AMERICA'S SBDC NEW YORK
HELPING SMALL BUSINESSES SURVIVE THE PANDEMIC
2021 ANNUAL REPORT
INTRODUCTION

Throughout 2021, the SBDC continued to help small business owners meet the challenges of the pandemic. For more than three decades, the SBDC has focused exclusively on assistance to entrepreneurs and small business owners, helping them to dream big as they start their small businesses. That mission to assist has become even more essential as thousands of businesses were impacted by pandemic conditions for a second consecutive year. SBDC’s network of experienced and knowledgeable business professionals, located in service centers that reach into every neighborhood in New York State, were lifelines to secure the financing and planning necessary for businesses to survive. The program had another record-breaking year in 2021, helping small business owners invest more than $526 million in their businesses and impacting more than 14,000 jobs in 2021. NYSBDC advisors helped thousands of business owners stay in business and helped hundreds of entrepreneurs launch new businesses. The success stories in this report demonstrate how the NYSBDC came to the rescue of many pandemic-stricken businesses and continued their work to support the launch of new business dreams.

SBDC staff collaborated with a broad range of business and other professionals to support entrepreneurs and small business owners in every community throughout the state. They worked with business owners in various industries to research and implement procedures to keep employees and customers safe. The strength of the SBDC network continues to be tested as centers throughout the state work through evolving work conditions at their host campuses. Some centers returned to full-time in-person engagement while others transitioned from remote work to a hybrid work schedule.

Business professionals working in SBDC regional centers have developed effective working relationships with numerous partners in their communities to support small business—contacts in agencies at all levels of government, economic development organizations, not-for-profit organizations, libraries, and other entities located throughout the state. This year in the face of the pandemic, those relationships continued to be crucial to supporting small business owners. SBDC engages contacts in organizations in every community to provide coordinated assistance for entrepreneurs and small business owners. Together, the SBDC and its many partners have helped to find creative solutions for a wide range of issues impacting small business.
Message from

The State Director

This group of dedicated staff and advisors make it possible to help small businesses start, grow, and innovate. Entrepreneurs and small business owners are the backbone of our economic well-being. COVID-19 fundamentally changed the needs of these individuals, and altered how SBDCs support, communicate, and deliver services and programs they need to succeed. New York’s SBDC is a nation-leading program, and its partnership with the SUNY system provides huge potential for entrepreneurs across the state.

I want to thank everyone for welcoming me so warmly, and I look forward to working with SUNY and our state and federal partners, host institutions, the NY SBDC advisory board, and all SBDC program stakeholders, to continue growing New York SBDC’s reach to support these entrepreneurs and small business owners.

Sonya T. Smith, MBA
NY SBDC State Director
Over the years I have traveled this state extensively, and one of the things I have enjoyed most from those travels is visiting our small businesses, meeting the entrepreneurs who brought them to life, and hearing their extraordinary ideas and accomplishments. From what was often thought to be a “local” idea, great things have come, with New Yorkers opening up shop, making livings to support their families, and creating jobs that help their communities grow.

I love, respect, and admire the entrepreneurial spirit New Yorkers have always shown, but especially in light of an unprecedented global pandemic and the resulting hardships that in many cases forced current and aspiring small business owners to completely transform their business model.

To help New Yorkers bring their ideas to reality last year, more than 26,000 sought our Small Business Development Center network for assistance with developing a business plan, navigating how to find vendors, or receiving guidance in qualifying for financial assistance—such as the funding provided for small business as part of my state budget.

I am very proud that New York State is home to some of the most supportive and accessible programs for entrepreneurs and small businesses anywhere in the country, particularly NYSBDC. I encourage entrepreneurs to contact one of our regional offices. Whether you are wondering how to first get off the ground, or how to grow even further, our team is ready to help you achieve your dreams here in our state.

Kathy Hochul
State Governor of New York
I congratulate the New York SBDC for a banner year in helping entrepreneurs not only survive the pandemic, but open their doors and grow their businesses. New Yorkers have a deeply entrepreneurial spirit and I encourage anyone with a dream to contact your local SBDC where experts are ready to provide insight and individualized guidance at no cost whatsoever.

Deborah F. Stanley, Interim Chancellor
The State University of New York
Message from
The City University of New York

“New York’s Small Business Development Centers are an indispensable resource for local start-ups and small businesses, whose vital entrepreneurial energy will power New York’s post-pandemic economic recovery. The City University of New York is proud to partner with these centers to empower local communities and create a thriving and equitable economy that works for all New Yorkers.

Felix V. Matos Rodriguez, Chancellor
The City University of New York
In 2021 New York’s Small Business Development Centers (NYSBDC) continued to support small businesses as they fought to survive pandemic conditions. New York’s 22 regional centers again focused on helping small businesses stay afloat in an evolving pandemic environment, adjust their business models, access newly emerging loan and grant programs, and mitigate the continuing economic fallout.

Companies and industries that receive NYSBDC support reflect the rich diversity of this state. Ranging from a vibrant center for the performing arts that reopened to enthusiastic crowds after going dark for several months, to an award-winning distillery in Central New York, to a ninja academy that offers children and adults in NYC a unique fitness option, to an upstate BBQ restaurant that pivoted its operations to bring comfort food to the local community.
Throughout 2021, New York’s SBDCs supported 26,129 small businesses of which specifically needed disaster relief. These entrepreneurs benefitted from nearly 178,000 hours of one-on-one counseling by NYSBDC experts, who helped secure $526 million worth of loans, grants and other investments into their businesses. This work created and supported more than 16,200 jobs and through it all helped 1,992 new businesses find their footing to start up statewide despite enormous and unprecedented challenges posed by the pandemic.
Between March 15 — when the first wave of COVID-19 struck New York - and the end of the year, SBDC helped clients obtain:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td><strong>Paycheck Protection Program (PPP) loans</strong></td>
<td><strong>$107,962,650</strong></td>
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<tr>
<td><strong>Economic Injury Disaster Loans (EIDL)</strong></td>
<td><strong>$52,943,10</strong></td>
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<tr>
<td><strong>Shuttered Venue Operator grants (SVOG)</strong></td>
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<td><strong>COVID-19 Local Development Corporation (LDC):</strong></td>
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<td><strong>NYC Employee Retention Grant:</strong></td>
<td><strong>$17,100</strong></td>
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<tr>
<td><strong>Restaurant Revitalization Fund (RRF) grants</strong></td>
<td><strong>$26,994,637</strong></td>
</tr>
</tbody>
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**REESTAURANTS**
Restaurant Revitalization Fund grants

- **$26,994,636.61**

**PERFORMING ARTS CENTERS (AND OTHER CLIENTS)**
- Shuttered Venue Operator Grants

- **$19,126,614.65**

**MEDICAL PROFESSIONALS**
- EIDL and PPP funding

- **$9,755,819.80**

**HAIR SALON PROFESSIONALS**
- EIDL and PPP funding

- **$4,156,016.35**

**BREWERIES, DISTILLERIES, WINERIES**
- EIDL and PPP funds

- **$7,873,149.00**
Research – an essential component of SBDC assistance

The NYSBDC offers its clients the services of the Research Network (RN). It is a team of experienced librarians who conduct research on a range of topics. They tap into a variety of resources to find sample business plans, market demographics, industry trends, regional competitors, suppliers, and much more.

