"We have been working with the Penn State SBDC for several years. We would not be successful business owners today if it weren’t for their guidance from the beginning to the end of our journey with purchasing our business."

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**Project Background**

Clear Concepts Counseling is an outpatient counseling facility which specializes in the treatment of addictions and mental health disorders. The staff of Clear Concepts serves the Central Pennsylvania region from three offices located in Mifflin, Centre and Juniata Counties. They have developed a diverse array of treatment, intervention and prevention services to help their clients develop healthy and responsible lifestyles. Their mission is to reduce addictions and improve the mental health of the communities they serve. Clear Concepts has always maintained a reputation for providing high quality, effective and ethical treatment. They provide an environment which is confidential, supportive and respectful to help their clients work through their problems and illnesses.

The founders of Clear Concepts were ready to move onto other projects and offered to sell the business to three long-time employees. Kathy Heeter, Jill Pecht, and Lyndie Sipe were very excited to have the opportunity to possibly become business owners. All three were very passionate about their work, and each served a different role in the business. Kathy worked as a bookkeeper and office administrator, Jill as an addictions counselor, and Lyndie as operations manager.

**SBDC Assistance**

In November of 2006, Kathy, Jill, and Lyndie were referred to the Penn State SBDC by a potential lender. They had a draft of a business plan ready for review, and needed assistance preparing financial projections for the first three years of operations. The SBDC reviewed and offered feedback on the business plan, and helped draft the projections. With a presentation in hand, they submitted their loan request.

Over the next eighteen months, the SBDC assisted with several revisions of the financials, as the lender revised the loan structure and the sellers agreed to the terms and conditions of the sale. Eventually, a mix of bank and owner financing was approved that allowed the transfer of ownership.

**Outcome**

In June of 2008 a sales agreement was signed and the three former employees became the owners of Clear Concepts Counseling. The new owners and their staff of more than twenty-five specialists continue to offer the effective treatment that they have always been known for.

In 2010, the owners asked the SBDC to help determine the feasibility of purchasing a building that they had been renting for their Lewistown office. Updated financial projections proved that the business could support the mortgage payment, and the building was purchased in November of 2010.

After purchasing the 1870’s building, the owners realized that there could be many opportunities to make it energy efficient. They have been working with the SBDC Environmental Management Assistance Program. The EMAP consultant brought a group of students on-site to perform an energy efficiency audit. They have identified potential energy efficiency upgrades and will help the owners apply for incentives to perform the upgrades.

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"A calm and peaceful mind is a very important factor in good health."