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One business at a time

AMERICA'S  
SBDC  
NEW YORK 2013 annual report



# Albany Adirondack Technical Solutions

Finding something that you love doing and figuring out a way to make money doing it is the dream of every entrepreneur. When Jared Humiston established **Adirondack Technical Solutions (ATS)** in 2005 as a part-time business to supplement his full-time job, he found the career he loved. In the eight years that ATS has provided computer, network and data security services and solutions, the business has grown to more than \$1 million in annual revenues and added five employees. Jared has loved every minute of it. ATS' team of highly qualified engineers work along side its customers to establish lasting relationships and develop effective technology solutions that are both secure and cost-conscious. Jared began working with Albany SBDC Business Advisor Kate Baker in 2011 when the business first began expanding. Since that initial expansion, Kate and Jared have worked together through three expansions of the business, identifying appropriate sources of capital, preparing and revising business plans and financial projections, and planning staffing models to reflect the growing needs of the business. "Working with the SBDC has been instrumental to our business growth," says Jared. "At each phase of growth, the SBDC was able to provide us with guidance that helped us secure the financing needed to achieve our goals." In December 2013, ATS was recognized as a Small Business of the Year by the Washington County Local Development Corporation for the recent growth of the business and commitment to Washington County.

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## One Business at a Time

The strength of the New York Small Business Development Center and one of the things that sets it apart from other small business service providers is its customized approach to technical assistance. Each entrepreneur or business owner undergoes an individualized assessment with his or her Business Advisor to determine the current situation, issues that need to be addressed, and the desired outcome. They gather information that the entrepreneur uses to make decisions and take steps toward a productive and profitable future. They work together to develop a strategic plan of action.

In 2013, New York SBDC Business Advisors helped business owners take advantage of growth and expansion opportunities by leading them through cost-benefit analysis, planning for the long term, and taking action. They helped inventors and researchers navigate the path to commercialization for their ideas and products. They helped business owners with facilities devastated by natural disasters assess the amount of damage, assemble documentation, apply for grants and loans, and begin the rebuilding process. As it has from its early days in 1984, the New York SBDC is helping to rebuild and strengthen the business community, and on a

2

larger scale, the local and state economy, one business at a time.

Any resident of New York who wants to start a business – or stabilize and expand an existing one – can make an appointment with an experienced Business Advisor at any SBDC Regional Center. He or she can find an SBDC office by calling a toll-free number or visiting the SBDC website. Potential clients can request counseling via the website, and the service centers throughout the state offer flexible options for meeting with Advisors. Clients receive personalized, confidential, and free business counseling; moderately priced training; and focused, accurate, and timely research related to his or her business and the industry in which it operates.

Since the program was established in 1984, the SBDC has worked with more than 378,800 citizens of New York State. It has helped locate nearly \$5.2 billion to start or expand businesses and helped create or save nearly 168,000 jobs. The SBDC has trained more than 411,000 individuals seeking to know more about effectively starting and operating a business.

The SBDC program emphasizes services for people with special needs, including veterans, members of the Guard and Reserve and individuals serving in the armed forces; ethnic

minorities and immigrant communities; disabled individuals; women business owners; small exporters and manufacturers; business and individuals in economically distressed areas of New York; inventors and researchers; and owners of technology based businesses. One of the SBDC's top priorities is to achieve improved productivity and profitability in New York's 21st century innovation economy for every small business that needs help -one at a time!

### What Do Clients Think About SBDC Services?

The NY SBDC evaluates the quality of services clients receive by conducting a post-service survey, post-training surveys, and periodic follow-up surveys. Results from the surveys conducted in 2013 indicated they are very satisfied:

- 92% said their inquiries received prompt attention
- 89% said they could not have afforded private counseling
- 90% said they would recommend SBDC services to other small businesses
- 75% said they received specific recommendations that improved their business' bottom line

### Strategic Partners and Allies

The New York SBDC's collaborative relationships with its many partners and allies enable its business professionals to offer comprehensive business and management assistance on a range of small business issues. Effective working relationships with these organizations, as well as affiliations with chambers and other local business and economic development agencies, contribute to the success of the SBDC program – and to the productivity, efficiency, and sustainability of SBDC clients.

The SBDC's key partners are the U.S. Small Business Administration, the State of New York, the State University of New York, the City University of New York, and several private universities. The SBDC works hand in hand with its SBA resource partners, SCORE and the Women's Business Centers, both of which are dedicated to aiding in the formation, growth, and success of small businesses nationwide.

There isn't enough space in this publication to acknowledge all of the organizations that collaborate with the New York SBDC to help small businesses in New York grow and thrive.



## Baruch Drifting Society, Inc.

Milos Simovic, an art dealer specializing in ancient and East African art, bought a deep-sea fishing trawler and over a period of six years converted it to a luxurious expedition yacht that can be chartered for scientific and private expeditions, film projects, and other purposes. The renovation was largely self-financed but because the job was so huge, he eventually needed additional financing. After a referral by the NYBDC, Baruch SBDC Business Advisor K.J. Zaveri helped Milos organize his financial documents, prepare financial projections, and assemble a loan package for NYBDC. Milos was simultaneously signing up cruises on the yacht and necessitating frequent updating of projections before NYBDC began underwriting the loan. The adjustments took place in a very tight time frame. The SBDC started working with **Drifting Society, Inc.** in December 2012 and the company received financing from NYBDC in May 2013. This enabled Milos to complete necessary work on the boat before he set sail on his first full season in the Arctic region. Apart from undertaking passenger charters, he managed to secure a charter from NASA for six weeks, which may result in long-term profitable and prestigious contracts with them and other research agencies. Arctic Kingdom, which specializes in tours of the Arctic region, has reserved the boat for 2-3 weeks for each of the next two years. "While comfortable navigating oceans and brash ice in the Arctic, our ship would have been iced in and quite lost on the more ruthless sea of financing, without the patient and expert help of KJ and the Baruch SBDC," says Milos.

3

# Binghamton Redneck Bar-B-Que

Josh Cassell's dream, **Redneck Bar-B-Que** in Cooperstown, has become a tourist favorite. Josh recognized the value of accommodating large parties, teams and organizations of 15 or more people. He had outgrown the current building he leased for many years, as his reputation for quality and home-style BBQ made his restaurant a hot spot for summer tourists, baseball families, and locals. His new restaurant opened in May 2013 after two years of construction and decorating in redneck style. Special smokers were custom-made to enable Josh and his staff to keep up with the high demand for smoked ribs and chicken during the busy summer season. The new restaurant, which includes a large covered outdoor dining area to expand the seating area during the busy season, can serve twice as many customers as the old restaurant, with a total seating capacity of 125 seats. Josh worked with Business Advisor Michelle Catan at the Binghamton SBDC's Oneonta outreach center to prepare a business plan and projections to obtain financing from NBT Bank. "Michelle was instrumental in helping me obtain the bank financing," says Josh. "She knew just what the bankers wanted to see in the business plan and projections." Redneck Bar-B-Que also bottles its own specialty BBQ sauce and sells it on site and in local specialty and grocery stores, and it will soon be available online. The restaurant ended its first season in the new restaurant with increased sales and a larger volume of customers. Positive feedback on the new building has been tremendous and Josh looks forward to an even better season in 2014.



## The State University of New York Research Foundation

The Research Foundation for The State University of New York (RF) administers the federal grant from the Small Business Administration that supports SBDC's network of 24 regional centers and outreach locations in New York.

The RF is the largest, most comprehensive university-connected research foundation in the country. It manages SUNY's research portfolio providing essential sponsored programs administration and innovation support services to SUNY faculty and students performing research in life sciences and medicine; engineering and nanotechnology; physical sciences and energy; social sciences, and computer and information sciences. The RF moves SUNY ideas and inventions to the marketplace collaborating with business and industry to create new opportunity and new jobs for New York State. In 2013, grants awarded for research and other sponsored programs topped \$1 billion for the first time.

The RF has made strategic investments in SUNY's Networks of Excellence and programs such as the Technology Accelerator Fund and the SUNY Entrepreneur-In-Residence Program to maximize the collective impact of SUNY research. By fostering collaboration, attracting private

partners and uncovering new opportunities, these investments support the work of faculty and students who perform research for public benefit worldwide.

As SUNY's bridge to the business community, the RF plays a leading role in implementing New York's Innovation Agenda. The RF offers a full complement of seed funding, technology transfer and business development services aimed at commercializing SUNY research for the public good. To date, 1,270 patents have been issued to the RF, placing SUNY among the nation's top patent-producing universities.

To learn more about the RF visit [www.rfsuny.org](http://www.rfsuny.org).

### New Logo: America's SBDC

The Association of Small Business Development Centers (ASBDC) adopted a new logo and brand in 2013:



It has encouraged its member SBDC programs to adopt the logo. The new logo and brand will help communicate the network's strong national presence - raising the visibility and enhancing the credibility of SBDC programs throughout the United States. The New York

SBDC adopted the new America's SBDC logo in 2013, adding the state name to the national logo according to the branding recommendation of the association:



### The SBDC Research Network

The SBDC Research Network's primary function is to provide value-added research for clients of the SBDC, as well as program partners. In 1991, the New York SBDC began employing the services of professional librarians, and in 2013 added a sixth librarian to the unit to provide research for clients affected by recent disasters in New York and develop print and online materials that can be used by the SBDC advisors who are assisting those clients.

Frequent subjects of research revolve around company background checks, the intricacies of international trade, and the complex area of intellectual property protection. The Research Network continues to develop single-page tip sheets on subjects of common interest to clients. Each sheet provides references to websites and online resources that give clients a solid introduction to these areas. Recent additions include information on starting a

nonprofit organization in New York, as well as myriad resources relating to disaster planning.

Because requests from a more information-literate clientele have been increasing in complexity, it remains paramount that SBDC advisors stay atop of the latest technological trends relating to information sharing, creation, and distribution. The librarians of the Research Network expose themselves to such information advancements on a daily basis. Because of this, they have made it a priority to provide more targeted education services to their users.

Also because of this, the Research Network has become more dependent on digital resources (as opposed to print). In its current state, the print collection (developed over a period of 20 years) is mostly obsolete. An effort is being undertaken to weed out the old, and streamline the print materials to those subject areas that business advisors might find attractive to borrow.

To improve the means of browsing (and borrowing from) the collection, the Research Network has also embarked on the development of a customized cataloging system. While viewable only to SBDC business advisors, it creates another avenue of information that can be obtained on behalf of clients. SBDC advisors continue to



## Brockport Smith's Gravel Pit

"If you take care of your customers and employees, the rest will come!" This is Kaye Stone-Ganz's motto and it has worked exceptionally well. In 2011, Kaye assumed the role of President and CEO of Stone Goose Enterprises, Inc. As a 25-year veteran of Xerox Corporation she was well-prepared to meet the many challenges of corporate leadership and entrepreneurial success. Kaye met with SUNY Brockport SBDC Business Advisor David Denz in 2012 for guidance and assistance in securing a loan to purchase **Smith's Gravel Pit** and upgrade the facility's equipment. After securing financing, along with a substantial personal investment of her own, Stone Goose Enterprises purchased Smith's Gravel Pit, which provides customers with gravel, stone, sand and topsoil products. Kaye talked to Advisor Denz about the steps needed to obtain certification as a NYS woman-owned business enterprise. The SBDC assisted Kaye with another loan from the Wayne County Industrial Development Agency, and the funds were used to update equipment at the plant. At the same time, Kaye also received technical assistance from SBDC to save energy costs through the NYSEERDA Energy Audit program. Kaye is very involved in the community as an Executive Board member on the Wayne County Business Council & Professional Women of Wayne County, and as a member of the Sodus Rotary. Strong management and savvy marketing skills are two of Kaye's strongest suits, along with a strong will which have all served her well as she successfully navigates the male-dominated world of the gravel industry.