In addition to these requests, in 2021 New York SBDC clients continued to seek research on topics related to doing business during a pandemic. What sources of financial assistance are available? How can I ensure the safety of my staff and my customers? What new rules and regulations must my business obey? How can I create an online presence? How can I pivot my current product line to something more effective and useful in a COVID economy (like PPE production, or manufacturing hand sanitizer)?

The RN also handled numerous requests about pet care and veterinary services, food trucks, website design and landscaping.

This research, combined with one-to-one assistance and educational programs, comprise the core of the exceptional service offered by the SBDC that helped so many businesses survive the pandemic.

SBDC clients assisted by the Research Network in 2021 invested $102,349,503 in their businesses, created 1,392 jobs, and retained 929 jobs.
**Reaching People Where They Are**

The amount of time Americans spent online during the pandemic has increased greatly, and where and how they received their news and information fundamentally changed. This influenced how NYSBDC communicated our services, because New Yorkers needed help and they needed to know where to turn. NYSBDC focused on social and digital engagement. And between October 2020 and September of 2021, New York’s 22 regional centers hosted hundreds of different virtual training sessions, which attracted more than 30,000 participants. These webinars provided timely information such as operating, marketing and growing small businesses in the pandemic-impacted environment.

588 Virtual Trainings Sessions  
33,225 Small Businesses in Attendance

NYSBDC is one of the few state SBDC programs nationwide with a System-based Research Network. The research team works hand-in-hand with regional centers to help clients with market analysis, competition, state or international hurdles for product distribution, and much more. They developed and launched a COVID-19 Recovery and Resources website outlining information for small business owners about special COVID-related financial assistance programs available from federal, state, and local governments, and private sources. Information shared and pushed out across all communications platforms included re-opening and recovery of business operations, and business-related news that might help them cope with the impacts of the pandemic.

In addition, NYSBDC staff facilitated virtual information sessions with small business owners on adopting COVID-19 safety protocols, following State rules and mandates, eligibility for PPP loans, and trainings on how to safely reopen.

**Popular Virtual Programs:**

- Coping Strategies for Small Business Owners During COVID-19
- Restaurant Revitalization Fund Overview
- Changing Our Viewpoint: Business Model Changes
- NYS Pandemic Small Business Recovery Grant Program
- Employee Retention Credit - What You Need to Know to Claim Credit
- NY State Pandemic Recovery Programs
- PPP Forgiveness Application: Forms, Calculation and Documentation
- EIDL Updates, PPP Forgiveness Application: New SBA platform
- Getting to YES! - Inside the Mind of a Business Lender
- Digital Marketing
- The Art of the Pivot: How to Adjust Your Course to Expand Profitability
- Maximizing the Power of eCommerce to Grow Your Small Business
PANDEMIC SUCCESS

A SPOTLIGHT ON BUSINESSES THAT THRIVED IN SPITE OF THE PANDEMIC
While many businesses have struggled throughout the pandemic that began in early 2020, a few SBDC clients had success. Many of the businesses that found success during the pandemic were able to meet needs unique to the situation. Quadrant Biosciences is one of the businesses that did well.

Quadrant Biosciences is a life science company developing molecular diagnostic solutions for large-scale health issues. Started in 2015, the company has entered into collaborative research relationships with a number of institutions including SUNY Upstate Medical University and Penn State University to explore and develop novel biomarker technologies with a focus on Autism Spectrum Disorder, concussion, and Parkinson’s disease.

In 2020 CEO Richard Uhlig was quick to recognize the significant challenges that the spread of COVID-19 would have on the economy and the resources that Quadrant Bioscience could use to help combat the virus. To prepare, Richard and his team at Quadrant Bioscience reached out to the SBDC for assistance applying for the Economic Injury Disaster Loan and the Paycheck Protection Program. Utilizing $905,600 in PPP and EIDL funding, Quadrant Bioscience used its staff and resources to pivot and, in partnership with SUNY Upstate Medical University, develop best in class qPCR saliva testing and municipal wastewater surveillance for COVID-19. In Fall 2020, the company received FDA emergency use authorization for its Clarifi COVID-19 saliva test, enabling the sale of the test nationwide; today, over 4 million tests have been sold and it is currently the most sensitive saliva test on the market. This testing has been instrumental and provides rapid response to COVID-19 outbreaks. In addition, utilizing these funds to address testing needs has allowed Quadrant Bioscience to experience a revenue growth of over 14,000% from 2019 to 2021.

Quadrant Bioscience and Richard Uhlig demonstrate the immense value that PPP and EIDL had for companies trying to respond to the rapidly changing business environment during the early phases of the pandemic and become an asset for the country.
Another business that pivoted to meet the needs of individuals, businesses and organizations during the pandemic was NY Embroidery Studio (NYES). Michelle Feinberg worked with SBDC advisors at the Mid-Manhattan center and the Mohawk Valley center to transform her pre-pandemic production. NY Embroidery Studio is a full service embellishment factory located in the heart of New York City’s Fashion District. During the pandemic Michelle Feinberg realized the need to pivot the business to provide PPE for the health care community and for the general population. The machinery used within the business was easily adapted to produce the gowns and masks to provide the safety the health care community needed.

NYES approached the NYS government and was awarded a 400,000+ piece contract. Once they fulfilled this contract they wanted to keep their employees gainfully employed, so owner Michelle Feinberg enlisted the assistance of Baruch SBDC advisor Leo Zhang. Leo contacted Government Contracting Coordinator Gina Hayduk at the Mohawk Valley SBDC to maximize the help needed in the procurement arena.

Advisor Hayduk worked with Ms. Feinberg to register in Bidlinx, a bid-matching system, to identify opportunities to contract with federal agencies. Ultimately, NYES was awarded $79 million as part of a large Department of Defense contract for PPE. The contract is to produce reusable isolation gowns for the replenishment of the HHS-managed Strategic National Stockpile.
A specialized business from Long Island met yet another challenge created by the pandemic. Paige Frey and Samantha Squicciarini started a new business offering UVC germicidal irradiation for decontaminating surfaces, such as indoor playgrounds, restaurants, offices, gyms, medical facilities, etc. Turf fields and arenas are virtually maintenance free but are susceptible to the development of bacteria, viruses, and other microorganisms. Samantha told us her father was the inspiration for the business, and had looked into the idea ago as a result of her playing indoor soccer, but since Covid the idea seemed especially timely, since so many want to ensure their locations are “germ-free”.

The partners did research to find the resources and technology to eradicate viruses, bacteria, and other harmful microorganisms in establishments such as physical therapy offices, doctor offices, yoga/dance studios, and any many public areas. PlayOn Athletic Cleaning uses a device built around germicidal ultraviolet (UVC) lights, to disinfect surfaces, instantly destroying harmful microorganisms. Advisor Willa Smith at the Stony Brook SBDC helped the partners with business planning, marketing and strategic planning.

All successful small businesses have something in common – they found a need and a way to fulfill the need. The three businesses described above were able to find success in spite of pandemic conditions that caused thousands of other small businesses to struggle for survival. The SBDC is pleased that it was able to support these entrepreneurs on their path to success.

