

TRAILL COUNTY



ECONOMIC DEVELOPMENT

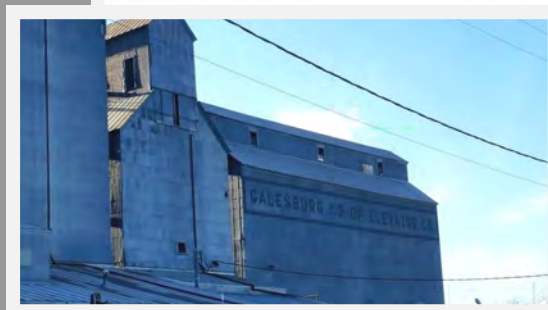
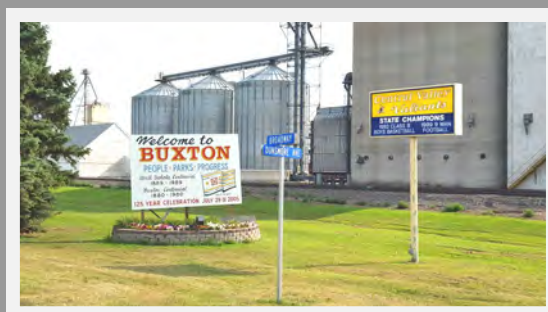
promote. encourage. assist.

RE → THINK
DEVELOP
IMAGINE

2015 ANNUAL REPORT

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ORGANIZATION

SKILLS TRAINING
TEAM LEADERSHIP
BUSINESS PHILOSOPHY
DIRECTING MISSION
CONDUCT EMOTIONAL
RISK GROUP
SOLUTION LEADER
COLLABORATION
MEMBER ABILITY
RESPECT GOAL
VISION
PEOPLE
DISCIPLINE
COMPE
POWER
TEAMWORK
SUCCESS
STRENGTH
COMMITMENT
MANAGEMENT
DELEGATING
MANAGER
INNOVATION
MOTIVATION
TRUST
ASSESSMENT
COMPANY

AN INTRODUCTION

Vision Statement

Trall County Economic Development Commission will be a leading regional partner, providing growth opportunities for new companies, entrepreneurs, and expanding companies by delivering high quality services, sites, and talent to local, regional, national and international business.

About Traill County Economic Development Commission

Trall County Economic Development Commission (Trall County EDC) leads the County's business attraction and retention efforts, and is in the point of contact for people seeking local assistance with site selection, marketing, demographic information, and business resources. Our organization also manages a fund for business financing which enables us to participate in gap financing for business startups and expansions.

Trall County EDC is a county-funded organization, functioning as a job development authority. The organization is allowed a maximum of 4 mills as determined annually by the Traill County Commission.

The organization is governed by a board of directors of no less than ten members and no more than twenty members, representing communities and specific sectors in Traill County. The board of directors are appointed by the Traill County Commission.



Annual Report Purpose

This report is designed to provide a summary of actions taken to advance economic development in Traill County, North Dakota during the 2015 calendar year. It allows us to have a thorough conversation with our stakeholders, communities and partners.

BOARD OF DIRECTORS & STAFF



Gary Nysveen
Chairman
Hillsboro Representative



Rick Halvorson
Vice Chairman
Galesburg Representative



Roxanne Phipps
Secretary/Treasurer
Hatton Representative



Tom Eblen
Director
Traill County Commission



Kurt Elliott
Director
Traill County Commission



Stuart Larson
Director
States Attorney



Senator Phil Murphy
Director
Legislative Representative



Scott Hovde
Director
Portland Representative



Jay Henrickson
Director
Mayville State University
Representative



Alana Gerszewski
Director
Mayville Representative



Ben Hershey
Director
Buxton Representative



Melissa Beach
Executive Director



Jessica Spaeth
Project Coordinator

FROM THE DIRECTOR

Valued partners,

These are exciting times in Traill County, North Dakota. With so many positive projects and initiatives combining to propel our county's prosperity, it's a great time to call Traill County home.

Our communities are continuing to see diversification of our agricultural economy, with additions to manufacturers and value added products. The relocation and expansion of these companies has proven our area is a premier location for cost effective business development. Major infrastructure development will continue to position our region to attract and grow businesses.

The area's colleges and universities continue to partner with and impact our economic development activities. Their ongoing support for our communities and initiatives is ensuring our businesses have the highly educated workforce, talent and research they need to be successful. Traill County continues to see young entrepreneurs, with notable successes, as well as a growing network of young professionals.

