

# STEP IT UP!

Join the **ENTREPRENEURS** shaping the Future of

# PHILADELPHIA

**U.S. SMALL  
BUSINESS  
ADMINISTRATION  
EASTERN  
PENNSYLVANIA  
DISTRICT OFFICE**  

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**2016**  
**EMERGING  
LEADERS  
GRADUATION**  

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**NOVEMBER 2<sup>ND</sup>**  
**2-4 P.M.**



*U.S. Small Business Administration*



# AGENDA

## **2:00 Networking**

## **2:15 Welcome and Opening Remarks**

Jennifer Tilden, SBA Philadelphia Emerging Leaders Project Manager  
Antonio (Tony) Leta, Director, SBA Eastern Pennsylvania District

## **2:25 Successful Businesses = Successful Communities**

Natalia Olson-Urtecho, SBA Mid-Atlantic Regional Administrator

## **2:35 Importance Of Small Businesses**

Coston Cobbs, United Bank of Philadelphia  
Senior Vice President/Senior Lending Officer

## **2:45 Emerging Leaders Class Speaker**

Introduction by Hugh Connelly, Emerging Leaders Instructor

## **3:00 Introduction of Emerging Leaders Graduates, Graduation Ceremony and Photos**

Natalia Olson-Urtecho, SBA Mid-Atlantic Regional Administrator  
Tony Leta, Director, SBA Eastern Pennsylvania District  
Hugh Connelly, Philadelphia Emerging Leaders Instructor  
Jennifer Tilden, SBA Philadelphia Emerging Leaders Project Manager

## **4:00 Ceremony Concludes**

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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.

"The Emerging Leaders program has a proven track record of helping small businesses in underserved communities," said Tony Leta, Director of SBA's Eastern Pennsylvania District, administering the program in Philadelphia. "Graduates of the program have increased revenue, created jobs and helped drive economic growth in their communities. This year's classwork builds on this success and helps provide access to the resources and skills to succeed."

Since the program's Philadelphia launch in March 2008, the program has been going strong. The rising stars

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

who have participated in years past came into this training with their businesses poised on the brink of real growth. There seems to be no limit to what they can accomplish with the tools and relationships they take from the program.

The program's cutting-edge formal curriculum and diversity of industry 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.

### *Emerging Leaders Class of 2016*

#### AMBIENT

*Cedarville Engineering Group*

*Creative Environments, Inc.*

*CSS International Corporation*

*EmployeeMax*

*JD Bravo Company*

*K J Mushroom Services*

*Little Baby's Ice Cream*

*Madalion Insurance and  
Financial Services, Inc.*

*Marlton Pike Precision, LLC*

*Omoi ZAKKA Shop*

*UrHomeInPhilly*

*Your Child's World*

*Learning Center*

*"Philadelphia's Emerging Leaders program has a proven track record of helping small businesses in underserved communities," said Tony Leta, Director, SBA Eastern Pennsylvania District.*

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

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Philadelphia and mentor for Drexel University's Close School of Entrepreneurship. 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. Univest Capital is a national equipment finance company that helps equipment manufacturers, dealers and distributors increase sales with Univest's FAST (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 out a niche for itself in each of these sizeable markets. 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. He is a frequent volunteer in the microfinance sector and has received a Professional Certificate in Microfinance from the University of Rome. In 2014, he worked on a team that helped an Angolan Bank develop a small business lending strategy and then coordinated a U.S. study tour for the bank's executives. 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 and a Master of Science in Finance-Bank Management from Drexel University and holds both the Chartered Financial Analyst (CFA) and Certified Fund Specialist (CFS) professional designations.

