

# Governor's Office of Economic Development (GOED) Financing Application

Please type or print clearly. Be sure to fill in each blank and answer each question. If not applicable, mark N/A and explain. If there is not enough room in a section, use the additional page at the end of the form and indicate the section you are adding. If you need to leave the form before it has been completed, print the pages you have completed before closing because you can not save your work in Adobe.

**Please check loan programs applying for:**

REDI Fund

APEX Loan Program\*

Pooled Bond Loan Program

\*Please fill out and attach APEX addendum

SBA 504\*

\*Federal forms will also need to be completed.

## SECTION 1. APPLICANT INFORMATION

**Name of Applicant Business:** \_\_\_\_\_

**Affiliated Businesses:** \_\_\_\_\_

**Company Contact:** \_\_\_\_\_

**Business Address:** \_\_\_\_\_

**City/State/Zip Code:** \_\_\_\_\_

**County:** \_\_\_\_\_

**Business Telephone:** \_\_\_\_\_

**Fax Number:** \_\_\_\_\_

**E-Mail Address:** \_\_\_\_\_ **Website Address:** \_\_\_\_\_

**Name of Individual Completing This Form:** \_\_\_\_\_

**Company Affiliation:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

**Employer's Identification Number**

**Federal:** \_\_\_\_\_ **State:** \_\_\_\_\_

**NAICS Codes:** \_\_\_\_\_ **Fiscal Year End:** \_\_\_\_\_

If the NAICS Code and/or employer's identification number for this project is different from the numbers for the firm listed, please complete the following:

**Employer's Identification # Federal:** \_\_\_\_\_ **State:** \_\_\_\_\_

If an expansion is occurring at a site other than the main office, please list address.

**Expansion Address:** \_\_\_\_\_

**The Company is a:**

Sole Proprietorship

S-Corporation

Partnership

C-Corporation

LLC

Non-Profit Development Corporation

LLP

For-Profit Development Corporation

Other (specify) \_\_\_\_\_

**Date Applicant Business Established in South Dakota:** \_\_\_\_\_

**Date Applicant Business Established Out of South Dakota:** \_\_\_\_\_

**State of Incorporation:** \_\_\_\_\_

**Primary Business Activity:**

Retail

Wholesale

Manufacturing

Service

Other (specify) \_\_\_\_\_

**Business Description:**

**Brief History of Company:**

**Plant/Office Location(s)**

**# of Employees**

_____	_____
_____	_____
_____	_____

**Major Stockholders, Partners or Proprietors:**

(Provide most recent year-end personal financial statement on each principal owner (owning more than 10 percent) or guarantor, or the most recent personal Federal income tax returns (previous three years) for each principal. Please provide details of all existing personal debt. Attach resumes for each principal owner, guarantor, and management personnel of company.)

Name	% Ownership	Address & Phone Number	Social Security Number

Total 100%

**Identify personal and corporate guarantors and other collateral for this loan:**

**Management Information**

(List all the officers, directors or general partners.)

Name	Title	Address & Phone Number	Social Security Number

**Provide an organizational chart of the company showing key positions and functions.**

**Indicate officer salaries and number of officers for past three fiscal years:**

FY 20\_\_\_\_: officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers.

FY 20\_\_\_\_: officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers.

FY 20\_\_\_\_: officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers.

Interim\_\_\_\_months: officer salaries were \$\_\_\_\_\_ for \_\_\_\_\_ officers.

**Banks Where Business Accounts are Maintained:**

Primary Lender Information

Name	City/State	Phone #	Type of Account	Account	90 Day Average Balance (obtain from bank officer)

Working (Operating Line)

Limit	Based On	Current Balance
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Present Business References:**

Name	City/State	Phone #
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Business Consultants**

Your Attorney:

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Years of Affiliation: \_\_\_\_\_

Your Accountant:

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Years of Affiliation: \_\_\_\_\_

## SECTION 2. PURPOSE OF THE LOAN

Description of the Project and Reason for the Loan:

The estimated date construction or acquisition will commence: \_\_\_\_\_

The estimated completion or acquisition and installation date: \_\_\_\_\_

Date by which the project will be fully operational: \_\_\_\_\_

Is the loan applicant the proposed occupant of the project:            Yes            No

If no, please state occupant: \_\_\_\_\_

Legal owner of project site(s) if other than applicant, and relationship to applicant.