PlayOn Athletic Cleaning uses a device built around germicidal ultraviolet (UVC) lights, to disinfect surfaces, \textbf{INSTANTLY DESTROYING HARMFUL MICROORGANISMS.}
Innovative Non-COVID Support

While in 2021 COVID-19 response and recovery were the primary areas of focus, New York’s regional centers also provided hands-on, non-COVID related guidance and support through a variety of innovative services that are found in few other states. In particular:

1. EntreSkills: Virtual Training Sessions
2. SEED (Small Business Economic Development) Loans
3. Procurement Guidance and Accessing Government Grants
4. International Business Guidance
A model for cross-disciplinary and collaborative community-building partnerships, the Albany SBDC’s SEED program – now in its 8th year – also involves University at Albany’s School of Social Welfare, and School of Business. A funding program designed to support low-income “unbankable” entrepreneurs, SEED loans promote economic development through "social entrepreneurship" with a SEFCU-based revolving loan fund that serves as a financing mechanism providing up to $35,000 in seed money to applicants. Applications are considered using character-based lending as the key underwriting requirement.

SEED’s non-traditional form of lending looks at the overall quality of the applicants’ idea and character, not only their creditworthiness. Over the years, SEED has helped 89 small business owners access $2.4 million in funding that they likely would not have been otherwise eligible for and enabled them to create 219 jobs. In addition to financial support, Albany SBDC provides a supportive 8-week training program for recipients, as well as ongoing mentorship and access to peer networks.

In 2021 Albany SBDC Director Kate Baker worked with Dean Nilanjan Sen and Department Chair Bill Wales from the University at Albany School of Business to develop a MBA course that will embed MBA interns as consultants to the SEED program participants.

In 2021, the EntreSkills Team strengthened these programs in two major ways:

1. Developed and implemented a new MWBE module in the Procurement section of the curriculum; and
2. Updated videos and small business examples throughout the curriculum.

EntreSkills interactive curriculum provides three unique training modules:

1. For New York’s Educators: Providing access to all New York State educators to create customized programs for their classes, including assignments, grade tracking, and viewing student progress.
2. For New York’s Entrepreneurs: Providing access to entrepreneurs to develop and refine business concepts, address legal and marketing issues, prepare financial statements, and create operational plans, small businesses and their NYSBDC advisors are able to communicate in real time.
3. For New York’s Veterans: Providing tools so veterans can apply what they learned in service to business ownership, also creating a direct line of communication between veterans and their NYSBDC advisor through every stage of opening and operating a business.

I had a wonderful experience cultivating my business from ideas into action.

The SEED program has produced a wonderful “garden” for People with Disabilities to use through Our Ability for years to come. Thank you!

- John Robinson, Our Ability
Procurement/Government Contracts

Procurement and access to government contracts for services and goods needed by state agencies and entities can simultaneously be one of the most frustrating and financially rewarding platforms for small businesses.

NYSBDC helped clients secure

$46,308,253

in government contracts in 2021

The Mohawk Valley SBDC hosts a Procurement Assistance Center (PAC) for residents statewide which provides specialized assistance for small- and medium-sized firms interested in supplying goods and services to federal, state, and local government agencies.

The PAC coordinates with trained procurement advisors in each regional center, and coordinates clients’ access to BidLinx, a proprietary government contract bid-matching service. Today more than 2,900 clients are registered for BidLinx access, and several other regional centers offer a contractor bond readiness program annually for women and minority contractors. The training helps MWBE contractors expand their opportunities to bid on larger projects, and/or increase their bonding levels. Several examples of small businesses benefiting from these services are outlined in the Small Business Spotlights section of this report.
INTERNATIONAL BUSINESS DEVELOPMENT

NYSBDC’s International Business Development (IBD) program strategically positions small- and medium-sized businesses to take advantage of opportunities in the global marketplace. The IBD program, working in concert with business advisors at the Regional Centers, provides business counseling, assistance and updated information about the opportunities, challenges, and practices involved in international trade.

In a typical year, IBD works with partners to develop cooperative arrangements to create business and trade opportunities, assists an increasing number of small and medium-sized firms in their global marketing efforts, and helps business owners adapt to the economic conditions that are changing the marketplace.

COVID-19 continued to have a dramatic impact on international business and trade in 2021. During this year, through virtual meetings and phone contact, the IBD provided counseling service to many businesses on issues of market research and identification, export and import, sourcing of products, project development, export financing, tariff and customs, etc. and direct assistance helped these businesses enter the overseas market and maximize the opportunities in a cost-effective way.

In 2021, the IBD program, working together with the NYSBDC Social Media Specialist, organized an event in a video interview style to celebrate the World Trade Month and Asian Pacific American Heritage Month and a promotion of the STEP (State Trade Expansion Program) on the social media platforms for the purpose of letting more businesses take advantage of this viable financial support to their export initiatives. During this challenging year for small business and service, the IBD Director was actively involved in various virtual meetings and training events with other agencies on the subjects of current international trade issues, strategies for foreign market development during the pandemic, E-commerce, export funding and assistance programs, resources and assistance available to small business.

In accordance with the U.S. government’s efforts to expand overseas markets, the IBD program continues to work to expand opportunities in other parts of the world. Virtual meetings with representatives from Asia, Central and South America have been held for exchanges and updates of bilateral market development and business cooperation. The MOU signed by NYSBDC and Chile SBDC in 2017 will be reviewed and updated by the two sides.
Glenn Read, a service disabled veteran, purchased a local advertising, marketing and print franchise business named Allegra Marketing, Print, Mail in 2017. Over the next two years he grew the business and was able to utilize his Service Disabled Veteran Owned Business designation to break into contracting with NYS. As this segment of his business grew he financed new equipment purchases through the Excelsior Growth Fund (EGF). Not long after closing on the EGF loan, Mr. Read was approached by the owner of Commercial Mailing and Printing Service, a local printing and mailing operation to see if he wanted to purchase the business. He didn’t have the capital to facilitate the purchase, so he contacted the EGF to see if they could finance the purchase. The EGF loan officer referred the project to sister company NYBDC. The EGF loan officer also referred Mr. Read to the UAlbany SBDC to prepare combined projections for the two companies. Advisor Tom Reynolds worked with Mr. Read to develop combined operational forecast of revenues and expenses for a three-year period. The combined projection highlighted the strengths and weaknesses of both operations and the synergies that would be created by the merger of business portfolios. Mr. Read got financing for the $703,000 project and took over the operation in December 2020. Subsequently, he closed on the purchase of the real estate where Commercial Mailing and Printing was housed. In addition, the Albany SBDC provided Mr. Read with assistance in accessing COVID 19 related funding programs including PPP and EIDL.

Over the last couple of years I have had the pleasure of working closely with the great folks from SBDC at UAlbany. Thanks to the assistance from Tom Reynolds and Kate Baker, my business has thrived despite the recent challenges of COVID-19. SBDC offers comprehensive services including business planning, financial analysis and budgeting and referrals to the numerous resources necessary for small businesses to survive and grow in the current environment. If you are a small business owner looking to grow your business or someone interested in starting a business soon your first call should be to Tom and Kate at SBDC UAlbany.

