

STEP IT UP!

Join the **ENTREPRENEURS** shaping the Future of

**2013
EMERGING
LEADERS
GRADUATION**

**PHILADELPHIA
CITY HALL**

**MAYOR'S
RECEPTION ROOM**

NOVEMBER 13TH

SBA.GOV

U.S. Small Business Administration



AGENDA

2:00 Welcome and Opening Remarks

David Dickson, SBA Philadelphia District Director

2:15 Successful Businesses = Successful Communities

Natalia Olson-Urtecho, Regional Administrator, SBA Region III

2:25 Importance Of Small Business To Philadelphia Economy

Kevin Dow, COO & Deputy Commerce Director, City of Philadelphia

2:30 Emerging Leaders Class Speaker

2:40 Introduction of Emerging Leaders Graduates,

Graduation Ceremony and Photos

Natalia Olson-Urtecho, Regional Administrator, SBA Region III

David Dickson, SBA Philadelphia District Director

Hugh Connelly, Philadelphia Emerging Leaders Instructor

3:30 Ceremony Concludes

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The Philadelphia District Office congratulates all current and previous and would like to thank the following for serving as guest experts during the Emerging Leaders program:

Michael A. Benscoter (C.P.A., C.F.E.); John J.

Braunlich, Vice President, Multi-Family Lending, Customers Bank; Russell Dinkins, The Board Room Radio Talk Show, WWDB; David Floyd, SCORE; Elizabeth Frantz, Credit Analyst, The Reinvestment Fund, Inc.; Heather Hanowitz, Small Business Lending Manager, Finanta; Colette deChalus Lee, Vice President, Business Banking, United Bank of Philadelphia; Kimberle Levin, President & CEO, TEKNUKO; Mark Montgomery, Business Banking, United Bank of Philadelphia; Lawrence J. Polanski (SPHR), Principal, insight Professional Human Resources Consulting; Larry Poppert (CPA), Managing Principal, Poppert & Company, LLC; Phil Richmond, SCORE; Marie Shires, The Pennsylvania Community Development and Finance Corporation; Dan Samartino, Senior Loan Officer, Entrepreneur Works; Daniel M. Sossaman, Vice President, Continental Bank; Dave Yunghans, Philadelphia Regional Development Director, Constant Contact.

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In 2008, Philadelphia joined with a group of select major cities across the country to participate in the U.S. Small Business Administration's "Emerging Leaders" training initiative that immerses owners of promising inner city businesses in a condensed, MBA-like curriculum designed to stimulate urban economies by helping their most promising businesses grow.

Through the Emerging Leaders program, entrepreneurs participate in an intensive and comprehensive training program focused on developing business growth strategies and attracting capital to fuel that growth. Participants also work with experienced mentors, attend workshops, and develop connections with banks and the private equity community.

"It has been clear from the very first Emerging Leaders session that what we have here is lightning in a bottle," said David Dickson, District Director of SBA's Philadelphia District Office, which is administering the program in Philadelphia.

"Mayor Nutter sounded the rallying cry at the program's Philadelphia launch in March 2008 and we've been going strong ever since. Members of the urban small business community should seize the opportunity to join in this Program. The rising stars who have participated in the program came into this training with their businesses

SBA'S EMERGING LEADERS PROGRAM HELPS PHILADELPHIA'S SMALL BUSINESSES STEP IT UP!

poised on the brink of real growth, and there is no limit to what they can accomplish with the tools and relationships they will take from program."

Now in its sixth year, the Emerging Leaders program continues to exceed expectations. Tapping into the program's cutting-edge formal curriculum, it is the program's diversity of industry that continues to provide a unique educational experience.

Each Emerging Leaders class has attended sessions focusing on growth goals, marketing, sales, financials, government contracting and accessing capital. Through this coursework, participants work with area lenders and government procurement experts, draft growth plans for their own businesses, and develop connections with a new network of resources.

The Class of 2013 includes:

- Alexander Perry, Inc.
- Appligent Inc.
- Cognis IT Advisors, LLC
- Brio Solutions
- CHPlanning
- Dennis M. Jackson Insurance Agency, Inc. -
- Derisory Designs
- Divine Insurance Group, LLC
- Ervina White Beauford Funeral Service
- Gibson Music & Arts
- Hua Da Construction
- Rising Sun Medical Center, Inc.
- Storevision North America, Inc.
- The Westwood School

"Philadelphia's Emerging Leaders program has a proven track record of helping small businesses in underserved communities," said David Dickson, SBA Philadelphia district director.

