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NYS Small Business Development Center
THE STATE UNIVERSITY OF NEW YORK

2008 Annual Program Report

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REAL PEOPLE... REAL BUSINESS... REAL SUCCESS!



Ushers Machine Tool, Inc. Albany

Don Lincoln approached the University at Albany SBDC for assistance developing a financing strategy to purchase Ushers Machine Tool. Don has 20 years experience with machine tool ventures. Ushers Machine Tool, founded approximately 60 years ago, provides machine tool services - grinding, cutting and shaping metals. Many of the components manufactured by Ushers are used to refurbish turbine electrical generating units for the Gas Turbine Division of General Electric. Business Advisor Matt Staccone helped Don negotiate with local banking institutions, including the New York Business Development Corporation (NYBDC), to purchase Ushers. Staccone coordinated the loan approvals and documentation needed to close on the loans in a timely manner. Don was pleased with the SBDC assistance. "Matt Staccone was just a pleasure to work with and a wealth of knowledge. This could have never happened without the SBDC," he said. "Finding the right contacts could have been a huge issue. It went smoothly because of Matt and the SBDC." Under Don's direction the company has grown. The company received the prestigious Supplier Growth Award from GE for its quality of service. New initiatives with GE Gas Turbine and other companies yielded revenue growth of 100% over the previous year, and employment increased by 80% to 47 employees. Further growth is expected during 2009, as the company adds new contracts.

Real People, Real Business, Real Success

The New York State Small Business Development Center (NYS SBDC) provides entrepreneurs and small to medium-sized businesses in New York with high-quality, pro-bono, confidential business counseling, training, and business research. This concept has worked well - the SBDC has been working with real people and real businesses to help them achieve real success for nearly 25 years.

Since the program was established in 1984, the SBDC has worked with more than 287,000 clients across the state. It has helped them locate more than \$3.8 billion to start or expand their businesses, and create or save nearly 135,000 jobs.

In 2008, small and medium-sized businesses in New York faced an economic crisis. For some, the turbulence of the market brought hardships and challenges; for others, it presented opportunities. The NYS SBDC assisted businesses in both situations. SBDC business advisors helped struggling business owners evaluate their current situation, plan strategically, and take steps toward a productive and profitable future. Likewise, business advisors helped those with growth and expansion opportunities to evaluate the potential and the cost, plan strategically, and take action. In this way, the SBDC is helping

to rebuild the small business community, and through it the local and State economy, one business at a time.

The SBDC works to cultivate New York's economy by promoting the formation and stability of businesses. It nurtures sound business practices among small business entrepreneurs by focusing on innovation, productivity, quality, efficiency, finance, marketing, exporting, cost-benefit analysis, and technology innovations. The SBDC helps New Yorkers with entrepreneurial dreams build and grow strong, stable businesses to anchor economically healthy business communities that support the State economy.

Any resident of New York that wants to start a business—or stabilize and expand an existing business—can make an appointment with an experienced business advisor at any SBDC regional office. He or she can find an SBDC office by calling a toll-free phone number or visiting the SBDC website: www.nyssbdc.org. Likewise, potential clients can request counseling via the website, and the service centers offer flexible options for meeting with advisors. Clients receive personalized, confidential business counseling and training, and focused, specific research related to his or her business and the industry in which it operates.

The SBDC program also

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 new immigrant communities; disabled individuals; women business owners; those affected by changes in defense industry priorities; small exporters; economically distressed areas of New York; and technology-based businesses. One of the SBDC's top priorities is helping small businesses achieve improved productivity and profitability in New York's 21st century innovation economy.

The SBDC's core mission is to assist business owners, and those planning to go into business, with the help they need to be successful. SBDC business advisors do not supply the business decisions or judgments; rather, they provide education and tools so that owners can make their own informed business decisions.

As illustrated by its client success stories, the SBDC has been helping businesses achieve their goals since being established in 1984. In addition to the tangible measurements of success, the SBDC has provided its clients with support, guidance, and nurturing throughout every step of the business process – the SBDC goal is to provide whatever assistance New York residents need to achieve that real success.

Technology and Productivity

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 with needs in developing new technologies, and in response launched an initiative to help business owners with special needs.

For example, the Albany SBDC is in the second year of providing focused counseling to technology companies with its Technology Entrepreneur in Residence (TER) model, which provides specialized mentoring and strategic advice to support startup and mid-sized technology companies. The SBDC TERs are serial technology entrepreneurs with experience concentrated in the areas of strategic planning, corporate marketing, sales strategy, license agreements, acquisition, due diligence, product management, and angel and venture capital investment. The services are targeted to emerging, start-up and/or spin-off firms or entrepreneurs, especially in the manufacturing and regional cluster industries.

SBDC Productivity-Technology advisors are equipped to help existing businesses through the product development and design process, to advise them in the financing phase, and to provide



Federal Safety Equipment Binghamton

Federal Safety Equipment (FSE) has been involved in the fire safety business for 30 years. Les & Jan Swartz founded the business in 1979 to meet the needs of fire departments and ambulance services in the Southern Tier. Within two years, the company moved from the Swartz's garage to a new building with offices, a showroom, and several garage bays for the repair and installation of emergency vehicles and equipment. In 2007, FSE planned to expand the bay area to create room to assemble a new product, "Hard Attack" fire fighting vehicles. The "Hard Attack" vehicles are custom built for a variety of purposes, then assembled and delivered to the customer. They can be used for a range of emergencies, from brush fires to aviation crashes. Les, a disabled veteran, has grown his business into company with revenues in excess of \$1.5 million and 6 employees. He is a major employer in a small town sorely in need of employment opportunities, and his employees are firefighters in the local Candor Fire Department. Les approached the SBDC for assistance with financing the expansion of FSE. Les told Binghamton SBDC Director Doug Boyce, "Hard Attack is something we have wanted to do for a long time. Ken and the SBDC have been terrific in providing direction and mentoring as we have developed this avenue of our business." The Binghamton SBDC nominated Federal Safety Equipment as SBA's Veteran Business of the Year in 2008.



Midnight Janitorial Brockport

In 2005, Angella Luyk launched Midnight Janitorial with little equipment and one employee. Confident she would succeed in the highly competitive commercial cleaning industry, Angella employed two simple principles: enrich the lives of employees, and deliver the highest possible quality at the fairest price. Today the company employs 27 people and 2008 sales are expected to top \$500,000. Midnight Janitorial is known throughout the Rochester business community for its consistently high level of performance, a happy crew that takes pride in what they do, and business ethics beyond the norm. In October 2008, Angella won the much-coveted small business Rochester Business Ethics Award for outstanding practices and citizenship. The company is committed to hiring the disabled; one-third of its employees are disabled. Angella met with Business Advisor Ralph Toscano at the SUNY Brockport Metro Center to discuss positioning Midnight Janitorial on the million-dollar track. She wants to accomplish this through Minority/Women Business Enterprise Certification. Ralph clarified her questions, discussed the rationale behind the more difficult questions with her, and helped her complete certification requirements. The client was granted M/WBE Certification in October '08. Midnight Janitorial is confident that its customer base will expand in 2009. The company was featured in the July '08 issue of Growing Wealth Magazine.

them with information about intellectual property issues to help them protect their creative work product. The advisors are knowledgeable about research and development funding, and can advise business owners about the process of applying for SBIR grants. The Stony Brook SBDC works closely with high-technology, biotechnology, and manufacturing initiatives on the Stony Brook campus.

Productivity-Technology advisors also are capable of guiding business owners through the identification, assessment, selection, and implementation of new equipment to improve productivity and the capability to compete in the innovation economy. Energy efficiency is a priority of the SBDC, and often the new equipment and new technology installed will help the business owner use energy more efficiently while improving profitability.

Special Advisors identify key partners to further assist small business owners in addressing productivity issues, including; university resources, associations, federal/state labs, NYS Centers of Excellence, and others. The Brockport SBDC has an outreach office at the local technology incubator in conjunction with High Technology of Rochester. The Lennox Technology Center provides the infrastructure and refers clients to the SBDC, which in turn provides on-site counseling

and potential tenant referrals.

A Diverse Clientele

NYS SBDC-assisted businesses are exceptionally diverse, including high-tech manufacturers, pizza parlors, software developers, artists and crafters, physicians, clothing designers, inventors of devices, and others representing innumerable industry niches. The ability to assist owners of this range of businesses is testimony to the range of expertise among SBDC center directors and business advisors.

Among the businesses assisted by the SBDC are a landmark hotel; gourmet food creators; a mine selling tons of rock salt to New York and neighboring states; innumerable restaurants and eclectic cafes; a manufacturer of armor plating for Humvees; a family farm converting cow manure to electricity; a research firm developing human blood replacement for critical care; a world-famous designer of women's clothing; a New York harbor tugboat; and a company that monitors driver's licenses to help keep dangerous drivers off our roads.

The NYS SBDC recognizes outstanding small businesses in a variety of ways. There are 23 stories printed in this report, one from each of the regional centers. The SBDC presents Entrepreneur

of the Year awards to a select group of business owners at its annual awards dinner in May. In addition, a committee of directors and business advisors selects "the best of the best" for inclusion in the Small Business Hall of Fame. As of 2008, 41 exceptional businesses have been named to the Hall of Fame. You can read about these diverse and successful small businesses at www.nyssbdc.org—the NYS SBDC web site.

The SBDC prioritizes assistance for manufacturers, exporters, companies in economically distressed areas of New York, and projects that advance the job development, investment, and economic growth priorities of New York State. In addition to the aforementioned, the SBDC emphasizes business assistance programs for women, minorities, and individuals with special needs.

What do SBDC Clients Think About SBDC Services?

