



AMERICA'S
SBDC
NEW YORK

2020 ANNUAL REPORT

**Reimagining.
Recovering.
Rebuilding.**

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INTRODUCTION

The Small Business Development Centers (SBDC) had to help small business owners with a new challenge this year — reimagining their business model and rebuilding in the face of an economic crisis caused by a global pandemic. For 35 years, the SBDC has focused exclusively on small business assistance. That mission has become even more critical this year as thousands of businesses were forced to close during the New York Pause. The SBDC's network of experienced and knowledgeable business professionals, located in service centers that reach into every neighborhood in New York State, played a more significant role than ever. They helped small business owners invest more than \$511 million in their businesses and impacted more than 25,000 jobs. They helped thousands of businesses stay in business that might otherwise have gone under. The success stories in this report demonstrate how the COVID pandemic impacted small businesses in New York and how the NYSBDC came to the rescue.

SBDC professionals collaborated with lenders and other partners to support entrepreneurs and small business owners in every community, to help them keep employees on payroll and to rethink their operations once they were able to reopen. This year, the advisors worked closely with long time business owners who were forced to transition their operations to maintain the viability of the business in the face of the pandemic. The strength of the SBDC network was tested as centers throughout the state had to transition all counseling sessions to a virtual format beginning in late March and continuing into the fall.

For more than three decades, business professionals working in SBDC regional centers have developed effective working relationships with numerous partners in their communities to support small business — contacts in agencies at all levels of government, economic development organizations, not-for-profit organizations, libraries, and other entities located throughout the state. This year in the face of the pandemic, those relationships were more important than ever before. SBDC has engaged organizations in every community to provide coordinated assistance for entrepreneurs and small business owners. Together, the SBDC and its many partners have help find creative solutions for a wide range of issues challenging profitable small business operation.

Creating and sustaining the profitability of a successful small business is not easy, and situations such as those facing small business owners this year make it even more difficult. The SBDC and its partners will continue to focus on helping entrepreneurs and small business owners as they identify and apply creative solutions to ensure the survival of their businesses in the evolving business climate. We are fully committed to helping small business owners reimagine, rebuild, and recover.



“

New York is home to the best-in-the-nation SBDC program, with staff from every region providing 150,000 hours of counseling support to New York’s small businesses since the start of the COVID-19 pandemic. Now with a light at the end of the tunnel, our team is helping businesses rebuild and grow.

Jim Malatras, Chancellor
The State University of New York

“

SBDC advisors provide one-on-one counseling and low-cost seminars that cover a range of business topics from accounting to international trade. Together, CUNY and the SBDC are helping New Yorkers build and grow strong enterprises with improved productivity and profitability.

Felix V. Matos Rodriguez, Chancellor
The City University of New York





2020: Helping NY's Small Businesses Survive COVID-19

In 2020 the world changed and so did the work of New York's Small Business Development Centers (NYSBDC). Early in the year, as the COVID-19 pandemic hit the state like a tsunami, New York's 22 regional centers swiftly transitioned from having a primary focus of helping small businesses get off the ground to now helping them stay afloat, adapt to online and remote business models, access loan and grant programs to keep the lights on, and mitigate the economic fallout.

Companies and industries that receive NYSBDC support reflect the rich diversity of this state. Ranging from a restaurant offering authentic regional Mexican cuisine, to a biomedical company that partnered with SUNY Upstate Medical Center in the development of the world's #1 ranked saliva-based COVID-19 test, to a trucking company on the verge of collapse when the pandemic hit, to a dog grooming business that's shown growth is paw-ssible even in a challenging economy.

Throughout 2020,
New York's SBDCs supported

24,702
small businesses



11,161

of which specifically
needed disaster relief

These entrepreneurs benefitted from nearly

150,000 HOURS

of one-on-one counseling by NYSBDC experts, who
helped secure **\$511 million** worth of **loans, grants** and
other **investments** into their businesses.



This work created and
supported more than

25,000 JOBS



and through it all helped
2,057 new businesses
find their footing to startup
statewide despite enormous
and unprecedented
challenges posed by
the pandemic.

Between March 15 - when the first wave of COVID-19 struck New York - and the end of the year, SBDC helped clients obtain:

\$511,186,646

in COVID-related grants, loans and other investment, including:

2,223

Economic Injury Disaster Loans (EIDL) totaling

\$110,395,649

1,921

Paycheck Protection Program (PPP) loans totaling

\$214,312,627

COVID-19 Local Development Corporation (LDC):

\$459,104

NYC Employee Retention Grant:

\$118,131

Looking ahead to 2021, it is clear that New York's SBDCs will continue to play an important role in the State's economic development, providing local expertise and nimbly navigating regional realities to help lead the state's long-term economic recovery.

In fact, in just the first month of 2021, NYSBDCs helped thousands of New York's small businesses survive by securing tens of millions through the PPP and EIDL programs, while simultaneously helping them thrive in — and prepare for — what will be a dramatically changed post-pandemic business-landscape.

“

Thanks to guidance by the NYSBDC, our business literally survived Hurricane Sandy and since then even through the challenges of the COVID crisis, has never stopped growing. No one could believe that in the middle of COVID pandemic, my business was able to navigate the SBA 7A loan process to purchase what is now the permanent home for its business. No way it ever would have happened without the NYSBDC!

— David Goldsmith, Urban Classics Auto

How We Helped

Nationwide, the pandemic forced small businesses through a dizzying maze of obstacles. A new understanding of “essential” work. A client base that in many cases needed to move entirely online or into a remote setting. Changes to hours of operation, enhanced safety protections, and significant out-of-pocket costs associated with keeping the doors open. Businesses across every economic sector were significantly impacted by the pandemic.

In late March of 2020, recognizing the unprecedented and extreme needs, the U.S. Congress and White House provided significant financial assistance either through direct support to small businesses, or financial assistance to individuals and families to spend and keep the economy moving forward.



Stimulus checks were sent directly to income-eligible citizens



Unemployment insurance benefits provided to those impacted by business shutdowns and those either infected with the virus or caring for relatives infected by the virus



Loan and grant programs were established to help businesses retain employees and stay open

These resources provided SBDCs nationwide with their marching orders. The initial need of New York small business was overwhelmingly assistance in securing pandemic funds to help businesses survive. As spring evolved into summer, there was a shift in need for marketing expertise and rethinking long-term business operations.

Many restaurants reopened with outdoor dining, curbside service, and delivery. Many brick and mortar retail businesses established or expanded online sales capabilities and instituted curbside pick-up. Many set limits on the number of customers allowed in the store along with other policies to keep staff and customers safe. Further, NYSBDC helped small businesses establish and implement survival tactics.



Reaching People Where They Are

The amount of time Americans spent online increased greatly, and where and how they received their news and information fundamentally changed. This influenced how NYSBDC communicated our services, because New Yorkers needed help and they needed to know where to turn. NYSBDC focused on social and digital engagement. And between March and December of 2020, New York's 22 regional centers hosted 211 different virtual training sessions which attracted more than 20,000 participants. These webinars provided timely information such as operating, marketing and growing small businesses in the pandemic-impacted environment.

211

Virtual Trainings
Sessions

20,111

Small Businesses
in Attendance

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

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

Popular Virtual Programs:

SBA Economic Injury Disaster Loans
for COVID-19

Paycheck Protection Program Loan
Forgiveness Guidelines

Reach Customers Online with Google

PPP Forgiveness Review

SBA Economic Injury Disaster Loan Basics

Using the SBA Disaster Loan Application Portal

SBA's Economic Injury Disaster Loan Explained

Marketing Your Business Online:
The New World Order Small Business
Resilience Through Crisis

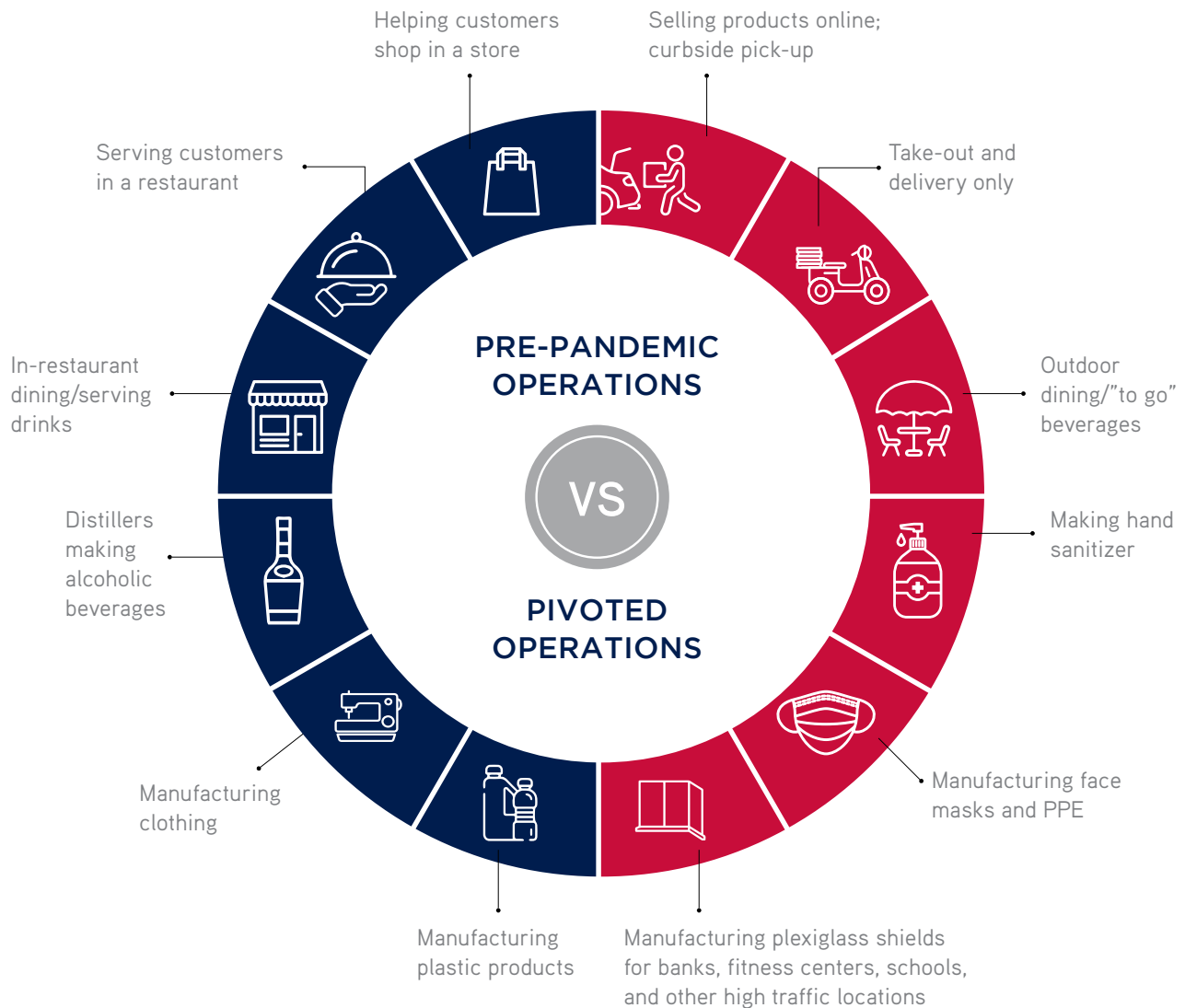
2020 Taxes: How PPP, EIDL and PUA Will
Affect Your Taxes



