South Dakota GOED
Governor's Office of Economic Development

Governor's Office of Economic Development
Board of Economic Development Financing Application

GOED provides support staff and acts as a servicing agent for the South Dakota Board of Economic Development ("BED") and the South Dakota Economic Development Finance Authority ("EDFA"). GOED also administers other grant and loan programs not under the supervision of any board or similar entity.

BED administers the Revolving Economic and Initiative Fund ("REDI Fund") and the South Dakota WORKS loan programs ("SDW").

INSTRUCTIONS

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 cannot save your work in Adobe.

Please check the loan program(s) you are applying for:

☐ **REDI Fund Loan** ☐ **South Dakota WORKS Loan**

SECTION 1. APPLICANT INFORMATION:

Name of Applicant Business (Borrower): _____

Operating Entity (If Applicable): _____

Holding Entity (If Applicable): _____

List Affiliated Businesses i.e., Parent Company, Supply Entity, Distribution Entity, etc. Below:

_____

Company Contact: _____

Business Address: _____

City/State/Zip Code: _____ **County:** _____

Business Telephone: _____

Business -Email: _____

Business Website/ URL Address: _____

Name and Title of Individual Completing This Form: _____

Company Affiliation: _____ **Direct Telephone:** _____

Employer's Identification Number:

Federal: _____ **State:** _____

NAICS Codes: _____ **Fiscal Year End:** _____

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

Federal: _____ **State:** _____

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

Expansion Address: _____

The Company is a: (check one)

☐ **Sole Proprietorship**
☐ **Partnership**
☐ **LLC**
☐ **LLP**
Other (specify) _____

☐ **C-Corporation**
☐ **S-Corporation**
☐ **Non-Profit Development Corporation**
☐ **For-Profit Development Corporation**

Date Applicant Business Established in South Dakota: _____

Date Applicant Business Established Outside of South Dakota: _____

Total Years in Business In or Outside of South Dakota: _____

State of Incorporation: _____

Note: Business Organization documents must accompany this application

Primary Business Activity:

☐ **Retail Service**
☐ **Processing**
☐ **Wholesale**
☐ **Housing**
☐ **Manufacturing**
Other (specify) _____

Description of Business Activity:

History of Company:

Plant/Office Location(s): **# of Employees at each location**

Ownership Information:

Major Stockholders, Owners, Partners, or Proprietors:
Provide the most recent year-end personal financial statement on each principal owner (principals with 10% or more ownership) or guarantor, and the most recent personal Federal Income Tax returns for each principal. Please provide details of all existing personal debt. Must Total 100% ownership.

Name & Title	Address & Phone Number	Compensation	Social Security Number

Identify ALL personal and corporate guarantors for this loan:

Individual **Amount of Guarantee** **Personal Financial Statement Submitted: Y/N**

_____

_____

_____

_____

Management Information:

List ALL officers (CEO, COO, CFO, President, etc.) directors or general partners below:

Name & Title **Address & Phone Number** **Compensation**

_____

_____

_____

_____

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

FY20__ officer salaries were $_____ for _____# of officers.

FY20__ officer salaries were $_____ for _____# of officers.

FY20__ officer salaries were $_____ for _____# of officers.

FYTD _____ months, officer salaries were $_____ for_____# of officers.

Banks Where Business Accounts were maintained:

Lender Information

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

Working/Operating Line(s) of Credit (i.e., LOC, NRLOC, Bridge Loans, N/P-Bank, etc.)

Credit Limit	Terms	Current Balance

Present Business References:

Banker
Name: _____

Address: _____

Phone: _____

E-mail: _____

Length of Affiliation: _____

Legal/Attorney
Name: _____

Address: _____

Phone: _____

E-mail: _____

Length of Affiliation: _____

Accountant/Bookkeeping/Taxes
Name: _____

Address: _____

Phone: _____

E-mail: _____

Length of Affiliation: _____

Management/Other
Name: _____

Address: _____

Phone: _____

E-mail: _____

Length of Affiliation: _____

SECTION 2. PURPOSE OF THE LOAN:

_____

_____

_____

_____

_____

Description of the Project and Reason for the Loan:

_____

_____

_____

_____

_____

Have you been denied, turned down for credit, loans, or investments for this project's purpose?

