

# 2012 WILLMAR AREA AFRICAN BUSINESS SURVEY



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## FINDINGS REPORT

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**African  
Development  
Center**  
of Minnesota



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## Executive Summary

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With a mission to work within the African communities in Minnesota to start and sustain successful businesses, build wealth, and promote community reinvestment, the African Development Center was thrilled to take the lead partner position in conducting this survey of the African businesses within the Willmar Area of Minnesota. We are grateful for the support and assistance of the Willmar Lakes Area Chamber of Commerce in this important look at the business community of African immigrants in this region of Minnesota.

As with our recent release of a similar survey in the Rochester area, we feel this type of research and data is just the beginning of the essential steps needed to better understand the opportunities and needs of this community, and effectively address them. Our efforts as an organization have been to acknowledge the challenges that this community faces in the pursuit of economic stability and success, and overcome them through the utilization of such tools and services of training, consultation, workshops, and small business loans. Through this work, we are proving that individuals and businesses within this community can become bankable, empowered, and vital contributors to the larger regional and mainstream economies.

In the context of economic development and community investment, the business segment targeted by this survey is crucial for a couple of reasons. The first is the fact that the vast majority of jobs throughout our state and country are created by small and mid-sized businesses, which is common characteristic of those surveyed here. Establishments of this size are the economic backbone of any community, as they increase the employment and sustainability. This will not only lead to the financial growth of this community of new Americans, but eventually to the second factor: the tremendous potential and real impact of the immigrant community on the larger economies. This is a theme that we have been championing for a while now, and one that we were excited to see highlighted by Minnesota 2020 in the recent report: [Fertile Ground for Minority Opportunity](#). These communities are much more beneficial to the regions and entire state of Minnesota than many realize, and it is essential that we take actions to cultivate these benefits.

Therefore, we hope this survey of African-owned businesses in the Willmar area, and the findings reported here, is a catalyst for organizations and businesses of this area to realize the potential of this business community, and work towards efforts that: develop appropriate tools and services to facilitate and enhance growth; expand and integrate business networks and supply chains, and offer effective resources to a community with the demand and motivation to utilize them for the betterment and vitality of the entire region. As the following pages will demonstrate, the needs of this community are both substantial and unique, but the potential to advance and benefit the larger area and economy is exciting and vast.

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## Introduction

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The following is a *Findings Report* of a recent survey of African immigrant business owners in the Willmar area of Minnesota. This survey was conducted by the African Development Center of Minnesota (*ADC*) during the fall and winter months of 2011, as an attempt to reach all businesses owned and operated by members of the African immigrant community.

The survey consists of 43 questions, with a range of topics that include: *Owner Education/Experience, Financial Health, Perceived Challenges, Regional Opportunities, and the Use of Regional Services and Networks*. In the end, 13 businesses were contacted, with 11 businesses fully completing the survey. While much work was done to locate and survey every business of this community, it is estimated that this final number reflects 80 – 90% of all businesses owned and operated by members of the African immigrant community of the Willmar Area.

### Why was this Survey Conducted?

The purpose of this regional survey was to provide accurate and useful information on the state of this segment of business owners that could ultimately help determine: the overall health of these businesses, areas of success and challenges, opportunities for growth, assistance needs from groups like *ADC* and the Willmar Lakes Area Chamber of Commerce (*WLA*), and a mechanism to begin to compare the status of this business segment with the larger business community of the region.

The city and surrounding area of Willmar has a history of immigrant population growth, with African immigrants and refugees comprising the most recent communities of these new Americans. As a result, *ADC* determined it important to expand its operations to this region, by offering its culturally-competent economic development products and services to this growing community, as well as creating partnerships with crucial public and private institutions, such as the *WLA*.

This expansion is part of *ADC's* statewide efforts to fill the economic and opportunity gaps between African immigrants and the community at-large. *ADC* understands the challenges that African families and entrepreneurs face, and attempts to leverage its cultural knowledge and development expertise to overcome these obstacles. For *ADC*, the Willmar area holds tremendous potential to serve as an example of how to empower an immigrant community to be self-sufficient and prosperous contributors to the larger region in which they live.

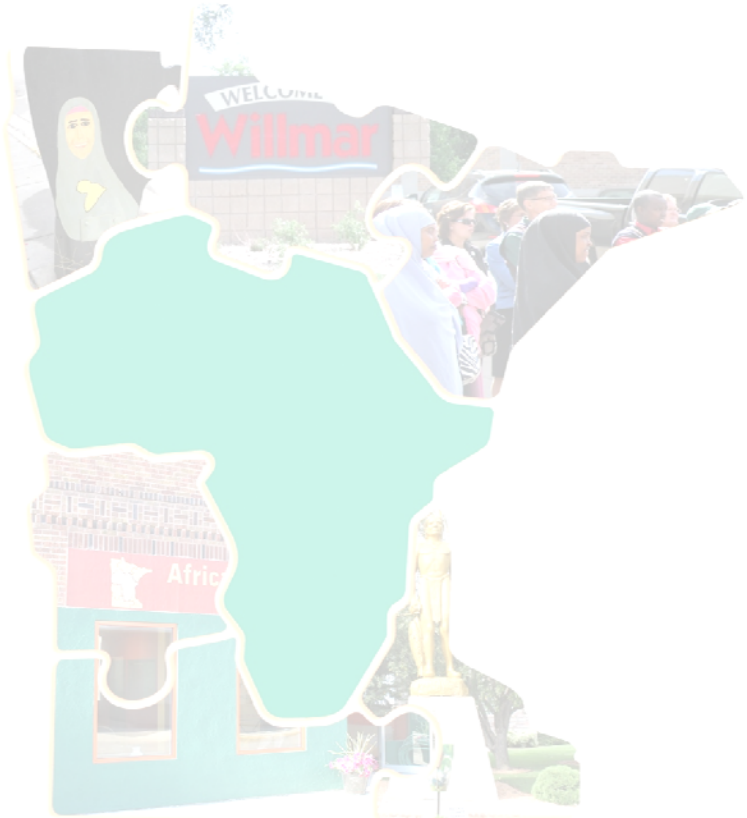
The partnership with *WLA* on this project is significant, as it illustrates the understanding that the Chamber has regarding the importance of communities like this for the overall success of

the entire Willmar area. ADC is proud to work with WLA on this and future endeavors. We look forward to the ways in which the data found in this and subsequent reports will assist in creating and improving future projects for the entire region.

### Report Layout

This report will be laid out in a very similar manner as the survey itself (Appendix 1). The first section provides basic information about this particular business community, with general numbers of businesses, industry sectors, owner background, and current financial indicators. The second main section presents a more in-depth look at the financial health of these businesses as well as future projections, challenges, and growth strategies. The final section of analysis looks at the degree to which members of this business community utilize local services and networks, and subsequently, what needs and opportunities there are for entities such as WLA and ADC to provide tools and resources to assist in the overall success of this community.

While the general results of the survey are attached (Appendix 2), this report is meant to paraphrase these results and highlight some of the most pertinent findings. Additionally, this report will examine a number of the deeper relationships across responses, for the purposes of greater detail and a more complete understanding of the current situation overall. However, as the data illustrates, all of this is done with the acknowledgement that this is a very diverse community of businesses and owners, with widely varying circumstances.



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## Findings Report

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### General Information

#### Ownership

Sole Proprietorship led the choices of business entities – comprising over 80% of all surveyed businesses (Figure 1). The majority of businesses (82%) are operated by 1 owner, with one business having 2 owners, and remaining business with 3.

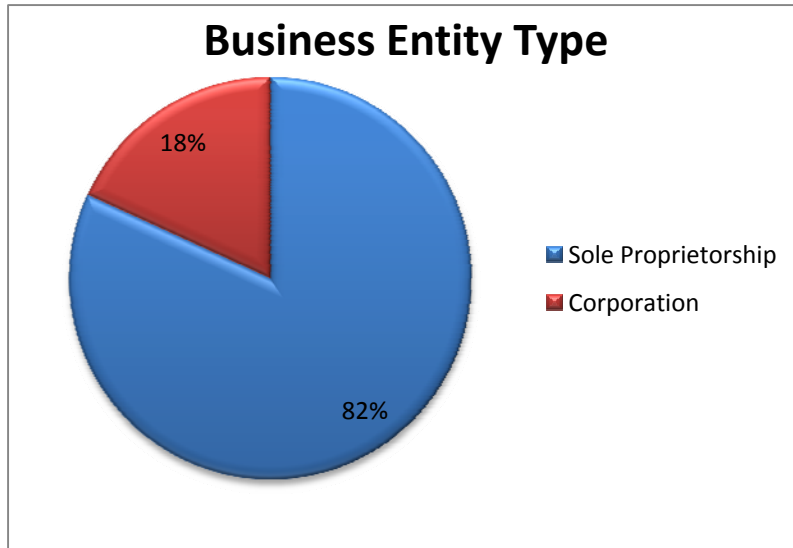


Figure 1

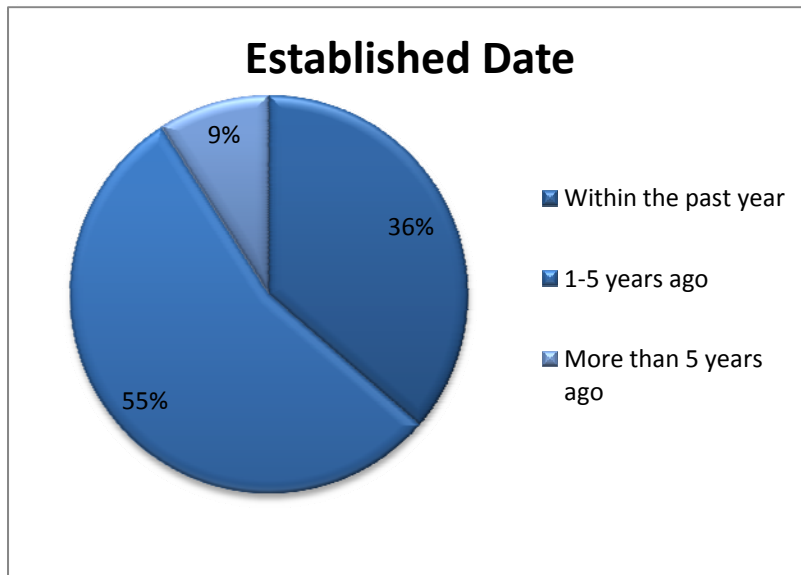


Figure 2

Of the current owners/operators surveyed, 100% are the original / founding owners, with over 90% doing so within the last 5 years. (Figure 2).

These findings illustrate the new growth of this community to the area, and the accompanied notion of owning one's own business as a way to economic sustainability.

#### Education / Experience

Beyond just being new to this country and region of the state, this survey found that the overwhelming majority of these business owners were new to running a business, with only one owner possessing prior ownership experience. Further, non-degree education or business management training is non-existent, with no owners citing this experience.

Both education level and prior experience owning a business are limited with this current community of owners. Of those surveyed, a Bachelor's Degree is the highest level of education (1 owner), and 46% have not yet completed Secondary education. Two of the 11 owners have experience running a previous establishment, illustrating that a lack of experience has not deterred a large portion of this community from the risks of running their own business.

## Business Type

The overwhelming majority (91%) of these businesses supply products to consumers, with the remaining business providing services and consumers and other businesses (Figure 3).

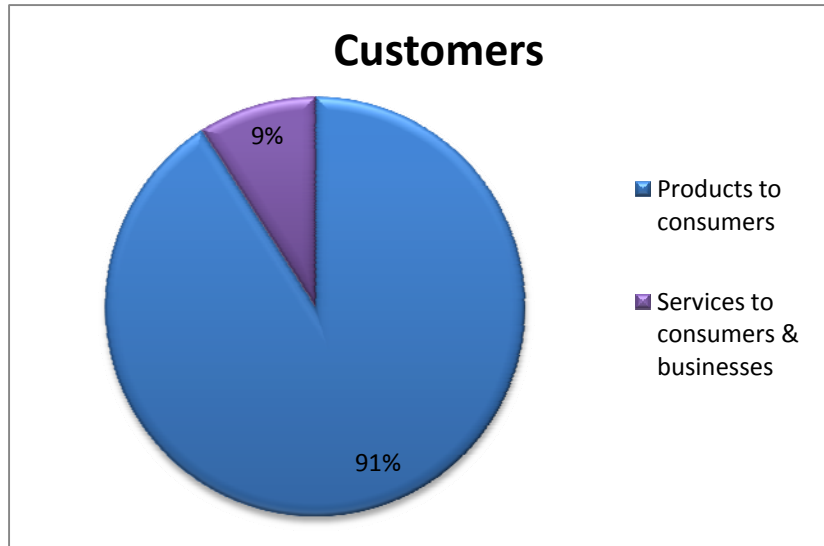


Figure 3

Overall there are 5 different categories of industry sectors in the 11 businesses surveyed (Figure 4). Given the relatively short period of existence for this business community in the region, it is difficult to

determine any strong trends as to the types of businesses recently being established. That

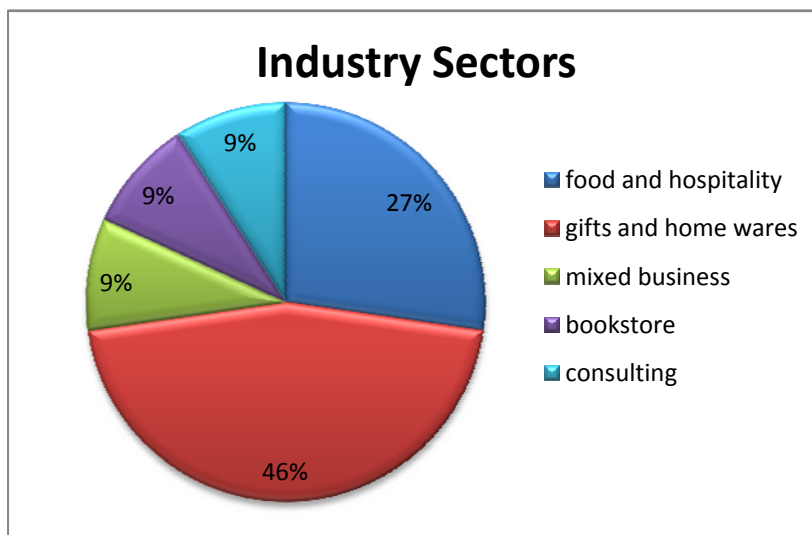


Figure 4

being said, there does seem to be a growing level of diversity, as gifts and home wares have comprised the majority of stores opened in the past year.

Quite possibly a result of market demand, this industry diversification is a trend that is sure to continue, and one that may very well lead to the further integration into the regional economy at large.



## Economic Impact

### Income

Small businesses dominate this segment, with the largest percentage of businesses (73%) are below the \$50,000 per year level (Figure 5), with 100% of these being sole proprietorships. All of the businesses established within the past year are in this category, as well as 80% of owners with less than a High School degree.