"Graduates of the program have increased revenue, created jobs and helped drive economic growth in their communities. This year's class-work builds on this success and helps provide access to the resources and skills to succeed."

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at Strayer University. As President of Univest Capital, Inc., he is responsible for the small business equipment finance company he and his partner started in 2006 for Univest Bank and Trust, a national equipment finance company that helps equipment manufacturers, dealers and distributors increase sales with Univest's Financing As a Sales Tool System. The company has grown de novo and through acquisitions. Both a commercial and municipal lessor, Univest Capital has carved a niche for itself in each of these sizeable markets. Through its municipal division, Municipal Capital Finance, Univest provides funding that municipalities, school districts and charter schools need to acquire the equipment necessary to serve their constituents. Connelly started in the financial services industry in 1989 as a specialized lender at CoreStates Bank (now Wells Fargo) in Philadelphia. His corporate banking experience includes leading multi-bank credit facilities, international finance, asset securitization, venture capital and investment banking. Managing Editor of TheMainStreetHerald.com, a web-site offering free information for small businesses, he recently launched The Inflictors, a sports clothing firm. In 2013 he published his first book titled "401K Tune-Up," a how-to investment management system for 401K participants. He holds a Bachelor's degree from Temple University, a Master of Science in Finance-Bank Management from Drexel University and holds both the Chartered Financial Analyst (CFA) and Certified Fund Analyst (CFS) professional designations.

INSTRUCTOR

Hugh W. Connelly is the Interise instructor for the Philadelphia Emerging Leaders Program and is an adjunct faculty professor of finance and business



Hugh W. Connelly

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and regional banks to promote US SBA loan guarantee programs such as 7(a), Export Working Capital, Small Loan Advantage and SBA Express. He is also the project manager for the SBA's Emerging Leaders program, a mini-MBA program for small business owners. He previously served as a Business Opportunity Specialist for the 8(a) Division of Program Certification and Eligibility. Prior to that, he served as the Finance Director for The Business Center for Entrepreneurship (Philadelphia), a business development and technical assistance organization. He has worked as a commercial lender (Wachovia), finance manager (Coca-Cola), and corporate Senior Auditor (Unisys). He has a Bachelor's degree in finance from Philadelphia University and a master's degree in finance and international business from the University of Pittsburgh.

PROJECT MANAGER

Solomon Wheeler, Lender Relations Specialist, joined SBA's Philadelphia District office team on February 11th, 2013. He currently works with local



Solomon Wheeler

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starting a corporate business in health care. Alexander believes that in the current health care environment it is important to be innovative and insightful to maintain a competitive edge, so the goal for his Rising Sun Medical Center is the continual creation of new ideas and avenues in the areas of the for-profit health care industry. Recognizing that, for him the challenge was the mechanics of running the business itself and understanding of the business cycles affecting cash flow, he needed a written business plan. Alexander's desire to move past what he saw as the survival phase of his business led him to enroll in SBA's Emerging Leaders program with the goal to be "the work force in my business and not the work horse." While he initially saw the program as a means of acquiring capital, after the third class Alexander realized the value of attending all classes and group meetings to acquire the what he came to view as the intellectual tools needed to succeed in his business field. He feels that participation in the program has changed everything and that it "literally saved my business." With sounder footing Alexander believes he is looking toward a higher probability of growth and success.

GRADUATE

Dr. Edward Alexander sees his degree in medicine and wide experience in various aspects of the health care industry as tailor-made for



Dr. Edward Alexander

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development services to small businesses in the Philadelphia region. Brio really took off when Adam and David made a leap of faith in 2008, quitting their full time jobs. With initial steady growth Brio expanded to offer custom software development, web development, outsourced IT services and expert IT consulting and strategy. Recognized in 2012 as one of Philadelphia's fastest growing, privately held companies, Brio has established itself as a go-to provider of IT services in the region. Brio takes the time to understand each client's needs, stands by its offerings and expertise in the field, and is proud of its proven track record of delivering on even the most complicated projects. The company also has a simplified website offering that lets small businesses take control of their own website. Brio enrolled in the Emerging Leaders program to continue the double digit growth Brio has experienced over the last 3 years, learn to manage that growth, and break into new markets.

GRADUATE

Long-time friends **Adam Cohan** and David Rose founded Brio Solutions in 2004 as a part-time venture to offer web



Adam Cohan

development services to small businesses in the Philadelphia region. Brio really took off when Adam and David made a leap of faith in 2008, quitting their full time jobs. With initial steady growth Brio expanded to offer custom software development, web development, outsourced IT services and expert IT consulting and strategy. Recognized in 2012 as one of Philadelphia's fastest growing, privately held companies, Brio has established itself as a go-to provider of IT services in the region. Brio takes the time to understand each client's needs, stands by its offerings and expertise in the field, and is proud of its proven track record of delivering on even the most complicated projects. The company also has a simplified website offering that lets small businesses take control of their own website. Brio enrolled in the Emerging Leaders program to continue the double digit growth Brio has experienced over the last 3 years, learn to manage that growth, and break into new markets.