# Bronx

## Trinidad Business Solutions

Maria Ramon was born in Santo Domingo, in the Dominican Republic, but for the last 25 years she has resided in New York City. After graduating from Fordham University, Maria gained experience as a compliance officer for a wire money transfer company, as an intern with Deloitte's Multi-state Tax Group and the New York State Sales Tax Department, and worked with Deloitte's FSI Security Group. In 2012, Maria founded **Trinidad Business Solutions, LLC** to help individuals achieve their personal financial goals by providing financial consulting and individual tax services, along with other related services. Helping its clients to succeed and at the same time comply with laws and regulations is a major priority for Trinidad. Maria takes great pride in maintaining the company's high ethical standards and contributing to the development of the community by helping clients achieve economic success. In 2013, Maria consulted Business Advisor Benigno Ballena at the Bronx SBDC for help in obtaining the financing necessary to expand her financial consulting business. Maria and Benigno worked together to develop a business plan and financial projections, components of a loan package submitted to Settlement Credit Union with a request for \$14,000. The loan was approved, and Maria invested \$63,210 in personal funds to purchase equipment and business supplies. She created two new jobs and retained two existing jobs for her business. Maria continues to work with the SBDC to complete her application for MWBE Certification, and was also referred to SOBRO for additional assistance.



advance social media as a vital marketing tool for a business. The Research Network serves as a point of contact for Regional Centers, providing guidance on how to navigate the ever-changing social media landscape.

For each and every SBDC client business, the Research Network maintains its dedication to value-added, customized research, as well as improving its collection of educational materials and communications tools.

### Our Website

The SBDC website, [nysbdc.org](http://nysbdc.org), shares the story of the New York Small Business Development Center and provides visitors with useful content on starting and operating a business in New York State. With over 166,000 visits in 2013, the website enables visitors to get involved with the program any time of day. Users can make an appointment for counseling, or ask a question online. They also can learn about the specialty services offered by the SBDC, view upcoming training events, read stories of successful SBDC clients, or find the Regional Center nearest them. The faces of SBDC clients appear throughout the site, and client profiles highlight successful relationships with the SBDC.

While its basic functions remained the same, the site received a new look in 2013. To

go along with the organization's new name and logo, wider content, more white space, and a mobile-friendly layout modernized the appearance and functionality of the site. Additionally, a dynamic locations map allows users to zoom in to find their nearest centers and outreach centers, and a pared down list of links highlights the best tools for entrepreneurs.

Social media tools allow for more online interactivity with the SBDC. As of January 2014, the New York SBDC has 1,459 Facebook fans and 2,084 Twitter followers. These tools encourage interaction and conversation with the community, allowing others to discuss their own small business experiences. Regional locations also contribute to the network's social media presence, adding stories of regional interest and promoting local events. Each center's web page on [nysbdc.org](http://nysbdc.org) links to its specific social media accounts, and local Twitter feeds update the [nysbdc.org](http://nysbdc.org) home page. Pinterest joined the New York SBDC social media landscape in 2013. The image-collecting tool shares photos of award winning clients, as well as images related to small business start-up and management topics.

## Special Projects

### Improving Profitability through Energy Efficiency

*Project Start: 2009*

*Project Staff Location: Buffalo*

*Project Objective: The goal of the NYS SBDC energy savings program is to assist small business owners in improving their business's energy efficiency and their business's bottom line. The program is available to all businesses, though the focus is on small and medium-sized ones with less than 100kW demand, which is approximately \$75,000 in annual electric expense.*

The New York SBDC launched this program in 2009 because efficient use of energy resources has a significant impact on small business profitability. The SBDC's energy program began with two partners - the New York State Energy Research and Development Authority (NYSERDA) and the New York Business Development Corporation (NYBDC). During the course of the first year of the program, SBDC recruited National Grid, the Long Island Power Authority (LIPA) and Central Hudson and Gas to the program. In 2010, Consolidated Edison became a partner, giving the SBDC energy program full exposure downstate. As utility companies have recognized the benefits of the energy savings program, they have become eager to participate.

The complicated array of energy efficiency programs now available has become very confusing for most small business owners. Therefore the SBDC focuses on NYSEDA's free energy efficiency assessment. It is the best first step, often required to be eligible for other programs, and the most comprehensive analysis that considers both electric and natural gas usage. Then, based on the results, the SBDC advisor assists the client in applying to other NYSEDA programs and/or to the programs of the other service providers, explaining the options available based on the recommended measures. In some cases, clients have unique needs better suited to other programs such as the electric utilities' lighting retrofit, NYSEDA's Multifamily Performance Program (MPP) or the New Construction Program (NCP). Therefore SBDC maintains close relationships with all of the other service providers and the NYSEDA contractors for the other programs.

When Governor Cuomo introduced the Consolidated Funding Application (CFA) to streamline and expedite all funding requests from state agencies, NYSEDA and their energy programs were included. The implementation of this online system significantly increased the complexity for the typical small businesses to apply for the free energy assessments. Therefore,



# Brooklyn

## Brooklyn Farmacy

Gia Giasullo and Peter Freeman are an ownership tandem that might just conjure up comparisons to "Ben and Jerry" and the "Bull and Finch" (the Cheers franchise). They have an uncanny ability to blend an excellent business model with creativity, community values, and fun. Their **Brooklyn Farmacy and Soda Fountain** as a business concept is transformational, and the business planning process that has guided these business owners on their seemingly fairy tale journey could be right out of the SBA playbook. The Brooklyn Farmacy is a Disney-esque experience, and the food quality has been embraced by media outlets from the *NY Times* to "The Chew." The essence of the Farmacy has been captured in a soon-to-be released book entitled "The Soda Fountain," which is now available for advanced sales at Amazon.com. The book chronicles not only the legend of the American soda fountain as a pillar of American culture, but also shares some of the greatest recipes of American nostalgia. Gia and Peter consulted the Brooklyn SBDC for assistance with business planning and financial projections after a referral from NYBDC. Ultimately, their dreams were realized by virtue of two 504 loans from NYBDC totaling \$1 million, which enabled the clients to purchase the building and land in which the restaurant is located. The path taken by this business team has taught them invaluable lessons in the day-to-day operation of a food service establishment, and their creative talents have empowered them to develop a unique entertainment hub offering a simple yet well-conceived menu that appeals to children of all ages.

# Buffalo Phatman Board Shop

The Knab family members were avid ski board enthusiasts and good customers of **Phatman Board Shop** when the owner told Bob Knab he was planning to sell the business. Bob, a graphic artist, and Fran, a legal secretary, enjoyed the winter sport of snowboarding, and their son Frank was just beginning his career as a professional snowboarder. They decided to explore purchasing the business, which would give them more access to the sport they love. Phatman's owner suggested that they talk to his banker, who recommended that the Knabs visit the SBDC. Buffalo SBDC Business Advisor Bill Grieshofer shared his experience and knowledge with the Knabs in a series of meetings. Within three months of their initial meeting with Bill, the Knabs invested \$175,000 of their own funds from a home equity loan and arranged to have the owner carry a \$110,000 note. This enabled them to purchase the inventory, fixtures, and equipment and have enough working capital to get through the first winter season. After the purchase was finalized, Bill continued to assist Bob, advising him to work with three graduate students at Buffalo State, who provided them with useful guidance on operating the business. "I learned to identify problems, prioritize them and tackle them one at a time," says Bob. In three years, Phatman's has grown from four to seven employees. Bob left his graphic artist job and manages the shop full-time. The whole family works in the business and Frank competes in national snowboarding events. Fortunately, the Buffalo area has had plenty of snow this winter, so business is coming up snowboards!



the SBDC took on the role of completing the application for our clients, providing another very valuable and necessary service in the energy program.

In addition to financing options available through the NYBDC and many of the utilities, NYSERDA now has a loan program that includes two options. One provides 50% of the loan amount, up to \$50,000, at 0% interest. A bank provides the other 50% of the loan amount at market rate so clients can receive up to \$100,000 in energy efficiency financing at about half the market rate. The other option, an On-Bill Recovery Loan, was introduced midway through 2012. Clients work with a participating lender of their choice to secure a NYSERDA loan of up to \$50,000 and repay it through a charge on their monthly utility bill. The maximum energy efficiency loan amount is \$50,000 and the interest rate is 2.5% (Note: the rate is subject to change).

In 2013, the SBDC participated in 21 workshops with 733 attendees and 14 other energy-related webinars and meetings. From these, 75 small businesses applied for energy efficiency assessments. In addition, the SBDC has helped numerous clients start energy-related businesses, a growing segment of its program.

Visit the New York SBDC website for more information

about the energy savings program: [nysbdc.org](http://nysbdc.org)

## Helping Small Business Owners Evaluate Healthcare Options

**Project Start:** 2013

**Project Staff Location:** Albany, Binghamton, Jamestown

**Project Objective:** *The goal is to help ensure a smooth transition and clear up confusion and misinformation about the effect of the Affordable Care Act (ACA) for small business owners and their employees. The program educates business owners and individuals about the federal health reform bill and helps them address their current insurance coverage needs.*

In 2013, the Albany, Binghamton and Jamestown SBDCs, funded through a subcontract with the Community Service Society of New York (CSS), began helping small businesses, underserved communities, and individuals navigate the intricacies of the ACA. Trained Business Advisors are providing critical training, answering questions, and hosting educational forums for small business owners and the community-at-large. The Small Business Assistance Program partnership reaches small businesses within the SBDC footprint through collaboration with community based organizations and Chambers of Commerce. Business Advisors from the three SBDCs participated in an intensive

training session sponsored by the CSS to prepare them to be the designated specialists for their regions. The Advisors have conducted numerous presentations. The Albany SBDC-SBAP partnership has counseled and trained nearly 1,200 small businesses within the SBDC's 11-county footprint through collaboration with community based organizations and Chambers of Commerce. Through the end of January 2014, the Jamestown SBDC has conducted 27 seminars for 478 attendees, and counseled 207 clients on a one-to-one basis. In addition to conducting workshops, the Binghamton SBDC emails an ACA newsletter to each participant that has signed up via at its presentations or through the various Chamber of Commerce organizations.

Other Regional Centers throughout the state have also conducted ACA-focused informational and training events. For example, the Brooklyn SBDC conducted an ACA seminar at the East New York Restoration LDC to help attendees understand compliance, tax, and profitability aspects of the new health care initiative for businesses employing fewer than fifty employees. The Niagara SBDC collaborated with the Buffalo SBA District Office to host an ACA seminar in Niagara County, which featured Jamestown SBDC Business Advisors as guest speakers. The

Stony Brook SBDC, in conjunction with the SBA and the Suffolk County Small Business Advisory Council, presented a panel discussion entitled "Healthcare Changes and the Impact on Small Business."

## MWBE Contractor Bonding Readiness

**Project Start:** 2008

**Project Location:** Albany, Brockport, Buffalo, Onondaga

**Project Objective:** *The goal of the program is to increase the number of contractors in NYS with the ability to be bonded or to increase the size of the projects they can handle.*

Since 2008, several of the Regional Centers, including those mentioned above, have offered an annual series of contractor bond readiness workshops for women and minority contractors. Bonds are the government or customer's assurance that the work will be completed once it has started. The training helps MWBE contractors to secure bonding, which expands their opportunities to bid on larger projects, or increase their bonding levels. SBDC's partners in the initiative are The Surety & Fidelity Association of America and Empire State Development. Topics covered in the workshops include construction accounting and financial management, project management, bidding and estimating, surety bonding requirements, and financing.



# Canton Jemila's Kitchen

Jemila Saleh emigrated to Potsdam in 2008 from Eritrea in East Africa with her three daughters. After completing her finance degree at SUNY Canton and recognizing that there was an absence of ethnic food in the North County, Jemila decided to launch a business in that niche. She began selling her Ingera (traditional bread) at farmers markets and a local food cooperative and held parties highlighting her food. The unique taste and nutritional value of her products, which are vegan and gluten free, quickly earned her a following. Jemila consulted the SUNY Canton SBDC in May 2013 about opening a brick and mortar restaurant. SBDC Advisor Brooke Rouse helped her develop a business plan, and determined Jemila would be more successful if she marketed to the area colleges, contracting directly with their dining facilities. Brooke helped set up a meeting with St. Lawrence University's (SLU) dining service managers. They were interested in featuring her Ingera and sauces once a month on campus, which were a great fit with the high demand for gluten-free cuisine among the student body. Jemila worked with Brooke to understand Department of Health and Agriculture & Markets regulations. They secured a certified commissary kitchen at one of the churches, got insurance, and met the standards of off-site food preparation. SLU required the use of a local food distributor, North Country Grown Cooperative (NCGC). The SBDC, along with NCGC and SLU's Dining Center Manager worked diligently to help Jemila secure a contract for the spring semester, which means **Jemila's Kitchen** will continue to enhance the culinary experience for many in the North Country.

