# SUCCESS





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# FEATURED

- 4.....SERIAL ENTREPRENEUR GUIDES RURAL SHORT-TERM RENTAL BUSINESS STR Helper - Logan SBDC
- 6......100-YEAR-OLD METAL FABRICATION BUSINESS STILL HAS BRIGHT FUTURE DAR's - Brigham City SBDC
- 7.....LIVING THE AMERICAN DREAM Saźon Hispano - Ogden SBDC
- 8......WOMAN ENTREPRENEUR NOT CONSTRAINED BY RULES DynaGrace Enterprises - Kaysville SBDC
- 9......NEW ENTREPRENEUR MAKES BEST BUSINESS BUYING DECISION AEI Decon - Salt Lake SBDC
- **10.....THE SHOW MUST GO ON** The Vernal Theatre Live - Vernal SBDC
- 12.....NO VIBRATION-RELATED ACCIDENTS OR DEATHS International Vibration Technology - Orem SBDC
- 14.....LOCALS AND TOURISTS ALIKE SUPPORT OUTDOOR GUIDE AND RENTAL BUSINESS Clear Creek Adventures - Price SBDC
- **16.....SEE A NEED, FILL A NEED** Color Country Art Supply - Cedar City SBDC
- 18.....DINER OWNERS' PHILOSOPHY: TREAT EMPLOYEES LIKE EXTENDED FAMILY Black Bear Diner - St. George SBDC

# DIRECTOR'S MESSAGE



n 2017, the Utah Small Business Development Centers (USBDC) continued operating under the direction of Utah State University (USU). This partnership has proven to be beneficial to both USU and the USBDC as we work towards our common mission of serving the public through learning, discovery, and engagement. In addition, we've been working closely with the Governor's Office of Economic Development (GOED) to provide support to the governor's challenge of 25,000 jobs throughout rural Utah in the next four years.

In 2017, the USBDC experienced turnover with service center directors in Ephraim, Richfield, St. George, and Tooele. But even with this turnover, the program exceeded its goals in a number of areas. Through the dedicated efforts of SBDC regional and satellite centers, the Utah SBDC provided \$64,160,218 in capital infusion (loans obtained by clients). We helped clients increase sales revenue in the amount of \$35,225,319, which included \$6,689,760 in export sales. We also helped 258 new businesses begin operations as part of our total clients served, which was 2,624.

We recognize and thank all of our partners including, the Small Business Administration (SBA) and GOED, 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.

We would also like to extend a special thanks to the Utah State Legislature for their support and confidence in the Utah SBDC program. This past year we received an unprecedented increase in our state funding. This allowed us to increase our capacity in several of our service centers and fully fund a market research analyst position, which supports the entire network with market research data and reports.

Michael C. Finnerty Utah Small Business Development Center State Director

# ABOUT THE SBDC

n 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.

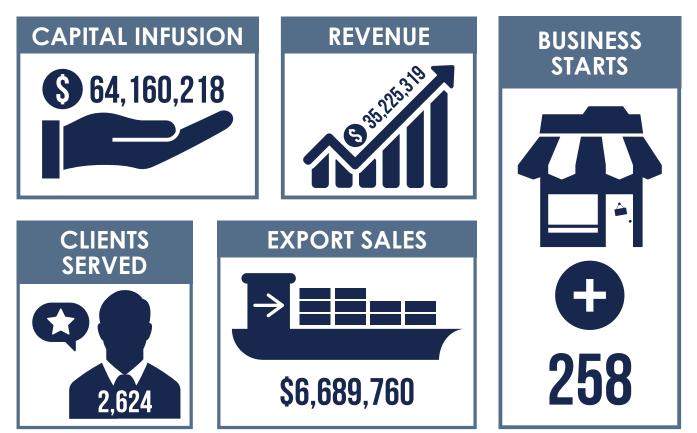
SBDCs provide business owners with advising, mentoring and training to help launch and grow their businesses. The SBDC currently hosts 15 centers located at colleges and universities around the state.