The SBDC evaluates the services clients receive by conducting a post-service survey, as well as periodic follow-up surveys, to find out how services can be improved. Results from the surveys conducted in 2008 indicate that most clients are very satisfied:

- 93% said their inquiries received prompt attention
- 89% said they couldn't have afforded private counseling

- 94% said they would recommend SBDC services to other small businesses
- 91% said they received specific recommendations that improved their business' bottom line

Following are sample comments from satisfied clients:

"Excellent service; highly valued; necessary for new and on-going business. One of the first state organizations that exceeds expectations!"

"[The counselor's] help was invaluable!!! She was readily available for advice. I can honestly say I don't feel I would have been able to open or much less stay in business without her advice and guidance. Thanks."

"We were given clear and precise answers to questions that I thought were important to the survival of our company. I wish the rest was that easy."

"Many thanks to [my counselor]. [He] instilled the confidence I needed to go into business for myself by analyzing feasibility and cash flow and recommending sources of funding."

"[The counselor] was a pleasure to work with. She helped put a financial forecast in place that we were able to put into effect immediately. Wonderful service and we are glad we were able to work with her."



Alvarez Tax Franchise Bronx

Alvarez Tax has been a very successful business with proven track record of high quality consumer services and consistent financial growth. Rafael Alvarez was born in Santo Domingo, in the Dominican Republic. In 1983, after graduating from high school, Rafael Alvarez moved to New York City and enrolled at the City College of New York. While attending college he opened his first business, the Alvarez Income Tax Center, with \$200 of personal savings, a computer, and a fax machine. Soon the company became a recognized name in the tax business marketplace. In 2007, Rafael created Alvarez Tax Franchise, which allows replication of the successful business concept refined over the last 23 years. He came to the Bronx SBDC seeking assistance in obtaining a loan for business expansion and franchise development. Business Advisor Jenny Tejada assisted him with drafting a business plan and preparing financial projections. They also discussed loan package requirements and related issues. Today, Rafael is the CEO of Alvarez Tax Franchise, the parent company of ATAX Accounting and Financial Services, and the only Latino tax service franchise in the United States. The business has grown to six franchises that serve more than 10,000 clients. Rafael Alvarez has assembled some of the most experienced persons in the tax industry with more than 150 years of combined experience to propel the ATAX Franchise business model to the national and international market.



Motivating Minds Brooklyn

Ms. Niema Mack, President of Motivating Minds Childcare and the third of 12 children, was inspired by experiences with her siblings to become an early childhood educator. Her extensive background in supervision and her interpersonal skills made her an exemplary early childhood teacher. Unfortunately, she wasn't happy as a teacher, so she decided to seek self-employment as a provider of childcare services. Niema visited the Small Business Development Center in Brooklyn, where she explained her desire to open a childcare center that could handle 30 children or more. During the two year research and development stage for her family daycare business, Business Advisor Miriam Colon assisted Niema in developing a funding proposal and a standard operating procedures manual for Motivating Minds Childcare, LLC. Ms. Colon also assisted with the preparation of NYC agency applications and inspections, acquisition of a tax ID number, and designing the business logo and letterhead. Ms. Colon even assisted with the development of a uniform dress code with the company logo. Niema is developing a PowerPoint presentation to use in establishing a powerful brand image for Motivating Minds Childcare. She is a NYS-certified Daycare Provider Training Consultant as well as the CEO of Motivating Minds Childcare. She is hoping to expand to her third daycare facility in the near future.

“What [the counselor] was able to do was keep me moving in the direction I needed to go. When I felt as if maybe it was time to move on, [he] kept me focused and positive. He didn't do any of the work for me; he just guided me where I needed to go.”

“I feel the SBDC provides an invaluable service to the business community and I will continue to refer potential clients to them.”

Professional Business Advisors

Every SBDC business advisor is dedicated to assisting small business owners and those who want to become small business owners. SBDC 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 such as MBAs.

SBDC business advisors help identify technology options that best suit the client's needs, and help analyze the factors in decision-making to ensure that the client arrives at the best decision. They do not endorse the purchase of goods or services from any one individual or firm. In the same way, if the business advisor recommends that the client retain legal, business accounting, or business insurance assistance—and almost every business requires

these resources—a list of professionals in the area is provided along with criteria to make an informed selection. It is always the client that makes the business decision.

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 implemented in the early 1990s was enhanced in 2004 by advanced certification. The advanced program requires five years of additional training and experience, active participation in statewide program initiatives, and participation in the local business community.

Recognizing SBDC Outstanding Advisors

At the Annual Staff Training event, the SBDC recognized five outstanding business advisors from across the State with “Advisor of the Year” Awards, signifying consistent excellence in professional services, outcomes, and client satisfaction. Key determinants in selecting these award winners is the degree of satisfaction expressed by the clients throughout the past year and the outcomes achieved. Marilyn Roach (Buffalo) received the top honor in 2008, followed by Bill Grieshober (Buffalo), John Gould (Watertown), Joan Powers (Onondaga), and Greg Callender

(Pace-Manhattan).

Myriam Bouchard, certified business advisor at the at Mid-Hudson SBDC, was honored with the 2008 “Star Performer Award” by the Association of Small Business Development Centers at their annual national convention in Denver, Colorado. In just two years, Bouchard has counseled 315 small business owners and entrepreneurs. These businesses have invested \$3.9 million in capital in their local communities, and created or saved 110 jobs. The Advisors of the Year and Myriam Bouchard are examples of the dedication and expertise of the SBDC's extraordinary cadre of business advisors.

The SBDC Small Business Hall of Fame

The SBDC measures its success one entrepreneur at a time. Every small business member of the Hall of Fame member represents thousands of New Yorkers that contribute to the economic health of the State by starting or expanding a small business.

The owners of Hall of Fame businesses are long-term clients of the SBDC that built successful businesses with assistance from the SBDC. Each member of the Hall of Fame symbolizes the long-term impact of a healthy and vibrant small business environment: success and

prosperity for the owner and employees, for the communities in which they do business, and for the State as a whole.

In 2004, the NYS SBDC established its Small Business Hall of Fame and inducted 32 outstanding New York small businesses at its inaugural ceremony. In the three years that followed, six additional businesses were inducted. In 2008, three more outstanding businesses were selected for addition to the Hall, and will be inducted in 2009 in a two-year ceremony.

See page 23 for a complete list of Hall of Fame members.

A Web-Based Management Tracking System

One of the keys to success for the SBDC has been an electronic management tracking system, called WebMQS (Web-based Management Quality System). WebMQS enables SBDC staff in 23 regional offices to manage client relationships and capture information about every aspect of those relationships, including the services provided to them and the outcomes of the assistance. This statewide service manager allows the SBDC to anticipate changes and trends in the New York State small business community, issue accurate and detailed periodic reports on progress and services rendered,



Kerns Ave. Bowling Center Buffalo

After returning from his tour of duty in the Army in Vietnam, Daniel Adams worked for American Axiel, an auto parts manufacturing company, for 25 years. Recently, the company offered him a buy-out settlement. Since he was not ready to retire, Daniel took his settlement and began working for a local real estate company and joined the Buffalo SBDC's Veteran's Advisory Board. He met the owner of Ideal Bowling Lanes, who retained Daniel to sell his business and property. While working with the owner, he became very interested in the buying the business for himself. He knew about the SBDC from his work on the Advisory Board, and set up a meeting with Senior Business Advisor, Clifford Bell. Mr. Bell assisted Daniel in preparing an offer to purchase the 16 alley bowling center, preparing cash flow projections, and obtaining financing to purchase the business. Daniel also wanted financing to repair and update the facility. His plans included adding a kitchen, improving the parking lot, and developing new signs. The SBDC helped him secure loans from BERG and First Niagara. Daniel, who may be the first minority owner of a bowling alley in the Buffalo area, renamed the bowling alley the Kerns Avenue Bowling Center.



Youngs Bros. Stick Stringing Canton

Tim Youngs has been involved in lacrosse as a player and coach nearly all his life. His love of the sport eventually brought him to a home-based business opportunity in February 1997 stringing sticks for a major lacrosse stick manufacturer. After contracting with Tim, the company saw a significant increase in sales, which led to a contract with deBeer, one of the nation's largest lacrosse equipment manufacturers. By the summer of 2007 his business had moved into a large building and employed 13 people. To support the company's continued growth and anticipated expansion, Tim sought to purchase the building he was leasing and add to it. The St. Lawrence County IDA referred him to the SBDC for assistance. He worked with SBDC Business Advisor Michelle Collins and developed a proposal that resulted in \$293,000 in funding: \$43,000 in personal equity, a \$175,000 commercial loan from NBT Bank and a \$75,000 loan from the Greater Massena Economic Development Fund. "The help the SBDC gave us in putting this loan package together was invaluable," Tim said. "Without their assistance this loan request would have been much more difficult." The funding enabled the company to retain its 13 employees. In its new larger building, Youngs Brothers Stick Stringing can now accommodate its production capacity as well as pursue new opportunities in the future, such as assembly of helmets, goggles, custom gloves, and arm pads.

and ensure that individual clients receive the highest-quality business counseling, training, and research. WebMQS maintains the records of the 286,488 New York businesses and entrepreneurs that have been served by the NYS SBDC.

WebMQS enables SBDC staff at regional centers and the central office to enter data and see counseling and training activity in a real-time environment via a secure web site. The system gives an up-to-the-minute view of the entire NYS SBDC network, expediting assessment of services, and permitting a highly accurate analysis of demographic and economic trends across the State.

Visit the SBDC at www.nyssbdc.org

The NYS SBDC website remains an active and vibrant resource. The site continues to offer contact information for the organization, informative articles, online video, and training event information. It also allows visitors to request in-person or online counseling. The faces of SBDC clients are prominently displayed throughout the site, and client profiles highlight successful relationships with the SBDC. News articles featuring SBDC advisors and clients are featured on the home-page, illustrating advisor expertise and involvement in the community. Although the basic appearance and organization of

NYSSBDC.org remained much the same in 2008, there was a greater emphasis on user generated content and social web technologies.