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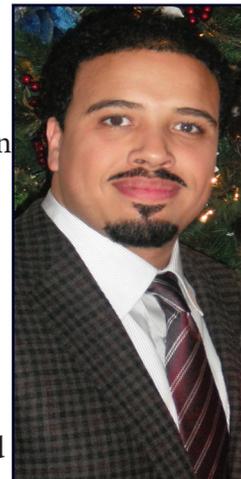
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activities for international health advocacy coalitions, Feggins brings operational, financial, internal control, public policy, information technology, and senior management expertise to the organization. In 2008, Feggins recognized the need for individual empowerment where financial literacy is concerned. His mission to provide financial literacy services across disadvantaged communities and to promote quality of life via affordable healthcare solutions fueled the incorporation of Divine Insurance Group (DIG), a subsidiary company of Divine Enterprises. Divine is an Independent Marketing Organization specializing in various insurance services in the middle to low-income market.

GRADUATE

William Logan Feggins is the Founder, CEO, and Chairman of the Board of Divine Enterprises. With over 10 years of experience in working with major corporations, non-profits, and government entities to oversee outreach program



*William Logan
Feggins*

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sales functions of the company. In the software industry, nothing is constant but change. A trained therapist, she had significant administrative experience from being the director of a partial hospital program for older adults. Appligent, was founded in 1988 as an independent computer consultancy by Virginia's husband, Chief Technology Officer Mark Gavin where he is responsible for all the technical aspects of the company. Appligent is currently one of the oldest independent software companies specializing in PDF technology with have an impressive list of firsts with regard to PDF software and has continued to grow in products, customers and staff. Appligent software ranges from desktop applications and plug-ins for Adobe Acrobat to server-based applications for high-volume, automated management of PDF workflows with services focused on the efficient use of PDF and range from remediation of PDF files for Accessibility and Section 508 compliance 9(making electronic documents readable by people who are blind or with limited sight, using screen reading software) to PDF forms development and custom software development. Small software companies are faced by many challenges. Appligent recognized its need to be competitive and more responsive than larger companies who have significantly larger budgets for development and marketing and is focused on key strengths including ongoing interaction with its customers, providing excellent support, ongoing technology enhancements and maintaining backwards compatibility for all of the company's software.

GRADUATE

Virginia Gavin became president of software, services and support company Appligent in 1996 where she manages all the business and



Virginia Gavins

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ground form the foundation for the dream she and her husband share of a music school that exemplifies integrity and nurtures its students in a way that opens doors to help them succeed in the very competitive music industry. Formed by Professor Randy Gibson when he purchased Philadelphia's Zapf Music School in 1995, the school offers lessons on every instrument including voice, composition, theory, dance and drama. In the first 5 years the school retained Zapf's former students and teachers and grew 30% with more students and teachers. Expanding the music school and adding Dance and Art classes as well as a Recital Hall where exhibition and recitals would showcase and with media attention from highly profiled award-winning students and teachers (including Grammy and Dove Awards) over the next 10 years they remodeled the Recital Hall, added a kitchen and cafe which bring additional revenue from events and a retail and instrument repair store. Wilhelmina enrolled in the Emerging Leaders class for help setting up a marketing plan and three-year growth plan to increase cash flow, and to learn how best to succeed in the many challenges of running a businesses.

GRADUATE

Wilhelmina Gibson is executive director at the Gibson School of Music and Arts where her business administration and accounting back-



Wilhelmina Gibson

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oping brownfield sites. Headquartered in Philadelphia, with offices in Delaware County, PA, Pittsburgh and New Orleans, CHPlanning, Ltd. is a national provider specializing in land use and environmental planning - initiatives which have enhanced communities, environments and business corridors. CHPlanning, Ltd. has prepared land use, socio-economic and environmental justice analyses, and community outreach for aviation facilities including Philadelphia International Airport, Atlantic City International Airport and Pope Air Force Base. The firm was also part of a national task force working in and focusing on neighborhood redevelopment in New Orleans following Hurricane Katrina. The company has been recognized by the Philadelphia 100 as one of the fastest-growing privately held firms in the region and is a certified minority- and woman-owned business, and an equal opportunity employer.

