, Julie has been intentional about managing her workload so each client receives focused attention. Word of mouth referrals have helped her grow at a sustainable

pace while allowing her to maintain the personalized service her clients appreciate.

Julie recommends ND SBDC services to other entrepreneurs who are ready to put in the effort. "They genuinely care about helping entrepreneurs succeed. The ND SBDC gives you the resources, but you bring the action," she shared. As Impact Marketing and Consulting continues to grow, she remains grateful for the support, relationships, and confidence that shaped her path into business ownership.



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



FARGO/SOUTHEAST CENTER IMPACTS

Q&A

PAUL SMITH
MS, EDFP,
CVGA, ABI
CENTER
DIRECTOR



- Originally from Chicago, IL
- Started with the ND SBDC in June 2015

What's one piece of advice you find yourself giving to many clients? I recently heard a business owner in our region give a straightforward piece of advice: "Do the next right thing." Sustainable success comes from consistent, intentional actions over time. Focus each day on the next right step that moves the ball forward.

What's something new you've learned or tried in your advising this year? We continue to develop and implement AI solutions in a strategic, responsible way to streamline processes and client service delivery with a "human in the loop" approach. These tools have improved efficiency, client engagement and the value we offer.

CHRIS ERWIN
MBA, MSML,
CBA®, ABI
BUSINESS
ADVISOR



- Originally from Fremont, CA
- Started with the ND SBDC in January 2022

How have you seen small businesses in your area grow or adapt this year?

I've seen a lot of small businesses adapt fast, whether it's adding online revenue streams, tightening expenses, or shifting how they reach customers. The ones willing to pivot are the ones gaining the most traction this year.

What's the most rewarding part of being an SBDC advisor?

Knowing I'm having real impact is what hits hardest. The work I do today might help someone send their kids to college, buy a home, or finally start the business they've dreamed about. Being even a small part of those life-changing moments is powerful.



35

New Businesses Created



1,139

Jobs Supported



489

Individual Clients Advised



\$14,771,448

Client Capital Formation

SUCCESS STORY

VICTORIOUS CHRISTIAN KIDS ACADEMY

FARGO - When Barnabas Gbeintor launched a faith-based childcare center during the pandemic, it was more than a business decision. It was a response to a pressing need in his community and across North Dakota. Barnabas wanted to create a safe and nurturing space where children could learn, grow, and experience care rooted in faith and compassion.

As the pastor of River of Life Church, Barnabas saw firsthand how many families needed reliable childcare. With that goal in mind, he opened Victorious Christian Kids Academy within the church, creating a program that drew on his years of experience caring for children and supporting their development.

Barnabas first connected with the ND SBDC in October 2022 as he sought guidance on how to strengthen and grow the rapidly expanding academy. Fargo business advisor Chris Erwin helped him prepare to apply for a \$20,000 North Dakota Development Fund Childcare loan program, which funded a remodel of the church childcare space and positioned the program for continued growth.

He stayed connected with the ND SBDC as his goals expanded. Early in 2024 he returned for support related to the continued development of both businesses, and later that year he sought guidance on one of his most significant milestones: preparing VCKA to transition from a group license serving 30 children to a full center license for 86 children.

The transition required facility



upgrades, staffing growth, financial restructuring, and a clear plan lenders could trust. The ND SBDC helped him navigate the full expansion process, including projections for a combined \$1.365m project and guidance that positioned the academy to secure a \$475k Non-Traditional Hours Child Care Grant through the Department of Health and Human Services.

"I had big dreams but very little knowledge about the financial side of growing a business," Barnabas said. "My advisor was extremely knowledgeable, especially in areas where I had no experience. He took the dreams I shared and turned them into a projection that gave the bank clarity and confidence."

With ND SBDC support and financing from First Community Credit Union, Victorious Christian Kids Academy purchased its own building and expanded its team from four employees to sixteen. The new center now offers care for families who work outside traditional business hours, including nurses, manufacturing employees, and firefighters.

Read this full client success story, along with others, at

ndsbdc.org/success-stories

12

GRAND FORKS CENTER IMPACTS



20

New Businesses Created



725

Jobs Supported



195

Individual Clients Advised



\$1,026,681

Client Capital Formation



YT CONSTRUCTION SUCCESS STORY

GRAND FORKS - After spending over 20 years in the agricultural equipment industry, Amanda White and her husband saw an opportunity when their employer decided to retire. With Amanda's expertise in office management and bidding, paired with her husband's hands-on field experience, they decided it was time to start their own business. In January 2019, they opened YT Construction.