**Requested Sources of Financing:** Please attach copies of letters of commitment for each source of permanent and interim financing. Letters should contain a description of items to be financed, credit analysis and work papers, the specific terms and conditions, and the proposed collateral position.

A. Source of Long-Term Financing (including GOED financing):

<b>Name of Lending Institution</b>	<b>Contact Person</b>	<b>Phone Number</b>	<b>Address</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

B. Source and amount of equity funding:

(GOED loan programs require a MINIMUM of 10 percent. The board may require a larger equity contribution.)

Source	Amount	Comments
_____	\$ _____	_____
_____	_____	_____
<b>Loan Amount Requested From GOED</b>		
	\$ _____	
<b>TOTAL</b>		\$ _____

This section includes all uses of funds, including the non-GOED sources of financing:

**Supporting Cost Documents (please attach)**

Uses of All Funds	Useful Life	Total Cost	Proposed Source	Proposed Collateral Position
<i>Project Costs Eligible for GOED Financing:</i>				
Land Acquisition	_____	\$ _____	_____	_____
Land Improvements	_____ years	\$ _____	_____	_____
Building	_____ years	\$ _____	_____	_____
Site Improvements	_____ years	\$ _____	_____	_____
Repairs/Renovations	_____ years	\$ _____	_____	_____
Construction	_____ years	\$ _____	_____	_____
Construction Fees	_____ years	\$ _____	_____	_____
Equipment and Installation	_____ years	\$ _____	_____	_____
Furniture and Fixtures	_____ years	\$ _____	_____	_____
Other Construction Costs	_____ years	\$ _____	_____	_____
<i>Project Costs Ineligible for GOED Financing:</i>				
Inventory	_____ months	\$ _____	_____	_____
Trade Receivables	_____ months	\$ _____	_____	_____
Work-in-progress Inventory	_____ months	\$ _____	_____	_____
Financing Fees	_____ years	\$ _____	_____	_____
Other Costs	_____ years	\$ _____	_____	_____
	_____ years	\$ _____	_____	_____
	_____ years	\$ _____	_____	_____
<b>TOTAL:</b>		\$ _____		

The cost of the project must be supported by firm construction bids, purchase options or contracts for the purchase of property.

**SECTION 3. MARKET SUMMARY**

List your present and anticipated suppliers for the project. Include suppliers of equipment, supplies, utilities, freight, insurance, phone, accounting and legal services, advertising, rent and specific raw materials if the supplier provides or will provide more than 10 percent of COGS or operating expense. Be sure to include potential new suppliers due to the expansion.

Supplier	City, State Phone	Material/Service

**List Your Present Major Customers (10 percent or more of sales or top five):**

Name	City, State Phone	Product	(% of Sales

**List Your Present and Projected Principal Competitors (top five):**

Name	City, State Phone	Product	(% of Market

## SECTION 4. HISTORICAL FINANCIALS

Provide most recent three (3) year financial statements. At a minimum, this history must contain a balance sheet and income statement. Audited financials are preferred, however, other statements may be acceptable. If applicant is a business newer than 3 years, provide all previous financials. Unaudited financial statements must be signed and dated by an authorized financial officer of the applicant business and details (terms, maturity, interest rate) must be provided on existing debt agreements. If unaudited financial statements are provided, also include federal tax returns for the previous three years.

## SECTION 5. PROJECTED FINANCIAL STATEMENTS

Submit projected financial statements reflecting the performance of the applicant under the conditions for the term of the loan for the next three years. Projected financial statements must include: balance sheet, income statement, cash flow, and must be supported by notes and justifiable assumptions.

If you need assistance completing projections, contact the Small Business Development Center nearest you. A complete listing of the centers is provided in the back of this application.

## SECTION 6. MARKETING INFORMATION

1. Include your present major product lines which account for more than 10 percent of gross sales and any new products which may result from funding.

Product	% of Total Sales	CURRENT		PROJECTED YEAR 3	
		Production in SD (\$)	% Exported from SD	Production in SD (\$)	% Exported from SD
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____



2. Describe the market that exists for your product or service and your ability to compete. Address your market share.

3. Describe your method of selling and distribution.

4. How do you price your product or service?

5. Where is your market heading? Describe the trend in the industry.

6. What are the most important factors affecting your ability to compete in the market place?

## SECTION 7. EMPLOYMENT SUMMARY

Please indicate the company representative who should be contacted to follow up on the employment information:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Telephone: \_\_\_\_\_

### PART 1: CURRENT EMPLOYMENT INFORMATION

(Please provide current employment levels as of the date of the application.)