# Columbia A New World

Simone Peele and her mother have built one of New York City's only female-owned, CMU wall and concrete businesses. Simone developed her passion for construction early in life, and after working as a laborer and carpenter for 20 years, she decided to start her own business. She started **A New World Contract Company** in 2001 with the vision, "If we worked together, we could build a whole new world." Initially, she ran her business with the help of her mother and funding from private investors. Simone started working with the Columbia-Harlem SBDC in February 2013 to discuss financing options for expanding the business. Columbia-Harlem SBDC advisors helped Simone improve her credit score, develop a succinct business plan and marketing techniques, and develop her bond readiness skills. Simone eventually secured a loan worth \$50,000, which enabled her to hire five additional employees for a Path Train project. Her impressive list of clients includes Radio City Music Hall, Columbia University and City College. Her near future projects include working with the 34th Street Penn Station extension and Stony Brook Hospital. She recently became involved with Goldman Sachs' highly selective 10,000 Small Businesses. "The SBDC has helped me to keep going," says Simone. "The advisors are interested in seeing you succeed. That's where I need to be, with people who want to see me succeed." Simone hopes to continue working with the SBDC to accomplish her goal of hiring 25 employees within the next 10 years. In the future, she hopes to use her business to help adults that are coming out of the foster care system.



Over the years, the SBDC Regional Centers offering the workshops have refined the bond readiness curriculum and the way in which the workshop series is structured, utilizing feedback from the participants and presenters to implement improvements. Most of the workshop participants are established businesses, and most have NYS MWBE Certification.

In a related project, the York College SBDC in Queens works with the York College School of Business, York College Department of Continuing Education, and Turner Construction to hold contractor training for MWBE contractors.

In 2011, New York State launched its Surety Bond Assistance Program to facilitate 'ready' firms to become bonded, a pre-requisite for most state construction projects, in response to the governor's mandate to increase the number of state contracts awarded to minority contractors. The program offers technical assistance, training and credit support for MWBEs and small businesses to help them better compete and obtain State construction contracts.

In 2012, Empire State Development launched the NYS Surety Bond Assistance Program to provide critical credit, training and technical assistance support to qualified small businesses or

MWBEs to help them secure surety bonds for State contracting. Small businesses or MWBEs bidding on construction or transportation projects that need assistance securing bid or performance bonds for specific projects are eligible. The NYS SBDC provides training and technical assistance to businesses participating in the program.

### Helping Small Business Sell to Government Agencies

**Project Start:** 2009

**Project Staff Location:** Mohawk Valley

**Project Objective:** Increase the number of small businesses in NYS with government contracts

The New York SBDC Procurement Assistance Center (PAC) located at the Mohawk Valley SBDC provides specialized assistance for small and medium-sized firms interested in supplying good and services to federal, state, and local government agencies. The PAC supports Business Advisors around the state as they help clients understand the bidding process, including federal and state regulations; marketing to government agencies; preparing documentation; analyzing and responding to bids and RFPs; and winning and fulfilling contracts profitably. The PAC's toll-free phone number – 877-789-BIDS – makes it easy for Business Advisors and business owners to contact the Center for assistance

in understanding the myriad issues inherent in doing business with government agencies.

In the past year the New York SBDC has grown registration in its proprietary government contract bid-matching service called **Bidlinx™** to more than 840 clients. With this service, which is free to SBDC clients, businesses can access government bid opportunities relevant to their products and services through a sophisticated matching algorithm. The service accesses state, federal, local and even foreign procurement databases and websites. The resource pool includes:

- Federal government agencies including military
- State agencies and authorities
- County/local governments
- 50 U.S. states and territories
- International government websites

In 2012, the Federal government awarded \$90 billion in government contracts exclusively to small businesses. Finding appropriate bid opportunities is one of the key hurdles to government contracting. With more than 87,000 agencies at the Federal, State, County, and local levels, it is overwhelming for an individual to monitor them. Bidlinx can save a small business owner many hours of research by delivering bid notices based on very specific criteria describing the firm's capabilities. With over 2,100 sources monitored daily,

including more than 190 in New York State, Bidlinx streamlines the process for identifying government contracting opportunities for SBDC clients, especially at the county and municipal levels.

An increasing number of businesses are looking to government contracting as a way to get more customers and increase their bottom line. Procurement Assistance Business Advisors in every SBDC Regional Center in the state assist local small business owners in navigating the often-complex process of doing business with Federal, State, and local government agencies. Commercial bid-matching services can cost hundreds, sometimes thousands, of dollars. The SBDC is pleased to offer BidLinx free of charge to SBDC clients statewide.

### Global Opportunities for Trade and Business Development

**Project Start:** 1996

**Project Staff Location:** Central

**Project Objective:** The New York SBDC's International Business Development (IBD) program strategically positions small and medium-sized businesses to take advantage of opportunities in the global marketplace.

With a focus on China, the SBDC has nurtured contacts, resources, and an unparalleled network



## Corning Heels & Hobos

By her own admission, Dee Reid is a shoe fanatic who decided to turn her passion for shoes and handbags into a full-time job. After working for eight years as a pharmaceutical representative, she decided it was time to pursue her lifelong dream - owning her own small business. Dee is the proud owner of **Heels & Hobos**, a store located in the historical Gaffer shopping district on Market Street in Corning. Heels & Hobos offers the latest in designer shoes and handbags, along with fashion jewelry. The store is the exclusive carrier of Chamilia Jewelry, and helps customers design bracelets and necklaces. Dee consulted Business Advisor Susan Buchanan at the Corning SBDC when she decided to open her business. They worked together developing a business plan to support Dee's request for financing. After a lot of work, Dee secured a loan from Elmira Savings Bank for \$85,000, received \$25,000 from REDEC, and invested \$20,000 of her own equity. This enabled her to totally remodel the building that houses her business, purchase capital equipment, and build her inventory. "Without Susan and the SBDC I would not have been able to fulfill my dream," says Dee. "Susan helped me navigate through the process of developing a business plan and projections that helped me secure the necessary funding to open Heels & Hobos."

# Farmingdale Long Beach Vacuum

Before Superstorm Sandy wreaked its havoc in Long Beach, one of the hardest hit areas on Long Island, Scott Rosen's **Long Beach Vacuum** stocked 85 different types of vacuums for residential and commercial use. The business specializes in vacuum sales and service, small appliance parts and repairs, as well as carpet cleaning, power washing, and floor waxing services, and serves the residents and commercial businesses in Long Beach and beyond. As a result of its excellent selection, service and prices, Long Beach Vacuum has thrived for more than 20 years, even with the intense competition by big box stores. Long Beach Vacuum employed five people on a full-time basis before the storm. When the storm hit on October 29, 2012, the store was inundated by more than four feet of flood water from the Atlantic in a matter of minutes. Most of the inventory was lost or irrevocably damaged, along with the furniture, fixtures, equipment, HVAC, plumbing, and electrical infrastructure. Immediately after the storm, Scott used his own financial resources to repair the damage to the building and replace the loss that the business incurred. He also performed mitigation construction work to limit the damage from future storms or flooding. Scott worked with Farmingdale SBDC Advisor Walter Reid to apply for an SBA disaster loan, and initially was approved for only \$14,000. In April of 2013 Scott was one of the first businesses to apply to the NY Sandy Rising Program, and in November Long Beach Vacuum was awarded a \$50,000 grant from NY Rising. These funds were used to replace inventory and to keep his employees working.



within government and business circles in China on local, regional, and national levels. The IBD works with partners to develop new cooperative arrangements to ensure business and trade opportunities are available to SBDC clients interested in or active in international trade, and help them adapt to economic conditions changing the marketplace. Agreements signed by the New York SBDC and Chinese economic development agencies, industrial and economic development zones, and local governmental agencies benefit interested firms by maximizing trade and business opportunities in a cost-effective way.

Business in the global marketplace represents major growth opportunities for the New York State economy. In accordance with the U.S. government's export initiative, and the NYS government's StartUp NY and Global NY, the SBDC is assisting an increasing number of small and medium-sized firms in their global marketing efforts. Successful trade and international business development is an important step in creating jobs within New York small and medium-sized businesses.

The IBD, working in concert with Business Advisors at the Regional Centers, provides business counseling to hundreds of new clients each year for

market identification and penetration, feasibility analysis, product sourcing, financial issues, regulations, customs, taxes, tariffs, trade shows, and the latest information on opportunities for trade, investment, and business development. The IBD in conjunction with the Regional Centers organizes training, seminars, and business meetings to share information about the opportunities, challenges, and practices involved in international business. The IBD also organizes and hosts business and trade development matchmaking events with visiting business and trade delegations throughout the state.

The New York SBDC office in Beijing, China continues to provide assistance to companies in entering and expanding their business and trade initiatives in the Chinese market, facilitating matchmaking arrangements with local businesses, coordinating travel and business activities, and supporting investment by Chinese businesses in New York. The Beijing office staff works toward building cooperative working relationships between Chinese and U.S. companies to enhance business development.

The **New York State Wine Outlet** (NYSWO), which is located within the China International Exhibition & Trading Center of Wine & Beverage in Shanghai, continues

to showcase and promote New York State wine products. In 2013, seven participating wineries got orders from Chinese customers through the NYSWO. These orders, which filled 15 containers, amounted to more than 200,000 bottles of wine.

In 2013, the New York SBDC was invited to attend the US SBA International Business Expo and the Global Economic Development & Investment Conference in New York City. IBD Director Jinshui Zhang, keynote speaker at both events, was interviewed by the media and participated in a press briefing about small business development and the SBDC delivery network in New York State. The events attracted more than a thousand participants from the business community.

The IBD is working to expand small business exporting into more regions and countries. Several meetings and exchanges with representatives from various regions have been held. In 2013, the IBD hosted trade and business delegations from Kenya and Saint Lucia. The IBD also coordinated government and business delegation visits from China and South Korea.

In 2013, the IBD successfully organized a business and trade mission to China to promote individual NYS businesses, match SBDC clients' initiatives with Chinese businesses, and

further enhance the SBDC's relationship with Chinese officials and agencies in foreign trade and economic development. In order to expand the marketplace for New York exports, in 2013 the IBD developed a new market area in Northwest China and signed an MOU with the China (Xi'an) Council for the Promotion of International Trade and Cooperative Agreements with Xianyang Municipal Government and Wuhan Trade & Investment Promotion Bureau for facilitating and supporting the business development and export initiatives of both sides. Based on the agreements, the New York SBDC will open an office in the city of Xi'an under the Chinese sponsorship, which is the logical outcome of the past years of SBDC efforts in promoting New York. This office will provide assistance to businesses entering and expanding trade initiatives in the Chinese market place, coordinate matchmaking arrangements with local businesses, and coordinate travel and business activities, as well as supporting investment by Chinese businesses in New York.

For more information on the International Business Development program, consult the New York SBDC website, at [nysbdc.org/international.html](http://nysbdc.org/international.html).



## Jamestown Westburgh Electric

**Westburgh Electric Inc.**, founded in 1919, is the oldest electrical supply and motor repair facility in Chautauqua County. It has been operated by the Blixt family ever since Roger Blixt and his son Dave purchased the company in 1962. When Roger retired in 1978, Dave bought his share of the business and expanded into new motor sales. When Dave retired in 1998, his sons Dan and David Jr. took over. In September 2012, Jamestown SBDC Business Advisor Curt Anderson approached Dan about launching a new company website. After several discussions, Dan hired a local company to build a new e-commerce site for Westburgh, which went live in February 2013. The second online order received was a \$9,000 order from New Zealand. That single order paid for the entire website and enabled Westburgh to begin shipping internationally. The company goal for 2013 was to surpass \$50,000 in new business online, and by December 1 the company had exceeded \$120,000 in e-commerce revenue. Dan is extremely excited about e-commerce opportunities in 2014, and believes the company's Internet sales could exceed \$350,000. The company has added thousands of products to the website and is working on an aggressive marketing campaign to attract new business through SEO, PPC, LinkedIn, blogging, and other social media techniques. Dan's commitment and determination have led to an incredible return on investment for his company. Encouraged by Westburgh's success, the Jamestown SBDC launched its "\$1 Million e-Commerce Club" to challenge other local companies to make the same e-commerce investment. So far, 10 companies have signed up, representing approximately 350 jobs.