We continue to see a high demand on our housing market, with extensive new development continuing at a five-year high throughout the county. The demand for housing is expected to

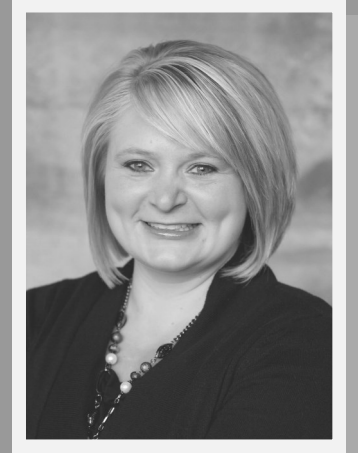
continue through several years, with the Red River Valley's continued growth. The housing development is also complimented by amenities such as new parks and expanded community facilities.

Most importantly, we are not just sitting back and admiring these successes. We are rolling up our sleeves and working to capitalize on the momentum that has been created.

Traill County EDC is on a mission to help Traill County grow and prosper by collaboratively promoting economic and community development with our partners. This work creates an environment that helps grow jobs in our communities and attracts others to locate here. Our mission is realized by engaging our allies and partners. Results happen by connecting people and resources.

With so many projects, expansions and developments under way, it is clear that Traill County is indeed a vibrant, thriving area. This synergy occurs when our entire region works together with a common goal of ensuring a prosperous future. At Traill County EDC, we believe that collaborative engagement is the key to economic prosperity. We know that together we can thrive.

Melissa Beach



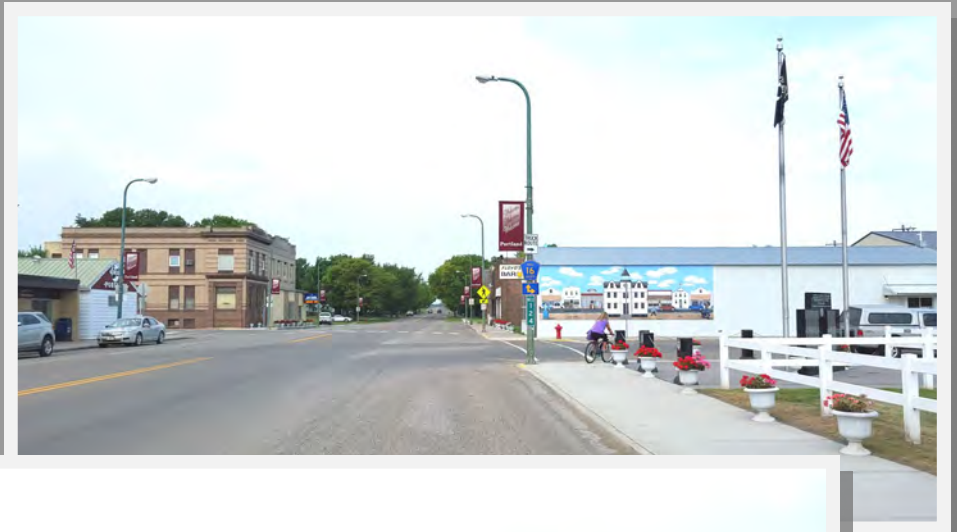
Melissa Beach
Executive Director

MISSION

TRAINING
LEADERSHIP
TEAM
SKILLS
GOAL
VISION
COMPETENCE
RESPECT
PEOPLE
DISCIPLINE
POWER
SUCCESS
TRUST
ASSESSMENT
COMPANY
ABILITY
MEMBER
LEADER
COLLABORATION
SOLUTION
BUSINESS
PHILOSOPHY
DIRECTING
MISSION
CONDUCT
RISK
GROUP
EMOTIONAL
STRENGTH
COMMITMENT
MANAGER
DELEGATING
MANAGEMENT
INNOVATION
MOTIVATION
TEAMWORK
COMMERCE

OUR MISSION

*The mission of
Traill County
EDC is to
promote,
encourage,
and assist
business and
community
development.*



[illegible]

OUR PRIORITIES

Our Priorities

Trail County Economic Development Commission has worked with its local partners to attract and retain jobs, cultivate relationships for future growth, support educational institutions, foster workforce development, and contribute to the exceptional quality of life found in Trail County, North Dakota.