	Total Number of Employees (in and out of SD)	Average Annual Hours	Total Number of Employees in SD	Average Annual Hours (SD Employees)
Full-time	_____	_____	_____	_____
Part-time*	_____	_____	_____	_____
Seasonal/Temporary**	_____	_____	_____	_____
<b>TOTAL EMPLOYEES</b>	_____	_____	_____	_____

\*Works less than 30 hours per week.

\*\*Works only during peak season (please specify length of peak season \_\_\_\_\_ months).

### South Dakota Employees Only

PLEASE USE HOURLY WAGES

	<u>Wages Weighted</u>			<u>Number of Employees Receiving that Wage</u>			per class
	Low	Avg	High	Low	Avg	High	
Managers & Administrators	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____
Professional & Technical	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____
Sales	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____
Clerical	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____
Service	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____
Agriculture, Forestry, Fishing	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____
Production, Maintenance	\$ _____	\$ _____	\$ _____	_____ + _____ + _____	=	_____	_____

SOUTH DAKOTA TOTAL NUMBER OF WORKERS: \_\_\_\_\_

CURRENT SOUTH DAKOTA

TOTAL ANNUAL PAYROLL: \$ \_\_\_\_\_

**CURRENT EMPLOYEE BENEFIT PACKAGE**

1. Please provide a detailed listing of employer paid benefits.

2. Please provide a detailed description of all other benefits offered.

**PART 2: PROJECTED EMPLOYMENT INFORMATION**

South Dakota (only) employment projected to be created each year as a result of the GOED financing programs:

PROJECTED ANNUAL EMPLOYMENT IN SOUTH DAKOTA

	Jobs to be created						
	Year 1	Year 2	Year 3	Year 4	Year 5	=	Total
Full-time	_____	_____	_____	_____	_____	=	_____
Part-time*	_____	_____	_____	_____	_____	=	_____
Seasonal/Temp**	_____	_____	_____	_____	_____	=	_____
<b>Total New Employees</b>	_____	_____	_____	_____	_____	=	_____

\*Works less than 30 hours per week.

\*\*Works only during peak season (please specify length of peak season \_\_\_\_\_ months).

PROJECTED NUMBER OF EMPLOYEES IN VARIOUS JOB CATEGORIES IN SOUTH DAKOTA:

	Current 20__	Year 1	Year 2	Year 3	Year 4	Year 5
Managers & Administrators	_____	_____	_____	_____	_____	_____
Professional & Technical	_____	_____	_____	_____	_____	_____
Sales	_____	_____	_____	_____	_____	_____
Clerical	_____	_____	_____	_____	_____	_____
Service	_____	_____	_____	_____	_____	_____
Agriculture, Forestry & Fishing	_____	_____	_____	_____	_____	_____
Production, Maintenance	_____	_____	_____	_____	_____	_____
TOTAL EMPLOYEES	=====	=====	=====	=====	=====	=====
TOTAL ANNUAL PAYROLL	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

**PROJECTED EMPLOYEE BENEFIT PACKAGE**

If different than current benefit package, please note changes.

1. Please provide a detailed listing of employer paid benefits.

2. Please provide a detailed description of all benefits offered.

**PART 3: JOB DESCRIPTIONS**

PLEASE COMPLETE OR ATTACH JOB DESCRIPTIONS. Please use specific job titles. Broad job titles are not acceptable. For example, “clerical” or “professional support” are not acceptable, but “typist,” “word process equipment” and “accountant” are acceptable titles. Please submit as much detailed information as possible on copies of the next few pages. Include only employees in South Dakota to be employed as a result of the state funding.

EXAMPLES:

A.) Job Title: Mechanical Engineer Category: Prof/Tech

Number of new employees who will have this job title in:

Year 1: 2 Year 2: 3 Year 3: 6 Total: 11

Job Description: Will coordinate the complete product development and direction of the design of new products.

Beginning Wage/Salary: \$31,000-\$34,000

Minimum Educational Requirements: Masters Degree in Mechanical Engineering or equivalent.

B.) Job Title: Machinist Category: Prod/Maint

Number of new employees who will have this job title in:

Year 1: 30 Year 2: 54 Year 3: 78 Total: 162

Job Description: Machinists will machine individual parts, build and develop necessary fixtures and inspect parts ready for the assembly process.