# LaGuardia Eastern America Data

**Eastern American Data, Inc.** was started by Gunter Schmidt in 1972. Eastern American Data provides telecommunication service and equipment to small and mid-size companies and organizations in the NYC metropolitan area. The services include carrier analysis, connectivity & phone bill evaluation; system audits; emergency service; infrastructure cabling including installation; IP migration, security and consulting; maintenance plans & service contracts; paging systems; and phone and Internet access. Gunter's sons George and Paul took over the management of the business in 2006. The business' cash flow declined drastically as a result of Super-storm Sandy. The business is located near the East River in Long Island City, where most of the businesses were severely damaged or destroyed due to their proximity to the river. George attended a small business disaster relief event at Manducatis Rustica Restaurant hosted by Congresswoman Carolyn Maloney. When he spoke to LaGuardia SBDC Director Rosa Figueroa, George expressed concern that his customers were not paying their bills because of the disaster, and it was impacting the business. Rosa assisted the Schmidts with the application process and within days they submitted their application to the SBA Disaster Relief Business Recovery Center at the LaGuardia SBDC. It took more than seven months to obtain the funds, but the Schmidts ultimately received a loan of \$79,300. The clients expressed gratitude for the SBDC assistance and were pleased to obtain the loan and save the jobs of two employees.



## International Trade - Global Certified Advisors

Under the National Export Initiative, in 2010 President Obama committed the government to marshal its full resources in support of American businesses that sell their goods and services abroad. The export and trade certification program launched by SBA in collaboration with the Trade Promotion Coordinating Committee at the Department of Commerce is intended to greatly expand the number of qualified advisors available to help small businesses to engage in international trade. The New York SBDC has 26 certified global counselors, and seven Business Advisors or directors working toward certification. Expanding the number of advisors knowledgeable in international trade significantly increases the ability of the SBDC to assist small business owners interested in launching or increasing their participation in the global marketplace. The following advisors have been certified to provide counseling in international trade:

**Benigno Ballena**, Bronx  
**Bill Brigham**, Albany  
**Amiscia Christopher**, York  
**David Bull**, Onondaga  
**Pascual Castano**, Brooklyn  
**Miriam Colon**, Brooklyn  
**Jack Dezick**, Niagara  
**John Halleron**, Watertown  
**Shiau-larn Hoang**, Baruch  
**Sam Kandel**, Mid-Hudson  
**Pierre Lespinasse**, Stony Brook

**Lourdes Martinez**, Bronx  
**Tom Morley**, Rockland  
**Lynn Oswald**, Niagara  
**Larry Perras**, Watertown  
**Robert Piechota**, Brooklyn  
**Vanessa Primus**, Mid-Hudson  
**Oswaldo Rengifo**, York  
**Dale Rice**, Canton  
**Arnaldo Schwerert**, Mid-Hudson  
**Clarence Stanley**, Bronx  
**Ritu Wackett**, Stony Brook  
**Harry Wells**, York  
**Brian Yeung**, York  
**Dinene Zaleski**, Niagara  
**Jinshui Zhang**, Central

## Technology and Productivity

**Project Start:** 2011\*  
**Project Staff Locations:** Albany, Binghamton, Brockport, Rockland, Stony Brook  
**Project Objective:** Building stronger and more productive small businesses is key to rebuilding the NYS economy, as is developing new companies with innovative products and services. The SBDC has seen an increase in clients whose products are based on technology based innovations. To serve these needs, five regional centers—Albany, Binghamton, Brockport, Rockland, and Stony Brook—have advisors and programs dedicated to helping clients with technology issues.

The New York SBDC is in its third year of funding from the SBA's Federal and State Technology (FAST) program, offering seminars and workshops about the SBA managed SBIR

and STTR grant programs. SBIR grants, in particular, are often the only funding source available for prototype development of new technology products. In previous years the primary activity was composed of introductory workshops on federal SBIR and STTR grant opportunities. In the current year some of the participating SBDCs are moving toward clinics for clients that are, or seriously intend to be, SBIR/STTR applicants.

Four of these regional centers (Albany, Binghamton, Brockport and Stony Brook) have also received awards through the SUNY Chancellor to add Technology Entrepreneurs in Residence (TERs) to their staff. The funding is part of the New York State match to the FAST award and the goals of this program are complimentary to the federal FAST program. The SBDC TERs are serial technology entrepreneurs with experience in business modeling, pursuit of SBIR and STTR awards to support product development, intellectual property protection, and funding for new technology products usually through equity investments via private investors, angel investors and venture capitalists.

A third initiative, to be run by the Stony Brook SBDC, is the regional SBIR Matching Program funded through a NYS Empire State Development (ESD)

Agency grant. The award was recently won by Stony Brook University in the third round of competition held by the Long Island Regional Economic Development Council. In the SBIR Matching Program the Stony Brook's SBDC will establish, publicize and manage a fund available to SBIR, STTR and BAA awardees to purchase equipment necessary to fabricate, test or monitor company product prototypes. Up to \$50,000 will be available to awardee companies which purchased equipment from other NYS companies. Those companies which went out of state to purchase equipment would be limited to \$25,000. This program is projected to start in the second quarter of 2014 and runs for two years.

*\*Note: Though the New York SBDC has been assisting technology clients since inception, the program's first targeted funding for this segment of the small business community was obtained in 2011.*

## Teaching Entrepreneurship

**Project Start:** 2002  
**Project Staff Location:** Central  
**Project Objective:** The Office of Entrepreneurial Education (oe2) is committed to promoting entrepreneurship through its educational products: **EntreSkills™**, **EntreSkills for Veterans**, and **EntreSkills for Entrepreneurs**. All three products are interactive web-based programs designed to introduce users to entrepreneurship, and teach them



# Mid-Hudson The Cardio Club

Raegan Reed and her mother Laura Stewart purchased the 20-year-old **Cardio Club** on Main Street in Delhi in 2009. Their passion, dedication and sound managerial practices soon paid off and the business grew to the point where the rented space became inadequate to serve growing membership numbers, plans were made to expand the fitness class offerings and other wellness programs. They found an un-used church youth center suitable to renovate into an expanded Cardio Club facility. The project was ultimately approved by the local planning board and was in full compliance with all regulations and the vision for the community. In spring 2012 Mid-Hudson SBDC Advisor Sam Kandel promptly began working with Raegan on her expansion strategy, business plan, financial analysis and funding applications. The clients planned their marketing strategy with the help of market trends, demographics and current fitness industry profiles from the Research Network. In support of local entrepreneurship, the project included development of space to house other value-added small businesses that supporting the core values of The Cardio Club, including a chiropractor, spa, and massage therapist. The additional rental income helps the business meet its financial obligations and maintain profitability. It is now truly the one-stop health and fitness destination envisioned by the owners. The funding for the project came the Catskill Watershed Corporation, the Delaware County Economic Development Loan Fund, the Bassett Research Institute and the owner's own personal funds. The total investment was \$201,000+, with seven jobs saved and seven created.

# Mohawk Valley A&P Master Images

**A&P Master Images** is a full service company offering screen printing, graphic design, embroidery, laser, rhinestone, simulation and vinyl as well as over 700,000 different promotional items. The company was started by Howard and Amanda Potter in 2003 as a part-time home-based business while both kept full-time jobs. Ten years later, A&P Master Images continues to grow with sales exceeding \$1 million and 13 full-time employees. The Potters have reinvested in their success and continued growth by purchasing state of the art equipment, which enables them to do most everything in house. Mohawk Valley SBDC Advisor Dave Lerman assisted the Potters with projections and a development of a business plan to support financing for the purchase a new larger building in Utica. With newly renovated space, and new equipment to enhance their capacity, they expect sales to exceed \$2,000,000 within five years and add several jobs. The Potters received financing from Adirondack Bank to move the project forward, and expect 2014 to be an exciting year after they open in their new location in January. "We treat every customer as though they were our only customer," says Howard. "Dave was a great help to our company and he helped make it that much easier to get the building we wanted from the City of Utica. He's a great mentor." The Potters give a great deal back to the local community, donating \$25,000 in products each year to local charitable organizations in Utica and the Mohawk Valley.



*skills needed to start, operate or expand a business. EntreSkills is designed to be used by students with a teacher's guidance, while EntreSkills for Veterans and EntreSkills for Entrepreneurs are designed to be used by adults in conjunction with an advisor.*

The original EntreSkills was created for use by high school educators, and conforms to the NYS Education Department (NYSED) learning standards, Career Development Occupational Studies (CDOS), and the Common Core Standards. Features include tests and auto-grading, and resources such as vocabulary worksheets, case studies, and links to additional relevant information.

All three entrepreneurial products offer users a flexible platform from which they can gain knowledge at their own pace. The programs may be used in their entirety, or just selected components, depending on the users' needs. They provide interactivity through the use of case studies, links, video clips, and the business plan builder.

The embedded Business Plan Builder enables users to create their own business plan by responding to questions. As they work their way through the curriculum, this data is captured and compiled into a draft business plan which can then be revised and polished. Once edited, the users have a

completed business plan ready for implementation.

The EntreSkills products are currently undergoing revisions to ensure that users have the most up to date information available via user-friendly technology. The oe2 taps into the resources offered by the New York SBDC to make this happen. Training to use the EntreSkills programs is available for individuals and groups upon request.

The EntreSkills products also have been used outside the traditional teacher-student and client-advisor realms. The Greater Binghamton Scholastic Challenge, now in its fourth year, uses EntreSkills as a business plan builder. The U.S. Department of Labor has used EntreSkills in its "Start Young Initiative" to promote entrepreneurial skills among disadvantaged youth. The Retired Military Officers Association (RMOA) uses EntreSkills for Veterans as a part of its RMOA Business Institute.

The oe2 staff welcomes the chance to attend, speak and exhibit at conferences, professional development days, and other entrepreneurial related events, and continues to pursue more partnerships with organizations promoting entrepreneurship.

**Serving those who have served us: Veterans!**

**Project Start Date:** 1999  
**Project Locations:** Albany, Buffalo, Farmingdale  
**Project Objective:** The SBDC is committed to assisting veterans who aspire to become entrepreneurs, or who already own a business and wish to grow.

The New York Veteran Business Outreach Center (VBOC) is one of fifteen programs in the country established by the U.S. Small Business Administration (SBA), to serve as an entrepreneurial assistance program directed at veterans, service-disabled veterans and their immediate families. VBOC provides outreach in the form of public workshops, targeted business training, counseling, and ongoing mentoring for veterans, including service-disabled veterans. The mission of the VBOC program is particularly timely at this moment as our nation is facing a mass transition of soldiers, sailors and airmen who are seeking new careers or returning to their own small businesses after deployments overseas. VBOC is working with the New York State National Guard and Military Reserve Units to educate deploying small business owners and help them prepare.

The SBA's Veterans' Assistance and Services Program (VAS) provides a dedicated Veterans Business Advisor in the Brooklyn SBDC to do outreach and service

delivery to the veterans' population in New York City. This entrepreneurial assistance program supports targeted outreach (in an area with a dense population of veterans), online counseling and distance learning, and coordinated resources to improve access to services. The website ([nyvetbiz.com](http://nyvetbiz.com)) provides information about the VBOC and VAS programs and as well as an electronic request for counseling.

The range of veteran-targeted activities conducted by the program in 2013 demonstrates the SBDC's absolute commitment to assisting this special client group. The SBDC held several Veterans' Small Business Resources Days in various regions throughout the state, and unprecedented numbers of veterans have participated in programs offered by the SBDC. Strategic partners vary depending upon the region of the state, but examples of the types of such vital partners are local Chambers of Commerce, SBA district offices, Veterans Administration Vocational Rehabilitation counselors, the NYC Mayor's Office of Veteran's Affairs, and SBDC's host institutions.