The Trail County Economic Development Commission Board of Directors oversees the implementation of the strategic plan and its four main goals:

- ▶ Retain and recruit employment opportunities that meet the needs and abilities of our population
- ▶ Develop marketing and communication strategies to support our mission
- ▶ Improve quality of life to retain and attract people to Trail County
- ▶ Increase and develop resources for further development

Our Tactics

- ▶ **Developing** relationships with companies and new markets nationally and internationally
- ▶ **Connecting** current and prospective stakeholders with demographic, financial and informational resources
- ▶ **Working** with industry, government and community leaders to maintain a pro-business, economically vibrant environment
- ▶ **Promoting** the region's assets to raise awareness and assist in attracting and retaining talent.
- ▶ **Partnering** with regional universities and community initiatives to create, nurture and support workforce development

SKILLING
TRAINING
TEAM
LEADERSHIP
ASSESSMENT
COMPE
TENCE
GOAL
VISION
PEOPLE
DISCIPLINE
POWER
TEAMWORK
SUCCESS
RESPECT
TRUST
MEMBER
ABILITY
LEADER
COLLABORATION
SOLUTION
BUSINESS
PHILOSOPHY
DIRECTING
MISSION
CONDUCT
RISK
GROUP
EMOTIONAL
STRENGTH
COMMITMENT
MANAGER
INNOVATION
MOTIVATION
DELEGATING

2015 BY THE NUMBERS

90

Total Clients

13

Existing
Business
Expansions

5

New
Businesses

\$64k

Worth of Grants
Received for Clients

4

Meeting Tours

9

Recruitment
Clients

19,539

Web Page Views

12

Site Visits

11

Board
Members

6,425

Website Visitors

TRAIL COUNTY

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TRAIL COUNTY AT A GLANCE

 **8,082**
PEOPLE

 **3,400**
JOBS

 **11**
CITIES & VILLAGES

 **4**
ECONOMIC DEVELOPMENT
GROUPS

 **1,110**
UNIVERSITY STUDENTS

 **4**
SCHOOL DISTRICTS

 **\$48,767**
MEDIAN HOUSEHOLD INCOME

 **552,320**
ACRES

AREA PROFILE

2015 AREA PROFILE	TRAILL COUNTY	NORTH DAKOTA
POPULATION CHARACTERISTICS		
Population	8,082	740,040
Largest City	Mayville	Fargo
Largest City Population	1,843	115,863
Median Age	42.2	35.9
Average Commute Time to Work (minutes)	19.5	17.1
HIGHEST EDUCATIONAL ATTAINMENT		
No High School Diploma	9.6%	8.6%
High School Diploma or Equivalent	24.5%	27.4%
Some College, No Degree	24.4%	23.6%
Associate's Degree	13.4%	13.0%
Bachelor's Degree	21.1%	19.6%
Graduate or Professional Degree	6.7%	7.7%
INCOME AND POVERTY		
Per Capita Personal Income	\$44,845	\$55,802
Population Below Poverty Level	10.1%	11.9%
Median Household Income	\$53,641	\$55,579
LABOR FORCE & UNEMPLOYMENT		
Labor Force (Pop. Over 16 yrs+ working or seeking work)	4,061	410,542
Unemployment Rate	2.5%	2.4%

HOUSING CHARACTERISTICS		
Occupied Housing Units	87.6%	88.1%
Rental Vacancy Rate	11.9%	5.7%
BUSINESS ESTABLISHMENTS		
Business Establishments	369	32,132
LARGEST EMPLOYERS		
American Crystal Sugar		
Mayville State University		
Sanford Medical Center Fargo		
Luther Memorial Home		
Transystems Services		
May-Port CG School District		
Hillsboro Public Schools		
Hatton Prairie Village		
Trail County		
Advanced Drainage Systems Inc.		

Data from ND Workforce Intelligence gathered January 13, 2016.

ACCOUNT
VISION
EMPLOYEES

EXPENSE
PRICE
COMPANY
FINANCE

GUIDING

VISION
COMMERCE

GOALS
EXCELLENCE
DOCUMENT

MARKET
TARGET
SUCCESS

SERVICE
INNOVATION
CONDUCT
INTEGRITY
BUSINESS
STATEMENT
MISSION

VALUE
STRATEGIC

COMPANY
PRINCIPLES
MARKETING
IDEOLOGY
INNOVATION
CUSTOMER

PLAN
OBJECTIVES

OBJECTIVES

RETENTION & EXPANSION

Business Retention & Expansion

A “win” in economic development often conjures images of big corporate relocations and Traill County EDC diligently pursues those opportunities. However, we also understand the need for the cultivation and steady growth of our existing business base. There would be no vibrant regional economy, and no magnet for new investment, without it.

