



Donald McNeely Center for Entrepreneurship

*of the College of Saint Benedict
and Saint John's University*

DONALD MCNEELY CENTER FOR ENTREPRENEURSHIP ANNUAL REPORT 2013-14



1st Cohort



10th Cohort

After 10 successful years, the Donald McNeely Center is extremely proud and thankful for all the support it has received. A major thanks to all the students, alumnae/i, sponsors, faculty, employees, friends and family who invested their own time to get the program where it is today. We couldn't have done it without you!



Donald McNeely



E's Frank, Teddy, and Amanda enjoy dinner with a fellow Johnnie Aneesh Williams while abroad in China.



Students, faculty and community members attend the Pop-Up Shop, a monthly event that allows student-started and student-run ventures to showcase and sell their work on campus.

CENTER STAFF

Pat Maxwell
Director (2014)

Terri Barreiro
Director (2004 -14)

Kelli Gradin
Program Coordinator

Edward Larson
Jackie Schoenecker
Jenna Laufers
Student Administrative
Assistants

Paul Marsnik
Academic Director &
Professor, Global Business

ADVISORY COMMITTEE MEMBERS 2013-14

Mark Krebsbach - chair

Rob Culligan

Joe DesJardins

Bob Foster

Mitch Hallen

Katie Kalkman

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Teresa Mazzitelli

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DONALD MCNEELY EXPANDS REACH AND IMPACT

The Donald McNeely Center for Entrepreneurship completed its 10th year June 2014. The Center is dedicated to finding and serving people who have entrepreneurial spirit whether they are students, faculty, alumnae/i or from the local community. We serve them with education, coaching, expert connections and access to other resources to assist them.

We are reaching an expanding number of people every year. This year was no exception. We host five entrepreneurial speaker luncheons each year for alums. Since the first one in November 2004, more than 1,200 people have attended at least one event. In 2013-14, 688 people enjoyed learning from the speakers. Each year more students with entrepreneurial interests use our services, whether it is in the classroom, as individual Explorers of Entrepreneurship, as student business owners or campus-based, student-started and operated ventures. This year 94 students received more than 50 hours of engagement with the Center, and 60 students attended Center sponsored events that opened their horizons about entrepreneurship.

Serving Students and Alumnae/i	Individuals Reached
Explorers: Student services outside the classroom, training sessions, individual idea exploration sessions, big idea competitions, campus speakers, and student venture/owner coaching	78
Intensive Venture Support: Individualized education, training, and start-up coaching	36
Alumnae/i support of students: coaching, informational interviews, hosting site visits, class presentations and resource support to venture start-ups	88
Entrepreneurial alums connect to each other: McNeely Center sponsored events and individualized connections	788
Entrepreneur Scholar alumnae/i support: Annual E-alum gathering, homecoming events, consultations and volunteering with others	105
Minnesota Business Venture (MBV): A weeklong summer camp at SJU where High School students are introduced to entrepreneurship. Jointly hosted by Best Prep and the McNeely Center.	305

DONORS MAKE IT WORK

Very generous donors continue to make our services possible. The Center operates without any annual support from the College and University's annual budgets. Instead, foundation grants, individual designated gifts and some earned revenue cover all the funding needed to offer these services.

Throughout this report you will see the names of donors who gave gifts for the 2013-14 operation of the specific program described. Some foundations and individuals prefer to support the overall work of the Center. They are:

- Lee and Rose Warner Foundation: A grant made in 2013 provides five years of support through 2017-18 school year.
- Greg and Peg Palen also provide significant support for Center operations.
- Individual donations from alums of the Center's programs and their relatives also provide support.
- Lanners Foundation also provides annual support.

13 ENTREPRENEUR SCHOLARS COMPLETE THE PROGRAM AS THE 9TH COHORT IN SPRING 2014 — CONGRATULATIONS TO THEM!



Miles Armitage, Accounting
Josh Erickson, Management
Josh Fox, Global Business Leadership
Josh Hochsprung, Management
Lauren Kessler, Accounting & Management
John Kurth, Management
Evan Miller, Accounting
Andrew Mueller, Management
Emily Reimer, Environmental Studies
Arianna Stotz, Economics & Management
Lisa Vang, Communication
Ryan Wojciechowski, Communication
Not pictured — Long Nguyen