Albany Veteran Advisor Amy Amoroso has been working with state legislators on OORAH (Opening Opportunities, Resources and Access for Heroes), a comprehensive, data-driven bill with bipartisan support. It is designed to provide



## Niagara Woodcock Bros. Brewing

Niagara Wine Country visitors and winery staff have wanted a brewery in the area for years and with the opening of **Woodcock Brothers Brewing Company**, they finally have one. One crazy idea, two brothers and their wives, an old building in a historic town and a lot of good beer sums up the beginning of the brewery in November 2012. The business, which took two years to complete, opened in a reclaimed, century-old cold storage facility in the heart of Wilson's lakeside community. Small touches like door frames, walls, and other items from the original building reflect the building's history as an apple storage facility and demonstrate Mark and Tim Woodcock's flair for stylish construction. Niagara SBDC Business Advisor Dinene Zaleski assisted the Woodcocks in revising a business plan and projections scaled back from the owners' original project after their loan request was declined by several banks. The final version included significant investment by the owners, bank financing, and a loan from a local public funding source. As a result, 20 jobs were created. Woodcock Brothers Brewing offers a great lineup of original craft beers along with Niagara County wines in a beautiful full-service restaurant. In addition to selling beer on-site the company supplies local bars and restaurants. "This is very, very exciting," says Wilson's acting mayor, Bernard J. Leiker Jr. "The village is so excited about this. This will have a real economic impact on not only the village and town, but on Niagara County, as well, because it's the first brewery in the county."



## ***Message from The State University of New York***

Nowhere in the world do businesses and communities stand to benefit more by partnering with higher education than here in New York—a mighty hub of innovation, diversity, and skilled human capital.

SUNY, the largest comprehensive public university system in the country, enrolls nearly 463,000 students, employs more than 88,000 people, and offers more than 7,500 degree and certificate programs. SUNY leverages its strengths to create a greater impact on the students, businesses, and communities throughout New York and the globe. Our strategic plan, The Power of SUNY, prioritizes the system’s potential to drive economic growth, create jobs, discover new technologies, conduct ground-breaking research, and provide new paradigms for energy use, among other measures.

SUNY’s Small Business Development Center (SBDC), in cooperation with the U.S. Small Business Administration, serves entrepreneurs and small-business owners who build and grow enterprises that contribute to a strong and productive business environment in which SUNY graduates can build successful careers. Along with our partnering campuses at CUNY and the state’s private colleges and universities, SUNY assists New Yorkers in fulfilling their entrepreneurial dreams, and we help guide them through the challenges of operating a successful business in today’s global economy.

The SBDC helps business owners face myriad challenges, such as access to capital, regulatory compliance, marketing, global competition, expansion, and technology implementation. The SBDC provides invaluable pro-bono and confidential advice for business owners, in collaboration with SUNY faculty, staff, and students.

SUNY and the SBDC are working together to support and create new companies through incubators, tech-transfer offices, and other systems. The new state initiative, START-UP NY, is like no other in the nation in its scale and use of university/industry/government partnerships. START-UP NY designates SUNY campuses as tax-free zones for new and expanding businesses. Our partners with the SBDC and across the University are ready, willing, and able to support these businesses and help them plan strategically for success.

SUNY’s power to revitalize New York’s economy is now ready to reach its full potential. We are strengthening our system, creating breathtaking new ideas and technologies, and pushing outward in every direction, every day to adapt to the needs of a changing world. I think New Yorkers will be pleased to see how engaged, responsible, creative, and impactful our campuses will be as this process moves forward.

To the business community in New York and beyond, I say that we are open for business, and we are building something unique in New York—a business pipeline for success. Through our world class faculty and facilities, SUNY is delivering the 21st-century workforce businesses need to grow and thrive.

**Nancy L. Zimpher**  
Chancellor



## ***Message from The City University of New York***

For generations, New York State and CUNY have been partners in a shared goal: helping thousands of individuals improve their lives through education. At CUNY we serve half a million students annually across the five boroughs of New York City. The diversity of our student body is unique among American—and indeed—global universities. CUNY students trace their ancestry to over 200 countries and speak more than 190 languages. The racial, ethnic and socioeconomic diversity of the university mirrors that of New York City and is one of the great sources of our vitality.

Our students enroll at one of CUNY’s 24 campuses for the same reason students enrolled in the original CUNY campus, known as the Free Academy of 1847: to seek a better life. For over a century, CUNY has been able to provide students access to the world of ideas, exposure to new ways of thinking and true opportunities for advancement.

New York City has long symbolized the industry, entrepreneurship and innovation that all businesses require. For thirty years, the Small Business Development Center has provided professional, confidential, pro bono counseling for New Yorkers seeking to start a new enterprise or improve an existing business. The Small Business Development Center helps individuals learn how to develop and grow small businesses, improve their productivity and profitability and capitalize on the dynamism of New York. Six CUNY campuses located within the city’s five boroughs host our Small Business Development Centers, supplementing one-on-one counseling with customized business research and low cost seminars on business-related topics.

The university is pleased to extend its role in accelerating the state’s economic development through its participation in New York State’s StartUp NY program. The initiative authorizes the creation of tax free zones on university campuses statewide for new and existing businesses. Five CUNY campuses, each located in an economically distressed community, will host one of these tax free zones. Two of the selected campuses will have the additional benefit of having Small Business Development Centers on site, to provide technical assistance to the businesses selected to participate in the program.

CUNY continues to rely on its partnership with SBDC to establish stronger links with business and industry and to ensure that our students are prepared not just for today’s economic opportunities, but for tomorrow’s. In the knowledge economy, education is the key to advancement and we’re proud to work with government and industry to insure that New York will have a competitive workforce. Together, CUNY and the SBDC can help the best minds develop new ideas, nurture entrepreneurship and increase opportunity for all New Yorkers.

**William P. Kelly**  
Chancellor

# North Country

## North Country Creamery

Ashlee Kleinhammer is part of a new generation of young farmers choosing to do business in the North Country. Her start-up dairy farm, **North Country Creamery** at Clover Mead Farm, is located in Keeseville and specializes in the production of grass-fed, all-natural Jersey milk, cheese and yogurt. All of the farm's products are made exclusively with fresh milk, and other ingredients are limited to cultures, local herbs, sweeteners & fruits--no added colors or stabilizers. After college, Ashlee worked on farms in Vermont and New York before deciding to settle in upstate New York to start her dairy operation. Ashlee consulted the North Country SBDC in Plattsburgh for assistance in reviewing her business plan and developing financial projections prior to requesting funding from the Open Space Institute. Advisor Angela Smith also helped Ashlee research market opportunities. With help from the Research Network, they examined debit card systems for CSA share sales as well as WIC and SNAP program initiatives. They also looked into agri-tourism as a value-added activity to generate additional income for the farm. North Country Creamery opened in June of 2013, and to date demand for their products is outpacing supply. Ashlee purchased the farm through a loan program with Open Space Institute for \$284,000, invested \$40,000 of her own funds, and created three jobs. "I am honored by the support I've received from SBDC," says Ashlee. "I've greatly appreciated Angela's follow-through with my research questions and genuine enthusiasm for our small-scale creamery."



veteran business owners with the same access to economic programs and incentives, including increased opportunities in state contracting that is currently offered to minority and women business owners.

During the last year, VBOC and SBDC Advisors participated in several transition assistance programs at military facilities for service men and women separating from the armed services. Through the SBA's and DOD's Boots to Business initiative, service members learn the nuts and bolts of how to start and grow a business. They are introduced to the SBA's resource partner network for support throughout the lifecycle of their new business. The Watertown SBDC collaborates with the Army Career Alumni Program (ACAP) at Fort Drum to provide counseling and training to veterans and civilian Department of Defense workers who are out-processing or retiring and interested in self-employment. Key relationships have been groomed by VBOC representatives with other veteran support organizations such as "Yellow Ribbon," in order to communicate with transitioning service men and women before the uniform ever gets exchanged for street clothes. SBDC Business Advisors apart from the VBOC team have achieved amazing results with local military commands in supporting out-processing events, career

airs, and ad hoc educational forums. These efforts have yielded an all-time high in the number of counseling requests from veterans and their family.

There are times when veterans requesting counseling cannot physically meet with an SBDC advisor. EntreSkills for Veterans, an online educational tool that teaches the basic concepts of business ownership is available 24/7 wherever there is Internet access. There is a link from the Veterans page on the SBDC website, as well as a direct link from the home page. It's available for all veterans, particularly those unable to participate in traditional education or work environments.

This year the SBA recognized the New York VBOC as the 2013 Veteran Business Outreach Center of the Year, the first time this award has been presented. The New York VBOC, in partnership with the SBA, is prepared to assist veterans in their entrepreneurial ventures into the next decade. The veterans deserve and will get our best!

### Supporting Latino and Immigrant Business Owners

**Project Start:** 2008

**Project Locations:** Brooklyn, Baruch, Bronx, Columbia, LaGuardia, Mid-Hudson, Staten Island, Stony Brook, York

**Project Objective:** The Organization of Latino

**Entrepreneurs (Olé)** program was launched in November 2008 to provide targeted outreach to the Latino entrepreneurial community. Olé is dedicated to developing resources to support Latino business owners or aspiring entrepreneurs through one-on-one management assistance and educational programs. Olé can generate economic growth in the Hispanic community, raise the profile of Hispanic business owners, and provide a forum to raise awareness of Hispanic business issues.

During 2013, the Olé program provided counseling to 1,959 Hispanic clients. 137 Hispanic entrepreneurs went into business in 2013, generating economic impact of \$11,273,901, creating 277 jobs and saving 173 jobs.

The Olé program hosted more than 10 educational events in 2013 including, Starting Your Own Business (by the Columbia-Harlem SBDC for the Hispanic Federation NYC as part of the Office of New Americans Program); a Cosmetology Symposium with the NY Hispanic Cosmetology and Beauty Chamber of Commerce (by the New York City College of Technology SBDC); International Trade to Latin America (by the LaGuardia Community College and NYC College Of Technology SBDCs); Curso Empresarial for the Colombian Consulate (by the New York City

College of Technology SBDC); and English For Entrepreneurs (by the Stony Brook SBDC as part of its Hispanic initiative). The Olé program expanded its outreach with the introduction of Cosmetology classes into the Lehman College Continuing Education curriculum, targeting Hispanic Appearance Enhancement immigrants. Bronx SBDC Director Clarence Stanley, whose Center is located at Lehman College, became Advisory Board Chairman for the NY Hispanic Cosmetology and Beauty Chamber of Commerce.

The Olé program's partnership with El Consulado General Central de Colombia en New York, El Programa Ministerial "Colombia Nos Une" and El Area de Asuntos Sociales is in its second year. The Consulate hosted five workshops, featuring the "Curso Empresarios" entrepreneurial course, which was launched with a presentation by NY Colombian Consul General Elsa Gladys Cifuentes Aranzazu. Topics included: How to Start your own Business, Legal Structures, Management and Business Networking, Business Planning/Financing, and Marketing. More than 100 participants received certificates for completing this rigorous program. Visit Olé's bi-lingual website for more information, including a list of regional centers with Spanish-speaking advisors: [olenegocios.org](http://olenegocios.org) or [olebusiness.org](http://olebusiness.org).



## Onondaga Tech Bridge International

When Ping Xiao came to Central New York in 2010, she noticed that most people had no understanding of current-day China, and was determined to do something about it. After leaving a medical device company, she founded Tech Bridge LLC to do regulatory and business development consulting. In November 2011, she met Todd Sullivan at a conference at Onondaga Community College and invited him to join her company. In April 2012, CenterState CEO announced its Metropolitan Export Initiative to double exports from the area in five years. Recognizing that China would be a target for exports, Ping and Todd made three trips to China during the next 18 months to solidify their connection with Chinese organizations and explore business opportunities. They worked closely with CenterState CEO to coordinate visits by Chinese delegations and a reciprocal visit to China by a small delegation from Central NY in 2013. Their efforts were rewarded when CenterState CEO and the Chinese organization opened an International Executive Wellness Center in Syracuse. The Center will provide medical testing for Chinese science and technology company executives, as well as opportunities to visit tourist attractions and to do business with local companies. Ping and Todd have relied on Onondaga SBDC Advisor Tania Hanouille for guidance with their business, and Director of International Business Development Jinshui Zhang for his wisdom in doing business with China. Along the way, Ping and Todd reorganized the business as an S-corporation, **Tech Bridge International, Inc.** They continue to plan trips to China, and to explore new business and collaboration opportunities.

