



2020 ANNUAL REPORT

**Missouri
Small Business
Development Centers**

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Connect
with the
Missouri
SBDC



Sherry Noller,
Associate State Director



missourisbdc.org

LETTER FROM THE ASSOCIATE STATE DIRECTOR

The last year has been challenging for businesses and the Missouri SBDC team did what they do best, dig in and help business owners. Our team of professional business advisors and coaches are passionate, knowledgeable, and dedicated to our communities.

We know that there is still much to be done this coming year to help our small businesses and communities emerge from the painful economic disruption. We are dedicated to helping our entrepreneurs and our communities recover successfully and thrive in 2021.

This is the first year we have created a report in this format and are excited to share with you the amazing accomplishments of the Missouri SBDC team from 2020.

As an interested stakeholder, you can help us fulfill our mission by referring a small business owner in your community to their local SBDC for no-cost, confidential professional business advising.

Thank you for your continued support of the Missouri SBDC!

The Missouri SBDC helps business owners make confident decisions!





2020 STATE STAR, MIKE ADAMS

Every year, at the America's SBDC annual conference, each SBDC network nationally recognizes a "State Star." Obviously, with the changes in many in-person events and conferences to virtual platforms in 2020, the America's SBDC national conference was not held in person.

However, the Missouri SBDC still solicited nominations from the network for our 2020 State Star.

This year's State Star was not a business counselor but our data analyst, Mike Adams.

Mike has been instrumental in helping the Missouri SBDC understand the data collected and ensured compliance and accuracy. He has helped the network find useful and efficient ways to utilize the CRM

system to reduce administrative work, and has helped the network use data to tell the story of the impact the Missouri SBDC has on the small businesses and communities across the state.



WELDY RECOGNIZED AS SBDC 'ROOKIE OF THE YEAR'

Brittany Weldy was recently recognized for her work in the Missouri SBDC. Weldy joined the organization in early 2020 at a new partner location in Hannibal, MO at the Hannibal Regional Economic Development Council.

This award is presented annually and recognizes the achievements and professionalism of a Missouri SBDC team member who is within their first two years.

CENTERS RECOGNIZED FOR EXCELLENCE

The Missouri SBDC at Missouri State University was recognized during a recent annual conference as the 'Most Innovative Center' in 2020.



This award recognizes centers that engage in creative approaches to work; including training, counseling, partnership building, and network collaboration.

Another center recognized was the Missouri SBDC at State Fair Community College. This center received the annual Overall Performance award for FY20.



This award is given to a center that meets all SBA required goals, excels at completing other network goals, uses creative approaches to serve clients, build relationships with stakeholders, and works hard at enhancing the Missouri SBDC presence in their region.

SPECIALIZED SERVICES INITIATIVES TAKE OFF

The Missouri SBDC serves business owners at all stages. Although the program gets dropped into the start-up bucket much of the time, in-business and growing companies make up approximately 70% of active clients.

To ensure the SBDC can best serve the businesses with the greatest capacity of creating jobs, four specialized service areas have been identified and strategic actions taken.

TECHNOLOGY

Jill Meyer, Director of Technology/Innovation, has been leading the efforts to increase innovation entrepreneurship in the state. Missouri SBDC has held a technology accreditation from the national association, America's SBDC, since the early 2000's.

Meyer and the SBDC network assist clients with preparing for investor pitches, understanding SBIR/STTR grant programs, identifying uses for technology and determining if tech meets customer needs.



AGRICULTURE

As the number one industry in the state, agriculture and producer related businesses are essential to Missouri's economy.



The Missouri SBDC provides relevant business experience and knowledge to strengthen the state's agri-businesses.

One way the SBDC strengthened their services was by partnering with MU Extension specialists with specific and deep knowledge in agriculture, food, and forestry in order to connect our agri-businesses with necessary assistance and relief from the coronavirus pandemic.

INTERNATIONAL TRADE

Leading the Missouri SBDC international trade efforts is Leslie Fischer.



Leslie is working with state agencies to identify all export services available to Missouri businesses. Through this collaborative effort the SBDC and Missouri's state agencies will work together to best serve businesses from the beginning, new to export stage, up to the experienced exporter.

GROWTH

Businesses with 10-99 employees and \$750,000+ in sales are the businesses with the fastest growth and greatest opportunity for job creation.

The Missouri SBDC Director of Growth Services, Travin Shelton, is leading a new program for this vital population of businesses.

