

SUCCESS

2016

**ELEVATING
SMALL BUSINESSES
IN UTAH**

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In 2016, the Utah Small Business Development Centers (SBDCs) began operating under the direction of Utah State University (USU). This partnership offers the Utah SBDC the privilege of directly benefitting from the vision and leadership of the state's land-grant university. It also provides the opportunity to expand our services to entrepreneurs and small business owners through USU Extension and thus increase our economic impact throughout the state.

This year the Utah SBDC program exceeded its goals in a number of areas. Through the dedicated efforts of SBDC regional and satellite centers, the Utah SBDC provided \$54,641,277 in capital infusion (loans obtained by clients). We helped clients increase sales revenue in the amount of \$44,474,780, which included \$5,430,102 in export sales. We also helped 203 new businesses begin operations as part of our total clients served of 2,496. These results come directly from our database management system and through surveying our clients after they've received SBDC services.

Each year, the Utah SBDC participates in a na-

tional economic impact study performed by James J. Chrisman Ph.D. This report analyzes the sales and employment changes and financing obtained by a sample of established businesses and pre-ventures (persons aspiring to start a business) who received 5 or more hours of counseling assistance (long-term clients) from the Utah Small Business Development Center (SBDCs) in 2014-2015 fiscal year. The report also provides an estimate of the jobs saved and existing sales retained through SBDC counseling.

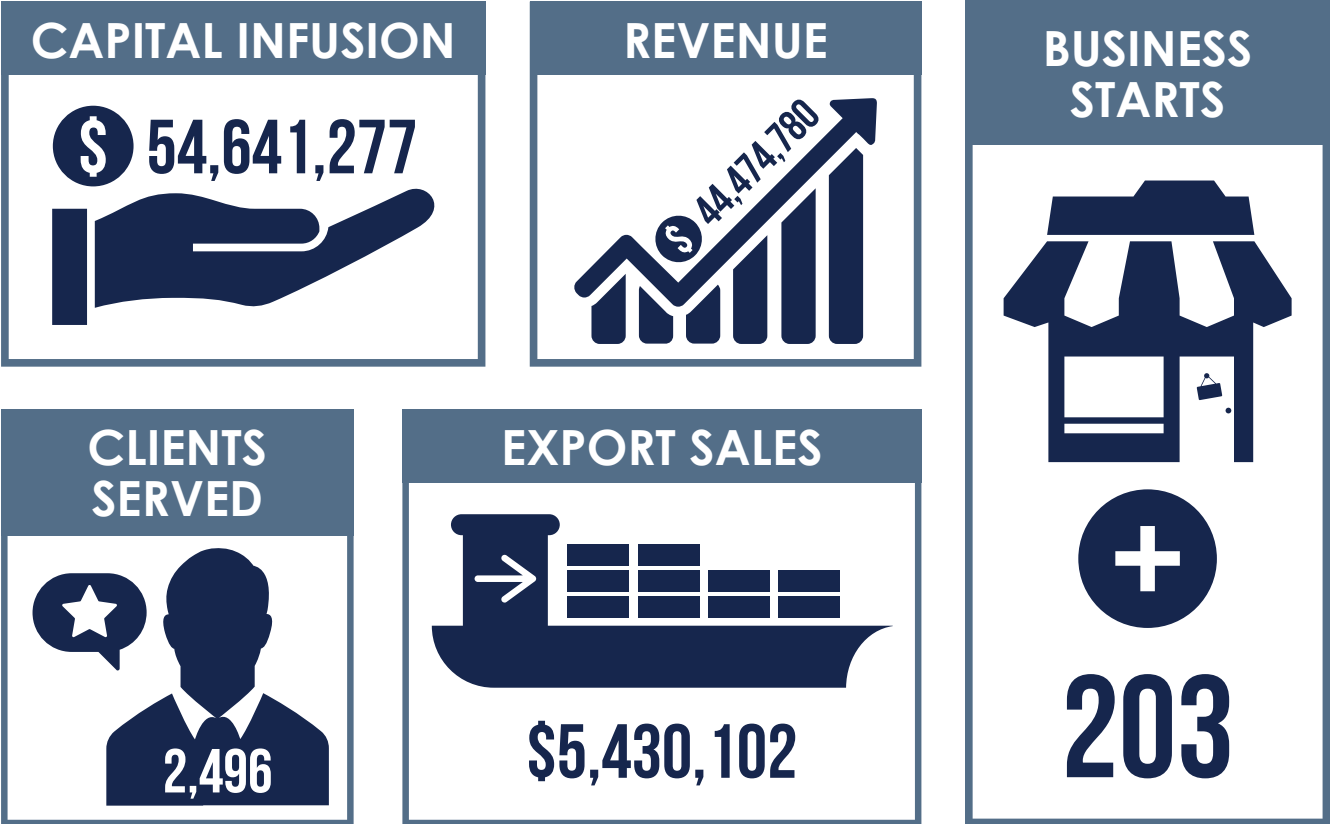
For the 2014-2015 fiscal year, there was a combined state and federal tax revenue totaling \$7,701,402. When compared to the cost of counseling "Pre-Venture Clients," a benefit to cost ratio of \$12.98/\$1.00 resulted. The benefit to cost ratio for "Established Businesses" resulted in \$3.40/\$1.00. Total capital infusion compared to the total cost of operating the Utah SBDC resulted in a benefit to cost ratio of \$18.96/\$1.00. For this same period of time, the Utah SBDC helped clients create 1,187 new jobs.