—Glenn Read

SMALL BUSINESS SPOTLIGHT

ALBANY

Glenn Read Enterprises
The New York Ninja Academy is a ninja warrior obstacle training facility, the first of its kind in Manhattan. The business offers all year-round options for children ages 6 to 14 as well as adult classes. With a state-of-the art facility, a Brooklyn location in the works and a 5-star google and Yelp ratings, NY Ninja is becoming a leader in NYC recreation. Madelyn Scarpulla began her journey as a business owner in 2019 when she learned about an opportunity that matched her interest in fitness and working with kids. She recognized the potential in an “experience” based fitness concept that appeals to both kids and adults. Her corporate experience and self-starter attitude propelled her to dive headfirst into research, location scouting, and financial planning. Madelyn consulted Baruch SBDC Advisor Stephanie Peschiera in January 2020 for assistance with her business plan and projections. While Madelyn met with lawyers, brokers and contractors, she relayed her findings to Stephanie for updates to the projections. By mid-February 2020, they determined a final project cost and two-year outlook to present to an SBA 7(a) lender. When the pandemic hit, she was in the middle of key lease and loan negotiations. Despite the uncertain environment, Madelyn persisted. She obtained a SBA 7(a) loan for $210,000 and won 2nd place in the NYC Public Library Business plan competition. Since opening she has created 10 full time jobs and is fast approaching her 2-year revenue target early. Madelyn attributes her success to her perseverance and dedicated staff. As COVID continues to recede, she expects continued growth. More than ever, she is driven to provide New Yorkers much a much needed space for indoor fun and recreation.
The Chenango Point Bicycle Company specializes in the sale of high-quality bicycles, accessories, service and repairs. Since 2019, the business has expanded to offer products from four premier bicycle manufacturers and nearly a dozen accessory and parts suppliers. It has rapidly grown to be the biggest retailer of bicycles, parts and accessories in the region. Anthony Folk reached out to the SBDC at Binghamton to assist him with acquisition of a small retail bicycle business in the area that had been owned by the same person for nearly twenty years. Anthony needed assistance with developing a business plan and projections, navigating the acquisition process, and loan packaging. Advisor Bob Griffin assisted Anthony every step of the way, including a deep-dive financial analysis on the existing business, thumbnail valuation of the business, cash flow projections and assistance in identifying lending partners. The client was challenged by the need for creative solutions to obtain the needed financing, which included an SBA Express Loan for $180,000, seller financing of $10,000, and owner equity of $10,000. Since taking ownership of the business in 2019, Anthony has seen a 3-fold increase in sales. Despite the challenges of COVID and shutdowns that threatened to close his business, Anthony generated unprecedented sales. His strategies included developing relationships with additional manufacturers to mitigate supply-chain issues, expanding his depth of suppliers for parts and accessories, and promoting youth and community activities that encouraged more involvement in biking regionally. His new online presence has resulted in a substantial increase in sales volume, and he has grown his sales footprint from the Binghamton metro area to encompass a territory from Maryland to western New York.
Jonathan Bukowiec, a veteran, recognized a need in the construction industry in Rochester for more dumpsters to remove waste from construction sites. He decided to start a business to address that need and incorporated an entity for starting the business. Jonathan needed to purchase his own dumpsters to service the construction sites and needed to obtain a loan to purchase them. He had no understanding of how to obtain a commercial loan to accomplish this objective and consulted the Brockport SBDC for assistance. Advisor Gina Mangiamele assisted the client with information on the lending criteria, process and scope of documents required for the application. She provided review and feedback for his business plan, rewriting some sections of the plan for clarity. She also provided a researched list of assumptions for the required financial spreadsheets, prepared the cash flow projections and assisted with the compilation of documents needed for the application. Ultimately Jonathan received a $40,000 line of credit from Canandaigua National Bank to launch his business. His new company serves Ontario, Monroe and Wayne Counties, providing 15 and 20 yard dumpsters, concrete recycling, removal of construction and roofing debris, removal of household junk, and roll-off dumpsters. Jonathan intends to purchase more dumpsters to increase his service reach and grow the company one construction site at a time. The team at Gateway Dumpsters is proud to say they are Veteran-owned and locally operated.
For more than 40 years, Lehman Center for the Performing Arts has been an influential cultural institution for the Bronx and its surrounding communities. It brought to the Bronx an extraordinary diversity of performers and genres, from symphony and ballet to salsa and Chinese acrobatics for decades. In March 2020, halfway through The Center’s 40th anniversary season, everything closed. This was a devastating blow to for the Center after finally completing an exciting 15-million-dollar redesign & renovation. All remaining performances for the season came to a halt and income was frozen. Executive Director Eva Bornstein, who has managed Center operations for 16 years, was determined to save it. She consulted Bronx SBDC Director Clarence Stanley for assistance. He encouraged her to apply for a Shuttered Venue Operators Grant. Though the grant was exceptionally competitive, the Center was one of the biggest recipients of the grant, behind only the Bronx Zoo and the New York Botanical Garden. With the SVOG initial and supplemental funding, Ms. Bornstein obtained nearly $1.2 million in funds and saved the jobs of 50 employees. She thanked Director Stanley and the SBDC in a note included in the brochure for the 2021-22 season. The Center reopened its doors in October to an enthusiastic crowd. Bornstein, her staff, and the community are looking forward to a bright future for the beloved concert hall.
Alexander Patterson and Jessie Bull are the partner-owners of Beat the Bomb, an experiential entertainment company located in Dumbo, Brooklyn. The partners provide an experimental gaming team game in which players try to disarm a paint bomb or get blasted by it - perfect for teams of friends, tourists, or corporate groups. Due to the pandemic, they have switched most of their operations online by migrating their concept into an online game platform. Beat the Bomb consulted the SBDC after a referral by the office of Congresswoman Nydia Velazquez. The partners described their situation as increasingly dire. Before COVID-19, the company employed 24 individuals, including a corporate team of six, plus a full time General Manager and hourly staff that operated the location. Though they received PPP funds in April for $173,900, when they consulted the SBDC they had already exhausted the first round of PPP funds. The timing of reopening their business was uncertain. Without additional funding, they would have needed to furlough their entire staff to survive. Advisor Pascual Castano met with Alexander and Jesse to assess their situation and develop a plan for helping them access additional funding and to resolve the issues with their EIDL application and the reconsideration process. Advisor Castano followed up with the partners and the SBA on a regular basis until their reconsideration issues were resolved. Ultimately, they were finally granted an EIDL loan for $150,000, an intermediate increase of $350,000, and a second increase of $922,300. The loan has enabled Beat the Bomb to continue its operations.
Smita Chutke’s culinary training and curiosity was influenced by her summer vacations visiting her grandparents in the Deccan Plateau, a large plateau in western and southern India. She was inspired by the woman who operated small businesses making scratch food from seasonal produce and ingredients. She was taught to source locally and sustainably. When Smita moved to the United States in 2002, she witnessed the misrepresentation and cultural appropriation around Indian cuisine and spices—and this is what prompted her journey to start Cooking Socials and Smita’s Cookery. With the assistance of Advisor Marilyn Roach at the Buffalo SBDC, Smita established her brand and launched her universal meat and veggie blends for everyday cooking. Her goal was to simplify the process of using numerous spices for use in soups, lentils, rubs or as marinades. Smita recently collaborated with Griffin Schultz of Yummo Ice Cream Bars and created Rhubarb Shrikhand “Spice Girl” bars featuring her new dessert spice. Smita also offers farm-to-table dinners, private dining services, cooking classes and collaborates with many local chefs, farmers, and artisans. Smita’s products may be found online at https://smitascookery.com/ or at the Williamsville Farmers Market and Community Market of Hamburg on Saturdays, Always Something Farm and Town of Amherst Market in Basset Park on Sundays, the Chandler Street After-Market. Her seasonings are used by various farm-to-table and prestigious restaurants affiliated with Buffalo State College.
With assistance from the Canton SBDC, the employees of Ward Lumber have made history by purchasing the 130-year-old business as a worker-owned cooperative. The transaction marks the first employee ownership transition of its kind in the North Country region of New York State.