Year of the Pivot

Like the small businesses that NYSBDC supported, our organization also had to overcome many of the same communications-related challenges of remote work. Central and regional center staff were in constant communication, and regional staff engaged and strengthened their partnerships with local Chambers of Commerce, elected officials and federal and state legislative offices, as well as other community partners to ensure seamless collaboration.

These relationships and open lines of communication benefitted the many business owners who were able to review their business models with dedicated NYSBDC advisors. It was especially beneficial for those who needed to pivot to or expand online sales, home delivery and/or curbside pickup to continue to serve customers.





Innovative Non-COVID Support

While 2020 cannot be viewed through any other lens than COVID-19 response and recovery, New York's regional centers also provided hands-on, non-COVID related guidance and support through a variety of innovative services that are found in few other states. In particular:

1. EntreSkills: Virtual Training Sessions
2. SEED (Small Business Economic Development) Loans
3. Procurement Guidance and Accessing Government Grants
4. International Business Guidance

EntreSkills

Virtual Training Sessions

EntreSkills is NYSBDC's innovative program providing free online training sessions to small business owners and entrepreneurs.

Overall,
student registrations
increased dramatically

37%
in 2020

Entreskills interactive curriculum provides three unique training modules:

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

In 2020, the EntreSkills Team strengthened these programs in two major ways:

1. Developing a new Business Model Canvas builder to improve entrepreneurs ability to create fully-informed business plans; and
2. Improving curriculum for ADA-compliance.

In 2021, NYSBDC is prioritizing development of an MWBE training module.



A model for cross-disciplinary and collaborative community-building partnerships, the Albany SBDC's SEED program – now in its 7th year – also involves University at Albany's School of Social Welfare, and School of Business. A funding program designed to support low-income “unbankable” entrepreneurs, SEED loans promote economic development through “social entrepreneurship” with a SEFCU-based revolving loan fund that serves as a financing mechanism providing up to \$35,000 in seed money to applicants.

Applications are considered using character-based lending as the key underwriting requirement.

“

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

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

- John Robinson, Our Ability

SEED's non-traditional form of lending looks at the overall quality of the applicants' idea and character, not only their creditworthiness. Over the years, SEED has helped 86 small business owners access \$2.4 million in funding that they likely would not have been otherwise eligible for. In addition to financial support, Albany SBDC provides a supportive 8-week training program for recipients, as well as ongoing mentorship and access to peer networks





Procurement/Government Contracts

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

NYSBDC helped clients secure

\$19,062,172

in government contracts in 2020

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

The PAC coordinates with trained procurement advisors in each regional center, and coordinates clients' access to BidLinx, a proprietary government contract bid-matching service. Today more than 2,645 clients are registered for BidLinx access, and several other regional centers offer a contractor bond readiness program annually for women and minority contractors. The training helps MWBE contractors expand their opportunities to bid on larger projects, and/or increase their bonding levels. Several examples of small businesses benefitting from these services are outlined in the Small Business Spotlights section of this report.

INTERNATIONAL BUSINESS DEVELOPMENT



NYSBDC's International Business Development (IBD) program strategically positions small- and medium-sized businesses to take advantage of opportunities in the global marketplace. In recent years, New York State products like all kinds of flavored beverages for health, wine and honey, processed meat products have experienced increased global demand – particularly in China – and NYSBDC has nurtured contacts, resources, and an unparalleled network within government and business circles, resulting in NYSBDC being invited to present at the 2020 China Virtual Forum of Trade & Services and China (Huai'An) International Food Expo.

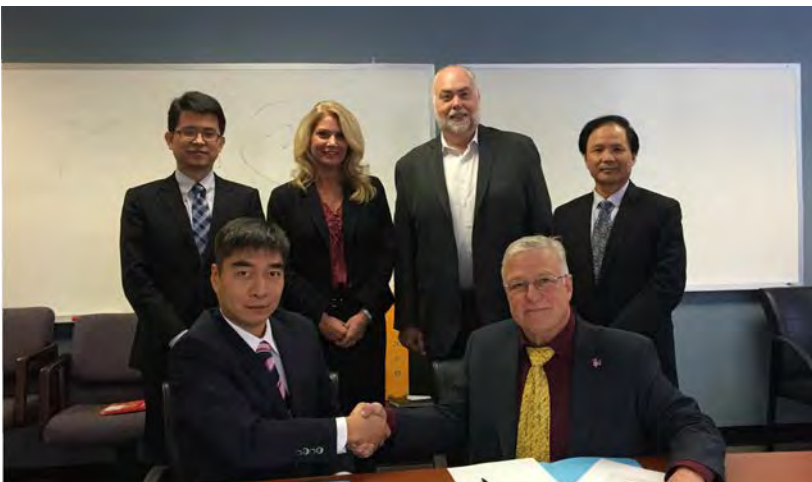
COVID-19 had a dramatic impact on IBD in 2020. In a typical year, IBD works with partners to develop cooperative arrangements to create business and trade opportunities, assists an increasing number of small and medium-sized firms in their global marketing efforts, and helps business owners adapt to economic conditions that are changing the marketplace.

During the pandemic, those needs changed. IBD began translating and updating SBA's financial assistance programs into Mandarin Chinese and helped distribute them to entrepreneurs needing those resources. IBD also hosted statewide webinars in both English and Chinese languages about the Economic Injury Disaster Loan (EIDL), Paycheck Protection Program (PPP) and issues of international trade and export for small business clients and communities. In addition, the IBD secured donations of thousands of face masks for distribution to small businesses within the NYSBDC network from the Jiangsu Province.

In July 2020, with the assistance of the IBD program, Albany SBDC client A & E Environmental Technology and his partner Henleyland, a local company in China, secured a project for environmental protection dredging and remediation of the Nan Huang River in Suzhou in Jiangsu Province. They are working together to bid for more projects with technology collaboration and joint development.



NYSBDC staff met with Jiangsu Provincial EPA officials of and his delegation at NYSBDC Central for business opportunity and cooperation between the two sides.



With the IBD assistance, NYSBDC client A & E Company signed agreement with HENLEYLAND Company in Kunshan of China on environmental protection projects cooperation.



Officials of Foreign Trade Affairs from Nanjing visited NYSBDC Central Office for promoting trade development and partnership with New York businesses.

SMALL BUSINESS SPOTLIGHT

ALBANY

Priority 1 Urgent Care



The SBDC assistance was absolutely essential in us securing the appropriate funding and in the formulation and execution of our start-up plan.

– Dr. Jonathan Halpert



After initially graduating from college with a degree in geology, Jonathan Halpert found himself increasingly engaged in the emergency medical services field. Ultimately discovering a passion for practicing medicine, he went on to medical school and, following graduation from Albany Medical College, Dr. Halpert became board-certified in emergency medicine, working in the emergency departments of several Capital Region hospitals. Dr. Halpert was recruited to work as the medical director of an emerging local multispecialty practice association's fledgling urgent care program and, intrigued by the growth the urgent care industry was experiencing at the time, he became a founding member and officer with the North East Regional Urgent Care Association. In 2017, Dr. Halpert decided to leave the world of system-based corporate health care and create an independent patient-centered urgent care practice.

After meeting with several local banks, Dr. Halpert was referred to the Albany SBDC for assistance with refining his business plan and developing financial projections. With SBDC's support,

Dr. Halpert obtained an SBA-guaranteed loan to launch his business and Priority 1 Urgent Care opened in April 2019. By early 2020, with the initial threat of COVID-19 making patients leery of seeking medical attention within an office setting, the Priority 1 management team reevaluated its business model in order to continue to operate while maintaining its high-quality on-demand health care without placing either staff members or the public at unreasonable risk. With assistance from Albany SBDC, Priority 1 Urgent Care assembled a reliable cache of personal protective equipment and reformulated its protective protocols for airborne infectious disease management.