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.

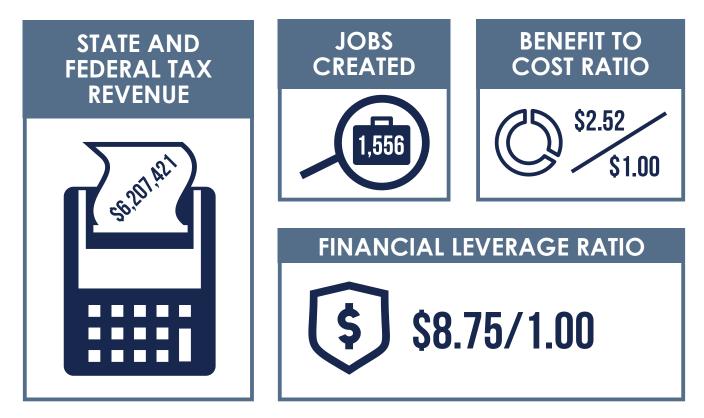
"Our goal is to help Utah entrepreneurs and businesses be successful, to help strengthen our economy and to provide jobs and employment for Utah citizens," he said.

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 utahsbdc.org.

# Center IC Data, 2017



### Chrisman Study 2015/16



# LOGAN

# SERIAL ENTREPRENEUR GUIDES RURAL SHORT-TERM RENTAL BUSINESS

be near family. That was 11 years ago, and not only did his retirement not happen, but he became mayor of Garden City for two terms and started five new companies. Not exactly the life of leisure he had planned, but with his engrained entrepreneurial spirit, it was a perfect fit for him.

And for numerous residents in the Bear Lake area, this entrepreneur is making it possible for them to be able to live and work from home.

Spuhler's professional background running information technology and software sales companies integrated nicely with his responsibilities as mayor. One of the first challenges he faced was managing a rural town with 800 people on the voting roster that expands from 12,000 to 20,000 in the summer. Then add in the 3,000 residents who live there mostly year-round in their second homes, and there are three groups of people with very different needs.

The growing short-term rental market – the Airbnb's, VRBOs and privately rented properties – quickly surfaced

as a much-needed answer to the huge seasonal influx of visitors, but also came as a challenge for the city, he said. With over 300 short-term rentals, averaging 24 people per rental, there were an additional 6,000 or more people a night staying in Garden City in the summer.

"This brings into ques-

tion the need for public policy and parity related to safety and taxes," he said. "Without a method to manage these things, it was becoming a challenge to our small city staff and a concern to our professional providers of short-term rentals as well as our full-time residents."

Spuhler, Bob Peterson, who was then-Garden City manager, and Kenny Jacobson, a Garden City second homeowner, got their heads together in July of 2015. They talked about the need for a solution that could address the challenges of the city's rental boom.

"We just started throwing ideas around, and we felt like



instead of a sparse few people doing the 'heavy lifting,' we should let technology do it," Spuhler said. "We all have software backgrounds, and that, combined with our experience

#### "Think globally and outside the box, and realize that you can do almost anything from anywhere with technology."

- John Spuhler, STR Helper

in city government, helped drive the project. Garden City is like the perfect worstcase scenario. Very few cities in the country have 90 percent of their population living outside their city."

For the next year-and-ahalf, the trio worked to create STR Helper, a software solution for the regulation of short-term rentals. The software was designed to scan

the data for all area short-term rentals each night from 40plus internet platforms and compare it to the city's business licenses, voter registration, parcel data, geographic information system (GIS) and even social media accounts to discover the city's rental inventory. The data is publicly available information, and the software combines key data points and makes recommendations that are then verified by employees.

"It also allows us to get a picture of whether or not the rental owners are in compliance with local ordinances on



things like noise, trash and parking," he said. "It keeps track of these things, and if you ever end up with something unfortunate, like going to court, all the information is there."