While the faces of our clients appear throughout the NYS SBDC website, we also invite them to add themselves to our community. With this in mind, 2008 saw the creation of a NYS SBDC Facebook page. As of January 2009 there are 150 million active users of the Facebook online community, making it an extremely prominent and popular social networking website. In creating a Facebook page, the SBDC is able to reach users, allow user-generated content like photos and video, offer information about the SBDC, and drive traffic to the main website. Facebook members can become "fans" of the SBDC, creating an online community which markets the page.

Twitter, a micro-blogging social networking tool, also was added to the NYS SBDC's online presence. This tool allows users to post updates of 140 characters or less, like miniature blog posts. Users can follow others' accounts, and can post and access messages through the internet or cell phones. The benefit to the SBDC is two-fold. First, as SBDC staff members share an account, they can post from any location in order to publicize events and share information. These posts are valuable to other Twitter members who follow the account. Secondly,

this information is also fed directly to the NYSSBDC.org home page. As posts are written, the home page is automatically updated, keeping it dynamic, timely and diverse.

Opportunities in the Global Market

Developing business in the global marketplace and exporting goods and services to markets overseas represent major growth opportunities for small businesses in New York for our 21st-century innovation economy.

The NYS SBDC International Business Development (IBD) has strategically positioned small- and medium-sized businesses in New York State to take advantage of trade and business development opportunities in the global marketplace. Through a focus on business opportunities for New York companies in China, the SBDC has nurtured contacts, resources, and an unparalleled network within government and business circles in China on local, regional, and national levels. With rapidly changing economic conditions in the global marketplace, the SBDC IBD is working with existing partnerships and developing new cooperative arrangements, so that optimal business and trade opportunities will be provided to SBDC clients who are interested or active in international business and trade.

Each year, the IBD provides business counseling to hundreds of international trade clients, specializing in export and import, market identification and penetration, feasibility analysis, project outsourcing, financial issues, regulations, customs, taxes, tariffs, and trade shows. Agreements have been signed by NYS SBDC and the Ministry of Science and Technology, Productivity Promotion Center, industrial and economic development zones, and local governmental agencies in China. By entering into cooperative agreements, the NYS SBDC has helped create and maximize trade and business opportunities for more small businesses in a cost-effective way.

For example, with the assistance of the SBDC IBD, Evergreen Timber Corporation, headquartered in Hadley, New York, expanded its export of a wide variety of hardwood and softwood logs to China and Japan. With a wealth of different types of timber produced from more than six million acres in the Adirondack Mountains and Vermont, the company supplies its customers with some of the finest hardwoods in the world. John Barber, has owned Evergreen Timber for 35 years and guided his company from a small independent timber operation to a leader in the timber industry in upstate New York. Evergreen Timber uses state of the art



Countryside Propane Corning

Dan Loucks purchased a small bottled gas company in 2003 that had 190 customers. As a sole proprietor, Dan was responsible for delivering the bottled gas as well as administrative duties. As his business grew, he needed to develop an expansion plan. Business Advisor Scott Bloor assisted Dan with a plan to grow from a bottled gas service to a bulk delivery service. Since Dan originally contacted the SBDC, his business has been constantly expanding. He has changed locations, incorporated, and purchased a propane truck that enables him to make large bulk deliveries. With each change, Scott has been there with solid business advice. This year, Dan and Scott worked together to write a business plan that resulted in a series of loans totaling \$400,000 from Loan Specialist Todd Strong of Five Star Bank. With these loans, he was able to purchase 300 new residential propane tanks, a bobtail truck, and a boom truck. He remodeled his buildings, and hired two employees. Dan stated that he found "the services of the SBDC very helpful, especially since the services are free of charge. Scott's organizational skills were excellent and helped me through the loan process."



Northport Wine Cellar Farmingdale

The Northport Tasting Room & Wine Cellar is a wine tasting bar and shop located on picturesque Main St in Northport. Matthew Spirn, a life-long resident of the area, decided he wanted to become more involved in his community by participating in the revitalization of the downtown area. In February 2007, he visited the Farmingdale SBDC and talked to Business Advisor Walter Reid about his idea. Mr. Reid, a former retail buyer, worked with Matthew to calculate opening inventory levels, determine start-up costs, and develop a business plan. The SBDC Research Network provided Mr. Spirn with data on the wine industry, including trends, the most popular brands and types, and reports on wine producers, wine wholesalers, and similar businesses. After the business plan was complete, Matthew met with private investors and secured all the funds needed to start the business. The shop was renovated to reflect the original early 20th century decor. Matthew, a former music and video producer, and his sommelier offer a large variety of Long Island and New York State produced wines. The business consists of a wine tasting room and attached retail shop. One of his goals was to “Keep Northport in Northport,” and the Northport Tasting Room and Wine Cellar does just that. The business, with its old world flavor, was an instant success and is a nice addition to downtown Northport.

logging and processing equipment on site, does helicopter logging when required, and manages reforestation according to all environmental and conservation regulations. The owner also donates land to create “forever wild areas”. Its customers use the timber for a wide variety of things, including fine furniture, posts and beams for house construction, and cabinets. Approximately two million board feet a year is exported to Canadian customers. The company was matched by the SBDC IBD with a great number of contacts and potential importers of log species in China, and is now vigorously expanding its export to the Chinese markets. Evergreen Timber received the SBDC Exporter of the Year award in 2008.

In the past year, the SBDC IBD, together with SBDC regional centers, have organized training sessions, seminars, and business meetings that focus on business information, opportunities, challenges, and practices involved in international business and trade development. The IBD brochure was redesigned and revised bilingually, both now posted at the NYS SBDC website.

This year, the IBD successfully organized and hosted the “Jining Meets Tech Valley for Business and Trade Development Match-maker 2008” in Albany. This event brought the latest information and opportunities to regional businesses interested in exploring

the Chinese market or attracting Chinese investment to the US local market. The event helped Capital Region companies initiate and expand trade in Chinese markets as well as develop new global business strategies.

This year, the IBD successfully organized three business and trade missions to China that provided New York State companies with opportunities for export and business development. They also promoted cooperation between businesses on both sides; maximized trade opportunities through matchmaking meetings; and helped New York State companies initiate and expand trade and business in Chinese markets as well as develop new global business strategies. The missions also promoted the SBDC and its services, and enhanced the relationship with Chinese government agencies and officials in foreign trade and economic development. This year, the IBD has also received several government and business delegations from China for trade and business opportunities and cooperation between the two sides.

In accordance with the U.S. government’s efforts for expanding overseas markets and a free-trade agreement with other countries, the IBD is currently exploring opportunities in Mexico, South and Central America, Europe, and Asian countries other than China. Several meetings with

representatives from these regions have been held and contacts established. This is an important step in efforts to expand trade and create jobs for New York’s small businesses.

For more information on the International Business Development, consult the NYS SBDC website: www.nyssbdc.org. Please click on the “International” button at the bottom of the front page for information.

Information in the Here & Now — the SBDC Research Network

The number of information resources has grown exponentially since the Internet went mainstream in the early 1990s. Coincidentally, the SBDC developed an internal information resource – called the Research Network. Since then, its staff of research professionals has utilized hundreds of print and electronic resources to provide the best information possible for New York State’s entrepreneurs. In September 2008, the Research Network answered their 25,000th request, all in the goal of better preparing SBDC clients for success.

In addition to providing research, in 2008 the staff of the Research Network began providing to SBDC staff quarterly updates on current economic conditions, as well as business coping strategies suggested by leading economists.

This document serves to assist SBDC advisors in answering questions faced by clients in these turbulent times.

In October 2008, the Rubicon Consulting group produced a report called “Ignore at Your Own Peril.” It served to strongly encourage businesses to adapt new social community websites (what information professionals call “Web 2.0”) into their marketing plans, or risk losing market share. The Research Network has been promoting this strategy for the past two years. Research staff has spoken at local, state and national conferences on the benefits of Facebook, LinkedIn, Twitter, and other sites. Also, as a sign of not just talking the talk, Research Network staff have created a presence for the SBDC on many of these Web 2.0 sites, as a means of increasing its own marketing presence on the Internet.

As mentioned in a previous Annual Report, the Research Network introduced an all-digital information delivery system to SBDC advisors in late 2006. It has proven to be very popular. As a continuation of providing electronic services to SBDC advisors, in May 2008 the Research Network established an email-based listserv for use by internal personnel. This enables advisors to communicate with one another, and obtain answers and expertise from the community on any variety of challenges that their clients face.



Southern Tier Supply Jamestown

Southern Tier Supply is best known for supplying high-quality construction and industrial supply products at competitive prices, providing excellent customer service, and offering new and innovative product lines. Martha Peterson, the owner of Southern Tier Supply, was the company controller for 15 years before acquiring ownership in 2002. She quickly achieved designation as both a WBE (New York State woman-owned business) and a DBE (federal disadvantaged business enterprise). The company has grown consistently since 2002 despite ups and downs in the construction market. Sales, ranging from \$2-5 million, have doubled since she took over. In 2005, Martha decided to purchase the leased facility her business occupied. She contacted city and county economic developers to inquire about incentives, and was referred to the SBDC for assistance with the acquisition. Business Advisor Beth Reed worked with Martha to analyze historical performance, create a comprehensive business plan, and review environmental concerns. Two years later, after she first consulted the SBDC, and after working through a renegotiated purchase agreement, multiple revisions to her business plan, and a protracted environmental analysis, Martha finally purchased the business. Her efforts were rewarded with a reduced price (over \$100,000 less), an environmentally-clean site, and public loans of \$300,000 that combined for project financing of \$500,000.



