



# How ND SBDC supports lenders & strengthens small business lending



# ////// We Are...



Tiffany Ford  
State Director

Alan Gohary  
Center Director,  
Minot SBDC



# The Role of ND SBDC

## Who is the ND SBDC and what do we do?

- Professional, credentialed advisors across North Dakota
- Range of expertise
  - General
  - Specialized
- All stages of business
- No-cost, confidential services



# Key Challenges Lenders Face



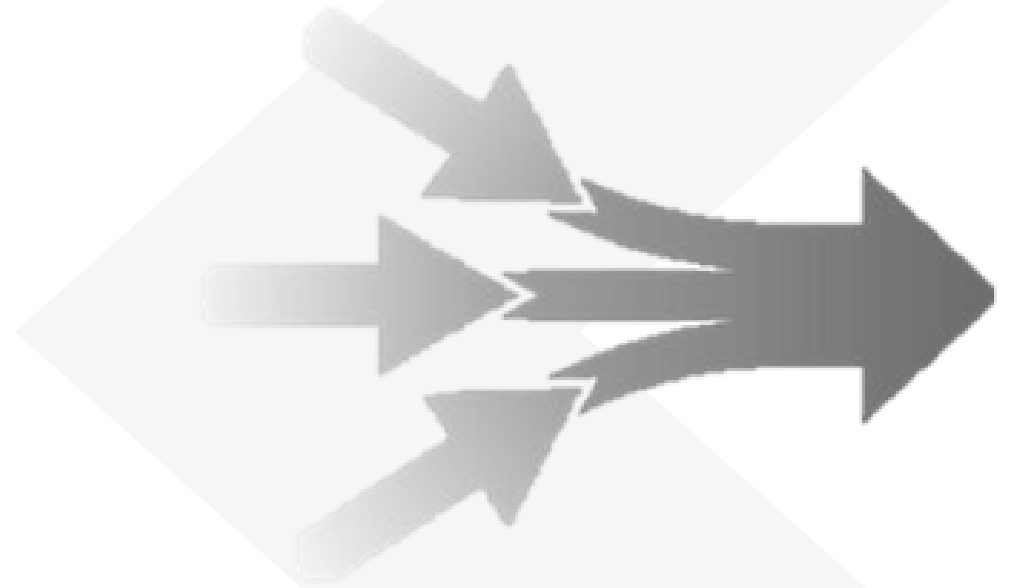
- Common lending concerns:
  - ✓ Incomplete applications
  - ✓ Unrealistic financials
  - ✓ Unprepared borrower
  - ✓ Lack of planning
- Time-consuming due diligence process
- Higher risk of loan defaults

# Streamlining the Lending Process

***ND SBDC is your trusted partner.***

We help clients address lender concerns before submission -

- **Loan Packaging Assistance:** Helping businesses prepare strong loan applications
- **Financial Analysis & Projections:** Ensuring realistic, data-driven business planning
- **Third-Party Validation:** Strengthening borrower credibility with banks

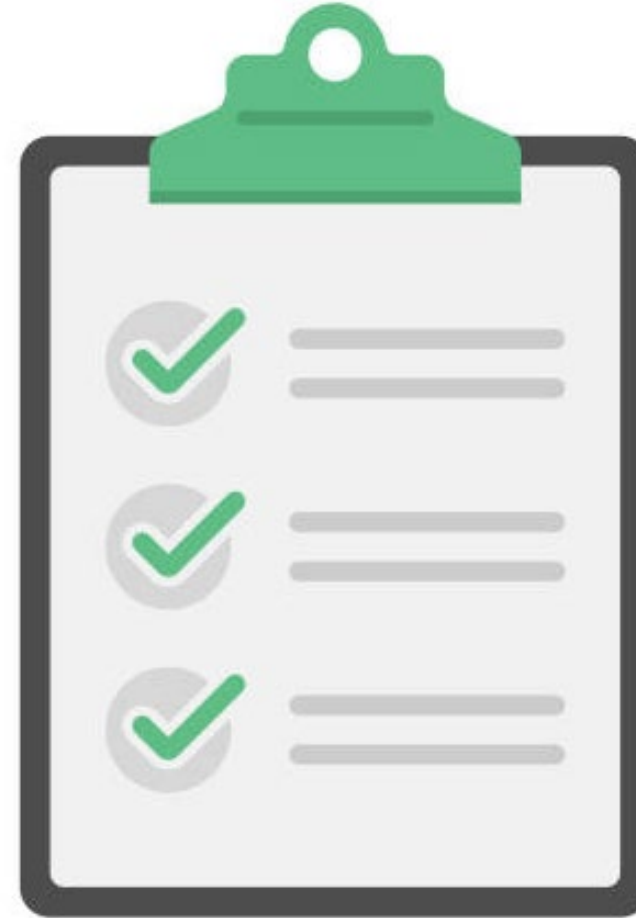


***Our efforts can reduce  
your underwriting time***



# Reducing Risk & Increasing Loan Approvals

- Improved financial readiness = *higher loan success rates*
- Industry Data-Backed Financial Projections
- Lenders receive well-researched, realistic financials from applicants
- Stronger, better-prepared borrowers = *lower risk for lenders*