# Oswego Empire Sub Shop

**Empire Sub Shop, Inc.** is an expansion of Oswego Sub Shop, an icon in the City of Oswego, which was established in 1969 by the grandfather of current owner, Bill Greene, Jr. The Oswego Sub Shop has been mentioned on national television by Al Roker of the Today Show and Steve Levy of ESPN, both alumni of SUNY Oswego. Shortly after Bill took over the business, he worked with the Oswego SBDC to obtain financing of \$1.1 million to completely renovate and upgrade the sub shop and to add a bakery. In 2012, Bill decided to establish a second location in Onondaga County. He formed a new corporation and brought in Tim Graber and Paul Atkins as stockholders and officers. He again turned to the SBDC and worked with Adviser Larry Perras to help develop a business plan, financial projections, and obtain financing. Larry reviewed drafts of the business plan narrative and revised several drafts of the financial projections as required by changes made to the deal structure by Pathfinder Bank and the Greater Syracuse Business Development Corporation (GSBDC). Ultimately, the business obtained \$993,242 in SBA 504 and 7(a) guaranteed loans from Pathfinder Bank and GSBDC. The principals invested \$178,890 in cash equity and purchased a location in Liverpool, purchased equipment, completed the needed renovations, and opened the new location. A third generation local business expanded to a second location and 40 jobs were created. "It was a pleasure to once again work with Larry, and the services of the SBDC were invaluable," says Bill.



## Superstorm Sandy Disaster Relief Continues

It has been over a year since Superstorm Sandy left homes and businesses in New York City, Long Island and the Lower Hudson Region battered, waterlogged, and powerless. SBDC staff in the impacted areas acted to coordinate with federal, state and local government agencies and establish disaster recovery centers in strategic locations such as Long Beach, Red Hook, and the Rockaways. They engaged community partners, and began counseling business owners within days. SBDC Business Advisors provided practical, business and recovery support to the individuals that needed assistance. The Advisors soon realized that thousands more people were suffering a form of shock as a result of the devastation, and not ready to start the recovery process. In fact it would be months before some of those individuals found the SBDC or got a referral from another organization to the SBDC. Many individuals missed the deadlines for applying for disaster loans from the U.S. Small Business Administration while they dealt with the aftermath of the storm. Thousands have applied for grants or loans from NYC or NYS from the special allocation Congress approved to assist in recovery (the Hurricane Sandy Relief Act), which included New York and seven other impacted areas.

Requests from businesses continue and the SBDC Regional Centers have implemented proactive procedures, targeting businesses likely impacted by the storm and reaching out to them to offer additional assistance. In some



Mohawk Valley Business Advisor **David Lerman** on his way to counsel disaster-impacted business owners outside the Far Rockaway Disaster Recovery Center in February 2013.

of the hardest hit business neighborhoods, Business Advisors have gone door-to-door, talking to business owners about the impact of the storm, status of their business, and potential need for assistance. Many business owners didn't want to incur additional debt by taking a disaster loan, but are taking advantage of other assistance available from the SBDC. Many businesses are opting for assistance in refining their marketing strategies to help them adapt to the new post-Sandy business landscape.

Business Advisors helped people understand the grant and loan options available from various sources, and decide which would be most appropriate for their needs. The customized assistance provided by the

SBDC included helping business owners complete loan applications and assemble supporting documentation. The challenge for most storm-impacted individuals involved locating documents from structures destroyed by wind and water to establish the pre-storm status of income from sales, business profitability, and information required by disaster underwriters. Often, the assistance included advocating for them with reviewers and helping revise financial documents and applications for reconsideration of denied requests.

When New York State launched its **NY Rising** disaster relief program, SBDC Business Advisors learned the options available to business owners, as well as the process and documents required for requests for assistance. The Advisors learned how to capture required information for effective tracking of special documentation required. The Advisors became familiar with the various options available to business owners and explained to them about eligibility and the application process.

The New York SBDC received targeted funding from the U.S. SBA and New York State to provide both immediate assistance to those impacted by the storm and longer term assistance to help businesses and communities rebuild with resilience. Disaster relief efforts continue in most of the counties impacted by Superstorm Sandy, especially in the communities hardest hit by the storm surge. As the SBDC provides business owners with training about preparedness for future disasters, it continues to assist with disaster loan and grant applications or reconsideration of preliminary determinations. The SBDC will continue to advise, support, and advocate for business owners impacted by Superstorm Sandy, one business at a time.



## Pace Finback Brewery

Although Basil Lee was a licensed professional architect, he had a passion for drinking craft beer. After a few years of home brewing with fellow beer aficionado Kevin Stafford, the pair decided to pursue their dream of making beer on a commercial scale in New York City. Basil saw the Pace University SBDC website and learned about the services offered. He met with Director Ira Davidson and announced that he wanted to open up a brew pub in Park Slope, Brooklyn, or another trendy Brooklyn neighborhood. Ira offered a quick "No you don't" and asked succinctly: "Do you want to run a restaurant, or do you want to brew beer?" Basil's answer without any hesitation was: "I want to brew great beer!" With Ira's assistance, Basil put together a first-class draft business plan. After finding a wonderful location in the up and coming ultra-hip neighborhood of Bushwick, Ira introduced Basil to several bankers. When the landlord changed his mind about selling his warehouse, the deal fell through. After several agonizing months, Basil and Kevin found a new location on the Glendale-Ridgewood area of Queens, and Business Advisor Greg Callender found a new bank to provide the financing. Key Bank met with and loved both Basil and his business plan. Basil and Kevin raised more than \$300,000 of family money and received an SBA guaranteed loan for \$650,000 from Key Bank. Basil and Kevin expect to open **Finback Brewery** in December 2013, and offer an India Pale Ale and a Smoked Porter as their first brews. The pair plan to brew a wide variety of beers, which will be served in the brewery's tasting room.

# Queens Valencia Flowers

**Valencia Flowers, Inc.**, a woman-owned small business located in the Far Rockaways, was closed in October 2012 because of Superstorm Sandy. Before the storm, the business had a reputation for providing beautiful flower arrangements for the home or for special occasions. The business also sold individual flowers such as tulips, roses and lilies, as well as corsages and boutonnieres for school dances. After the storm, owner Dilenia Vazquez needed money to recover her business. She was looking for loans and grants to repair her store and to buy more fresh flowers after the hurricane destroyed her business. She was able to get the first NY Hurricane Sandy Disaster loan from the NYBDC. The disaster funds gave Valencia the working capital needed to get the store ready to serve the community. Dilenia received a \$25,000 loan plus \$10,000 grant from the Empire State Development's Storm Sandy Emergency Loan Fund. She got the maximum amount of money under the program, with no interest for first six months and at 1% thereafter for two years. Dilenia also received the NYBDC's \$10,000 matching grant. As a result of the funding, she was able to restart her business with two jobs created and six saved. She also installed a new sign to attract customers to her newly recovered business. Dilenia was very pleased with the SBDC's assistance: "Thank you SBDC for all your help and someday my flower shop will be like 1-800-FLOWERS!"



## National and Regional Awards

### US Small Business Administration Awards

**2013 Veterans Business Outreach Center of the Year**  
(for hard work, innovative ideas and dedication to the veterans community and a role in driving the nation's economic growth)

**2013 SBDC Service Center Excellence and Innovation Award**  
*Albany SBDC – National Finalist (also a National Finalist in 2009)*

**2012 Veteran Small Business Champion**  
Robert Piechota, Director, *Brooklyn SBDC*

**2010 SBDC Service Center Excellence and Innovation Award**  
(for the innovative way it champions small businesses while providing programs and services for entrepreneurs)  
*Watertown SBDC*

**2008 Veteran Small Business Champion**  
Patrick MacKrell, President and CEO  
*NYBDC, Albany*  
*SBDC Advisory Board*

**2003 National Phoenix Award**  
Outstanding Contributions to Disaster Recovery by a Public Official  
Jim King, State Director  
*NYS SBDC*

**Vision 2000 - Model of Excellence 1999**  
*KidBiz, Buffalo SBDC*

**Vision 2000 - Model of Excellence 1998**  
*Native American Initiative, Jamestown SBDC*

### New York State Awards

**2006 Small Business Advocate of the Year**  
Ray Nowicki, *SBDC Advisory Board*

**2005 Library Journal Notable Document Award**  
*NYS SBDC Research Network - What's Your Signage?*

**2004 (& 1996) Small Business Advocate of the Year**  
Lee Borland, *SBDC Advisory Board*

**2003 Governor's Award - Small Business Organization of the Year (non-profit)**  
*NYS SBDC - World Trade Center Small Business Recovery Loan Fund*

**2002 Small Business Advocate of the Year**  
Loretta Kaminsky, *SBDC Advisory Board*

**1997 Governor's Award - Small Business Organization of the Year (non-profit)**  
*NYS SBDC*

### Other Awards

**2013 NYS Assembly Citation - 104th District.**  
(In appreciation and recognition of your work with thousands of businesses, helping them to invest in the area's local economy and to create and save jobs)  
*Mid-Hudson SBDC*

**2013 President's Award for Exemplary Community Engagement from the University at Albany**  
(for enhancing economic and social development in distressed communities)  
*Albany SBDC*

**2013 Paul Harris Award from the Five Rotary Clubs of Staten Island**  
(for outstanding community service with the SuperStorm Sandy relief effort)  
*Staten Island SBDC*

**2013 Community Service of the Year award from the National Black MBA Association-Metro NY Chapter**  
(In appreciation for hosting the CASH/Leaders of Tomorrow program at the Business School)  
*Columbia-Harlem SBDC*

**2012 Entrepreneurs' Hero Award from Clarkson University's Reh Center for Entrepreneurship**  
(for providing resources that increase the viability of multiple entrepreneurs)  
*Dale Rice, Director, SUNY Canton SBDC*

**2012 Tribeca Disruptive Innovation Award from The Tribeca Film Festival, in association with Harvard Business School and the Disruptor Foundation**  
(for an innovative way of looking at, and often changing, the world)  
*Small Enterprise Economic Development (SEED) Program - Albany SBDC and the University at Albany*

**2011 Friend of Sunset Park Award from the Sunset Park (Brooklyn) Business Improvement District**  
(for helping small businesses in the community)  
*Brooklyn SBDC*

**2010 Partnership Award from Ulster County Chamber of Commerce**  
(for 25 years of service to the small business community)  
*Mid-Hudson SBDC*

**2010 Economic Development Award from Bronx Overall Economic Development Corporation (BOEDC)**  
(for helping to drive economic success in the borough)  
*Bronx SBDC*

**2010 Award of Excellence in Community Development from the University Economic Development Association**  
(for work in developing stronger communities)  
*Organization of Latino Entrepreneurs (Olé) Program - National Finalist*

**2009 Trade Partner of the Year from Tech Valley Global Business Network**  
(for active participation in the international trade arena)  
*NYS SBDC International Business Development Program*

**2008 NYBDC Community Partner of the Year**  
(For close working partnership in delivering assistance to small businesses)  
*NYS SBDC*



## Rockland Make Tech Better

Erik Contzius could be the poster boy for following your passion. After advocating family values for more than 18 years as a cantor to his congregation, Erik finally followed his own advice. In order to spend more time with his family, he left the pulpit and started his own company. **Make Tech Better, Inc.** provides website design, computer training and technical services to individuals and small businesses. Erik had retained a lifelong interest in computers during his seminary years, so it was an easy transition. He requested assistance from Rockland SBDC Business Advisor Howard Stein to build his business, including strategy development, marketing, networking and professional staff management. Howard worked with Erik to expand his marketing focus from individuals to small businesses, improve time management, and maximize the resources of his professional staff members. This freed Erik to focus the majority of his time on creating outstanding websites for his clients. Howard also worked with Erik to identify and join networking groups such as the Business Council of Westchester, Jewish business groups, and web development groups, all of which have led to new business relationships. Make Tech Better has successfully expanded its scope, and Erik is focusing his finely-honed interpersonal skills on working with small businesses and "solo-preneurs" to develop websites that truly meet the clients' needs and exceed expectations. Even more importantly, Erik is able to follow his passion and values to provide balance in his life. His family appreciates it and his clients are thrilled with the outstanding service.

