**The NDC—Revitalizing Communities through Small Businesses**

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Students listened attentively as Kathy Moriarty the Chief Administrative Officer at Neighborhood Development Center (NDC) described the characteristics of successful entrepreneurs. She stated her admiration for the guts of these individuals and their willingness to face risks. Furthermore, Moriarty mentioned her respect for the entrepreneurs’ desires to become leaders in their communities. Then she gave students an opportunity to share their dreams with the class. They expressed a desire to fulfill customer needs and their unique visions on how they can make the world a better place.

On this night, Kathy was leading an NDC workshop called *First Steps to Starting Your Small Business.* The NDC provides many benefits for small businesses. Their services include entrepreneur training, business lending, small business consulting and leasing assistance. They aim to help small businesses and revitalize the neighborhoods they serve.

In the workshop, Moriarty stressed the importance of planning and knowing the specifics of your business. “Plan It!” is a program offered by the NDC to help people write their business plan. Students in this program receive individual consultation from a trainer. With the 10 hours allotted, students can ask specific questions about their business. They can work with a trainer to anticipate problems and prepare solutions. Students can research downturns in their business and devise budgets to prepare for them. Besides planning, business owners must know how to monitor the performance of their enterprise. The consultants can give advice on how to look at numbers and ways to respond to the input they receive.

“Never sign a lease without having an attorney look at it,” Moriarty advises. This statement should encourage entrepreneurs to exercise caution before making business decisions too quickly. Many new entrepreneurs can make bad judgments due to inexperience. Consultation at NDC provides expertise in many fields, including accounting, merchandising and marketing. If an individual needs more information before taking action, the NDC is ready to help.

Besides consultation, the NDC offers free workshops on Tuesday evenings. Students can register for a variety of workshops, including “Branding Your Business,” “Understanding Accounting,” and “Fiscally Fit.” These workshops take place at the Rondo Community Outreach Library on 461 North Dale Street in Saint Paul. This library also has a Small Business Resource Center. This Center provides access to excellent resources, including Business Plan Pro and Demographics Now. The Demographics Now program can give entrepreneurs insight into whether a planned location is right for their business.

Although it takes a lot of knowledge to run a business, people should not let experts start all of the small businesses. Moriarty revealed that some entrepreneurs had very little when they started, growing their business through hard work and sacrifice. Many individuals will persevere when they have a passion and love for what they do.

The Midtown Global Market is a shining example of small business success. It is at 920 East Lake Street in Minneapolis. Before the Market opened in 2006, the location was an abandoned Sears warehouse and distribution center. According to the NDC website, this area is now home to 40 small businesses and 1.5 million visitors each year. The NDC continues to assist small business development in various areas throughout the Twin Cities, including Frogtown and East Saint Paul.

Are you interested in starting your own small business? Are you already a small business owner? You do not have to face the challenges on your own. The NDC is at 663 University Ave. West (Suite 200) in Saint Paul, Minnesota. Their website is [www.ndc-mn.org](http://www.ndc-mn.org/). The site contains information about their events and programs. It also has interesting stories about small businesses in Saint Paul and Minneapolis. There is also a link where you can join their mailing list.

February Event List:

*First Steps to Starting Your Small Business*

Tuesday, February 7, 6-8 p.m.

Rondo Community Outreach Library

*Marketing 101*

Tuesday, February 14, 6-8 p.m.

Rondo Community Outreach Library

*How to Finance Your Business*

Tuesday, February 21, 6-8 p.m.

Rondo Community Outreach Library

*Business Insurance*

Tuesday, February 28, 6-8 p.m.

Rondo Community Outreach Library