

2024 ANNUAL REPORT

TEXAS SOUTH-WEST

SMALL BUSINESS DEVELOPMENT CENTER NETWORK



AMERICA'S
SBDC
TEXAS SOUTH-WEST

Building Texas: Small Business Success in the Texas South-West

Message from the Executive Director



Building Texas: Small Business Success in the Texas South-West

"Building the Texas Economy One Business at a Time"



On behalf of the Texas South-West SBDC Network, it is my pleasure to present our 2024 Annual Report. For over 40 years, this network has served small business owners and aspiring entrepreneurs with high quality advising, training, and market research. The SBDC is recognized as a nation-leading service provider, and our mission is to foster small business success.

Anticipating and responding to market changes can be a key factor to success for small business owners. This year, the Texas South-West SBDC (TXSW SBDC) Network assisted over 40,000 small businesses to navigate an ever-changing economic climate. Many SBDC clients not only survived but were able to innovate and expand, which contributed jobs and revenue growth to the Texas economy.

Our commitment to building the Texas economy, one business at a time, is evident by the long-term advising assistance to our clients and other relationships we build throughout Texas. Our support of these clients not only generates increased capital to their small businesses, but also creates significant tax revenue for both state and federal governments which is greater than the direct cost of providing the service. For every \$1.00 invested in the Texas South-West SBDC Network, a return on investment (ROI) of \$4.61 is generated.

As our state and nation continue to navigate uncharted economic terrain, the Texas South-West SBDC Network will continue to serve as the most effective and efficient method to champion small business owners and fuel the growth of our local, regional, and statewide economy. Our collective efforts will not only preserve the entrepreneurial spirit but also ensure a thriving future for Texas.

Thank you for your unwavering support. We look forward to continuing our shared work of "Building the Texas Economy One Business at a Time".

For Texas,

Albert Salgado
Executive Director
Texas South-West SBDC Network

Texas South-West SBDC Network

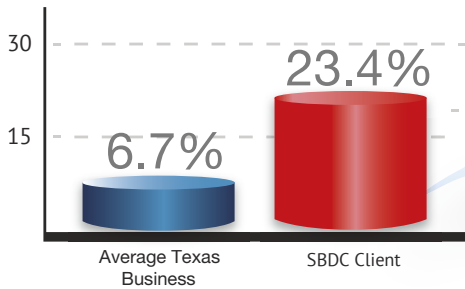
FY 2024 Client Results

"SBDC long-term advising assistance is highly valuable from a public policy perspective because it returns tax revenues to state and federal governments, as well as value and capital to its clients, that are greater than the direct cost of providing the service. For every \$1.00 invested in the Texas South-West SBDC Network, a return of \$4.61 is generated."

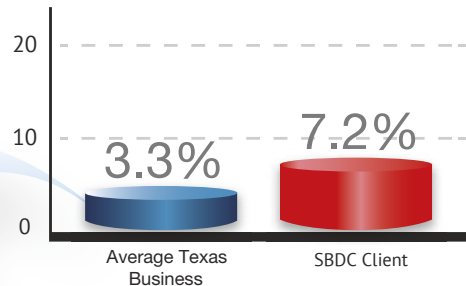
— 2024 FINDINGS FROM A NATIONAL INDEPENDENT STUDY BY JAMES J. CHRISMAN, PH.D.

Return on Investment = Increased Sales, Jobs, Financing & Tax Revenues

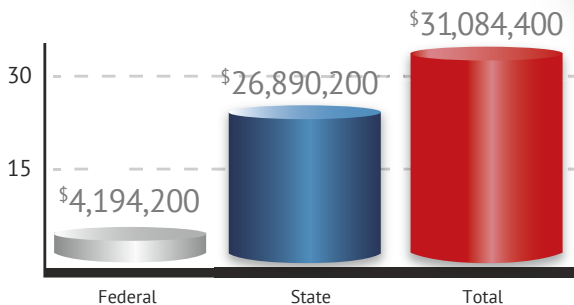
SALES GROWTH



EMPLOYMENT GROWTH



NEW TAXES GENERATED



RETURN ON INVESTMENT

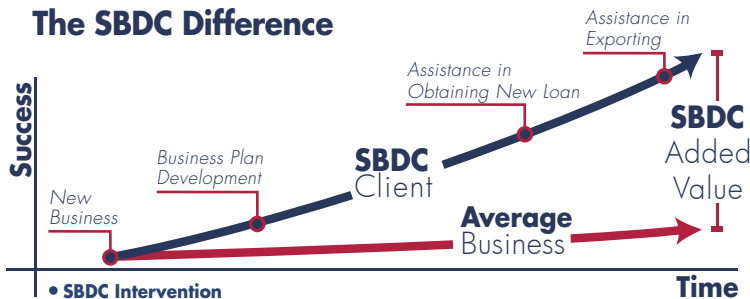


\$4.61

Per Dollar Invested in the TXSW SBDC Network
2024 INDEPENDENT STUDY RESULTS

SBDC ASSISTANCE PRODUCES GREATER SUCCESS THAN THE AVERAGE TEXAS BUSINESS

The SBDC Difference



SERVICE RESULTS

40,590 TOTAL BUSINESSES SERVED	33,898 TRAINING PARTICIPANTS
6,692 CONSULTING CASES	1,732 TRAININGS / SEMINARS & COURSES

IMPACT RESULTS

3,381 JOBS CREATED	4,643 JOBS SAVED
536 NEW BUSINESS STARTS	\$31,084,400 NEW TAX REVENUE GENERATED
\$266,106,408 NEW SALES/ CONTRACTS & EXPORTS	\$176,213,130 NEW FINANCING / INVESTMENTS

Cost per job for the TXSW SBDC Network is \$4,260 per Texas Employee



PRESERVING HERITAGE:

The Waters Point Becomes a Hill Country Gem

For Natalie Meeks, The Waters Point in Wimberley, Texas, is more than just a business; it's a continuation of her family's legacy. Nestled at the confluence of the Blanco River and Cypress Creek, this scenic property has been in the Meeks family since 1932. Natalie and her husband Matt transformed the land into a luxurious wedding venue and resort, offering guests a serene experience in the heart of the Texas Hill Country.