Of the 3 businesses earning a gross yearly income above \$50,000, 2 are corporations and all are at least in the 1-5 year-old range, with 1 being established more than 5 years ago. The education level for these three businesses varies

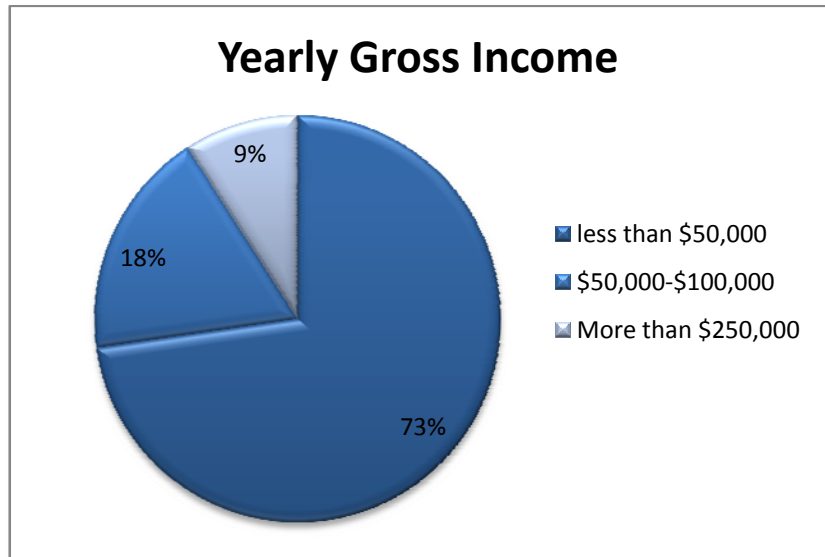


Figure 5

through all three categories of Bachelors, Secondary, and below.

### Employment & Benefits

Historically, entrepreneurship has long been a means for first-generation immigrants to provide for their families as well as the immigrant community. As these types of businesses gain success, their benefits for the community begin to grow as well. Nowhere is this more evident than in the area of employment.

Roughly 23 full-time jobs (including owners) have been created through these 11 businesses. Within that, the percentage of full-time African immigrant employees is 100%, and the gender split of full-time hires is 67% men to 33% women. Additionally, 16 part-time positions have been created with these establishments. African immigrants comprise 77% of that number, with the gender split here being 50% men and 50% women.

As with many small businesses, employee benefits are far from the norm in this segment. This is no different for this group of respondents, as none currently offer any sort of benefits for full or part-time employees.

Having some level of employee benefits provided is often a very important factor for the overall health and prosperity of a community, thus its absence is somewhat concerning. However,



given the level of income for the vast majority of these businesses, resources surely play a major part. When asked of the first actions the owner would take if additional capital was available – over 60% stated an increase in employee benefits (Figure 6).

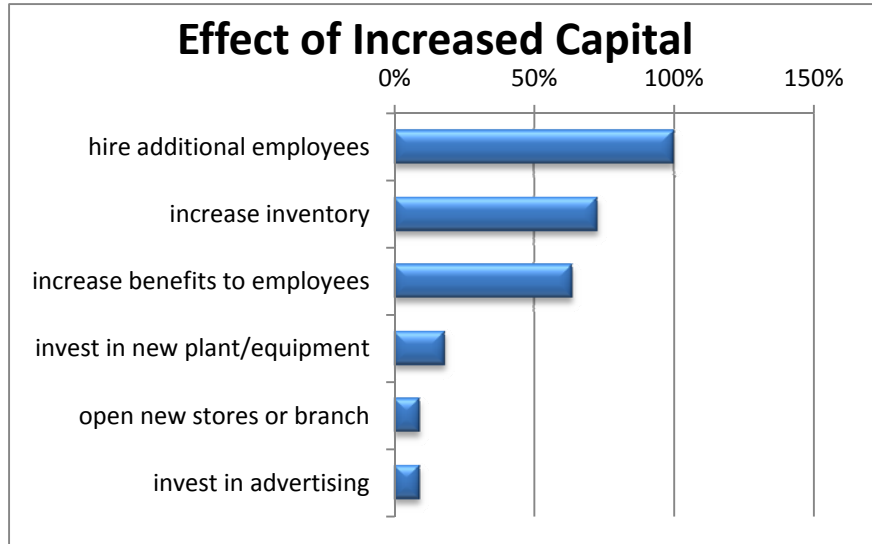


Figure 6

## Financial Health

### Recent Performance

While responses to questions on financial indicators varied between respondents, and over a third of businesses were established within the last 12 months, two-thirds of all businesses surveyed project the current financial year's net income to at least be at the same level as the previous year (Figure 7), with 22% predicting a more profitable year.

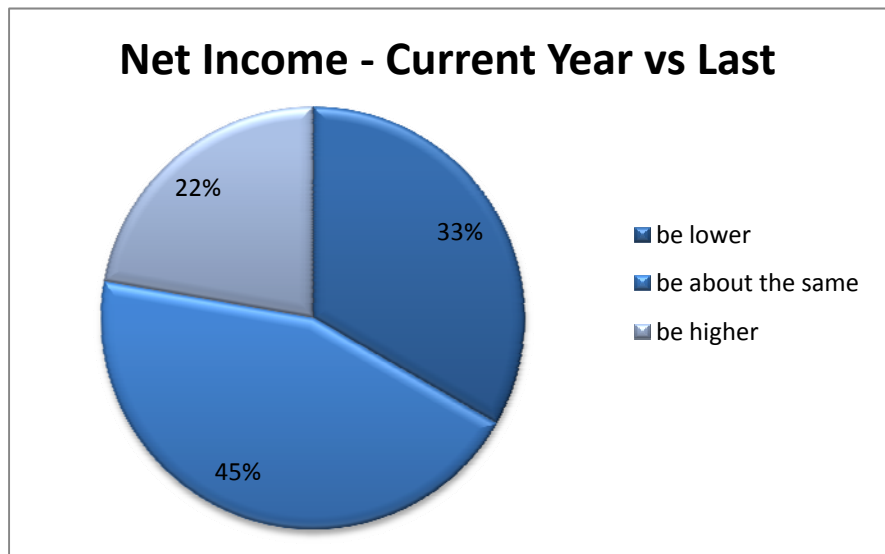


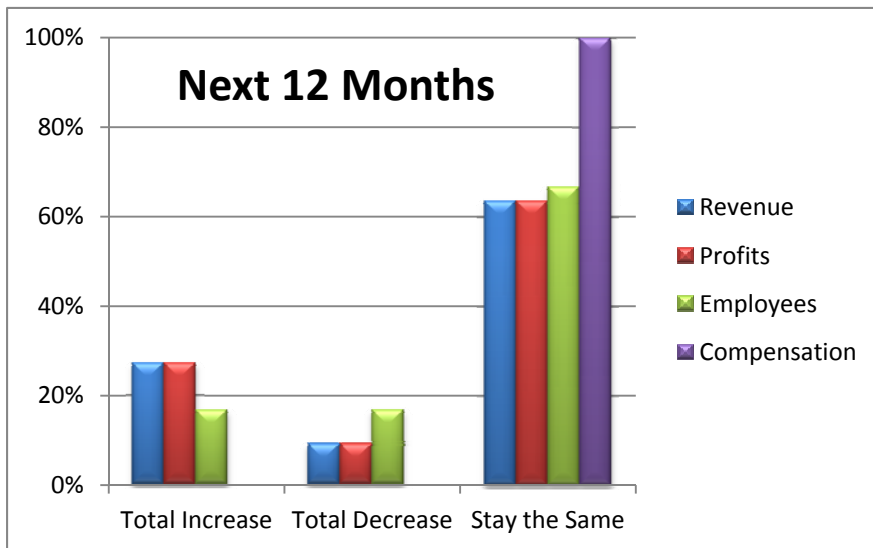
Figure 7

Among the 33% projecting a lower level of net income, 100% of these businesses are in the report "less than \$50,000" in yearly gross income. This is roughly half of all the businesses at that income level.

Despite a third of these businesses projecting a decrease in net income, levels related to employment numbers and compensation are largely unchanged; perhaps indicating either the reluctance of owners to transfer these decreases to their employees or a more optimistic outlook for the future.

When asked about the financial health of the last 6 months, all businesses surveyed stated that they were able to pay all of their bills on time.

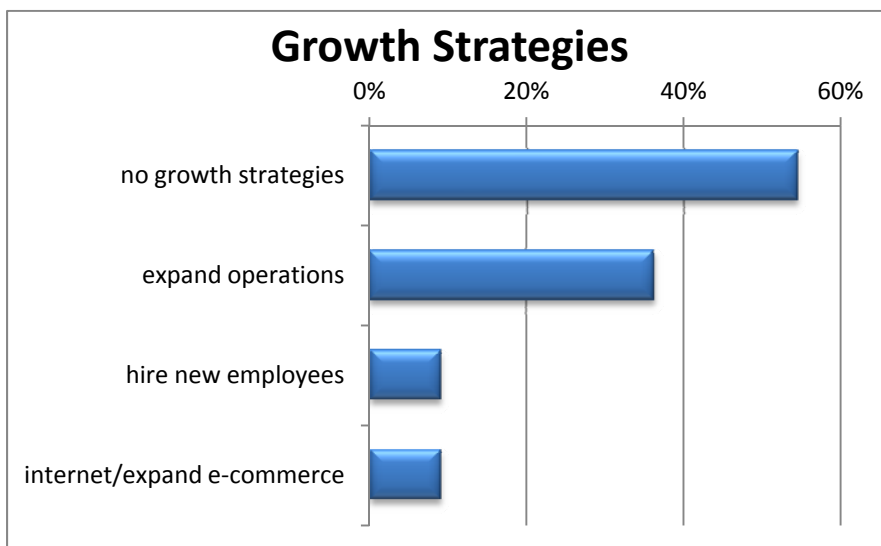
### Projections and Growth Strategies



While nearly a third of responding business owners projects an increase in the net profit level when compared to the prior financial year, as well as an increase in revenue and profits over the last 12 months; the majority of these owners are seeing the coming year as a period of stagnant levels (Figure 8).

Figure 8

However, only one business owner surveyed predicts decrease in gross sales and net profit. Again, negative actions towards employment are largely nonexistent, with only 1 projecting a decrease, and 2 owners projecting possible increases in staff hired.



Perhaps the best indicator for this stagnation is the lack of growth strategies by the overwhelming majority of respondents (Figure 9). Only 36% of these owners are planning deliberate actions for growth. A substantial portion (75%) of those planning to expand

Figure 9

operations is from the group of businesses with the highest cited income levels. In fact, only one business owner making less than \$50,000 cited a similar growth strategy, which was largely tied to the newness of the business.

## Challenges

When asked about the challenges facing these specific businesses in the next 12 months, only three owners managed to pinpoint a response. Even fewer (2) voiced perceived challenges in the next 5 years. Further, no owners responded to questions about the challenges facing other businesses in this specific sector or region. Perhaps this low level of response or awareness of challenges corresponds to the relative newness of running a business.

From those who did respond, competition, limited financing options, and a slow economy were the main challenges cited.

## Development Opportunities

Given many of the responses to the questions mentioned above, one can start to see a clear picture of the ways in which tools and resources can be directly utilized for the future success of this business sector. This final section of the report will address these opportunities directly, as these questions focus on the perceptions of owners regarding the availability of this type of assistance, as well as the demand and potential impact if this availability increased.

## Regional Assistance

### Training

When asked about the current level of training opportunities in the region, 67% of owners responded that they did not know enough about the opportunities to respond (Figure 10). While these respondents include owners from each yearly net income level, all of the



Figure 10

businesses from the highest yearly net income categories knew of these opportunities and were at least “somewhat satisfied” with them. Additionally, business age may also play a factor in awareness of training opportunities as all of the businesses founded within the past year, and half of those in the 1-5 year-old range, did not know of these opportunities. Neither education nor industry type seemed to have a correlation to any of these responses.

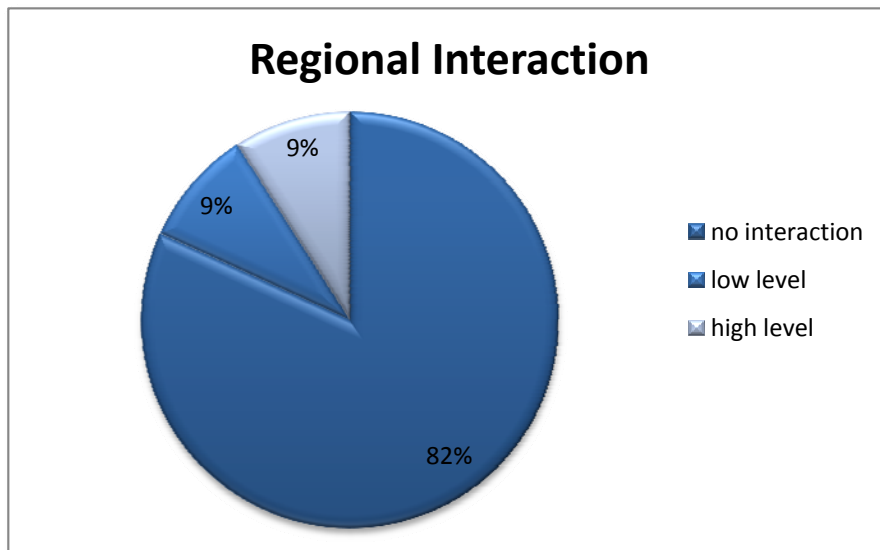
### *Willmar Lakes Area Chamber of Commerce*

Specific questions regarding the awareness and current utilization of tools and services from the Willmar Lakes Area Chamber of Commerce were also posed to this business segment to get a better feel for the impact the Chamber is currently having in this community, and in what areas.

Of the 11 businesses surveyed, only 1 stated it was aware of the *WLA* services and activities, and that it had utilized these services in the past. This business is the oldest of those surveyed, and provides consulting services to other businesses or public entities.

### *Networking*

Ultimately, for the sustainability and success of a community and overall region, a wide interaction of businesses and consumers from all segments is necessary. The higher this level



grows, the stronger and more robust each contributing segment becomes. Figure 11 illustrates the responses from owners as to the current level of interaction throughout this regional market. “No interaction” leads the responses with an overwhelming 82%. The 1 business responding

Figure 11

with “high interaction” was also the same consulting business mentioned in the previous section. Only 1 other business cited any interaction, and at a low level.

## Financing Opportunities

### Current Sources

As mentioned in relation to previous questions, funding and the availability of financing is a concern for a good number of respondents in this business segment. To reach the funding needs of these businesses, 90% have sought and received private loans (Figure 12). The remaining business utilized credit cards for its cash needs.