Realigning its strategy to more closely provide services that the market demanded, Priority 1 began to recover initial losses and by late 2020 began seeing record setting levels of patient visits. Priority 1 will soon reach its second anniversary of treating patients and expects to continue to play an important role in the overall health and wellness of the community it serves.

SMALL BUSINESS SPOTLIGHT

BARUCH

New York
Embroidery Studio (NYES)



This is amazing! The SBDC was a valuable asset in providing guidance on identifying a bid and reviewing it before submission. We are beyond grateful for all of this work.

– Michelle Feinberg

New York Embroidery Studio (NYES) is a design studio and manufacturing facility in New York City's Garment District. Owner and creative director Michelle Feinberg brings more than 30 years of manufacturing experience to the fashion industry. Sensing a dire need for more PPE during the COVID-19 pandemic, Michelle focused her attention on how she could leverage her knowledge and experience with the necessary machinery and team of 48 employees to provide a public good. Michelle consulted Baruch SBDC business advisor Leo Zhang in April 2020 seeking guidance about contracting opportunities and locating additional buyers.

After working as a primary contractor with NYC, she wanted to explore opportunities with New York State and the federal government. Baruch SBDC started by examining specific New York State bids and introduced her to NYSBDC Government Contracting Coordinator Gina Hayduk at the SBDC's Procurement Assistance Center (PAC) for additional support. The PAC provided guidance on identifying bids and reviewing them before submission. Ultimately Michelle

was awarded a \$70 million contract with the Department of Defense, and received PPP and EIDL funding. To finance such a large contract the SBDC reviewed traditional loans and factor financing, her current lender proposals and terms, and reached out to its lending partners for additional financing options. Currently Michelle employs 1,000 staff (up from 48!) and is the largest maker of PPP gowns in NYC. Her team is currently working hard to produce more PPE gowns to keep New York health professionals safe and help save lives.

SBDC Support Helps Small
PPP Gown Business Grow to
1,000 EMPLOYEES

SMALL BUSINESS SPOTLIGHT

BINGHAMTON

Quadrant Biosciences



As a result of the funding facilitated by the Binghamton SBDC, the majority of Quadrant's employees in New York State were retained (43 jobs saved); further, since August, we've added 6 new employees.

– Richard Uhlig,
CEO of Quadrant Biosciences

Quadrant Biosciences, a biomedical firm was founded in 2015 by Richard Uhlig when he discovered how inadequate concussion testing was after his son was injured playing ice hockey. As his company grew, Uhlig partnered with SUNY Upstate Medical University to develop epigenetic tests. Rich initially contacted Binghamton University SBDC for assistance in understanding the market for clinical concussion diagnostic tests. The SBDC helped support his successful Small Business Technology Transfer (STTR) application and coordinated introductions to lenders. Since 2015, Quadrant Biosciences has received \$5 million in grant awards and raised over \$33 million in private investment funding.

These funds have led to the development of:

- Clarifi ASD, which aids in the diagnosis of autism in young children,
- Clarifi TBI, for the diagnosis of concussions, and
- Clarifi PD to diagnose individuals with Parkinson's disease.

When the COVID-19 pandemic hit New York, Rich consulted with the SBDC for assistance in applying for a Paycheck Protection Program loan plus any additional funding streams that Quadrant was eligible for. This funding helped Quadrant pivot its focus to developing wastewater testing, pooled testing, and saliva testing to identify cases of COVID-19. In Fall 2020, the company received FDA emergency use authorization for its individual diagnostic test, enabling sale of the test nationwide – today it is the #1 ranked saliva-based test in the world.

#1 RANKED

Saliva-Based COVID-19
Test in the World

Upstate Medical University,
Quadrant COVID-19 test

RANKED MOST-SENSITIVE

saliva test by FDA

SUNY Upstate saliva test could become gold standard in COVID testing, chancellor says

Source: cnycentral.com | Tuesday, December 8th 2020 | by Briana Supardi

Upstate Medical to help build COVID-test lab at SUNY Buffalo

Source: The Central New York Business Journal | Monday, February 8th 2021 | by Eric Reinhardt

BROCKPORT

HALCO Plumbing and Heating



Thank you for the assistance that the Brockport Small Business Development Center provided to Halcyon during the tenuous process of applying for PPP funds. Gina was an excellent resource for our many questions and guidance when we ran into a major rode block. We look forward to working with you in the future.

- HALCO Plumbing and Heating



Located in Phelps, New York, HALCO Plumbing and Heating is a small business focused on providing high-quality energy solutions for residential and commercial clients. Founded in 1984, HALCO offers services for high-efficiency heating and cooling systems, home energy assessments, and improvements including insulation, air-sealing, and clean renewable energy systems. The business has been improving the comfort and energy efficiency of households for more than three decades; HALCO offers free estimates on its home improvement and home energy services in Rochester, Ithaca, Syracuse and the surrounding areas.

In March the pandemic interrupted operations and the business felt the impact on employee retention and necessary cash flow. Hal Smith, the owner and CEO, attempted to secure a Paycheck Protection Program loan, however his bank was non-responsive

and delayed the process. In an effort to resolve the problem, Smith contacted SUNY Brockport SBDC for assistance. The SBDC provided intervention, information and assistance with applying to the PPP program. Smith’s SBDC advisor Gina provided an overview of the application process and worked with the company’s internal accountant to assemble the necessary documentation. As a result of these efforts HALCO Plumbing and heating received PPP funding of \$1,584,770 and retained 126 employees.

BRONX

African American
Women in Cinema



I am deeply moved and encouraged by the support that SBDC have provided our organization during the COVID-19 outbreak and its continual support as we experience this unprecedented time. Their assistance has enabled us to keep afloat and move forward in a rewarding and innovative way.

– Terra Renee

Terra Renee’s career began over 20 years ago when she received a phone call from a casting director that was hired by a major film studio to identify an African American woman for a role in the film. At the audition, Terra was shocked to see the number of women that were trying out for that one position. She came to understand the lack of opportunities for women of color in film and decided to become an advocate. Through a classmate at school she became an Associate Producer on a feature film that was selected for the Cannes Film Festival (one of the most prestigious film festivals in the world) and went on to found African American Women In Cinema (AAWIC) with help from the Bronx SBDC at Lehman College.

The first AAWIC event grew into an international film festival that features films made by women of color who are part of the African, Latina, Asian and Native American diaspora. Throughout the COVID-19 crisis, the Bronx SBDC was instrumental in assisting the organization with planning and special financing. The AAWIC received an Economic Injury Disaster Loan, as well as an advance for \$25,000 from SBA that was essential to the organization’s survival and retention of 2 employees. In addition, SBDC provided guidance for AAWIC to launch a monthly online series that features unique film works by talented women filmmakers.

SBDC Helps AAWIC
FESTIVAL LAUNCH

Monthly Online Features

BROOKLYN

Urban Classics Auto Repair



The Small Business Development Center and acting director Miriam Colon have helped to save my business many times over, beginning when Super Storm Sandy devastated our auto repair shop, when it was located on the Brooklyn waterfront. Thanks to guidance by the SBDC, our business literally survived that storm and since then even through the challenges of the COVID crisis, has never stopped growing. No one could believe that in the middle of COVID pandemic, Urban Classics Auto Repair was able to navigate the SBA 7A loan process to purchase what is now the permanent home for its business. No way it ever would have happened without the SBDC!

- David Goldsmith



David Goldsmith has over 40 years of experience as an automotive technician and has owned his auto repair shop since 1983. Urban Classics Auto was originally founded in an underdeveloped section of downtown Brooklyn on Gold Street in 1991. After moving twice due to real estate pressures and Hurricane Sandy, David decided he needed to purchase a property that could serve as a permanent home to his business.

Interim Brooklyn SBDC Director Miriam Colon and her staff helped David develop a business plan and projections and the documentation necessary to secure financing. A purchase lease agreement was signed and a major \$500,000 renovation initiated, which was completed by March 2015. The business thrived and over a 5-year period, 9 additional employees were added. All was already in motion for the SBA mortgage and purchase when the COVID crisis hit New York City. Sadly, David and his wife both contracted COVID. His first priority was to take steps to keep all his employees on the payroll. David took out a personal loan to cover payroll and took himself off the books. He relied on his dedicated key employees to keep the business viable. With support from Brooklyn SBDC, in June 2020 Urban Classics Auto Repair got the approval notice of the SBA 7a loan for \$3,241,000, \$250,000 of working capital, and a line of credit for \$150k. PPP funding of \$216,000 and the 7a loan enabled Urban Classic Auto Repair to support 19 families and to survive the COVID-19 pandemic.

BUFFALO

Brenda Babe Bridal



“The assistance I have received over the years from the SBDC, specifically from my advisor, Andrea Lizak, has been truly invaluable. Andrea has been there from the very beginning, from concept to business plan creation, to implementation. She was ALWAYS accessible to answer my questions and let me “talk it out”. I have been so fortunate to have Andrea and the SBDC as a resource in navigating the daily challenges of business ownership.

– Brenda Mikolajczak

Brenda Babe Bridal, located in East Aurora was first opened in November 2018 by Brenda Mikolajczak. The shop was created to offer brides-to-be a shop where they could not only find their dream dress but have some fun in the process. With a wide range of dresses suited for varying degrees of formality—from church ceremonies to rustic chic outdoor events, Brenda Babe Bridal prides itself on highlighting the individual personality of each bride-to-be.