Bringing her vision to life was not without challenges. Early in her journey, Natalie sought guidance from the Austin/San Antonio Small Business Development Centers (SBDCs) and advisor Lisha Garcia. Together, they secured an SBA 7a loan to purchase the property from extended family and establish the business. Over the years, their partnership deepened, as they navigated hurdles ranging from natural disasters to complex financial refinances.



The Memorial Day flood of 2015 marked a significant test of resilience, with substantial damage to the cabins and the property. With unwavering support from the SBDC, Natalie rebuilt and expanded The Waters Point. She acquired additional family land, constructed new cabins, and preserved jobs through multiple rounds of financing. This included a \$2.96 million SBA 504 loan for expansion and refinancing of the original loan, followed by a \$1.1 million SBA 504 loan to support the purchase of additional land and construction of new cabins. These funding efforts ensured fixed interest rates and long-term stability for the business. The successful navigation of these highly complex deals exemplified Natalie's determination and the SBDC's critical role in facilitating solutions.

The COVID-19 pandemic posed yet another obstacle, but Natalie's adaptability shone through. Offering her cabins to Austin executives for quarantine accommodations kept her business operational during trying times. Reflecting on her journey, Natalie shared, "Lisha and I have spent hundreds of hours together going over business plans, funding, COVID crisis, refinancing, expansion, additional family buyouts, and so on. The SBDC has been such a blessing and backbone to my business."

Today, The Waters Point has created 6 full-time jobs, retained 25 positions, and achieved notable economic contributions to the Wimberley community. Natalie's vision and persistence, combined with the SBDC's expert guidance, culminated in her being named the SBA 2024 Women-Owned Business of the Year, a recognition of her remarkable achievements.

Through her dedication, Natalie has preserved the family's land while establishing a thriving destination that celebrates its heritage and natural beauty. The Waters Point now stands as a premier Hill Country venue, blending history and progress for generations to come.

"Lisha and I have spent hundreds of hours together going over business plans, funding, COVID crisis, refinancing, expansion, additional family buyouts, and so on. The SBDC has been such a blessing and backbone to my business."

—Natalie Meeks, CEO

IMPACT

- ★ Business Expansion
- ★ 25 Jobs Retained
- ★ 6 Jobs Created
- ★ \$2,960,000 SBA 504 Loan
- ★ \$1,100,000 SBA 504 Loan



SUPERIOR BEGINNINGS:

A New Chapter for Superior Academy of Laredo

In January 2024, Dr. Erica Guerrero took a bold step into the world of entrepreneurship by purchasing and reopening the Superior Academy of Laredo. This woman- and Hispanic-owned business is dedicated to helping students complete missed credits and graduate with a high school diploma. Superior Academy of Laredo also offers tutoring for local, state, and national assessments to help bridge educational gaps. With its mission rooted in second chances and academic success, the academy has quickly become a vital resource for its community. Superior Academy of Laredo is currently accredited by the National Association of Private Schools (NAPS).

From the outset, Erica partnered with the TAMIU SBDC and advisor Santiago Marina to navigate the complex process of starting her business. After purchasing the academy, she worked with Santiago to ensure all necessary licenses were in place, a challenge complicated by the previous owner's passing and an expired registration. Santiago provided guidance on re-registering the business and acquiring a new Employer Identification Number (EIN), ensuring Erica's venture met all regulatory requirements. His diligent follow-ups and assistance allowed Erica to focus on building her business.

As part of their collaboration, Santiago also helped Erica clarify her obligations regarding sales tax. Through detailed consultations with the Texas Comptroller of Public Accounts and the state offices, they confirmed that her tutoring services were non-taxable, removing potential barriers to her operations. This proactive approach underscored the importance of compliance while allowing Erica to dedicate her energy to serving her students.

Reflecting on her journey, Erica shared, "Santiago has been extremely helpful in helping me with my new business." With her foundation firmly in place, Erica has already begun expanding her clientele and exploring new marketing strategies to reach more students, while carefully balancing her workload.

The reopening of Superior Academy of Laredo marked the start of a transformative journey for Erica and her community. By providing opportunities for academic achievement, Erica is not only empowering individual students but also contributing to the broader educational and economic landscape of Laredo. Her partnership with the SBDC demonstrates the profound impact of expert guidance in turning a vision into reality, ensuring that this chapter of success continues to unfold.



"Santiago has been extremely helpful in helping me with my new business."

—Dr. Erica Guerrero, Owner

IMPACT

- ★ Business Start
- ★ \$10,000 Owner's Investment
- ★ 1 Job Created



REVITALIZING TRADITION:

Angelo Radiator Specialties Drives Forward in San Angelo

In San Angelo, Texas, where community and tradition run deep, Angelo Radiator Specialties has entered a vibrant new chapter under the ownership of the Rios family. With the support of the Angelo State University SBDC, Demetrio Rios, his brother Luis, and their parents, Ana and Juan Rios, transformed their vision into reality, ensuring the legacy of this beloved local business continues to thrive.

Demetrio began his journey at Angelo Radiator as an employee, learning the intricacies of radiator repair under the guidance of the previous owners. Recognizing an opportunity as the owners neared retirement, he engaged his family and the SBDC to pursue their dream of acquiring the business. With assistance from advisors Dezaray Johnson and Elisabeth Dantzler, the Rios family crafted a comprehensive business plan, complete with three years of financial projections. The SBDC team provided critical guidance, helping the family navigate the complexities of business ownership with confidence.

Each member of the Rios family brought unique skills to the table. Luis played a pivotal role in modernizing the business, launching a new website, and managing daily operations. Ana, the matriarch, took on bookkeeping responsibilities to maintain financial stability. Their collaborative approach, combined with the expertise of the SBDC, enabled the family to secure a \$380,000 commercial loan and contribute \$48,000 in personal investment to purchase the business.

Under their leadership, Angelo Radiator Specialties has flourished. The family expanded the team by hiring additional mechanics, ensuring the shop could meet the community's growing demand for reliable radiator and vehicle repair services. This success reflects their commitment to hard work and entrepreneurship, values that resonate throughout the San Angelo community.

Reflecting on their journey, Demetrio shared, "We couldn't be more grateful for all the help we received from the team at the local SBDC office. With their knowledge and guidance, we achieved our goal far sooner than we imagined. For that, we are most grateful."