## INSTRUCTOR

**Hugh W. Connelly** is the Interise instructor for the Philadelphia Emerging Leader Program. He is an adjunct faculty professor of finance and business at Strayer University in



*Hugh W. Connelly*

## PROJECT MANAGER

**Jennifer Tilden**, Lead Business Opportunity Specialist, Program Manager, Emerging Leaders, 2016 rejoined the Eastern District of PA from the Georgia District,

Atlanta, GA in December. Jennifer has been with the federal government for almost ten years. Prior to joining the SBA team, she worked within the Technology Procurement team of the Army Contracting Command, Aberdeen Proving Ground, MD. She previously served as the Deputy Small Business and Native American Program Manager for the Army Corps of Engineers, Middle East District. During her first federal appointment, she served as an Administrative Contracting Officer for USAEUR, administering a \$235M logistics contract on Camp Bondsteel, Kosovo and throughout the Balkans region. Before joining the Federal Government, Jennifer served as Staff Attorney for the Ho-Chunk Tribal Nation of Wisconsin and as a Legal Intern to the late Senator Arlen Specter (D-PA).



*Jennifer Tilden*

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super-premium ice cream and non-dairy frozen dessert company born in Philadelphia and based in Philadelphia, Baltimore and Washington, DC. Founded in 2011 on a single custom-built ice cream tricycle, Little Baby's now sells its unique and surprising flavors in innovative, sustainable containers at retailers like Whole Food Market; a fleet of four tricycles; and several scoop shops throughout the mid-Atlantic. Little Baby's recognizes ice cream as a universal catalyst for joyful diversion and a stoked community. They are happy to connect with the rich ice cream history in Philadelphia and link it with their unique vision for the future. Pete founded Little Baby's Ice Cream without any prior experience in food or business, and so he was interested in participating in the Emerging Leaders program in order to bolster his understanding of financial statements, key metrics, ratios, and so on. The hope is that this new knowledge and skill set will help him full step out of the day-to-day operations of the company and direct all of his focus and energy towards the further growth of Little Baby's Ice Cream.

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focused solely in the mushroom-growing subset of the agricultural industry. Since 1994 this "mom & pop & son" business has grown from one set of machines and crew filling mushroom houses with compost to over 120 machines and 17 crews. Today, K J Mushroom Services is the largest contractor in the area that cleans out and fills mushroom houses. Cahue worked in the computer and IT world, doing work as a subcontractor for Google and Verizon, only recently finding his calling in the mushroom industry. With co-founders Norma and Jerry Eller getting closer to retirement, their son Kevin has taken on day-to-day operations with Cahue. With fresh thought, insight and decision-making, they are planning to move the company to the next level.

## GRADUATE

Pete Angevine is co-founder and owner of Little Baby's Ice Cream; a hand-made, small-batch,



*Pete Angevine*

## GRADUATE

Tom Cahue is CBO of K J Mushroom Services, a contractor of labor and machinery



*Tom Cahue*

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firm provides environmental consulting, remediation services, infrastructure construction services and general construction services. AMBIENT, a socially responsible construction firm serving private and government sectors across the U.S., performs environmental remediation and specializes in reclamation of contaminated sites. Cardoso has 25+ years of experience in environmental engineering and construction and expertise in management of environmental remediation and construction projects. He participated in the Emerging Leaders program to develop a business growth plan. An established company, AMBIENT is well poised for reasonable and well planned growth. The program seemed appropriate to provoke thought and help the company develop a comprehensive short and long term growth plan. Cardoso's expectations for the program were that it would help in developing a detailed growth plan in a calculated process with milestones and goals.

## GRADUATE

**Sergio Cardoso** is president of AMBIENT, established in 2007 with a vision of environmental stewardship and sustainability, the



*Sergio Cardoso*

## GRADUATE

**Vance Coulston**, second generation owner and president of CSS International, assumed control of the company from



*Vance Coulston*

his father. CSS timing screws, feed systems, change parts, bottom code/inspection diverters, lane combiners/diverters, product orienters, side grip belt units and vacuum reject systems are used by companies around the world to manage and manipulate containers and packages on their conveyor systems. Founded in 1945 by three individuals who worked together at a company supporting the war effort, Herbert V. Coulston, Fred G. Shutz and Harry F. Speth (whose last initials combined as C - S - S) started a tool-and-die company producing metal products. Since its founding, the firm has refocused and adapted to survive an ever-changing business climate and has remained a private corporation dedicated to improving its products (securing several patents along the way) and developing innovative solutions that deliver value to customers. The firm is always pushing its technical capabilities to new and exciting possibilities. Shifting over the decades from design and fabrication of dies and tooling into the glass industry (developing and manufacturing patented parts and systems to support glass container manufacturers), the firm most recently moved into precision timing screw design and manufacturing. Coulston holds a mechanical engineering degree from Lehigh University and a Master's Degree in Business Administration from the Wharton School of the University of Pennsylvania.