The lumber products and hardware store, which has locations in Jay and Malone, and employs 52 local people, has been in Jay Ward’s family for four generations. Ward, who will continue his leadership role as the company’s chief executive officer, completed a contract with his employee team that makes Ward Lumber the largest worker-owned cooperative in the region. Ward Lumber has been a business pillar in this rural community since 1890, providing local jobs, supporting the region’s farm and construction industries, and having direct and indirect economic impacts on area businesses and communities. Their transition to worker ownership comes at a time when local businesses face significant challenges, exacerbated by the COVID-19 crisis.

Canton SBDC Assistant Director Angela Smith learned about Ward Lumber’s efforts to transition to a worker cooperative in June 2019 during a forum on Lending to North Country Cooperatives hosted by the Adirondack North Country Association (ANCA) in Lake Placid. Also participating as an invited panelist was Onondaga SBDC Advisor Frank Cetera, who addressed questions about financing, education, policy and resource development to support the growth of cooperative ownership in the region.

The Main Street Employee Ownership Act of 2018 directs the SBA to work with the nation’s network of 900 SBDCs to educate and support business owners in transitioning their companies to employee ownership. With this in mind, Advisor Smith immediately identified the cooperative ambitions of Ward Lumber as a priority project for the region and her SBDC office.
Following discussions with the employee team and Rob Brown, director of Business Ownership Solutions at the Cooperative Development Institute (CDI), Advisor Smith suggested the Ward employees apply for an Empire State Development (ESD) grant via the NYS Consolidated Funding Application, to secure down payment capital for the cooperative purchase of the business. Assistant Director Smith helped the Ward Lumber group with business plan development, market research and grant writing assistance.

This project resulted in $4.3M in immediate economic investments, 52 jobs saved (46FTE). The deal secured the continuation of an iconic business founded in 1890 that provides high quality employment opportunities with benefits and profit sharing to 52 local people.

“The Ward Lumber team certainly should be looked at as leaders in the employee-ownership movement, to not just maintain local jobs and keep small businesses in operation, but to preserve legacies and livable wages for resident retention in the North Country,” said Angela Smith, assistant director of Canton SBDC. “They will always be seen as innovators here.”

The successful conversion of Ward Lumber Company to a worker-owner cooperative was achieved through collaborative efforts between the SUNY Canton SBDC, Cooperative Development Institute, Adirondack North Country Association, and funding partners Cooperative Fund of New England, Capital Impact Partners, Empire State Development and the U.S. Small Business Administration through their funding support for the NYSBDC program.

Ultimately, this successful business transition was made possible by Jay Ward’s incredible vision, and dedication to keep this project moving forward which ensured the employee ownership conversion and business continuation of Ward Lumber were fully realized.
Angela from SBDC was so supportive and central to our grant process and coop development. Couldn’t have done it without her!

– Jay Ward, CEO and 4th generation owner

The SUNY Canton SBDC’s involvement with market research, grant writing assistance and business plan development was really helpful to the employee team and key to securing loans. Angela is very knowledgeable and the SBDC is a great asset to have.

– Derrick Manson, Worker-Owner and President of the Steering Committee

Business owners interested in transitioning their companies to a worker ownership model are invited to contact the New York Small Business Development Center at www.nysbdc.org.

In New York State alone, even before the pandemic, an estimated 3,700 businesses closed each year due to owner retirement, leading to a loss of 13,260 jobs annually. Surveys indicate 79% of business owners want to retire in the next ten years, 57% in less than five years, and 33% in less than three years. Fewer than one in five owners have a credible succession plan, and most do not understand business transition options or processes. As New York’s North Country contends with these odds, employee ownership models such as worker cooperatives offer a viable solution that can help sustain businesses and jobs.

Every business is going to go through a transition, whether that is by design or default,” said Ward. “Rather than choose liquidation or selling to some other business that would change the culture, I wanted to look at employee ownership.

Employee ownership vests the control of the company in the hands of the people that work it every day, who live in the communities that we serve, and have that vested interest in ownership,” Ward said. “I really wanted to empower the employee team to make decisions on their behalf and for their benefit.
Since 2009, Marcos Merced and his team at QnA Tech have served a variety of public and private sector businesses in digital transformation from design through development to maintenance. His team of IT experts can solve data center challenges with solutions ranging from traditional environments to secure cloud-based migration. Mr. Merced’s first session with Advisor Glamis Haro in 2015 focused on financial and credit management. In no time at all, he was approved for a $10,000 line of credit with Chase. Advisor Haro and Mr. Merced developed benchmarked financial projections for five years and then he joined the Columbia Community Business Program. After graduating from CCBP in 2017, his revenues increased to $15,000,000. QnA began to sign bigger contracts with CUNY and secured a $600,000 line of credit with Dell. In 2020 after the pandemic declaration, Mr. Merced reached out to SBDC with questions about PPP relief. He ultimately received PPP funding of $205,000 from Chase and an EIDL $10,000 Advance. He was approved for an EIDL loan of $150,000 but it has not been disbursed. Recently, as a CCBP alumni he was offered an MBA student to work remotely with him to identify weaknesses and recommend improved processes. In six years of work with the SBDC, QnA has grown 55.99%. It’s remarkable to see SBDC clients grow in education, revenues, employees, and community impact.
With more than two decades of organizational leadership experience and a proven track record of driving successful customer relationships, Maryann Pagano serves as the Chief Executive Officer of BlackHawk Data. Maryann Pagano and co-founder Jason Caparoso empower their 25 employees to provide high-touch service to clients. The company provides managed services, assessments, enhanced maintenance, strategic planning and design & integration. Maryann serves as the lead for the organization’s sales team and oversees all its marketing activities, extending BlackHawk Data’s reach in the market and enhancing its capabilities to provide customers with the solutions they need to realize success. Maryann started the business to create a place where women could thrive in the IT world, and works with other women-entrepreneurs to coach them on their journey to success. She consulted the Farmingdale SBDC for help in attaining certification and Advisor Stace Hansen helped her attain it. In August 2020, the SBDC helped Maryann obtain $180,000 in PPP funding to retain her staff, and in 2021 helped her get a $1.25 million line of credit from PNC Bank to support business expansion.