Brenda sought the assistance of Buffalo SBDC advisor Andrea Lizak when formulating her business plan and navigating the launch of her business. Open just one year, COVID-19 happened. Although this put the business in “pause,” Brenda continued focused marketing efforts, which included a total

refresh of her website. Brenda found ways to ensure brides received their dresses for their big day when they could not personally pick them up. And she continued to work with clients remotely through email, social media, phone and Zoom until she could reopen. Lizak assisted Brenda with applying for SBA disaster financing, as well as to secure an Erie County grant for \$10,000 and as a result was able to protect her employee’s position. Once uncertain due to 3 months with no sales, Brenda Babe Bridal will end 2020 with profit despite the challenges of the pandemic thanks to innovative support from Buffalo SBDC which helped capture long-term wedding clients.

CANTON

Dairy Queen



“

Thanks again for your assistance.
I couldn't have done it without you.

– Gail Crabtree

Two years after fire, ribbon cut at Canton's new Dairy Queen

Gail Crabtree is an example of persistence in the face of difficulty and the ability to weather storms that business owners often face. Her Canton Dairy Queen restaurant is an example of a business that struggled and has newfound success. In business since 1967, Canton's Dairy Queen has been a community fixture, providing jobs to local college students and community members while at the same time being a source of treats. In August 2018, as new renovations were nearing completion, the Dairy Queen building was burned to the ground by an arsonist in a botched robbery.

Gail came to the SBDC for assistance in applying for funding to rebuild. Gail and the Canton Economic Development Office worked with SBDC advisor Jennifer McCluskey to develop a business plan and projections to qualify for funding. Gail successfully obtained the loan and was able to rebuild the Dairy Queen, reopening to fanfare in September 2020 with the brand new building, drive through, and new year-round operations, this project is bringing 25 jobs back to the community.

COLUMBIA HARLEM

Sugar Monk



SBDC-Supported
Cocktail Lounge Named
ONE OF 2020'S BEST!

Sugar Monk is a cocktail lounge that pays homage to the uptown speakeasies of Harlem's past. The drinks, which patrons have proclaimed almost "too beautiful to drink," are made with the freshest ingredients, the finest spirits, and an array of artisanal bitters, infusions, and extracts. With a name that honors Thelonious Monk, the business is a partnership between Ektoras Binikos, an artist and mixologist and Simon Jutras, a photographer and interior designer.

During the past 3 years, Columbia Harlem Advisor Glamis Haro has always been there for the partners. From creating a business plan to explaining regulations to finding a bank where they could apply for a business loan, Glamis' enthusiasm and pragmatic mind were invaluable. Without the loan from Spring



Glamis Haro, a senior business advisor at Columbia University Business school, has been instrumental in the forming and operating of our business since day one. Her positive, concrete, you-can-do-it approach gave us the confidence to plan AND realize our project in many successful ways, such as securing a start-up bank loan and navigating through large amounts of forms and regulations. Starting a business can be daunting at best but her step by step approach made the process easier than expected. Ms. Haro is always available to answer questions, give her sound opinions or refer us to other trustworthy sources. Her competence has enriched our business and we are grateful to have her on our team.

– Sugar Monk

Bank, it would not have been possible to open Sugar Monk in June 2019. For the next 9 months, the partners built the business in the neighborhood and beyond. But then, COVID-19 happened. They immediately contacted Ms. Haro, who urged them to file for PPP and EIDL loans and helped guide them through the process. As a result, they obtained \$221,000 in PPP and EIDL funding, which enabled them to pivot and provide cocktails-to-go with their own labels and packaging. With SBDC's support, they were able to protect 10 jobs. When the weather warmed up, the partners created a sidewalk space to serve their patrons. They created their own line of bitters, available exclusively from Sugar Monk. And recently American Airlines Platinum honored Sugar Monk with recognition as 2020's Best Intimate Bar in the World, one of four bars so honored.

FARMINGDALE

Atlantic Truckworks



I want to thank the Farmingdale SBDC for helping me get certified as a woman-owned business. Their help allowed me to access opportunities I wouldn't have been able to before, and I am now better equipped to grow my business through government contracting.

– Andrea D'Elia



Atlantic Truckworks, owned by Andrea D'Elia, was founded in 2015. The business rents and sells a wide range of used utility vehicles, used equipment, and safety equipment. Employees extensive knowledge of fleets, supply chain fulfillment, inventory management and daily operations gives them expertise in a wide range of industries (e.g., utility, construction) and partnerships with top manufacturers and suppliers.

The COVID-19 pandemic hurt Atlantic Truckworks' business. As municipal budgets were being reduced, Andrea's opportunities to do work with federal, state and local

governments decreased. Revenue in 2020 was down nearly 50%. However, by October 2020, Andrea was NYC and NYS WBE certified thanks to assistance with Farmingdale SBDC advisor Lauren Linakis, and Atlantic Truckworks was awarded two new government contracts for truck rentals. Lauren helped Andrea apply for the NYC WBE certification as well as to strengthen her NYS WBE application. She also helped Andrea understand the registration required to work with all levels of government. Lauren helped Andrea sign up for the NYSBDC's Bidlinx service so that she could begin to receive procurement opportunities through the portal.

JAMESTOWN

Custom Cuts



Beth Reed has been there for me during COVID and has provided me with valuable business advice – she helped me establish my business with a solid business plan and has offered her support and friendship along the way.

– Shannon Ryan



After ten years in the barbering profession, Shannon Ryan opened Custom Cuts in Westfield. When she approached the Jamestown SBDC in 2017, she was renting booth space and looking for help to secure a location that would enable her business to survive and thrive. Senior advisor Beth Reed helped Shannon explore various location options. Finally, Shannon decided to purchase the business of a barber that had been unable to offer services for several months. Beth offered valuation and negotiation advice, suggesting that Shannon offer to rent the facility. Ultimately, Shannon negotiated a rental agreement with the shop owner, renovated the space to her liking and acquired needed equipment. With help from family, personal sweat and cash equity,

Shannon opened her doors in 2019 thanks to project financing that included a \$2,395 grant from ACCESS-VR. When asked recently how her business is surviving the COVID-19 pandemic, Shannon replied that she is doing well. However, like many shops across the country, she has suffered through COVID shutdowns, including a recent month-long closure when she personally contracted and recovered from the virus. And with support from Jamestown SBDC is committed to surviving the pandemic and creating a powerful presence in her community.

LAGUARDIA

Don Ceviche



It has been a lot of work, dedication, learning, and always trying to be creative, particularly in the past months when the foodservice businesses have been impacted by this pandemic. My operation was also affected, but I was able to recover and stabilize the business with the assistance received by the SBDC. I'm grateful for the support and assistance received by SBDC. They assisted me with the SBA disaster loans applications and grants and changed my business model that has resulted in the growth of my business--and the assistance received prior to the pandemic.

- Lenin Costas



Lenin Costas was born in Lima, Peru and developed a passionate love for his grandmother's food while helping her in the kitchen as a child. Many years later, Mr. Costas saw market opportunity in New York City for Latin American meals and decided to start the project in honor of his grandmother. Don Ceviche' mission is to provide customers with outstanding Peruvian cuisine focusing on varied presentations of traditional ceviche. Mr. Costas opened his first pop-up site in April 2017 at the LIC FLEA Market in Long Island City.

Costas participated in SBDC educational seminars about starting a business; Laguardia SBDC assisted him with business planning, logo creation, website development, marketing strategies and potential locations. As preparation for the new venture, Mr. Costas continued to sell at food and street fairs. He began to see success based on the originality, live presentation and the preparation of his dishes. The customers appreciated his combination of flavors in the traditional Peruvian ceviche. Since May 2019, Don Ceviche has had a permanent food stand in the new Essex Market facility in lower Manhattan and recently expanded his presence at the market into a full-service restaurant. Advisor Lizbeth Rodriguez assisted Mr. Costas with food stand design, preparing financial projections, and providing a referral for pro-bono legal service

SBDC Support Helped
DOUBLE DELIVERY SALES

for the lease and other issues. In 2019, Mr. Costas was honored to host Congresswomen Nydia Velazquez at his food stand. She wanted to meet The Chef and sample his special Peruvian Ceviche meals.

Lizbeth assisted with business disaster loans and grant opportunities; assisted pivoting the business and changing the business model (business strategies) to continue operation during COVID-19—and provided general business mentorship. Mr. Costas received a \$15,000 SBA/PPP loan from Chase and SBA EIDL of \$15,500 as a result of the assistance from the SBDC. This enabled him to save 4 employees. And as he changed his business strategy, he increased his deliveries, which increased his sales from \$25,000-\$30,000 to \$50,000-\$60,000 per month. As a result of the demand for deliveries, Mr. Costas plans to open another venue with a bigger kitchen in order to fulfill the demand.

MID-HUDSON

Caraway Tea Company



We started with the SBDC ten years ago and their help has been invaluable in helping Caraway Tea grow from a start-up to a multi-million dollar business.

– Michael and Gina Caraway

The Caraway Tea Company is a leading innovator in tea and herbal private labeling, co-packing, and fulfillment. In early 2010, owners Michael and Gina Caraway left the safety of their lifelong careers to follow their dream and start a business. Despite the two of them initially working out of their garage, their passion and teamwork helped land a significant number of customers which propelled them forward. Soon enough, they were able to secure a facility in Highland and hired their sons to help build their business.

In the 10 years since, Caraway Tea has reached out into the community to find the best applicants to help grow their business and today have over 30 employees. Although 2020 presented many obstacles, Caraway Tea worked with Mid-Hudson SBDC advisor Myriam Bouchard who provided support

with business plan development, financial projections, MWBE Certification and, most recently, COVID-19 funding to help with another expansion. The Caraways received \$190,000 in PPP funds, and \$160,000 in EIDL funds, which helped the Caraways save 22 jobs. Today they are in the process of creating new jobs due to their ongoing expansion.