Little Children's Garden LaGuardia

In November 2008, Marie Florence Legitime and Dominique Noisy's dream of opening The Little Children's Garden Inc. daycare came true as they were approved for \$120,000 loan. While the owners had strong qualifications, getting start-up financing was a challenge as the financial crisis rapidly unfolded. Business Advisor Chunyee Miot assisted Marie and Dominique with their business plan, identified a new lender and diligently followed through a new application process. "Getting this loan is the biggest thing to happen in my life because my job was at risk of going overseas. This loan opened the door to a dream we've had for a long time right at the perfect moment," says Marie, who more than 10 years ago discussed future daycare plans with Dominique as they rode the bus to work. Over the course of eight months, it required research, constant communication and stamina to achieve success. They completed an application with the New York Business Development Corporation (NYBDC) and provided clarification on financial and business planning matters. Finally, when the loan was approved by the NYBDC's World Trade Center Small Business Recovery Fund, the clients were deeply relieved and elated. "The SBDC kept in better contact with us than anyone else we've worked with," says Marie. "We received so much good advice from Chunyee during the process." The Little Children's Garden, Inc. will bloom in Flushing after construction is completed.

It's not all technology. Books still beat the heart of the library. With help from advisors in our metropolitan New York centers, the Research Network has begun to build its Spanish-language collection. A significant percentage of clients are Spanish-speaking, and this population should not be underserved.

The Research Network continues to develop as a go-to location for SBDC advisors to obtain valuable information for individual clients. However, the library also is orienting itself as the program provider of current macro-economic and technological trends for the state's entrepreneurial population as a whole. This helps when planning the future direction of the SBDC program.

Teaching Entrepreneur Concepts

The Office of Entrepreneurial Education (Oe²) provides a variety of educational products and services to promote entrepreneurship: a web-based curriculum on basic entrepreneurial concepts in two versions - EntreSkills™ and EntreSkills for Veterans™; supplemental resources including vocabulary exercises, web activities, educational articles, case studies, etc.; workshops for teachers and veterans; SBDC guest speakers for the classroom; and an electronic newsletter targeting educators. The

Oe² marketing and customer service coordinator provides one-on-one training remotely, via the web, using Voice over Internet Protocol (VoIP) for teachers, veterans, and others that want to teach or study the curriculum. Upon request, the coordinator conducts onsite presentations meetings and events.

The content and functionality of EntreSkills™ were updated in 2008. The Oe² team completed work on a new chapter, Risk Management for Small Business, which is now available on CD ROM. A specialist business advisor from the Buffalo SBDC developed the text for the chapter. In 2009, the team will work to finalize a chapter on Succession Planning for Small Business, whose narrative was drafted by an advisor at the Westchester SBDC.

In 2008, the Oe² team continued development of an online version of EntreSkills for Veterans™, an advanced version of EntreSkills™ developed for veterans and members of the active Reserve and National Guard. The program is available on CD and will be available online in 2009. The ability to work with the curriculum from anywhere at any time is especially valuable for severely disabled veterans and those with limited travel capabilities. The new chapters developed for EntreSkills™ will be modified for inclusion in EntreSkills for Veterans™.

Oe² promotes its products and services in a variety of ways. In 2008, Oe² staff members staffed a booth at the fall Business Teachers Association of New York meeting. Oe² also had a presence at two regional educator conferences in Albany. The Oe² marketing coordinator was a featured presenter at a NYC School System conference. It was a great opportunity to introduce EntreSkills™ to educators working in New York City. The teachers at the session were attentive and enthusiastic about the online curriculum, and many of them followed up by registering to use EntreSkills™.

In 2008, Oe² also introduced EntreSkills™ to educators at several BOCES facilities. Oe² met with Questar BOCES in Rensselaer County to integrate EntreSkills™ with their existing curriculum. A BOCES-sponsored program at the Orange County Jail started using EntreSkills™, helping young adults residing there obtain their GED. The BOCES educators are enthusiastic about the flexibility of the curriculum, supplementary resources, and the excellent customer and technical assistance provided by the Oe² team.

Saluting Veterans

In 1999, the NYS SBDC was one of four organizations in the country selected by the U.S. Small Business Administration to

participate in the Veterans Business Outreach Center program (VBOC), a pilot entrepreneurial assistance program directed at veterans (especially service-disabled veterans). In 2005 the NYS SBDC was one of five national VBOCs renewed by the Small Business Administration. VBOC provides outreach in the form of targeted business training, counseling, and mentoring (for veterans, and service-disabled veterans in particular). The focus on veterans who want to start their own businesses, or who own businesses and want to improve profitability, is particularly timely during this period of widespread military deployment and large numbers of troops being rotated home.

As part of New York's VBOC program, special Veterans' Business Outreach Centers were established at the Farmingdale, Buffalo, and Albany SBDC, each with a dedicated Veterans' Business Advisor. A new dedicated Veterans Business Advisor has been hired to provide outreach and service delivery to veterans' population in New York City. The hiring of this advisor enables the veterans program to conduct targeted outreach in an area that has a significant population of veterans. Online counseling and distance learning technology helps improve access for veterans. The SBDC website's veterans' page (www.nyssbdc.org/vboc) contains



South Bronx Food Co-op Mid-Manhattan

Success is usually measured in dollars, but for Zena Nelson, an MBA graduate of Baruch College, it can be measured by the improved health and welfare of the working class people residing in the South Bronx. After working as an intern at the Mid-Manhattan SBDC, Zena decided to take to heart the advice she had been giving to others, and pursue her own dream—a new business venture called the South Bronx Food Cooperative. The Co-op provides the local community with access to fresh produce, meats, dairy, fish, and environmentally responsible products at affordable prices. It has a diverse range of clientele including low income families, seniors, and people with special dietary needs. Members pay a small enrollment fee, but all profits are returned to them as dividends or reinvested in the business. Each member is also required to donate three hours per month to cooperative work. Opening initially only on Saturdays in a modest 50 sq. ft. space, the Co-op generated \$300 weekly with eight members. Within a few months it expanded to 250 sq. ft., generating \$1200 weekly with 65 members. By November Zena had secured a new facility of 1500 sq. ft. in the heart of the South Bronx. The new facility is open five days a week and plans to hire a part-time general manager. Zena continues to work closely with the SBDC and staff. Based on current growth rates, Zena projects revenue at \$15K-\$30K per month in the near future.



Broken Wheel Ranch Mid-Hudson

Margaret Beeman is a third generation horse-woman and her Broken Wheel Ranch is fixed for success. In 1964, her family founded the Broken Wheel in an area of Dutchess County noted for its beauty and terrain. Margaret worked hard to develop the skills that helped her evolve into a much-heralded horsewoman. Despite being almost completely deaf, Margaret has proved to be the most sought after horse trainer and riding instructor in the area. She became the personal trainer/coach for Scott Monroe, the top driver of the U.S. Equestrian Team, who won the World Championship in Sweden in 2004. She dreamed of having an indoor arena so she could work year round and offer additional events to increase her income. She needed to build a barn large enough to accommodate her current clientele plus new clients. In 2005 Margaret contacted the SBDC in Kingston. Certified Business Advisor Al Randzin told her she would need a well-constructed business plan with accurate financial data to acquire financing. With his guidance, Margaret spent more than six months working on her business plan and compiling the financial information. Mr. Randzin contacted banks, local planning and zoning boards and the Dutchess County Economic Development people. In January 2006, Margaret was approved for a \$130,000 loan from Salisbury Bank. She invested \$13,000 of equity cash so she could build a proper barn on her property and created six full-time jobs.

information about the VBOC program and an easy-to-fill-out electronic request for business counseling.

Outreach events such as “Veterans’ Small Business Resources Days” assemble a number of funding and business assistance experts at a VFW or American Legion Post. These events have been held in Syracuse, Elmira, Albany, Buffalo, Corning, Long Island, Rochester, Glens Falls, Staten Island, and Manhattan. Local veterans interested in starting a business, or improving the performance of an existing business, are invited to attend. Experts from local Chambers of Commerce, commercial lending institutions, Vocational and Educational Services for Individuals with Disabilities (VESID), the SBA, the Veterans Administration, Rural Opportunities, and others, talk directly to veterans about the climate for small business formation and growth in their area, as well as strategies to achieve their goals. In a half-day, veteran entrepreneurs acquire more helpful information than they could in six months of making phone calls to individual organizations and agencies. Increasingly, attendees include National Guardsmen and Reservists home from active duty in Iraq and Afghanistan.

The NYS SBDC has increased participation by SBDC advisors in transition assistance programs at

military facilities for servicemen and women separating from the armed services. The Watertown SBDC has partnered 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. Many soldiers in transition hold the dream of starting their own business and the SBDC provides meaningful analysis of the soldier’s plans and specific guidance to make these plans a reality. SBDC Business Advisors use a variety of methods, including monthly job fairs, collaborative events with the ACAP, regular workshops, and direct one-to-one counseling.

The unique ancillary VBOC program Veterans behind Bars Program (VB2), conducted in partnership with the New York State Department of Correctional Services, continue to produce results in its eighth year. The VB2 initiative is directed at veterans who are within three years of release or parole from a NYS Correctional Institution. SBDC business advisers from Buffalo, Binghamton, the Capital District, the Hudson Valley, and Staten Island have provided business planning seminars and business plan preparation workshops to incarcerated veterans to equip them with the tools needed to start a business. The SBDC has

donated basic business reference libraries for use by veterans. The Department of Correctional Services has noted the positive influence entrepreneurial preparation has had upon the veteran inmate population.