Maryann has been recognized by The Channel Company as one of their Top 40 Women of the Channel, as well as one of their 2021 Top 60 Solutions Providers. BlackHawk Data was also nominated as one of the Top 25 fastest growing companies by LWE, Leading Women Entrepreneurs and Intrapreneurs of New Jersey. Today, BlackHawk Data has surpassed revenue expectations, and has a corporate office in New York City as well as a warehouse, staging and Network Operations Center in New Jersey.
As the owner of a retail store, Jessica Gilbert was faced with increasing lease costs in Ellicottville’s downtown shopping district and decided to expand, purchase her own storefront, and start her own brand in the middle of the COVID-19 pandemic. Through it all, Jessica excelled in sales and expanded Ava Grace Fashions while others struggled. She expanded her business to include an online component after losing much of her primary market - Canadian tourists. Additionally, she purchased and moved into her own downtown building, after her landlord informed her that her store would have to vacate its space by the summer of 2021. Jessica also started to produce and manufacture her own brand while COVID-19 was shutting down retail. Jessica’s sales actually grew more than 15% during the pandemic, which led Ava Grace to record its most profitable year. Advisor John Crawford helped Jessica assess various business locations, speak to lenders about her expansion, and formalize her long-term strategy. She obtained a $250,000 mortgage from Cattaraugus County Bank and invested $15,000 in facility upgrades. Ava Grace now has an incredible online footprint in the boutique fashion industry and its own brand for wholesale, while Jessica owns a storefront, and an extremely bright future.
Mr. Shuvo Saha is the founder and owner of Farmcot, Inc., a New York based international cotton merchant focused on sourcing the best quality cotton from American farmers. Though still a young company, Farmcot Inc, saw early success shortly after its founding in mid-2019 due to high demand for U.S. cotton internationally. This high demand is what led Mr. Saha to contact the LaGuardia/Queens College Outreach SBDC for assistance. The company identified a need for increased capital to purchase larger quantities of cotton and meet the demand of its export partners. Advisor Michael Hatzoglou Maldonado assisted him in understanding his options and best practices in navigating multiple lender relationships. Advisor Maldonado then connected Mr. Saha with the SBA's Export Assistance Center for further resources and clarity on financing options. While evaluating various loans and lines of credit to meet the company’s needs, Advisor Maldonado also assisted in revising the company’s business plan and reviewing its financial statements. Multiple plan draft revisions were made and ultimately submitted as part of both loan and line of credit application packages. From these efforts, Mr. Saha was able to secure an initial SBA 7a Guarantee Loan of $330,000 and two lines of credit totaling $75,000, supporting 2 jobs and opening the opportunity to add more. The company has continued to steadily grow and is already working on its next expansion efforts. Advisor Maldonado continues to work with Mr. Saha to support the businesses expansion and success.

“
The Queens SBDC office was very instrumental in helping us present our best case to banks and get the best offers; something extremely beneficial for our team dealing with commercial bank loans for the first time.

— Shuvo Saha
EJ Chocolates, which opened in Woodstock in June 2021, has been an instant sweet success. Emily Kellogg and Pierre Pouplard produce handcrafted, hand painted bonbons and confections in a little shop in the heart of Woodstock. The business has been well received by both the locals and the many tourists that frequent the famous town. Sales have been well beyond initial expectations. In addition to their regular walk-in retail sales, they have established themselves with a number of private clients who have placed sizeable orders for promotional purposes. There is also a web site for online orders: https://ejchocolates.com/

It is an eight-hour process for each type of bonbon and the kitchen is visible in the back of the shop so customers can watch the process as it unfolds.

Emily (who was born in the area) and Pierre are both veterans of the New York City restaurant scene. They met at the 3 Michelin Star restaurant Per Se where Emily was the resident chocolatier and Pierre was the sous chef. When restaurants closed during the pandemic they decided that if they were going to work as hard as they had been for someone else, when they re-opened... they might as well use that energy working for themselves. They were fortunate to find a perfect location on the Village Green in the center of Woodstock and they signed the lease in March, ordered their equipment, completed renovations and were up and running by Memorial Day weekend.

SBDC counselor Sam kandel at the Mid-Hudson SBDC assisted the couple with a business plan and financials that they used to evaluate the project and eventually to acquire start-up funding of $50,000 from a local Rondout Bank.
The unique performance style of illusionist Leon Etienne attracts entertainment producers to book him all over the world. Hailed by critics as “America’s Rock Illusionist,” Leon is recognized for his on-stage charisma, fast-paced, high energy rock n’ roll performance style, and no-nonsense approach to magic. Leon started performing 25 years ago and established his business in 2008. Prior to COVID, he averaged around 200 performances per year. Leon’s business was almost completely shut down due to COVID-19 in March 2020 and he consulted the SBDC in need of cash flow to meet his expenses until live performances resumed. As a sole proprietor, he was unsure which COVID-19 funding programs would fit his situation. Advisor Zach Steffen helped Leon determine which programs fit his unique needs and guided the client through the various application and forgiveness processes. He helped him navigate the various SBA and New York State funding opportunities available to his business. Thanks to the assistance he received from the SBDC, Leon was able to access much needed funding including those from the EIDL, PPP and NY Pandemic Small Business Recovery programs to keep his business afloat until live performances resumed. In May 2021, Leon gave his first performance in front of a live audience in over 14 months. He completed a month-long residency at the Strand Theatre in Old Forge, and he is scheduled to perform up and down the east coast. He is anticipating that 2022 will be his busiest year yet.

“Thanks to Zach Steffen and the Mohawk Valley SBDC, I was able to successfully access and navigate the programs available to help businesses like mine during this incredibly difficult time. Just having someone to speak with (an actual human) who is knowledgeable on the programs was more helpful than I can ever express. It gave me peace of mind that no matter how bad things got there would be help and resources available. The Mohawk Valley SBDC is a tremendous asset to business owners in the Mohawk Valley. Working with them has made my business better and my life easier.” – Leon Etienne
Scents by Design is the region’s first pour-your-own candle and custom fragrance bar. Nestled right in the heart of the Neighborhood of the Arts in Rochester, New York, this exciting new experiential retail concept has opened in the midst of a global pandemic, despite the unprecedented challenges facing small businesses. Scents by Design helps customers find scents that match their noses and their environments. Christina Julian, the owner of Scents by Design, intended to open up shop in the Spring 2020, but those plans were derailed when COVID-19 sent the world into quarantine. “I was really close to signing a lease right when everything shut down,” Christina explains. “I’m so grateful I waited, because it could have been catastrophic. Once we had a better understanding of the virus and how it spread, I decided to start looking for retail space again.” Working with Advisor Norm Karsten at the Geneseo SBDC, Christina developed a business plan and secured financing. Scents by Design opened in November 2020, and wants to get people thinking differently about scenting their spaces, and to treat fragrance as an interior design element. The custom fragrance experience is interactive and hands-on, and the shop has a social atmosphere that is perfect for individuals, large groups, intimate date nights or private parties. The shop is also a source for unique wedding and event favors, corporate gifts, private label fragrance products, and community fundraisers. Scents by Design is proud to be an independent, woman-owned small business.
Last Shot Distillery was not named by accident. Chris Uyehara had often thought about the business he would like to start. It takes a lot of juggling to get all the pieces to fit: product, location, funding, equipment, viable partners, etc. But, Chris recognized when the time was right and consulted the SBDC and worked with Nancy Ansteth on his business plan. At the time he was negotiating a location in the Village of Skaneateles. It seemed as though every new inspection of the building revealed another roadblock. Eventually Chris announced he found a partner, John Menapace, who had a potential site for the distillery’s location: a former mill at 4022 Mill Road, just outside the Village of Skaneateles. Equipment was ordered (and stalled as it was mistaken for a part of a rocket at customs), received and installed. Chris applied his knowledge of distillation and in 2015 opened an on-site taste room where locals were introduced to future bourbon, gin and vodka. The uniqueness of the business led the curious to Mill Road and the site became a popular venue for music and gatherings. At this same location Chris also started a brewery which has also gained acclaim. The facility has been expanded, music is offered sometimes 2-3 times a week. More recently, Chris won the Discovery Channel’s Season 3, Moonshiners: Master Distiller. In the “Whiskeys of the World” competition Chris’ entry was a Japanese-style whiskey which calls for four types of malted grain. He won out over an American-style and a Scotch whiskey. Chris felt that working with his SBDC advisor enabled him to explore the vision he had for his business.
Name Glo is a women-owned and Lower East Side-based custom neon light studio founded by Lena Imamura and Sas Simon. Launched in 2014, Name Glo offers high-concept and approachable light-based artwork with a collaborative and joyful approach. They have served a wide array of businesses, producing signage, photo backdrops, retail displays and more, as well as home decor products for residences. When COVID-19 guidelines regarding non-essential businesses were implemented, Name Glo had to temporally close its physical storefront and studio space, forcing the business to transition to operating exclusively online with limited operational capacity. Lena contacted Pace SBDC Advisor Sandra Cely, who provided guidance on how to apply for financial assistance to support the business during this challenging time. Name Glo also sought advice regarding how to identify and expand its residential customer base, given the COVID-19 limitations on storefront space usage. With this assistance, Name Glo was able to secure over $200,000 in financial support through the federal Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL) program, helping retain the venture’s eight jobs. Additionally, Sandra arranged for two undergraduate Consumer Behavior classes led by Prof. Mary Long from Pace’s Lubin School of Business to research changes in buyer behavior during the COVID-19 pandemic. Students presented their findings and recommendations for business growth, providing valuable insights for the client as well as real-life experience for Pace students.
Terrence Clarke first came to the SBDC on May 2019 to pursue his dream of owning a karaoke bar in Nyack. He shared the fun he and his wife have had as karaoke fans and the “thrill” of karaoke. He imagined that the cost of opening his own bar seemed cost prohibitive, and was unsure on how to secure the funding needed. Terrence, a former business owner, knew that undercapitalization could be a major issue. After attending a “paint and sip” party he decided he could incorporate other revenue streams, which could ease the burden of creating a karaoke bar with multiple private booths. Instead, he would have one booth and other entertainment services that required less of an investment. And thus Black Parakeet Paint, Swig and Sing came to life. Initially, Terrence had visited with a Wells Fargo banker, whom according to him did not provide much hope for the project. Advisor Andrea Giraldo helped with the business plan and teamed up with Advisor Adi Israeli with the financial assistance. It took Terence nearly six months to find and secure the space he wanted. Ultimately, he was invited to provide a formal presentation to the Community Capital of NY board. His presentation was a success with the board and a $150,000 loan was immediately approved. Terrence $170,000 from personal funds and has created eight new jobs for the area. He has hired many local skilled professionals and converted what was once a white box, into a bar with finger food, karaoke and paint and sip, all rolled up into one business.