Traill County EDC uses its Business Retention and Expansion (BRE) program as a way of maintaining good relationships and communication with companies in Traill County. Our staff make face-to-face BRE visits with local businesses to identify and help solve any problems or barriers that may be undermining their overall success and growth in our communities.

The BRE program works by Traill County EDC staff contacting and meeting with existing businesses and completing an evaluation relating to a wide variety of topics such as workforce, supply, distribution, succession planning and more. Priority items are then flagged and Traill County EDC staff work to bring solutions to the company.

For more information on the program or to add your business to our priority list, please contact our office.



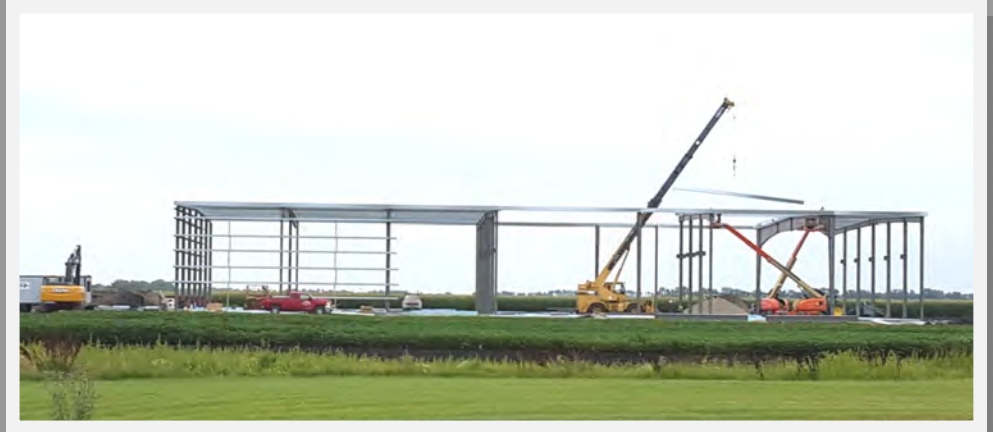
BUSINESS RECRUITMENT

Business Recruitment Efforts

In 2015, Traill County EDC and its partners generated 21 prospect leads. Of the leads, 15 required follow up information (sites and buildings, community data, etc.) and 12 resulted in community visits by the prospects. At year end, several were still actively considering projects in Traill County.

Why locate your business in Traill County?

- ◆ Location, location, location. Traill County communities provide easy access to state and US transportation systems (including State Hwy 200, State Hwy 81 and Interstate 29). Our larger neighbors to the north and south also provide a host of opportunities.
- ◆ Cost - it's much more affordable than building in a larger community. Traill County land is more affordable, yet allows access to top-notch infrastructure for your company. Our communities and county provide incentives to help businesses of all sizes (not restricted to primary sector companies).
- ◆ Workforce - when considering locating, workforce is one of the primary questions. Our convenient area allows us to draw on the talent of Mayville State University students, along with 7 other colleges or universities within 60 minutes.



In 2014, Traill County EDC assisted with land negotiations and incentives to assist with the recruitment of Degelman Industries of Regina, SK. Degelman Industries started a separate company, Degelman Industries USA, which will be located just off Interstate 29 at Hillsboro. As 2015 progressed, our organization was able to assist with workforce, housing and other tasks to assist them in their newest location. Welcome to Traill County!



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BUSINESS DEVELOPMENT



Reynolds United Co-op's fertilizer plant is the newest addition to Buxton's south side.



Cummings Ag Inc. continued their expansion thanks in part to an Agricultural Products Utilization Commission Grant. The project has progressed over the course of two years.



Anchor Ingredients purchased Identity Preserved Ingredients of Hillsboro in 2015. The company now occupies the downtown and interstate locations, with plans for expansion in the future.



BarN & Grill opened in 2015 as a new bar and grill in Buxton. The bright red exterior, and strong interior are sure to provide a nice addition to the city.

BUSINESS & RESEARCH



Large-Scale UAS Data Collection, Processing and Management for Crop Management

NDSU Agricultural and Biosystems Engineering in partnership with Elbit systems of America, LLC was awarded \$357,546 to collect crop data using infrared, thermal, color and multi-spectral sensors on both large and small UAS. This data will then be compared to available satellite imagery and ground data collected using similar sensors. The analysis will be done by NDSU's Center for Computationally Assisted Science and Technology (CCAST).