Spuhler said as STR Helper began to unfold, he met with Mike Young from USU Extension's Small Business Development Center (SBDC). Young provided business assistance for Spuhler and his wife earlier for Elite Education Global, LLC, a business they started in 2012.

"When we launched our education company, we were looking for marketing guidance, because that's not our strong suit," Spuhler said. "Mike consulted with us and helped us find a marketing intern from USU who is now a full-time employee for us, and she is tremendous. So I contacted him again in the early phases of STR Helper. Mike has forward-thinking ideas and has given us great direction for promoting our business. He's also helped with general analysis – looking at where our business is, and where we want it to go."

Young said the SBDC of Cache Valley is proud to be part of the STR Helper journey.

"They were able to leverage their experience as civic leaders in a small resort town to address a specific, timely, critical market need," Young said. "Our primary aim is to help businesses drive economic growth and development in Utah, and STR Helper is certainly doing that. The founders saw a need and filled it. They've shown that with the right combination of hard work and entrepreneurial drive, even companies in rural Utah can achieve explosive growth and success. They are on track to hit around \$2 million in annual renewable contracts in their first year alone, and they just received a \$1 million investment."

After STR Helper was launched, it quickly became appar-

ent it would be a valuable tool for Garden City. Complaint calls to the city went down by 85 percent, room tax revenues came up 52 percent in just 2 years, and the compliance rates now approach 100 percent. The Utah League of Cities heard about the software and wondered if it would be applicable for other communities. The city of Moab, and Grand County Utah, signed on first, and now there are 50 cities around the country using it. The software may be used overseas if the language can be translated into Icelandic.

"Now we are just trying to keep up with the scale," Spuhler said.

STR Helper currently has 16 staff members and will be hiring more personnel next year when their new office space is completed, he said. By the first quarter of next year, the company will have 20 employees in the Bear Lake Valley alone. With new sales coming, that number will likely be doubled.

Underground fiber optics and high speed wireless installed in Garden City in recent years make it possible for nine of the employees from Bear Lake Valley to work out of their houses, many of whom are at-home moms.

Spuhler is happy STR Helper can provide Garden City residents with year-round work that doesn't shutter in the winter. He encourages people to think globally and outside the box, and realize that they can do almost anything from anywhere with technology.

"And don't be afraid to let the experts help you," he said. "The SBDC helped us with things we just didn't know how to do, and their expertise has been invaluable to us. Our education company has done tremendously in sales, and so has our software business. All from this little town here in rural Utah."

# **BRIGHAM CITY**

#### 100-YEAR-OLD METAL FABRICATION BUSINESS STILL HAS BRIGHT FUTURE



ar Burnett knows metal fabrication and so do his children. What began over 100 years ago in Park City as "J.J. White Blacksmith" has grown into a family business for the Burnetts. Located in Garland, Dar's J.J. White Blacksmith, or Dar's Welding, has served the community for over 60 years. Its wide variety of services includes shearing, bending, plasma work and, of course, welding.

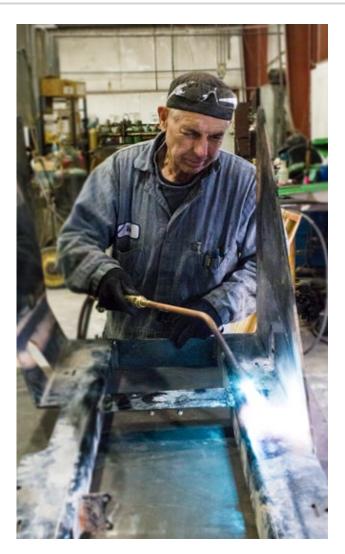
"We can weld about every metal that can be welded," said Burnett.