Terrence commented, “Andrea and Adi showed real interest in my project and were committed to helping me and directing me to the appropriate resources to further my goals. The SBDC directed me to many folks in the business community. I met local business folk, community leaders, and a lot of organizational folks, all very encouraging and helpful.”
Dependable Auto Body is a family-run auto body business that was founded by John Quattrochi in 1978. Joseph co-owns the business with his brother Paul. Joseph has over 25 years of experience in the auto body industry and helped establish his business as a staple of the professional excellence on the North Shore of Staten Island. Although the business has been successful, Joseph did not have a business plan or succession strategy in place. Advisor Joe Bottega and Joseph are members of the same Rotary Chapter, and Advisor Bottega encouraged Joseph sign up for business plan seminars and estate planning webinars to help him position the business and personal assets for his benefactors. Advisor Bottega has also provided referrals to financial institutions where Joseph sought funding for the possible expansion of his business. Advisor Bottega assisted Joseph as he sought financing and answered his questions. In early April 2020 when Covid-19 relief programs were introduced, Advisor Bottega provided valuable information on SBA's EIDL disaster loans, Advance grant and the Paycheck Protection Program. At the weekly Rotary meetings on Zoom, Advisor Bottega provided important information and updates on the SBA programs and encouraged each member to consider applying for funding in order to sustain their businesses. Joseph applied for funding from both SBA's EIDL and the Paycheck Protection Program. With Advisor Bottega's guidance and advice, Joseph received $160,000 in SBA Loans and 2 rounds of Payroll Protection Loans for a total of $536,000. His total funding of $696,000 enabled him to save 18 jobs in the business.

The SI SBDC has been a great source of information and assistance for Dependable Auto Body. Business Advisor Joe Bottega has been extremely helpful with his guidance and direction in facilitating the application process for our SBA EIDL and PPP Loans. Advisor Bottega was always available in answering our questions and providing clarification in connection with the PPP Forgiveness application.”

- Joseph Quattrochi owner Dependable Auto Body
Florian Food Services is a corporate dining service established in 1984. Owner Dean Florian has more than a thirty years of experience in the food service industry and strives to provide the best-tasting, highest quality food at the lowest possible prices for his clients. Prior to the pandemic, the company provided employee dining and corporate catering to 40 businesses, senior centers and daycare facilities throughout Long Island. Key clients include Henry Schein, Inc., the Long Island Railroad, PSE&G Long Island and the New York State office building in Hauppauge. As a result of the pandemic, many of the business office facilities serviced by the client either partially or completely shut down during March - April 2020. Employment at Florian Food Services was reduced from about 150 employees to 40-50. Revenues declined dramatically.

Advisor Bob Harrison and Center Director Bernie Ryba provided frequent and focused ongoing assistance relating to Paycheck Protection Program first and second draw applications and requests for forgiveness. Dean Florian obtained a $10,000 EIDL grant, PPP first draw funding of $733,655 and second draw funding totaling $950,000 (via Bank of America), which enabled the company to continue scaled back operations and saved 109 jobs. Management is hopeful that once the pandemic subsides, employers will have employees return to work out of their office facilities once again which will enable Florian Foods to resume cafeteria services to these clients. Florian Food Service Inc. proudly works with Long Island Cares Inc to help feed those in need. “Because it takes more than food to feed the hungry.”
Sandy Pond is a protected bay off the eastern shore of Lake Ontario. Generations of families from the Northeast come here and call themselves “pond rats”. Jen and Chris Harvey are two of those self-professed “pond rats”, and Pond Pit Barbecue, tagline “Best Butts on the Pond” is their business. The Harveys helped their families at many fire department events, and developed a love of feeding people. Fast forward a few years and Jen and Chris were putting on chicken barbecues for restaurants and local festivals. Their menu grew to include ribs, pulled pork, brisket, and other classic barbecue specialties. When the longtime owner of an iconic Sandy Pond restaurant decided to retire and sell his business, the Harveys jumped at the chance to make their barbecue gig full time. The Harveys consulted Oswego County-based Advisor John Halleron, who helped them through the funding, financial projections and business plan maze. John first met the clients in February 2020. After their initial bank backed out due to COVID, John persuaded the local IDA to step in and help, and the Harveys opened their business first as a take-out only restaurant. Chris commenced renovations in November 2020 and worked through the winter taking the building down to the studs, expanded the kitchen, added an exterior deck, and added seats to the bar. Customers can dine in but place and pick up their own food orders, giving it a hometown diner feel and creating an effective workaround to the staffing crunch currently impacting restaurants nationwide. Pond Pit created two jobs and secured funding in the amount of $199,000.
Andrew Walcott, a veteran and owner of Fusion East Caribbean and Soul Food Restaurant LLC, contacted the York SBDC in April 2021 to seek disaster assistance because his business had economic injury caused by COVID-19. Fusion East Restaurant, located in Brooklyn’s East New York, is a relaxed, contemporary eatery & bar offering Southern and Caribbean dishes, along with creative cocktails. Business Advisor Brian Yeung assisted Andrew in getting Restaurant Revitalization Fund (RRF) funding in the amount of $500,000. The American Rescue Plan Act established the Restaurant Revitalization Fund to provide funding to help restaurants and other eligible businesses keep their doors open. This program provided restaurants with funding equal to their pandemic-related revenue loss. The benefit is that recipients are not required to repay the funding as long as funds are used for eligible uses before March 11, 2023. As a result of this assistance, Andrew Walcott saved 20 jobs, and was able to continue operating his restaurant. Fusion East is a part of the changing fabric of Brooklyn’s East New York community. The restaurant offers patrons and community residents a new, modernist fine dining experience that is the marriage of two distinct but complimentary culinary histories. With its array of vibrant and exotic flavors in food, and a chic décor, Fusion East has catapulted into the new neighborhood hot spot for East New York and Brooklyn residents and visitors.