13 ENTREPRENEUR SCHOLARS BEGIN THE SECOND YEAR OF THE PROGRAM, 10TH COHORT

Jake Barrientos, Communication
Maggie Chase, Global Business Leadership
Christine Gunderson, Global Business Leadership
Daniel Hammerseng-Nelson, Economics
Teddy Kline, Global Business Leadership
Jenna Laufers, Global Business Leadership
Lizeth Martinez-Ayala, Global Business Leadership
Morgan McGrath, Global Business Leadership
Elia Medina, Global Business Leadership
John Moore, Accounting
Ian Scherber, Global Business Leadership
Amanda Urbanski, Global Business Leadership
Frank Zellner, Global Business Leadership



13 NEW ENTREPRENEUR SCHOLARS SELECTED TO BEGIN THE PROGRAM FALL 2013, 11TH COHORT

Joby Nolan, Accounting and Finance
Shawn Yoakum, Communications
Allison Steen, Global Business Leadership
Brian Schepperle, Global Business Leadership & Accounting
Yue Pheng Lee, Asian Studies
Nick Liemandt, Global Business Leadership
Samuel Brynstad, Computer Science
Megan Towle, Global Business Leadership
Jerly Alcalá, Philosophy
Joe Hegedus, Biology
Amelia Schmelzer, English
Katie Miller, Psychology



CONTINUING ENTREPRENEUR SCHOLAR VENTURES



was created by students participating in the Entrepreneurial Studies Program in 2007. Two students realized the need for an on-campus screen-printer that could provide quality T-shirts and promotional apparel for the school at competitive prices. This is a screen printing powerhouse specializing in promotional clothing for clubs, organizations and more. They build and maintain a strong relationship with their customers, helping them think through the process of design and ordering to ensure positive results. Members of the student management team meet face-to-face with customers to make sure orders are to the best standards and all questions are answered. T-Spot moved its location in 2013-14 and explored additional items to print on as well as creating their own retail items for sale at homecoming and other football games. Venture leaders in 2013-14 year were: Karly Knutson Ian Scherber.

COFFEE, COFFEE, COFFEE!

Two coffee shops, one located on each campus, were started by students linked to the McNeely Center. They are now permanent parts of dining services operated for CSB/SJU students. They still are operated by student management teams who are part of a student venture managers course and are coached by staff and volunteers of the Center. With each new year, the current student managers select their successors and give them a status report that includes future goals and challenges. Clemens Perk is located in the library on the campus of the College of Saint Benedict. It was started in 2005 by four students in the first group of Entrepreneur Scholars. This past year's leadership team included: Nihal Bhakta.

Johnnie Java completed its 5th year in a space opened just for it in Sexton Commons on the campus of Saint John's University. This past year's leadership team included: Elia Medina.



reduces car ownership and increases travel flexibility for CSB/SJU students. First brought to CSB/SJU in 2011 by Jessey Ni-yongabo, an Entrepreneur Scholar, Enterprise Car Rental operates the carsharing program with an intern they fund and place at the McNeely Center. Students without cars on campus expand their ability to venture off campus by becoming a member. Saint John's Student Senate provides subsidy funding for this service. There was one car located on each campus this past year. Student managers of this venture in 2013-14 were Johnnie Kurth and Jake Barrientos.



was founded in 2007 by three students on a service learning project in Guatemala. The students saw first-hand the social and economic importance of fair-trade coffee as they volunteered with fair-trade cooperative named Kuchaba'l. The students realized that not only had they become advocates of the fair-trade concept, they needed to teach others about its significance. A new campus venture was born. This led to their first documentary, "Somos de Café." Each year, a new team of students determines a topic, raises all the needed funds, videotapes interviews, and visits in a country with a success story. A documentary is shown on CSB/SJU campuses as well as many other locations in the region. Most recent documentaries are: "Khulla," (2012-13) tells the story of the challenges of those with mental health problems in Kolkata, India. Students worked with Anjali, an Indian organization that advocates for the rights of mental health patients in hospitals and mental health facilities. This documentary and the community dialogue held at CSB/SJU encouraged an open mind to the stigma that exists here and globally and works to create an open dialogue within our communities. "Ger Kler" (2013-14) tells about the refugee population called Karen. First, the team met with Karen people now settled in the Twin Cities and then traveled to Thailand where many are living in refugee camps after fleeing Myanmar. The story of those lives in refugee camps and the little known story of this population was the focus of this year's video.