All of this is made possible through the strong support of our partners. The Utah SBDC program receives financial support from the Small Business Administration, the Governor's Office of Economic Development, as well as host institutions throughout the state including Utah State University, Davis Applied Technology College, Weber State University, Salt Lake Community College, Utah Valley University, Snow College, Southern Utah University, and Dixie State University. In addition, numerous other local public organizations contribute financially to our success.

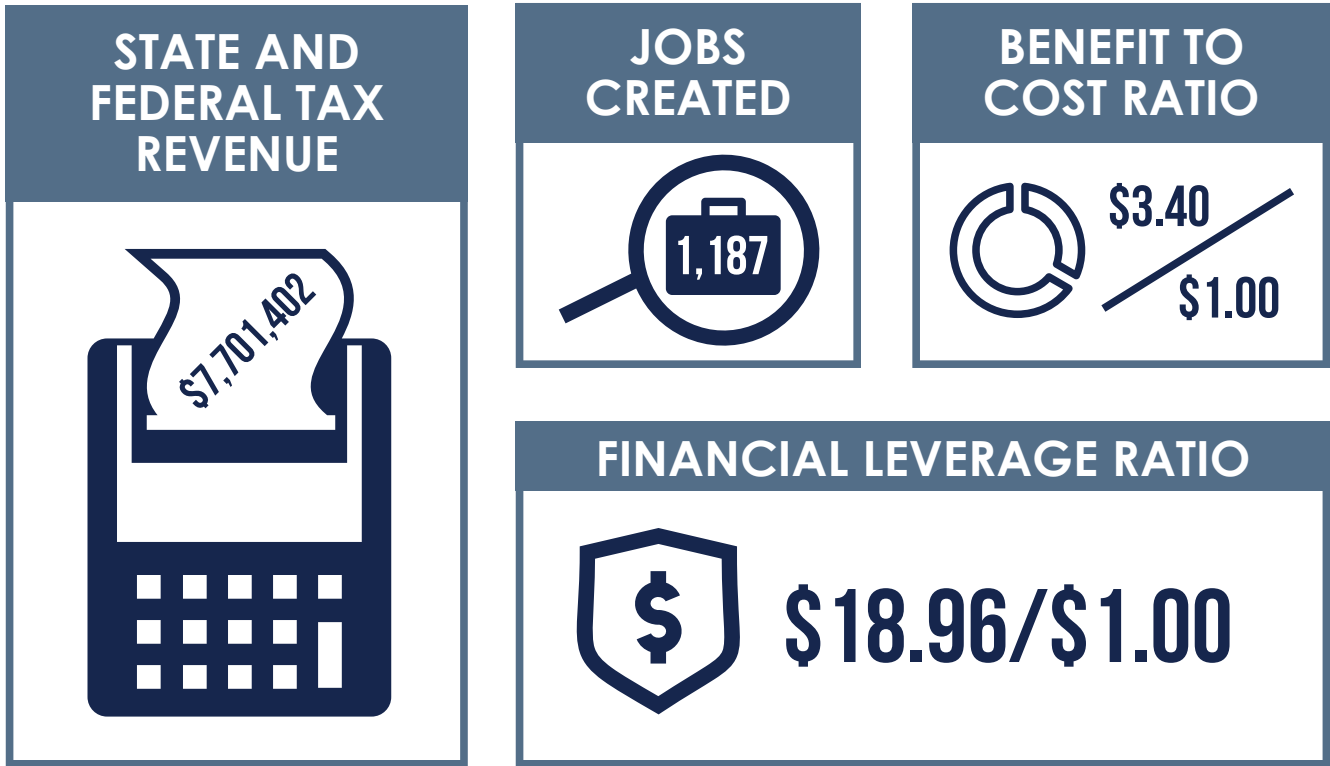
Utah ranks among the most entrepreneurial states in the country. People around the state are looking for ways to improve their lifestyles through small business ownership. They are searching for meaningful assistance to accomplish their goals. There is an ongoing need for the services provided by the Utah SBDC program. The Utah SBDC is committed to improving our services and expanding our reach to every person desiring to start, own, and operate a small business.