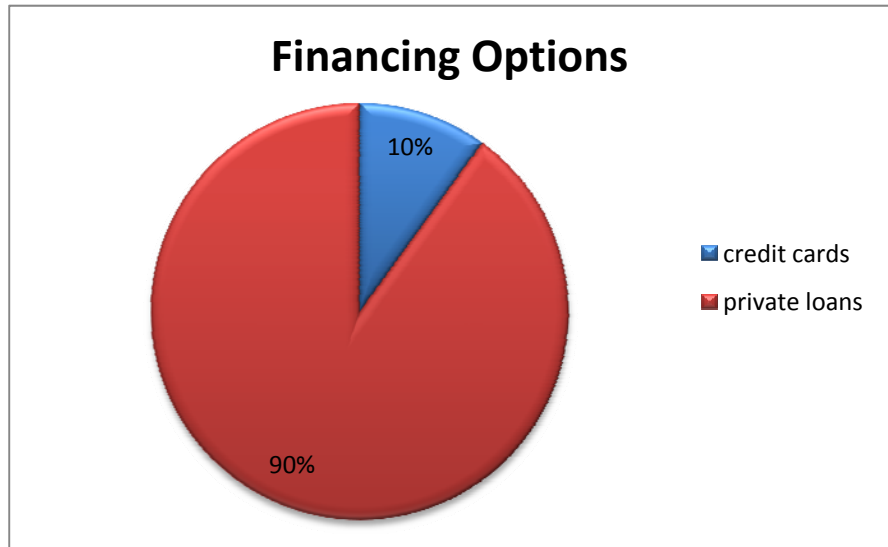


Figure 12

As Figure 13 shows, this low level of utilization of outside funding sources may be linked to either a limited availability of this capital in the region, or a limited awareness of its availability. With one owner responding as "satisfied" with lending options, and another responding as "not at all satisfied", the remaining owners were not aware enough of the lending

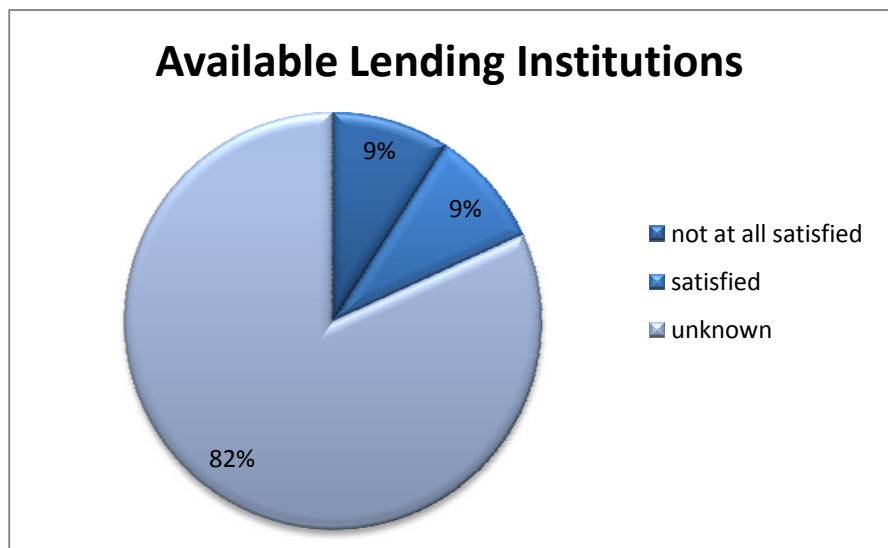


Figure 13

opportunities available to remark on them. The two businesses that did respond were from the older categories of business age, and in the \$50,000 - \$100,000 yearly net income range. Additionally, these were the same two businesses that responded to having at least some interaction with other businesses and segments in the region.

## Impact of Increased Capital

The main question to ask when evaluating the availability of resources for small businesses is what the impact an increased level of funding will bring to these establishments and the region. Figure 14 illustrates that this impact would be felt in a variety of ways through a diverse number of actions. However, each and every business responded that given an increase in

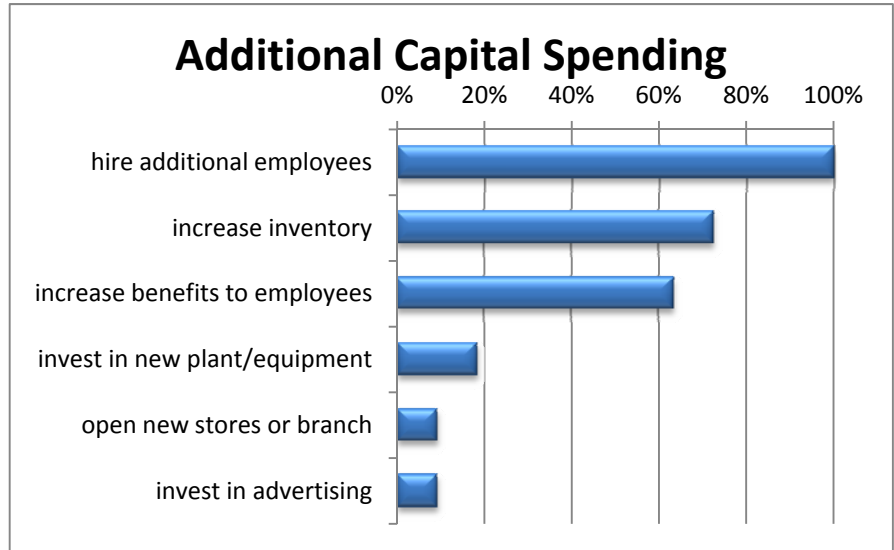
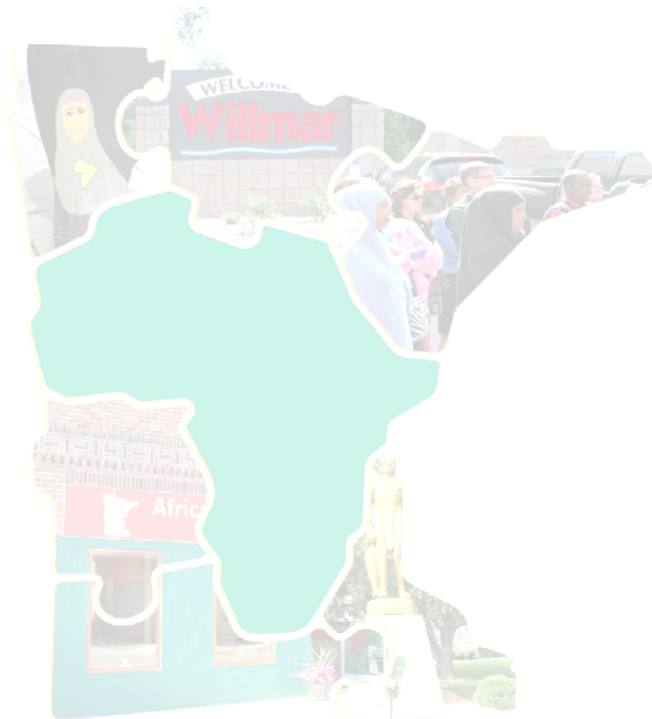


Figure 14

available capital, hiring new employees would be one of the first steps taken. Similarly, 64% of owners would increase benefits available to current employees.

The remaining actions point to direct moves to facilitate growth and reach the growing demand of this community. Specifically, 73% of owners surveyed said that they would increase the inventory of their business. Unsurprisingly, these were the youngest businesses surveyed, and 90% of them reported to have a yearly net income of less than \$50,000.



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## Recommendations

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There is no denying that this segment of the population in the Willmar Area is growing. Accompanying this growth is a parallel increase in new small business startups within this community of the region. It is precisely this type of business growth that has historically proven to be a crucial component of a healthy economic region. Therefore, it is both essential and in the self-interest of all that steps are taken to encourage and foster these developments around Willmar. The following are some recommendations as to what the most effective steps may be.

- ❖ **Capacity Building:** It is obvious that this specific community possesses no shortage of the most fundamental component of entrepreneurship – a risk-taking spirit that is vital for success. Additionally, like many new American groups prior, this community is dedicated to working hard (often holding multiple jobs) and relying on family resources to fund these endeavors and reach their financial dreams.

That being said, the findings of this survey illustrate a clear and deep lack in other critical areas such as education, experience, and access to resources. Therefore, the actions recommended as priority are to build capacity in these areas. Doing so will result in a business segment willing and able to integrate into and support the larger regional economy of Central Minnesota.

- **Training & Technical Assistance:** ADC is eager to provide business training, consultation, and ongoing technical assistance to a large portion of this segment; however, partnerships and contributions from other organizations and institutions are necessary components for ultimate success. Given the growing demand of this emerging business sector, coupled with the significant level of support needed by these entrepreneurs, there are many additional opportunities for other organizations and institutions in the region to assist in the training of: industry regulations, best practices, and regional idiosyncrasies. ADC looks forward to collaborating with existing and future partnerships in this endeavor.
- **Lending:** Again, ADC will do all that it can to fulfill a substantial portion of the lending needs in the community, yet it cannot go it alone here either. In addition to new opportunities from development organizations and public programs in the region, larger financial institutions should make deliberate moves to reach out to this budding group of entrepreneurs. While many lack the documents, experience, and track-record to be considered “bankable” there is a growing number of owners fitting into this category, and lenders should take steps to fulfill this increasing demand.



- ❖ **Networking:** An unmistakable trait of a successful business is the quality of its regional network. Having a network that is both supportive as well as a source of new prospects and opportunities is a significant boost for all (but especially young) businesses. Therefore, nurturing the growth of valuable networks will be extremely beneficial.
  - **African-Owned Businesses:** Work should be done to encourage this business segment to meet and collaborate on a number of levels. Currently, they are largely disconnected from each other, and are not benefitting from the added empowerment and influence that they would have as an associated group of business owners. Ultimately, this needs to be grassroots effort from within, but any steps from the larger business community to foster this development may prove essential.
  - **Regional Network:** As the results of this survey illustrate, the inclusion of these businesses into the greater regional economy is extremely limited. This is not healthy for the future of these singular businesses, this business segment, or the regional economy as a whole. There is great potential in this new community of entrepreneurs, and actions to incorporate them into the larger business network and supply chain of the area will reap mutual benefits. In addition to the increased markets and customer base, are the added global resources and relationships that this particular community brings. Many of these owners have experience and connections across the world that, if utilized, can assist Willmar in growing its capacity as a diverse and global region.
- ❖ **Legislation/Public Support:** As mentioned in the lending recommendation, public action should be taken to support the continued growth of this segment. As the Minnesota 2020 report ([Fertile Ground for Minority Opportunity](#)) points out, this includes specific legislation and programs that foster the necessary environment and prerequisites to make these recommendations a reality.

Additionally, increased efforts to provide and/or enhance the commercial facilities and locations available for these budding businesses will have a tremendous impact on the ultimate success of these endeavors. Alongside other new communities of this area, this specific group of business owners is facilitating a transformation to the downtown region of Willmar, and steps should be taken from the larger community to support this revitalization. These steps may be wide and varied, but could include such items as community grants for infrastructure improvements, increased discussions and calls for support of public spaces downtown, and enhanced collaborative efforts and/or funding to improve the aesthetics and accessibility of current commercial locations.

Again, this survey of African-owned businesses in the Willmar area, and the findings reported here, is meant to be a catalyst for organizations and businesses of this area to realize the potential of this business community, and work toward efforts that: develop appropriate tools

and services to facilitate and enhance growth; expand and integrate business networks and supply chains, and offer effective resources to a community with the demand and motivation to utilize them for the betterment and vitality of the entire region. However, without the training, resources, and ongoing support of *ADC*, *WLA*, their partners, and the public, at this critical period, this potential may never be realized.

# 2011

## WILLMAR LAKES AREA BUSINESS SURVEY



**African  
Development  
Center**  
of Minnesota



1- What type of Entity is this Business?

- Sole Proprietorship
- Partnership
- Limited Liability Company
- Corporation

2- How many current owners are there of this business?(Count spouses and partners as separate owners):

\_\_\_\_\_

3- Are the current owner(s) the original owner(s) of this business?:

- Yes
- No (if no, how many previous owners have there been up to now?: \_\_\_\_\_)

4- When was this business established?

- Within the past year
- 1 – 5 years ago
- More than 5 years ago
- More than 10 years ago

5- How did the current owner(s) acquire ownership of this business?:

- Founded
- Purchased
- Inherited
- Other

6- When did the current owner(s) acquire ownership of this business?:

- Within the past year
- 1 – 5 years ago
- More than 5 years ago
- More than 10 years ago

7- What is the average number of hours per week the owner(s) spend managing or working in this business?:

- None
- Less than 20 hours
- 20-39
- 40
- 41-60
- Over 60

8- Prior to establishing, purchasing, or acquiring this business, had the owner(s) ever owned a business or been self-employed? (if multiple owners, base answer on owner most active in management of the business):

- Yes
- No

- 9-** Prior to establishing, purchasing, or acquiring this business, what was the highest degree or level of school completed by the owner(s)? *(if multiple owners, base answer on owner most active in management of the business):*
- |   |  |
|---|--|
| <input type="checkbox"/> Less than High School Degree           | <input type="checkbox"/> Associate Degree                            |
| <input type="checkbox"/> High School Degree (Diploma or GED)    | <input type="checkbox"/> Bachelor's Degree                           |
| <input type="checkbox"/> Technical, trade, or vocational school | <input type="checkbox"/> Master's, Doctorate, or Professional Degree |
| <input type="checkbox"/> Some college, but no degree            |  |
- 10-** Has the owner(s) received any formal training and or qualifications (non degree-seeking) in business management? *(if multiple owners, base answer on owner most active in management of the business):*
- |                              |                             |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|
- 11-** What does this business supply?:
- |  |   |
|--|---|
| <input type="checkbox"/> Products to consumers                                       | <input type="checkbox"/> Services to businesses   |
| <input type="checkbox"/> Products to businesses, public utilities, and/or government | <input type="checkbox"/> Services to or on behalf of public utilities and/or government |
| <input type="checkbox"/> Services to consumers                                       |   |
- 12-** Which sector(s) do you operate in? *(check all that apply):*
- |   |  |
|---|--|
| <input type="checkbox"/> Accounting/Finance/Legal Services                | <input type="checkbox"/> Food and Hospitality                          |
| <input type="checkbox"/> Antiques/Art and Craft/Floristry/Interior Design | <input type="checkbox"/> Gifts and Home Wares                          |
| <input type="checkbox"/> Bookshop/Newspaper                               | <input type="checkbox"/> Health/Fitness/Beauty                         |
| <input type="checkbox"/> Building and Construction                        | <input type="checkbox"/> Horticulture/Gardening/Landscaping            |
| <input type="checkbox"/> Building Maintenance/Pest Control                | <input type="checkbox"/> Manufacturing                                 |
| <input type="checkbox"/> Childcare  | <input type="checkbox"/> Marketing                                     |
| <input type="checkbox"/> Cleaning   | <input type="checkbox"/> Medical/Dental                                |
| <input type="checkbox"/> Clothing   | <input type="checkbox"/> Mixed Business (groceries, small goods, etc.) |
| <input type="checkbox"/> Computing and IT                                 | <input type="checkbox"/> Office Supplies                               |
| <input type="checkbox"/> Consulting                                       | <input type="checkbox"/> Postal Supplies                               |
| <input type="checkbox"/> Electrical/Electronics                           | <input type="checkbox"/> Printing                                      |
| <input type="checkbox"/> Engineering and Metal Trades                     | <input type="checkbox"/> Real Estate and Property Management           |
| <input type="checkbox"/> Entertainment                                    | <input type="checkbox"/> Recruitment/Training                          |
| <input type="checkbox"/> Environmental Technology and Services            | <input type="checkbox"/> Telecommunications                            |
| <input type="checkbox"/> Farming  | <input type="checkbox"/> Tourism and Travel                            |
| <input type="checkbox"/> Fishing  | <input type="checkbox"/> Transport                                     |
| <input type="checkbox"/> Other <i>(specify)</i> : _____                   |  |