Project Details

- ◆ Flights will be done by Hermes 450 and Roboflight RF70
- ◆ Image Collection Corridor - 4x40 miles - 160 sq. mi. - 102,400 acres
- ◆ Conducted at Hillsboro Airport
- ◆ Collect Imagery Each Week During May and June 2016
 - ◆ Large UAS: Entire Area 3,000' 5,000' 8,000'
 - ◆ Small UAS: Selected Fields 400'
- ◆ Collect Ground Data from Collaborating Producers
- ◆ Evaluate Usefulness and Economics of Imagery for Crop and Livestock Management
 - ◆ Crop Plant Stand Counts
 - ◆ Nutrient Deficiencies in Corn, Wheat, Sugar Beets
 - ◆ Yield Predictions
 - ◆ Weed Identification and Mapping
 - ◆ Crop Disease Identification and Mapping
 - ◆ Herbicide-resistant Weed Identification
 - ◆ Beef Cattle Inventory, Locations
- ◆ Research ND Project
 - ◆ ND Department of Commerce
 - ◆ Elbit Systems of America
- ◆ Imagery Securely Stored on NDSU Server, available to researchers, landowners/farmers

INFRASTRUCTURE DEVELOPMENT

Natural Gas Statewide Project

Trail County EDC has been actively engaged in a statewide effort to bring natural gas to unserved and underserved areas throughout the state. Trail County is one of the larger counties currently unserved.

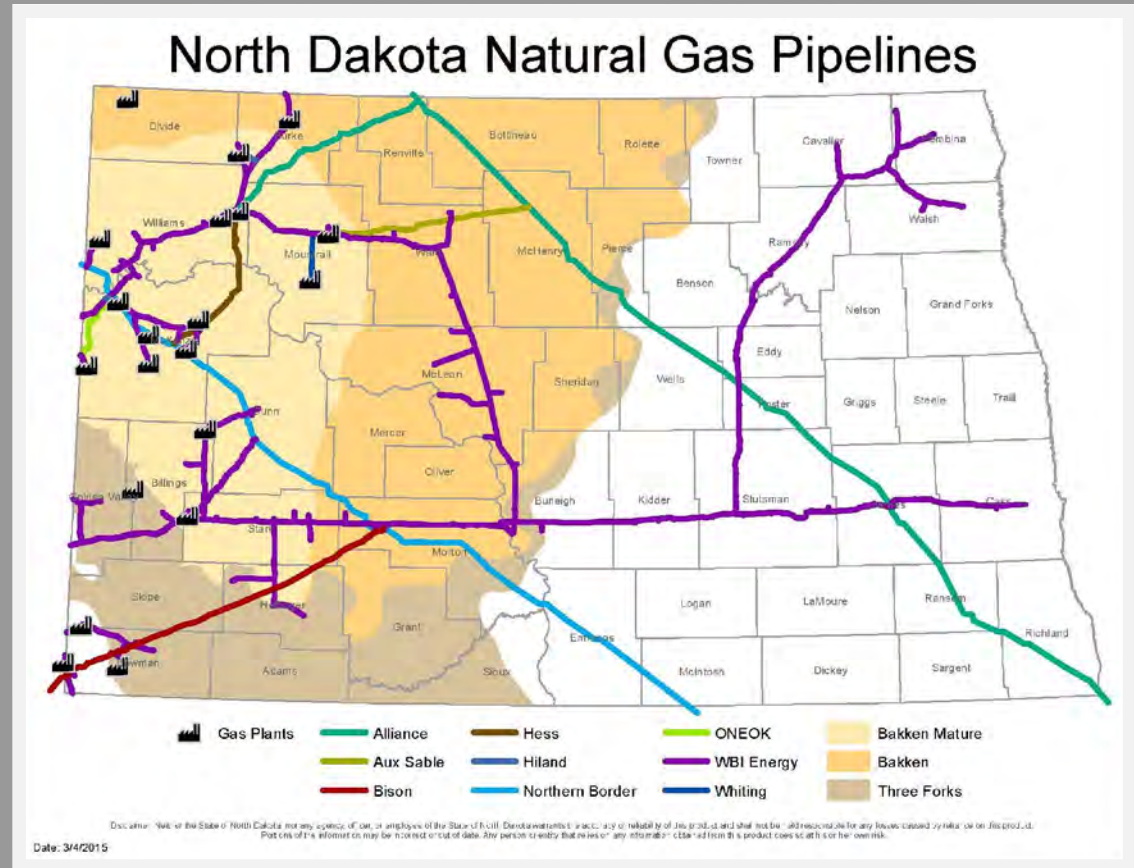
The efforts have been facilitated by Economic Development North Dakota and a working group of interested parties.