Expanded Ventures & Projects

SJU SOLAR WINTER GREENHOUSE

In a 2012 social entrepreneurship course taught by McNeely Director Terri Barreiro, Steve Johnson developed this concept: build a solar greenhouse, plant fresh vegetables and salad greens and sell them to SJU Dining Service, and in turn encourage “eat local and fresh.” By the end of spring 2013 there was a new greenhouse built and the first crop of fresh leafy greens were served by SJU Dining. To complete the project that year Steve engaged the SJU Sustainability Office and Committee, the Institutional Advancement Office, the SJU Physical Plant and the Saint John’s Abbey.

The first full year pilot for this solar winter greenhouse was 2013-14. Located near the Hockey Rink in Flynntown, the greenhouse grew leafy greens and vegetables for dining services use all winter. Despite the colder and snowier than normal winter, plants thrived. Student manager Ben Broos tested seed variety, planting schedules, and production levels. Recommendations for the 2014-15 school year include best growing seeds, tripling of the capacity and reducing staffing by engaging volunteers from the EcoHouse.



Outside view of greenhouse.



Steve Johnson explains the planting process.

YAMBIRO PROJECT

Each June, students and faculty from CSB/SJU travel to Yambiro, Ecuador, for three weeks of classes, service projects and cultural immersion. The founder of the program, Dr. Patricia Bolaños, associate professor of Spanish and gender studies, partnered with the McNeely Center to expand the program impact. She sought help in adding a micro-venture development for women in Yambiro. Since June 2010, a new student project manager travels with the group and engages with a women’s embroidery collective in Yambiro. New campus sales strategies include featuring pop-up retail events that promote Yambiro products. Student manager, Emily Reimer, added new products and active sales strategies to raise funds for scholarships. By spring, Emily had also raised more than \$500 dollars for scholarships to be given to young girls living in the Yambiro village who need help to pay for their high school tuition. To view the Yambiro Project website, please go to the Center for Entrepreneurship website, www.csbsju.edu/cfe and click on Student Run Ventures, and then on the Yambiro Ecuador Project.



A variety of embroidered pieces from the Yambiro Project.

NEW STUDENT VENTURES AND STUDENT RESOURCES



was the dream of senior Ryan “Wojo” Wojciechowski. His Entrepreneur Scholar venture focused on the needs of students at Saint John’s who

were not athletes. He observed that there was little help available for them to begin a fitness and nutrition routine that would counter the “First-Year 15” and set habits for a lifetime. In the spring of 2014 Wojo was able to gain start-up funding and administrative approval to house it at the Palestra Athletics Center. Early student engagement exceeded his pilot test goals. As Ryan graduated he made sure that the venture would be in full operation for the coming school year.

Johnnie Fitness is a health-focused business located in the Palestra Athletics Center at Saint John’s University. Certified personal trainers, nutritionists, and health advisers work in collaboration with clients to create individualized training plans that help students reach their health goals. Johnnie Fitness offers its clients a welcoming community, a unique experience, and a wide range of technology to enhance their experience. Using state of the art gym software and equipment enables Johnnie Fitness to create a fun and unique experience for clients. Members have their own online profile where they can interact with other members, monitor their progression, and keep their training plans in one area. In addition, equipment like Polar heart monitors and electronic body fat readers are used to provide instantaneous, accurate results. Students majoring in nutrition, exercise science and sports studies are part of the staff team.

WeSpon

International Student and Entrepreneur Scholar Long Ngyuen ’14 had a problem that he discovered he shared with many other students. He was unable to find out easily what was happening on campus at the moment. Equipped with his smartphone, he searched the CSB/SJU website and sent questions out on Facebook, but found little results. Then on Monday he would learn, he had missed some awesome experience. He decided to do something about the lack of easy to access current information. WeSpon was the result.

Partnering with hometown friends in Viet Nam, Long designed an app with information about what is happening just for CSB/SJU students. During 2013-14 he obtained support from both CSB and SJU Student Senates, gained support from the Communications and Media Services Departments and both deans of students. To get that approval was no easy task. Over the winter he found himself in discussions, debates, responding to user feedback, making revisions, and more. All the while he was securing approval to be on iTunes and recruiting volunteers to help load content. A pilot test in the spring gave everyone a chance to see it in action. At times it seemed it was not going to happen, but he did not give up. In the end, a month after he graduated, Long signed a contract with CSB/SJU for WeSpon to be an ongoing web app tool available to all students for 2014-15. His next steps include offering other colleges their own similar app. Since graduation that has his full-time attention. (The app can be found on Apple and Android markets under CSB/SJU by Lexnology.)