The NYS SBDC understands that veterans interested in small business ownership need to know the basics. The Office of Entrepreneurial Education, in collaboration with the VBOC Business Advisors, developed an on-line curriculum called EntreSkills for Veterans™. This educational tool teaches the basic concepts of business ownership. It takes veterans through the steps of developing a small business concept, addressing legal and marketing issues, financial statements, and ultimately enables them to build a business plan suitable for financing. The curriculum is available on the web with a link from the Veterans page on the NYS SBDC website, as well as a direct link that will be featured at the NYS SBDC home page. EntreSkills for Veterans™ was designed specifically for veterans and active military personnel by veterans. It is available for all veterans, particularly those unable to participate in more traditional educational and work environments.

The SBA Patriot Express Loan Initiative and the NYBDC’s Veterans Loan Program provide affordable, long term financial

assistance to veterans to start or grow a small business. The loans can use for most business purposes including start-up, expansion, equipment purchases, working capital and inventory purchases.

VBOC has opened the lines of communication with the New York State National Guard and Military Reserve Units to make those small business owners who are deploying aware of the Military Reservists Economic Injury Disaster Loan. In addition to the usual concerns about personal safety and the security of their family, reservists, guardsmen and other members of the military that are small business owners face the question of whether their business can survive without their most valuable and irreplaceable asset: themselves. Mobilization can be catastrophic to someone who is self-employed or a small business owner. The best advice for guardsmen and reservists who own small businesses is simply to prepare. MREIDL can help to alleviate their concerns.

In nine years, New York SBDC VBOC has provided counseling to 12,804 veterans, trained 11,388 veterans, and located more than \$189 million in funding for veterans’ businesses. The New York SBDC VBOC, in partnership with the Small Business Administration, is prepared to assist veterans in their entrepreneurial ventures into the next decade.



ACP Powder Coating Mohawk Valley

Mike Abdo, with more than 30 years experience working with sheet metal, founded Abdo Sheet Metal in 2000. The business is a qualified CNC Punch & Forming Sheet Metal Fabricating business that has carved a unique reputation for its ability to team up with architects and engineers to serve customers with great turnaround time. Mike visited the SBDC in 2008 for assistance expanding his existing sheet metal business to include a powder coating application division. The powder coating process uses very fine dry particles of resin that are sprayed onto metal. The result is a beautiful glossy finish that is resistant to chemicals, wear and chipping and is three times stronger than solvent-based paints. Powder coating provides a quality finish that can be seen and felt for years. Mike felt he could add a new revenue stream and reduce costs associated with sending work to a third-party coater. With assistance from Business Advisor Gene Yelle, Mike revised the business plan developed in 2000, when the SBDC helped Mike start his sheet metal business. Eventually, Mike obtained a \$100,000 Term Loan from NBT Bank with an SBA loan guarantee and a \$50,000 working capital line of credit for the new company, ACP Extreme Powder Coating. He also created five new jobs. In November 2008, the Mohawk Valley SBDC nominated Mike for an SBA Small Business Person of the Year award.



Message from The State University of New York

From educating the workforce to coordinating joint research projects to licensing inventions that will become the products of tomorrow, SUNY is undoubtedly an economic engine that helps drive New York. Through strategic partnerships with business and industry, SUNY is advancing the economy of the 21st century.

SUNY's Small Business Development Center, in cooperation with the U.S. Small Business Administration, helps New York small business owners improve productivity and profitability while contributing to a strong and productive business environment, environments in which SUNY graduates build and advance careers. The SBDC provides a critical link to the business community that generates jobs and a stronger economy for the State. The Small Business Development Center at SUNY and our partnering campuses assist New Yorkers with a dream and the drive to succeed, guiding them through the business challenges of today's economic climate.

Small business owners confronting challenges of competition, expansion, cash flow, technology implementation, marketing and other issues get invaluable, pro bono and confidential advice from experienced business advisors located throughout the state. The SBDC helps small businesses through the current economic downturn so they can help lead the State economic recovery.

Governor Paterson has stated that 'the road to economic development runs right through our schools.' SUNY puts into action the Governor's vision for the future of New York through advances in education, health care, energy and innovation. SUNY health care institutions serve New Yorkers of all ages across our State, research drives clean and sustainable energy solutions with environmental innovation. Our colleges and universities are preparing the skilled workforce of New York's future.

The SBDC is helping rebuild New York's economy and as Governor Paterson has eloquently stated, 'producing a better New York for all our families'.

Sincerely,

John J. O'Connor
Vice Chancellor & Secretary of the University
Officer-in-Charge



Message from The City University of New York

For more than 160 years, The City University of New York, the nation's largest public urban university, has served as a center of educational opportunity for New Yorkers. Today, as our city, state, and country confront serious economic difficulties, the University is challenged to expand its role as a key generator of economic and workforce development for New York.

More than ever, the state needs the innovative educational programs and services offered by CUNY's 23 colleges and professional schools. Through nationally renowned baccalaureate and graduate programs, as well as new certificate and online-degree offerings, CUNY's colleges prepare a wide range of students for professional success. Academic, job-training, and career-ladder opportunities at our six community colleges provide pathways to employment and much-needed "recession insurance" during times of financial instability.

As it reaches out to New Yorkers across the city, CUNY is fortunate to partner with the New York State Small Business Development Center (SBDC). Since 1985, the SBDC has been a force for dynamic change in a city that symbolizes initiative, entrepreneurship, and innovation. Six CUNY campuses, strategically located throughout the five boroughs of New York City, host SBDC regional offices. At these centers, individuals can make an appointment and receive professional, confidential, pro-bono assistance in starting an enterprise or improving the profitability of an existing business. The SBDC also offers low-cost seminars in business-related subjects, some in conjunction with CUNY faculty members.

Across the state, agencies and communities must work together in innovative ways to maintain New York's vibrancy. CUNY is proud of its long-established partnership with the SBDC, and we look forward to continuing to create new educational and business opportunities for New Yorkers.

Sincerely,

Matthew Goldstein
Chancellor



Academy of Theatre Arts Niagara

Dina Sarno Slawson has been creating, writing, directing, performing, and producing theatre for children and young adults for more than 20 years. In 2002, she created Academy of Theatre Arts, a part-time theatre school with nine classes a week in a small one-room studio. Since then, she has built a year-round theatre academy specializing in acting, musical theatre, dance and vocal performance classes that has 225 students. In 2006, the ATA Theatre opened as the only theatre venue in Western NY devoted solely to performers between the ages of 5 and 18. The 132-seat state of the art theatre is home to Academy Encore Ensemble, ATA's young resident theatre company of high school students from the Western NY area. The ATA also is home to Teen2Teen... Theatre is for Life, a non-profit organization dedicated to cultural diversity and racial tolerance for young adults through theatre. The ATA is also the training venue for Rockin' Kids Club, a nationally recognized 'tween performance group that mixes positive messages for children with high energy upbeat music. In 2008, Dina established Junadi Productions to promote Rockin' Kids Club. She worked with the Niagara SBDC to develop a business plan and loan proposal in '02 for startup, and in '05 for expansion. She returned to the SBDC for assistance with a business plan when she established Junadi Productions. In 2006 and 2007 Dina had the privilege of seeing her students perform on Broadway.

Helping Businesses and Communities Impacted by the Defense Industry

The Defense Economic Transition Assistance (DETA) program assists manufacturers negatively impacted by shifts in military materiel priorities, businesses adversely affected by troop deployments, and business communities affected by both. Business advisors provide customized services based on each business owner's needs.

The NYS DETA program provides an array of no-cost business services to help refocus defense-impacted small businesses to commercial markets and to help them develop new products and services for the military. The program has centers strategically located around the state in Buffalo, Binghamton, Watertown, Albany, Farmingdale and Stony Brook. DETA advisors actively develop seminars and strategies to assist companies in increasing their competitiveness in commercial markets. DETA advisors also assist business owners with identification and application of new technologies, finding new domestic and foreign markets, and operational reorganization when appropriate.

SBDC DETA centers have strategic partnerships with organizations statewide—including aerospace industry associations and technology research and

development programs—to help small businesses that need more in-depth technical or engineering assistance than the SBDC can provide.

Since 1995, the NYS DETA Program has provided in-depth business counseling to 5,860 companies adversely affected by defense spending cutbacks and shifting priorities. DETA assistance is now focused on helping companies and individuals transition from defense industry-related sales to commercial markets and developing new products, particularly technology applications. As a direct result of the NYS DETA Program, clients have accessed and invested more than \$142 million in capital and have saved or created more than 4,904 jobs. Go to the NYS SBDC website for more information about the program - www.nyssbdc.org/services/MDDC/MDDC.html

Empowering New Yorkers with Disabilities

The SBDC assists approximately 500 self-identified disabled clients every year with business planning, market strategies, and help in locating capital for business financing. In an average year, these clients invest about \$1.5 million in their New York State businesses. Since its inception, the SBDC has assisted more than 7,400 disabled clients, and about

2,500 of those individuals were referred to the SBDC by the Office of Vocational and Educational Services for Individuals with Disabilities (VESID). Between 1984 and 2006, disabled clients working with the NYS SBDC invested more than \$32 million into the economy.

VESID is a NYS Department of Education program designed to return individuals with disabilities to the work force through certain self-employment opportunities. VESID does this by making funds available, primarily for business-related equipment to qualified individuals with disabilities. Funds are also available for approved training programs that will contribute to the success of a self-employment venture. Once they qualify, VESID clients are assigned to an SBDC business advisor, who helps them write a business plan to apply for VESID financing. Self-employment grants range, on average, from \$5,000 to \$11,000 per client whose self-employment plans are approved by VESID. Both the SBDC and VESID follow up after the client has been in business for six to 12 months. While these clients may not have a major dollar impact on the economy, they each represent a life transformed by self-employment and self-sufficiency, and there is no way to attach a dollar figure to that.