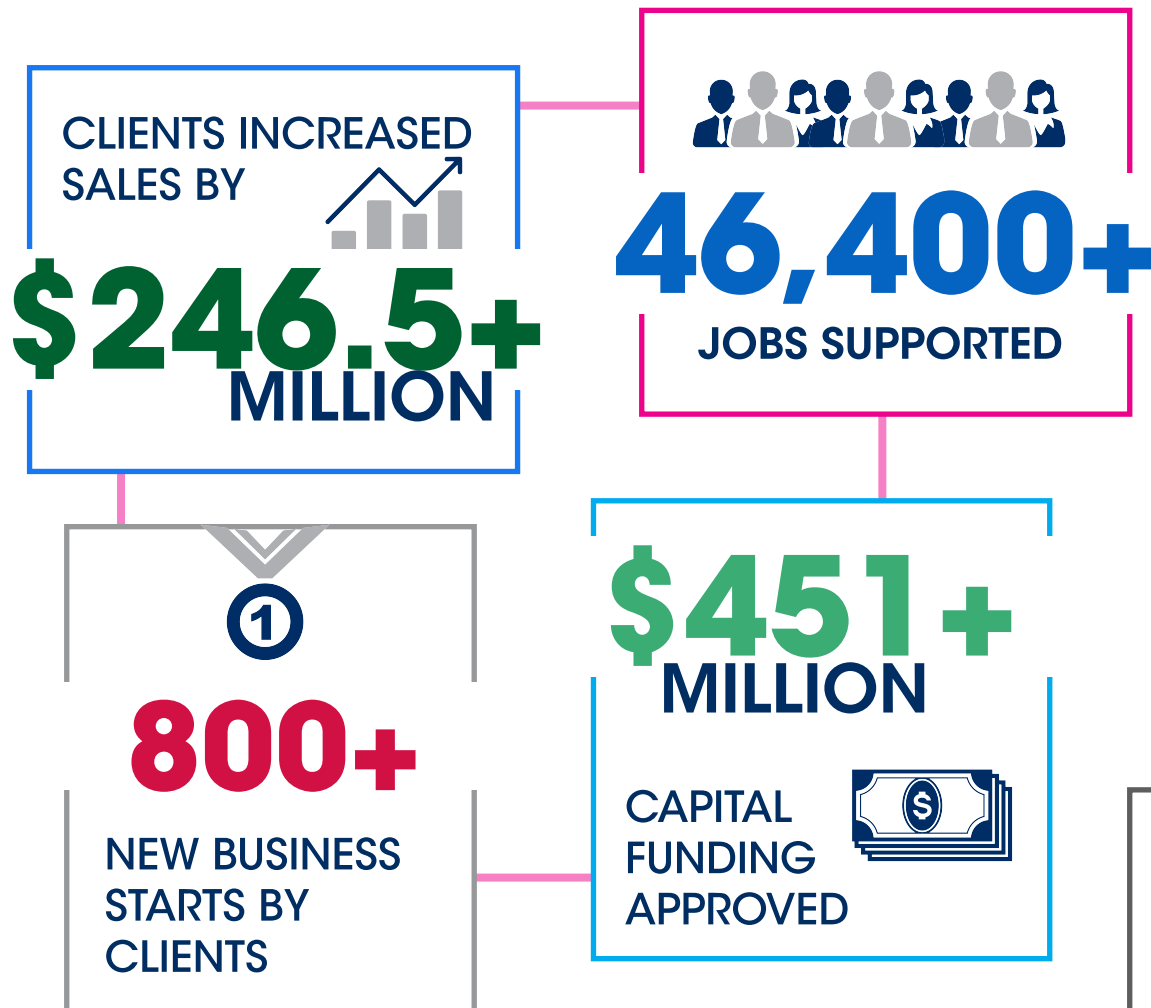
ELEVATE
SUSTAIN. SCALE. SUCCEED.

The 'Elevate' program helps businesses grow through a customized consulting program designed to identify and address their best opportunities for growth. Business owners work with leading experts in sales, marketing, financial management, corporate culture, and other areas to push the business to new heights.

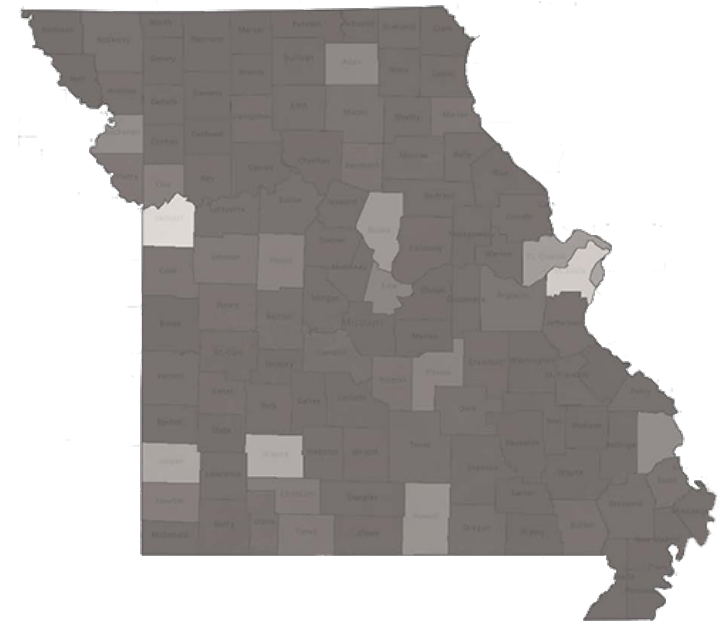
These specialized services do not replace assistance already provided to businesses in Missouri. The services mentioned here are specific areas identified as key areas to help business owners, and the state, expand and succeed.

STATEWIDE IMPACT

2018-2020



The map shows FY18-FY20 SBDC Counseling & Training Clients by County - All Districts



CLIENTS

19%
Minority
owned

19%
Women
owned

8%
Veteran
owned

HOSTS

The Missouri SBDC is funded in part by the SBA as well as funded by university, college, and economic development organization hosts.