- 13-** How many people does your business employ on a full-time (40 hr/wk) basis? *(excluding the owner(s)):*
- |   |
|---|
| <input type="checkbox"/> One person only    |
| <input type="checkbox"/> 2 – 5 people       |
| <input type="checkbox"/> More than 5 people |

**14-** Of these employees, how many are men?: \_\_\_\_\_

15- Of these employees, how many are women?: \_\_\_\_\_

16- Of these employees, how many are African immigrants?: \_\_\_\_\_

17- What employee benefits are offered for these employees? (*check all that apply*):

- |   |   |
|---|---|
| <input type="checkbox"/> Bonuses                  | <input type="checkbox"/> Parental Leave – Paid                      |
| <input type="checkbox"/> Child Care Reimbursement | <input type="checkbox"/> Parental Leave – Unpaid                    |
| <input type="checkbox"/> Dental Insurance         | <input type="checkbox"/> Pension Plan /401K/ SIMPLE Plan/SEP        |
| <input type="checkbox"/> Elder Care Reimbursement | <input type="checkbox"/> Profit-Sharing Plan                        |
| <input type="checkbox"/> Employee Leave           | <input type="checkbox"/> Stock Ownership Plan                       |
| <input type="checkbox"/> Flex Hours               | <input type="checkbox"/> Telecommuting/Work from home               |
| <input type="checkbox"/> Health/Medical Insurance | <input type="checkbox"/> Tuition Reimbursement/College Savings Plan |
| <input type="checkbox"/> Paid Sick Leave          |   |
| <input type="checkbox"/> Paid Vacation            |   |

18- How many people does your business employ on a part-time basis? (*excluding the owner(s)*):

- One person only
- 2 – 5 people
- More than 5 people

19- Of these employees, how many are men?: \_\_\_\_\_

20- Of these employees, how many are women?: \_\_\_\_\_

21- Of these employees, how many are African immigrants?: \_\_\_\_\_

22- What employee benefits are offered for these employees? (*check all that apply*):

- |   |   |
|---|---|
| <input type="checkbox"/> Bonuses                  | <input type="checkbox"/> Parental Leave – Paid                      |
| <input type="checkbox"/> Child Care Reimbursement | <input type="checkbox"/> Parental Leave – Unpaid                    |
| <input type="checkbox"/> Dental Insurance         | <input type="checkbox"/> Pension Plan /401K/ SIMPLE Plan/SEP        |
| <input type="checkbox"/> Elder Care Reimbursement | <input type="checkbox"/> Profit-Sharing Plan                        |
| <input type="checkbox"/> Employee Leave           | <input type="checkbox"/> Stock Ownership Plan                       |
| <input type="checkbox"/> Flex Hours               | <input type="checkbox"/> Telecommuting/Work from home               |
| <input type="checkbox"/> Health/Medical Insurance | <input type="checkbox"/> Tuition Reimbursement/College Savings Plan |
| <input type="checkbox"/> Paid Sick Leave          |   |
| <input type="checkbox"/> Paid Vacation            |   |

23- What was the gross income for this business in the last financial year?:

- |   |  |
|---|--|
| <input type="checkbox"/> Less than \$50,000   | <input type="checkbox"/> \$100,000 - \$250,000 |
| <input type="checkbox"/> \$50,000 - \$100,000 | <input type="checkbox"/> More than \$250,000   |

24- Based on current projections, how will the net income for this business in the current financial year compare to the last financial year?:

- Be Higher
- Be Lower
- Be About the Same

25- For this business, how have the following four areas changed in the past 12 months?:

**Gross Sales**

- Total Increase
- Total Decrease
- Stayed the Same

**Net Profits**

- Total Increase
- Total Decrease
- Stayed the Same

**Number of Employees**

- Total Increase
- Total Decrease
- Stayed the Same

**Employee Compensation**

- Total Increase
- Total Decrease
- Stayed the Same

26- For this business, how are the following four areas expected to change in the next 12 months?:

**Gross Sales**

- Total Increase
- Total Decrease
- Stayed the Same

**Net Profits**

- Total Increase
- Total Decrease
- Stayed the Same

**Number of Employees**

- Total Increase
- Total Decrease
- Stayed the Same

**Employee Compensation**

- Total Increase
- Total Decrease
- Stayed the Same

27- What are the most significant challenges facing this business in the next 12 months?:

28- What are the most significant challenges facing this business in the next 5 years?:

29- What are the most significant challenges facing similar businesses in this sector?:

**30-** What are the most significant challenges facing similar businesses in this region?:

---

**31-** Are you satisfied with the range and availability of small business training opportunities available to this region?

- Very Satisfied
- Satisfied
- Somewhat Satisfied
- Not at all Satisfied

**32-** Are you aware of the services provided by the Willmar Lakes Area Chamber of Commerce?:

- Yes
- No

**33-** Have you ever sought these services or information from the Willmar Lakes Area Chamber of Commerce?:

- Yes
- No

**34-** At what level does this business interact with other businesses, industries, or consumers in other regions of the Willmar Lakes area?

- High level of interaction
- Some interaction
- Low level of interaction
- No interaction at all

**35-** What community services has this business used up to this date?:

**36-** What community services should be provided that are not currently?:



**37-** Over the last six months, what best describes the financial situation of this business?:

- All bills and expenses are paid on time
- All bank loans are paid on time
- Some money has been borrowed from the bank
- Other (*please specify*) \_\_\_\_\_

**38-** What types of financing has this business used within the last 12 months to meet capital needs? (*check all that apply*):

- Bank Loans
- Credit Cards
- Earnings of Business
- Leasing
- Private Loans (*friends or family*)
- SBA
- Vendor Credit

**39-** Are you satisfied with the range and availability of banking options available to this business?

- Very Satisfied
- Satisfied
- Somewhat Satisfied
- Not at all Satisfied

**40-** Are you satisfied with the range and availability of lending options available to this business?

- Very Satisfied
- Satisfied
- Somewhat Satisfied
- Not at all Satisfied

**41-** If capital availability is (or became) a problem for this business, what is (or would be) the primary effect be on operations? (*choose one*):

- Close stores or business
- Reduce benefits to employees
- Reduce number of employees
- Unable to finance increased sales
- Unable to grow business or expand operations
- Unable to increase inventory and meet demand

**42-** If this business were able to obtain additional capital, what are the first three actions to be taken?:

- Hire additional employees
- Increase inventory
- Increase benefits to employees
- Invest in advertising
- Invest in e-commerce
- Invest in new plant or equipment
- Invest in research and development
- Open new stores or branch

**43-** Which of the following growth strategies will be used in the next 12 months? (*check all that apply*):

- Acquisition
- Expand Operations to New Facilities
- Investments in Research and Development
- Hire New Employees
- Joint Venture
- Internet / Expand E-Commerce
- New Advertising & Marketing Strategies
- No Growth Strategies
- Merger
- Outsourcing

**2011**  
**WILLMAR LAKES AREA**  
**BUSINESS SURVEY**



**African  
Development  
Center**  
of Minnesota



Name of Business: \_\_\_\_\_

Name(s) of Business Owner(s): \_\_\_\_\_

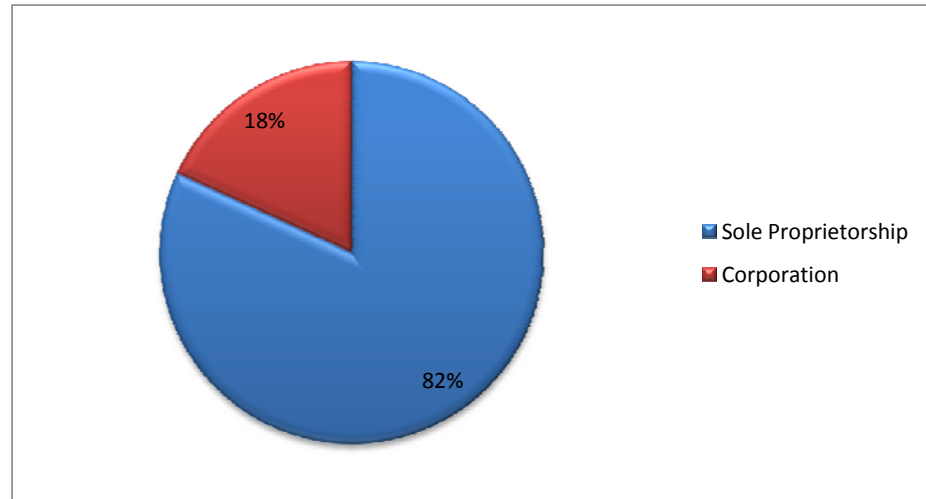
Official Address of Business: \_\_\_\_\_

\_\_\_\_\_

Contact Phone Number of Business: \_\_\_\_\_

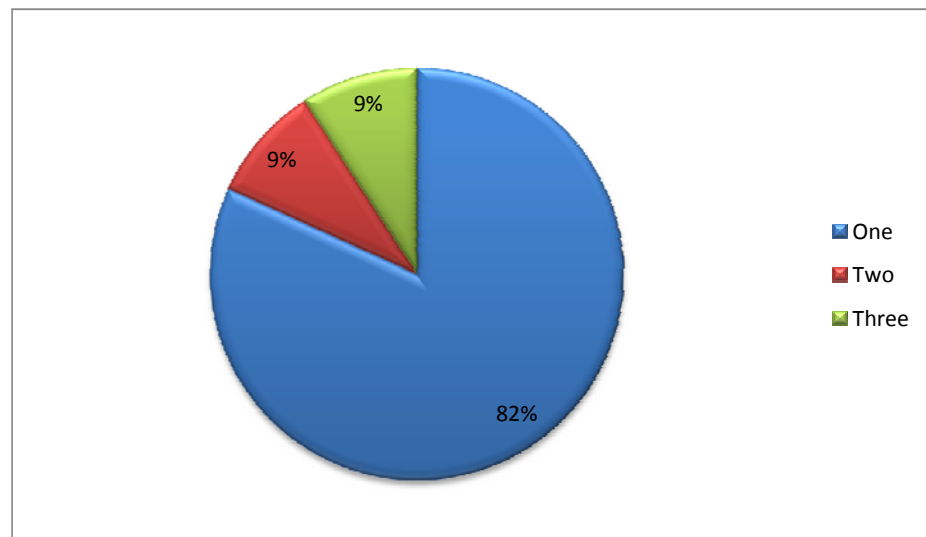
**1- What type of Entity is this Business?**

Sole Proprietorship	9
Corporation	2
Limited Liability Company	0
Partnership	0



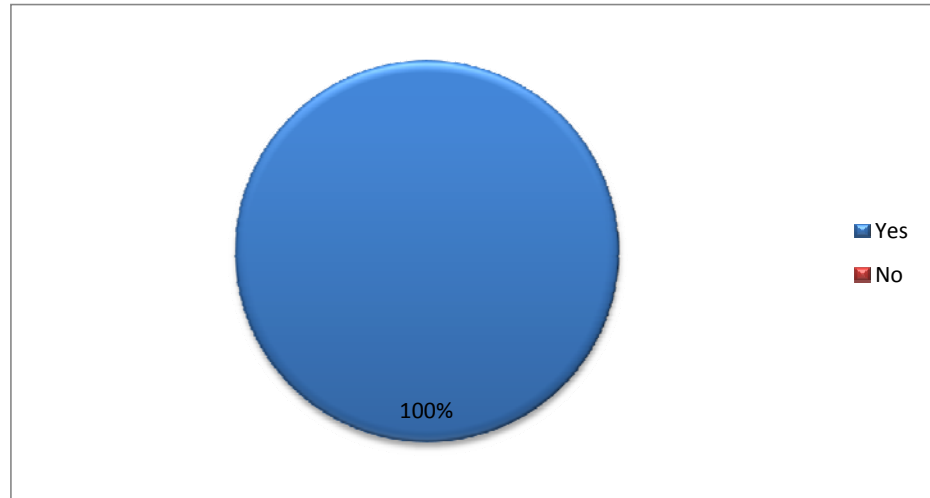
**2- How many current owners are there of this business?(Count spouses and partners as separate owners):**

One	9
Two	1
Three	1



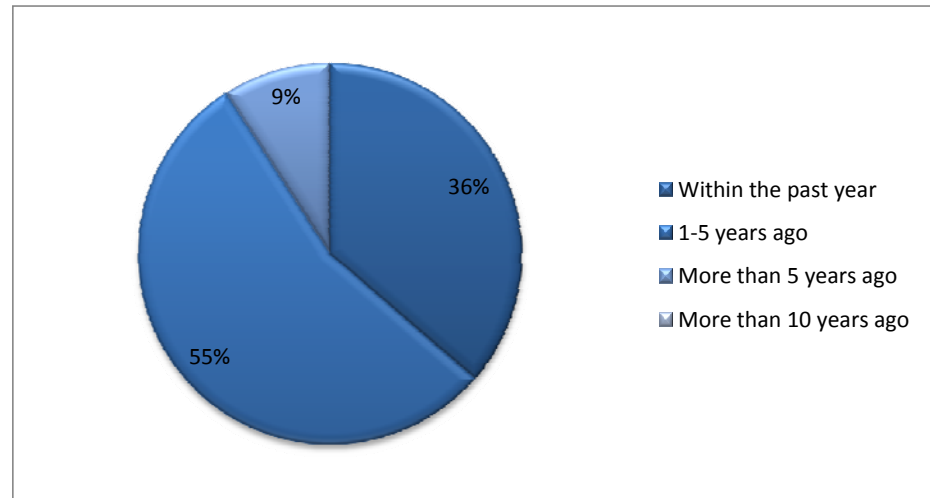
**3- Are the current owner(s) the original owner(s) of this business**

Yes	11
No	0



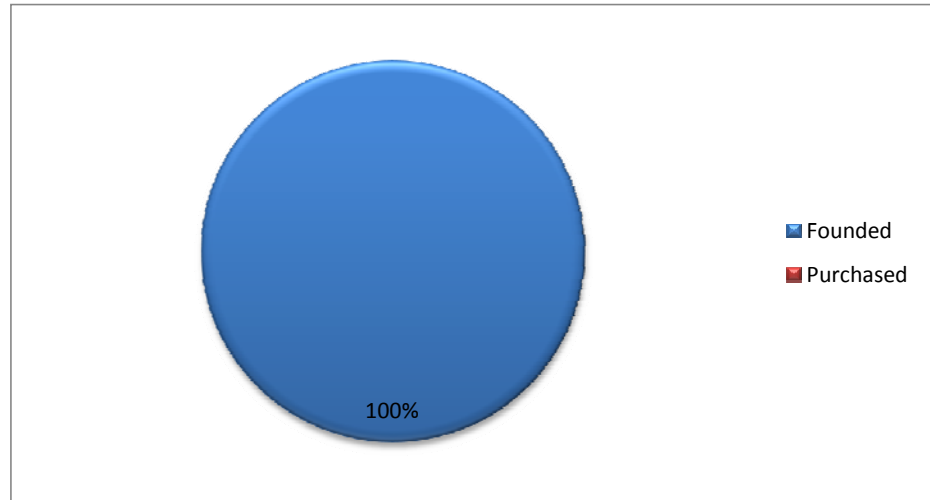
**4- When was this business established?**