Beginning Wage/Salary: \$8.50 - \$10.50 per hour

Minimum Educational Requirements: Completed training at a quantified trade or vocational school. Apprenticeship or experience necessary.

Please copy this page for additional job descriptions

Job Title: \_\_\_\_\_ Category: \_\_\_\_\_

Number of new employees who will have this job title in:

Year 1: \_\_\_\_\_ Year 2: \_\_\_\_\_ Year 3: \_\_\_\_\_ Total: \_\_\_\_\_

Job Description:

Beginning Wage/Salary: \$ \_\_\_\_\_

Minimum Educational Requirements:

Job Title: \_\_\_\_\_ Category: \_\_\_\_\_

Number of new employees who will have this job title in:

Year 1: \_\_\_\_\_ Year 2: \_\_\_\_\_ Year 3: \_\_\_\_\_ Total: \_\_\_\_\_

Job Description:

Beginning Wage/Salary: \$ \_\_\_\_\_

Minimum Educational Requirements:

## **SECTION 8. AFFILIATE STATEMENTS**

Provide a listing of all affiliates, subsidiaries and companies with similar ownership along with the most recent year-end balance sheet and profit and loss statement of each.

## **SECTION 9. LITIGATION**

Provide summaries including descriptions of the current status of any legal proceeding, consent decrees, orders, investigations or suits against the applicant, any affiliates, guarantors and all principals with 10% or more ownership, which are currently pending or threatened or which concluded within the five years prior to the date of the application.

Has the company or principals (over 10 percent) ever been involved in any bankruptcy? Please explain.

## **SECTION 10. APPRAISALS**

The board may require an appraisal of the project prior to loan closing and its conformance to values presented to the Board. An independent appraiser must be acceptable to the Board. Projects involving real estate will require proper title insurance and a survey at the borrower's expense.

## **SECTION 11. COMMUNITY IMPACT**

Enclose a statement concerning how the project will benefit the community and impact on the tax base. Include any tax abatements of other tax or assessment waivers.

## **SECTION 12. BUSINESS ORGANIZATION DOCUMENTS**

1. Articles of incorporation and bylaws, or partnership agreement letters describing the legal operation of the business.
2. Statement of licensing needs.
3. Documentation that the preliminary design stage has been completed. The administrative rules of South Dakota chapter 68:02:01:01 (7) define preliminary design stage as "that portion of the project associated with market research studies identifying the project scope and need, compilation of the business plan, written initial cost estimates, written site options and description and the commitment of the regulated lender."

## **APPLICATION CHECKLIST:**

Please review your application to make sure all relevant information has been submitted.

ENCLOSED

N/A

- I. Completed Application
- II. Schedules Attached:
  - A. Historical Financial Statements
  - B. Projected Financial Statements
  - C. Personal Financials (10% or greater ownership)
  - D. Resumes of Management and Principals
  - E. Supporting Cost Documents
  - F. Business Plan
  - G. Management and Organizational Chart
  - H. Employment Plan
  - I. Litigation
  - J. Appraisal
  - K. Letters of Commitment
  - L. Affiliate Statements
  - M. Community Impact
  - N. Business Organization Documents
  - O. Other Enclosures
  - P. Current Debt Schedule
  - Q. Drivers License- copy from applicant



## **SECTION 13. CONFIDENTIALITY STATEMENT**

South Dakota Codified Laws 1-16G-11(BED); 1-16B-14.1(EDFA);. DOCUMENTARY MATERIAL CONSISTING OF TRADE SECRETS EXEMPT FROM DISCLOSURE - Discussion of or action on trade secrets at meeting closed to public. Any documentary material or data made or received by the Board or the GOED for the purpose of furnishing assistance to a business, to the extent that such material or data consists of trade secrets or commercial or financial information regarding the operation of such business, may not be considered public records, and shall be exempt from disclosure pursuant to the provisions 1-16G-3 to 1-16G-11 inclusive. Any discussion, consideration of, or action upon such trade secrets or commercial or financial information by the Board may be done in executive session closed to the public, notwithstanding the provisions of the open meeting laws of this state.

Please NOTE that except in the case of applications to the Board of Economic Development, the name of the applicant, the location of the applicant, the loan amount and the number of jobs projected to be created are not confidential. In the case of applications to the Board of Economic Development, the fact that an application is pending may be kept confidential if requested by the applicant. In all cases, once an application is approved, the name of the borrower, the location of the borrower, the loan amount and the number of jobs created or projected to be created is not confidential.