SBDC Helps Save
22 JOBS,
with New Hires On the Way!

MOHAWK VALLEY

Rochester Hardwood Floors of Utica Inc.



The Mohawk Valley SBDC helped Rochester Hardwood Floors pursue contracting opportunities, provided ongoing training, and was there for us when we needed assistance navigating the COVID assistance programs.

– Jerry and Kevin

Established in 1918, Rochester Hardwood Floors of Utica Inc. is a fourth-generation hardwood flooring company owned and operated by the Claeys family. Owners Jerry and Kevin, along with their employees – and in conjunction with area contractors – specialize in the sanding and refinishing of existing hardwood floors as well as the installation of new floors including unfinished, prefinished, engineered, and luxury vinyl tile. Rochester Hardwood Floors first contacted the Mohawk Valley SBDC in 2012 to inquire about an SBA loan. In 2016, Sandy Claeys attended the Small Business Contractor Training Program hosted by the MVSBD. In 2019, Kevin consulted with Advisor Shelby Sweet for assistance with a business plan to pursue a larger building for the growing business. Through the years, the SBDC's Government Contracting Coordinator kept the firm up-to-date on procurement issues and training and networking events.

Sandy Claeys, who attends many SBDC-sponsored events to position the business for continued resiliency and success, recently worked with former Director Roxanne Mutchler to take advantage of SBA's disaster assistance programs. The firm received PPP and EIDL funding that helped them to weather the state's shutdown of business activities in the spring. The family commented that without the help of the PPP and EIDL programs they would not be in the strong position they currently enjoy. Advisor Sweet helped them obtain \$23,735 in PPP funds and \$27,000 in EIDL funds. The Claeys saved 3 jobs. With many people staying home and in many instances now working from home, Rochester Hardwood Floors is busy fulfilling residential and commercial customer requests for their services.

NIAGARA

Empire Emergency Apparatus, Inc.



Empire Emergency Apparatus Inc. is the trusted provider of highly customized emergency response vehicles for police, fire, rescue and DPW (Department of Public Works) professionals. The company's passion for quality, innovation and service enables emergency responders to do their job efficiently with confidence that their vehicles have been outfitted with the finest specialized equipment and installed with unwavering attention to detail. Michael McLaughlin and his wife Kathy established the company in 2006 for the purpose of selling firetrucks.

As the economy began to dip into a recession and the fire market began to take a downturn, they decided to branch out into other markets within the emergency services to maintain business profitability. The McLaughlins found there was a great need for quality-built police vehicles and branched out to upfit new emergency vehicles for the law enforcement community. The business grew from building 20-25 vehicles for the local Western New York region to building 300+ vehicles per year for emergency responders across the entire state including for FDNY and NYPD. This led to Empire Emergency operating at full capacity and resulted in a need for additional employees, bay space and component storage to house the needed supplies for up-fit manufacturing. Niagara SBDC advisor Dinene Zaleski assisted the company in developing a complete funding package for financing the expansion project. The expansion project has enabled the company to turn out vehicles more quickly and saved thirteen jobs. The company now expects to hire an additional 11 employees over the next two years.



In today's economic climate, with the onset of the world pandemic of COVID-19, many businesses have had to close, endure financial hardships and many other issues coupled with outside suppliers. Working with the Niagara SBDC, we were able to enter this unprecedented pandemic and continue to achieve our financial goals due to the hard work we all put together forming a solid business plan. I truly owe a debt of gratitude to the professionalism as well as the compassion that was given to make our plan a successful one to Business Advisor Dinene Zaleski.

– Michael McLaughlin

The Company Expects to
Hire an Additional
11 EMPLOYEES
Over the Next 2 Years

ONONDAGA

Justin's Canine Campus



We were referred to Keyona by our broker who has known her to help many other small business owners. Keyona was incredible to work with. She helped us develop our business plan, understand the numbers, and prepare for our presentation to board members for the loan.

– Justin's Canine Campus



Justin's Canine Campus opened in 2014 as the self-funded project of owners Justin Bonn and Carrie Lindley. By their second year they had expanded services by hiring a professional groomer and, after three years, had reached maximum capacity for doggie clients. Justin and Carrie were referred to Onondaga SBDC advisor Keyona Kelly, and Carrie stated that "Keyona was incredible to work with and helped us with everything! She helped us develop our business plan, understand the numbers, and prepare for our presentation to board members for the loan." Everything was going well, they were approved for their loan, and waiting for zoning change approval when COVID-19 hit.

Like so many small business owners, they put their plans for expansion on hold and pivoted to meet the changes in their industry. They began training a second groomer, which enabled them to increase profit margins and, with SBDC's assistance, the business is seeing an average of 5% monthly growth for its grooming services. Daycare numbers have

remained constant with a lengthy wait list – something that is unusual in this industry. The business took a 15% loss on group classes because of reductions in size due to social distancing requirements, but then had an 8% increase by offering phone consultations. Justin and Carrie are now moving forward with their expansion with a Fall 2021 target date for opening in their new location.

Innovative SBDC Guidance Helps Dog Grooming Business

SHOW GROWTH

is Paw-ssible During Pandemic

PACE

La Palapa Cocina Mexicana



We are proud to have served our distinctive cuisine to our fellow New Yorkers for more than 20 years. We've been blessed to employ some of the finest people in our industry and have developed a loyal customer base along the way. The Pace SBDC has provided invaluable assistance since our very inception. They have helped us to grow, as well as to navigate challenges faced by the business during some of NYC's darkest moments. To this day, the SBDC remains a resource we know we can rely on.

– Barbara Sibley



La Palapa Cocina Mexicana is an East Village-based restaurant owned by Barbara Sibley. The restaurant features Mexico City tacos and authentic regional Mexican cuisine. Ms. Sibley first came to Pace SBDC in 2000 and worked with Advisor Greg Callender to prepare a successful SBA start-up loan package to launch her venture which created 23 jobs. When Ms. Sibley expanded to a second location in 2003, she returned to Pace SBDC and Greg, who helped her successfully prepare a loan package which created 25 additional jobs. Pace SBDC continued to advise Ms. Sibley over the years to address business expansion challenges, including in 2020 as NYC was devastated by the COVID-19 pandemic. By embracing a business model shift post-COVID-19 that features expanded delivery services and a vibrant outdoor dining scene, La Palapa has re-envisioned its successful 20-year old business model with support by Pace SBDC. Further, with financing through the federal PPP (\$354,637 for 3 locations) and EIDL (\$437,900) programs, and supported by a range of operational and accounting guidance from Greg, Ms. Sibley and La Palapa have protected 62 jobs while providing much-needed dining options for its dedicated customers.

La Palapa has generously supported coronavirus first responders by preparing and donating over 32,000 meals to front-line medical professionals in collaboration with World Central Kitchen, The Gotham Organization, and others. And today La Palapa continues to donate 450 meals a week to nursing homes, hospitals, shelters for teen youth, and soup kitchens.

SBDC Support Helped Protect

62 JOBS

and Deliver

32,000 FREE MEALS

for Frontline Workers

ROCKLAND

Imperial Asphalt and Aggregate Distributor



I appreciate all of the hard work and diligent effort that you have put into Imperial Asphalt & Aggregate Distributor Inc. It is your persistent hard work that has given me the opportunity to have a fruitful result with my company. I would like to thank you for your services for the last three years. I am grateful to have you by my side and I understand and value your contribution you bring to Imperial Asphalt & Aggregate Distributor Inc.

- Oneil Henry



Imperial Asphalt and Aggregate Distributor Inc. is an asphalt maintenance company founded in May 2015 by Oneil Henry. IAAD started with one truck and one employee, who was the driver, office manager and chief cook. Over the years, IAAD grew as a result of hard work, dedication, word of mouth, a lot of footwork and a helping hand from Adi Israeli of the Rockland SBDC. Prior to IAAD, Oneil had been providing trucking services for 12 years; with dump trucks, mixers, shovels and rakes he developed a specialty on the 'tack truck'. He decided to take this experience and a commitment to quality work to begin his own company.

Working with the SBDC to plan and fund growth, Oneil was able to secure SBA guaranteed loans of \$800,000 for equipment and working capital. As a participant in the SBDC's BidLinx program Oneil has secured more than \$5,300,000 in infrastructure contracts with NYS in addition to substantial contracts in the construction industry. MWBE & DBE Certified with the NYS DOT and New York City, IAAD is working to resurface the highways, roads, streets, bridges and airport runways we all use every

day. IAAD is a member of the local 456 Teamsters providing not just tack coat, asphalt emulsion and joint adhesive in and around New York but quality employment in his community. Today, with a fleet of trucks, a group of dedicated drivers, administrative staff and two truck yards, IAAD is a leader in tack coat and aggregate trucking across NY, NJ, and CT. Advisor Israeli helped Mr. Henry obtain \$800,000 in SBA disaster loan funding, which saved 18 jobs.

SBDC Support Helped Save
18 jobs and Secure
\$5 MILLION+
in Contracts

STATEN ISLAND

JMT Media, LLC



SBDC is an amazing resource for Staten Island businesses...period. With new employee laws, certifications and bids available, it's important to have SBDC with you every step of the way. For the past several years, our agency has worked with a variety of nonprofits and small businesses and are incredibly humbled to help navigate their story. I am so proud for the work we do and the community we serve. My husband and I love the Island of Staten and this is just the beginning.

– Jaclyn M. Tacoronte

Jaclyn M. Tacoronte is the founder and owner of JMT Media, LLC, a boutique marketing, public relations and design firm based in Staten Island. Jaclyn started her company in February 2015 with the goal to “help navigate your story to life.” She has worked with Staten Island SBDC advisor Joseph Bottega since early 2017. Together they have strategized on brand awareness, networking, and increasing educational exposure to youth across Staten Island. They have utilized programs such as BidLinx for MWBE contract opportunities and the Research Network to assist in accessing exclusive information for her ventures.