Trail County EDC Chairman, Gary Nysveen, testified on behalf of the need in late fall of 2015. Hillsboro EDC Chairman, Paul Geray, also testified at a later committee hearing.

Communities Overview (data from MDU Resources)

- ◆ 89 Communities Served with natural gas
 - ◆ 130,000 residential natural gas customers
 - ◆ 20,000 estimated underserved households
- ◆ 368 Communities unserved (46,038 homes)
 - ◆ 21 - over 1,000 population (16,630 homes)
 - ◆ 29 - 500-999 population (10,347 homes)
 - ◆ 110 - 100-500 population (13,954 homes)
 - ◆ 208 - under 100 population (5,107 homes)

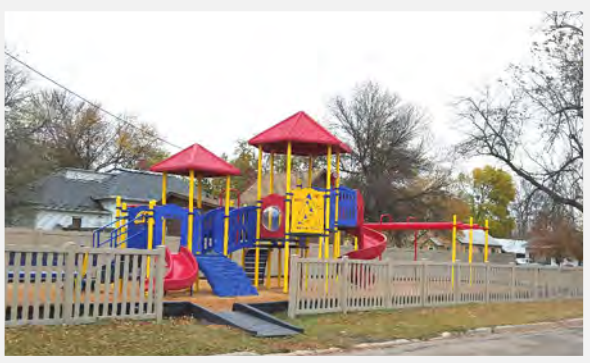
Hillsboro EDC Chairman, Paul Geray, testified to the Economic Impact Committee on behalf of unserved communities regarding missed economic business



TRAIL COUNTY

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COMMUNITY DEVELOPMENT



The Mayville Park Board repurposed a housing lot in an established neighborhood on the south side of town in 2015. The park has been used and is a great addition to the neighborhood.



The City of Clifford spent some time and resources to renovate Veterans Memorial Hall. The hall houses the Post Office, fire trucks and equipment for the fire district as well as rental space for a business.



Norseman Archers of Portland razed the above Viking Hall to make room for their new facility (right). Much of the work is being done by volunteers.



Hillsboro Public Schools spent the summer of 2015 in the midst of construction to add classroom space to their elementary school and to remodel their fitness center to increase security.

TRAIL COUNTY

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Trail County EDC follows development projects of all sorts throughout each year, regardless of their involvement with our organization. Photos shown above have not necessarily worked with our organization.

COMMUNITY DEVELOPMENT



The Portland Park District added new playground equipment to their Centennial Park in 2015.



The City of Hillsboro made improvements to their swimming pool in the spring of 2015 with the addition of a spiral slide and an upgraded lifeguard stand.



Hatton Prairie Village added 10 new patio apartments to their living community in 2015.

Trail County EDC follows development projects of all sorts throughout each year, regardless of their involvement with our organization. Photos shown above have not necessarily worked with our organization.

HOUSING DEVELOPMENT



Single family housing continued at a rapid pace in several of our communities. Housing lots are currently available in each Traill County community. Housing demand is especially high for multi-family rental units.

CHILD CARE

CHILD CARE GRANT RECIPIENT	GRANT AMOUNT	INCREASED CAPACITY
Erin Thompson (Hillsboro)	\$2,000	4 spots
Family Tree Child Care (Portland)	\$2,000	4 spots
Mayville State CDP - Hillsboro Armory	\$4,000	10 spots
Mayville State CDP - Central Valley	\$2,000	4 spots
Mayville State CDP - Hillsboro Elementary	\$4,000	8 spots
Mayville State CDP - Mayville	\$2,000	4 spots
Mayville State CDP - Portland	\$10,000	31 spots
Totals	\$26,000	65 spots



TRAIL COUNTY CHILD CARE PROFILE 2015	
Licensed Child Care Supply	449
Potential Child Care Demand	1,027
Children in County by Age (0-2 yrs)	305
Children in County by Age (3 yrs)	113
Children in County by Age (4-5 yrs)	204
Children in County by Age (6-12 yrs)	685
Total Children in County	1,307

YOUNG PROFESSIONALS GROUPS

How did these groups get their start?

Recruitment and retention of families and skilled workers is a high priority for Traill County EDC and several other partner groups in Traill County. Traill County EDC is launching two YP groups in Traill County to drive enthusiasm, belonging and a commitment to the community from young people. Ensuring young professionals feel a sense of belonging in our community helps to keep them here, keep them active and encourage them to have a voice in our communities. This is a group by and for the members. Each local group decides how they want to operate and what they want from the group.

Traill County EDC staff worked to develop two young professionals groups in Traill County (2 of 11 in the state of North Dakota). The groups are still young, but are gaining traction. We look forward to seeing how these groups develop and grow.