“This Coronavirus had pushed my restaurant employment down 50%, from 40 employees to 20 employees. With a slowdown in business, and on-premises dining restrictions, there was a significant decline in revenues from previous years. This RRF grant came in just in time to save my business. None of this would have been possible without the help of Brian Yeung at the SBDC at York College and his ability to work with Fusion East Restaurant,” said Andrew.
A virtual client awards ceremony will be held to honor our 2021 “Entrepreneurs of the Year.” These eight NYSBDC clients that represent the best and brightest entrepreneurs throughout New York State.

For more information about these entrepreneurs and their businesses, visit www.nysbdc.org
COMMUNITY BUSINESS OF THE YEAR
Ashville General Store, Jackie Francis
Binghamton and Jamestown SBDCs

FAMILY-OWNED BUSINESS OF THE YEAR
All-County Amusements, Robert & Sondra Grauer
Stony Brook SBDC

FEMALE ENTREPRENEUR OF THE YEAR
Blackhawk Data, Maryann Pagano
Farmingdale SBDC

GROWTH BUSINESS OF THE YEAR
Foit-Albert Associates, Gregory R. Carballada
Columbia Harlem SBDC

MINORITY ENTREPRENEUR OF THE YEAR
Hot Spot Café, Hector Alverio
Jamestown SBDC

PHOENIX BUSINESS OF THE YEAR
Leon Etienne Magic Productions, Leon Etienne
Mohawk Valley SBDC

PROCUREMENT ENTREPRENEUR OF THE YEAR
NY Embroidery Studio, Michelle Feinberg
Baruch and Mohawk Valley SBDCs

VETERAN ENTREPRENEUR OF THE YEAR
Black Parakeetz Paint Swig and Sing,
Terrence Clarke
Rockland SBDC
In January, Bronx Director Clarence Stanley was recognized by Worldwide Veterans and Family Services Inc. with an Exemplary Collaborator award to honor of his support of veterans in the community. The organization supports homeless veterans in the New York Metropolitan Area to enhance their ability to become independent with a range of services including job training, education, and help in crisis situations.

In January, Staten Island SBDC Dean Balsamini was recognized with the Louis R. Miller Business Leadership Award. The award was presented by the Staten Island Chamber of Commerce and The Staten Island Advance to recognized Dean as an effective business leader that has made outstanding contributions to the local community. The award was in the Not-for-Profit Businessperson category.

In September, the Jamestown SBDC recognized four clients with Entrepreneur of the Year Awards for their tremendous efforts to continue successful operations of their businesses in unprecedented times. The four business owners that received awards were Hector Alverio and his Hotspot Café, Jackie Francis and her Ashville General Store, Jessica Gilbert and her Ava Grace Eco Fashion boutique, and Shannon Whipple and her Custom Cuts salon.
In November, SBA Administrator Isabel Guzman visited Syracuse to participate in a grand opening of the National Veterans Resource Center (VRC) hosted by the Institute for Veterans and Military Families (IVMF) at Syracuse University. Administrator Guzman is pictured at the center of the photo. Onondaga SBDC Director Joan Powers also participated in the event. She is in the front row next to Ms. Guzman. Standing just behind Joan is B.J. Paprocki, Upstate NY SBA District Director.

In December, the Niagara USA Chamber of Commerce named the Niagara SBDC its 2020 Impact Niagara award winner. The award presentation, co-sponsored by a local bank and held virtually, and included nearly 100 attendees. The Chamber stated, “The Niagara USA Chamber of Commerce reports that Director Lynn Oswald and the SBDC staff have worked tirelessly through the COVID-19 pandemic, transitioning their services to an online format and continuing to provide one-on-one counseling as well as public workshops which focused on creating, operating, and growing small businesses. In addition, the NCCC SBDC staff facilitated information sessions covering COVID-19 related topics such as: safety protocols, New York State mandates, Federal Paycheck Protection Program, and re-opening training.”
Counseling Statistics (From Inception)

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Funding /Investment (Fiscal Year 2021)

- Private: $117,298,333
- Public: $385,102,109
- Other: $24,008,354

Total Investment: $526,408,795

October 1, 2020 - September 30, 2021

Scarce owner equity is leveraged by public and private funding to bring entrepreneurs' dreams to life.
Program Inception to September 30, 2021
Total Investment Impact: $ 7,775,146,525
Total Number of Jobs Created 132,396
Total Number of Jobs Saved: 115,101
Investment in niche market and specialized manufacturing continues to grow in New York.

October 1, 2020 - September 30, 2020
Total Investment Impact: $526,408,795
Total Number of Jobs Created: 3,072
Total Number of Jobs Saved: 13,213
In just the past 12 months, SBDC clients invested more than $526 million to impact more than 16,200 jobs.
Business Sectors Economic Impact
(Fiscal Year 2021)
Our proud list of campus hosts
The New York SBDC Advisory Board serves the program by providing insight, guidance, and support to the State Director and the network of Regional Centers. The Board members, a diverse group of small business owners and others with small business interests, meet a few times a year to discuss SBDC and small business.

**Chair**
Oliver Kardos  
SVP and Business Banking  
Sales Liaison  
KeyBank  
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Albany, New York

**Vice-Chair**
Jim Conroy  
Regional President – PA and Upstate NY  
Pursuit Lending  
50 Beaver Street  
Albany, New York

**Ex-Officio**
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Project Officer & Branch Manager  
U.S. Small Business Administration  
Upstate District Office  
Albany, New York

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Ulster Savings Bank  
Monticello, New York

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Business Banking  
Marketing Manager  
M & T Bank  
Fishkill, New York

Matthew Mroz  
Director of Enterprise Technology Transfer  
SUNY Research Foundation  
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Albany, New York

Wendy Riccelli  
CPA, CVA/Partner  
The Bonadio Group  
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Syracuse, New York

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President, CEO & Secretary  
Jos. A. Sanders & Sons, Inc.  
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Buffalo, New York

Robert Wallace  
Chief of Staff to the President, College of Staten Island  
Staten Island, New York

John Wicke  
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Kevin Wilcox  
Assistant Vice President  
Enterprise Risk Management & Compliance  
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Sonya Smith  
State Director  
NYSBDC  
State University of New York  
Albany, NY

Tammy Mooney  
Associate State Director for Operations and Finance  
New York SBDC  
State University of New York  
Albany, New York

Mary Hoffman  
Associate State Director for Strategic Planning & Organizational Development  
New York SBDC  
State University of New York  
Albany, New York
Below is a list of the 22 NY SBDC Regional Centers and the date of their establishment:

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