Client Spotlight

In the United States, immigrants are almost twice as likely to become entrepreneurs as those individuals born in the country. Sergio Espinoza is one of these immigrant entrepreneurs. At age 18, he fled his native country of Guatemala to escape a dictatorship government and the Guatemalan Civil War. He worked various construction jobs and saved money with hopes of owning his own business someday.

Early in 2012, Sergio Espinoza came to the Southwest SBDC in Marshall with hard earned cash seeking assistance with starting a business. He worked with SBDC consultant, Ruth Ann Karty. “Ruth Ann counseled me and provided me with information on what to do and what not to do with the business—from where to find training for the business, to payroll, and bookkeeping needs.” E & H Piping, LLC was formed.

E & H Piping, Inc. which is named for Espinoza’s children, currently employs 12 full-time staff and eight part-time employees. Most of those employees are earning between $20 and $30 per hour. The company is in the repair, maintenance and demolition business, often providing service for ethanol plants. The business is located in Yellow Medicine County, Minnesota and has a service area with a 250-mile radius.

Espinoza says customer service is his highest priority. He prefers to complete projects on time or ahead of time. Ninety percent of his business is from satisfied customers making referrals to his company.

Hard work and SBDC assistance has paid off for Espinoza. “Nothing has been free or easy for me,” he said. “The only limits we have are those that we set ourselves. When I first started my business, it was very hard and challenging. People laughed at me and my business idea. They are no longer laughing—they are now working for me.”
Funded in part through a Cooperative Agreement with the U.S. Small Business Administration, Minnesota Department of Employment and Economic Development and regional support partners. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the program sponsors. Programs are open to the public on a nondiscriminatory basis. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance.

**Partners in Success**

Our partners share in the vision for Minnesota’s business success and recognize the positive relationship between nurturing small businesses and the well-being of their communities, regions, and the state. Funding for the program comes from the U.S. Small Business Administration, the Minnesota Department of Employment and Economic Development, and our most important local partners—the institutions of higher learning that host our regional centers.

Other local funding partners include many community lenders, economic development organizations, corporate donors, and private individuals. We’re so grateful for their incredible continuing commitment to this program. Together, we are helping businesses start, grow, and succeed.

<table>
<thead>
<tr>
<th>Federal</th>
<th>206K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Match</td>
<td>174.5K</td>
</tr>
<tr>
<td>State Match</td>
<td>59.2K</td>
</tr>
</tbody>
</table>

**2017 Funding**

<table>
<thead>
<tr>
<th>Federal</th>
<th>206K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Match</td>
<td>174.5K</td>
</tr>
<tr>
<td>State Match</td>
<td>59.2K</td>
</tr>
</tbody>
</table>

**Funding Partners**

**HOST INSTITUTION**

Southwest Minnesota State University

1501 State Street, Science and Tech Building Room 201
Marshall, MN 56258
Phone: 507.537.7386
sbdc@smsu.edu

**SILVER PARTNERS**

Cottonwood County
Dakota Futures, Inc.
Minnesota Valley TV
Murray County
Nobles County

**PLATINUM PARTNER**

Employment and Economic Development

SOUTHWEST REGION
Southwest Minnesota State University
1501 State Street, Science and Tech Building Room 201
Marshall, MN 56258
Phone: 507.537.7386
sbdc@smsu.edu

www.sbdcaссistance.com