Within the past year	4
1-5 years ago	6
More than 5 years ago	1
More than 10 years ago	0



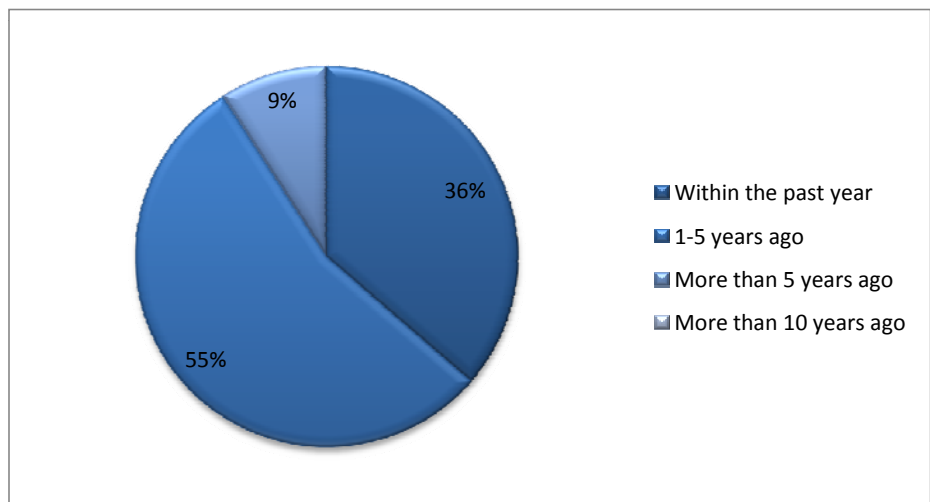
**5- How did the current owner(s) acquire ownership of this business?:**

Founded	11
Purchased	0



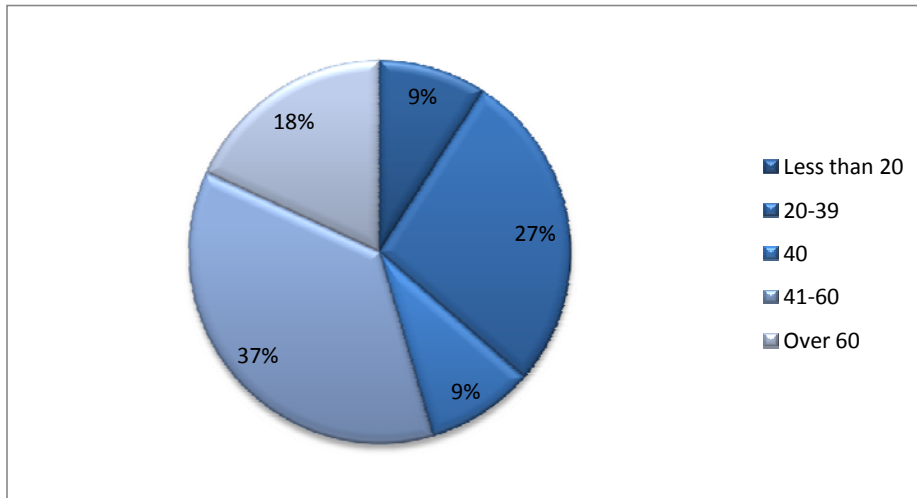
**6- When did the current owner(s) acquire ownership of this business?:**

Within the past year	4
1-5 years ago	6
More than 5 years ago	1
More than 10 years ago	0



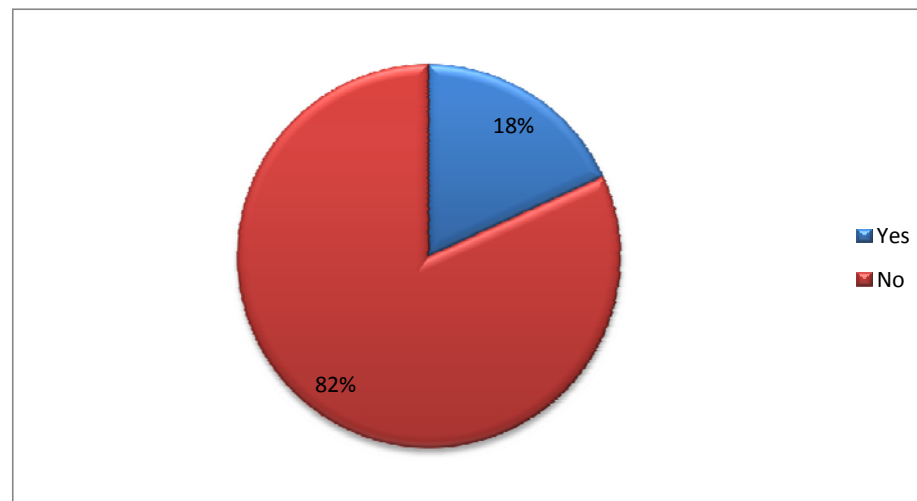
**7- What is the average number of hours per week the owner(s) spend managing or working in this business?:**

Less than 20	1
20-39	3
40	1
41-60	4
Over 60	2



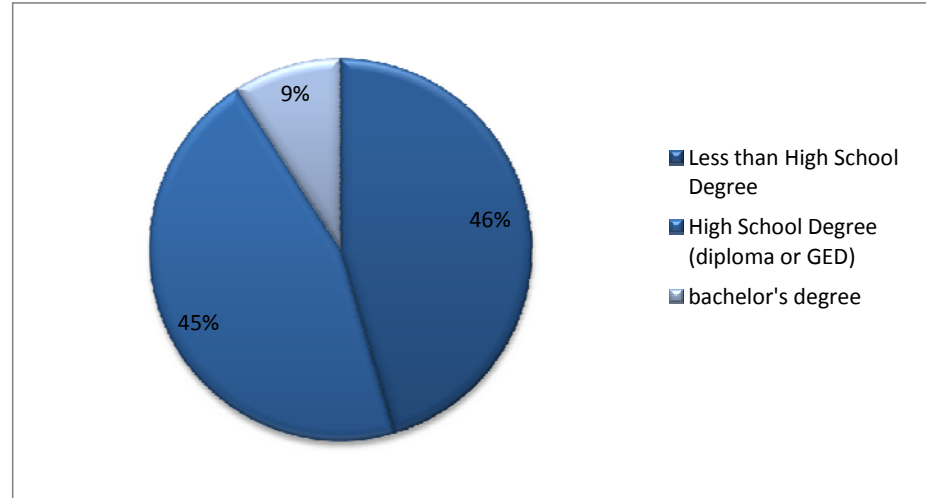
**8- Prior to establishing, purchasing, or acquiring this business, had the owner(s) ever owned a business or been self-employed? (if multiple owners, base answer c**

Yes	2
No	9



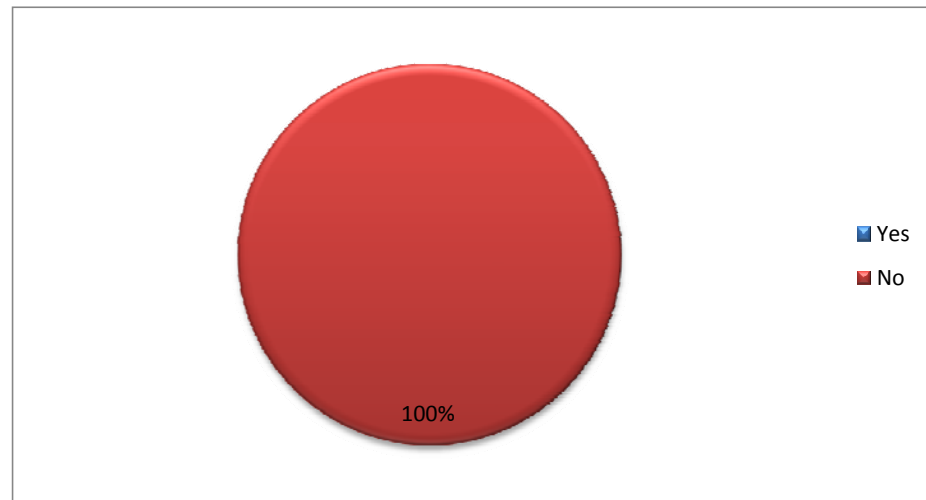
**9- Prior to establishing, purchasing, or acquiring this business, what was the highest degree or level of school completed by the owner(s)? (if multiple owners, bas**

Less than High School Degree	5
High School Degree (diploma or GED)	5
some college, but not degree	0
Technical, trade, or vocational school	0
associate degree	0
bachelor's degree	1
post-graduate degree	0



**10- Has the owner(s) received any formal training and or qualifications (non degree-seeking) in business management? (if multiple owners, base answer on owne**

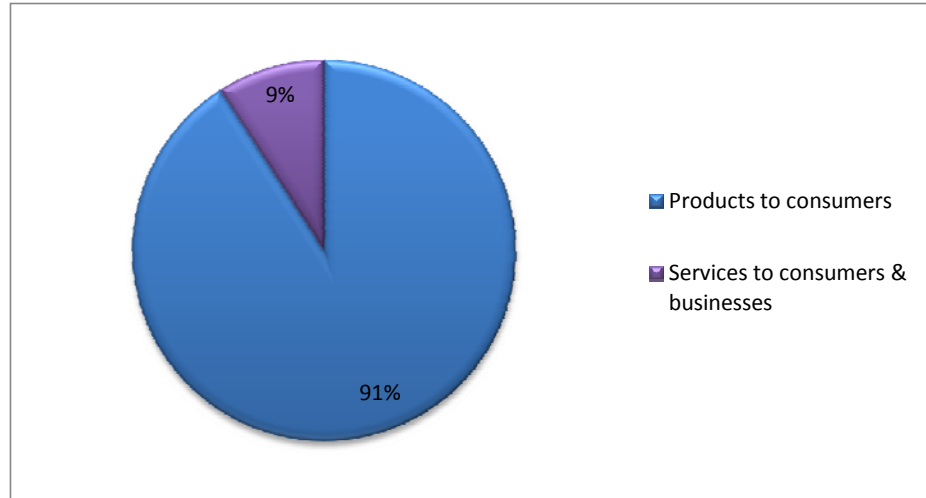
Yes	0
No	11





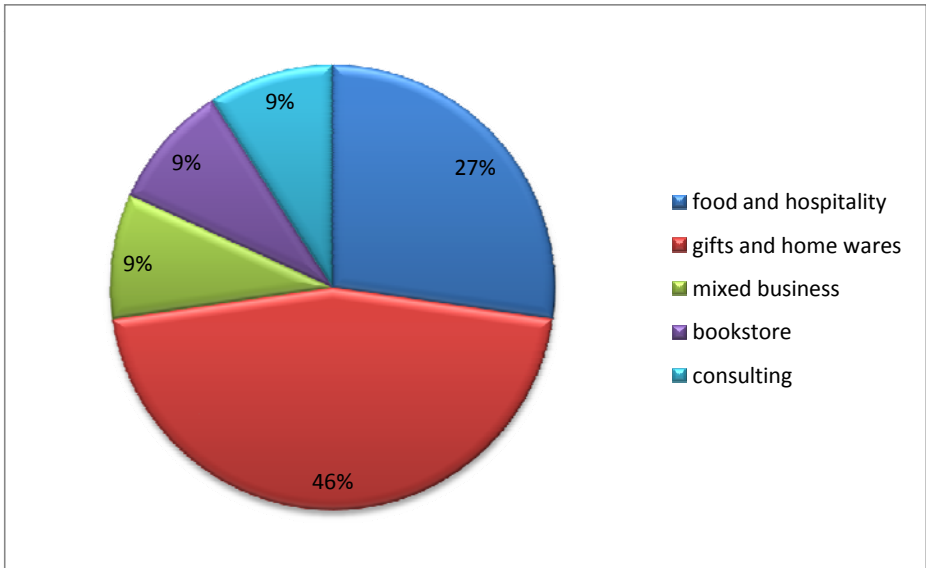
**11- What does this business supply?:**

Products to consumers	10
Services to consumers	0
Services to businesses	0
Services to consumers & businesses	1



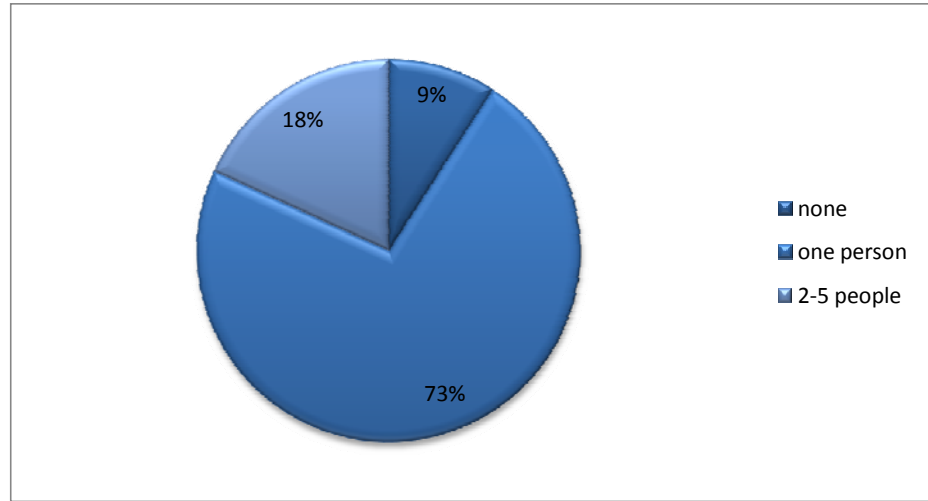
**12- Which sector(s) do you operate in? (check all that apply):**

food and hospitality	3
gifts and home wares	5
mixed business	1
bookstore	1
consulting	1