Specializing in the installation and repair of agricultural equipment at grain handling facilities and farms throughout North Dakota and neighboring states, YT Construction quickly made a name for itself.



Starting a business, however, was not without its challenges. One of their biggest hurdles was securing financing to get started. That's when they turned to the ND SBDC for guidance.

Nicole Evans, Grand Forks Center Director, worked closely with them to create a solid business plan and financial projections - key components that helped them

secure the necessary loan to launch their business. "The ND SBDC helped to give me the confidence I needed to pull the trigger," Amanda explained. "They provided insights from experience with past clients, examples of successful business structures, and resources to guide me every step of the way. They were exactly the support I desperately needed!"

Amanda highly recommends the ND SBDC to other aspiring entrepreneurs. "Information is key and understanding the risks and benefits of starting a business can be overwhelming. Having a resource where you can ask questions and get guidance made all the difference for us," she said. The ND SBDC's support helped them navigate the complexities of entrepreneurship, providing confidence and clarity throughout their journey.

For Amanda and her husband, owning a business has been both challenging and rewarding. While it's a 24/7 commitment, they've embraced the freedom and fulfillment that come with being their own bosses. With ND SBDC's guidance, YT Construction has grown into a thriving business that reflects their dedication to quality service and family values.

Through the challenges and triumphs, Amanda and her husband continue to find joy in serving their customers and building a business they're proud of.

NICOLE EVANS

*CBA®, ABI, QUICKBOOKS
CENTER DIRECTOR*

- Originally from West Fargo
- Started with the ND SBDC in January 2017

Q & A

What's one piece of advice you find yourself giving to many clients?

I talk about the BAIL team a lot. I think it is important to work closely and establish relationships with your bank, accountant, insurance agent, and lawyer. They are the people you typically pivot to in times of need within the business. They are also the ones that help in keeping that business protected and legal.

What professional skill or approach has helped you the most as an advisor?

I am able to relate to a lot of what small businesses go through since I am a small business owner myself. I've made mistakes along the way, put new processes in place, and had difficult conversations. Because of that experience, I'm better able to help small businesses navigate many of the same challenges.

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

MINOT CENTER IMPACTS



ALAN GOHARY

ASBC, CERTIFIED QUICKBOOKS PRO,
CERTIFIED LIVEPLAN
CENTER DIRECTOR

- First-gen Egyptian American, lived in CA/MT for 28 years
- Started with the ND SBDC in Sept 2024 (with 20 yrs SBDC experience in other networks)



26

New Businesses Created



267

Jobs Supported



151

Individual Clients Advised



\$

\$4,832,302

Client Capital Formation

Q & A

What do you enjoy most about working with small business owners and entrepreneurs in your region?

Their resilience and resourcefulness. North Dakota entrepreneurs are determined problem-solvers, and being part of the Minot SBDC communities means I'm investing in neighbors, not just clients.

What professional skill or approach has helped you the most as an advisor? Active listening combined with financial literacy. Clients need someone who understands both their vision and the numbers that will make it sustainable.

GUNSMOKE GRACE

SUCCESS STORY

RIVERDALE- Alexis Krehlik graduated from Underwood High School in 2024 and turned a longtime dream into reality in February 2025 when she launched Gunsmoke Grace LLC, an online shop featuring western and hunting-inspired apparel and leather goods. From a small warehouse in her hometown, Alexis collects and sells handpicked design pieces that reflect a Western theme and her North Dakota roots.

"Owning my own business has always been a dream of mine," Alexis said. "I'm a hard worker and a self-starter, and I love having the freedom to express myself through the merchandise I choose."

Alexis brought hands-on retail experience from several summers working at Fort Stevenson State Park and Lake Sakakawea State Park, including two years in a lead role that strengthened her customer service, operations, and inventory skills. One of the biggest early challenges was figuring out how to market her products. She began building awareness on Facebook and Instagram while steadily expanding her offerings based on customer feedback.



After learning about the Small Business Administration, Alexis connected with the ND SBDC Minot Center. The team guided her through each stage of the startup process. Together, they worked through business formation, legal and licensing requirements, and funding options before Alexis chose to self-fund with personal savings. The ND SBDC also provided insight and guidance on e-commerce setup, website development, and pricing strategies, helping Alexis make informed decisions and move confidently toward her launch.

"Alan answered every question on our list, one by one, and kept us

moving forward," Alexis said, noting that her family was closely involved as she prepared to launch. "I don't know what we would have done without the ND SBDC."

As a result, Gunsmoke Grace launched online, quickly proving that age and geography are no barriers to entrepreneurship. By breaking complex steps into manageable actions, Alexis turned a simple idea into a fully operational business while continuing her college education.