Yes/No _____ Explanation: _____

_____

_____

The estimated construction start or date of acquisition: _____

Estimated completion of construction, or acquisition and installation date: _____

Date by which the project will be fully operational: _____

Have any loans closed and funded as of the date of this application: _____

Have any project costs been incurred to date: _____

Have any project costs been paid to date: _____
Sources of which these costs were paid: _____

Is the loan applicant the proposed occupant of the project: Yes No
If no, please state occupant: _____

Legal Owner of the project site(s), and relationship to applicant: _____

_____

Credit Facility Consideration:

Requested Sources of Financing: You must attach copies of letters of commitment, term sheets, and/or letter interest for each source planned for the project's interim and permanent financing. The letters should contain a description of items to be financed, credit analysis and work papers, the specific terms and conditions, and the proposed collateral and lien position.

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

Name of Lending Institution	Contact Person	Phone Number	Location

B. Sources and Uses of Funding

(GOED loan programs require a **MINIMUM** of 10 percent equity contribution to the project. The board may require a larger equity contribution on a case-by-case basis.)

Source of Funds (please specify below)	Amount	Comments
GOED Financing		
Bank Financing		
Equity		
Other (please specify)		
Totals		

Continued, Sources and Uses

	Uses ($$)	Sources ($$)
Land		
Building		
Site Improvements		
Equipment		
Installation Costs		
Working Capital		
Contingency (%)		
Other Costs		
Financing Fees		
Other:		
Other:		
Other:		
Total		

The above table should include all uses of funds, including the non-GOED sources of financing: **Please attach all Supporting Cost Documents.** The cost of the project must be supported by construction bids, purchase options, firm quotes, and/or contracts for the purchase.

SECTION 3. BUSINESS PLAN

A business plan that, at minimum, addresses and provides the following information is required:

a. **All the Applicant's major suppliers and methods for acquisition and delivery**

b. **Identifies principal competitors**

c. **Identifies product lines**
   i. **Describes product pricing**
   ii. **Method of sales and distribution**

d. **Contains market, market trends, and marketing information and plans**
   i. **Demonstrates the Applicant's ability to compete in their market and industry**
   ii. **Addresses market share**

e. **Identifies Risks**
   i. **Demonstrates a plan to mitigate and manage those risks**

SECTION 4. 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 of Annual Hours	Total # of Employees in SD	Average Annual Hours of SD Employees
Full Time				
Part-Time*				
Seasonal/Temporary**				

*Works less than 30 hours per week.
**Works only during peak season (please specify length of peak season. _____ months)

Payroll Information:

Annual Payroll for the last three Fiscal Years or Calendar Years.

Current YTD Payroll: _____

FY20 _____ Payroll: _____

FY20 _____ Payroll: _____

FY20 _____ 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 NUMBER OF EMPLOYEES IN VARIOUS JOB CATEGORIES IN SOUTH DAKOTA

	Current	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Managers & Administrators							
Professional & Technical							
Sales							
Clerical							
Service							
Production/Maintenance							
Total Employees							

Total Annual Payroll:

Current: $_____ Year 1: $_____ Year 2: $_____

Year 3: $_____ Year 4: $_____ Year 5: $_____

PROJECTED EMPLOYEE BENEFIT PACKAGE (Please indicate if different than current package.)

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

_____

_____

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

_____

_____

SECTION 5. HISTORICAL FINANCIALS
Provide most recent three (3) year financial statements. At a minimum, this history must contain a balance sheet and income statement. Audited or reviewed financials are preferred; however, other statements may be acceptable. If applicant is a business newer than 3 years, provide all previous financial statements.

NOTE: 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 6. 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. Financial statements must also include a current debt schedule.

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 7. 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 8. LITIGATION
Provide summaries 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 9. 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 10. 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 11. BUSINESS ORGANIZATION DOCUMENTS
1. Articles of incorporation and bylaws, articles of organization and operating agreement or partnership agreement or other, similar documents as applicable for the applicant.

2. Statement of licensing needs.

3. Documentation that the preliminary design stage has been completed. For the purposes of this application, the term "preliminary design stage" means 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.

SECTION 12. LOAN PROCESSING FEE

Applicant hereby agrees that should this application be considered by the Board, a fee not to exceed one percent (1%) 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 13. MATERIAL ADVERSE CHANGE

By execution of this Application, the Applicant acknowledges and agrees that any commitment for a loan or grant issued as a result of this Application is subject to withdrawal in the event of a material adverse change in the Applicant's financial condition, ownership, business plan, project, loan purpose, or financial projections. The term "material adverse change" includes, but is not limited to, a bankruptcy filing by or against the Applicant(s) and/or guarantors.

SECTION 14. AUTHORIZATION FOR RELEASE OF FINANCIAL INFORMATION.