## **SECTION 14. LOAN PROCESSING FEE**

Applicant hereby agrees that should this application be considered by the Board, a fee not to exceed one percent (1.5%) of the loan amount applied for may be assessed by the Board for any costs incurred, including, but not limited to staff time, filing/recording fees, and outside legal counsel. This fee may be waived by the loan program governing board and will not be imposed if the application is denied or not closed.

## **SECTION 15. CERTIFICATION**

All information contained above and in schedules attached hereto are true and complete to the best knowledge and belief of the applicant. There is no intent to deceive or defraud the Board of Economic Development, the Economic Development Finance Authority or the South Dakota Development Corporation or any potential participant in any loans to finance this project.

The applicant recognizes that the GOED or any of the three boards may not process any application that is not complete. Incomplete applications will be returned to the applicant for completion.

The Applicant also recognizes that Chapter 68:02:01:23 of the South Dakota Administrative Rules states that ... “notwithstanding any assurance, guarantee, communication, or representation made to the contrary, there shall be no commitment of any loan program without specific authorization of the Board of Economic Development, the Economic Development Finance Authority or the South Dakota Development Corporation.” Only the board may make an award from the loan program to an applicant.

The Governor’s Office of Economic Development prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, marital or family status.

I declare and affirm under the penalties of perjury that the claim (petition, application, information) has been examined by me, and to the best of my knowledge and belief, is in all things true and correct.

Applicant Business: \_\_\_\_\_

Officer’s Signature: \_\_\_\_\_

Officer’s Name/Title: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Date: \_\_\_\_\_

## GLOSSARY OF TERMS

**AGRICULTURAL EXPORT & TRADE LOAN PROGRAM (APEX):** Created in 1989, the APEX loan program was funded by both the REDI Fund and Rural Development (RD) to assist agricultural processors and small town businesses. The program is structured to encourage processors to add value to South Dakota's raw agricultural products and export them from the state.

**BOARD OF ECONOMIC DEVELOPMENT:** This thirteen member board was originally created by the late Governor George S. Mickelson to promote the economic development of the State of South Dakota. The BED has, by law, sole authority to make and administer loans from the REDI Fund and directly approves loan applications.

**COLLATERAL:** Assets owned by a borrower that are pledged to a lender as security for a loan.

**ECONOMIC DEVELOPMENT FINANCE AUTHORITY:** This five member board was created in 1986. The EDFFA board oversees the APEX and EDFFA loan programs. The EDFFA, by law, has sole authority to make loans for these two programs and directly approve loan applications.

**ECONOMIC DEVELOPMENT FINANCE AUTHORITY'S POOLED BOND LOAN PROGRAM:** This loan program was created for the purpose of making loans to South Dakota businesses for the acquisition of land; the acquisition, construction or reconstruction of buildings; and the acquisition of machinery and equipment to spawn economic growth. The Authority carries out their mission primarily by issuing Industrial Revenue Bonds (IRB's).

**EMPLOYEE:** An employee is one who is employed to render personal service to his/her employer in return for financial or other compensation. This would not include owners.

**EMPLOYER TAX ID:** The number is assigned by the IRS. If you operate the business as an individual, your social security number is your tax ID number.

**EQUITY:** Capital that has no guaranteed or mandatory return which must be paid out in any event, has no definite timetable for repayment of the capital investment, and cannot be withdrawn at the contributor's option without the permission of the superior debt holders.

**FINANCIAL STATEMENTS:** Written statements reflecting the assets and liabilities, owner's equity, and income of a business or individual. At the minimum they should include a balance sheet showing the assets and liabilities of the business and an income statement showing gross income, operating expenses and net income.

**GOVERNOR'S OFFICE OF ECONOMIC DEVELOPMENT:** GOED administers REDI Fund, EDFFA, SDDC, APEX, VCIF and GELP loan programs. The GOED prepares loan packages for review

and approval by the boards. If you have any questions concerning these loan programs or this application, please contact the Finance Division at (605) 773-5032.

**INTERIM FINANCING:** Short-term lending for the construction or acquisition phase of a project based on a commitment from the Board for a term loan from one of the loan programs.

**PRIMARY JOBS:** Primary jobs are defined as “jobs that provide goods and services which are primarily exported from the state, that gain market share from imports to the state or that meet an unmet need in the area and result in the creation of new wealth. Primary jobs are derived from businesses that bring new income into an area, stimulate other local businesses, or assist a community to diversify and stabilize its economy.” ARSD 68:02:01:01:(8).