Today, Angelo Radiator Specialties continues to be a vital resource for the community, keeping fleet trucks and family cars running safely. The Rios family's journey exemplifies how dedication, family unity, and expert SBDC guidance can transform a dream into a thriving enterprise, contributing to the growth and vitality of local economies.



"We couldn't be more grateful for all the help we received from the team at the local SBDC office. With their knowledge and guidance, we achieved our goal far sooner than we imagined. For that, we are most grateful."

—Demetrio Rios, Owner



IMPACT

- ★ Business Start
- ★ \$380,000 Commercial Loan
- ★ \$48,000 Owner's Investment
- ★ 5 Jobs Created



TRANSFORMING HEALTH:

Vitality Family Medical Group Brings Care to the Rio Grande Valley

Vitality Family Medical Group, PLLC, established in McAllen, Texas, embodies a mission to deliver compassionate, culturally competent primary care services to patients of all ages. Co-owned by nurse practitioners Omar Longoria, Criselda Garza-Molina, and Sarah Adkins, the practice provides a range of services including preventative care, acute and chronic disease management, physical exams, screenings, and sick visits. Their dedication to improving the well-being of their community defines their approach to healthcare.

Launching a medical practice, however, is no small feat. Recognizing the challenges ahead, the co-owners turned to the UTRGV SBDC for expert guidance. Senior advisor Marivel Mata supported the team with essential startup information, market research, and the development of a comprehensive business plan and financial projections. These tools enabled Vitality Family Medical Group to secure a \$150,000 commercial loan, complemented by a \$45,000 owner investment, to bring their vision to life.

Reflecting on their journey, co-owner Omar Longoria expressed his gratitude: "The UTRGV Small Business Development Center simplifies the business opening process, offering invaluable guidance and resources that we've been so grateful to have received. With Marivel Mata's assistance, what seemed nearly impossible became achievable. From helping us craft a business plan to connecting us with local resources, Ms. Mata and the SBDC played a pivotal role in our success. We are now running a family clinic, doing what we love, and creating a happier and healthier Rio Grande Valley. We extend our heartfelt gratitude to Marivel and the SBDC team!"

Since its opening, Vitality Family Medical Group has not only established itself as a trusted healthcare provider but also created six new jobs in the community. Their commitment to compassionate, patient-focused care enhances access to quality medical services and promotes healthier lives.

Vitality Family Medical Group's story highlights the impactful collaboration between determined entrepreneurs and expert SBDC advisors, fostering growth and innovation that serves both the community and the broader region. Through the guidance of the SBDC, the group has built a foundation for long-term success and meaningful contributions to the health of the Rio Grande Valley.



"The UTRGV Small Business Development Center simplifies the business opening process, offering invaluable guidance and resources that we've been so grateful to have received. With Marivel Mata's assistance, what seemed nearly impossible became achievable. From helping us craft a business plan to connecting us with local resources, Ms. Mata and the SBDC played a pivotal role in our success. We are now running a family clinic, doing what we love, and creating a happier and healthier Rio Grande Valley. We extend our heartfelt gratitude to Marivel and the SBDC team!"

—Omar Longoria, Co-Owner



IMPACT

- ★ Business Start
- ★ 6 Jobs Created
- ★ \$150,000 Commercial Loan
- ★ \$45,000 Owner's Investment

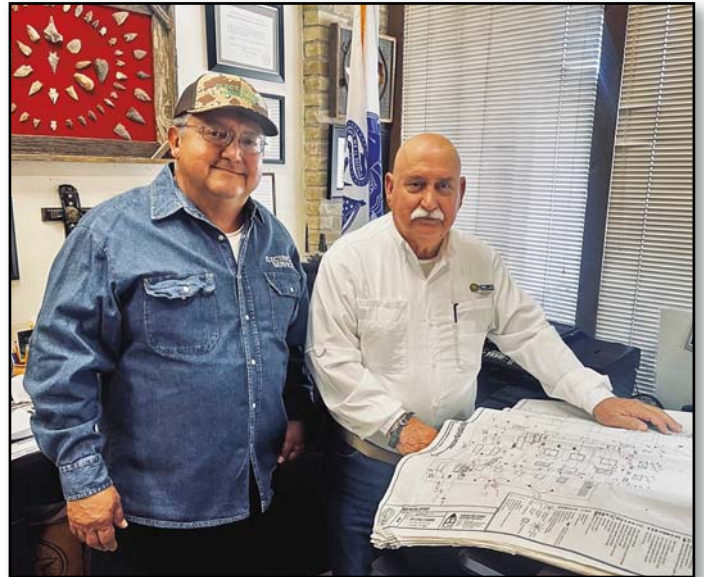


EMPOWERING PROGRESS:

Electrician Service Lights Up Rural Texas

Electrician Service, established in 1979 by Joe A. Treviño, is a veteran-owned business in Uvalde, Texas, specializing in commercial, industrial, residential, and electrical design work. As a service-disabled veteran with 27 years of military experience in the reserves and National Guard, Joe has combined his dedication to service with his entrepreneurial spirit, building a business that serves his community while honoring his commitment to excellence.

Since 2014, Electrician Service has partnered with the Sul Ross State University-Rio Grande College SBDC, receiving expert guidance from advisor Janie Medina. With the SBDC's support, Joe successfully navigated critical administrative processes, including SAM.gov registration, maintaining his Centralized Masters Bidders List (CMBL), and securing Historically Underutilized Business (HUB) certification. These milestones have enabled Electrician Service to expand its operations and seize opportunities in competitive markets.



Through this collaboration, Electrician Service has made significant strides in its growth. Joe has invested \$258,000 in expanding his business, which included the purchase of new equipment and trucks. This investment has allowed the company to employ nine full-time electrical contractors, providing reliable services to the Uvalde area while strengthening the local economy.

In addition to his business achievements, Joe is a pillar of his community. An active member of the Knights of Columbus and the Chamber of Commerce, Joe has dedicated years of service to various local and church organizations. As a sergeant-at-arms with the American Legion Post 0479, Joe exemplifies the motto "Veterans Strengthening America." His contributions extend beyond his business, reinforcing the sense of community that defines rural Texas.