He and his wife, Susan, own the company and employ 13 people; all of whom work as a team to ensure efficiency between orders. Their customers are large companies in northern Utah as well as the federal government. They've also expanded into home and garden décor, which is carried by local retailers as well as online.

The Burnetts' sons, Jason, Weston and Brody, are credited with growing the business to where it is today. With an expansion project ahead of them and plans for the three to purchase the business, Brody, the youngest son, came to the Box Elder Small Business Development Center in early 2017 looking for guidance on the transition of the business. SBDC told him about the Rural Fast Track Grant and provided information and pointers on how to apply for it. Their application was successful, and they qualified for a \$50,000 grant, which will be put toward machinery that will increase their service menu. This growth has inspired the family to seek out hiring information and company training opportunities in the area.

"For the future, we foresee growth," said Brody. "We foresee keeping it as a family business where we're all still involved, expanding our customer base and growing to be able to offer jobs to more people and offer better services to our customers. With the strong family ties and commitment to providing high quality fabrication, we feel Dar's Welding has a bright future ahead."

 $\frac{EXTENSION}{\text{UtahState}}$ 





# OGDEN

#### LIVING THE AMERICAN DREAM

or over 10 years, it was Veronica Alcocer's dream to own her own business. When she lived in Mexico, she ran a 99-cent store and also sold shoes and purses. Now she is living the American dream alongside her husband, Jose Alcocer.

After many years of planning, praying, preparation, and hard work, the Alcocers opened Sazon Hispano, a full-service restaurant that features traditional Mexican food, and is located in the heart of Ogden, at 1303 Washington Boulevard.

The SBDC and SBA were very instrumental in assisting and providing guidance to the Alcocers in setting up their business. They provided assistance with the business registration and licensing process, business planning and logo design, negotiation strategies, and loan packaging.

"We are very grateful and highly recommend the services of the SBDC to other entrepreneurs," said Veronica. "They have been a great help in moving us forward to achieve our dream!"

#### BUSINESS ASSISTED BY THE SBDC AT:

WEBER STATE









#### WOMAN ENTREPRENEUR NOT CONSTRAINED BY RULES

inda Rawson has been president and CEO of DynaGrace Enterprises since its inception in 2006. She was born in the small rural community of Morgan, where she grew up on a farm. She was raised by a single mother with four children.

"My Father was an alcoholic and left our home when I was 18 months old," she said. "My mother never went to college but did her best to provide for her children. Of my four siblings, I am the only one to pursue higher education and own my own business."

Though there were many, she never let the challenges associated with being a woman impede her path to success. Rawson is a software engineer, and while working at Hill Air Force Base, she received a call asking her to be a subcontractor for a project at NASA.

At the time, she was divorced and had three children in high school. She would need to own her own business to complete the work.

"I thought about it for a day, and then jumped at the opportunity," she said. "And I was suddenly thrown into the world of business."

In 2009, Rawson applied for the SBA 8(a) program and was accepted. She found that she was ill-prepared, but learned quickly and wrote a book, "The Minority and Woman-Owned Small Busi-

ness Guide to Government Contracts: Everything You Need to Know to Get Started," to help other business owners.

That year, she also took an important step forward with Select Engineering Services. She converted her business to an "S" corporation so that SES could purchase part of the company for equity interest. She needed capital, and that was a good way to get it. With the SES partnership, they won several engineering contracts, and Rawson grew her business to over 15 employees. After a legal challenge, the company became DynaGrace Enterprises, and the customer base now includes the Air Force, Navy and the Department of the Interior.

Rawson worked with Andrew Willis, director of the SBDC in Kaysville, which also serves Davis and Morgan counties.

"The SBDC has been a very important resource to us," she said. "Andrew gave us recommendations that have proven extremely valuable. He has also assisted us in obtaining the market research we've needed in developing our growth strategy. The SBDC has provided us services, consultation and recommendations, which we value and use."

Willis acknowledges the influence Rawson has had on the entrepreneurial community.