**PROJECTIONS:** Financial statements reflecting the estimated condition and growth of a business in the years after a loan is made based on the business plan developed by the borrower.

**REVOLVING ECONOMIC DEVELOPMENT INITIATIVE FUND:** The REDI Fund was created in 1987 and can be used in the creation of successful new business ventures, the expansion of existing business, or the relocation of a business from another state to South Dakota.

**SOUTH DAKOTA DEVELOPMENT CORPORATION:** The SDDC was notified of certification under the SBA’s 503 Certified Development Company program on December 27, 1983. The SBA 504 fixed-rate, long term financing is available for start-up and expanding businesses. Additional equity may be required for start-up or single purpose projects.

**STANDARD INDUSTRY CLASSIFICATION CODE (SIC):** A numeric code used to classify businesses according to industry. If you are not familiar with SIC classifications, your bank or GOED can help.

**TOTAL PROJECT COST:** The direct costs associated with the purchase of land, necessary site development and improvements, construction or acquisition and remodeling of buildings and works necessary to the operation and protection of the project, purchase and installation of machinery and equipment, fees or services, approved in-kind contributions and adequate working capital financing.

**QUARTERLY LENDER’S REPORT:** Report prepared by the servicing lender to include a management report, inventory report, asset report and operations report.

# DESCRIPTIONS OF OCCUPATIONAL CATEGORIES

**MANAGERIAL AND ADMINISTRATIVE OCCUPATIONS:** Include top and middle-level managers, administrators and executives. Primary duties are policy making, planning, staffing, directing or controlling the activities of the business.

**PROFESSIONAL, PARA-PROFESSIONAL AND TECHNICAL OCCUPATIONS:** Include persons concerned with the theoretical or practical aspects of such fields as science, art, education, law and business relations where substantial post-secondary educational preparation, or equivalent on-the-job training or experience is required.

**SALES AND RELATED OCCUPATIONS:** Include persons selling and marketing goods or services and others directly related to sales.

**CLERICAL AND ADMINISTRATIVE SUPPORT OCCUPATIONS:** Include persons performing office and plant clerical tasks, such as typing, filing, computer operations, records keeping (personnel, stock, production, billing, etc.), and mail preparation and distributing.

**SERVICE OCCUPATIONS:** Include workers in occupations relating to protective service, food service, health-assisting service, cleaning and building service, and personal service.

**AGRICULTURAL, FORESTRY, FISHING AND RELATED OCCUPATIONS:** Include workers concerned with agricultural production, forestry and fishing. Also included in this division are agriculture related workers such as animal caretakers and groundskeepers.

**PRODUCTION, CONSTRUCTION, MACHINE OPERATION, MAINTENANCE AND MATERIAL HANDLING OCCUPATIONS:** Include all skilled, semi-skilled and unskilled workers performing machine and manual tasks involving production, construction, operating, maintenance, repair, and material handling operations.

## **SMALL BUSINESS DEVELOPMENT CENTERS**

### **ABERDEEN SBDC**

416 Production St. N.  
Aberdeen, SD 57401  
Phone: 605-626-2565  
FAX: 605-626-2667

### **MITCHELL SBDC**

601 N Main  
Mitchell, SD 57301  
Phone: 605-996-1140

### **PIERRE SBDC**

1205 N Harrison Ste 3  
Pierre, SD 57501  
Phone: 605-773-2783

### **RAPID CITY SBDC**

444 N. Mt. Rushmore Rd., #204  
Rapid City, SD 57701  
Phone: 605-394-5311  
FAX: 605-394-6140

### **SIOUX FALLS SBDC**

1000 N. West Ave., #400B  
Sioux Falls, SD 57104  
Phone: 605-367-5757  
FAX: 605-367-5755

### **VERMILLION SBDC**

414 E. Clark St.  
Vermillion, SD 57069  
Phone: 605-677-5287  
FAX: 605-677-5427

### **WATERTOWN SBDC**

PO Box 1207, 124 1<sup>st</sup> Ave. NW  
Watertown, SD 57201  
Phone: 605-882-5115  
FAX: 605-882-5049

### **YANKTON SBDC**

PO Box 687, 1808 Summit Ave.  
Yankton, SD 57078  
Phone: 605-665-4408  
FAX: 605-665-0303