missourisbdc.org



MAKE CONFIDENT BUSINESS DECISIONS WITH PERSONALIZED ASSISTANCE

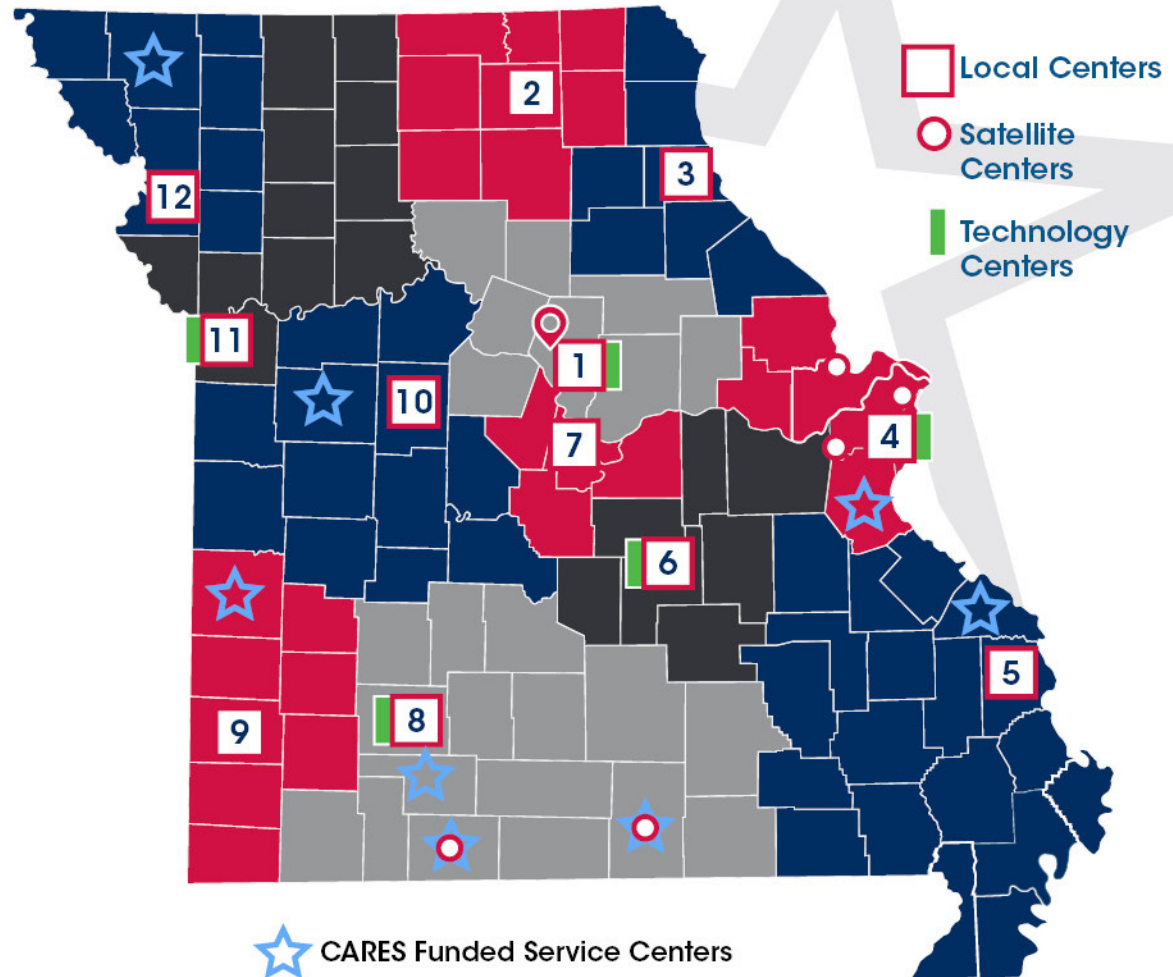
- 1 **Missouri SBDC at Mizzou**
Columbia
573-882-0045
- 2 **Missouri SBDC in
Northeast Region**
Kirkville
660-665-3348
- 3 **Missouri SBDC at HREDC**
Hannibal
573-221-1033
- 4 **Missouri SBDC in
St. Louis Region**
St. Louis Downtown
314-405-8400
 - ITEN
314-614-9094
 - Ferguson Community
Empowerment Center
314-556-0822
 - St. Charles
636-229-5279
 - St. Louis Partnership
314-615-7663
 - St. Louis Small Business
Empowerment Center
314-241-1697



Lead Center
Columbia
573-884-1555

**Missouri Chamber of
Commerce & Industry**
Resource Partner

- 5 **Missouri SBDC at SEMO**
Cape Girardeau
573-651-2929
- 6 **Missouri SBDC at S&T**
Rolla
573-341-4690
- 7 **Missouri SBDC at LU**
Jefferson City
573-681-5031
- 8 **Missouri SBDC at MSU**
Springfield
417-837-2617
 - Forsythe
417-837-2617
 - West Plains
417-255-7966
- 9 **Missouri SBDC at MSSU**
Joplin
417-625-3128
- 10 **Missouri SBDC at SFCC**
Sedalia
660-530-5822
- 11 **Missouri SBDC at UMKC**
Kansas City
816-235-6063
- 12 **Missouri SBDC at NMSU**
St. Joseph
816-364-4105



**Missouri SBDC for Agriculture,
Food, & Forestry**
Serves statewide

Ozark Small Business Incubator
West Plains

Taney County Partnership
Branson

Show Me Christian County
Nixa

**Perry County Economic
Development Authority**
Perryville

West Central Community Action Agency
Nevada

Nodaway County Economic Development
Maryville

**Economic Development Corporation
of Jefferson County**
Hillsboro

**Johnson County Economic
Development Corporation**
Warrensburg

MissouriSBDC.org

The Missouri SBDC is funded in part
through a Cooperative Agreement with
the U.S. Small Business Administration.



FEDERAL DISTRICT ONE

2018-2020



CLIENTS INCREASED
SALES BY



\$30.5+
MILLION



5,440+
JOBS SUPPORTED

The map shows
FY18-FY20 SBDC
Counseling & Training
Clients by Zip Code -
District 1



①

85+

NEW BUSINESS
STARTS BY
CLIENTS

\$158.6+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS



CLIENTS

59%
Minority
owned

24%
Women
owned

6%
Veteran
owned

FEDERAL DISTRICT TWO

2018-2020



CLIENTS INCREASED
SALES BY



\$13.7+
MILLION



3,400
JOBS SUPPORTED

The map shows
FY18-FY20 SBDC
Counseling & Training
Clients by Zip Code -
District 2



AREA HOSTS



Extension
University of Missouri

RUCC
Regional Union Construction Center
Building a Diverse Construction Community