"Linda is always anxious to learn as much as she can and validate what works so she can share it with other entrepreneurs. She has the abundance mentality and is continually networking with others as well as teaching, coaching and mentoring."

Recently, DynaGrace Enterprises obtained a physical building and moved from its home office. The new office includes space for a studio that can be used for podcasts and video production.

DynaGrace Enterprises now also owns Weatheregg, LLC, where Rawson creates products to teach kids about weather science through methods including a coloring book and the WeatherEgg Kids: Whacky Weather Board Game, currently a Kickstarter campaign.

Rawson always wants to learn and grow and is open-minded. She prizes creativity in herself and those on her team. She prefers not to be constrained by a set of rules, and believes that rules change with time and circumstance.



# **AEI**Decon

# **SALT LAKE**

# NEW ENTREPRENEUR MAKES BEST BUSINESS BUYING DECISION



Ate Coombs purchased AEI Decon in October of 2017. Before acquiring the decontamination and remediation services company, Coombs worked for a large corporate manufacturer in Utah. He remembers walking the factory floor headed to his desk one day feeling lost, stuck and frustrated. His job and the company were good, but he felt there was more for him to learn and to give.

"I realized that if I ever wanted to see a change in my life, I would have to make it happen," Coombs said.

He began studying how to start a company and realized that starting a business from scratch was not something he wanted nor was suited to do. Rather, he saw that his project management and problem-solving skills would be better leveraged if he were to buy a business and then grow it.

He contacted three business

brokers to start the process of sifting through potential businesses. After talking with business brokers, SBA loan officers and others, Coombs settled on his litmus test for screening potential businesses. It would need to be a simple, easy-to-understand business model, be a brick and mortar operation, have an effective system for finding customers, have employees and allow for high quality of life with his family.

After 3 months of looking at around 1,000 businesses, he narrowed his list to six promising options. He then contacted the Salt Lake SBDC for assistance and met Bryce Hansen.

"The first and most important help I received from him came in the form of objective questions about each of the half-dozen businesses I was considering acquiring," Coombs said. "Bryce's insights and fresh perspective helped me immediately rule out three companies because they so poorly fit my own criteria – which I had failed to realize because they sounded like so much fun! He also helped me navigate the sometimes-murky waters of business valuation and helped me evaluate the asking prices for each business and structure intelligent counter offers."

When asked what advice he would give to others interested in starting or buying a business, he said, "Don't get stuck wondering what to do – take action. Ask for help and advice from people who know about starting a business, and try what they suggest – it just might work!"





#### ashelle Jackson is the physical embodiment of tenacity. She will be the first to tell you she's nothing like Alfred Hitchcock, but they do have something in common – they've both produced shows for the stage of the historic Vernal Theatre. Hitchcock directed and produced "Shadow of a Doubt," as shown in the above marquee, and Jackson now produces live shows at the theatre.

Built in 1946, the Vernal Theatre was an entertainment centerpiece for downtown Vernal for nearly five generations. After the end of the oil boom in 2014, declining revenues forced the closure of the movie house, which was the first to show color movies in eastern Utah, and it presented 3D movies as early as 1946. But it now sat empty, awaiting its fate.

Jackson saw an opportunity. She couldn't let this grand old lady shrink into disrepair and succumb to the blight of the downtown exodus that currently plagues small-town America. The big question was how to pay for such an undertaking. With \$50 in her bank account, Jackson started a Go Fund Me campaign which brought in \$1,250. But more important to her than the money was the show of community support.

With a little more confidence, she approached the owner of the Vernal Theatre. The theatre had been in his family since the 1950s. Jackson made her pitch to preserve the building, maintain the old-time atmosphere and keep it true to its heritage. The owner loved the idea and jumped in to help with financing. Jackson negotiated terms that allowed them to start producing shows and receive revenues before payments were due. Still low on cash, she approached the Small Business Development Center (SBDC). With zero-interest rate assistance from bankers, the SBDC assisted Jackson in applying for the Uintah Basin Association of Government's Revolving Loan Fund. The bid was successful.