Reflecting on his journey, Joe shared, "Thanks to the invaluable assistance from the SBDC, my business has been able to thrive and grow. Their guidance and support have truly been a blessing, helping me navigate challenges and seize new opportunities."

Electrician Service's story underscores the impact of the SBDC's expertise and the drive of dedicated small business owners like Joe Treviño. Together, they are illuminating a path to success and powering progress, strengthening the foundation of rural Texas.

"Thanks to the invaluable assistance from the SBDC, my business has been able to thrive and grow. Their guidance and support have truly been a blessing, helping me navigate challenges and seize new opportunities."

—Joe A. Treviño, Owner

IMPACT

- ★ Business Expansion
- ★ \$258,000 Owner's Investment
- ★ 9 Jobs Created
- ★ Historically Underutilized Business (HUB) certification



STRONGER TOGETHER:

Dowell Pest Control Expands Through Strategic Merger

On May 1, 2024, Dowell Pest Control and Albin Exterminating, Inc., two long-standing leaders in the pest control industry on the Texas Gulf Coast, joined forces under the name Dowell Pest Control, LLC. This merger marked a significant milestone for both companies, blending decades of expertise, family tradition, and community impact into a single, stronger entity poised for growth.

Dowell Pest Control, established in 1982 by Buddy Dowell as Columbus Pest Control in Port Lavaca, evolved over the years into a family-owned operation led by his sons, military veteran Chad Dowell and Clint Dowell. Albin Exterminating, Inc., founded in 1978 by Bob and Kathy Albin in Rockport, also built a stellar reputation in pest control. Recognizing the opportunity to create a larger, more efficient company, the Dowell and Albin families approached the University of Houston-Victoria SBDC for guidance.



Under the expertise of advisor Ty Zeller, the two families worked diligently for nearly 10 months to navigate the complexities of the merger. Weekly meetings at the SBDC provided a private, focused space to discuss strategy, legal structure, and operational integration. Ty's support also extended to connecting the group with a local staffing company to hire a general manager, ensuring seamless operations and enhanced employee support. The guidance culminated in a successful merger, celebrated with a luncheon where the motto "Bigger, Better, Together" underscored the vision of the newly combined business.

Reflecting on the experience, Chad Dowell shared, "Ty came in clutch, and we couldn't have done it without him. He and the SBDC were instrumental in helping our recent merger."

The impact of the merger has been transformative. Dowell Pest Control added 16 full-time staff members, retained 12 existing jobs, and leveraged its veteran-owned status to secure five state and federal contracts valued at \$920,000. The owners also invested over \$500,000 into the business, generating \$160,000 in service value and positioning the company for further expansion across Texas.

The merger of Dowell Pest Control and Albin Exterminating exemplifies the power of collaboration and expert support in achieving business growth. With the assistance of the SBDC, the combined entity is not only preserving its legacy of service excellence but also charting a course for an even brighter future.

"Ty came in clutch, and we couldn't have done it without him. He and the SBDC were instrumental in helping our recent merger."

—Chad Dowell, Owner

IMPACT

- ★ 16 Jobs Created
- ★ 12 Jobs Created
- ★ \$500,000 Owner's Investment
- ★ \$920,000 Contracts (State and Federal)



FOUNDATIONS OF SUCCESS:

Max Underground Construction Builds Texas Infrastructure

Max Underground Construction, LLC, co-owned by Max and Manuel Salinas, has been a cornerstone of Corpus Christi's infrastructure development since its establishment in 2010. As a minority-owned, full-service general contractor, the company specializes in concrete and underground utility and drainage projects, offering services ranging from water and wastewater line installation to asphalt and concrete paving. The craftsmanship and precision of Max Underground have made them a trusted partner in the region's development.

The Salinas family's journey with the Texas South-West SBDC Network began in 2010, when advisor Celia Garza met Diana Salinas, an integral team member and company administrator. Recognizing the potential for government contracting opportunities, Celia introduced the Salinas family to resource partner APEX and helped them craft a business plan and financial projections. These efforts culminated in a \$51,000 small business loan, allowing the company to purchase its first piece of heavy equipment. By 2011, Max Underground Construction had already achieved remarkable milestones, completing two major contracts, generating \$900,000 in annual revenue, and hiring six full-time employees.



Over the years, the partnership with the SBDC has been pivotal in navigating challenges and scaling operations. In 2018, with the business outgrowing its office and storage facilities, the Salinas family sought further guidance. Celia assisted with updates to their business plan, compliance for SBA certifications, and securing a \$550,000 line of credit. The company's expansion included the construction of a 2,800-square-foot office building and storage yard, providing secure housing for over \$1 million worth of heavy equipment. By 2019, Max Underground Construction had completed prime contracts totaling \$7.8 million and supported a team of 72 full-time employees and subcontractors.

The COVID-19 pandemic brought new challenges in 2020, but the enduring relationship with the SBDC proved invaluable. With Celia's guidance, the company secured a \$245,000 PPP loan, enabling them to retain 89 employees and maintain operations during uncertain times. Demonstrating compliance with program regulations, the company received full loan forgiveness in 2021.

Speaking on behalf of the family, Diana Salinas expressed, "Thank you SBDC for the assistance provided throughout the years. Your services, partnership, and connecting us to different resources has helped us succeed during the good and bad times. SBDC advisor, Celia Garza, has been a very resourceful, knowledgeable and excellent advisor, that has never given up on us. Thank you, Celia, for your support and guidance and for being an amazing advisor!"

Max Underground Construction has continued to grow and adapt, benefiting from SBDC support with QuickBooks training, TX HUB certification, and compliance with regulatory reporting requirements. With a strong foundation and a vision for the future, Max Underground Construction exemplifies the resilience, innovation, and collaborative spirit necessary for building a brighter future for Texas.

IMPACT

- ★ Business Expansion
- ★ 21 Jobs Created
- ★ 89 Jobs Retained
- ★ \$6,000,000 Prime Contract Award
- ★ \$4,684,939 Increased Sales
- ★ Texas Historically Underutilized Business (TX HUB) certification

"Thank you SBDC for the assistance provided throughout the years. Your services, partnership, and connecting us to different resources has helped us succeed during the good and bad times. SBDC advisor, Celia Garza, has been a very resourceful, knowledgeable and excellent advisor, that has never given up on us. Thank you, Celia, for your support and guidance and for being an amazing advisor!"