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wide range of general contracting, construction management and specialty consulting and advisory services. Mr. Davie has grown the company and they are now recognized as a major player in the federal and commercial markets in the Mid-Atlantic. The JD Bravo Company operates as a Service Disabled Veteran-Owned Small Business (SDVOSB) as well as a Disadvantaged Business Enterprise (DBE) and is led by a highly-experienced group of construction professionals who in aggregate possess more than 100 years of experience in the successful management of a diverse portfolio of programs and projects valued at over \$4 billion. Mr. Davie is a proud Marine Veteran, a Board member of the Veterans Multi-Service Center (VMC), and works closely with other Veterans' Organizations with the employment of Veterans in the construction industry. The JD Bravo Company has a commitment to hiring Veterans and works with the local trade unions for training and career development of Veterans.

## GRADUATE

**Jim Davie** is president and chief executive officer of The JD Bravo Company, Inc. Founded in 2011, JD Bravo was established to provide a



*James M. Davie*

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Pottstown, Pa. CEDARVILLE is an engineering technology company specializing in government contracting, municipal and environmental services, software development, and photogrammetric modeling. The firm's growing team of professional engineers, civil designers, environmental scientists, construction and building code inspectors, and GIS specialists work with clients including U.S. EPA, USDA, municipal governments, universities, and private corporations. Founded in 2010 by April Barkasi, P.E., CEDARVILLE provides solutions for design, construction, and management of infrastructure, roads, water, and utilities that provide the foundation for our communities and businesses. CEDARVILLE offers professional expertise and cutting edge technology to efficiently address issues such as stormwater management, mapping and imaging, data collection, asset inventory, environmental permitting, and engineering design. Hatfield's purpose for going through the Emerging Leaders program is to develop a strategic growth plan to increase the company's revenues fivefold in three years.

## GRADUATE

**Curt Hatfield** is chief operating officer at CEDARVILLE Engineering Group, LLC, a Woman-Owned Small Business Enterprise located in



*Curt Hatfield*

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located in Northwest Philadelphia. He has grown his agency in eight short years from its infancy in 2008 to a team serving more than 2,000 clients in and around the Philadelphia area. He brings a wealth of real world experience to every venture he undertakes. Initially, starting his undergraduate work at Temple University, he also pursued a nine-year career as a Philadelphia Police Officer, during his law enforcement service he completed his Bachelor's Degree and went on to earn a Master's of Business Administration at Eastern University. Madalio has a proven track record of successful management in the public sector, the corporate world, and currently as a small business owner. His agency's ranking within State Farm is in the upper 25% of the 19,000 agents nationwide, and he has led the agency to achieve various State Farm-related awards including Select Agent and Legion of Honor. Brian came to the Emerging Leaders program for more information on additional resources to help him grow his agency and employ more Philadelphians, as well as the opportunity to network with other business leaders who might be in the same stage of growth.

## GRADUATE

**Brian-Alexander Madalio, Sr.** is the president of Madalio Insurance and Financial Services, Inc., a State Farm Agency



*Brian-Alexander Madalio, Sr.*

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lands of Worcestershire, England and now his business provides places to stay. UrHip places people in need of shorter-term accommodations in one of its 48 homes in the city, Conshohocken or Valley Forge area rather than in hotels. "Hotel rooms can get claustrophobic after a time," Patterson says, noting apartment homes in his growing UrHip portfolio are a good deal larger. An average hotel room is 170 sq. ft. while a UrHip apartment is about 725 sq. ft., yet UrHip's price is comparable and sometimes lower than a hotel. Patterson worked primarily for large companies until 2008-2009, when he was downsized in the real estate downturn. Patterson got into corporate housing by accident three years ago after his apartment home was featured in a television episode. From that one-bedroom apartment "six blocks from the Convention Center," as it was billed on the Internet, UrHip was launched. Today, Patterson employs a staff of seven (up from two) to manage 48 apartments - 30 more than last year. Although his company specializes in meeting the needs of those who require an extended stay of 30 or more days; UrHip accommodates briefer trips at some locations.