"ND SBDC has the knowledge and expertise new business owners need," she said. "They put you at ease and help you find a way."

Today, Gunsmoke Grace continues to grow, expanding its apparel and leather goods line while reaching customers across North Dakota and beyond. Alexis is sharpening her digital marketing strategy, adding new products guided by customer feedback, and exploring selective wholesale and pop-up opportunities to broaden her reach.

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

WILLISTON CENTER IMPACTS



46

New Businesses Created



2,954

Jobs Supported



391

Individual Clients Advised



\$104,789,921

Client Capital Formation



YELLOWSTONE RIVER BEEF

SUCCESS STORY



WILLISTON – In May of 2024, two agricultural families, CJ & Calli Thorne, and Luke & Courtney Taylor, took the next step in their farm-to-fork journey by purchasing Yellowstone River Beef (YRB), a USDA federally inspected beef processing plant in Williston, North Dakota. Although they were not actively looking for a new venture, the opportunity arose in October of 2023. After years of raising and selling beef through Thorne's own operation, Triangle M Ranch & Feedlot, and working with YRB for processing, they quickly saw the value in owning the facility themselves.

"We had been selling beef directly off our ranch for a few years and had done much of the processing at YRB," said CJ and Calli. "Both families have been entrepreneurs for a while, so when this opportunity came up, we saw the potential – even though we weren't really looking for something new." The plant itself has a long history in the community, having served the area for decades. These new owners are focused on bringing back the local connection, explaining "We're processing local cattle, and working to make sure people in our local communities and the region know what we have to offer."

Like any ownership transition, the process came with challenges, which led them to seek support from the ND SBDC. "We knew they had a wealth of connections, resources, and tools for us," the families shared. Working with Keith Olson from the Williston Center was a natural choice as he had been involved with the plant's prior transitions.

"Keith helped us with our numbers and helped create a business plan. He asked us questions we may not have thought about," they said. "I truly don't know if we would have made this business a reality if it weren't for the help of Keith at the SBDC."

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



**CYRENA
WEEKS**
BUSINESS
ADVISOR

- Originally from Williston, ND
- Started with the ND SBDC in 2021

What motivates you most in your work with small businesses?

I love people. I want them to feel successful and realize their dream of starting their own small business.

What personal qualities do you rely on most when helping clients succeed?

Understanding the clients passion for their small business. I want to hear their story and how they decided to pour everything they have into this dream.

Q & A



**KEITH
OLSON**

*CBEC, BCA, CVGA,
PMC, CEPA, CBA®,
ABI, MCMEA, EDFP,
SMPS, CEB, APBA*

CENTER DIRECTOR

- Originally from Adams, ND
- Started with the ND SBDC in March 2003

What professional skill or approach has helped you the most as an advisor? The training in business appraisal has been crucial to understanding financials and preparing realistic projections that allow the clients to look at several ways to grow and the impact of debt and how best to leverage their strengths.

What do you enjoy most about working with small business owners and entrepreneurs in your region? We have a super strong entrepreneurial region and have great clients. No two days are ever the same.



**KAYCEE
LINDSEY**

*CBA®, ABI
BUSINESS
ADVISOR*

- Originally from Hazen, ND
- Started with the ND SBDC in 2010

What motivates you most in your work with small businesses?

I'm motivated by the impact small businesses make in their communities and the passion clients bring to their ideas. Watching that enthusiasm translate into action is incredibly rewarding.

What's the most rewarding part of being an SBDC advisor??

I find it incredibly rewarding to use our strong network to connect entrepreneurs with the specialized support they need to move forward.

NEWS & AWARDS

ND SBDC CELEBRATING 40 YEARS

In 2026, the North Dakota Small Business Development Centers (ND SBDC) will mark 40 years of no-cost advising, training, and partnering with North Dakota small business owners and entrepreneurs. This anniversary offers a moment to look back at steady progress and forward to the work still ahead. Since its founding in 1986, ND SBDC has helped business owners in every region of the state start, grow, and transition businesses that keep their communities strong.

The original grant application to bring the SBDC program to North Dakota was written by Nistler College of Business & Public Administration Dean Emeritus Dennis Elbert. Today, ND SBDC is hosted by the University of North Dakota through the Center for Business Engagement & Development within the Nistler College. As part of the America's SBDC network, ND SBDC connects local businesses to national expertise, practical tools, and trusted advisors at no cost to the business owner.