Michael C. Finnerty
Utah SBDC State Director

Center IC Data, 2016



Chrisman Study 2014/15





Left to right: Brady Wood – Lead Center Analyst, Michael C. Finnerty – State Director, Jason Yerka – Associate State Director

In 2016, Utah State University was selected by the Small Business Administration (SBA) to host the Utah Small Business Development Center (SBDC) Network. The lead center is located at the USU campus in Brigham City through USU Extension and includes regional service centers throughout Utah. SBDCs provide business owners with advising, mentoring and training to help launch and grow their businesses. The SBDC currently hosts 15

centers located at colleges and universities around the state. Michael C. Finnerty, recently named state director for the Utah SBDC, said USU is the perfect fit to host the network since USU already has SBDCs at central campuses in Logan and Price and at regional campuses in Brigham City, Tooele, Vernal, Blanding and Moab. “Our goal is to help Utah entrepreneurs and businesses be successful, to help strengthen our economy and

to provide jobs and employment for Utah citizens,” he said. The SBDC program is the largest government-funded small business management and technical assistance program in the United States. The SBDC program currently includes 63 lead centers and more than 900 service delivery points throughout the United States and its territories. For further information, visit <https://utahsbdc.org/>.

ASPHALT BUSINESS EXPANDS TO MULTI-STATE SUCCESS

Top Job Asphalt helps families, communities, companies and governments save money and natural resources by protecting and preserving their asphalt pavements. As a mother and son business team, Top Job Asphalt has a unique business structure, and one that ensures commitment to high quality paving services. Top Job started 12 years ago as a local Utah company. Since then it has expanded to serve Idaho, Wyoming, Nevada and Arizona. Their pavement preservation experts have been studying defects and appropriate treatments for years, and they offer a variety of preservation options. Top Job Asphalt employees work to accomplish projects with minimal impact to traffic, and their estimators, project managers and leads are committed to making each project go smoothly. Top Job Asphalt first came to the Logan SBDC in 2008, and since then, their small business has grown and expanded. Over the years, the Logan SBDC has

helped them update their critical software systems and implement lean management technology to strengthen their business practices. The SBDC has helped Top Job Asphalt improve their financial management, allowing them to make smart, effective investments. In addition, they helped implement a management automation system to further improve their business efficiency and strengthen customer relationships. Top Job Asphalt started as a small company with a handful of employees and has grown into a successful, multi-state business with strong ties to the community.

BUSINESS ASSISTED BY THE SBDC AT:

EXTENSION

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THE VALUE OF CUSTOMER RELATIONSHIPS

A business succeeds or fails based on the quality of its relationships. In Travis Minnig's line of work manufacturing premium and highly precise machine components, relationships have made all the difference in the success of his venture.

Launching Cutting Edge Precision in 2014, Minnig left his full-time job in the premium machine components industry to try his hand at small business ownership. Originally following advice from his father to get into the field, he found a great deal of satisfaction providing high quality work and building relationships with those around him. He was well trained and had built a strong network to help him hit the ground running as soon as he opened his doors.

As most entrepreneurs experience, the journey has not been without its challenges. Minnig has learned first-hand the struggles of starting and keeping a new venture afloat, especially managing cash flow and obtaining business loans.

"Cash flow has been the biggest struggle," he said. "I think too many people go into business unprepared to deal with the financial numbers. People go in thinking \$10,000 is going to get them somewhere. They are approaching it too small. They need to think bigger and longer term."

Minnig reached out to the Small Business Development Center (SBDC) in 2001 for help understanding how to launch his business and apply for a business loan. Over the course of the last 15 years, the SBDC has helped him become more fluent with his finances, write a business and growth plan and connect with lenders for financing options. With the skills gained and relationships built, he has been successful in obtaining multiple loans for the expansion of his business. He said that he leaned on the SBDC for help and education and it has been a good relationship.

"The SBDC has pulled us out of some sticky spots," he said. "Every time I've been in trouble, the SBDC has helped me understand why I'm facing problems and what I need to do differently."