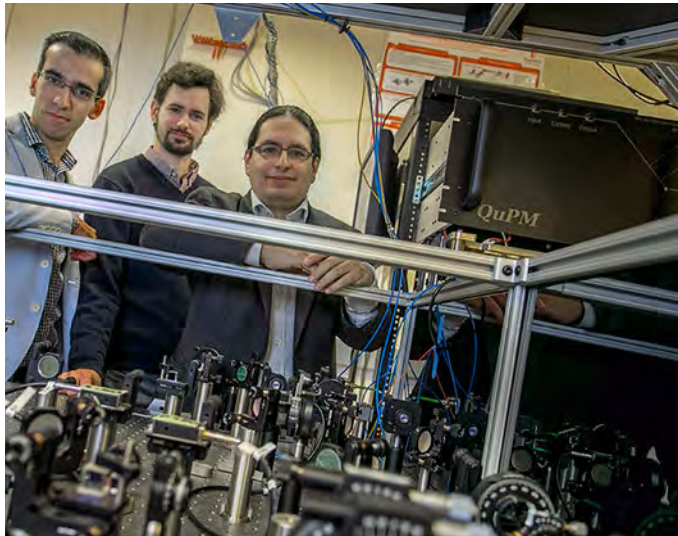
Through the assistance and support of the SBDC and local partners, JMT Media recently attained NYS & NYC MWBE Certification. She is the first Certified Native American Minority woman entrepreneur in Staten Island. JMT Media has a staff of 5 female employees, and has obtained contracts from Empire Outlets, the College of Staten Island, St. John’s University, the SIEDC, the Pride Center of Staten Island, NYCID, and Manhattan by Sail. Jaclyn worked to launch and become a founding member of the first Minority Women in

Business Association on Staten Island, known as MWBA SI. Jaclyn and her team developed a comprehensive “New York Business Reboot” package to help reboot small businesses, restaurants, and non-profits amidst the COVID-19 pandemic. This package is a six-week step by step guide to help boost a business through social media strategies, promotional material, community connection and press outreach. In recognition of her achievements, the SBA NY District awarded Jaclyn with the 2020 Small Business Champion of the Year award.

Jaclyn M. Tacoronte is the first
MWBE CERTIFIED
 Native American Woman
 Entrepreneur in Staten Island

STONY BROOK

Qunnect



“

The SBDC sponsored SBIR/STTR Grant Writing workshop with Sharon Ballard provided our staff with valuable insights to prepare our winning grant proposals. Also, working with our Business Advisor Bob Harrison as Coach during the Pre-Seed Boot Camp enabled us to transition our thinking from the technical product development mindset towards our value proposition and market fit.

– Qunnect

Qunnect is building hardware to enable real-world, scalable, quantum-secure networking. Quantum encryption is an entirely new paradigm, where information is physically encrypted, enabling unprecedented sensitivity to eaves dropping. The company was founded in late 2017 as a spin-off from Stony Brook University’s Quantum Information Technology Laboratory and maintains a R&D facility in the Center for Excellence in Wireless and Information Technologies small business incubator located on the Research campus. In 2020, the company opened a second R&D facility in the Brooklyn Navy Yard. Qunnect has been awarded SBIR awards from the Department of Energy, the U.S. Air Force, and the National Science Foundation. During late 2019, the company closed a seed financing round and is currently raising a bridge round.

Stony Brook SBDC worked with Qunnect staff members to support their SBIR/STTR applications through grant writing workshops and one-on-one counseling sessions to review their SBIR application submissions. Through SBDC advocacy,

Qunnect has been assured access to Stony Brook University and Brookhaven National Lab technical business resources including the Nassau-Suffolk MEP office at Stony Brook, and the Advanced Energy Center and Commercialization training through a pre-seed 2 ½ day boot camp. Stony Brook SBDC advisor Robert Harrison was the Qunnect Team Business Coach for the boot camp exercise. With SBDC assistance, along with SBIR workshop insight gained from EnableVentures CEO Sharon Ballard (funded by an SBA FAST award), Qunnect has received a \$1.5 million SBIR Phase II award and an SBIR Phase I award totaling \$255,000 in 2020. While physical product development was delayed due to lab closure during COVID-19, the Qunnect team used the time to re-evaluate its near-term product goals and designs. They also applied for a large number of federal grants and advisor Harrison helped Mr. Goddard and his team get a \$5,000 EIDL Advance grant and \$42,000 in PPP funding to sustain operations.

WATERTOWN

Treasure Lily



My SBDC advisors deep knowledge of available SBA loan products and lender requirements enabled me to quickly apply and be approved for an EIDL loan that gave me peace of mind while I moved aggressively towards a larger and more comprehensive e-commerce presence. John provided timely advice, outstanding customer service and I know he truly cares about me, my business and our community. Every small business owner should give the SBDC a call, you won't be sorry!

– Ms. Jennell Thurn



Ms. Jennell Thurn owns and operates an online and brick and mortar gift and clothing shop in Central Square, a small town in Oswego County without a retail core. The business was launched in 2018 and Thurn offers clothing for women in sizes XXS – 5XL and has a line of children's clothing. She has built a loyal and engaged client base through skilled use of social media and scrupulously maintaining, updating and innovating engagement on her website. The boutique also offers a variety of all natural, cruelty free beauty products for customers of all ages and skin types, and fun, funky accessories and locally made items.

The pandemic hit the small, rural businesses hard, and Treasure Lily took the opportunity afforded by no having regular retail hours to fully embrace e-commerce and use social media to promote her business and product lines. She has become a beloved fixture on Facebook Live, garnering a loyal following by using her outgoing and fun personality to showcase reasonably priced gifts and locally produced beauty products. During the pandemic, she pivoted to offering high quality masks. In spring 2020, SBDC advisor John Halloran helped Ms.Thurn obtain

\$10,000 in COVID-19 relief funding from the Oswego County COVID Fund, as well as \$20,000 from the Paycheck Protection Program. As a result of this support and her innovative approach to business, sales have increased over the course of the pandemic and today, Treasure Lily has moved into a new, larger retail location. Thurn has hired 5 additional employees to help with the ordering, shipping and receiving and inventory management necessitated by her increased online sales volume.

Increased Sales and
5 NEW EMPLOYEES
 Despite the Pandemic

YORK

JOS-EL Care Agency



The Coronavirus had pushed my home health agency employment down 45%, from 95 employees to 51 employees. The PPP loan came in just in time to save the business. None of this would have been possible without the help of Brian Yeung at the York College SBDC and his ability to work with Jos-el Care Home Health Agency.

– Elizabeth Gonsalves

Elizabeth Gonsalves is the founder and owner of JOS-EL Care Agency, a provider of home healthcare and premium care services in the five boroughs of New York City and Nassau County. She contacted the York SBDC in April 2020 to seek disaster assistance because her business had economic injury caused by the COVID-19 pandemic.

JOS-EL Care Agency, Inc. is NYS Department of Health-licensed and a Joint Commission Accredited Agency. The agency specializes in care for a wide range of medical conditions. The coronavirus pandemic pushed Gonsalves' home health agency employment down 45%, from 95 employees to 51. Patients were forced to cancel or delay elective and routine medical procedures to free up hospital space. Because these procedures weren't happening, that meant fewer referrals to home care service, contributing to a significant decline in revenues from

previous year's \$2.5 million. With support from York SBDC advisor Brian Yeung, Elizabeth qualified for a PPP loan totaling \$450,165. As a result of SBDC assistance, she saved 51 jobs, continued her operations, and has refocused on growth.

51 HEALTH CARE AND SERVICE JOBS

Saved with SBDC Assistance

2020 Staff Awards

At a virtual Staff Awards event in November, the NYSBDC recognized outstanding Business Advisors from across the State for their consistent excellence in providing professional services, generating positive outcomes, and creating client satisfaction. Outcomes achieved in terms of economic investment and job creation are key determinants in selecting these awardees. Sam Kandel (Mid-Hudson) and Glamis Haro (Columbia Harlem) shared the top honor: Advisor of the Year. Walter Reid (Farmingdale) was the top Part Time Advisor of the Year. Also recognized were the advisors that helped their clients obtain the most financing in their respective SBA Districts – Dinene Zaleski (Niagara) in the Buffalo District, Erica Rosero (Bronx) in the NYC District, and Melissa Zomro (Onondaga) in

the Upstate NY District. Rawle Brown (Pace) received an award for helping his clients achieve the most business starts – for the second consecutive year. Evelyn Carrasco (LaGuardia) and Lauren Linakis (Farmingdale) received the Lead by Example award, which is given to individuals who perform outstanding work in their regional centers. George Telmany (Staten Island) was cited by the Research Network for his effective use of their services to assist clients. Evelyn Carrasco (LaGuardia) was recognized by the EntreSkills Team for her promotion of the entrepreneurial curriculum to her clients. Tom Reynolds, Business Advisor at the Albany SBDC, was named the 2020 Star Performer, a recognition from America’s SBDC of the top SBDC staff member in each SBDC program in the country.



Advisor of the Year

Glamis Haro
Columbia Harlem SBDC



Advisor of the Year

Sam Kandel
Mid-Hudson SBDC

Entrepreneur of the Year Awards for 2020

The NYSBDC hosted its first virtual client awards ceremony in November 2020 to honor our 2020 “Entrepreneurs of the Year” - 8 NYSBDC clients that represent the best and brightest entrepreneurs throughout New York State. For more information about these entrepreneurs and their businesses, visit www.nysbdc.org.