**13- How many people does your business employ on a full-time (40 hr/wk) basis? (excluding the owner(s)):**

none	1
one person	8
2-5 people	2
More than 5	0

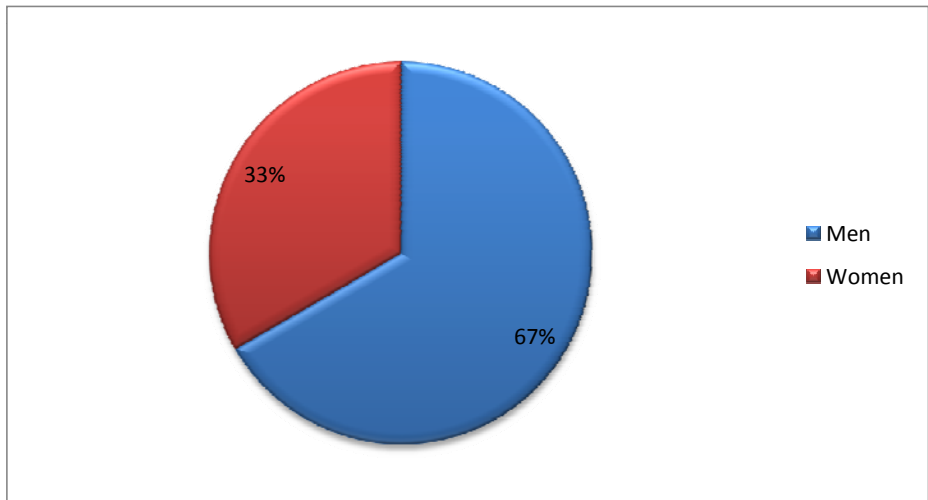


**14- Of these employees, how many are men?:**

Men	67%
-----	-----

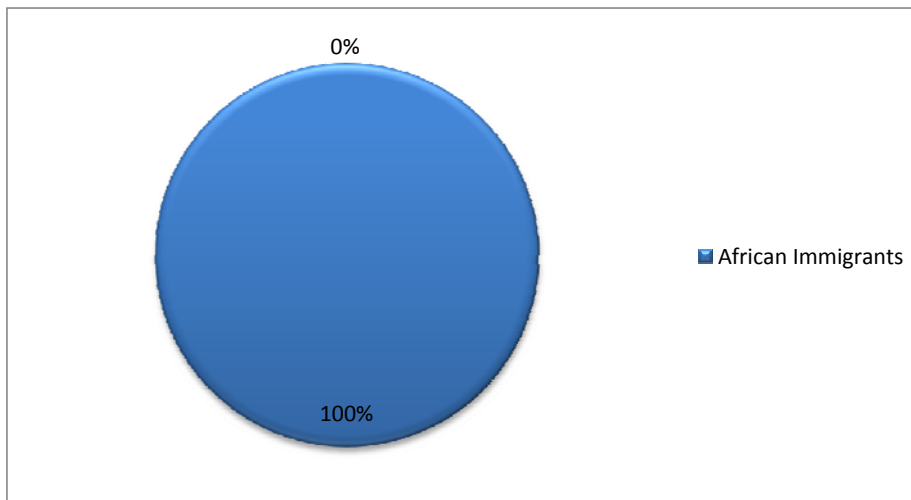
**15- Of these employees, how many are women?:**

Women	33%
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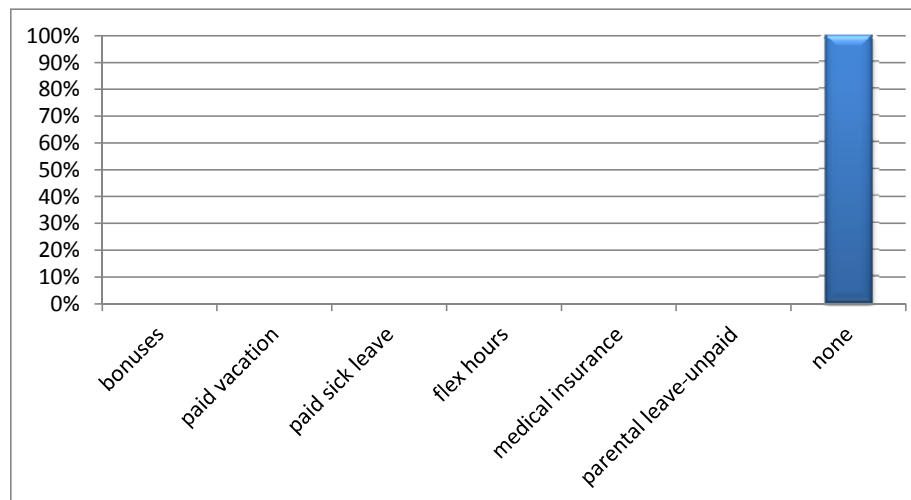
**16- Of these employees, how many are African immigrants?:**

African Immigrants	100%
Other	0%



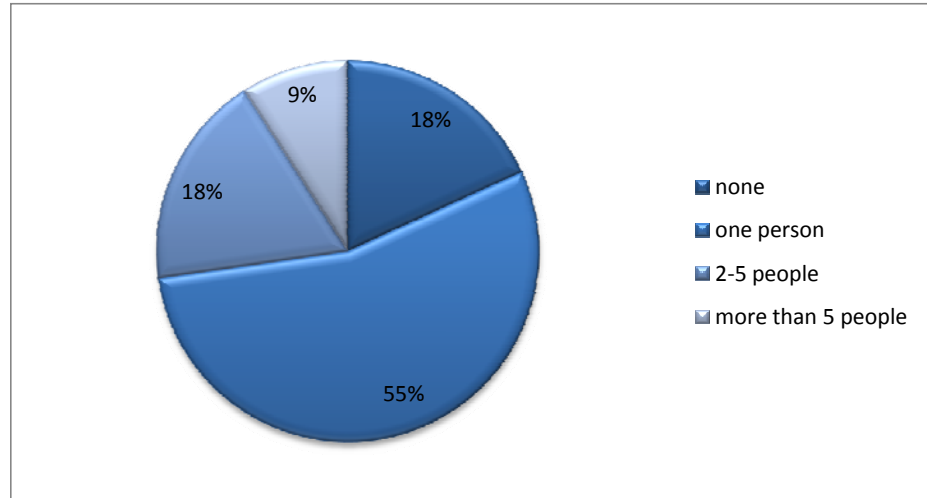
**17- What employee benefits are offered for these employees? (all that apply)**

bonuses	0
paid vacation	0
paid sick leave	0
flex hours	0
medical insurance	0
parental leave-unpaid	0
none	11



**18- How many people does your business employ on a part-time basis?**

none	2
one person	6
2-5 people	2
more than 5 people	1

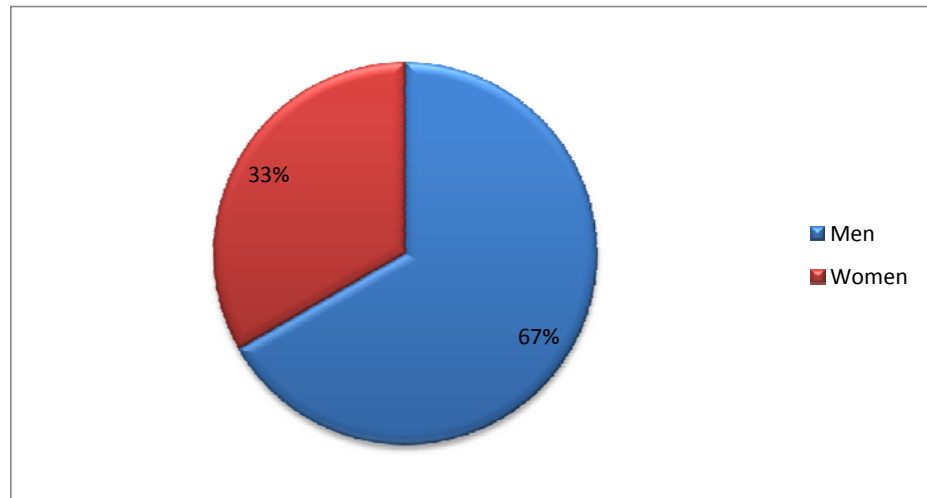


**19- Of these employees, how many are men?:**

Men	67%
-----	-----

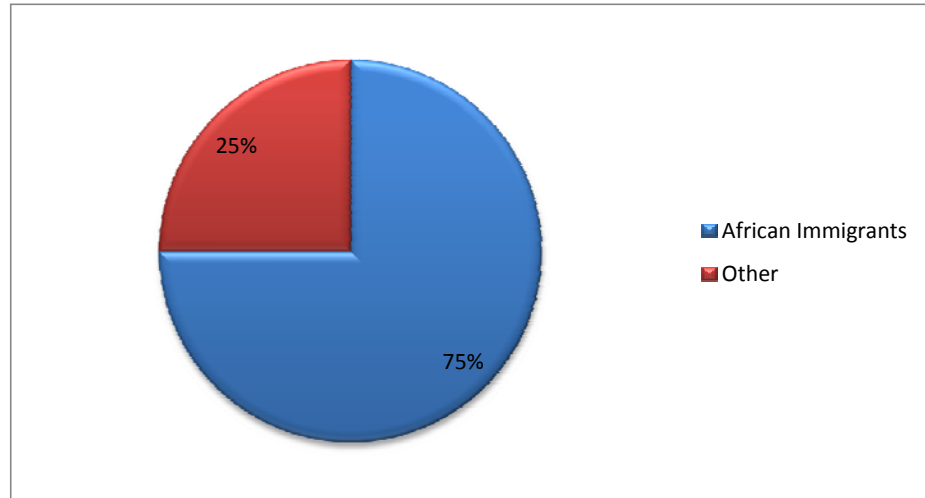
**20- Of these employees, how many are women?:**

Women	33%
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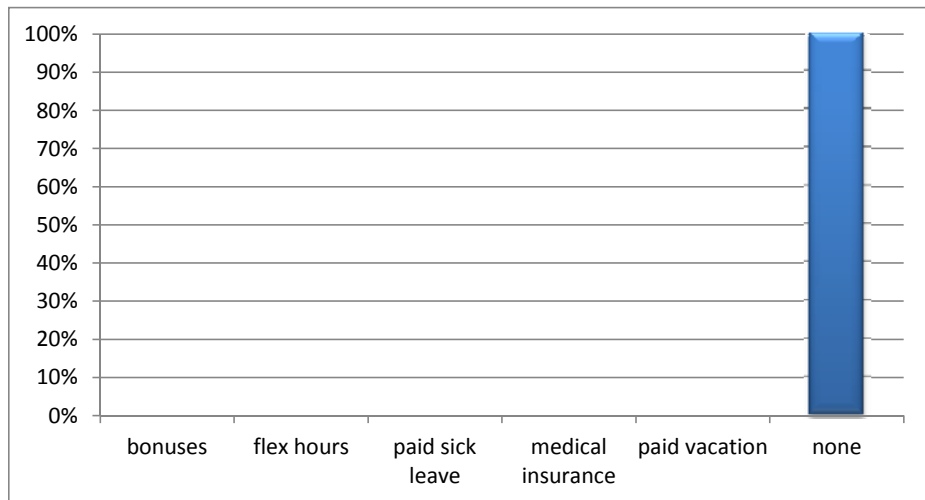
**21- Of these employees, how many are African immigrants?:**

African Immigrants	75%
Other	25%



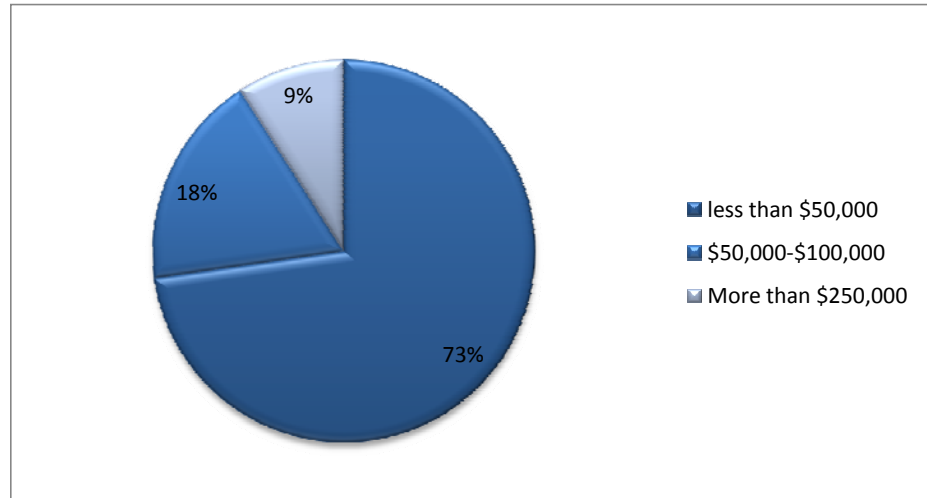
**22- What employee benefits are offered for these employees? (all that apply)**

bonuses	0
flex hours	0
paid sick leave	0
medical insurance	0
paid vacation	0
none	11



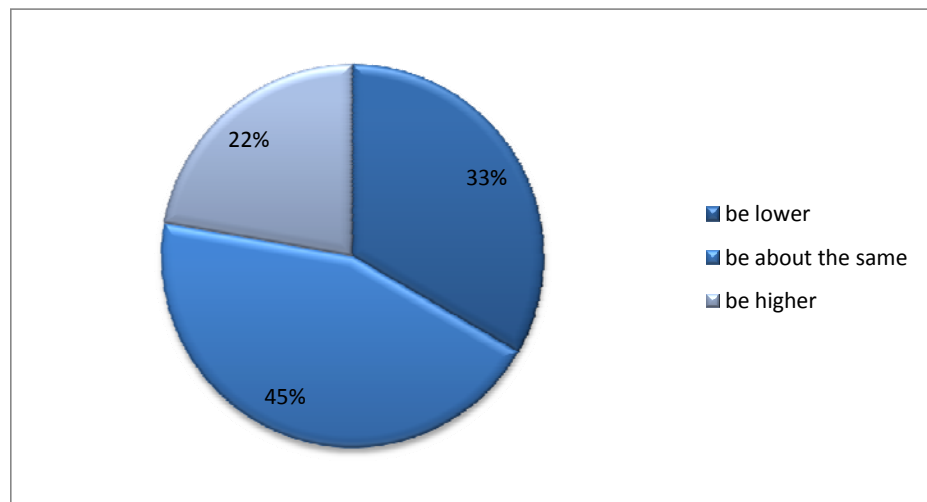
**23- What was the gross income for this business in the last financial year?:**

less than \$50,000	8
\$50,000-\$100,000	2
\$100,000-\$250,000	0
More than \$250,000	1