Minnig also serves as the program developer for the Northern Utah National Tooling and Machining Association (NTMA). The organization provides an apprenticeship program for high school and early

college-age students that teaches necessary skills while offering real-world experience. NTMA provides companies like Cutting Edge Precision with a skilled workforce ready to meet customer needs and expand business. When additional help is needed, the SBDC will be there to help Minnig take his company to the next level.

"The best part of being an entrepreneur is the people," Minnig said. "I take a lot of pride in providing jobs and supporting employees' families. I enjoy getting to know our suppliers and customers. That's why our customers come back. It's all about relationships."

BUSINESS ASSISTED BY THE SBDC AT:



WEBER STATE
UNIVERSITY



FROM SMALL TOWN TO SHARK TANK

Konel Banner and Frank Weston, the founders of InstaFire, have over 40 years of combined business and outdoor experience and are the industry leaders of fire starting technology. Their products are quickly becoming a global sensation. Banner, CEO, along with Weston, president, co-developed InstaFire's patented technology.

Banner and Weston prepared themselves for this moment. They are both outdoor enthusiasts. Banner has over 30 years of scouting experience and is also a Dutch oven culinary expert. Weston is an avid sportsman, hunter, fisherman and outdoorsman and served for 7 years on the Meadowville volunteer fire department. This experience with fire and the outdoors brings with it a unique understanding of both the danger of and the need for fire, as well as a desire to take care of the environment.

Their story began in the fall of 2007, during a mountain man rendezvous, when Banner was intrigued by an elderly man lighting a rock on fire. Having seen a "rock burn," they became intrigued with the possibility of developing a more effective and safe firestarter and emergency fuel supply that could be mass produced and sold nationwide.

For the next 9 months, Banner and Weston perfected the formula for a firestarter that would burn on snow or water, even on an iPad or in a person's hand. In June 2008, InstaFire was established as an S-Corp, and bootstrapped with their personal funds. Their first customers wanted InstaFire for emergency preparedness.

InstaFire products are composed of all natural ingredients which, when burned, create a waste product very similar to Miracle Grow that can be used as a soil fertilizer. InstaFire has a 30-year shelf life and is light weight, which makes it ideal for hikers, campers and outdoor chefs.

In 2008, Banner and Weston started working with the Kaysville, Utah Small Business Development Center and the Northfront Business Resource Center. Through the SBDC they were introduced to other valuable resources.

"Working with the SBDC has been very positive for our business," says Weston. "They have been our business consultants as InstaFire has grown."

The men also got involved with the Entrepreneur Launch Pad, a non-profit entrepreneur organization also located in the Northfront BRC, and began inspiring other entrepreneurs.

InstaFire was invited to a national preppers con-



ference on September 11, 2011. They only had \$2,000 available for this great opportunity. They spent every penny at the convention, but connected with televangelist Jim Bakker. Bakker purchased 10,000 6-gallon buckets. This one deal saved the company. They went to the 2015 National Hardware Show and met the buyers for Meijer and Home Depot, who picked up several InstaFire products to test. In Home Depot, they had a 97 percent sell through in a test, and InstaFire products were expanded to all 2,000 stores in 2014. At the 2015 Hardware Show, a vice president for Walmart met them and picked their products up in three categories. Target soon followed.

By fall 2015, Banner and Weston were ready to take the next step. Andrew Willis, director of the Kaysville SBDC, noticed that Shark Tank was holding an informational meeting at the University of Utah the next day and called Banner immediately. In the auditions, they lit InstaFire in their hands and made a powerful impression to the Shark Tank producers. Of the approximately 45,000 auditions, between 120 and 160 were selected to appear on the show.

"Shark Tank brought legitimacy to our business, and we've been able to get into the large retailers faster than we could on our own," Banner said. "Lori Greiner helped us get into several tradeshow in the Shark Tank booth with other companies. Another benefit has been the partnerships we have developed with these other companies. We've been able to help each other".

With the investment from Mark Cuban and Greiner, InstaFire bought a new packaging machine that would allow them to dramatically increase production. Cuban rebuilt their website and has made a big difference in their online marketing, including SEO, and increased their exposure on Amazon. The Sharks helped with packaging and arranged appointments with some of the larger retailers. InstaFire will be in over 7,000 retail stores by the end of 2017 and has expanded into 2,800 Walmart stores. The other retailers include Home Depot, Target, Ace, True Value, Academy Sports, Bass Pro, Big 5, Sportsmans, Kroger and Bed Bath and Beyond.