# Post-Approval: Ensuring Success

***Our shared goal: clients that stay in business and grow***

- Marketing strategy and guidance
- Finance & operations check-ups
- AI tools for efficiency and growth
- Expansion
  - New markets, Gov't contracting, Exporting
- Exit/succession planning (Sale of the business)
- Turnaround work (debt restructuring)

# Reducing Risk & Increasing Loan Approvals

***Best-in-Class Industry Databases:*** ND SBDC uses leading databases to provide credible, industry-aligned financial forecasts

- Access to premier market research, financial benchmarking, and competitive analysis tools
- Ensures businesses have accurate industry comparisons and realistic projections
- Helps lenders make informed decisions with validated industry data





# What your colleagues say about us:

**“What I appreciate most is that the ND SBDC asks tough questions, forcing business owners to think through their plan.”**

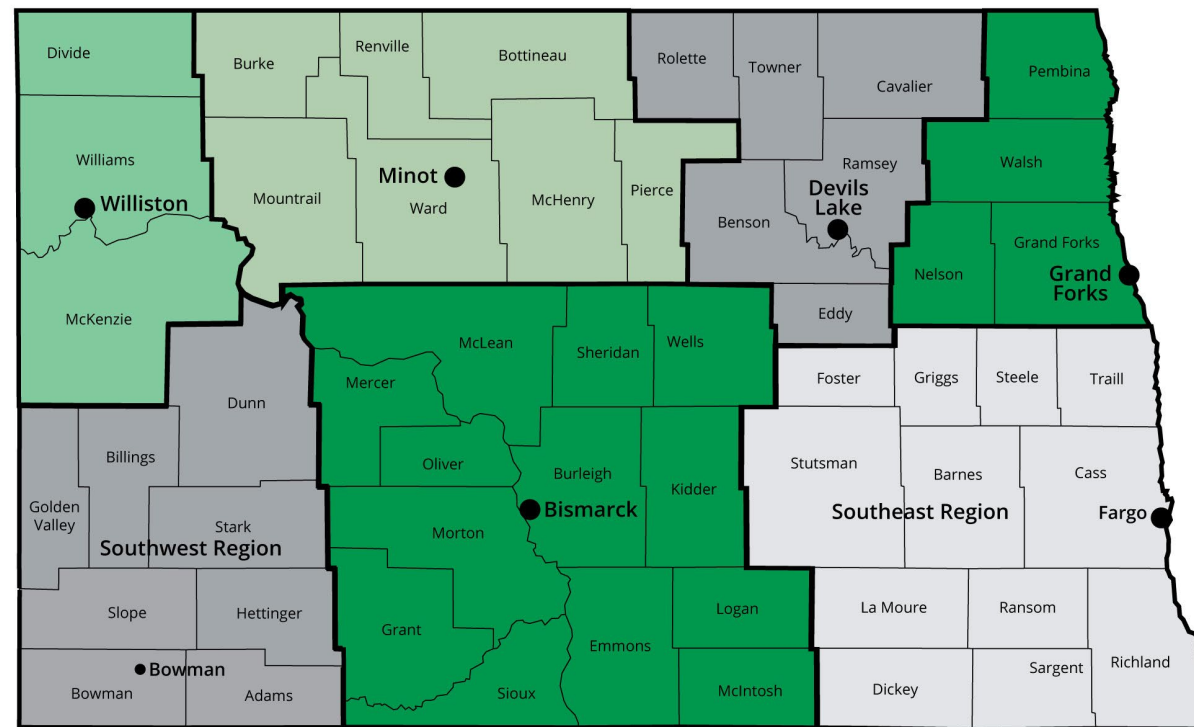
**“From a lender perspective, I am more confident that the numbers are realistic knowing the ND SBDC has worked with the client through the process.”**

**“You work with a lot of existing businesses, not just startups, and can offer an annual financial review... to review business performance to make sure they are on track (compare actual vs. budget or previous year).”**

# How to Work with the ND SBDC

**We want to be your partner!**

- ☐ Contact your local service center
- ☐ Refer businesses to us @ [ndsbd.org](https://ndsbd.org)
- ☐ Get additional training and/or resources for your bank



What other services would  
you like to see from us?

...And other questions



*Your Ideas - Our Expertise - Your Success*

# **THANK YOU!**

**NDSBDC.ORG**