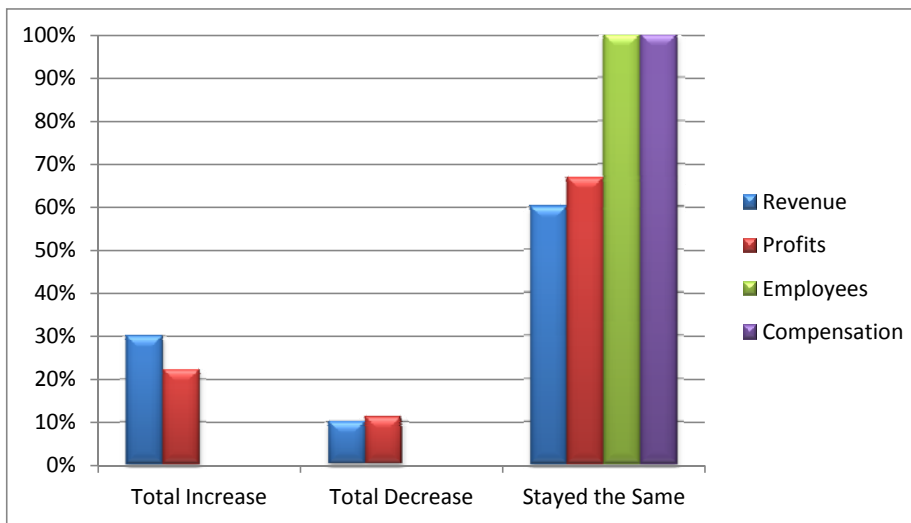
**24- Based on current projections, how will the net income for this business in the current financial year compare to the last financial year?:**

be lower	3
be about the same	4
be higher	2
NA	2



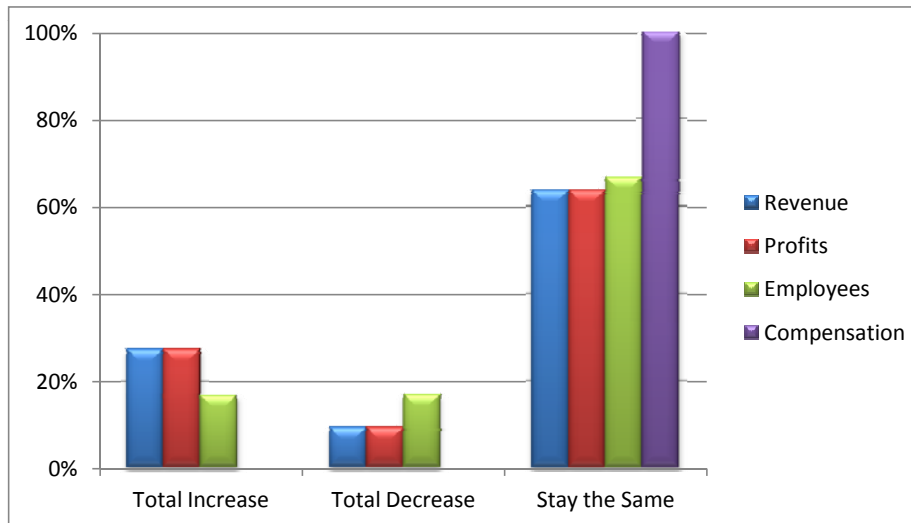
**25- For this business, how have the following four areas changed in the past 12 months?:**

<b>- Gross Sales</b>	
Total Increase	3
Total Decrease	1
Stayed the Same	6
<b>- Net Profits</b>	
Total Increase	2
Total Decrease	1
Stayed the Same	6
<b>- Number of Employees</b>	
Total Increase	0
Total Decrease	0
Stayed the Same	4
<b>- Employee Compensation</b>	
Total Increase	0
Total Decrease	0
Stayed the Same	4



**26- For this business, how are the following four areas expected to change in the next 12 months?:**

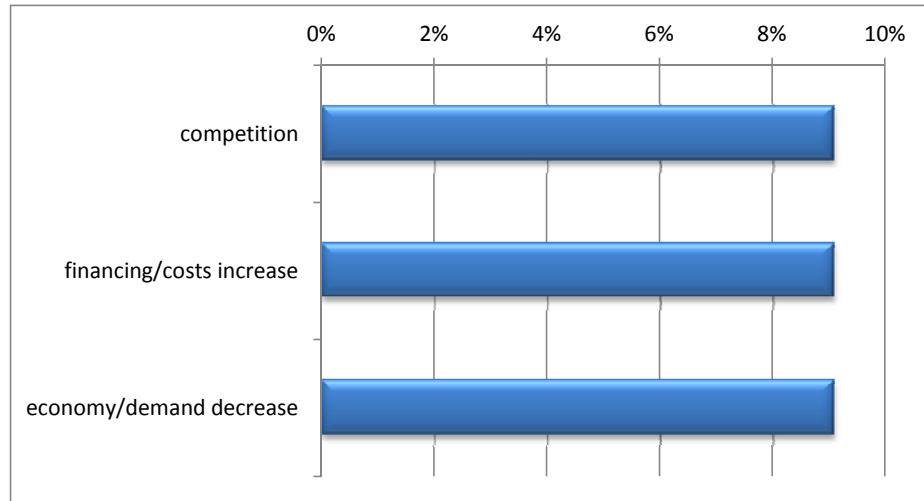
<b>- Gross Sales</b>	
Total Increase	3
Total Decrease	1
Stay the Same	7
<b>- Net Profits</b>	
Total Increase	3
Total Decrease	1
Stay the Same	7
<b>- Number of Employees</b>	
Total Increase	1
Total Decrease	1
Stay the Same	4
<b>- Employee Compensation</b>	
Total Increase	0
Total Decrease	0
Stay the Same	5





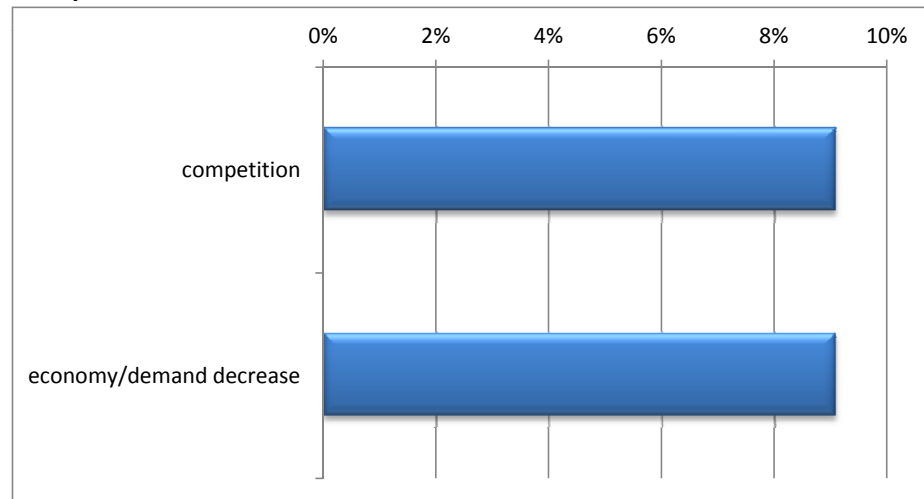
**27- What are the most significant challenges facing this business in the next 12 months?:**

competition	1
financing/costs increase	1
economy/demand decrease	1



**28- What are the most significant challenges facing this business in the next 5 years?:**

competition	1
economy/demand decrease	1

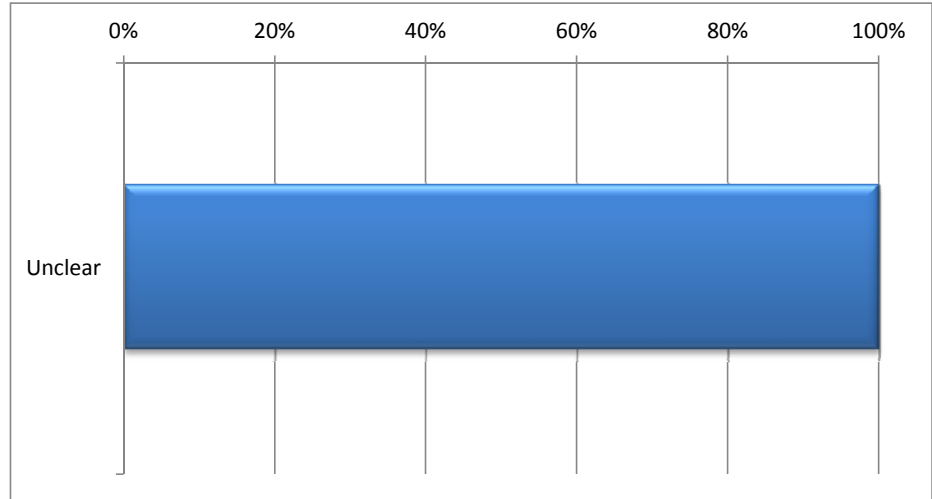


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**29- What are the most significant challenges facing similar businesses in this sector?:**

Unclear 11

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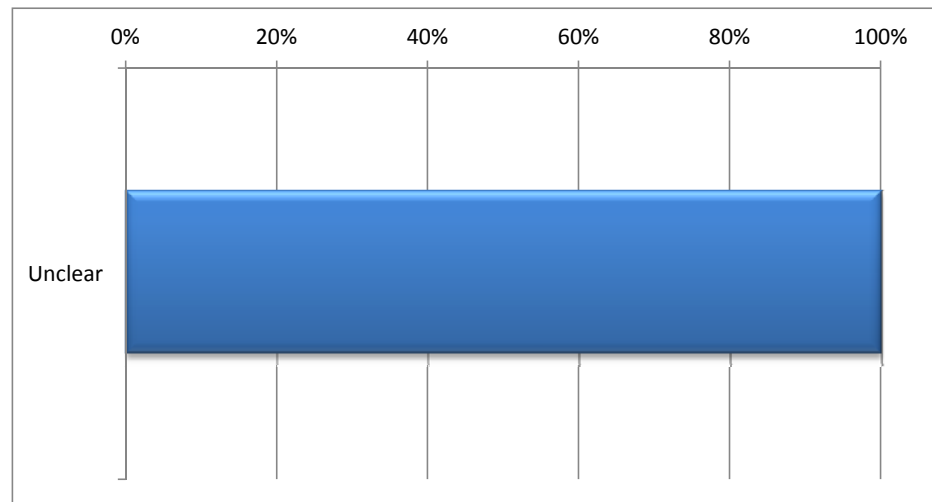


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**30- What are the most significant challenges facing similar businesses in this region?:**

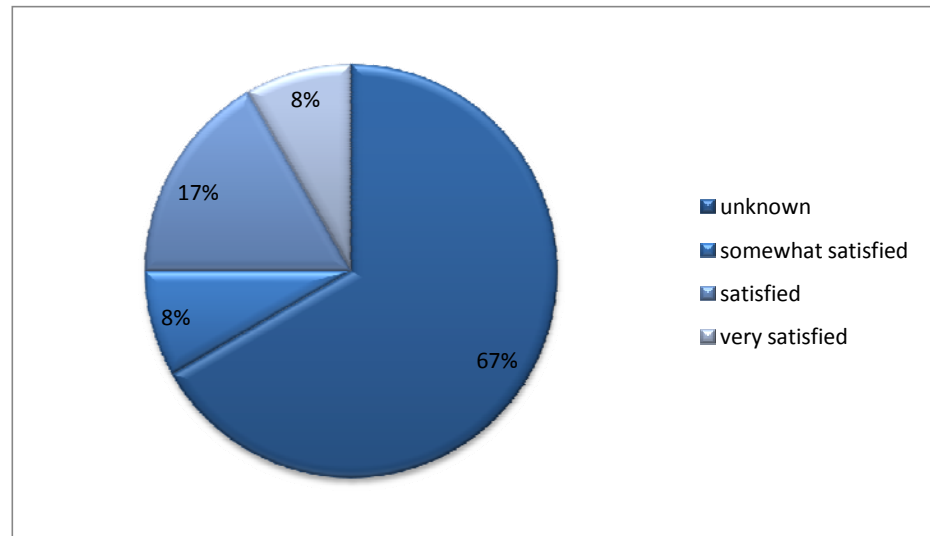
Unclear 11

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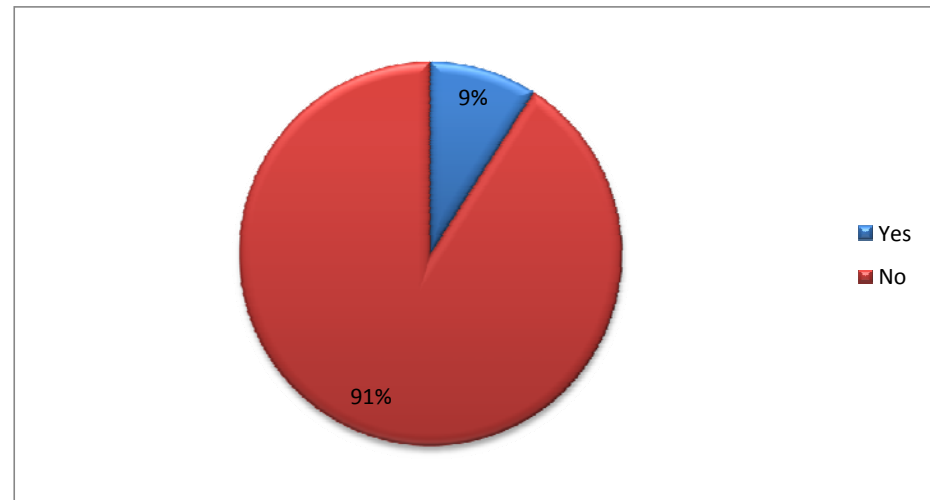
**31- Are you satisfied with the range and availability of small business training opportunities available to this region?**

unknown	8
somewhat satisfied	1
satisfied	2
very satisfied	1



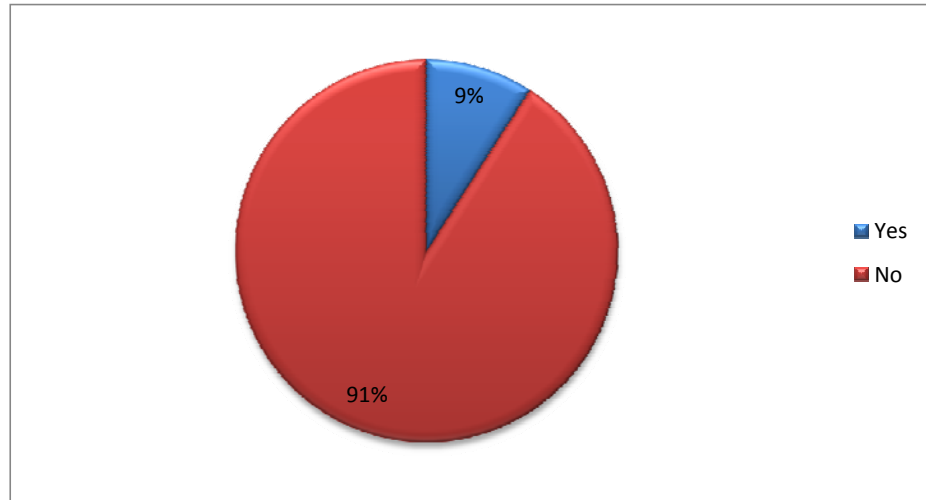
**32- Are you aware of the services provided by the Willmar Area Chamber of Commerce?:**

Yes	1
No	10



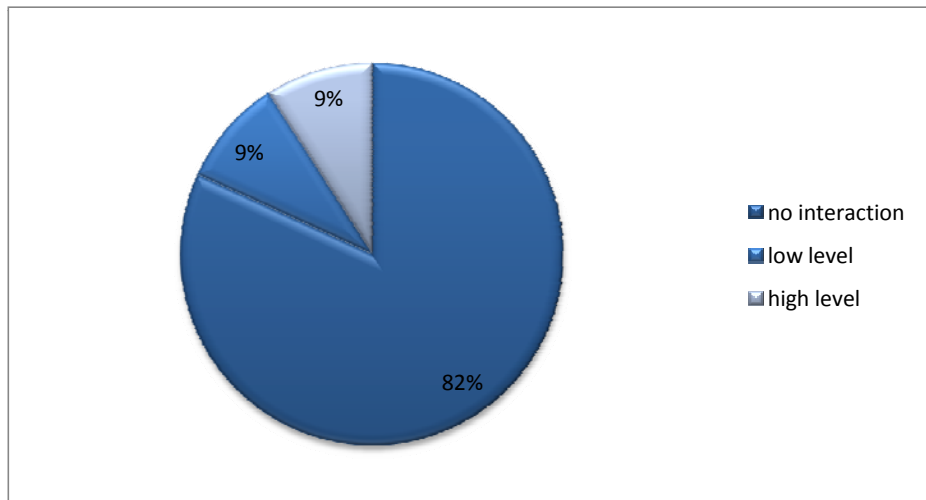
**33- Have you ever sought these services or information from the WLA?:**

