

IT'S YOUR BUSINESS

INSIDE THIS
ISSUE:

<i>SBA Disaster Assistance for Hurricane Irene</i>	1, 4
<i>SBA Celebrates MED Week</i>	2
<i>SBA Honors 100 Companies in Nation</i>	2
<i>Free Small Business Resource Workshop in Whitesboro</i>	3
<i>U.S. Dept. of Labor Presents Health Benefits Law</i>	3
<i>Exporting to Canada Seminar in Syracuse</i>	3
<i>FEMA/SBA Disaster Recovery Center Locations for Hurricane Irene</i>	4

SBA DISASTER ASSISTANCE FOR HURRICANE IRENE

Survivors affected by Hurricane Irene throughout New York are being encouraged by Jorge Silva-Puras, the U.S. Small Business Administration's Region II regional administrator for New York, New Jersey, Puerto Rico and the U.S. Virgin Islands to register immediately for assistance with the Federal Emergency Management Agency (FEMA) and to return their completed disaster



loan applications to the SBA in order to receive much needed help in their affected areas.

The SBA's low-interest disaster loan program is the primary source of federal funds for long-term recovery for unin-

sured damages caused by a declared disaster. "We are coordinating recovery efforts with our SBA Resource Partners along with federal, state and local stakeholders in the declared disaster area to ensure affected survivors receive proper assistance from the SBA. Taking time to complete and return the loan application package to the SBA is an important part of the recovery

Cont. on p. 4

SBA CELEBRATES MED WEEK

Since President Ronald Reagan proclaimed the very first Minority Enterprise Development Week, or MED Week, 28 years ago, every President has issued a proclamation designating a week for minority business owners to be honored for their achievements.

MED Week provides

an important opportunity for the public and private sectors to have a dialogue about the strength of our economy and the vital role of minority entrepreneurs and their firms in keeping America strong and competitive. This month, SBA recognized two successful minority owned firms from Upstate New York at the

2011 Albany Matchmaker & Expo.

The SBA Syracuse District Office Minority Small Business Person of the Year Award Winner is Ozell Jones, president of K&R Insulation, Inc. Since 1990, Ozell has led his firm in successful competition for numerous contracts, ranging from GSA to the Watervliet Arsenal.

Cont. on p. 2

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www.sba.gov/ny/syracuse



SBA HONORS 100 COMPANIES IN NATION

The SBA 100 features 100 businesses that have created at least 100 jobs since receiving SBA assistance. These include businesses in a variety of industries, from manufacturing, to food and beverage, to shipping. Each business received SBA support in the form of capital, contracting, counseling or investment before going on to create at least 100 jobs. With the help of SBA, the SBA 100 companies have succeeded and created thousands of jobs across America. Descriptions and a photograph gallery of each of the SBA 100 companies can be found at www.sba.gov/100.

Three local companies were named to the SBA 100: L. & J. G. Stickley, Inc. in Manlius, Otis Products, Inc. in Lyons Falls, and Agro Farma in New Berlin. SBA Syracuse District Director Bernard J. Paprocki and Elmira Branch Manager Brian Qualey toured the Agro Farma manufacturing facility on August 24.

“SBA is proud to highlight Agro Farma for its creation of hundreds of jobs and growth from a startup manufacturer to a large business in Upstate New York. Agro Farma is an outstanding example of the success possible when you combine a great entrepreneur like Hamdi Ulu-

kaya with SBA loan programs,” said Paprocki.

Agro Farma CEO and Founder Hamdi Ulukaya said, “Without SBA, this wouldn’t have started. I wanted to buy the plant but needed financing. The SBA 504 program was hugely valuable for us. SBA helped plant the seed that has grown into the company here today.”

Since launching in 2007, the company’s Chobani yogurt has become a sensation, and Agro Farma has had to adapt quickly to the meteoric rise in demand, adding employees, equipment and square footage at breathtaking speed. With less than 50 employees when Chobani first hit the



From left: SBA Syracuse DD Bernard J. Paprocki, Agro Farma CEO Hamdi Ulukaya, and SBA Elmira BM Brian Qualey.

shelves, Agro Farma has grown to employ 670 today, providing valuable employment opportunities in Chenango County.

SBA CELEBRATES MED WEEK



From left: SBA Regional Administrator Jorge Silva-Puras, Rayben Enterprises, Inc. President Raymond Walker, K&R Insulation, Inc. President Ozell Jones, and SBA Syracuse DD Bernard J. Paprocki.

Cont. from p. 1

Located in Syracuse, K&R Insulation has used its 8(a) certification and weatherization expertise to more than double their staff, increase annual revenues and expand their network of procurement partners.

The SBA Syracuse District Office 8(a) Graduate of the Year Award Winner is Raymond Walker, president of Rayben Enterprises, Inc.. Raymond started the company 27 years ago to help provide

opportunities for disadvantaged and disabled workers. After graduating from the 8(a) program in 2000, Rayben Enterprises has grown into one of Upstate New York’s largest minority-owned flooring and janitorial maintenance firms, employing 65 full-time staff in Albany. Raymond has led his small business in winning contracts with federal agencies, including the FDIC, Watervliet Arsenal and U.S. Geological Survey.