# Staten Island Majestic Vending

**Majestic Vending and Services, Inc.** is co-owned by Stephen and Maryann Piazza. From its humble beginnings as a simple gumball machine at a construction site, the company has grown into a company that serves the New York City area with vending, office coffee, bottled water delivery and safety gear. Its MAJPRO subsidiary brings fresh high quality ingredients together to use unique raw and organic sweeteners and/or herb savory flavors to glaze or roast the nuts for onsite events or shipped directly to you. The popcorn is always served hot and fresh on site. Majestic offers a portable bulk product kiosk that can accommodate patrons of all ages and palates including gluten and sugar free treats. Since the company's inception in 1994, the Pizzas have been long term loyal clients of the SBDC. They received a several hundred thousand dollar SBA 7a loan to purchase their warehouse; Maryann received counseling to obtain her WMBE status with the State, City and NY/NJ Port Authority; and SBDC encouraged her to successfully complete the Goldman Sachs 10,000 Small Businesses program. Maryann continues to grow and expand Majestic especially as a New York State/New York City certified Women Business Enterprise. "The Small Business Development Center helped me to write a business plan and migrate through the system post-Sandy," says Maryann. "They were a sounding board for me and were extremely helpful. They were the first to help me connect with the SBA and get help after the storm."



## Professional Business Advisors

Every SBDC Business Advisor is dedicated to assisting existing or aspiring business owners. The Business Advisors are professionals well-versed in the latest financial and management tools available to small businesses. Most have small business experience and many have advanced business degrees/MBAs.

SBDC Business Advisors provide a range of services, from advisement on developing a business plan to assistance with more complex issues such as compliance with regulations or protecting an entrepreneur's creative work. They can help identify options that best suit the client's needs and help analyze factors in decision-making to ensure that the client arrives at the best decisions. They do not endorse the purchase of goods and services from any one individual or firm, but will provide multiple choices. If the Business Advisor recommends that the client retain legal, accounting or business insurance assistance – and almost every business requires these resources – a list of professionals is provided along with criteria to support an informed selection. It's always the client that makes the decisions for his or her business, not the SBDC Advisor.

SBDC Business Advisors undergo a rigorous professional development and certification process to continually improve their expertise and sharpen their skills. An ambitious Advisor Certification program was enhanced in 2004 by the implementation of a path to advanced certification. The advanced program requires at least five years of additional training and experience, active participation in statewide program initiatives, and leadership in the local community organizations. Since 2004, 26 Business Advisors have attained Advanced Certification with in-depth expertise in specialties such as procurement, international trade, technology, veterans' business assistance, women's business assistance, and youth entrepreneurship.



**Top SBDC Advisor for 2013** – Mid-Hudson Business Advisor **Myriam Bouchard** (center) was recognized as the 2013 *Business Advisor of the Year* at the Annual Staff Conference. She's pictured here with colleagues from the Mid-Hudson Regional Center: (From left) Advisor **Vanessa Primus**; Advisor **Barbara Voerg** (*Lead by Example* awardee); Advisor **Sam Kandel**; Center Director **Arnaldo Schwerert**; Advisor **Noa Simons**; Advisor **Cathy Terrizzi**.

## Advisor of the Year

At the Annual Staff Training event in May, the SBDC recognized five outstanding Business Advisors from across the State with *Advisor of the Year* awards, signifying their consistent excellence in providing professional services, generating positive outcomes, and creating client satisfaction. Outcomes in economic investment and job creation are key determinants in selecting these awardees. **Myriam Bouchard** (Mid-Hudson) received the top honor in 2013: *Advisor of the Year*. Also among the top advisors in NYS this year: **William Grieshober** (Buffalo), **Kate Baker** (Albany), **John Narciso** (Farmingdale), **Sam Kandel** (Mid-Hudson), and **James Daley** (Baruch). The consistently outstanding performance of these advisors has earned them recognition as top advisors several times in recent years.

In addition, two other individuals received special awards at the annual awards dinner. Advisor **Barbara Voerg** (Mid-Hudson) received the *Lead by Example* award, which is given to individuals who provide outstanding service in special projects, publications development, mentoring, and other activities beyond routine counseling and training. Secretary **Leslie Rurup** (Stony Brook) received the *Above and Beyond* award, which is presented to clerical staff for outstanding performance in support of their center. Leslie was cited for proactively supporting Stony Brook staff and clients in myriad ways.

Advisor **Bernard Ryba** (Stony Brook) was honored with the 2013 *Star Performer* award by the Association of Small Business Development Centers at their annual conference in Orlando, Florida. In his nine years with the SBDC, Bernie has counseled more than 1,300 small business owners and entrepreneurs. These individuals have invested more than \$39.4 million in their businesses and created/saved more than 450 jobs. The Advisors of the Year and Star Performer award winners are examples of the dedication and expertise of the SBDC's extraordinary cadre of Business Advisors.



**2013 Above and Beyond Award** – Stony Brook Secretary **Leslie Rurup** was awarded the 2013 *Above and Beyond* award at the Annual Staff Conference for her outstanding support of the Regional Center staff. (From left) Stony Brook Business Advisor **Bernie Ryba**; Ms. Rurup; Stony Brook Director **Jeff Saelens**.



# Stony Brook Hampton Navigation

**Hampton Navigation, Inc.** was established in 1993 and is engaged in the retailing and installation and service of navigation equipment, chart plotters, two-way radios, depth finders and other electronic equipment essential to both commercial fishing and recreational boating. Sales are made to customers from Staten Island to Rhode Island. Hampton Navigation did not receive much physical damage from Superstorm Sandy, but suffered real losses when owner Bill Altman and his crew could not obtain access to boats to do installation and repairs after the storm. Most of Long Island's marinas suffered significant damage. As a result, Bill was unable to replace inventory as he sold it and still maintain his stellar credit record. He first approached the Stony Brook SBDC for help in filling out an application for the \$25,000 Sandy loan through NYBDC. He was successful in that endeavor and quickly expended the funds, but then was forced to lay off two technicians. Bill then heard about the NY Rising grant and again sought SBDC assistance in applying. Stony Brook SBDC Advisor Dan O'Connell assisted Bill with the application for a Sandy grant and found he was eligible for both a small business grant and a commercial fishing grant. For almost six months, they worked on requests for Sandy grants through changing applications and incremental underwriting requirements. In October 2013, the business received two New York Rising grants for \$50,000 each - just in time for Bill to go to a boat show with some inventory to display. He was the very first applicant on Long Island to receive a NY Rising grant and will be hiring back the two technicians he laid off.

# Watertown

## The Spicy Wench

When Christine Hoffman left her job at the City of Watertown Planning Office in 2009, she decided to plant a garden. Her family suggested that she plant peppers, and after harvesting them, her husband suggested she should make pepper jelly. That was the birth of **The Spicy Wench** line of pepper jellies, sauces and spices. Christine's business has grown from selling individual jars at farmers markets and craft fairs, selling more than \$10,000 of product in two months. With an initial modest investment of \$25,000, she now employs five people, mostly during the summer months to cover events and in the fall after harvest which is her busiest production time. Watertown SBDC Business Advisor Sarah O'Connell helped Christine investigate the regulatory and testing processes needed to produce food products and they discussed marketing opportunities. They also worked together to locate a commercial kitchen where Christine could make her products. After renting space in various venues, in September she became the very first tenant at a new shared kitchen venture in Sackets Harbor. The Spicy Wench products are now sold through several local stores and at private parties, wine and food events, craft fairs, farmers markets, renaissance fairs, and online through [thespicywench.com](http://thespicywench.com) website. Christine has connections with local farmers to grow her ingredients, and says that has been one of the most satisfying parts of her venture. "I never saw myself being in the food industry," she says. "What a learning curve, but I have had a wonderful network of people like the advisors at the SBDC to help me."



## 2013 Entrepreneurs of the Year

The Niagara SBDC hosted the 2013 New York SBDC Staff Training and Professional Development Conference, which was held at the Niagara Falls Conference & Event Center. At the awards banquet, the best and brightest entrepreneurs of the year were honored. The 2013 "Entrepreneurs of the Year" are pictured here. For more information about these entrepreneurs and their businesses, visit [www.nysbdc.org](http://www.nysbdc.org).



### Female Entrepreneur of the Year

**Kaye Stone-Gansz**  
Stone Goose Enterprises

*Brockport SBDC*



### Energy Innovation Entrepreneur of the Year

**Ryan McGann**  
Solar Cool Technologies

*Stony Brook SBDC*



### Growth Business of the Year

**Eric Corey**  
EMC Fintech

*Jamestown SBDC*



### Phoenix Award

**Shelley and Roger Gray**  
Center Line Studios

*Mid-Hudson SBDC*



### Veteran Entrepreneur of the Year

**Peter DeCotto**  
The Woodshed

*Buffalo SBDC*



### Agriculture Entrepreneur of the Year

**Cynthia West-Chamberlain**  
Black Willow Winery

*Niagara SBDC*



### Technology Entrepreneur of the Year

**Matt Baglia**  
Slick Text

*Jamestown SBDC*

Also honored this year:

### Manufacturer of the Year

**Leo Rentzis and Jason DiBenedetto**  
Noble Wood Shavings

*Mohawk Valley SBDC*

### Monority Entrepreneur of the Year

**Lucille Minuto**  
Red Castle Bakeries

*Farmingdale SBDC*

## NYS SBDC Hall of Fame Members

**Adirondack Champlain Guide Service** (Plattsburgh) - 2004  
**All Bright Electric** (West Nyack) - 2004  
**Alteri Bakery, Inc.** (Watertown) - 2004  
**American Rock Salt** (Retsof) - 2004  
**Audubon Machinery Corporation** (North Tonawanda) - 2007  
**Candlelight Cabinetry, Inc.** (Lockport) - 2004  
**Cedar Knoll Log Homes, Inc.** (Plattsburgh) - 2008  
**Chautauqua Woods** (Dunkirk) - 2004  
**Designer Glass, Inc.** (Queens) - 2004  
**Donut Connection** (Jamestown) - 2004  
**Flight 9 Group, Inc.** (New City) - 2004  
**Foro Marble Company** (Brooklyn) - 2004  
**Gooding Company, Inc.** (Lockport) 2007  
**Hartgen Archeological Associates, Inc.** (Rensselaer) - 2004  
**La Palapa** (Manhattan) - 2004  
**Laurel Ave Café Corp.** (Binghamton) - 2004  
**Les Enfants Montessori School** (Astoria, Queens) - 2004  
**License Monitor** (New City) - 2006  
**Life Style Street Gear** (Buffalo) - 2004  
**Lou-retta's Custom Chocolates** (Buffalo) - 2004  
**Matrix Imaging Solutions** (Sanborn) 2005  
**Mid-Hudson Communications Inc.** (Pine Bush) - 2004  
**Multi-Media Services** (Corning) - 2004  
**Neil's Archery** (Endicott) 2008  
**Never Alone, Inc.** (Hurley) - 2004  
**Otis Products, Inc.** (Lyons Falls) - 2004  
**Potsdam Agway** (Potsdam) - 2004  
**Pro-Mold, Inc.** (Rochester) - 2004  
**Relax on Cloud Nine** (Staten Island) - 2005  
**Rose's Funeral Home, Inc.** (North Bayshore) - 2004  
**Route 11 Truck and Equipment Sales** (Canton) - 2004  
**Salem Organic Soils** (Staatsburg) - 2004  
**Shining Stars Daycare** (Manlius) - 2007  
**Sullivan County First Recycling & Refuse, Inc.** (Woodbourne) - 2004  
**Swigonski Management Group** (Sherrill) - 2004  
**TarJac** (Waterloo) - 2004  
**Total Electric Distributors** (Staten Island) - 2004  
**Tutor Time** (Medford) - 2004  
**United Biochemicals** (Sanborn) - 2008  
**Ursula of Switzerland** (Waterford) - 2004  
**W.L. Concepts and Production** (Uniondale) - 2004

## SBDC Advisory Board

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 issues. In 2013, Advisory Board members attended the annual Staff Training event and met with SBDC Business Advisors. The Business Advisors provided valuable feedback for the program's leadership. The SBDC appreciates the board's tremendous contributions to the program.