—Diana Salinas, Employee



BUILDING RESILIENCE:

Marfa RenTools Expands to Strengthen Rural Roots

Marfa RenTools LLC, owned by Ernesto Zubia, is a testament to the entrepreneurial spirit thriving in rural Texas. Based in the small community of Marfa, Mr. Zubia sought to expand his business strategically to combat seasonal revenue fluctuations. Understanding the importance of compliance with Texas regulations, he partnered with the Sul Ross State University SBDC and advisor Virginia Arredondo to ensure a seamless and sustainable expansion process.

Virginia meticulously reviewed Mr. Zubia's existing licenses and permits to confirm they covered his planned new services. This proactive approach eliminated potential regulatory obstacles, allowing Mr. Zubia to proceed with confidence. Through this collaboration, Marfa RenTools was equipped to adapt its offerings, both fostering resilience and bolstering its position as a vital contributor to the local economy.



The results of this strategic expansion were significant. Mr. Zubia invested \$50,000 into his business, retaining two employees and ensuring steady operations even during slower seasons. This innovative pivot not only strengthened the business's financial stability but also underscored Mr. Zubia's commitment to long-term growth. Reflecting on his journey, he remarked, "Virginia Arredondo guided me every step of the way, from loan applications to securing necessary permits. Thanks to her, we're now entering our third year of business, with continued access to valuable SBDC resources that support our growth and sustainability."

Marfa RenTools LLC stands as a shining example of how dedicated SBDC advisory support can empower small businesses to thrive, even in underserved rural markets.

IMPACT

- ★ Business Expansion
- ★ \$50,000 Owner's Investment
- ★ 2 Jobs Retained

"Virginia Arredondo guided me every step of the way, from loan applications to securing necessary permits. Thanks to her, we're now entering our third year of business, with continued access to valuable SBDC resources that support our growth and sustainability."

—Ernesto Zubia, Owner



INNOVATING CARE:

FirstThen Empowers Families in ADHD Treatment

FirstThen Inc., a trailblazing digital health startup, is revolutionizing the treatment landscape for childhood attention-deficit/hyperactivity disorder (ADHD). Founded by Amanda and David Schnetzer, parents of a child with ADHD, the company is driven by a mission to provide accessible, evidence-based psychosocial interventions and a virtual coach to every family in need. By integrating technology and proven behavioral therapies, FirstThen is pioneering a scalable, affordable approach to family-centered ADHD treatment.



The Schnetzers connected with the UTSA SBDC Technology Commercialization Center (TCC) in 2022 to explore funding opportunities for their innovative mobile application. While preparing to submit a Phase I Small Business Innovation Research (SBIR)

pitch to the National Science Foundation (NSF), Amanda sought guidance from the TCC team. By participating in the Texas Pathways Program and the Texas Ideation Discovery Bootcamp, Amanda received targeted mentorship from TCC advisors Lizeth Marroquin, Dana Fisher, and Monique Long. Their expertise supported FirstThen's NSF application and helped refine its vision for the first version of the application.

The impact of this collaboration became evident in the fall of 2023 when FirstThen was awarded an NSF SBIR Phase I grant. The company also received the inaugural SBIR matching grant from the City of Richardson, Texas, under its new Research Award Matching Program. With these resources, FirstThen is finalizing the development of Version 1.0 of its app and preparing for a feasibility study with parents of young children with ADHD, which is set to launch by the end of 2024. Looking ahead, FirstThen plans to apply for an NSF SBIR Phase II grant in 2025, with the continued support of the UTSA SBDC TCC.

Reflecting on their success, Amanda shared, "I am grateful for the support FirstThen has received from the TCC. Their mentorship was invaluable in our Phase I success."

As a woman-owned business, FirstThen exemplifies the transformative power of innovative thinking and personal experience in addressing pressing health challenges. With a team of leaders in health science, technology, and business, the company is redefining how families access and implement non-medication ADHD treatments. FirstThen's journey illustrates the critical role of mentorship, strategic planning, and expert advising in technology commercialization through the UTSA SBDC TCC in driving meaningful advancements in pediatric behavioral health care.

"I am grateful for the support FirstThen has received from the TCC. Their mentorship was invaluable in our Phase I success."

—Amanda Schnetzer, Owner



IMPACT

- ★ NSF SBIR Phase I Award
- ★ Partial SBIR Matching Grant



BRIDGING SUCCESS:

MFAD Creative Group Elevates Small Business Growth in San Antonio

MFAD Creative Group LLC, founded by Dr. Shantana Robinson - widely known as "Dr. Bridge Builder" - is transforming the small business landscape through innovative solutions and community impact. Based in San Antonio, the award-winning company specializes in delivering timely, cost-effective services tailored to each client's unique needs. Since its establishment, MFAD Creative Group has not only expanded its footprint but also empowered other small businesses along the way.

Dr. Robinson's journey with the SBDC Center for Government Contracting began in 2019 when she started attending trainings and events. In 2021, she began working closely with advisors Sam Morgan and Susannah Munro. Under their guidance, Dr. Robinson obtained key certifications, including the Disadvantaged Business Enterprise (DBE) designation, which positioned her business for greater success. A graduate of the inaugural UTSA Procurement Academy, Dr. Robinson credits the program with opening doors to new opportunities, including a \$52,500 prime contract with University Health Systems.

"The SBDC CGC has assisted my business by giving me the next steps as I continue to scale," Dr. Robinson shared. "As your business grows, it's nice to have access to resources such as the SBDC CGC that assists you along the way with 'What's next!'"

MFAD Creative Group's achievements extend beyond contracts and certifications. Dr. Robinson is deeply invested in the community, organizing quarterly capacity-building network events that provide critical resources and networking opportunities for other small business owners. Her mantra, "Your network determines your net worth," underscores her commitment to creating spaces where entrepreneurs can connect and grow.

With the support of the SBDC, MFAD Creative Group has not only grown its client base but also laid the groundwork for future expansion. Dr. Robinson aims to secure additional contracts to hire more full-time staff, continuing her mission of building bridges between resources and success for small businesses.