GRADUATE

Charnelle Hicks, AICP, PP, President and Founder of CH-Planning, Ltd., started her company in 1999, specializing in urban planning and redevelop-



Charnelle Hicks

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provide peace of mind for all of his clients. Jackson's vision is to be the first and best choice for all of his client's insurance and financial service needs, protecting his clients from unexpected losses in auto, fire, health, life, and commercial insurance. His 20 years of experience in the insurance industry and more than six years handling auto, bodily injury and medical claims led him to pursue a career as an insurance agent. Formerly a school teacher with the Chester-Upland School district and coached youth basketball over 15 years, he feels his driving passion for the Insurance Industry comes from his desire to teach financial literacy to everyone who needs to enhance their family's well-being and provide a legacy for each generation to come.

GRADUATE

For **Dennis M. Jackson**, president of Dennis M. Jackson, Sr. Insurance Agency Inc., insurance is a noble profession to



Dennis Jackson

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IT Advisors: to grow a business exceeding \$1 billion in annual revenues in less than 10 years. His parents always instilled a desire to be the best at any endeavor he decided to pursue and an obligation to give back. This philosophy means that Cognis exists to improve the economic competitiveness of the nation by helping entrepreneurs harness the benefits of technology to advance their business goals and their communities. Clients are the highest priority at Cognis IT, which focuses on exceeding client expectations by providing "better solutions, better practices, and better products." Cognis works with each of its clients to develop a customized approach to support and maintain their IT infrastructure. By demonstrating everyday through persistence, perseverance, and work ethic in service of its clients, Kent has been rewarded with a thriving company that, six years after Kent founded it, has earned the recognition of being among the fastest-growing privately-held business in the U.S. (based on Inc. Magazine) and one of the 100 fastest growing privately-held businesses in Philadelphia (by the Philadelphia Business Journal). Kent has an undergraduate business degree in marketing from the University of Oklahoma, a graduate degree in business from the Wharton School of Business at the University of Pennsylvania and spent the first 11 years of his career building his resume, working in sales for Xerox and AT&T. While at Wharton he had the opportunity to work on a financial consulting project that led to meeting and working for two years with Philadelphia 76ers legend, Julius "(Dr. J)" Erving.

GRADUATE

Geoffrey Kent translated what he learned from his parents' life lessons into a big, audacious goal when he founded Cognis



Geoffrey Kent

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has now become a business that keeps the roof over the head of his family as well as the families of his employees. In 2004, Lauder and a few friends decided to create simple, funny t-shirts to sell online and around campus for extra spending money. Almost immediately they began being approached by people who needed shirts for their own events, sports teams, bands and bars. As demand from customers grew, it became clear the business should go in the direction of producing commissioned work and with their rapid growth it was time to turn the company into a full time occupation. The successful launch of teesdelivered.com, a website that allows customers to design and order their projects entirely online is a direction Lauder expects to alter the course of the business and take it to the next level of success. The transition from hobby to full-fledged business isn't without its challenges and Lauder looked to SBA's Emerging Leaders class to get a better sense of how to make sure he was working on the business, not just in the business. Lauder feels the class has given him the tools to oversee the company's direction and control its growth in the way he wants it to move.

GRADUATE

Jeremy Lauder created his business, Derisory Designs, from his love for his print-making hobby and his desire to be his own boss. That hobby



Jeremy Lauder

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as the vice president of Brown's Family Shop Rites prior to entering the point of sale integration business. He fondly remembers the first point of sale integration product he used to apprehend dishonest cashiers in the early '80s. Murray and his partner Barry Katz, often thought of as the founder of video/data integration in the retail sector, have worked hard to position their company, StoreVision North America, for expansion or merger. Formed in 2005 by an Icelandic group that went bankrupt in 2009 left Murray and his partner, as the managers, with the very difficult decision of keeping the doors open. After 12 months, Murray and his partner had stabilized the business and obtained control of the stock via complicated bankruptcy proceedings in Denmark. While there were many times the partners thought they couldn't make it, they felt the products and services were awesome and that they just could not let it go under. StoreVision North America has survived, added customers and is in the process of advancing to the next level of business growth.

GRADUATE

William P. (Bill) Murray had a successful 30-year loss prevention career with Pathmark supermarkets and



William Murray

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a language barrier to overcome and a resulting lack of confidence because of it. Her education in architecture and real estate, however, gave her the confidence to put her knowledge into practice. While language is still where she feels most challenged, particularly in communicating with government agencies, she continues to direct her focus toward helping the growing population of Chinese people who come to live in the United States who she works with to help them successfully complete their search for a home or a location to conduct business. She enrolled in SBA's Emerging Leaders class for three reasons: to gain an understanding for better analyzing the figures in her company's financial statement; to better utilize and social media to garner attention for her business and to learn what it takes to expand into international business.