Strategic Partners and Allies

The NYS SBDC's collaborative relationships with innumerable 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 US 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. Other strategic partnerships and alliances include, but are not limited to:

- State agencies and authorities such as the Empire State Development Corporation (ESDC); the state economic development agency; Department of Education; the Division of Minority and Women's Business



Heald Funeral Home North Country

When Jay Heald walked into the North Country SBDC offices in early 2006, he was a man on a mission. As a licensed funeral home director with 19 years of experience, he was determined to change the funeral home market in Plattsburgh. He wanted to provide high quality professional services at a lower cost while maintaining a healthy profit potential for the business. Jay worked with the SBDC to develop a business plan and financial projections to seek funding for the purchase of a building and start-up costs. Business Advisor Tony Maglione and Jay were convinced that market was ripe for a new funeral home. Even though Heald Funeral Home offered more competitive pricing, Jay determined that he needed about 6% of the market to break even. He got a loan from NYBDC, purchased a building, and opened his funeral home in August 2006, the fourth funeral home in Plattsburgh. During 2007, Jay returned to the SBDC for assistance in revising his financials. Heald Funeral Home has been able to offer significantly lower prices, and by January 2007, Jay was doing business with approximately 5% of the targeted market. In 2008, he returned to the SBDC for assistance in marketing the funeral home. Jay has been able to surpass his first year's objectives and is expecting to double the number of funerals in his second year, capturing at least 10% of the Plattsburgh market.



Clos Hearse Services Onondaga

Clos Hearse Services, Inc. is a niche business that provides professional services to independent funeral homes. Owner Greg Clos provides limos, hearses, removal and transportation of remains, embalming services for out of town customers, transportation of flowers, and death certificate filing. These services free funeral directors to spend more time with the family members. Onondaga SBDC Advisor Joan Powers began working with Greg and his wife Lori in 2003 when they first started the business. She assisted them with preparing a business plan, financial projections, and working through the funding process. Greg and Lori have worked very hard to grow the business into its current size. The Clos' currently own a 4,000 square foot building and 11 vehicles, and have 14 part-time employees. CHS Inc. has become the full service industry provider that was envisioned in the original business plan. Last year the company did approximately 800 body removals, 900 hearse rentals, 600 limo rentals, 100 embalmings and many other assorted services. There are times when the fleet of 11 cars is not enough, and CHS has to lease more cars to meet customer needs. Greg has plans to expand the business further, and has the vision, drive and perseverance to accomplish his goals. His son will complete his degree in mortuary science this month and soon will be joining his father in the business.

Development; Governor's Office of Regulatory Reform; Department of State; New York State Energy Research and Development Authority; Department of Insurance; and the Interagency Small Business Task Force - a collaborative forum composed of representatives from several state agencies

- Federal agencies, including the SBA, Department of Labor, the Department of Commerce, and the Internal Revenue Service
- Regional organizations such as the Center for Economic Growth (CEG), Development Authority of the North Country (DANC), Catskill Watershed Corporation (CWC), Southern Tier Economic Growth, Inc. (STEG), and Long Island Development Corporation (LIDC) that create jobs and improve the economic climate of the region
- City and municipal agencies such as the New York City Department of Small Business Services (NYS SBS)
- Community and neighborhood based groups such as regional Green Markets, the Capital District Community Loan Fund, and the United Way
- Traditional and non-traditional lenders and the New York Business Development Corporation (NYBDC), a

private corporation that works in conjunction with leading New York banks and thrift institutions to provide creative financing to small businesses across New York

- Small business technical assistance providers such as Space Alliance Technology Outreach Program (SATOP), Technology Development Organizations (TDOs) and Regional Technology Development Centers (RTDCs) around the State, Long Island Forum for Technology (LIFT), the Alliance for Manufacturing and Technology (in the Southern Tier), NYS Centers for Advanced Technology, (CATS), and the New York State Foundation for Science, Technology and Innovation (NYSTAR)
- Professional, business and trade associations, including the Business Council of New York State (BCNYS), the NYS chapter of the National Federation of Independent Business (NFIB), and numerous Chambers of Commerce
- Private sector partners including American Express, Principal Financial Group, Coca Cola, Deutsche Bank, Intuit, and Microsoft that provide financial and other support for a wide range of special projects and initiatives

- Overseas agencies and organizations including the Tianjin Economic-Technological Development Area (TEDA), High-Tech Industry Development Center of Ministry of Science & Technology of China, industrial parks and economic development zones, and government agencies for foreign trade and economic cooperation at national, regional, and local levels

There is not enough space in this publication to acknowledge all of the organizations that collaborate with the NYS SBDC to help small businesses in New York grow and thrive. The organizations on this list are representative of the comprehensive list of SBDC's partners and allies.



Supreme Screw Products Pace

Misha Migdal began his manufacturing career as a machine operator in 1985. He went on to become one of the leading experts in computer numerical control (CNC) while working at a Swiss machining manufacturer. He came to US in 2000 from his native Russia, after working in various countries. In 2003, he joined Supreme Screw Products Inc., a privately owned company, as a partner, and soon became vice president. Supreme Screw produces precision component parts for the automotive, aerospace, medical, defense, commercial, electronics and other industries. Under his tenure, the company's production capacity and sales increased substantially. In early 2007, Misha's partners asked him to buy their shares of the company for \$1.5 million. He was referred to the Pace University SBDC by a banker interested in funding the transaction. Business Advisor Catalina Castaño assisted Misha in valuing the company and developing a comprehensive business plan. Since the company had strong financials, the deal was involved using the existing equipment as collateral. The loan was declined by the original bank, because that bank would lend no more than 80% of the appraised value of the machinery. Catalina presented the loan package to a non-bank commercial lender, Newtek Business Lending, who approved the loan for \$1,275,000 and took the equipment as collateral. Today the company is owned 100% by Misha and employs 17 people.



Sankofa Salon Queens

Gerdie Rene and Stacey Ciceron were childhood friends. Over the years they lost track of each other, but met again while attending the same hair stylist school. Dissatisfied with the services offered by hair salons in Queens, Ms. Rene and Ms. Ciceron, now licensed cosmetologists, decided to open their own salon. They found the York College SBDC and talked to Business Advisor Brian Yeung about their ideas for opening a salon with quality services. After the meeting they took their first step – incorporating as a NYS business. After many weeks searching, they found a location in Cambria Heights with convenient and easy access by public transportation. They returned to the SBDC in March 2008 to talk about startup financing. Mr. Yeung helped them determine they needed \$36,000 for renovation, equipment, and some working capital. He helped them prepare loan documents and submit a loan proposal to Innovative Bank for \$20,000. Ms. Rene and Ms. Ciceron raised \$16,000 in cash. In May, their SBA Community Express loan was approved. They signed the lease and opened the Sankofa Salon. The salon is named for a symbol used by the Akan people of Ghana that means “we must learn from the past to build a better future,” a philosophy that drives them to offer quality services to their customers. In spite of the current economy, the salon is doing well because their customers are recommending the Sankofa Salon to their friends and family.

National and Regional Awards

US Small Business Administration Awards

2008 Veteran Small Business Champion

Patrick MacKrell, president and CEO
New York Business Development Corporation, Albany

Small Business Person of the Year

Harold W. Hance, owner/managing partner
Mountain Valley Teleservices, LLC, Plattsburgh

Young Entrepreneur of the Year

Lucas Manning, owner
The Partridge Café, Canton

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

Vision 2000 - Model of Excellence 1998

New York State Awards

2006 Small Business Advocate of the Year

Ray Nowicki, SBDC Advisory Board

2005 Notable Document Award

NYS SBDC Research Network - *What's Your Signage?*

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

2008 NYBDC Community Partner of the Year

(For close working partnership in delivering assistance to small businesses)
NYS SBDC

2007 US Department of Commerce Export Appreciation Award

(For work to support export development)
LaGuardia SBDC

2005 Mohawk Valley Chamber of Commerce Business of Year (non-profit)

Mohawk Valley SBDC

2003 BTANYS Friend of Business Education Award

Office of Entrepreneurial Education, EntreSkills™

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



Lola's Tea House Rockland

Leslie Allicks had a dream to start a tea house where guests would be able to take a relaxing break. She wanted to create a place where people could come to escape the frazzle of their daily lives. Leslie came to the SBDC for assistance with her business plan and to finance the creation of Lola's Tea House – a retail tea and accessories company serving more than 20 varieties of tea, homemade soups and salads, 'finger' sandwiches, and themed "Afternoon Teas". She has trained each of her Tea Baristas in the fine art of meticulously brewing and serving only the highest quality hot and cold teas with exceptional attention to detail. The 1,000 square foot tea house seats 20 guests in sumptuous quiet areas and for those who can't break totally away, she offers free Internet access. An article by Emily DeNitto in the "Quick Bite" Westchester Region section of the NY Times highlighted the "the adventurous part" of Lola's – on occasional weekends, in addition to traditional English afternoon tea, Lola's offers afternoon teas like those enjoyed in Morocco, China or France. Culinary travel is part of the mission at Lola's. Rockland SBDC Advisor Adi Israeli worked with Leslie to develop a winning business plan to bring her dream to fruition and identify funding sources. Leslie supplemented her equity investment with \$175,000 of start-up financing and is now providing fine teas, delicious munchies and delightful escape from the hectic pace of metro NY life.



Chelsea's Playground Staten Island

If you are looking for a destination that will keep your kids entertained, Chelsea's Playground is a wonderful place. It has play rooms designed to inspire the imagination: a post office, grocery, dance studio, firehouse, movie and play theater, and a giant indoor playground. Allison Jasko visited the SBDC in 2004 in pursuit of her dream to build a children's party center. She had seen an indoor children's party center in Boston and wanted to create something similar. The first time Business Advisor John Blohm met with her, he was skeptical that she would find an appropriate facility on the Island, where space is at a premium. But she did, and she went back to the SBDC for assistance on the next steps. Advisor Blohm assisted her with business plan development, financial projections, and worked through several other issues with her. Allison and her husband refinanced their home to fund the project, and did an extensive build-out of the facility. Chelsea's Playground opened in December 2006 with twenty part-time and full-time employees. The Playground, which is easily accessible from most parts of Staten Island, has three party rooms, which Mr. Blohm says is critical to its success. It is now the busiest party place on Staten Island, the party place to go for the younger set. As visitors can attest to, the atmosphere is "enchanting."