St. Louis
Small Business
Empowerment
CENTER

EDC
ECONOMIC
DEVELOPMENT
COUNCIL OF
ST. CHARLES COUNTY

I T E N
CATALYST FOR TECH INNOVATION

①

60+

NEW BUSINESS
STARTS BY
CLIENTS

\$13.9+
MILLION

CAPITAL
FUNDING
APPROVED



CLIENTS

18%
Minority
owned

20%
Women
owned

5%
Veteran
owned

FEDERAL DISTRICT THREE

2018-2020



CLIENTS INCREASED
SALES BY

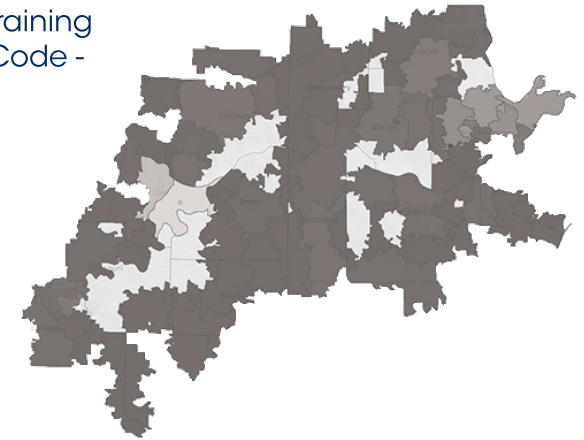


\$18.1+
MILLION



4,640+
JOBS SUPPORTED

The map shows
FY18-FY20 SBDC
Counseling & Training
Clients by Zip Code -
District 3



①

55+

NEW BUSINESS
STARTS BY
CLIENTS

\$26.9+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS



CLIENTS

20%
Minority
owned

18%
Women
owned

8%
Veteran
owned

FEDERAL DISTRICT FOUR

2018-2020



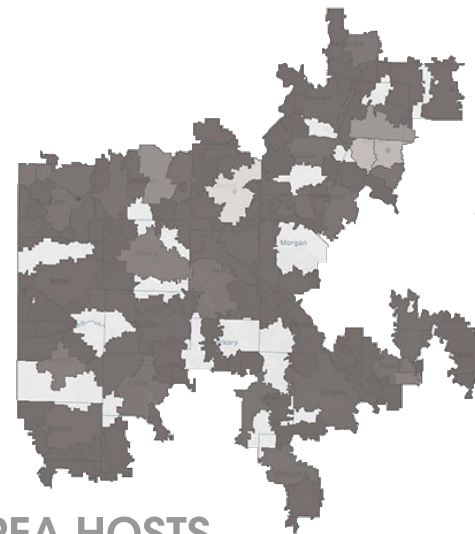
CLIENTS INCREASED
SALES BY



\$15.8+
MILLION



7,380+
JOBS SUPPORTED



The map shows
FY18-FY20 SBDC
Counseling & Training
Clients by Zip Code -
District 4

①

115+

NEW BUSINESS
STARTS BY
CLIENTS

\$37.6+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS

State Fair
Community College

LINCOLN
University

Extension
University of Missouri

MISSOURI
SOUTHERN
STATE UNIVERSITY

Missouri
State
UNIVERSITY

CLIENTS

18%
Minority
owned

12%
Women
owned

12%
Veteran
owned

FEDERAL DISTRICT FIVE

2018-2020



CLIENTS INCREASED
SALES BY

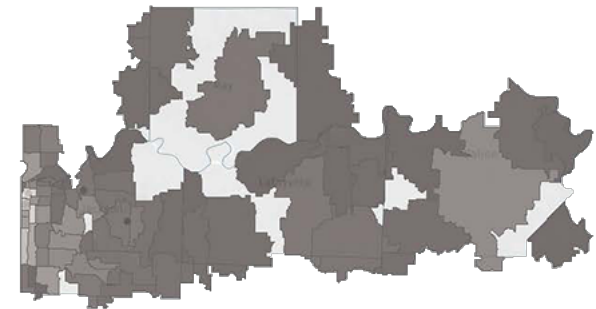


\$63.1+
MILLION



4,330+
JOBS SUPPORTED

The map shows FY18-FY20 SBDC Counseling & Training Clients by Zip Code - District 5



①

110+

NEW BUSINESS
STARTS BY
CLIENTS

\$76.1+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS



CLIENTS

30%

Minority
owned

22%

Women
owned

5%

Veteran
owned

FEDERAL DISTRICT SIX

2018-2020



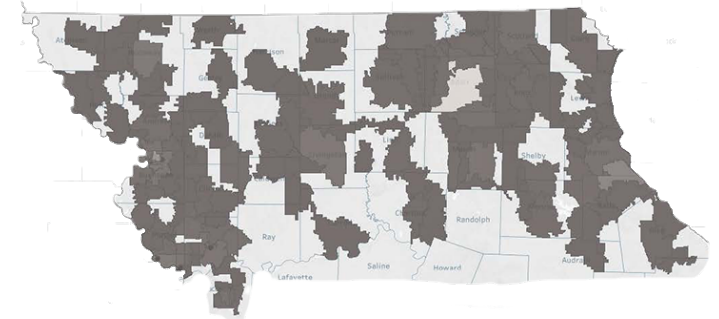
CLIENTS INCREASED
SALES BY



\$60.6+
MILLION



6,790
JOBS SUPPORTED



The map shows FY18-FY20 SBDC Counseling & Training Clients by Zip Code - District 6

①

120+

NEW BUSINESS
STARTS BY
CLIENTS

\$37.8+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS



CLIENTS

11%
Minority
owned

21%
Women
owned

8%
Veteran
owned

FEDERAL DISTRICT SEVEN

2018-2020



CLIENTS INCREASED
SALES BY



\$35.8+
MILLION



9,915+
JOBS SUPPORTED



The map shows FY18-FY20
SBDC Counseling &
Training Clients by Zip
Code - District 7