Because of the Shark Tank appearance, Banner and Weston got the attention of Neal Malani, managing director of KMG International Limited, who watched the episode from his home in Hong Kong. He knew that they needed to do business together and asked them to compress InstaFire into a tablet that could be used as a fuel source in villages in much of the world. He flew to their manufacturing facility in Utah and they worked together on prototypes. While Banner and Weston worked on developing the InstaFire tablets, Malani worked on a stove

to burn the InstaFire tablets. Within 3 days, they had a working prototype of the tablet and within a week a prototype of the stove. They have since met with African nations, India, Philippines, Haiti, and board members of CARE. Great interest has also been expressed by the largest energy company in Africa. InstaFire now has an effective way for villagers to cook that doesn't involve gathering wood or using charcoal or kerosene, which have a negative environmental effect. Many of these nations are worried about the effects of deforestation because their animals are leaving and it is harder for people to hunt and survive.

Over the years, Steve Cloward at the Northfront BRC and Brent Meikle and Andrew Willis at the Kaysville SBDC have helped InstaFire with all their startup needs, from patent attorneys to knowing where to go for packaging, to setting up light manufacturing and warehouse space in incubator space owned by the Davis Applied Technology College. The SBDC has helped with business plans, industry market reports, getting into Goldman Sachs 10,000 Small Businesses and preparing Banner and Weston for their appearance on Shark Tank.

BUSINESS ASSISTED BY THE SBDC AT:



BUSINESS BUILT ON GRANDFATHER’S INTEGRITY



Nick Zurcher co-owns and runs Zurchers Party Supplies with his two brothers, Dallas and Kyle. Zurchers currently has 13 locations in Utah and Idaho, growing from their first retail store in Boise, Idaho, in 1983.

The Zurchers story started in Idaho in 1952, when the brothers’ grandfather, Clarence Zurcher, started selling toys out the back of a truck to convenience and grocery stores. Their Dad, Bob Zurcher, took over the company in 1981, and in 1983 converted a warehouse to a retail store, put party supplies in it, and started selling direct to consumers. He then sold off the toy company.

Nick was referred to the Salt Lake SBDC through the Goldman Sachs 10,000 Small Businesses program. “I saw there was a big opportunity [for the SBDC to] help us with market research to expand,” he said.

Through the Salt Lake SBDC’s provided market research, Zurchers received the needed data and analysis to feel comfortable increasing the size of one of their locations by 75 percent, and to select a new store location, which will open in 2017.

Zurchers has become a household name in Utah over the last two decades, and in the age of Pinterest and Instagram, party supplies are more popular than ever. For Zurchers, Halloween has become the busiest time of the year, but this has added a huge challenge with regard to costume sales.

Nick commented, “This is our fourth year in the Halloween costume business...The first couple of years were really hard. Every year



it gets easier as we get used to the huge influx of inventory and customers in the store. As we have been getting used to that, it has become a smoother operation and every year we balance the workload a little bit better.”

When asked to give three nuggets of wisdom to someone starting a business, Nick said first that it is imperative to have a forecast of the first 12 months and be aware of your cash flow. Second, be kind and fair to your employees and vendors, and third, leave as much money in the company as you can so it can grow.

“Retail is a tough business, but at the same time it is very rewarding,” he said. “It is fun to have customers come in and be excited about what we have and appreciate having a store nearby.”

BUSINESS ASSISTED BY
THE SBDC AT:



CLEANING BUSINESS STARTED WITH A BUCKET AND 1,500 BUCKS

As a former fighter pilot in the Air Force and a retired airline pilot, Leo Henderson found retirement didn't suit him, and he needed an avenue to channel his energy. He found that channel and has been growing Absolute Janitorial Service into a business that has become known for reliability, consistency and honest employees. Located in Orem, AJS provides certified, comprehensive janitorial services and general maintenance to small-to-medium-sized businesses across the Wasatch Front and surrounding areas.

Henderson began analyzing businesses with low start-up costs that would serve a few purposes: get his family involved, provide them with jobs and income and employ local veterans who he could pay higher wages than industry averages. He found that janitorial would be a great place to start. With \$1,500 in cash, some cleaning supplies and a mop bucket, he launched Absolute Janitorial Services.

For the first year-and-a-half, Henderson worked the business alone, but it wasn't long before clients started asking for additional services. He saw this as an opportunity to grow his business and kept saying "yes" to all requests his clients made. Nearly 10 years later, Henderson has grown AJS to three full-time employees, 20 part-time employees and over \$500K in annual revenue. He has accomplished his goals of employing his family and assisting veterans.

After qualifying as a Disabled Veteran-Owned Small Business (DVOSB) certified business, AJS experienced significant growth by securing government contracts re-

quiring additional working capital to expand.