MFAD Creative Group exemplifies the power of strategic planning, resourcefulness, and community engagement. By combining expertise with a passion for service, Dr. Robinson is not only scaling her business but also uplifting the broader small business ecosystem in San Antonio.



IMPACT

- ★ Business Expansion
- ★ \$52,000 Prime Contract Award
- ★ 1 Job Retained

"The SBDC CGC has assisted my business by giving me the next steps as I continue to scale. As your business grows, it's nice to have access to resources such as the SBDC CGC that assists you along the way with 'What's next!'"

—Dr. Shantana Robinson, Owner



INNOVATION IN MOTION:

Nabohi Strengthens Texas with Cutting-Edge Solutions

Nabohi USA, LLC, a trailblazing manufacturer of submersible pumps for sewage and wastewater, has brought its innovative vision to Texas. Founded in 1997 by Rogelio Mora Lopez in Mexico, Nabohi has built a global reputation for designing and developing submersible equipment that meets international standards of quality and efficiency. With its products serving clients in various regions, including Costa Rica, Ecuador, and the United Arab Emirates, Nabohi's next step was clear: establishing a U.S. presence to better serve American clients seeking cutting-edge solutions.

Rogelio Mora Lopez, a veteran of the pumping industry, recognized the importance of a Texas-based assembly facility to ensure prompt deliveries and meet rising U.S. demand. In 2023, he partnered with the Texas International Business Accelerator (TIBA), a program within the UTSA SBDC International Trade Center, to navigate this critical expansion. With the guidance of Project Manager Carolina Hoyos, Nabohi defined its startup model, developed a robust expansion plan, and successfully launched its operations in Texas.

Carolina's comprehensive support was instrumental in this journey. She assisted Rogelio in identifying necessary licenses and permits, connecting with economic development organizations, and exploring opportunities for incentives. Carolina also provided strategic advice on government contracting for disaster response, helping Nabohi position itself as a key partner for mitigating natural disasters such as flooding—an issue critical to Texas communities. By targeting specialized tradeshow and identifying industry insights, the partnership positioned Nabohi to connect with potential clients and strengthen its market presence.

The results have been remarkable. Nabohi's Texas operations have generated \$6 million in foreign direct investment and created 25 highly specialized jobs, contributing to the local economy while providing innovative solutions for critical community needs. Reflecting on his experience, Rogelio shared, "The attention provided by Ms. Carolina is excellent, always with the willingness and eagerness to support in whatever is needed, and continuously following up on any needs that may arise."

Nabohi's expansion also reflects its enduring commitment to social responsibility. The company has long supported disaster-response initiatives, providing equipment and expertise to assist governments in mitigating the impact of natural disasters. This commitment aligns perfectly with Texas's frequent challenges from flooding, solidifying Nabohi's role as a valuable contributor to the state's resilience and economic development.

By combining technological excellence with a community-first approach, Nabohi USA, LLC, exemplifies the transformative power of innovation and partnership. Its arrival in Texas marks a new chapter in its legacy, bringing global expertise to local challenges and demonstrating the profound impact of Hispanic-owned businesses in shaping a stronger, more resilient future.



"The attention provided by Ms. Carolina is excellent, always with the willingness and eagerness to support in whatever is needed, and continuously following up on any needs that may arise."

—Rogelio Mora Lopez, CEO

IMPACT

- ★ Business Start
- ★ \$6,000,000 Foreign Direct Investment
- ★ 25 Jobs Created



ILLUMINATING INNOVATION:

La Luce Cristallina Shapes the Future of Texas Technology

In Austin, Texas, where innovation and opportunity converge, La Luce Cristallina has emerged as a trailblazer in advanced materials science. Founded by Alex Demkov and Agham Posadas, the company specializes in the development of barium titanate materials, a cornerstone for cutting-edge silicon photonics technology. This high-tech small business exemplifies the spirit of innovation that has made Austin a hub for technology and creativity while also contributing to Texas's long-standing reputation as a leader in small business and technological advancement.

Despite a year of unsuccessful attempts to secure funding for essential capital equipment, La Luce Cristallina's journey took a transformative turn after partnering with the Texas State University SBDC. Business advisor Orlando Colmenero, alongside SBA consultant Rocio Vallejo and associate advisor Susana Arango Mesa, worked with the company to craft robust financial projections, align their business plan with lender expectations, and identify viable funding sources. This strategic collaboration led to the approval of a \$3.3 million SBA loan from Verity Credit Union and an additional \$255,960 in owner investment, enabling a critical expansion.



Reflecting on this pivotal moment, Alex Demkov shared, "We had been trying unsuccessfully to raise money for necessary capital equipment during all of 2022. Then, we met with the SBDC team and things immediately turned for the better. With the help of the SBDC, we were able to make a purchase possible which will make La Luce Cristallina the only commercial source of integrated barium titanate, the emerging platform for low-power, fast optical communications in the United States."

The impact of this expansion is profound, not only for the company but for Texas's leadership in next-generation silicon photonics. La Luce Cristallina's innovative materials have wide-ranging applications, including sensor technology and optical computing. The company has also created one full-time and two part-time positions, with plans to attract qualified minority personnel to further its mission.

As La Luce Cristallina continues to break new ground in material science, it serves as a beacon of how small businesses drive economic growth and technological innovation in Texas. Their journey highlights the indispensable role of entrepreneurial ingenuity in shaping a brighter, more advanced future for Texas.

★ IMPACT

- ★ Business Expansion
- ★ \$255,960 Owner's Investment
- ★ \$3.3 million SBA Loan
- ★ 3 Jobs Created

"We had been trying unsuccessfully to raise money for necessary capital equipment during all of 2022. Then, we met with the SBDC team and things immediately turned for the better. With the help of the SBDC, we were able to make a purchase possible which will make La Luce Cristallina the only commercial source of integrated barium titanate, the emerging platform for low-power, fast optical communications in the United States."

—Alex Demkov, Owner



BROTHERS IN BRILLIANCE:

CBC Fine Jewelers crafts a Legacy of Elegance in El Paso

CBC Fine Jewelers LLC, founded by brothers Jesus and Gerardo Cardenas, represents a story of passion, craftsmanship, and entrepreneurial vision. Their journey began in the early 1990s, working long days for a local jewelry store and dedicating weekends to designing custom jewelry in Gerardo's garage. Seeing their creations cherished by customers inspired them to create Cardenas Brothers Creations (CBC). When their employer closed its doors in 1998, the brothers opened their own store in the Placita Santa Fe Shopping Center in West El Paso.