An Atmosphere of Excellence - 2008 SBDC Entrepreneurs of the Year

The Hudson Valley Resort was the site of the 2008 SBDC Staff Training and Professional Development Conference hosted by the Bronx SBDC. The highlight of the event was the Awards Banquet, honoring our brightest entrepreneurs.

The '08 "Entrepreneurs of the Year" award winners are pictured below. For more information about these entrepreneurs and their businesses, visit the SBDC website at www.nyssbdc.org.



Stafford Technology Center Stony Brook

Stafford Associates Computer Specialists, Inc. began doing business in the early 80s, as computer consultants and system designers to medium-sized businesses. Through the next two decades their business expanded tremendously. President and CEO Dolores Stafford contacted Stony Brook SBDC Business Advisor Gloria Glowacki for help in developing a building commensurate with Stafford Associates' leadership status in the industry. Gloria's efforts helped cut through the red tape involved in planning and financing the LEED certified state-of-the art Technology and Data Center. She introduced them to key people in economic development, lending, the SBA, and a few key elected officials. The Staffords consider Gloria their "Guardian Angel." Vice President Eugene Stafford said, "she had connections with everyone." The SBDC was able to help the Staffords obtain a \$450,000 loan in 2007 to help cover operating expenses while the process of coordinating the project continued. With business plan in hand and SBDC at their side, the company was able to secure an additional \$9,000,000+ in funding from three separate banks. Together with \$1,500,000 in owner equity, the project impact topped \$11,000,000. In late 2008, the planning and hard work all came together. On November 14, Stafford Associates hosted a steel raising of The Stafford Technology Center, which fit nicely on the historic 2-acre site in East Setauket.



Veteran Entrepreneur of the Year

William Ketcham -
North Country Aviation
Services,
Binghamton SBDC



Turnaround Business of the Year

Renee Stupski -
Doubletree Hotel,
Buffalo SBDC



Manufacturer of the Year

Kim Genduso -
ARC TEC Welding
and Fabrication,
Staten Island SBDC



Female Entrepreneur of the Year

Elaine Wilshire -
Elan-Sa
International Handbags,
Pace SBDC



Young Entrepreneur of the Year

Lucas Manning -
The Partridge Cafe,
Canton SBDC



Innovation in Technology Entrepreneur of the Year

Stefan Gromoll -
Scientific Media,
Stony Brook SBDC



Exporter of the Year

**John Barber and
Mark Ehrhardt -**
Evergreen Timber,
Albany SBDC



Minority Entrepreneurs of the Year

**Jorge and Zeferiana
Rodriguez -**
Zefe's Mexican Restaurant,
Brooklyn SBDC



Oasis Wellness Spa Watertown

Dr. Danielle Lundy graduated from of Utica College of Syracuse University with a B.S. in Psychology/Child Life. She decided to return to college to pursue her lifelong dream of being a chiropractor. She graduated from the New York Chiropractic College of Seneca Falls, NY in March 2007, and opened the doors to Chiropractic Wellness Center of Northern New York six months later, creating five jobs. In her practice, Dr. Lundy emphasizes the importance of integrating the care of the patient with other health care professionals. "I want to help my patients achieve a higher state of wellness in every area of their life." Business Advisor John Gould assisted Dr. Lundy in preparing a business plan with projections. Using the business plan, they determined the amount of funding needed and projected gross sales for the first year. The client felt comfortable with the goals and decided the debt would be manageable. In 2008, Dr. Lundy opened the Oasis Wellness Spa adjacent to her Chiropractic Wellness Center in Sackets Harbor - a new "natural" destination for the healing of mind, body, and spirit. Her vision for the spa is to provide services that offer a warm and tranquil experience. Dr. Lundy said, "The SBDC helped me make my vision of opening my business into a reality. They were there every step of the way, from lending a hand with the business plan to assisting me with finding low-interest financing. The SBDC greatly increased my chances for success."

ADVISOR OF THE YEAR

For more than two decades, the NYS SBDC has been an outstanding provider of small business management and technical assistance, and the program's excellence has been noted by a range of agencies and associations. Beginning in 1997 with the Governor's Award for *Small Business Not-for-Profit Organization of the Year*, the SBDC has received 21 awards for excellent service, special programs, disaster recovery efforts, business education, and advocacy for small business.

The awards are due in large part to the atmosphere of excellence created and sustained by high-quality SBDC business professionals that devote significant time and expertise to counseling and training entrepreneurs and small business owners in New York State. The commitment to small business resonates throughout the program, extending to Advisory Board members who are intensely interested in helping small business grow stronger. A number of our Business advisors and Advisory Board members have been recognized by the U.S. Small Business Administration with "Small Business Advocate" awards.

This atmosphere also dramatically impacts the small businesses assisted by the program, many of which have also been recognized for their contributions to the community.



Top NYS SBDC Advisors for 2008 – (from left) Jim King, State Director; Bill Grieshober (Buffalo) first runner-up; Marilyn Roach (Buffalo) Advisor of the Year; Greg Callender (Pace) fourth runner-up; John Gould (Watertown) second runner-up; and Brian Goldsein, SBDC Operations Director. Joan Powers, the third runner-up, was not able to attend the awards ceremony.

SBDC ADVISORY BOARD

The NYS 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 2008, 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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Events

2008



Fall 2008 SBDC delegation in Tianjin – included among officials: Li Yong, Chairman of Tianjin Econ-Tech Development Area; Brian Goldstein, SBDC Operations Director; Jinshui Zhang, SBDC IBD Director; Mei Zhihong, Deputy Director, Investment Promotion Bureau; Martin Patton, President, Cooperstown All Star; and Jan Pisaneczyn, Rochester SBDC Director.



Advanced Certified Advisors 2008 – (from left) Al Randzin - Mid-Hudson; Lucille Wesnofske - Farmingdale Director; Michelle Collins - Canton; Bill Grieshaber - Buffalo.



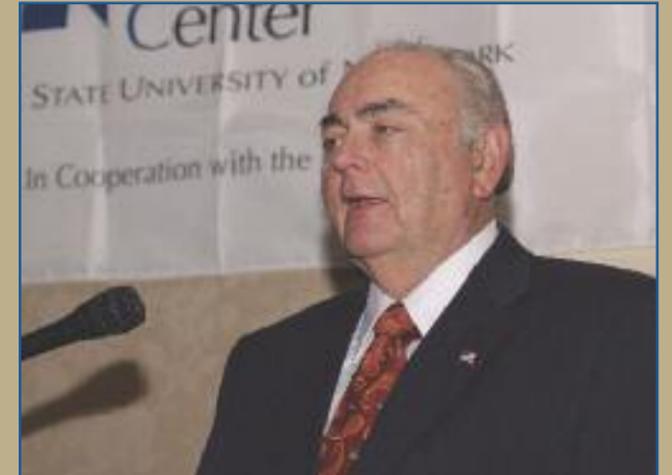
Star Performer Award – Mid-Hudson Advisor Myriam Bouchard received ASBDC's award at the annual meeting in Chicago. (from left) Jody Keenan, Chair, ASBDC Board of Directors; SBDC State Director Jim King; Bouchard; SBA OSBDC Associate Administrator Antonio Doss.



The Brooklyn SBDC grand opening ceremony – At the City College of Technology on May 1. (from left) CUNY Chancellor Matthew Goldstein; Borough President Marty Markowitz; Congresswoman Nydia Velazquez; College President Russell Hotzler; Congressman Edolphus Towns; SBA Regional Administrator Mike Pappas; SBDC State Director Jim King.



SBDC staff visit Congressman Eliot Engel in Washington – (from left) SBDC Operations Director Brian Goldstein; Rockland SBDC Director Tom Morley; Engel; SBDC State Director Jim King.



Dan O'Connell, SBA Project Officer – Addresses SBDC staff at the annual awards dinner in May.



Summer 2008 SBDC delegation at TEDA HQ seeking trade opportunities – (from left) John Barber, President, Evergreen Timber Company; Lucille Wesnofske, Farmingdale SBDC Director; Mary Hoffman, SBDC Associate State Director; Jinshui Zhang, IBD Director; and Mark Ehrhardt, Evergreen Timber Company.



Minority Contractor Workshops – State Director Jim King and Buffalo Center Director Sue McCartney pose with participants at the July 15 graduation ceremony.

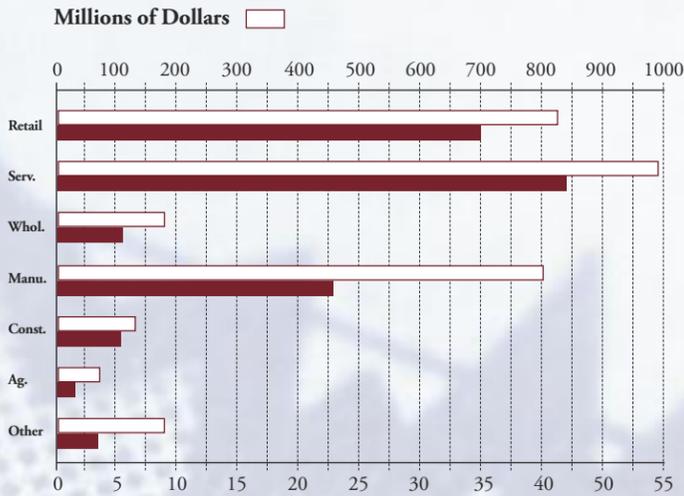


Canton SBDC ribbon cutting – At the St. Lawrence Centre Mall on April 23. SUNY Canton President Joseph Kennedy and Center Director Dale Rice hold the scissors.