"The SBDC helped me write a business plan, create financial projections, prepare loan documents, and pitch for funding. We were able to get the money we needed to grow," Henderson said. "The SBDC helped us open our eyes as to where we were in the business and showed me how to evaluate business reports to see if we were on the right track or not. Shaun, our SBDC advisor, was able to help us understand the growth and health of the business, and for the first time ever we created a plan for the business that would help us manage our expansion."

The best part of being an entrepreneur is the satisfaction that you're building your own business and feeling like a can-do person who can accomplish something, according to Henderson

BUSINESS ASSISTED BY THE SBDC AT:



HOME INSPECTIONS COMPLETE FROM PILLAR TO POST

When Aaron and Jeanne Bell decided to move from Colorado to Cedar City in 2015, they knew they wanted to own their own business. The perfect opportunity arose when a local franchise, Pillar to Post Home Inspections, went up for sale. With a background in commercial and residential property management along with both business management and business administration degrees, Aaron felt that the home inspection business was a great match for his skills and experience.

The Pillar to Post Home Inspection franchise has been in existence since 2003. All Pillar to Post inspectors are members of their local business associations and are trained, certified and insured. The Pillar to Post system uses state-of-the-art training, inspections and on-site report generation, providing complete and immediate customer satisfaction. Home inspections are an important part of the home buying process as they provide homeowners with the information they need pertaining to home repairs and maintenance.

Aaron knows and understands the importance and value of a thorough home inspection. He reached out to the SUU SBDC in the summer of 2015 for assistance with the business valuation and business planning process. Over a 3-month period, he worked closely with Joni Anderson of the SUU SBDC doing multiple

revisions of financial projections, a marketing plan and a business plan. He also worked with Craig Isom of the SUU SBDC, who helped him understand the negotiation process and walked him through the possible outcomes of different options and how to proceed with the negotiations. He officially took over the business on September 26, 2015. Bell and Anderson continue to regularly meet to review progress and compare actual results to the projections they created last summer. Bell plans to continue to utilize the resources provided by the Cedar City Small Business Development Center as business continues to grow.

"I contacted the SBDC during the process of making the initial offer to the sellers of the business," Aaron said. "I honestly don't feel that I would not have been successful in purchasing the business if it wasn't for Craig and Joni at the SBDC."

BUSINESS ASSISTED BY THE SBDC AT:



FORTRESS CLOTHING REVOLUTIONIZES COLD-WEATHER GEAR

When working in sub-zero conditions, a key to being safe is keeping the body core warm. If vital organs are warm enough, they will keep circulating warm blood out to the extremities. Providing adequate core warmth is exactly what Fortress clothing has achieved.

As Dale Lewis watched his son work in the North Dakota oil fields, he realized how miserable he was in winter temperatures of -10 to -20 degrees. Even six layers of clothing was not enough to keep him warm. Lewis utilized cold weather clothing technology to create a solution.

Fortress Clothing actually began doing business within the industrial work niche in 2012, solving winter productivity problems for business. Initially they were focused on the oil and gas industry, but have since expanded into mining, logging and construction industries. The Utah SBDC has worked with them in providing strategic market research and insight. The industrial line of clothing continues to grow, and they now serve the emergency preparedness market. Search and rescue crews are beginning to add Fortress clothing to their winter survival personal protection gear list. And of course, Fortress is excellent for recreational activities like hiking, camping, snowmobiling, skiing, hunting and fishing.

The science behind Fortress clothing's success is a hydrophobic-engineered polymer, which allows for moisture evacuation at the highest level. The architectural structure of the insulation maintains "loft," guaranteeing heat retention. This combination offers an incredible comfort range of nearly 80 degrees, and keeps a person

warm even when wet. It does this by taking advantage of the third law of thermodynamics where pressures in interacting systems move to equalize. This allows moisture to flow away from the body (the high-pressure system) to the outside (the low-pressure system). Fortress clothing is constructed of a high-moisture-vapor-transmission-rate (MVTR), wind resistant, non-coated/non-laminated fabric and the structured proprietary insulation. The efficiency of the clothing was tested by having a person plunge himself into freezing water on a day when temperatures were as low as -20 degrees. As the water drained from the clothing, the test person was warmed by his own body heat less than a minute after getting out of the water. He didn't suffer hypothermia, didn't need an external heat source to warm up and stay warm, and didn't need to change into dry clothing! You can see this plunge test video (and others) on their website at www.fortressclothing.com.

Most recently prototyped and tested is a lightweight single-layer hoodie that was quickly recognized as revolutionary on crowdfunding platforms, raising nearly a half million dollars of funding so far.