Armed with a building and some cash, Jackson set to work remodeling, installing new heating and lighting, and bringing in an army of volunteers for audio visual, props, stage crew, acting and costumes. The local radio station stepped in to provide free advertising.

Jackson's life was not without its difficulties as the project unfolded – surgery on an 11-day old baby, an employment delay for her husband, being rejected for financing at every turn and a flood of oil from a boiler thought to be empty. However, her perseverance got her through, and the show did go on.

Productions have included A Christmas Carol, Little Women, The Music Man and many more. Nightly shows are regularly sold out in the 250-seat theatre, and the crowds always want more.

The SBDC is proud to have been part of this endeavor, but it's really Jackson who has shown the community that a young lady with a dream and \$50 in her checking account is far more powerful than wrecking balls and Main Street blight.









## OREM

#### **NO VIBRATION-RELATED ACCIDENTS OR DEATHS**



s a young Air Force helicopter crew chief, Norman Serrano found that the vibration of a helicopter increased more and more just before it broke down. Serrano concluded that the helicopter should be adjusted or repaired as soon as it began to vibrate.

He focused his efforts on dynamically balanced spinning subsystems within the helicopter platform, including the main rotor and tail rotor systems. It took the average mechanic a few weeks to dynamically balance these systems, but Serrano developed techniques that took him only a few hours and produced much smoother results. He

"I believe the secret to my success has been two-fold, namely a passion for helping others and being blessed with an understanding of how to balance rotating systems."

- Norman Serrano, IVT

working for 6 years as their applications engineer, Serrano felt that the helicopter industry was on the wrong path. He soon became an independent consultant to further develop his dynamic balancing technology. After a few more years developing his Vibration Intelligent Balance Solution (VIBS)

technology, he was able to apply it to almost anything that spins and has had phenomenal results. NASCAR, the transportation, manufacturing, aerospace and green energy (wind turbines) industries as well as many others have successfully used the technology.

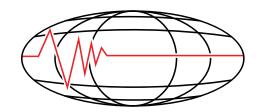
Serrano said his Native American heritage and service as a military veteran have taught him many valu-

soon discovered that approximately 90 percent of the helicopter maintenance issues result from vibration. His motto became, "No more vibration-related accidents or deaths."

After being recruited by an aerospace company and

able life lessons. But when it came to starting and growing a business, he was very much out of his comfort zone. He said two of the greatest challenges he faced were knowing who to trust and managing debt and risk.

While an SBA loan was critical in sustaining International







Vibration Technology (IVT) several years ago, recently the SBDC has provided the expertise and resources to help the company share both its message and technology.

"In addition to providing amazing resources to small businesses, they are talented, remarkable professionals who sincerely care about helping businesses grow in a sustainable way," Serrano said.



Changes in technology and assistance from key individuals have allowed him to hone the technology. VIBS can be used by anyone, anywhere on the globe. IVT is now bringing the vibration reduction technology to aerospace, manufacturing and clean energy industries and could go a long way toward accomplishing Serrano's mission of saving lives and making the world better.

## PRICE

#### LOCALS AND TOURISTS ALIKE SUPPORT OUTDOOR GUIDE AND RENTAL BUSINESS

hen Johnny and Mallery Dunn contemplated opening an outdoor guide and rental business in Helper, Utah, they were unsure of exactly what it would take to make it a success. But their strong desire to succeed and their passion for the outdoors drove them forward to open Clear Creek Adventures. After their first year in business, they were amazed at the outpouring of support that exceeded their expectations of what a start-up business on Main Street might do.