As a condition of consideration of this application and funding of any loan or other financial assistance contemplated hereby, Applicant must execute and provide to GOED the form of Authorization for Release of Financial Information accompanying this Application. As stated on the Authorization, it will remain in effect until the later of, as applicable, the date the GOED-administered loan has been paid in full (including any damages payable under the Employment Agreement signed by Applicant), the Applicant's obligation to provide reports to GOED has ended or the entity providing the financial assistance no longer has the legal right to seek repayment from Applicant.

SECTION 15. CONFIDENTIALITY STATEMENT

South Dakota Codified Laws l-16G-1 l(BED); 1-16B-14.l(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, loan amount and number of jobs created or projected to be created is not confidential.

CERTIFICATIONS and ATTESTATION

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 neither GOED nor any of the boards which it supports will process any application that is not complete. Incomplete applications will be returned to the applicant for completion.

Except for loan programs solely administered and under the control of GOED, GOED has no authority to commit financing or other financial assistance. Specifically, regardless of any assurance, guarantee, communication or representation to the contrary, GOED has no authority to make commitments for loans or other financial assistance from BED or EDFA.

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.

Pursuant to South Dakota Codified Law ("SDCL") 22-29-19, persons who knowingly make any materially false statement on or related to this application, or who willfully overvalues any land or other property offered as security for any loan sought by or related to this application is subject to prosecution. The maximum penalty for a violation of SDCL 22-29-19 is 2 years in the state penitentiary or a $2000 fine, or both. By their execution of this Application, all persons signing this Application warrant and represent that they have read and understand the provisions of SDCL 22-29-19.

Pursuant to South Dakota Codified Law 1-16G-68, no person, as that term is defined in SDCL 1-16G-56(10), who works for a project, as that term is defined in SDCL 1-16G-56(11), may be employed for a commission or compensation that is dependent in any manner upon the approval of any government grants, loans, or reinvestment payments that the person obtains for the project. By their execution of the Application, all persons signing this Application warrant and represent they have read and understand the provisions of SDCL 1-16G-68 and attest that no person is employed by the company or for the project in connection with the project in violation of SDCL 1-16G-68.

Applicant Business: _____

Officer's Signature: _____

Officer's Name/Title: _____

Telephone Number: _____ Date: _____

AUTHORIZATION FOR RELEASE OF FINANCIAL INFORMATION

South Dakota Governor's Office of Economic Development

The undersigned Applicant has applied for a loan or other financial assistance from a program administered by the South Dakota Governor's Office of Economic Development ("GOED"). GOED provides support staff and acts as a servicing agent for the South Dakota Board of Economic Development ("BED") and the South Dakota Economic Development Finance Authority ("EDFA"). GOED also administers other grant and loan programs not under the supervision of any board or similar entity.

The undersigned Applicant hereby authorizes all other lenders (including but not limited to banks and other commercial lending companies, development corporations and governmental entities) proposed to or actually providing financing in connection with the Project described below to disclose to GOED confidential financial information relating to Applicant's financial and business dealings with that lender. This authorization includes, but is not limited to, authorization to disclose any loan application made or given by Applicant to lender whether or not the requested loan has been approved or funded.

This authorization shall remain in effect until the later of, as applicable, the date the loan from the GOED- administered entity loan has been paid in full (including any damages payable under the Employment Agreement signed by Applicant), the Applicant's obligation to provide reports to GOED has ended or the GOED- administered entity providing the financial assistance no longer has the legal right to seek repayment from Applicant, and may not be earlier revoked by Applicant. Lender may rely on GOED's representation that this Authorization remains in effect under the conditions described in this paragraph.

The Project to which this Authorization refers is described generally as follows:

INITIAL BOX IF APPLICABLE - DISCLOSURE BY GOED:

[☐] Applicant acknowledges that SDCL 1-53-6, 1-16B-14.1, 1-16G-11 and other applicable law prohibit or may prohibit GOED from disclosing Applicant's confidential financial information to third parties, including other lenders involved in financing the Project.

Applicant is not required to authorize disclosure to other lenders involved with the Project, but Applicant's failure to do so may affect GOED's ability to provide financing or financial assistance for the Project. By initialing the box above, the undersigned Applicant hereby further authorizes GOED to disclose confidential financial information relating to Applicant's financial dealings with GOED to any other lenders proposed to or actually providing financing in connection with the Project.