Over the past 20 years alone, ND SBDC has assisted and trained over 22,000

clients, supported over 2,200 business starts, and helped generate \$1.43 billion in capital formation across the state.

For forty years, ND SBDC has evolved alongside North Dakota's economy, expanding and refining its services to meet the changing needs of business owners and communities. What began with a focus on business planning and financing has grown into comprehensive support that includes digital marketing, cybersecurity, exporting, and succession planning. Most recently, ND SBDC advisors are integrating artificial intelligence (AI) tools and training into their own operations and client services to improve efficiency and competitiveness.

Mary Beth Votava, Assistant State Director - Programs & Development, has been part of ND SBDC for over 25 years and has seen firsthand how the program evolves with the needs of North Dakota's small business owners. "The most rewarding part of this work is watching small business owners turn uncertainty into confidence," Votava said. "We have walked alongside people



as they took a chance on an idea, faced challenges, and celebrated successes. Seeing those businesses grow, create jobs, and give back to their communities is what makes this work so meaningful."

Tiffany Ford, ND SBDC State Director, said the 40th anniversary marks both reflection and renewal. "For four decades, ND SBDC has been a trusted partner for small business owners and communities across North Dakota," Ford said. "This milestone reminds us how important it is to keep learning, adapting, and supporting the people who drive our state's economy. Our focus is to inspire small businesses to dream boldly, innovate fearlessly, and thrive for generations to come."

2025 ND SBDC STATE STAR

Ashley Louw, business advisor for the ND SBDC in Devils Lake, has been named the 2025 State Star, the highest recognition for individual achievement within America's SBDC national network. Each year, the State Star honor is presented to advisors who demonstrate outstanding performance, make meaningful contributions to their state network, and show a strong commitment to supporting America's small businesses. Louw was recognized alongside other State Stars at the America's SBDC annual training event in Orlando, Florida, in early September.

Tiffany Ford, State Director, highlighted Ashley's impact, saying, "Ashley's commitment to her clients is evident in the thoughtful, practical guidance she provides every day. She actively builds



strong relationships with partners across the north central region and the state, expanding the reach and sharing the impact of our program. Within our team, Ashley plays a meaningful role in shaping strategy and strengthening collaboration across the network. We are excited to honor her with this recognition and celebrate the difference she makes every day."

Originally from Portland, North Dakota, Louw joined the ND SBDC in December 2020 with more than 16 years of management and retail experience, along with strong regional connections through the North Central Planning Council. She holds an Associate Degree in Business Administration from

the Minnesota School of Business and a Bachelor of Applied Science in Business Administration from Mayville State University. Sandy Shively, Executive Director of the North Central Planning Council, noted that Ashley consistently approaches each client with professionalism and enthusiasm, making her a highly valued member of both organizations.



Pictured: Tiffany and Ashley at the ASBDC State Star Recognition event at Disney's EPCOT Center.

CLIENT SUCCESS



THE WELLNESS WAY FARGO

Zach and Monica Landry opened The Wellness Way offering a chiropractic and holistic wellness practice focused on patient empowerment and natural healing. As first-time business owners navigating financial and legal requirements, they connected with the ND SBDC for guidance. Working with advisor Chris Erwin, the Landrys received support with business formation, planning, and financial projections, helping them move forward with confidence. "After reaching out to Chris, we knew he could help us get on track," Monica said. "The advising sessions were an essential part of organizing our business and setting it up properly from the start."



GALVAN'S BAKERY WILLISTON

What began as home baking quickly grew into Galvan's Bakery, a Williston storefront offering traditional Mexican breads and pastries. As they navigated language barriers, legal requirements, and financial planning, Alberto Galvan and his family connected with the ND SBDC in Williston for guidance.

Advisors Keith Olson and Cyrena Weeks helped the family establish their business, secure a commercial space, and plan for growth, supporting their transition from a home kitchen to a full storefront in 2022. "Without the help of SBDC we wouldn't have known how to start our business the right way," Alberto said. "We thank God, our family, and the ND SBDC for the support."



GOLDEN VALLEY VET CLINIC PARK RIVER

As demand for veterinary services grew across northeastern North Dakota, Golden Valley Veterinary Clinic expanded into a new, state-of-the-art facility in Park River in 2022. Owners Dr. Nathan Kjelland and Britt Jacobson partnered with the ND SBDC Grand Forks Center to refine their business plan and develop lender-ready financial projections to support the expansion. Working with advisor Nicole Evans, the clinic secured financing to support construction, technology upgrades, and long-term growth. "The ND SBDC helped us translate our vision into a plan and projections that lenders could get behind," said Kjelland and Jacobson. The expansion has allowed the clinic to grow its team, enhance services, and continue serving rural communities across the region.