BUSINESS ASSISTED BY THE SBDC AT:





ELECTRONIC SOLUTIONS FOR MEASUREMENT AND CONTROL PROCESSES

Greg and Yvonne Gardner first visited the Vernal Small Business Development Center as new-lweds in 2003. They had several entrepreneurial ideas and wanted to start a business together in addition to their new family.

Things didn't really get traction and take off until a few years later when Greg combined his knowledge of electronics and some oilfield experience to create Paragon Automation. Paragon Automation provides electronic solutions to fluid and gas monitoring but, in Greg's words, "We can automate the measurement and control of any process."

Mark Holmes, director of the Vernal SBDC, recalls what it was like before. "As a young man I worked as a roustabout, replacing paper plate graphs and taking hourly readings. My father climbed the equivalence of about half the Empire State Building every day to lower a metal tape called a gauge down into tanks to measure oil levels."

Paragon Automation's work has reduced costs and improved productivity for their clients. Now, a "Gauger" simply drives by a location to take an electronic reading or could even receive that information at a distant office. Paragon is one of the few energy production-related businesses to remain successful during the local economic downturn. As an oilfield company trims costs, they look to Paragon Automation.

Success isn't all about costs and productivity for clients. If you ask about their pillars of success, Yvonne will quickly tell you that they hire good people. Greg then adds that they take care of those people with things like company profit sharing.

Greg is a graduate of the Goldman Sachs program where the Vernal SBDC provided research for him. Greg and Yvonne have also completed the 10 Week Entrepreneur course offered at the Vernal SBDC. The latest

research provided by the Vernal SBDC has been for an expansion into Tiny Homes, pictured in this article. With their automation skills and entrepreneur spirit, there are very few processes Paragon Automation cannot improve. The Vernal SBDC is a proud partner as they help improve Paragon Automation's business processes.



BUSINESS ASSISTED BY THE SBDC AT:

EXTENSION
UtahStateUniversity™

NURSING SERVICES COME HOME

Tachiinii Nursing Services (TNS) Inc. started out as a single nurse working as an independent contractor for another home health agency in 2011. Ivan Jones, the owner of TNS, quickly found out that there was a huge need for skilled home health on the Navajo Nation. Jones, being a Native American himself and understanding both the people and the area, felt compelled to bring these services to his people.

He heard about the business incubation program at the USU Eastern Blanding campus and that it had office space for new businesses at a lower rental rate. Ivan applied and got into the incubation office space. That is where he met Tim Chamberlain, the Small Business Development Center advisor for the area, who helped provide information on business planning, marketing, financial and loan applications. With some counseling and hard work, Jones applied for licensure and obtained a home health license in the state of Utah and obtained a certificate of authority through the Navajo Nation Business Regulator in September of 2013.

TNS started out with one patient and increased to three by the end of the year. In 2014, Jones realized the company needed Medicare certification to expand services to the rest of the community by accepting Medicare, Medicaid, Indian Health Service contract health, Veteran's Affairs and other private insurances. Through hard work, TNS has become Medicare certified and assists all patients residing in San Juan County and the Navajo Nation.

Jones learned about fighting for freedom as

he served his county in the armed forces and learned compassion serving others as a registered nurse. With those characteristics, hard work and some friendly SBDC help, Ivan has moved out of the incubation office and has expanded his business. He now has his home office in Bluff, Utah, and satellite offices in Arizona and New Mexico. His dream to help his people is now a reality and he plans on continuing to expand his services across the Navajo Nation and beyond.

BUSINESS ASSISTED BY THE SBDC AT:

UtahStateUniversity™
EASTERN - BLANDING



A GENUINE AMERICAN RESTAURANT CATERING TO LOCALS

Restaurant owner George Rodinos recently moved to the southern Utah area and would dine out from time to time; often ending up at restaurants in Springdale or St. George. He noticed the same was true for the residents in Virgin, Toquerville, La Verkin and Hurricane. There were no fine dining restaurants. The area has many fast food outlets and a couple of restaurants. However, the fact that residents from the area, including Hurricane, travel to Springdale or St. George for lunch and dinner indicated a glaring need for a fine eating establishment.

Rodinos has 44 years of experience in the restaurant industry. With this experience, he and his wife Cindy planned to build and operate the Stage Coach Grille, a successful restaurant in LaVerkin. The restaurant provides a combination of American food, impeccable service, a Southwest ambiance and beautiful landscaping. It even includes some unique “parking” for customers coming to dine: a corral where they can safely keep a horse while dining at the Stage Coach Grille.

The Stage Coach Grille is a local’s restaurant with fine food. A significant aspect of their business plan is to focus and tailor the menu and ambiance primarily for local’s trade, with the tourist trade as a secondary source of revenue. After all, the local trade is there year-round, creating a solid and steady base of revenue.