Johnny is an outdoor enthusiast with extensive experience in guided road bike tours. Initially, his idea was to offer the tours along the beautiful, scenic drives through the Castle Country area and along the Manti-La Sal ridge in central Utah. However, he and his wife, Mallery, quickly saw an opportunity to do more than just offer tours. They expanded their business concept to include a Main Street location in historic downtown Helper where they rent kayaks, paddle boards and various types of bicycles, including electric bicycles.

"We were amazed at the level of support we received from the community," Johnny said as he thought back to when they were first considering including the storefront in their initial launch. "We expected mostly tourists to rent from us and were shocked to see how many locals supported our business."

Johnny first came to the Price SBDC in 2016 in anticipation of opening his business for the 2017 season.

"Working with Ryan Murray gave us a huge confidence boost as first-time business owners," he said. "He asks you the tough, important questions to make sure you know what you're getting into. Once we were committed, he helped us with the planning and training needed to succeed."

When contemplating the 2017 outdoor season, Johnny and Mallery look back at the successful year they had and are looking for-



ward to growing their business in 2018. They plan to offer a larger variety of tours next year, including additional tours during the week and expanding to new tour areas.

According to the Dunns, their secret to success has been a passion for the outdoors that keeps them motivated to work hard and do more than customers would normally expect.

"Every day as a business owner brings new, unplanned challenges, so I think being able to adapt accordingly leads to success," he said.

#### clearcreekadventures.com





# **CEDAR CITY**



#### SEE A NEED, FILL A NEED

uring a visit to Cedar City for Thanksgiving in 2013, Nick Froyd realized he had forgotten his art supplies. He searched and shopped, but couldn't find adequate supplies anywhere in Cedar City. This caused him to think, and the idea for an art supply store was born.

Froyd had worked for years as an employee and in management for several corporations. He reached the conclusion that the owners of those businesses aren't smarter than everyone else, they just dared to take a risk. That's when Froyd decided it was time to move back to Cedar City, take a risk, and make his dream a reality.

After a year of planning and research, Froyd opened the doors of his new business, Color County Art Supply, in November of 2014. Color Country Art Supply carries all things for artists, from paints to brushes, canvases to easels, and framing to educational tools. There is also space available in the store for art workshops and artist displays.

Froyd initially met with Craig Isom and Joni Anderson of the Cedar City Small Business Development Center during the research and startup phase of his business in 2014. The counseling relationship has continued to include a complete strategic review and marketing plan created by a team of Southern Utah University MBA students in 2016 as well as ongoing marketing and technology consulting.

Froyd consulted with the SBDC when considering moving his store location, which he did in the summer of 2017. The new Main Street location has brought more customers and increased visibility. He continues to grow and evolve his business by providing art camps, classes and workshops, online painting videos, and artist displays in the store.

Froyd said the best part about being an entrepreneur and having his own business is that it's like going to play every day instead of going to work. He encourages entrepreneurs to find a mentor, do the research, and be as involved in their local community as possible. He plans to continue to use the resources provided by the Cedar City SBDC as his business grows.







**BUSINESS ASSISTED BY THE SBDC AT:** SUU SOUTHERN UTAH UNIVERSITY

2017 Utah SBDC Annual Report 17

# ST. GEORGE

#### DINER OWNERS' PHILOSOPHY: TREAT EMPLOYEES LIKE EXTENDED FAMILY

UT AH

andy and Tami Wong have been in the restaurant business for most of their lives. They have owned the Black Bear Diner in St. George for the past 4 years and recently started construction of a second location in Washington, Utah.

At age 15, Randy began working with his parents in the restaurant business and worked all positions, learning from the ground up. At age 19, he was a full-time manager and continued to advance, obtaining the position of vice president of operations over 42 IHOP restaurants in seven states.

Tami also started working at age 15 as a car hop and was a server at age 16. Several years later, they worked at an IHOP together. That was 20 years ago and two children later. Randy continued to work as a multi-unit manager and Tami as a health, sanitation and quality control liaison between the franchise company and the stores. Both Randy and Tami worked for IHOP another 14 years until the group was sold, leaving them unemployed – and looking for the next opportunity.