Yes	1
No	10



**34- At what level does this business interact with other businesses, industries, or consumers in other regions of the Willmar area?**

no interaction	9
low level	1
some interaction	0
high level	1

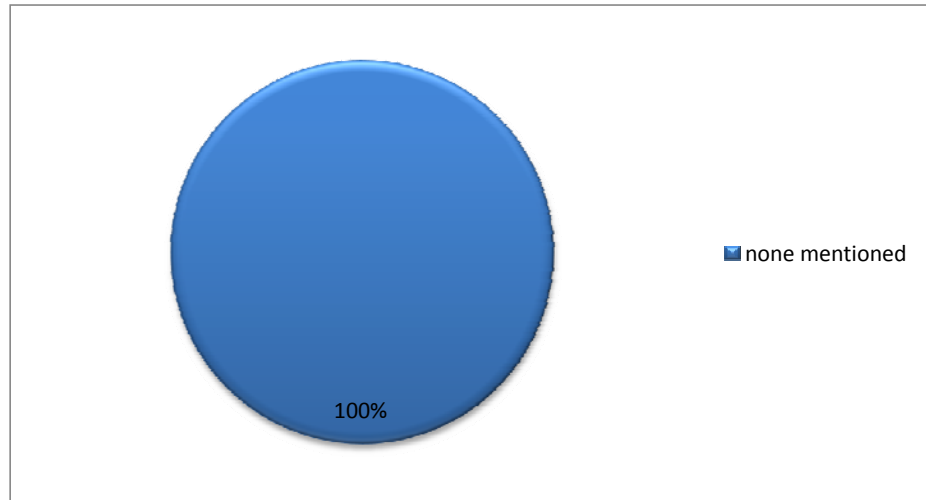


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**35- What community services has this business used up to this date?:**

none mentioned 11

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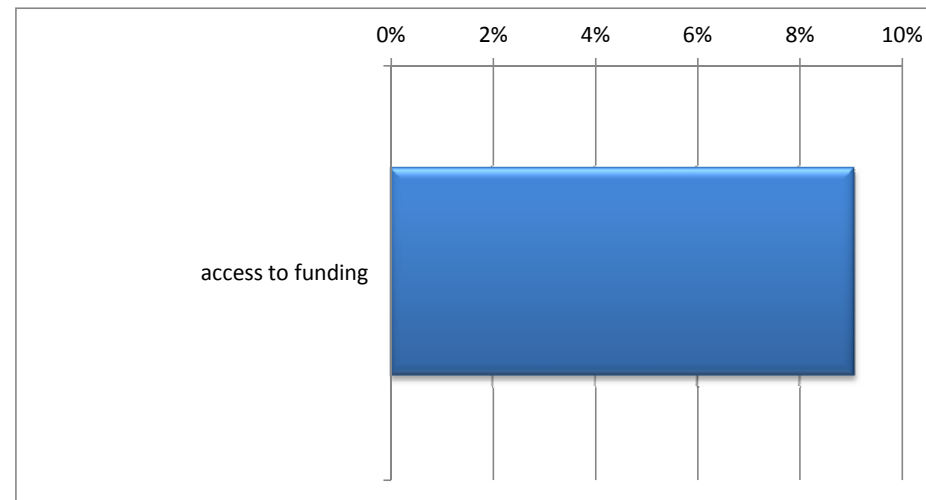


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**36- What community services should be provided that are not currently?:**

access to funding 1

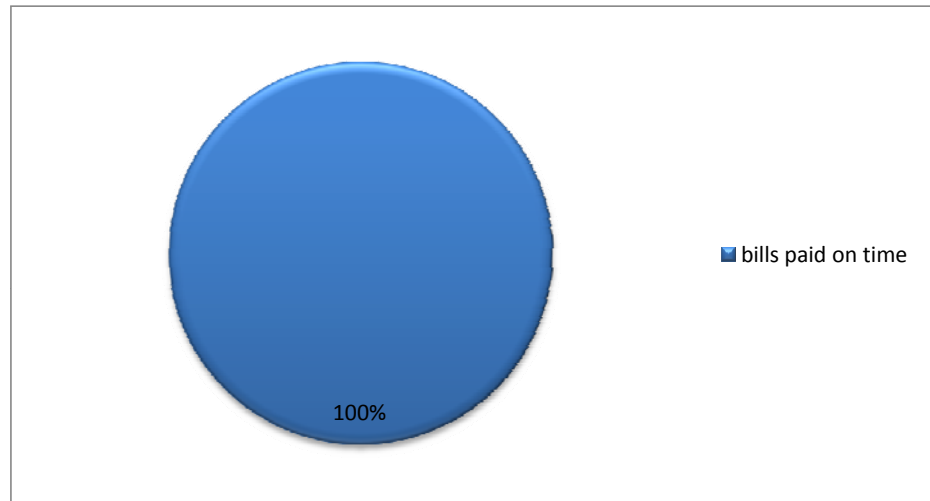
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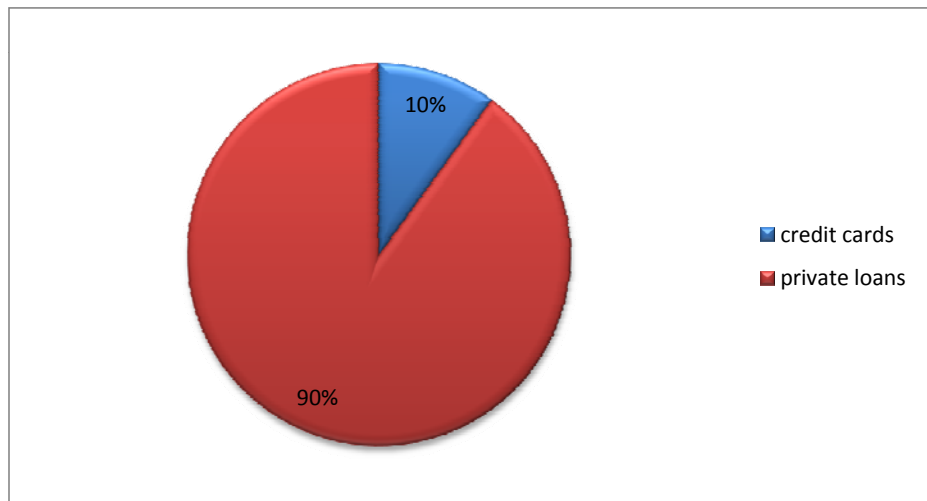
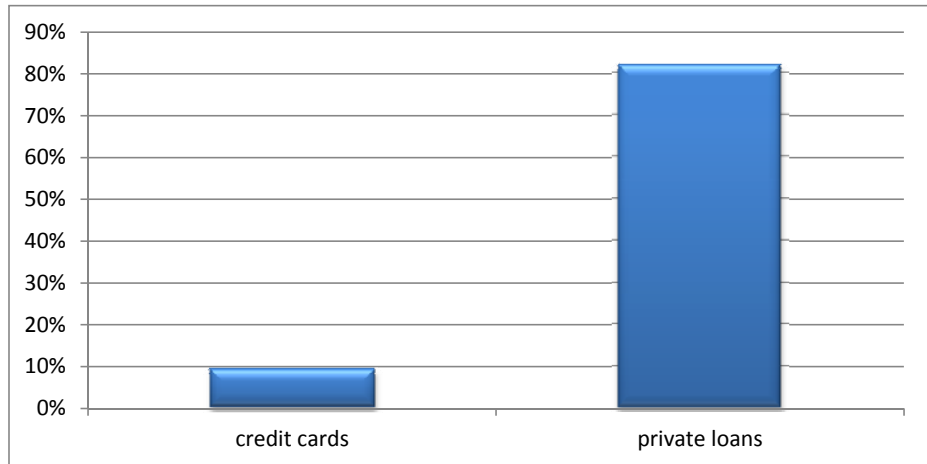
**37- Over the last six months, what best describes the financial situation of this business?:**

bills paid on time	11
some bills late	0
money borrowed	0



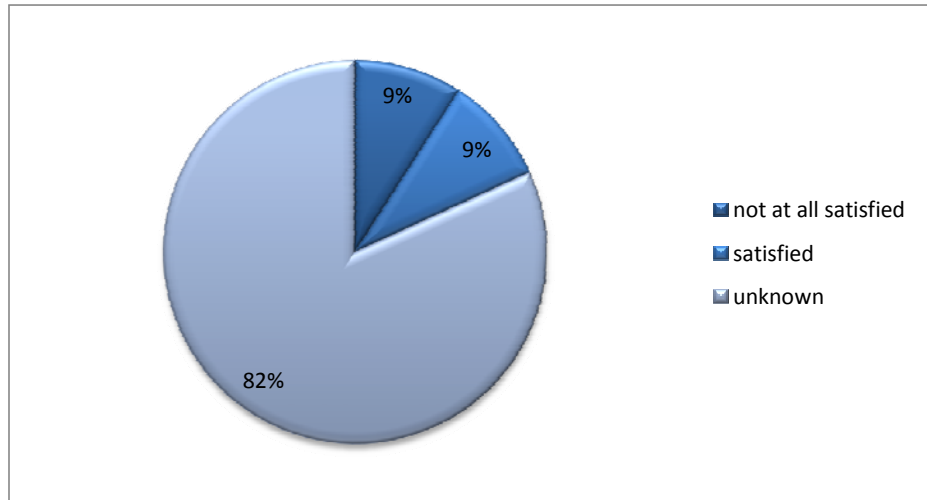
**38- What types of financing has this business used within the last 12 months to meet capital needs? (check all that apply):**

earnings of business	0
credit cards	1
private loans	9
bank loans	0
SBA	0



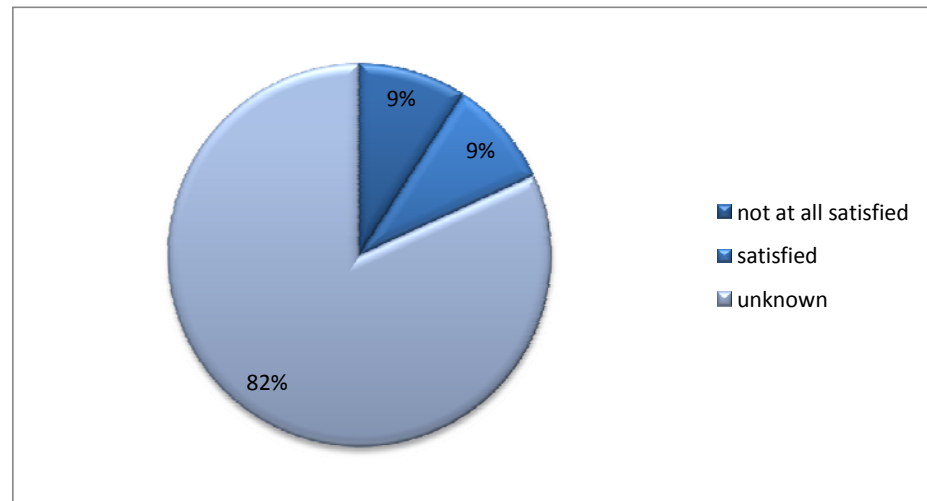
**39- Are you satisfied with the range and availability of banking options available to this business?**

not at all satisfied	1
satisfied	1
unknown	9



**40- Are you satisfied with the range and availability of lending options available to this business?**

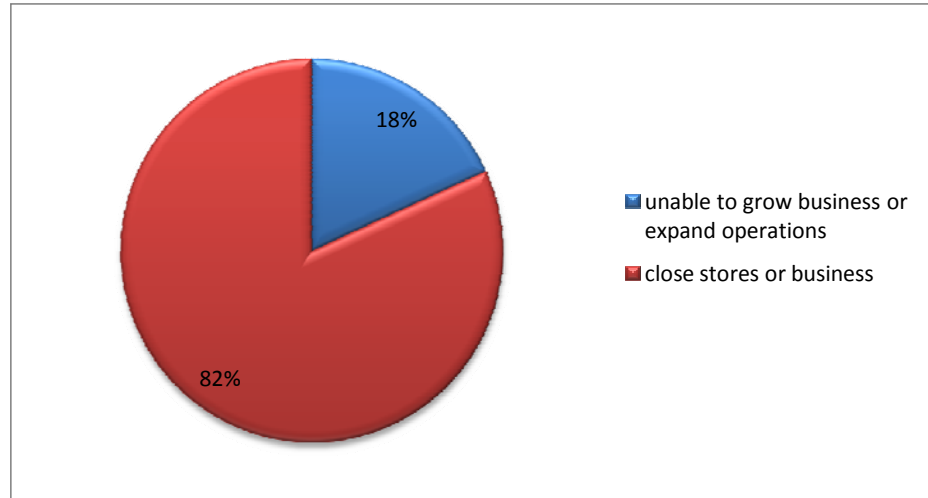
not at all satisfied	1
satisfied	1
unknown	9





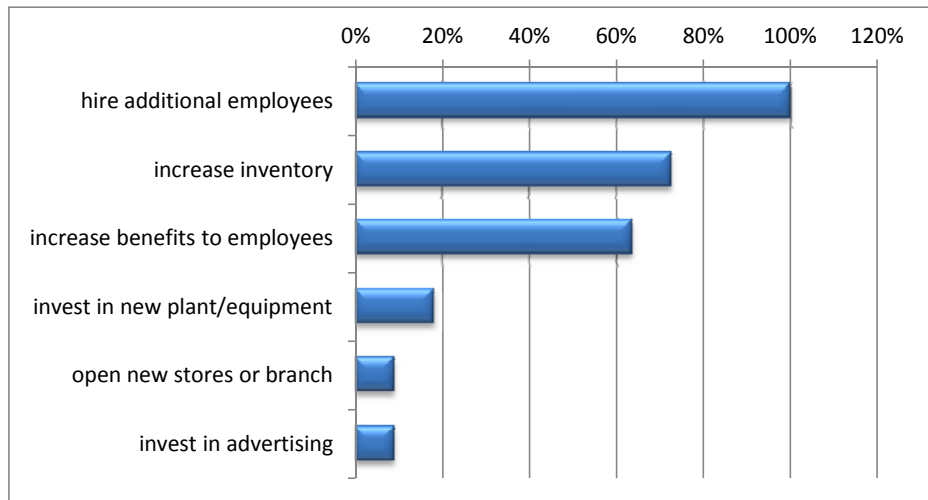
**41- If capital availability is (or became) a problem for this business, what is (or would be) the primary effect be on operations?:**

unable to grow business or expand operations	2
close stores or business	9



**42- If this business were able to obtain additional capital, what are the first three actions to be taken?:**

hire additional employees	11
increase inventory	8
increase benefits to employees	7
invest in new plant/equipment	2
open new stores or branch	1
invest in advertising	1



**43- Which of the following growth strategies will be used in the next 12 months? (check all that apply):**

no growth strategies	6
expand operations	4
joint venture	3
hire new employees	1
internet/expand e-commerce	1