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Just Ask Josh  
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### VICE CHAIRPERSON

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### EX-OFFICIO

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### SECRETARY

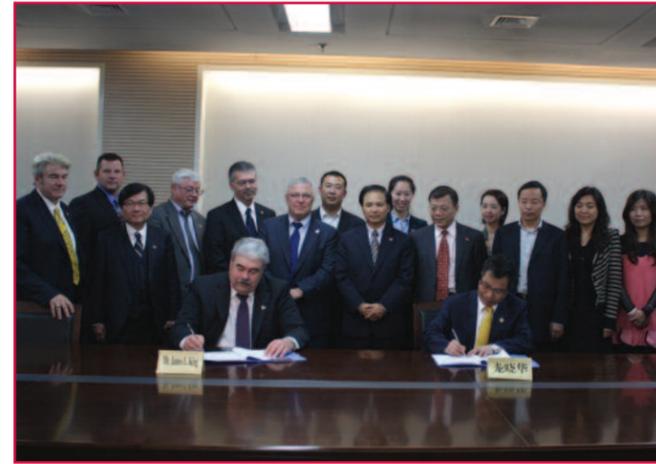
Mary Hoffman  
Associate State Director  
New York Small Business Development Center  
The State University of New York  
22 Corporate Woods  
Albany, NY 12246



Congressman **Michael Grimm**, NY-11 (center), flanked by Staten Island Center Director **Dean Balsamini** (left) and Business Advisor **Joseph Bottega** (right), pose in front of the new Disaster Assistance Center established in May at the Empire State Bank in New Dorp on Staten Island.



New York SBDC Veterans Advisors accept the 2013 *Veterans Business Outreach Center of the Year* award at a ceremony in Washington DC in June. (From left) **Michael Gragg**, Statewide VBOC Coordinator 2013 (Farmingdale), **John Narciso** (Farmingdale), **Amy Amoroso** (Albany), **John McKeone** (Buffalo).



NY SBDC State Director **James King** signs a cooperative agreement with **Xiaohua Long**, President of China Council for International Trade Promotion (Xi'an), for supporting trade and business development between the U.S. and China.



Congressman **Chris Collins**, NY-27, and Geneseo Business Advisor **Paul Morrell** confer during the Congressman's visit to the Geneseo campus in September to announce legislation to help scientists commercialize their research.



SBA Project Manager **Erika Fischer** (left) and New York SBDC Advisory Board Chair **Loretta Kaminsky** (right) at the SBDC Annual Staff Conference in Niagara Falls in April.



Celebrating the grand opening of Elevation Burger in Port Chester. (From left) **Anthony Davidson**, Manhattanville College; **Louis Scamardella**, Rockland SBDC Advisor; Congresswoman **Nita Lowey**, NY-17; **Daniel Magnus**, SBDC client and store owner; **Tom Morley**, Rockland SBDC Director.



A team from the SBDC visited with members of the New York congressional delegation in Washington, DC in April. (From left) NY SBDC State Director **Jim King**; Congresswoman **Nydia Velazquez**, NY-7; NY SBDC Director of Operations **Brian Goldstein**; Mid-Hudson SBDC Director **Arnaldo Schwerert**.



International Business Development Director **Jinshui Zhang** meets a commerce & trade delegation from Kenya and gives a presentation on promoting bilateral business and trade development and opportunities.



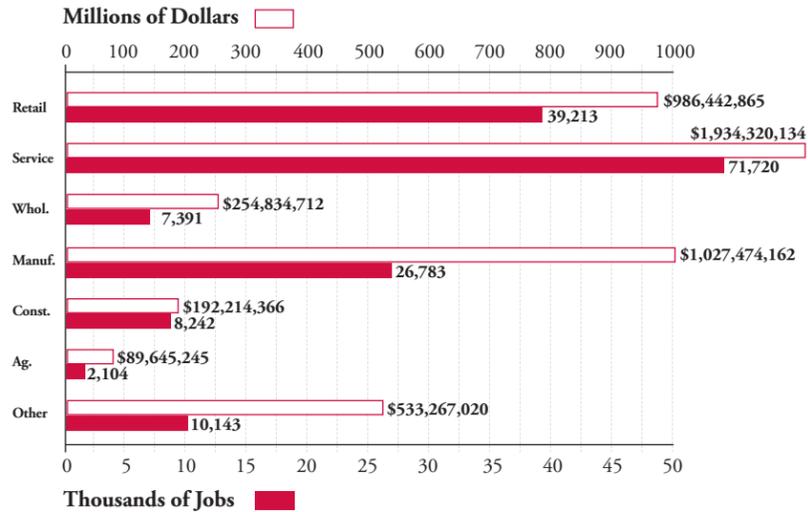
The Governors Office of Storm Recovery recognizes the Long Island SBDCs' work in supporting and assisting small businesses in the aftermath of Hurricane Sandy.



Stony Brook Business Advisor **Bernie Ryba**, 2013 ASBDC Star Performer, was honored at the America's SBDC annual conference in Orlando in September.

# SBDC 2013

## Business Sectors Economic Impact (From Inception)



### Program Inception to September 30, 2013

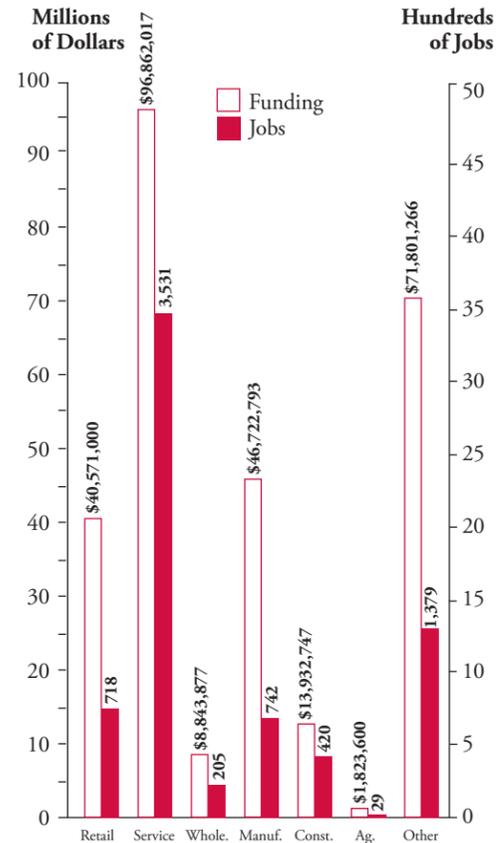
Total Investment Impact: **\$5,018,198,503**

Total Number of Jobs Created: **104,634**

Total Number of Jobs Saved: **60,962**

Investment in niche market and specialized manufacturing continues to grow in New York.

## Business Sectors Economic Impact (Fiscal Year 2013)



### October 1, 2012 - September 30, 2013

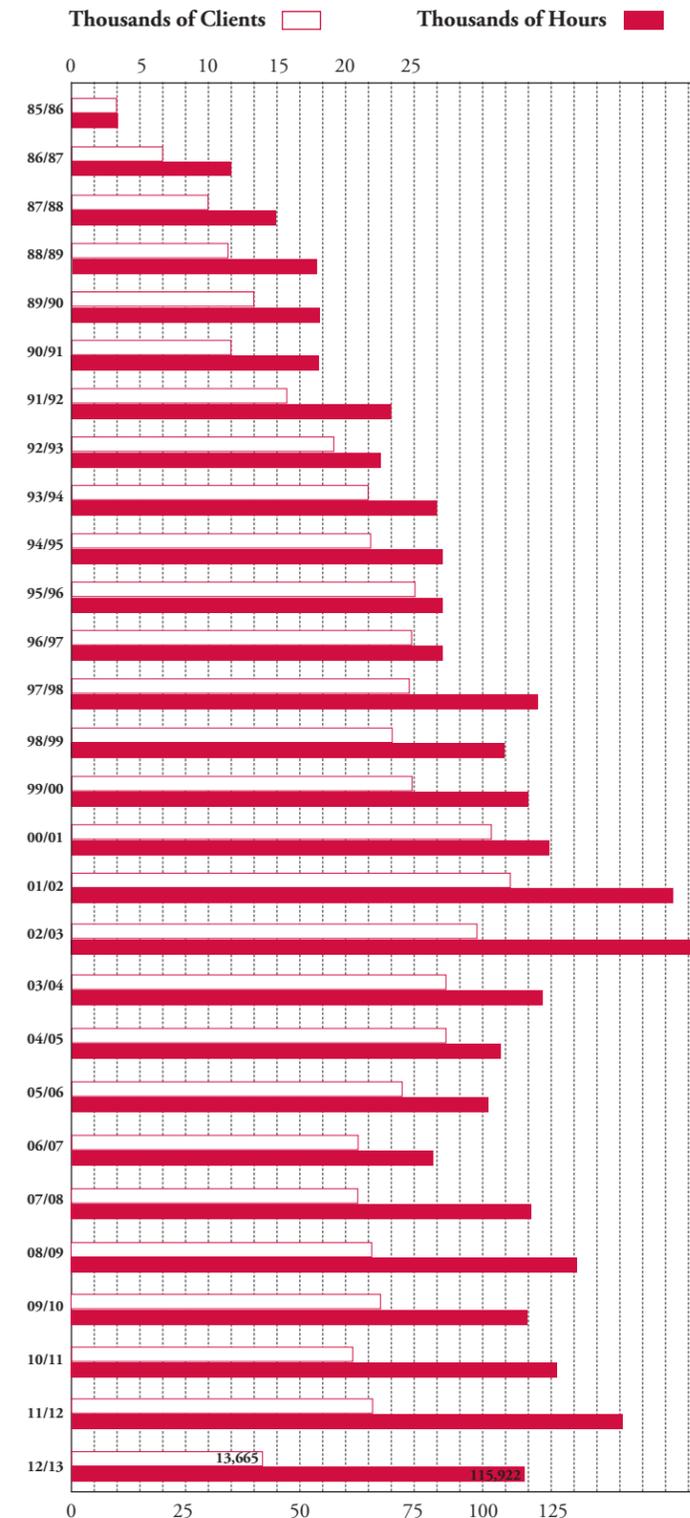
Total Investment Impact: **\$280,557,299**

Total Number of Jobs Created: **3,621**

Total Number of Jobs Saved: **3,403**

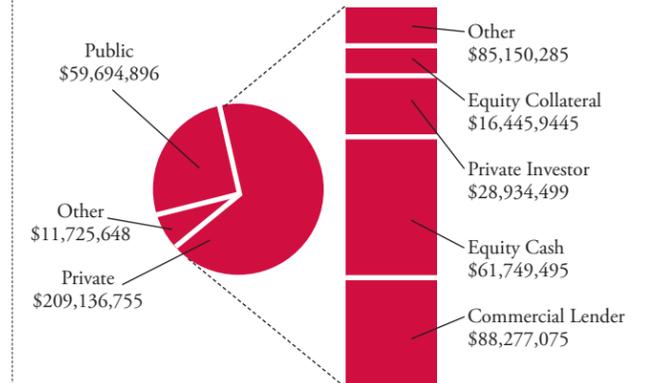
In just the past 12 months, SBDC clients invested more than **\$280 million** to impact more than **7,000 jobs**.

## Counseling Statistics (From Inception)



\*The number of clients and counseling hours increased significantly in '01-'03 after the terrorist attacks.

## Funding/ Investment (Fiscal Year 2013)



### October 1, 2012 - September 30, 2013

Total Investment: **\$280,557,299**

Scarce owner equity is leveraged by public and private funding to bring entrepreneurs' dreams to life.



*Writing by Mary Hoffman  
Design and editing by David Carnevale*

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