①

115

NEW BUSINESS
STARTS BY
CLIENTS

\$58.7+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS

MISSOURI
SOUTHERN
STATE UNIVERSITY™



Missouri
State
UNIVERSITY

CLIENTS

7%

Minority
owned

17%

Women
owned

9%

Veteran
owned

FEDERAL DISTRICT EIGHT

2018-2020



CLIENTS INCREASED
SALES BY



\$8.4+
MILLION



4,490+
JOBS SUPPORTED

The map shows
FY18-FY20 SBDC
Counseling &
Training Clients by
Zip Code - District 8



①

130+

NEW BUSINESS
STARTS BY
CLIENTS

\$41.4+
MILLION

CAPITAL
FUNDING
APPROVED



AREA HOSTS



Missouri State[™]
WEST PLAINS

MISSOURI
S&T

CLIENTS

8%

Minority
owned

18%

Women
owned

9%

Veteran
owned

U.S. ESSENTIAL SUPPLY AND SERVICES

It isn't common to see women and minorities who own a supply distribution company, but Kayla Dennis wants to change that.

After already being a business owner for many years, an opportunity arose for her to own a company that focused on distributing engine oils and lubricants, among other things. US Essential Supply and Services, LLC (USE) of St. Louis, Missouri started with one prime customer and saw organic growth during its beginning stages.

Dennis' main goal was to thrive- not just for her, but for others around her. "I wanted to empower people who look like me. Provide opportunity and access," she said.

USE did thrive, and now the company offers even more services and employs many women and minorities. Through the initial growth process, Dennis relied on Lynette Watson, regional director of the Missouri SBDC in St. Louis. Their relationship began many years before when Dennis owned a different

business. Watson first reached out and offered to help Dennis with the fundamentals of good business and leadership.

"It was appealing, and it allowed for transparency with where my challenges and weaknesses were," Dennis said.

From there, she continued to learn about the services the SBDC offered and took advantage of them.

Watson assisted Dennis with finances and payroll, strategic planning, and even in how to improve day-to-day operations. As she's grown and taken on new interests and business ventures, the SBDC has grown with her.

She found that while a lot of agencies typically only help with start-ups, the SBDC helped with long-term goals and growth.

She appreciates the ability to be open and vulnerable with SBDC counselors and has found personal growth in that.

"I'm encouraged by the support we get from the SBDC. They're even part of our strategic plan"
~Kayla Dennis



Any questions Dennis has, she knows she can turn to Watson for support and advice.

"I'm encouraged by the support we get from the SBDC. They're even part of our strategic plan," she said. "It's a great resource that has been of great value to myself and my staff."

Full story

**Website
Facebook**

ST. CHARLES I.T.

Your Hometown Technology Company



St. Charles, MO
Bill Mocca, Owner



ST. CHARLES IT

This year has been a mountain of trails and triumphs for small businesses across the United States and St. Charles IT was no exception.

Bill Mocca, owner of St. Charles IT, started out as the company's marketing director over 23 years ago. After a few years with the company, the opportunity to purchase arose, Mocca took a leap of faith and became a small business owner.

When the stay-at-home orders were enacted in March, during the height of the pandemic, Mocca was faced with the unknown and mass amounts of misleading information about government aid. Sales were down 50% at the beginning of the shutdown, Mocca knew he needed help to keep the business running.

Mocca knew where to go for the best

information and advice, the Missouri Small Business Development Center (SBDC). Mocca has worked with Justin Schulz, Director of the SBDC at the Economic Development Council of St. Charles, for the last 5 years, they teamed up again and Mocca received Payroll Protection Program (PPP) and an Economic Injury Disaster Loan (EIDL) funds.

Equipped with the financial backing of the EIDL and PPP, St. Charles IT continued business while maintaining full payroll. Mocca was relieved and even picked up a new set of clients during the pandemic chaos.

Mocca believes having a relationship with the Missouri SBDC before the pandemic was paramount to St. Charles IT's success through the unpredictable pandemic.



Bill Mocca, Owner, St. Charles IT talking about the Missouri SBDC impact on his business.



Full story

**Website
Facebook**

ART IMPRESSIONS GALLERY & FRAMING

Garnetta Sullivan, owner of two small businesses, has a passion for helping others. With Sullivan Creative, Sullivan enjoys helping people improve their business and making them "look good" through graphic design. At Art Impressions Gallery & Framing, she features Missouri artists, many of whom are juried "Best of Missouri Hands".

When COVID-19 started to spread across the U.S. and stay-at-home orders were issued, Sullivan was blindsided. She felt that the triple whammy of being a small, woman-owned, arts business put her businesses at the greatest risk. The arts are "the first ones to go and the last ones to recover," she said.



When she heard the Coronavirus Aid, Relief, and Economic Security (CARES) Act

was being legislated, she reached out to her bank. When they couldn't give her any information, she contacted Kelly Asbury, Director of the Missouri SBDC at State Fair Community College in Sedalia.

Sullivan needed information on her funding options, and Asbury was there to walk her through it. As things changed day-by-day, Asbury kept her updated and informed.

"I had tons of questions and she was very patiently, with a lot of knowledge, answered everything that I asked," Sullivan said. "You could tell she knew what she was talking about."

When Sullivan received the Paycheck Protection Program (PPP) loan and the Economic Injury Disaster Loan (EIDL), she knew she had made it through the worst of it.

To keeping her doors open, Sullivan has adjusted her business model to include online shopping. Without the CARES funds Sullivan received, Art


Art Impressions
Gallery & Framing

SULLIVAN

CREATIVE



Impressions Gallery and Framing might not have made it long enough to set up an online store — a store that is not only helping her business stay afloat but is also helping to generate income for the artists whose work is on display there.

"Kelly Asbury was a lifesaver!" Sullivan said. "[The Missouri] SBDC is an absolutely fabulous resource."