Applicant Business: _____

Officer's Signature: _____

Officer's Name/Title: _____

Telephone Number: _____ Date: _____

STATE OF SOUTH DAKOTA GOVERNOR'S OFFICE OF ECONOMIC DEVELOPMENT

CREDIT REPORT AUTHORIZATION (copy as necessary for <u>every</u> guarantor)

THIS AUTHORIZATION is given effective the __ day of _____, 20____, by _____ of _____ to the South Dakota Governor's Office of Economic Development, 711, E Wells Ave, Pierre, Dakota, 57501 ("GOED").

WHEREAS, GOED administers certain loan programs on its own behalf and for the South Dakota Board of Economic Development, and the South Dakota Economic Development Finance Authority; and

WHEREAS, the loan programs administered by GOED are all restricted for use for commercial purposes in order to create jobs and other economic opportunities in South Dakota; and

WHEREAS, the undersigned has expressed an interest in making formal application for a loan, either for the undersigned or for a company in which the undersigned has a financial interest, from one or more of the programs administered by GOED; and

WHEREAS, in the case of an application on behalf of a company in which the undersigned has a financial interest, the undersigned acknowledges that a personal guarantee from the undersigned may be a condition of any such loan; and

WHEREAS, in order to properly evaluate the eligibility and qualification of the undersigned or the undersigned's company for a loan or loans from the programs administered by GOED, it is necessary for GOED to evaluate the undersigned's creditworthiness; and

WHEREAS, some of the loan programs administered by GOED have entered into Loan Servicing Agreements with BankWest, Inc., a state chartered financial institution, of Pierre, South Dakota ("BankWest"), whereby BankWest will act as those programs' agent for purposes of closing, funding, receiving payment and servicing any loan made under those programs, and under which BankWest may take any and all action on behalf of those programs consistent with the terms of the applicable Loan Servicing Agreement;

NOW, THEREFORE, based upon the foregoing Recitals and for good and valuable consideration, the receipt and sufficiency of which is acknowledged by the undersigned, the undersigned hereby states and agrees as follows:

1. The undersigned understands that GOED has a need to review the undersigned's creditworthiness as an individual for the reasons set forth above.

2. The undersigned hereby authorizes GOED (and where applicable, BankWest, acting on behalf of GOED) to check the undersigned's credit account and employment history and/or have a credit reporting agency prepare a credit report on the undersigned.

3. The undersigned further acknowledges and agrees that GOED will also evaluate the creditworthiness of the undersigned and the undersigned's company, as applicable. The undersigned agrees that nothing about the method or means used by GOED to evaluate the undersigned's credit or that of the undersigned's company, or the results of said evaluation, shall in any way affect the undersigned's liability under any guarantee or other agreement the undersigned may execute with or in favor of any loan program administered by GOED in connection with any loan made by any loan program administered by GOED to the undersigned or the undersigned's company.

4. This Authorization shall remain in effect for a period of one year from the date of the signature below.

Dated this _____ day of _____, 20____

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

		Date Received
I.	**Completed Application**	_____
II.	**Supporting Documentation:**	
	A. Historical Financial Statements, 3 years min. (include income statement and balance sheet)	_____
	B. Projected Financial Statements, 3 years min. (include income statement and balance sheet)	_____
	C. Personal Financial Statements (10% of more 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 Organizational Documents	_____
	O. Housing Study	_____
	P. Other Enclosures	_____
	Q. Current Debt Schedule	_____
	R. **Driver's License Copy**	_____

GLOSSARY OF TERMS

BOARD OF ECONOMIC DEVELOPMENT: This thirteen-member board was originally created by the late Governor George A. 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 South Dakota Works and directly approves loan applications.

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

EMPLOYEE: An employe 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 several loan programs including the REDI Fund, South Dakota Works and the EDFA Pooled Bond Program. 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) 773-4633.

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 expanded in 2020 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, as well as multi-family housing.

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.

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
506 South Main Street, Suite 2
Aberdeen, SD 57401
Phone: 605-698-7654, ext. 5

PIERRE SBDC
221 S Central Ave, Suite 33
Pierre, SD 57501
Phone: 605-773-2783

RAPID CITY SBDC
730 E Washington Street
Rapid City, SD
605-394-5311

SIOUX FALLS SBDC
2323 N Career Ave, Suite 106
Sioux Falls, SD 57107
Phone: 605-367-5757

WATERTOWN SBDC
418 18th Ave NE
Watertown, SD 57201
Phone: 605-8825-5115

YANKTON SBDC
1808 Summit Ave
Yankton, SD 57078
Phone: 605-665-4408