RUSTIC ORCHID FLORAL HETTINGER

When longtime resident and small business owner Cheryl Dix noticed her community no longer had a flower shop, she decided to change that. Drawing on her lifelong love of gardening, she opened Rustic Orchid Floral in the summer of 2025 in a vacant space beside her laundromat. Cheryl and her husband have owned the laundromat for several years, purchasing it to create another source of income for their family.

Even with prior business experience, Cheryl knew launching a retail floral shop would bring new challenges. Through the ND SBDC office in Bowman, she connected with Business Advisor Sarah Nagel, who helped her turn that plan

into reality. Together they developed a detailed business plan and financial projections that helped Cheryl secure financing through Dakota Western Bank. "Sarah simplified the process," Cheryl said. "She helped me see the numbers clearly and believe I could do this."

Today, Rustic Orchid Floral is filling a long-missed need in Hettinger and the surrounding area. Customers now have a trusted local option for meaningful occasions, and Cheryl enjoys providing quality products and personal service that brighten people's days. Her advice for other entrepreneurs is simple: work with the ND SBDC. "Passion matters," she said, "but planning makes it possible."

TESTIMONIALS



Keith is **EXTREMELY KNOWLEDGEABLE**.

His value to entrepreneurs is significant! I am fortunate to be working with him.



Robert Johner - Williston ThermaCore Manufacturing



I am extremely **APPRECIATIVE** of Ashley's help and the dedication she showed throughout our process. Thank you once again for your **EXCEPTIONAL SUPPORT** - it was greatly appreciated.



Ryan Hiatt
Gophers LLC, Saint John



Nicole was a **HUGE HELP** to me. She answered all my questions and predicted some I hadn't even thought of.



Meredyth Ilse
Grand Forks



Alan was very personable. His knowledge brings comfort to the worries of starting a business.



Bambi Bruce
Minot



I have found the resources provided to me are unsurpassed in value. It is such a sigh of relief to receive in depth information. I really do feel supported and that means the world to a first time business owner.



P.L.
Cass County



Very helpful to keep motivation up to keep going and guide on what to do next.



K.K.
Adams County



Your help was **GREATLY APPRECIATED** and answered all our questions while pointing us in the right direction.



Gavin Boersma
Verdant Wagyu Tallow, Gladstone



The services have been an eye opener and an asset to our business.



Eric Harris
Collective Care Services
West Fargo



This is an **AMAZING SERVICE**! I did not know how to create a business plan, and Tyler Demars was incredible!! He took what we talked about and created what I needed to bring to the bank to obtain a loan. I could not have done this without him. I would highly recommend this service to anyone.



Tiffany Melberg
Evolve Mental Health, Bismarck

NETWORK PROGRAMS



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. 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 resource referrals. B2B and Reboot are entrepreneurial education and training programs open to Service members, National Guard and Reserves, Veterans of all eras, and their spouses. VBOC of the Dakotas provides services in both North and South Dakota.

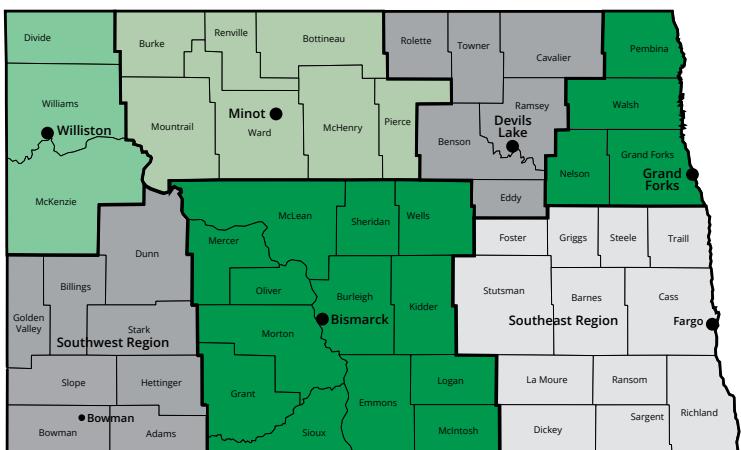
The North Dakota APEX Accelerator is a resource for assisting ND businesses in obtaining federal, state, and local government contracts. Advisors work with businesses to identify government contracting opportunities. They provide confidential, no cost, one-on-one counseling on how to obtain, manage, and comply with contracting requirements for the Department of Defense (DoD) and other federal agencies, state and local governments, as well as businesses with government prime contracts.

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*Location information can be found at:
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