What is so unusual about Entrepreneur Scholars' International Travel?

What do the students really do when they travel to China each winter? We now have a video that answers this common question. Recently, QuarterTon Productions completed a video about the China trip component of the Entrepreneur Scholars Program. In the winter a few years back Greg Kolbjornsen, Mike Anderson and Shawn Lewis from QuarterTon traveled with the Entrepreneur Scholars to China. They took video all along the trip and later offered to put together a video that describes this experience and why it is an important part of the program. They generously donated their time to put the video together.

Now that the video is finished, it will be used for student recruitment, parent information and reminiscences for alum Entrepreneur Scholars. If you want to a copy of this video, contact Kelli Gradin at kgradin@csbsju.edu.



is a student-run organization that operates like a nonprofit. It is the evolution of a project of a student organization called Enactus, which is a global network of students dedicated to promoting entrepreneurship. Andrew Mueller, Entrepreneur Scholar, and Ben Broos, '14 started the expansion of this project in 2012-13 and continued to refine it during 2013-14.

Square One is a select team of CSB/SJU students that seek to create lasting micro-business ventures in developing countries in Africa. Each year, a team of students travel to Africa with the goal of empowering an impoverished community through sustainable business. Each sustainable business venture is designed to financially support an educational institution serving an underdeveloped community so that more children can go to school, using education as a way to break free from the cycle of poverty. Each location is a partnership with an existing organization with deep roots in the communities visited. Each project is selected from a list of possibilities created by that partner organization.



Over the past two years, two different groups of students traveled to Kyetume, Uganda and built businesses for Hope Academy. Focused on food solutions, students built and stocked a chicken coop and piggery which are now maintained by residents. These provide a sustainable means of income, enabling Hope Academy to pay the salaries of their teachers and develop their school's buildings. About 60 percent of the 160 students at Hope Academy are orphaned due to lethal diseases like HIV/AIDS and Malaria, and their only true opportunity comes in the form of education.

In 2013-14, Square One expanded its impact by partnering with Saint John's Abbey's Benedictine Volunteer Program. That program places full-time year-round volunteers at monasteries serving impoverished communities around the world. The new location is in Nairobi, Kenya. Working with the volunteers via Skype, possible projects were framed. The travel team was then able to bring along advice, tools and creativity to start a pilot test for the ideas. That project's goal is to engage students at the schools supported by the monastery there and enable them to raise funds for the schools. Each location is a two- to three-year effort, beginning with the research and documentation of the true "need" of the people Square One hopes to serve, then designing a pilot and finally installing a micro business that is relevant for those living there. The ventures chosen also create educational opportunities and resources for the local community about micro business, so that they may explore a sustainable business of their own. Last year the travel team included Amy Olsen, John Moore, Dan Nelson, Dan Anfinson, Colleen Kennedy, and Alex Latanision.

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Audio Podcasts of Speeches by Successful Entrepreneurs Now Available

The Entrepreneur Luncheon Speaker Series gives an audience of 100-130 new insights from successful alum entrepreneurs each quarter. Now, others can hear these speeches on their mobile devices. A few weeks after each event, a downloadable audio podcast is posted on the McNeely Center website. This service began in November 2012.

At that same website, previous years' speakers can be watched via streaming video. We also have the early years' speakers on DVD available by contacting kgradin@csbjsu.edu.

CSB AND SJU ENTREPRENEURS OF THE YEAR AWARDED FALL 2014

Since Fall 2011 the Donald McNeely Center has recognized and celebrated successful alumnae/i entrepreneurs who embody the entrepreneurial spirit and demonstrate Benedictine values in their professional and personal lives. The 2014 winners were celebrated on September 4, 2014.

Each individual award recognizes a Bennie, a Johnnie, and a Bennie or Johnnie social entrepreneur who best exemplifies the ideal of entrepreneurship by starting and successfully managing one or more businesses in a way that demonstrates notable entrepreneurial characteristics and achievements while practicing Benedictine values in the workplace and in their lives.