A word cloud with a central red banner containing the word **FINANCE** in large white capital letters. Surrounding this banner are various financial terms in different sizes and orientations, including:

- ANALYSIS** (large, top left)
- FUND** (large, top center)
- INVESTMENT** (large, top right)
- BUDGETING** (large, middle left)
- COMPUTE** (large, middle left)
- FINANCIAL** (medium, top left)
- CRISIS** (small, top left)
- MORTGAGE** (small, top left)
- PAYMENT** (small, middle left)
- RECEIPT** (small, top right)
- ANALYZING** (small, top right)
- SAFE** (small, top right)
- MONEY** (small, top center)
- COMMUNICATION** (small, top center)
- BANKRUPT** (small, top center)
- ACCOUNT** (small, bottom left)
- CREDIT** (small, bottom left)
- PROFIT** (small, bottom left)
- EXPENSE** (small, bottom center)
- PRICE** (small, bottom center)
- SAVINGS** (small, bottom center)
- FINANCE** (small, bottom center)
- DUE** (small, bottom center)
- DISCOUNT** (small, bottom center)
- COINS** (small, bottom right)
- COMMERCE** (small, bottom right)
- FIGHT** (small, bottom right)
- CALCULATE** (small, bottom right)
- DOCUMENT** (small, bottom right)
- BUSINESS** (small, bottom right)
- INCOME** (small, bottom right)
- DEPOSIT** (small, bottom right)

JOB CREATION PROJECTS

Customer	Loan Date	Original Loan	2013 Balance	2014 Balance	2015 Balance
Client #1 - Buxton	02/18/2010	\$ 4,200.00	\$ 2,310.00	\$ 1,325.00	\$ 560.00
Client #3 - Buxton	03/01/2009	\$ 8,000.00	\$ 5,250.00	\$ 4,250.00	Paid Off
Client #6 - Hillsboro (In Collections)	12/10/2008	\$ 2,800.00	\$ 2,335.00	\$ 2,135.00	\$ 2,135.00
Client #7 - Mayville	02/20/2013	\$ 25,000.00	\$25,000.00	\$ 17,812.50	\$ 3,437.50
Client #8 - Hillsboro	12/18/2014	\$15,000.00		\$15,000.00	\$ 9,200.00
Totals		\$ 55,000.00	\$ 34,895	\$ 40,522.50	\$ 15,332.50



Our loan with Traill EDC was very important when we were starting our business. The staff helped us to work on our business plan, work with our banker and they continue to check-in to see if we need any help. They have been a great help.

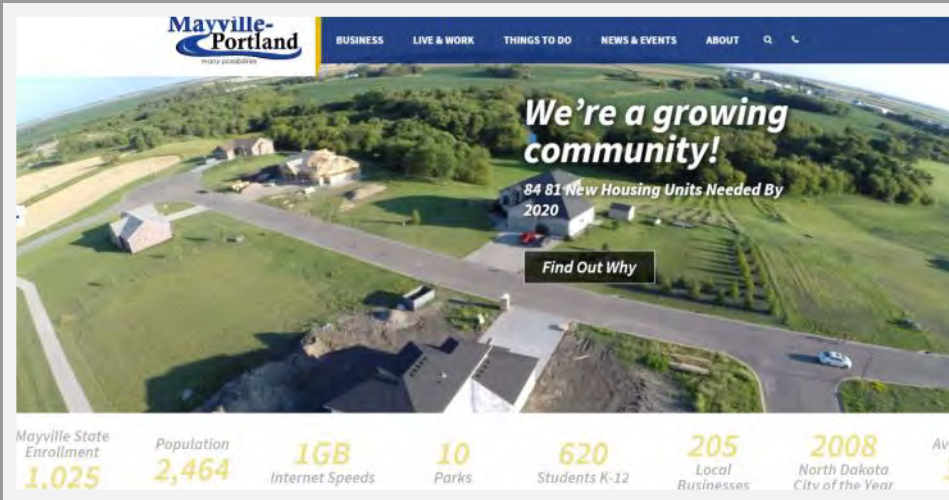
*Ben Albaugh & Tyrell Lee,
Hillsboro Body Shop Owners*

Customer	'10 FT	'10 PT	'11 FT	'11 PT	'12 FT	'12 PT	'13 FT	'13 PT	'14 FT	'14 PT	'15 FT	'15 PT
Client #1 - Buxton	1	6	1	6	1	8	1	8	1	8	1	8
Client #3 - Buxton	3	2	3	5	3	4	3	4	3	4	3	4
Client #7 - Mayville	-	-	-	-	3	2	4	3	4	3	4	3
Client #8 - Hillsboro									-	-	2	0
Total Jobs	7	13	13	14	23	18	32	24	33	15	11	15