Full story

Art Impressions website
Sullivan Creative website

Art Impressions Facebook
Sullivan Creative Facebook



Nevada, MO
Erica Skouby, Owner



NINE PATCH QUILT

In 2004, Erica Skouby said goodbye to her corporate job and started her own quilt shop. Two years later, Nine Patch Quilt & Fabrics opened to the public, carrying cotton fabric, books, patterns, and handmaid gifts.

Before she was able to purchase a building and start selling fabric, she needed help. She contacted the Missouri SBDC at Missouri Southern State University (MSSU) in Joplin and met with business counselor and Center Director, Lisa Robinson, to develop a strong business plan. Robinson and Skouby met often to discuss QuickBooks, an accounting software, cash flow, and finding an ideal location for the shop.

In 2006, Skouby finally obtained the perfect building for Nine Patch Quilt & Fabrics, naming it after her mom's favorite quilt block. Once Skouby felt confident in her ability to operate her store, she fell out of contact with the SBDC. But that all changed when the

COVID-19 pandemic hit. Skouby wanted to know what her options were in terms of loans and financial assistance, so she called the SBDC. Robinson provided the most up-to-date information and walked her through the different requirements and application processes. Unfortunately, Skouby quickly learned that none of these loans would apply to her.

She decided to keep her business open, one person in the store at a time. She quickly realized how many people needed her fabrics and elastic to make face masks. A lot of people were stuck at home and bored during the lockdown, which resulted in them digging out their sewing machines for the first time in years. She also introduced curbside delivery to her customers and even offered to mail fabric to peoples' homes.

Robinson was always there to answer the phone and give advice and relevant information. Now that business

has returned to normal, Skouby is ready to learn even more from the SBDC through marketing and technology assistance.

Until then, she's trying to keep her shop as normal as possible. She has resumed a few of her classes (with limited capacity) and is looking forward to the holiday season by preparing her gift room with ready-made-items from local artists.

"We have fun here, learning to be creative, making new friends, and knowing if you ask for help, you are going to get it," Skouby said.



Full story | Website

CORE FINANCIAL SERVICES

When unavoidable disaster strikes, small business owners often find themselves lost and alone. Amid the COVID-19 pandemic, Lisa Sicola knew she had someone in her corner that she could rely on.

In 1995, Sicola launched her own life and health insurance business, Core Financial Services in Kansas City, Missouri. As a sole proprietor, she sold insurance to individuals and small groups, encompassing a wide variety of businesses and clients. In 2018, she wanted to incorporate her business to take advantage of more tax and salary options.



However, complicated regulations and information made things confusing. Then she met up with business counselor

Carmen DeHart of the Missouri SBDC at the University of Missouri-Kansas City (UMKC).

DeHart walked Sicola through the process of incorporating her business and helped her understand various forms, taxes, and payroll information. Sicola also received resources from the SBDC that allowed her to work on her own and access programs that could better her business.

When the COVID-19 pandemic hit the United States, Sicola knew she was going to need help.

"I work on straight commission, so if a business closes down and lays off all their employees, my commission goes away," Sicola explained.

As soon as Sicola heard about the Paycheck Protection Program (PPP) Loan, she emailed DeHart. The two discussed whether the program was an option for Core Financial Services, Inc. DeHart helped her understand the government jargon within the loan

"I don't know that I would have explored it [PPP] without knowing that I had [my SBDC coach] as a reference and having her walk me through it. She knows my business. She knows me, and so we were able to cut to the chase pretty quickly to find out which programs would be good for me."

~Lisa Sicola

information. They went on to process and fill out the paperwork so that Sicola could be eligible to receive the loan.

Things are beginning to look up for small businesses, and Sicola is finally seeing her clients bringing employees back to work. Her commissions are recovering, and she's focusing on simply keeping her clients happy and serving them the best she can. She knows that whatever comes next—whether it be another lockdown or the slow return of business—she can always call DeHart at the SBDC.

Full story



Kirksville, MO
Dr. Roy Danks & Dr. Philip McIntire



HEARTLAND PHYSICIANS AND SURGEONS

Dr. Roy Danks, D.O. and Dr. Philip McIntire, D.O. opened Heartland Physicians and Surgeons on May 1, 2016, in Kirksville, Missouri.

Heartland is a local and privately owned medical-surgical partnership, specializing in internal and family medicine and general surgery.

On March 23, 2020 the federal and state stay-at-home orders halted all elective surgeries and enacted a strict guideline for medical practices. As concerns over COVID-19 grew, Heartland suffered an 85% revenue loss, on top of distressing financial decisions, job security, and patient and employee safety.

Heartland faced the unknowns of operating a medical practice during a global pandemic and was at a crossroads of information about government aid. The Missouri SBDC stepped in to guide the best direction for Heartland to follow.

"It was very overwhelming. You're trying to do what is best for everybody," Debbie Steele said, Heartland's Office Manager. Steele knew she could trust Carolyn Chrisman, Center Director for the Missouri SBDC in the Northeast Region, and the SBDC to prepare them for the weeks ahead.

Chrisman and the SBDC were the "go to" for government aid research and starting point for connections to the relief programs.

Heartland used their accountant to process the financial aspects, but through Chrisman and the SBDC,

Heartland was introduced to two programs: Missouri Shared Work Program and Payroll Protection Program (PPP).

"I wouldn't have known about the Missouri Shared Work Program or had a real understanding without Carolyn really bringing it to my attention in the beginning. It ended up being the way to go for us" said Steele.

Thanks to the Missouri SBDC, applying for the Missouri Shared Work program and the PPP made it possible for Heartland to keep all their employees on payroll and their doors open.

As a result, furloughing was no longer a worry for their employees and the community could still attend their appointments safely.

Full story

KC CATTLE COMPANY

Patrick Montgomery left the military in 2014 and headed to the University of Missouri in Columbia (MU) to become a veterinarian. But during his undergraduate years, he “found this passion for business” and by the time he had earned his bachelor’s degree in animal science, he had founded KC Cattle Co.