In addition, tourists find the Stage Coach Grille to be a genuine




















American restaurant by virtue of its menu, ambiance and architecture. The revenue from the tourist trade enhances the bottom line significantly for about 7 months out of the year. And the locals find the Stage Coach Grille to be a genuine place to “Ride your horse to the restaurant, keep it in the corral (we will feed and water it for free), enjoy a fine meal and ride off into the sunset.”

The Stage Coach Grille is open for lunch and dinner and is closed on Sundays.

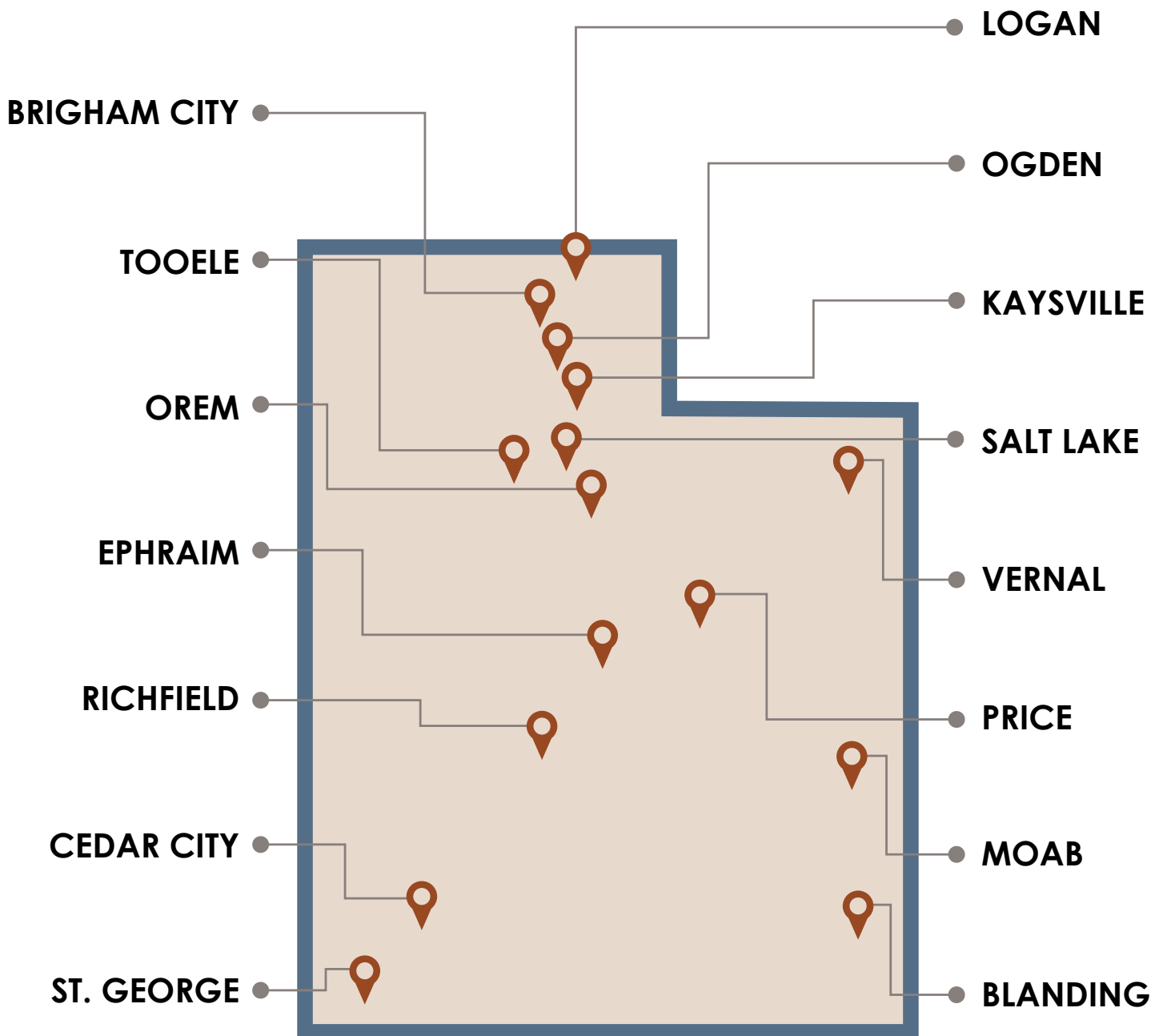
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THE SBDC AT:**

DSU
DIXIE STATE UNIVERSITY
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