With a unique "open window" operation that allowed customers to witness the artistry behind their custom designs, CBC Fine Jewelers quickly earned a reputation for excellence in craftsmanship and customer service. The business thrived, outgrowing three locations as their clientele expanded. Determined to build a lasting legacy, the Cardenas brothers sought to purchase and construct their own property.



In 2021, Jesus' daughter, Eunice Cardenas, contacted the SBDC for assistance with this ambitious expansion. Under the guidance of business advisor Hector Espino, CBC Fine Jewelers developed a business plan, financial projections, and loan packaging to secure funding for the purchase. The result was a remarkable achievement - the acquisition of their own property - enabling the family to solidify their presence in the El Paso community.

Today, CBC Fine Jewelers is a family-owned and operated business rooted in a tradition of excellence. With over 50 years of industry experience, the Cardenas brothers have passed their passion for fine jewelry design and innovation to the next generation, as their children join the business.

The impact of this expansion was significant. With an annual sales figure of \$800,000, an owner investment of \$250,000, and a \$655,715 business loan, CBC Fine Jewelers has retained eight jobs and cemented its reputation as a trusted leader in custom jewelry. Their story exemplifies how dedication, vision, and expert guidance can forge a lasting legacy, one brilliant piece at a time.

"Hector provided the information and clarity we needed to move forward and purchase our own building."

—Eunice Cardenas, Employee

IMPACT

- ★ Business Expansion
- ★ \$250,000 Owner Investment
- ★ \$655,715 Business Loan
- ★ \$800,000 Annual Sales
- ★ 8 Jobs Retained



SBDCNET:

Reliable Business Intelligence in Uncertain Times

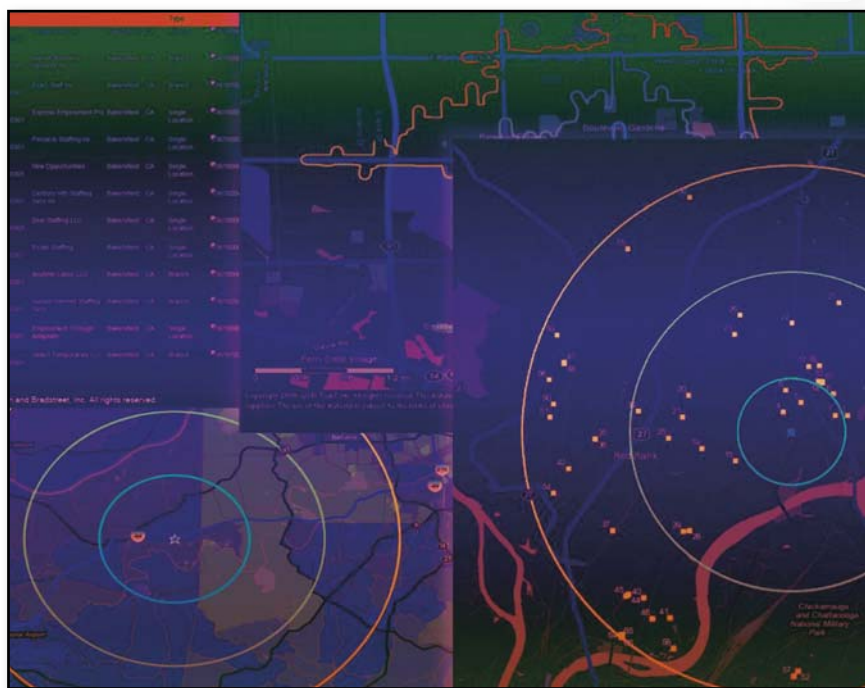
The SBDC National Information Clearinghouse (SBDCNet) is the official business research and support program for the national SBDC network. For 26 years, the SBDCNet has been dedicated to meeting the information and resource needs of America's small business community and working in partnership with SBDCs to ensure their clients' success. In 2024, the Center continued its record of accomplishment by fulfilling 3,400 custom market research requests for SBDC small business clients. Having completed over 115,000 projects to date, the center continues to leverage its vast expertise, experience, and specialized resources to help SBDC clients succeed in Texas and across the nation.

Utilizing its special library collection, the Center provides SBDCs and their clients with powerful information and resources that are often out of reach for most small businesses. "In this world we all live in of Google and ChatGPT, getting the correct actionable data we need to investigate a market opportunity is ridiculously challenging," said Aziz Makhani of the Washington SBDC Network. "The help SBDCNet provides is invaluable."

SBDCNet provides a broad range of customized, timely, and invaluable market research reports – all at no cost to America's small businesses. These in-depth reports routinely include industry trends, customer demographics, financial benchmarks, regulatory information, competitor lists, startup costs, sample business plans, and much more. With its in-house GIS tools, the center also produces comprehensive, geography-specific studies to assist clients with site selection and local market analyses. The SBDCNet also maintains a public website to provide access to on-demand business research and other business development resources.

Hosted at the University of Texas at San Antonio (UTSA), SBDCNet also provides meaningful experiential learning opportunities for undergraduate and graduate students. UTSA students research real-world business challenges and hone their professional skills, which makes them increasingly more marketable to Texas employers upon graduation.

For 26 years, SBDCNet has continually worked to develop new solutions to the changing information needs of millions of small businesses. Learn more about the center at <https://www.sbdnet.org/>.





DRIVING GLOBAL GROWTH: Paraguay's Success with the SBDC Model

As a pivotal entity within the SBDC International Trade Center, the SBDC Center for Global Development (CGD) stands as a global authority in facilitating the seamless adoption and adaptation of the SBDC model by countries worldwide. Since its inception in 2003, the CGD has been at the forefront of the development of SBDC networks internationally, providing comprehensive technical assistance to international SBDC networks and offering solutions that are both straightforward and adaptable to diverse international business climates.

In 2020, the CGD began discussions with the Paraguay Ministry of Industry and Commerce (MIC) which was interested in creating SBDCs to spur growth in Paraguay. Soon after in 2022, the United States Agency for International Development (USAID) funded the first phase of a project to build the capacity and expertise needed to implement the SBDC model in the country. Subsequent phases were additionally funded by USAID to assist in establishing the structure, operations, and management of a Paraguay SBDC Network.