MARKETING

STRATEGY
PLAN
PROMOTION
ASSESSMENT
CUSTOMER
SALES
SOCIAL
RESEARCH
PRODUCT
MEDIA
ONLINE
INTERNET
TARGET
TREATMENT
STRATEGY
IMPORTANT
RESOURCES
SOLUTION
RISK
PERFORMANCE
COMPANY
IDENTITY
CUSTOMER
RESEARCH
IMPACT
RETENTION
BUSINESS
CORPORATE
MANAGEMENT
COMMUNICATION
PLANNING

MARKETING PROJECTS



Trail County EDC assisted with the launch of four websites in 2015 to assist communities with marketing themselves. These websites were made possible through grants and local contributions.



COLLABORATION

LEADER SOLUTION
COLLABORATION

MEMBER ABILITY
COMPANY

RESPECT GOAL
ASSESSMENT

VISION
COMMERCE

PEOPLE
COACHING

DISCIPLINE
TEAMWORK

COMPETENCE
SUCCESS

POWER

TRUST

PHILOSOPHY

MISSION

DIRECTING

CONDUCT

RISK GROUP

EMOTIONAL

SKILLS

TRAINING

TEAM

LEADERSHIP

STRENGTH

DELEGATING

MANAGEMENT

MANAGER

COMMITMENT

INNOVATION

MOTIVATION

BEING CONNECTED

Meeting Tours

The Traill County EDC Board of Directors selects meeting locations to visit several times throughout the year. The group tries to spread the tours around, and meet in several communities. Board members enjoy these tours and learn a great deal about the business, organization and city during these visits. In 2015, Traill County EDC held meetings and visited the following locations:

- Rahr Malting (Hillsboro)
- BarN & Grill (Buxton)
- Gate City Bank (Mayville)
- Anchor Ingredients (Hillsboro)
- Faye's Henhouse Quilts (Mayville)



Above: Board members tour Anchor Ingredients of Hillsboro with Co-Founders Seth Novak and Al Yablonski.



Left: Board members tour Rahr Malting of Hillsboro with manager Darrell Miller.

Right: Board members watch a new quilting machine while touring Faye's Henhouse Quilts with owner Faye Grandalen.



OUR PARTNERS

Each year, we work together with our partners to move our long-term goals forward. We continue to work cooperatively with these groups to ensure we have thriving and growing communities for our future. The work of Traill County EDC would not be possible without these, our closest partners.

Lake Agassiz Regional Development

Mayville State University

Cities in Traill County

Hatton EDC

Hillsboro EDC

May-Port EDC

Hillsboro Business Association

MayPort Community Club

North Dakota Department of Commerce

Economic Development North Dakota

USDA Rural Development

U.S. Small Business Administration



OUR SERVICES

Services for Communities

- ♦ Business retention, expansion and recruitment
- ♦ Promotion of local businesses
- ♦ Assistance with infrastructure projects
- ♦ Community marketing and promotions
- ♦ Grant writing for cities, businesses and non-profit organizations
- ♦ Encouragement and support for inventors and entrepreneurs
- ♦ Collaboration with county educational systems to ensure longevity and growth
- ♦ Collaboration with county medical systems to assess needs and amenities
- ♦ Assistance with beautification
- ♦ Evaluation of housing needs and development

Services for Businesses

- ♦ Business planning
- ♦ Financial projections and budgeting
- ♦ Overcoming operating challenges
- ♦ Purchase or sale of a business
- ♦ Funding your venture
- ♦ Loan packaging
- ♦ Feasibility studies
- ♦ Group and individual training

WelcomeTraill.com

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director@traillcountyedc.com



OPPORTUNITIES

INVEST ANALYSIS CONSUMER AREA MARKET SUCCESS STRENGTHS WEAKNESSES FINANCE BUSINESS RESEARCH DISTRIBUTION COST DISCOVER POTENTIAL CHANNELS IDENTIFY ORGANIZATION PRODUCT FINANCIAL CONSUMER COST THREATS INVEST MARKET STRENGTHS WEAKNESSES FINANCE BUSINESS RESEARCH DISTRIBUTION COST DISCOVER POTENTIAL CHANNELS IDENTIFY ORGANIZATION PRODUCT FINANCIAL CONSUMER COST