CSB Entrepreneur of the Year 2014

Kate Huebsch '84



Kate started High Point Creative 26 years ago as a way to pursue her passion for strategic marketing communications, yet minimize the amount of time her soon-to-be-born baby would be in daycare. Technology really made Kate's dream possible so great creative work could be brought to life from virtually any location – including a home office. Over the years, the firm expanded to meet growing client needs. Today, a team of five senior writers serves the Twin Cities' robust health care and medical device industries as well as financial services and a range of other clients. Kate leads her team in thinking up the big ideas, creating compelling marketing stories, and helping clients win and continue to “woo” customers. Kate has also helped bring voicemail services to the Twin Cities' homeless to help them find jobs, housing and safety through Open Access Connections (OpenAccessConnections.org). She funds an annual youth writing competition through the White Bear Center for the Arts (whitebeararts.org). And she is currently helping Children's Lighthouse of Minnesota (soon to be named Crescent Cove) bring a children's respite care and hospice home to the Twin Cities (ChildrensLighthouseMN.org).

SJU Entrepreneur of the Year 2014

Dan Bastian '90



Dan Bastian's quintessential Johnnie/Bennie entrepreneurial spirit went full throttle after graduation. Dan's passion for education led him to Belize as part of the SJU Giles Na-the Scholarship to help start a school for disadvantaged youth. Today, in fact, the school he helped pioneer is one of the best in the country. Fast forward a few years – Dan met his counterpart who shared the same love for do-gooding, teaching and community involvement. In 2001, Dan and his wife Angie set up shop for homemade kettle corn. Little did they realize, the heat that made the popcorn is the firestorm that created Angie's Boomchickapop®. 13 years later, Boomchickapop® is distributed nationally and internationally, employing 200 people who help make 100,000 bags a day of small-batch popcorn. Dan and Angie have built a successful business, but through it all have kept sight of the importance of family. Being parents is still their most important and rewarding entrepreneurial endeavor.

CSB/SJU Social Entrepreneur of the Year 2014

Greg Lais, SJU '78



As the founder of Wilderness Inquiry, Greg has directed the organization's growth and development since 1978, collaborating with many partners along the way to build a world-class organization that has directly served more than 385,000 people and touched the lives of millions more, including thousands of people with disabilities such as quadriplegia, Muscular Dystrophy, Multiple Sclerosis or traumatic brain injury, as well as families with special needs, and youth living in poverty. Long before the Americans with Disabilities Act, Wilderness Inquiry expanded its trip offerings to places like the Yukon, Costa Rica, and Lake Superior. In 2008, thanks to Greg's leadership, WI launched Urban Wilderness Canoe Adventures (UWCA) in partnership with the National Park Service and many others with the goal of introducing youth in the Twin Cities to the Mississippi River. His passion for connecting people to each other and to the natural world by sharing life's many adventures is truly inspirational.

TERRI BARREIRO RETIRES JUNE 30, 2014 AFTER 10 YEARS

In February 2004, the Advisory Board for the newly formed Donald McNeely Center for Entrepreneurship hired Terri Barreiro to be its first director. She came with 20 years experience at Greater Twin Cities United Way and Minneapolis Area United Way, five years in leadership of the Dayton Hudson Foundation and nearly a decade of working to deliver and to change services for teens in the Twin Cities. She also was a member of the Saint John's Board of Regents 1996-2003, during which time she served as chair of the Academic Affairs Committee and as a member of the Executive Committee. She brought an extensive and diverse background to the position and the design and operations of the Center.



By fall 2004, the first cohort of Entrepreneur Scholars were in their first of three classes they would take to complete the recently accepted certificate program. That same fall, the first luncheon for alum entrepreneurs to hear from one of their own was hosted by the Center. The first student started venture was also being formed, a coffee shop at the College of Saint Benedict. This spring the 11th cohort of Entrepreneur Scholars was selected and the 47th luncheon for entrepreneurial interested alums heard from speaker Judy Poferl. Today, six student started ventures are operated by a new cohort of students each year, providing real world learning augmented by classroom education for these budding entrepreneurs and small business managers.

Between that first year, 2004, and this past year, Terri has steadily grown the Center adding courses in social entrepreneurship, hosting entrepreneurial speakers on campus, and engaging an ever growing number of entrepreneurial alums as site visit hosts, classroom speakers, mentors for students and coaches for student ventures. The result of her work has led to 100s of student graduates with more knowledge about what entrepreneurship is, as well as more than 100 students with real world experiential opportunities.