Childcare Business of the Year

Allison Ulin
Harmony Early Learning
Farmingdale SBDC



Family-Owned Business of the Year

Harold & Nicole Verde
Expedia CruiseShipCenters
Staten Island SBDC



Female Entrepreneur of the Year

Alexis McSween
Bottomline Construction & Development
Columbia Harlem SBDC



Growth Business of the Year

Justin & Beth Miller
Universal Bookkeeper
Mohawk Valley SBDC



Restaurant Business of the Year

Lenin Costas
Don Ceviche
LaGuardia SBDC



**Technology Entrepreneur
of the Year**

Matt Gill
 Enhance-VR
 Binghamton SBDC



**Tourism Business
of the Year**

Mike Offner
 Pine Ridge Dude Ranch
 Mid-Hudson SBDC



**Veteran Entrepreneur
of the Year**

Rich Rattan
 Safe Health Educators
 Farmingdale SBDC

NYSBDC 2020 Events



Jamestown SBDC staff posed with Jamestown Community College staff in September to recognize its selection as the US Small Business Administration Atlantic Region SBDC Center of Excellence of the Year. Since the center's start in 1986, the advisors at the JCC SBDC have worked with nearly 12,000 businesses in Chautauqua, Cattaraugus, and Allegany Counties, helping them invest more than \$146,500,000 in the region's economy, and create or save nearly 8,000 jobs.



In February, NYSBDC Regional Center Directors and Senior Staff visited NYS legislative offices to share information and stories about the assistance provided to entrepreneurs and small business owners in their districts. Pictured is Binghamton SBDC Director Rochelle Layman and NYS Senator Tom O'Mara (58th Senate District).



Richard Rattan celebrated the grand opening of his business' new location in Baldwin with Farmingdale SBDC and other dignitaries. Left to right: SBA Long Island Branch Manager Rob Piechota, Farmingdale SBDC Director Erica Chase, Safe Health Educators Owner Richard Rattan, NYS Senator Todd Kaminsky, SBDC Advisor Troy Diaz. Mr. Rattan was the NYSBDC's 2020 Veteran Entrepreneur of the Year.



Center for Businesses in Transition community liaisons and other community leaders gathered at the Adirondack North Country Association office in Saranac Lake to brainstorm ways they can work together. Pictured (from left), Danielle Delaini, RaChelle Martz, Christy Wilt, Matthew Courtright, Molly Bechard, Canton SBDC at Clinton Community College Assistant Director Angela Smith, Mike Besaw, Brittany Davis, Kelsey O'Shea, Dan Kelleher and Russ Kinyon. [Photo by Ezra Schwartzberg Courtesy of ANCA]



In 2020, Lehman College's School of Continuing and Professional Studies' (SCPS) Bronx Tech Incubator was awarded a \$100,000 Verizon Foundation Workforce Development grant to create and launch an innovative, two-year emerging technology mentorship program for small business owners across the five boroughs. The SBDC, directed by Clarence Stanley (2nd from right), is actively involved in the project.



Columbia Harlem SBDC Advisor Glamis Haro (pictured front center) with students from her Finance 102 class. SBDC regional centers provide a wide range of instruction on business topics throughout the year.

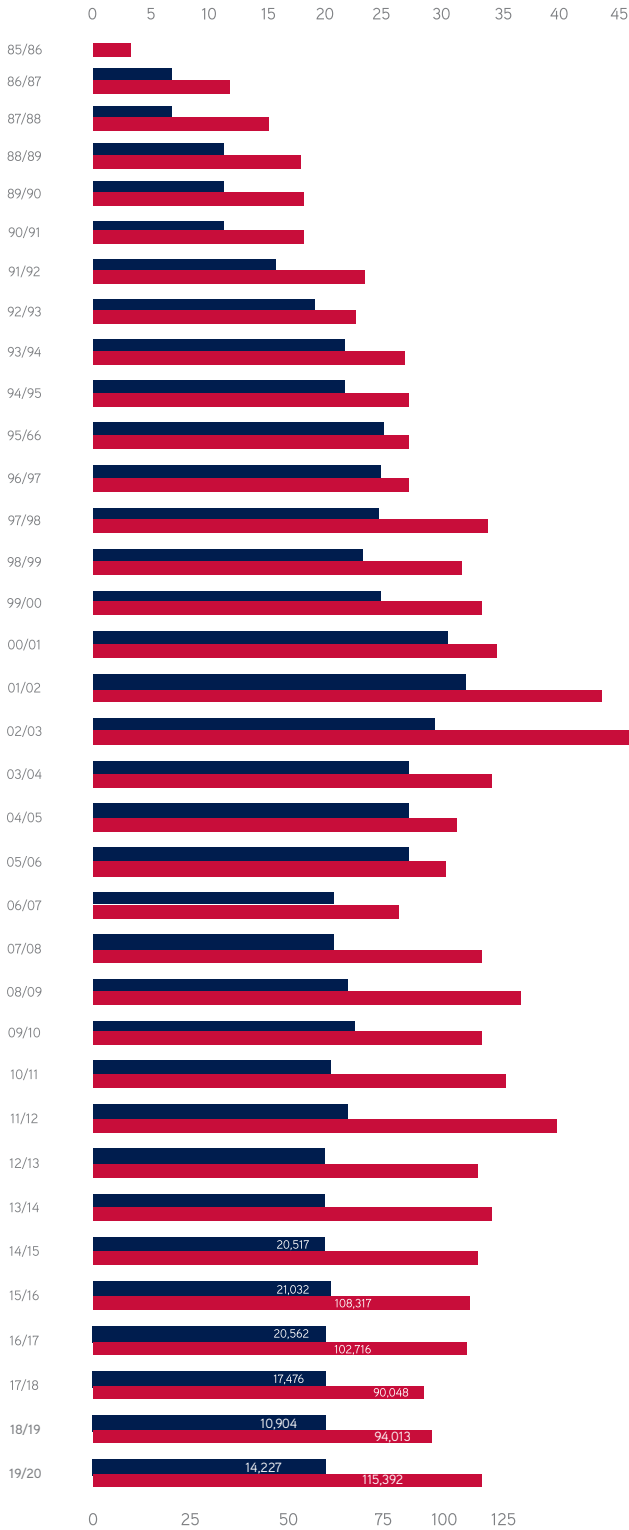


Staten Island SBDC Senior Advisor George Telmany, Staten Island Chamber President and CEO Linda Baran and Staten Island SBDC Director Dean Balsamini at a NYC Small Business Services MWBE Forum. This is representative of the community partnerships maintained by the SBDC to more effectively serve small business owners.



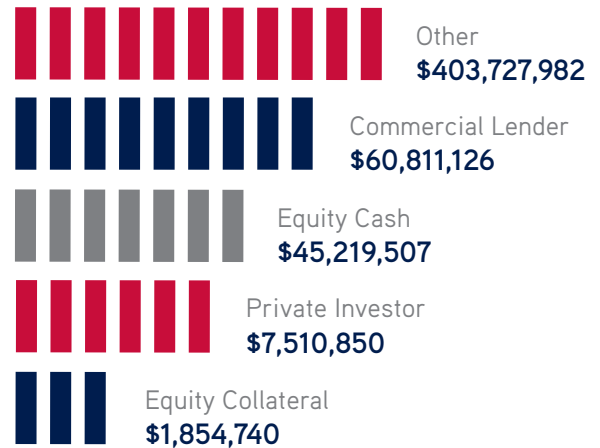
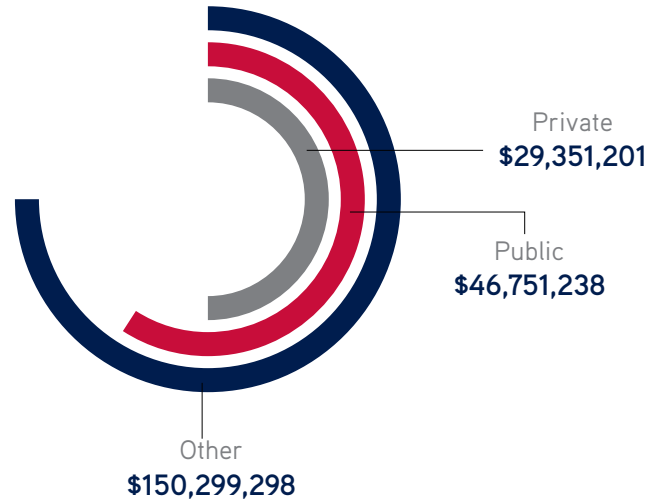
Watertown SBDC Advanced Certified Advisor Kiah Sugrue staffing a table at a campus job fair, which demonstrates SBDC participation in campus events.