Under the project, the CGD has worked with the MIC and local host organizations to launch the SBDC program in Paraguay. This included recruiting and training staff to maintain the centers. In 2023 two SBDCs were opened, one in San Lorenzo, hosted by Unión Industrial del Paraguay (UIP) and the other in Encarnación, hosted by la Universidad Autónoma de Encarnación (UNAE). A third SBDC debuted in 2024 in Ciudad del Este, hosted by la Fundación Parque Tecnológico Itaipú (FPTI).

In 2024, the Paraguay SBDC program provided over 6,000 hours of advising to 694 clients. Clients gained access to nearly \$307,000 in capital or new financing and they generated over \$206,000 in sales. These initial metrics signify the positive economic development these centers are creating in such little time. Gustavo Giménez Fernández, Paraguay Vice Minister of MSMEs, has noted, "The SBDC program in Paraguay has been a positive surprise for me since I come from the private sector. I have discovered that our country is positively adopting the model, that our small businesses value the methodology and, as Vice Minister, that the SBDC contributes to achieving the objectives that we have set for ourselves in this administration."

In addition to the successful SBDC launch in Paraguay, in 2024 the CGD hosted a delegation of Paraguayan leaders in government and industry. The group of approximately 30 visitors included national ministers, representatives from the Paraguayan senate and house, and key business leaders. The delegation held meetings with UTSA representatives as well as key agencies in Washington, D.C., to strategize the next steps for the Paraguay SBDC Network. The CGD eagerly anticipates continued collaboration with the Paraguay SBDC Network, providing ongoing support as they chart a course toward future success and international recognition. Giménez Fernández detailed that "...just as we explored the potential of the program with UTSA, and as we establish new operations, we will make it possible for more and more small businesses to achieve a specialized, quality service and thus contribute to the development of our MSMEs."

The Paraguay SBDC Network serves as a compelling testament to the CGD's unwavering commitment to the global expansion of the SBDC program. The CGD hopes to continue expanding UTSA's representation in the international economic development arena and broadening the university's research footprint as a high-performing Minority Serving Institution.



IMPACT

Center for Global Development Key Country Metrics:*

- ★ 24 Countries
- ★ 244 Operating SBDCs
- ★ 14,923 New Jobs Created
- ★ \$499.3 million Increased Sales
- ★ 10,851 New Business Starts
- ★ \$49.7 million Participating Countries Funding Commitment

Center for Global Development Training Metrics:**

- ★ 271 Training Sessions
- ★ 665 Training Hours
- ★ 2,683 Total SBDC Stakeholders Trained

*2023 data, collected every two years

**2024 data

"The SBDC program in Paraguay has been a positive surprise for me since I come from the private sector. I have discovered that our country is positively adopting the model, that our small businesses value the methodology and, as Vice Minister, that the SBDC contributes to achieving the objectives that we have set for ourselves in this administration."

—Gustavo Giménez Fernández, Paraguay Vice Minister of MSMEs



SBDC STATE STAR: Crystal Darby

Empowering Entrepreneurs, Advancing Innovation, and Building the Texas Economy

Senior Business Advisor Crystal Darby was recognized as the 2024 State Star for the Texas South-West SBDC Network on September 11 at the 45th Annual America's SBDC Conference held in Atlanta, Georgia. A 13-year veteran at the University of Texas at San Antonio Small Business Development Center (UTSA SBDC), Crystal was joined by 60 award winners from the United States and U.S. territories.

SBDC Business Advisors from throughout South, Central and West Texas compete in the annual SBDC State Star competition, resulting in four awardees from Texas. In the South-West network, ten field SBDCs nominate their top advisor based on economic development goals such as client-attributed job creation and retention, business start-ups and expansions, capital access, the advisor's productivity, and the number of long-term clients served.

Crystal has received numerous awards from her center over the years, including Advisor of the Year six times. In 2023, she assisted over 230 clients, resulting in 14 new businesses, 16 expansions, 129 new jobs created, and 97 jobs retained. She was instrumental in her clients obtaining nearly \$6.5 million in capital. In addition, she conducted eight workshops during the year.

Crystal has earned the highest level in the Certified Business Advisor Program of the Texas South-West SBDC Network. She is a certified Technology Commercialization Consultant and is active in the San Antonio tech community and the local cybersecurity council. She was named San Antonio Entrepreneurship Week Mentor of the Year, a community-wide award, in 2019. She has been the coordinator of volunteers of one of the largest small business conferences in the nation for over 20 years. She created the first social media training offered by the UTSA SBDC and continues to create content, uncovering new topics of interest to clients, including working with different generations, customer service, Lean Canvas, and presentation skills.

Crystal holds a BS in Radio-TV-Film from the University of Texas at Austin and an MPA from the University of New Orleans. Prior to coming to the SBDC, Crystal owned her own consulting business. During that time, she received two SBA Awards – one for Homebased Business Advocate of Year for the San Antonio District, and one for Woman-Business Champion of the Year for the District and South Central Region (Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.)

Crystal gives credit to her SBDC peers including the highly accomplished professionals of the UTSA SBDC for this success. She feels very fortunate to work with this team, and to help her clients to achieve their dreams, adding that it provides her life with much meaning and purpose. Richard Sifuentes, Director of the UTSA SBDC adds, "I was extremely excited, thrilled, and delighted when I had heard that Crystal had been selected as our Network's representative for State Star. She is very deserving, and it's been a long time coming. Crystal serves as a pillar of our foundation that we have grown accustomed to lean on. In addition to being a marketing whiz, she serves as our technology and cybersecurity expert when working with clients. Congratulations Crystal Darby!"

Al Salgado, Executive Director of the Texas South-West SBDC Network adds, "I want to thank Crystal for always going the extra mile for the small businesses she serves and setting an example of living our values of Integrity, Excellence, Service and Innovation. This dedication and technical ability will keep Crystal achieving on a high level, meeting her goals and supporting her co-workers. Congratulations, Crystal!"



Texas South-West Small Business Development Center Network

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SBDC National Information Clearinghouse (SBDCNet)
1-800-689-1912 | sbdcnet.org

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