



Business

EDC's business counseling service can be a 'lifesaver' for small business owners

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Coming up with a new business concept is only the first step for a new entrepreneur.

After the bright idea and excitement comes the cold realization that you have no idea what to do next.

And it's not just first-timers who need help. Experienced business owners who want to expand their businesses or branch out in another direction often have the same wake-up call.

So where does the guy with the great idea or the gal who wants her business to expand go for help?

Help is as near as the Cass County Economic Development Corporation (EDC) office, located at Cass County Land Department in Backus.

Every year, EDC Executive Director Gail Levenson provides technical assistance to dozens of people who want to go into business for themselves, and to owners of existing businesses.

As a consultant for the Small Business Development Center (SBDC) in Brainerd, she offers financial counseling, business plan creation, financing assistance and many other services. And the good news is, it's all free!

SBDC is a federally-funded program that operates through the Small Business Administration (SBA) in all 50 states and some territories.

"It's an entrepreneur development program," says Greg Bergman, director of the SBDC's North Central Office at Central Lakes College (CLC) in Brainerd. Levenson has been an SBDC consultant since 2004.

The Minnesota Department of Employment and Economic Development (DEED) is the SBDC's state host and handles \$1.3 million annually in federal funding. DEED, in turn, subcontracts with nine regional centers, including the one at CLC.

Before becoming a SBDC consultant, Levenson had met many Cass County business owners who found it hard to get to the SBDC office in Brainerd to utilize their business consulting services.

Bergman also estimates that prior to the partnership, the SBDC provided about 150 hours of service annually to clients from Cass County.

"That doubled the first year Gail came on board and has increased every year thereafter," he said.

SBDC's core services include business plan development, cash flow assistance, financial and capital assistance, start-up assistance, feasibility analysis, marketing plans, permitting process and much more.

Levenson estimates about 70 percent of her work is with business start-ups. She can help clients with all services but refers marketing assistance requests to SBDC's marketing consultants.

At the SBDC's Brainerd office, about half the workload is with existing businesses and half with new startups, Bergman said.

Requests for assistance have increased, not decreased, during the latest economic downturn. Levenson also sees some seasonality to the inquiries. January and February are usually busy, as is summer. After a slowdown, things get busy again in fall, with December also being a bit slow.

Business counseling can be as unique as the individual and the business involved. It can take a year, more than a year, or even several years to work through the process. The Chase Hotel project in Walker is a prime example of a very

complex but ultimately successful project.

Of course, a certain percent of clients do not follow through with projects.

"Some weren't all that serious to begin with; it was just an inquiry," Levenson says.

She thinks about 50 percent of projects make it to completion. Sometimes when a client comes in with stars in their eyes, working through the fiscal bottom line "brings them back to reality and speaks for itself."

Since 2004, 66 businesses have completed their projects, using EDC assistance. They include a dock manufacturer, floral shop, automotive repair shop, RV park, cafes and coffee shops.

"People come to us with considerable experience and with very little," Bergman describes. "We help them think through the process. We also help existing businesses tackle things they haven't done before, like write a business plan or financial projections."

Clients usually come to Levenson by word of mouth, referred by others who have used her services. Others are referred by Cass County EDC members who hear someone who is thinking about starting a business and think they could benefit from the technical assistance. The SBDC and SBA also have websites and distribute brochures to cities and financial institutions.

As EDC Executive Director, Levenson works with the EDC Board to attract manufacturing, health care and renewable energy industries and jobs to Cass County.

"Those are the fields that provide more full-time good-paying jobs," she explains. "But those take more time to develop." Most of the new businesses that open in Cass and Crow Wing counties are service-related, retail or tourism-oriented.

On any given day, Levenson may be giving a tour of an industrial park or the former Ah-Gwah-Ching campus to a business owner who is considering relocating or expanding a business.

Then it's back to the office for an appointment with someone who is thinking about a new business start-up.

Client feedback has been very positive. "They're very helpful, very supportive, thankful and happy about the free services we offer," Levenson relates. "One client even gave me a frozen turkey as a thank you!"

To learn more about services the SBDC offers to small businesses through the Cass County EDC, call Levenson at the EDC Office in Backus, (218) 947-7522.

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