Montgomery, a former member of the U.S. Army’s 1st Ranger Battalion, took to heart the idea of the brotherhood of the rangers. Following a dark period of soul searching after the death in combat of his brother-in-law and fellow ranger SSG Jeremy Katzenberger, Montgomery discovered his next mission — KC Cattle Co.

That mission comprises not only raising and selling American Wagyu beef but also hiring other veterans who are looking for their next mission.

Montgomery was contacted by Jill Hathaway, a business consultant with the Missouri Small Business Development Center (SBDC) at University of Missouri-Kansas City (UMKC). Hathaway, program director of ScaleUP! Kansas City, was eager to have Montgomery apply for the program’s 10th cohort.

"I was so intrigued with his veteran-built business of Wagyu beef," Hathaway said.

ScaleUP! KC is an intensive 16-week program for entrepreneurial business owners who are ready to grow.

After a national magazine article praising KC Cattle Co.’s hot dogs went viral in August 2019, the size and reach of their customer base had grown — fast.

Montgomery needed to wrangle his customer list, which he was able to do



with Hathaway’s help.

Looking toward the future, Montgomery said his pre-pandemic plans of a obtaining a large retail space have been “scrapped for the foreseeable future.” Instead, he’s looking “to buy an order fulfillment, warehouse-type space closer to the city.”

Plans for 2021 include “some pretty awesome partnerships” that are in the works with some major league sports teams, Montgomery said. “But overall, we’re just looking for America to be excited about life again. That’s our biggest goal.”

Full story

Website

**Facebook | Twitter
Instagram | YouTube**

PREFERRED PEST CONTROL

In 1970, Russell Smith started his own pest control business, Preferred Pest Control. 50 years and three generations later, Perry and Dawn Cooperider now manage the business and have watched it grow for many years. Along with their small team of experienced exterminators, the Cooperiders keep the homes and businesses of their community clear of destructive bugs and pests.

When the Cooperiders first purchased the business from Perry's parents, Wally and Janet Cooperider, in 2012, they joined their local chamber of commerce. Housed in the St. Joseph Chamber of Commerce, business counselor Rebecca Lobina with the Small Business Development Center (SBDC) hosted several Lunch and Learn events, aimed at helping small business owners with finances and management. After attending numerous events, the Cooperiders were able to build a relationship with Lobina and get one-on-one assistance. A strategy session focused on growing and improving their competitiveness for keeping employees, among other things.

In 2020, the Cooperiders were planning

big things to celebrate Preferred Pest Control's 50th anniversary, and business was booming. But when the COVID-19 pandemic hit, everything changed.

With most management operations moving online, the Cooperiders attended hours of Zoom webinars and meetings with Lobina. The SBDC also helped Preferred Pest gain access to supplies like N95 masks, which were in extreme shortage but were needed to use pest control equipment and chemicals. Lobina answered questions and provided up-to-date information whenever the Cooperiders needed it.

As soon as pandemic funding was announced early spring, the Cooperiders were quick to apply for the Economic Injury Disaster Loan (EIDL) and the Paycheck Protection Program (PPP). Lobina was there to help them through the process, providing assurance and keeping them in the loop so they didn't miss out on any available funding.

"Because I had worked with Rebecca for so many years, and she had helped us with our financials, we already had everything ready. We just had to print out some reports," Dawn explained.



Now that the weather is getting colder and business is getting slower, the Cooperiders are focused on keeping their team employed and serving their clients to the best of their ability. Despite not being able to celebrate the company's 50 anniversary in the way they had been planning, Preferred Pest Control has had a great year with help from the SBDC.

Full story

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Branson, MO
Brian & Deana Acton, Owners



SANDPIPER LANDING INN

In the early part of the 20th century, as the automobile became affordable and highways were built to connect the country, Americans took to the road. Numerous family-owned motels popped up along the routes to accommodate them. It was during that era that the Branson Motor Court in Branson, Missouri, came into being.

Three years ago, Brian and Deana Acton, owners of the Branson Motor Court, realized that people didn't know what a motor court was anymore. They gave their inn an upgrade, and the Branson Motor Court was reborn as Sandpiper Landing Inn. Along with the name change, the property also underwent a physical renovation.

During this time, Deana reached out to the Missouri Small Business Development Center (SBDC) at Missouri State University (MSU). After taking a class through the SBDC, Deana connected with business development consultant Sandra Smart.

"[The SBDC] advised us on how to do a business plan and how to seek additional funding for some improvements to our property," Deana said.

In early 2020, with the renovations behind them, the Actons were beginning a marketing upgrade, to include a redesigned website, a fresh social media presence, and a blog by their Shar-Pei and guest-loving mascot, Piper. However, the COVID-19 pandemic put a temporary halt to their plans. To acquire information about coronavirus relief programs like the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL), Deana took webinars offered through the Missouri SBDC and reconnected with Smart.

Smart walked her through the different resources and options that were available. After some calculations, they decided the best path was to apply for the EIDL loan. Smart helped Deana work through some tricky questions, and she applied the day the loan form went online. Smart also helped her access resources that were available to help

their business through a downturn in sales.

"It took about 10 weeks to know if [we were] even going to get it. We got the advance, and then it was another four weeks before we actually got the loan money," Deana said. "[Smart] was available whenever something strange came up or when we just couldn't figure something out."

Because of these resources and the loan, the Sandpiper Landing Inn was able to stay in business through the stay-at-home order. With a mask mandate in place until October 14, tourists feel safe to come to Branson again. The Inn's doors are still open, thanks to the EIDL, and Piper will be there to greet you as you come through them!

Full story

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VISION CLINIC

If furloughing family is not something Dr. Steve Rice ever thought he would have to do. Then along came the new coronavirus.