SMALL BUSINESS EVENTS CALENDAR

Free Small Business Resource Workshop in Whitesboro

SEP.
26

On Monday, September 26, U.S. Representative Richard Hanna (NY-24) is hosting a Small Business Resource Workshop from 9:00 a.m. to 3:00 p.m. at the Whitestown Community Center in Whitesboro.

Speakers and panels include representatives from the U.S. Small Business Administration and U.S. Department of Agriculture, women and veteran entrepreneurs, new media and website experts, bankers who lend to small businesses and state-level economic development leaders.

The workshop is free and open to the public. For more information and to register, please contact Linda Lambe at linda.lambe@mail.house.gov or 315-724-9740.

U.S. Dept. of Labor Presents Health Benefits Law Compliance Seminar in Troy

SEP.
21

The Department of Labor's Employee Benefits Security Administration is co-sponsoring a two day free health benefits laws compliance assistance seminar with the New York Department of Insurance on September 21 and 22 in Troy. The seminar is part of the Labor Department's Health Benefits Education Campaign to help workers and businesses, especially small businesses, understand the various health benefit laws.

The sessions will cover the Health Insurance Portability and Accountability Act (HIPAA), the Mental Health Parity and Addiction Equity Act (MHPAEA) and other laws under Part 7 of the Employee Retirement Income Security Act (ERISA), the Affordable Care Act, the Consolidated Omnibus Budget Reconciliation Act (COBRA), the fiduciary responsibility provisions under ERISA, and the Family and Medical Leave Act. For more information and to register, please visit <http://www.dol.gov/ebsa/pdf/HBECNY092111.pdf>.

Exporting to Canada Seminar in Syracuse

SEP.
22

Given the nearly \$1 trillion in annual bilateral investment and trade annually between Canada and the United States, geographic proximity, and the similarity in business cultures, Canada offers excellent business opportunities for qualified U.S. firms. This seminar is for companies of all sizes who wish to learn more about increasing their export sales and expanding their international business with Canada.

Attendees will be briefed on the Canadian market and how to identify opportunities for US products in that market from the ranking US Commercial Service Officer in Canada. Participants will also hear from a licensed Canadian Customs Broker about the Goods and Services Tax (GST), how it is applied, and in what circumstances US exporters can recover GST. The process for registering in Canada as a non-resident importer of record will be covered and a Central New York company will describe their road to success selling into Canada.

The Central New York International Business Alliance (CNYIBA) will present the seminar at CenterState CEO in downtown Syracuse from 9:00 a.m. to 11:00 a.m. For more information and to register, please visit www.cnyiba.net.

SBA DISASTER ASSISTANCE FOR HURRICANE IRENE

Cont. from p. 1

process," Silva-Puras said.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate. Homeowners and renters are eligible up to \$40,000 to repair or replace disaster damaged or destroyed personal property. Businesses and private non-profit organizations of any size may borrow up to \$2 million for physical losses and working capital needs. Interest rates are as low as 2.5 percent for homeowners and renters, 3 percent for non-profit organizations and 4 percent for businesses with terms up to 30 years.

Certified business consultants from the SBDC network who are trained on the SBA disaster loan program are available to assist businesses in completing their disaster loan applications at no cost. In New York call 1-800-732-SBDC or visit www.nyssbdc.org for the nearest SBDC location. Also, information for state and local resources can be found by visiting this website.

The disaster declaration covers the New York counties of Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Greene, Kings, Montgomery, Nassau, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Scho-

harie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester, which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private non-profit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Broome, Chenango, Franklin, Fulton, Hamilton, Herkimer, Madison, New York and Oneida in New York.

To be considered for all forms of disaster assistance, call the Federal Emergency Management Agency (FEMA) at 800-621-FEMA (3362), (TTY) 800-462-7585 for the deaf and hard-of-hearing. Addi-

tional information on the loan application process and the locations of Disaster Recovery Centers can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.

Those affected by the disaster may also apply for disaster loans electronically from SBA's website at <https://disasterloan.sba.gov/ela/>. The filing deadline to return applications for physical property damage is October 31, 2011. The deadline to return economic injury applications is May 31, 2012.

FEMA/SBA Disaster Recovery Center Locations

FEMA/SBA Disaster Recovery Center (DRC) Locations for Hurricane Irene are open seven days a week from 8:00 a.m. to 8:00 p.m.

Albany County

Cornell Cooperative Ext.
24 Martin Road
Voorheesville, NY 12186

Essex County

Town Hall of Jay
11 School Street
Au Sable Forks, NY 12912

Montgomery County

Riverfront Center
1250 Riverfront Center
Amsterdam, NY 12010

Schenectady County

Rotterdam Square Mall
(Mall entrance at Macy's)
93 West Campbell
Schenectady, NY 12306

Essex County

Moriah Fire Station
630 Tarbell Hill Road
Moriah, NY 12960

Greene County

Town Hall
14517 Main Street
Prattsville, NY 12468

Rensselaer County

Social Services Office
11 Blooming Grove Drive
Troy, NY 12180

Schoharie County

Holiday Inn
160 Holiday Way
Schoharie, NY 12157