That is where faith came in, and all the skills, experi-

ence, hard work and desire to focus on employees as people paid off for them. Black Bear Diner came into their lives by grace. A previous restaurant associate in St. George contacted Randy about a restaurant with an excellent location that had been closed and boarded up for over a year. The Wongs approached Black Bear headquarters about the opportunity. Feeling optimistic about his abilities to manage a family restaurant, but with some hesitation about the site from the franchisor, the Wongs opened the doors almost 6 years ago. The site has been number one in sales in the chain for the past 4 years.

The Black Bear Diner's second location will be just off the Washington Parkway, and will accommodate growth in the area with easy access to those traveling along I-15. The St. George SBDC and Len Erickson provided Randy and Tami with a feasibility study for their second restaurant, which later became their business plan.

The Wongs worked with Town & Country Bank and were encouraged to consider owning the land, building and equip-



ment, and to operate it, rather than lease it. Through an excellent reputation and record, they were able to put together an SBA loan that covers the second restaurant. In addition, the SBDC assisted the Wong's with registering an LLC, DBA, and Operating Agreement needed in a very short period of time.

"The help we received from the SBDC was invaluable," Randy said. "We could not have done it without them. Now I refer other business owners to this resource offered through Dixie State University, the SBA and the Governor's Office of Economic Development."

Giving back is an important part of the Wongs' business philosophy. They feel they have been blessed and want to do the same for others. Employees can start young and early, as Randy and Tami did. They can work their way into more responsible and higher paying jobs. The Wongs work hard to treat their employees as if they are extended family. In addition to their children, Lexi and Collin, they have employed several extended family members and around 100 other employees.

"Another important part of our business philosophy is giving to all non-profit organizations that request our help," Randy said. "We feel it is important to support and be part of the community."



BUSINESS ASSISTED BY THE SBDC AT:

DIXIE STATE UNIVERSITY

ST. GEORGE, UTAH

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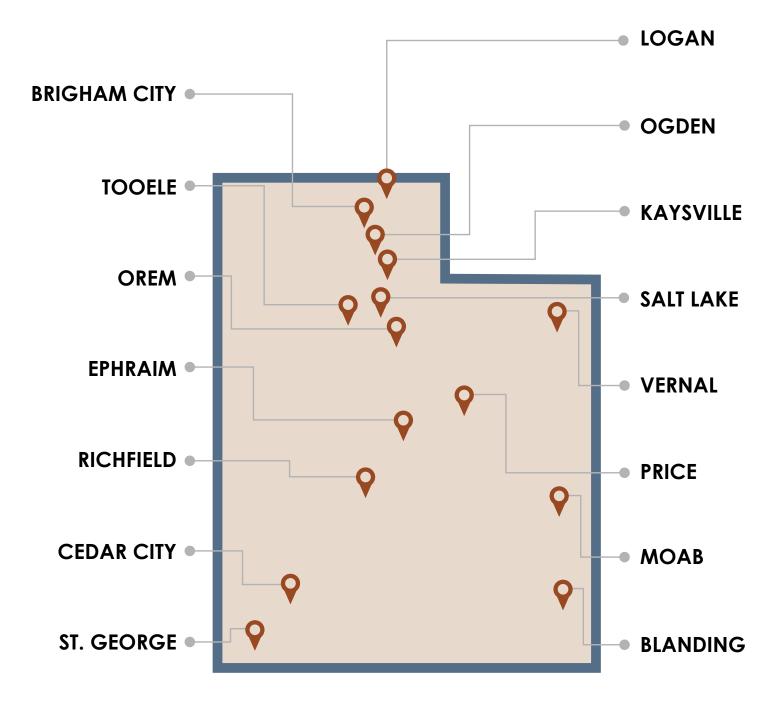
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