Counseling Statistics (From Inception)



Thousands of Clients ● Thousands of Hours ●

Funding /Investment (Fiscal Year 2020)

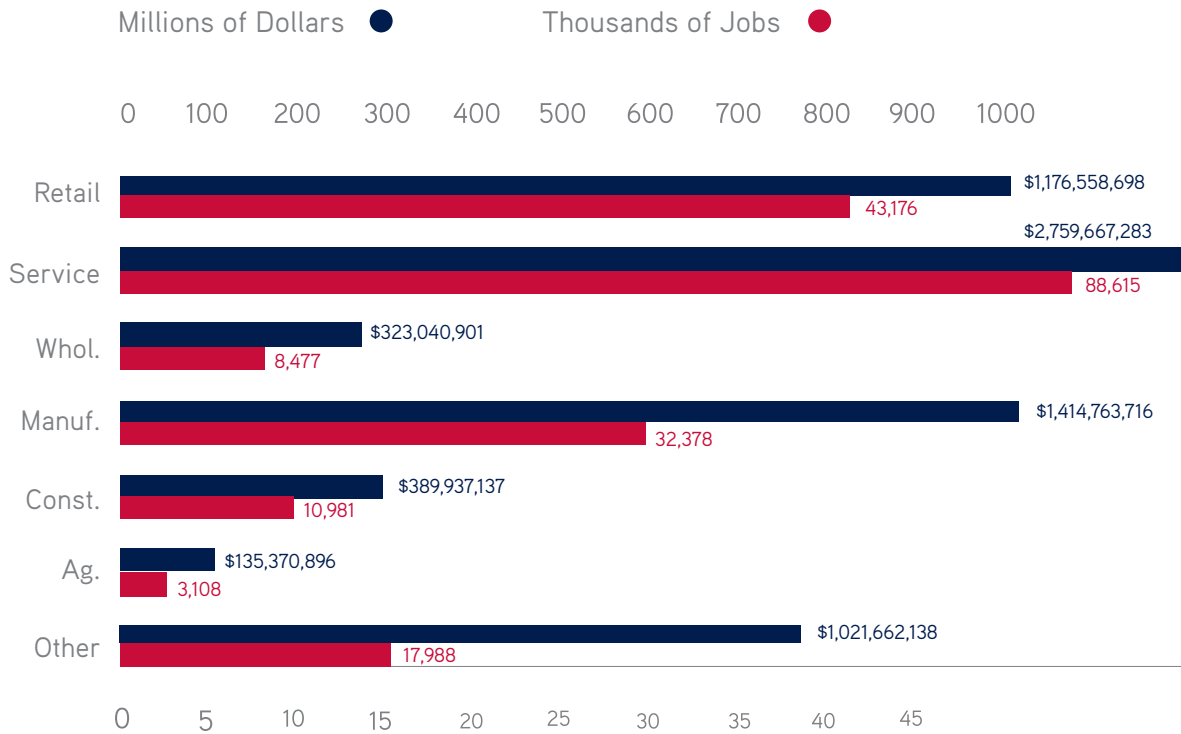


October 1, 2019 - September 30, 2020

Total Investment: \$516,424,632

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

Business Sectors Economic Impact (From Inception)



Program Inception to September 30, 2020

Total Investment Impact: **\$ 7,226,918,144**

Total Number of Jobs Created: **129,334**

Total Number of Jobs Saved: **102,085**

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

October 1, 2019 - September 30, 2020

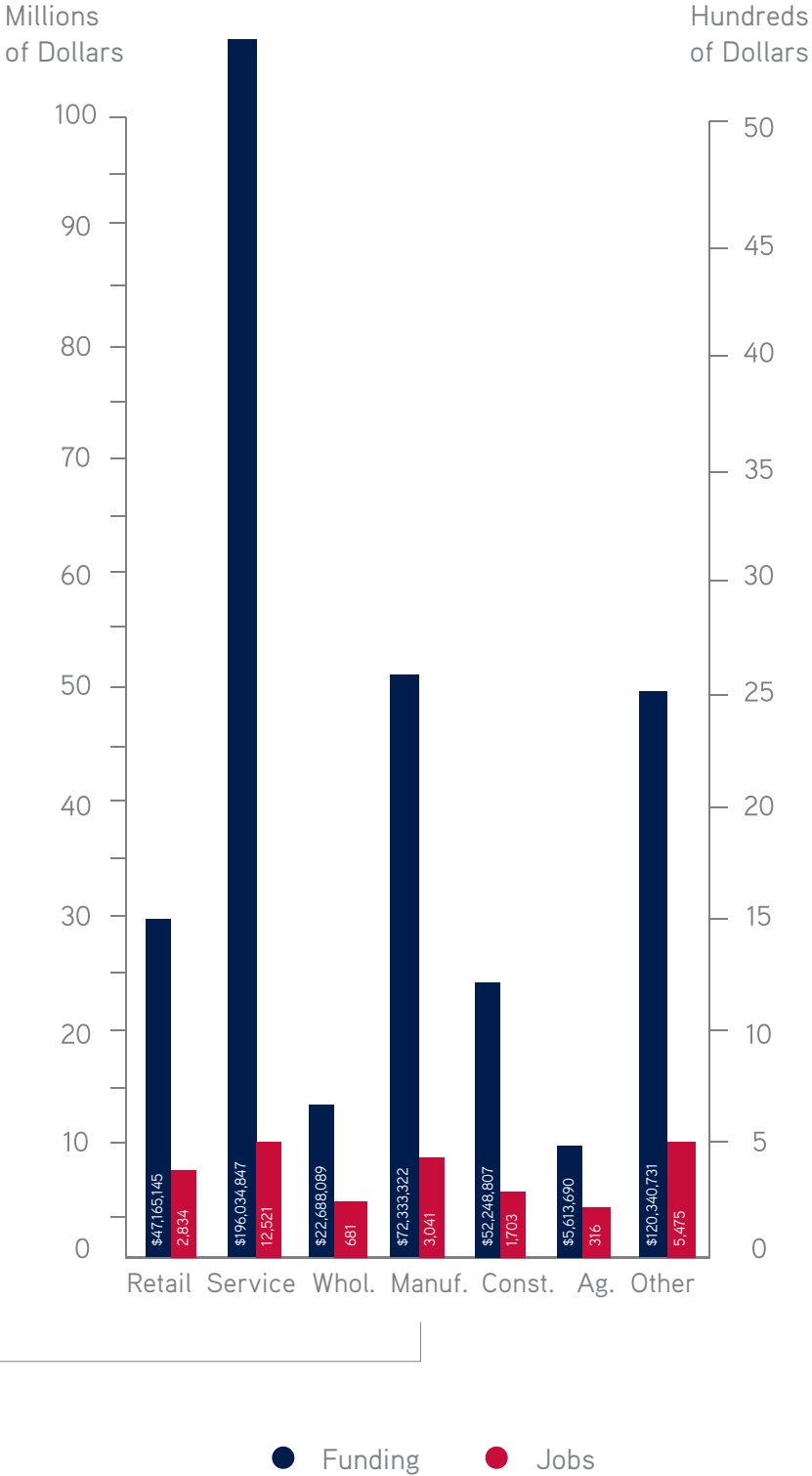
Total Investment Impact: **\$ 519,124,205**

Total Number of Jobs Created: **4,324**

Total Number of Jobs Saved: **22,446**

In just the past 12 months, SBDC clients invested more than \$519 million to impact more than 26,700 jobs.

Business Sectors Economic Impact (Fiscal Year 2020)



Our proud list of **campus hosts**



and **outreach offices**



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.

Chair

Oliver Kardos

SVP and Business Banking Sales Liaison
KeyBank
66 South Pearl Street
Albany, New York

Vice-Chair

Jim Conroy

Regional President – PA and Upstate NY
Pursuit Lending
50 Beaver Street
Albany, New York

Ex-Officio

Jeffrey Boyce

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

Members

Dave Borland

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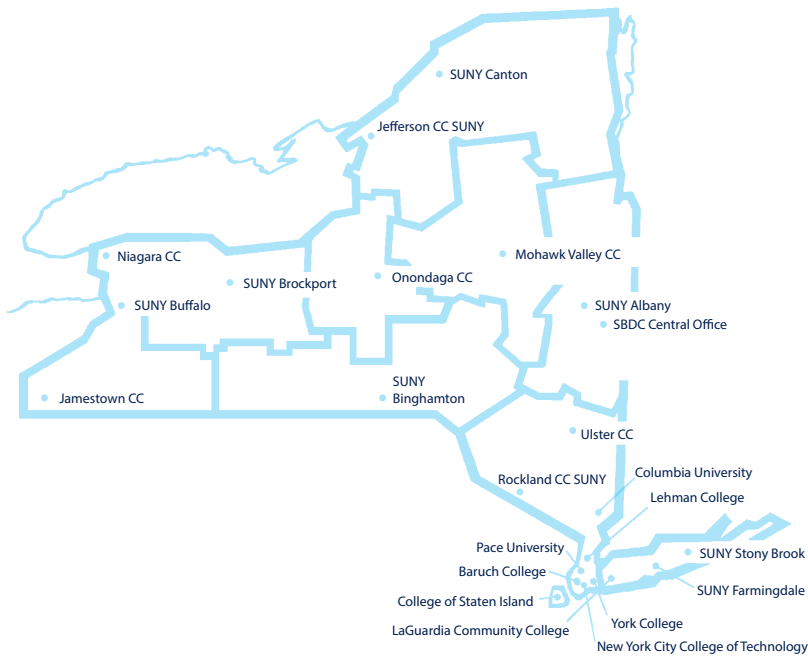
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NEW YORK SMALL BUSINESS DEVELOPMENT CENTER

Below is a list of the 22 NY SBDC Regional Centers and the date of their establishment



7	71.84	Albany
7	1.84	Binghamton
7	1.84	Buffalo
7	1.84	Niagara
10	1.85	Farmingdale
10	1.85	Mid-Hudson (Ulster CC)
4	1.86	Watertown (Jefferson CC)
7	1.86	Jamestown
7	1.86	Mohawk Valley
9	20.86	Onondaga
10	1.86	Manhattan (Pace University)
4	1.87	Brockport
8	15.88	Queens York (CUNY)
8	15.88	Stony Brook
9	1.93	Staten Island (CUNY)
9	1.94	Mid-Manhattan (Baruch CUNY)
10	1.98	Canton
11	1.00	Bronx (Lehman College CUNY)
10	1.01	Queens LaGuardia
11	1.08	Rockland
4	1.08	Brooklyn (New York City College of Technology CUNY)
11	5.09	Columbia



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