PAT MAXWELL APPOINTED 2ND DIRECTOR JUNE, 2014

Pat has more than 40 years experience as an entrepreneur, executive and a turnaround manager for struggling organizations in both for profit and not for profit settings. His experience spans a breadth of industries including: manufacturing, insurance, personnel placement, education, business services, food, medical, legal, membership and charitable services.



For two years beginning in 2012, Pat was the executive in residence at the McNeely Center. In that role he spent nearly 25 days a year at the Center as a resource for students and in the classroom as a resource for professors. Pat also served on the Advisory Committee for the Center during those years. In addition, Pat serves on the Board of Overseers of Saint John's School of Theology/Seminary as well as a number of other nonprofit organizations and for-profit corporations. He has a BA in philosophy from Saint John's University and a jurist doctor from Northwestern University School of Law.

CENTER WELCOMES TERESA MAZZITELLI AS EXECUTIVE ENTREPRENEUR IN RESIDENCE 2013-2014

Teresa is a '72 graduate of the College of Saint Benedict earning a degree in Theatre Arts & Communications. She landed the title role in "Peter Pan" while at Saint Ben's, and found the experience of soaring to uncharted heights to be quite helpful later in life as a business owner/entrepreneur.

After college she worked in performing arts, acting, directing and designing. As a member of a children's theatre troupe, she developed the "tough skin" necessary for her soon-to-be new role as an entrepreneur. (She toured as a singing and dancing turtle)!

After working for a Twin Cities recruiting firm, Teresa made the leap to start her own venture, an executive search firm. Founded in 1988, The Mazzitelli Group is a retained executive search firm serving client companies, organizations and institutions in senior level talent acquisition. Teresa has been recognized as a trusted adviser to CEOs, business owners, corporate boards and search committees.

Teresa values the Benedictine tradition of service to others, and believes that personal strength is a prerequisite for helping others. She serves as the vice-chair of the Donald McNeely Center for Entrepreneurship serving the College of Saint Benedict and Saint John's University.



Volunteers Help Make it Happen

In 2013-14 over 85 volunteers donated more than 1,100 hours to help the McNeely Center deliver quality programs to the students.

- 14 alums are "center mentors," who come to campus regularly to consult with center-linked students, faculty, alums or friends of CSB/SJU in their professional areas of expertise .
- 13 alums are panelists who volunteer their time to listen to student presentations on venture ideas, feasibility analyses and venture plans. One of these presentations is at a national competition held in Denver, Colorado. Entrepreneur Scholars, from all 3 colleges that offer an Entrepreneur Scholar program, compete against one another. This past year, our students took 3rd place in this national competition.
- 12 alums and friends of the McNeely Center host site visits for Entrepreneur Scholars in the St. Cloud area, San Francisco, Silicon Valley, Hong Kong, and the Twin Cities. Students hear first-hand of the opportunities and challenges of leading entrepreneur ventures.
- 4 alums volunteered this year to present to classes about their career path or to teach about their area of expertise.

ALUMNAE/I ARE INSPIRED BY SUCCESSFUL ENTREPRENEURES

Four times this year 120-plus alumnae/i entrepreneurs or professionals supporting entrepreneurs gathered at the Minneapolis Club. They came to listen to a peer tell their career story and the current challenges of their industry. This year attendance at these luncheons totaled more than 625, including the attendance of the Entrepreneur of the Year Awards event described on the previous page. Since its beginning nine years ago, nearly 1,250 people have attended at least once. Our speakers this year were:

- Bill Walsh - Owner of Historic Frank Hotel, created a vision there that turned the town of Deadwood.
- Judy Zimmer - Founder, Coachology.us, provides various types of professional coaching to benefit people's careers.

Biographies of all speakers as well as a podcast of most of their speeches can be found at our website www.csbsju.edu/cfe by clicking on entrepreneurial alums. Sponsors cover all expenses for these events. Thank you to our Title Sponsors: Atomic Data Centers (Jim Wolford); and Faegre Baker Daniels (Steve Kennedy); and thank you to our Signature Sponsors: Platinum Bank (David Rom); CRESA Partners (Tom Sexton); Merrill Lynch (Jeff Rathmanner & Jeff Kluge); RJF Agencies (Bill Jeatran & Tim Fleming); and The Capital Advisory Group (Tom Hokr).