Veterans Workshop hosted by the Buffalo SBDC – SBDC staff and members of the Veterans Advisory Board pose with SBA District Director Frank Sciortino (third from left) in November. Veterans Business Advisor Joe Giambra is on the far right.

Business Sectors Economic Impact (from Inception)



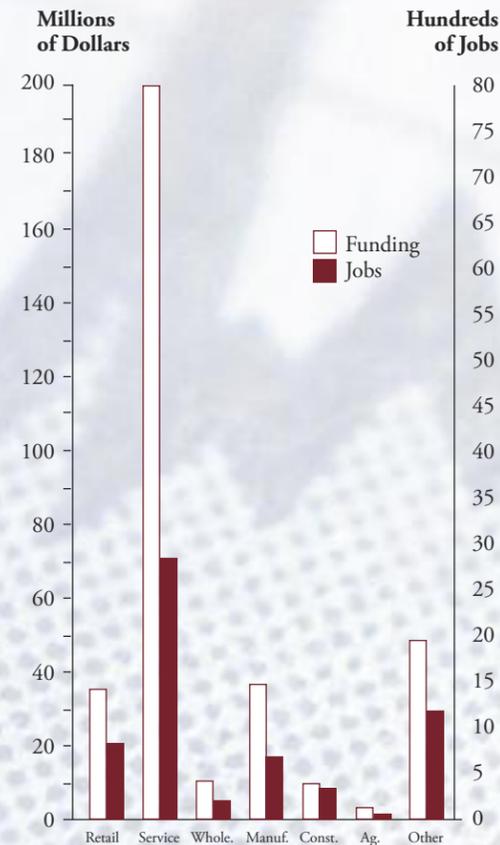
Thousands of Jobs

Program Inception to September 30, 2008

Total Investment Impact: **\$3,721,425,088**
 Total Number of Jobs Created: **84,913**
 Total Number of Jobs Saved: **47,756**

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

Business Sectors Economic Impact (last year)

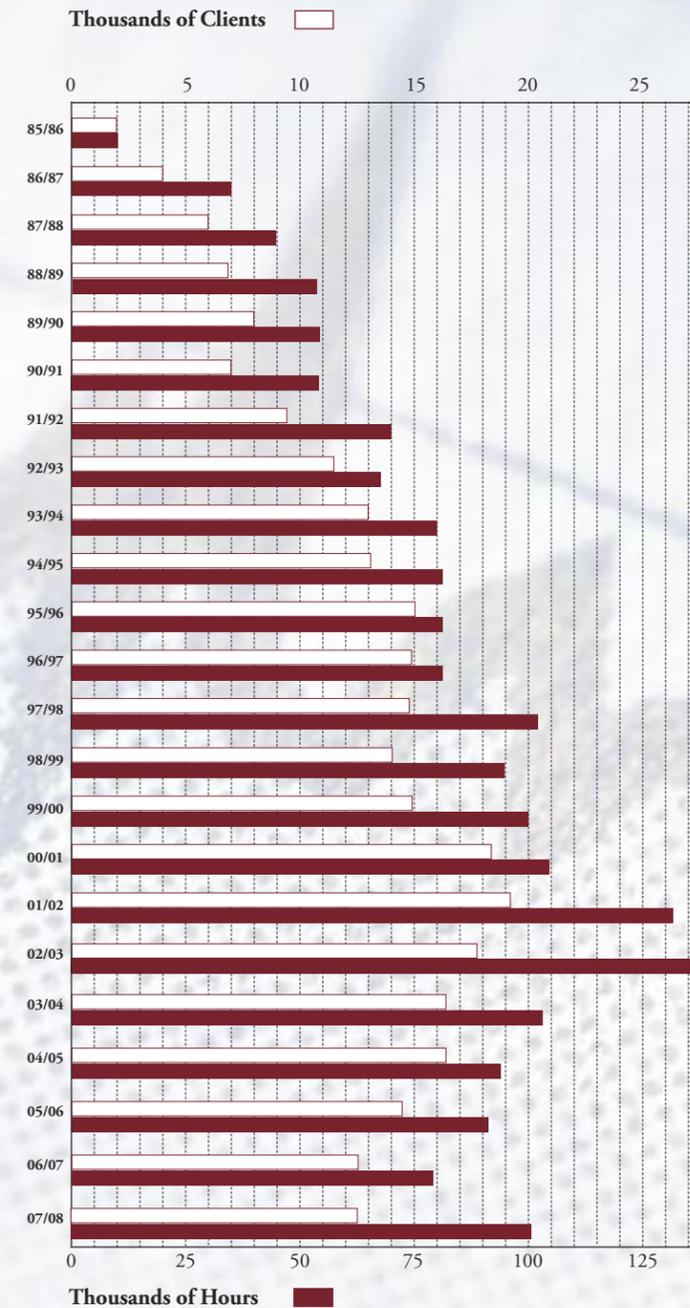


October 1, 2007-September 30, 2008

Total Investment Impact: **\$315,819,034**
 Total Number of Jobs Created: **4,443**
 Total Number of Jobs Created: **1,705**

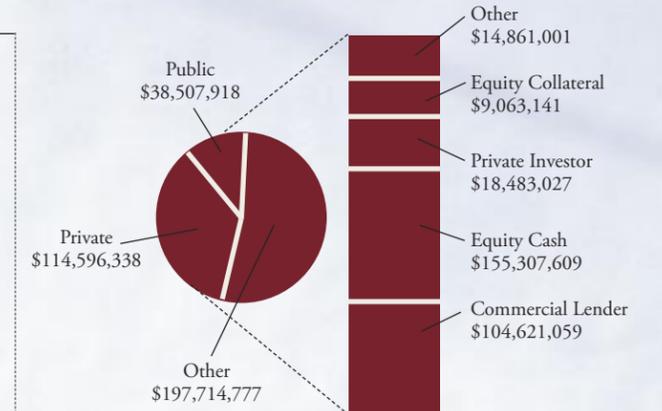
In just the past twelve months, SBDC clients invested more than \$300 million to impact more than 6,000 jobs.

Counseling Statistics (from inception)



The number of clients and counseling hours increased significantly in 2001-2003 after the terrorist attacks.

Funding/ Investment (last year)



October 1, 2007 - September 30, 2008

Total Investment: **\$298,733,557**

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

SBDC REGIONAL CENTERS

The statewide network of 23 SBDC regional centers – and numerous full-time outreach locations – is a fully integrated and interactive small business consulting and training delivery system. The New York State SBDC Central Library in Albany supports the system with up-to-date business information and electronic search mechanisms. When you seek business counseling at one of the SBDC's regional centers, the resources of the entire system are at your disposal. The centers and founding dates:

7.1.84	Albany	8.15.88	York College (CUNY)/ Queens
7.1.84	Binghamton	8.15.88	Stony Brook
7.1.84	Buffalo	9.1.93	College of Staten Island (CUNY) / Staten Island
7.1.84	Niagara	6.1.94	Manufacturing and Defense Development Office
10.1.85	Farmingdale	9.1.94	Baruch College (CUNY) / Manhattan
10.1.85	Mid-Hudson (Ulster County Community College)	10.1.98	SUNY Canton
4.1.86	Watertown	12.1.98	SUNY Plattsburgh
7.1.86	Jamestown	1.1.00	Lehman College (CUNY) Bronx
7.1.86	Utica / Rome	10.1.01	LaGuardia Community College (CUNY) / Queens
9.20.86	Syracuse	1.1.08	Rockland Community College
10.1.86	Pace University / Manhattan	4.1.08	City College of Technology (Brooklyn)
4.1.87	Corning		
4.1.87	Brockport / Rochester		



Message from The Governor



New York is at the epicenter of an extraordinary financial crisis and we have no choice but to take bold and aggressive action. Facing deteriorating economic times and declining revenues now, more than ever, we need creative ideas and solutions. This is the moment we must come together to take control of our deficit, rebuild the economy, and take back our future.

We need to create good jobs, improve our business climate, and promote innovation in our business sectors. We must strengthen our colleges and universities so New York will always have skilled and educated workforces that are the underpinnings of our vibrant economy. That is the New York we all want. That is the New York I want us to build.

The New York State Small Business Development Center (SBDC), a partnership comprising the State of New York, the U.S. Small Business Administration, the private sector, and institutions of higher learning, is central to New York's efforts in helping small business owners achieve their dreams, create jobs, and assist in the rebuilding the state's economy. The State University of New York (SUNY), along with education partners the City of New York (CUNY), and private universities, host the SBDC's distributed network of regional centers and service locations. The network enables the SBDC to foster entrepreneurship and innovation in an approach targeted to the needs and strengths of each region in the state.

Since 1984, the SBDC has assisted more than 286,000 New Yorkers expand their local economies by investing nearly \$3.8 billion in their businesses, both new and existing, and creating and preserving more than 134,000 jobs in our state. These entrepreneurial citizens have built stronger futures for themselves, their families, and their communities. Even as we entered this financial crisis, small business owners that went to our SBDC continued to have access to capital and thrive in an increasingly challenging environment. This program is an example of what is working.

I applaud the SBDC for focusing on the real people behind small businesses in NYS – the people that work hard, and not only keep the doors open but grow and expand and provide jobs for our entire workforce. Small businesses will help the state economy rebound and stabilize.

A strong business community, with stable small businesses, is absolutely necessary for economic recovery in New York State. The SBDC will have a key role in rebuilding the state economy. By working together, partnerships like the SBDC can unlock the potential of entrepreneurship and bring lasting growth to every corner of our State.

David A. Paterson

David A. Paterson
Governor of New York State