Rice is a managing partner and CEO of Vision Clinic, an independent private optometry practice established in Springfield in 1967 and now boasting five locations in southwest Missouri.

Across its five locations, Vision Clinic has 85 employees, 79 of whom had to be furloughed for about six weeks during the state of Missouri's stay-at-home order amid the COVID-19 pandemic. Among those furloughed were Rice's son, daughter-in-law and daughter, who are three of Vision Clinic's 12 doctors.

"When all the COVID chaos, as we call it, began, there was an awful lot of misinformation," Rice said, "... and so much confusion."

The confusion extended to government programs designed to help businesses survive decreased income or full closure due to COVID-19.

The Paycheck Protection Program (PPP) "didn't have their act together," and the Economic Injury Disaster Loan (EIDL) program "raised questions about what you could and couldn't do in regards to the combination of the two," Rice said.

Enter Chrystal Irons, director of the Missouri Small Business Development Center at Missouri State University. "In a cloud of uncertainty and anxiety," Rice said, Irons "was a voice of confidence and calm" and some of his fears were allayed.

"After talking to her, I felt confident that the information she was giving me was accurate" and "if she didn't know the answer, she was going to find out," Rice said. "And she did. I had a question, and she got back with me."

Rice and Irons were in touch often as programs aimed at helping small businesses survive the COVID-19 shutdowns evolved. Irons shared guidance on EIDL and PPP with Rice as she received it.

Between working with lenders and



vendors to manage cash flow and working with the Missouri SBDC to attain EIDL and PPP funds to bridge the gap, Vision Clinic was able to survive its six-week closure — and to bring back all of its 79 furloughed employees.

Now, Rice; his son, daughter and daughter-in-law; and the entire Vision Clinic family are back to work tending to the eye health of the people of southwest Missouri — and adjusting to the "new normal," as are we all.

Full story

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Cape Girardeau, MO
Stuart Matthews, Owner



MINGLEWOOD BREWERY

Delivering artisan pizza, sandwiches, craft beer, and canned mixed drinks to your door or curbside has been Minglewood Brewery's solution for the new norm of social distancing for the pandemic.

After the closure of the local brewery, the Buckner Brewing Company, in February 2013, Stuart Matthews saw a need and opportunity for Cape Girardeau. Matthews contacted Buckner's former brewmaster about plans for a new brewery in town, and so, Minglewood Brewery in Cape Girardeau, Missouri opened in 2014.

The state stay-at-home orders caused Minglewood Brewery's dine-in services to close for six weeks. Matthews had to furlough all but four employees, file for pandemic aid, and reconfigure his business under new safety guidelines.

Matthews worked with Jakob Pallesen, a business development counselor at the Missouri Small Business Development Center (SBDC) at

Southeast Missouri State University, to evaluate his relief fund options: Coronavirus Aid, Relief, and Economic Security (CARES) Act, Economic Injury Disaster Loan (EIDL), the Paycheck Protection Program (PPP) and the Small Business Administration (SBA) Debt Relief Program. Matthews obtained a PPP loan and an EIDL loan to ease the burden of the six-week reduction in business and employment.

To keep the Minglewood Brewery thriving, Matthews took the opportunity to adjust business hours; Mondays were not wasted as Matthews made improvements to the dining tabletops and kitchen floors. What use to be the outdoor patio was transformed into the brewery's new curbside pickup location. Matthews is familiar with the legalities of delivering craft beers, but wanted to add mixed drinks to the list. Matthews has spoken with two lawyers and the Missouri Division of Alcohol and Tobacco Control and received the green light to add canned mixed drinks to their expanding delivery menu.

Business is brewing thanks to the guidance from Jakob Pallesen with the Missouri SBDC, assistance from Matthews bank, and expanding the brewpubs services. Minglewood Brewery saw record sales during the first seven weeks once they re-opened for dine-in service and has had to hire more employees. Cape Girardeau residents can experience the delicious drinks and food Minglewood Brewery has to offer — curbside and delivery.

Full Story

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CREATIVE EDGE



When you own a small business with a bulk of clients that are real estate brokers, you quickly realize that it's hard to sell houses when no one is listing them and everyone is staying at home because of a pandemic.

Jason Wray founded Creative Edge in Cape Girardeau, Missouri in 1999, largely as a real estate marketing agency. His primary goal was to build a company that helped businesses "create their edge in the marketplace." The company now produces nearly 50 real estate TV shows across the country. Recently, Wray added a Creative Services division that works with other industries, including agriculture, health care, and manufacturing.

At the end of 2019, Creative Edge was considering new ways to help its clients expand their reach in the marketplace. Their answer was streaming channels. Creative Edge set out to put their real estate brokers onto a new streaming platform in addition to broadcast TV.

However, their plans were soon put on hold due to COVID-19. The Creative Edge team needed to try something new to stay in business during the stay-at-home orders that were enacted in many cities across the state. Before the month was out, Austin Bollinger, vice president of Strategic Development, had contacted Jakob Pallesen at the Missouri Small Business Development Center (SBDC) at Southeast Missouri State University for help with market research.

One of the safety protocols put into place to stop the spread of COVID-19 was limiting the size of groups. Gatherings of more than 10 people were discouraged, meaning large church services could not be held in person. Wray and Bollinger knew that many

churches might be interested in setting up direct broadcasting for their members but would need help. Creative Edge asked Pallesen and the SBDC to help them identify churches they could reach out to. Pallesen also walked the team through relief fund applications, ensuring they wouldn't have to furlough any staff. With relief funds paying their employees, Creative Edge was able to offer a free streaming trial to churches through June 1. Over 30 churches across the country took advantage of the offer. Recently, real estate brokers have started returning to their broadcast TV channels and nine have now shifted to the streaming platform. While COVID-19 was an unexpected hardship, Creative Edge has risen above with the help of the SBDC.



Full story

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