GRADUATE

When **Mei Ren** first came to the United States, she started her own business, Hua Da Construction, despite what she feels were two major challenges:



Mei Ren

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large projects and pay close attention to detail. Alexander Perry Inc., a Minority and Women Owned Business Enterprise (MWBE), has a proven track record of 20 years whose mission is to provide excellent Construction Management, Energy Consulting, Manufacturing, Architectural and Interior Design services nationally and internationally, providing outstanding customer service and products on budget and schedule. Now in position to exercise her construction management skills as well as her creative abilities with a team of industry experts recent projects such as an \$80 million dollar new construction project for the Police Emergency Management Agency and currently expanding and cultivating relationships in the industry, making it capable of managing large scale interior design, civil and construction projects, delivering on time and on budget results. Sanford is a recipient of the U.S. Department of Commerce Entrepreneurial Achievement Award and William Penn's "Best in Interior Design" and "Building of the Year Award," which has led to exciting things for Alexander Perry, Inc. The company is continuously adding new resources to meet the needs of a growing clientele and was recently awarded substantial construction management contracts with Verizon National in Maryland, Belmont Mansion, the previous high-profile Philadelphia Convention Center expansion project, Citizens Bank, Abraham Lincoln High, and several contracts with the School District of Philadelphia.

GRADUATE

Although **Pat Sanford's** first love is interior design, her technical background gives her the skills to facilitate and manage



Pat Sanford

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and she combined that vision with the opportunity to move into the current Westwood School building. She started the journey to realize her dream of providing quality care and education to children in 1996. Swift had always dreamed of becoming a teacher and while her career path was altered when she became mother at 17, she refused to have it interrupted completely. As a young mother with no income, advanced education or experience, she looked to her mother's at home child care center as an inspiration for her entrepreneurial spirit. Swift started a home daycare from her own apartment to give parents a safe haven to leave their children but knew she needed to expand her vision and started a partnership with a licensed childcare center before transitioning into an independent business. Swift sees growth as the best gauge of success and with more than a 50% growth in the first year she counts that as a major success. But she recognizes the key challenge finding balance by supporting growth while maintaining capacity with limited resources and funding. With still more room to grow she is looking to set the Westwood School apart as the premier education choice in the area.

GRADUATE

Sirlena Swift believes that smaller classes, teachers that care and quality education should not be a luxury but should be available to all chil-



Sirlena Swift-Watson

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balmer in Pennsylvania and New Jersey, it's her job to help you get your affairs in order. She works to properly educate the members of her community so that they understand the final arrangement process we all face. Her goal is to make sure that your family understands your final wishes and to make sure you don't leave your loved ones without the finances needed for your funeral expenses. After working 20 years for the U.S. Postal Service, she decided to pursue her dream of being a funeral director. When she launched Ervina White Beauford Funeral P.C., she wanted to go beyond offering traditional services to be a one-stop shop offering something for everyone. They opt for quality not quantity. Her husband Robert L. Bennett, a native of North Carolina and also a funeral director, joined the business full time. With the expansion of their pre-need offerings, together they are working to increase annual sales to \$1 million in 2015.

GRADUATE

Ervina White Beauford considers herself to be in the "Life Care" business. As a licensed funeral director and em-



Ervina White Beauford

EMERGING LEADERS: TAKING THE INITIATIVE

The Emerging Leaders Initiative is an intensive executive-level series to accelerate the growth of high-potential small businesses in America's underserved communities. Developed by the U.S. Small Business Administration, and drawing on the experiences of advisors and business leaders in your community, this comprehensive curriculum provides the tools to catapult your company to the next level and help it emerge as a force in your community.

QUALIFYING FOR EMERGING LEADERS TRAINING

The Emerging Leaders advanced training series is open to small business owners and executives that:

- Have annual revenues of at least \$400,000.
- Have been in business for at least 3 years.
- Are located in the inner-city.

This training is not recommended for startups; it's geared towards growing businesses that are ready to Step It Up!

TARGETING YOUR BUSINESS FOR EXPANSION

Emerging Leaders training is specifically designed to stimulate and support the expansion of your business. The curriculum delivers advanced training and provides strategies to help you access new avenues of capital. It offers practical tools to pursue new paths for business development. It surrounds you with a network of government resources and local business leaders prepared to invest time and energy in your business.

Visit the SBA website: www.sba.gov/emergingleaders and find everything you need to **Step it UP!**