## GRADUATE

**Steve Patterson** is president of Ur Home in Philly (UrHip). His parents owned a small hotel and restaurant in the West Mid-



*Steve Patterson*

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precision machined components, tooling and assemblies for the defense, aviation, optics and OEM (Original Equipment Manufacturer) industries. A Drexel University graduate (Bachelors of Science Degree in Mechanical Engineering; Masters in Business Administration) Sala enjoyed a successful 20-year career with one of the largest global suppliers of industrial and environmental machinery. Ten years ago, with SBA-backed financing, Sala purchased MPP. Sala had always dreamed of owning his own business, combining his love of manufacturing and managing a team of employees. Positioning MPP for growth, he upgraded the firm's CNC machinery, employees and manufacturing processes and revamped the quality management system to be certified for ISO9001 and AS9100 Standards. Sala applied to Emerging Leaders to get fresh ideas to take MPP into the high growth phase he has planned for the next five years and to network with like-minded business owners who wanted to share their ideas, lessons learned and work collaboratively to achieve business growth. Sala also wanted to learn about various SBA programs such as the 8(a) and HUBZone initiatives to understand how those programs might apply to his manufacturing business.

## GRADUATE

**Tony Sala** is president and owner of Marlton Pike Precision, LLC, (MPP) a contract manufacturing business that produces



*Tony Sala*

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a family home provider and with support from her mother, Margaret Burden, and sister Lisa Robinson. Presently operating five locations within Philadelphia and surrounding areas, the agency provides high-quality preschool and school age programming to children throughout the communities served. With secured federal, state and city contracts, Your Child's World Learning Center, Inc. has provided free preschool programming to thousands of children since 2012. Sanders received business management education from Drexel University and later obtained an associate's degree in Early Childhood Education from Community College of Philadelphia. She obtained a child-care director's credential from Keystone College and has taken Early Childhood Education Master's courses from the University of Pennsylvania. With years of experience, training and dedication, Sanders has been able to successfully write grant proposals, increase job opportunities and benefits and provide free services for numerous families. In her spare time, she is a motivational speaker, mentor and volunteers at local community agencies.

## GRADUATE

**Rachel Sanders** is the visionary, founder and executive director of Your Child's World Learning Center, Inc. She began the agency in 1997 as



*Rachel Sanders*

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ing lawns as a 10-year-old around his neighborhood with a hand-me-down lawn tractor and spent years shadowing his father in the commercial construction industry. Working for someone else just wasn't something he was interested in, so after spending four years at Temple University obtaining his B.S. in Landscape Architecture, it was time to get serious with the business. After incorporating in 2005, his company has grown to include services as large as site work development and everything in between. Scherff's goal is to become the single phone call solution to a property owners' needs. Recognizing this is a large goal to achieve, and with the missing link of formal business training, he reached out to the Emerging Leaders program and crossed his fingers. After receiving acceptance from SBA, Scherff says the knowledge from the program is worth more than the a year's business gross to him by shedding light on so many issues he never considered before. Scherff says his prior approach was "work as hard as you can doing every single part of the business as you can and you'll succeed." He now feels that while that is partially true, Emerging Leaders has broadened his view on how to succeed. With a proper growth plan, hard work and dedication to the program, he is looking forward to greater success; the program is teaching him that, with the systems and proper people placed into those systems, he has an outline and power to grow and succeed with a lot more confidence.

## GRADUATE

**B.J. Scherff** is the owner of Creative Environments, Inc. located in Ivyland, PA. Literally starting from 'grass roots,' Scherff began mow-



*B.J. Scherff*

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and gifts to the downtown Philadelphia area since 2006. After completing high school and college courses in Japan, Sieber longed for a way to bring her favorite things back home to Philly and opened a small shop selling clothing, accessories, stationery and apartment décor. The mission was to create a cozy, welcoming space featuring everyday items reflecting the unique, colorful design style coming out of Osaka, including a handful of Japanese brands making their exclusive US debut. The company and shop have grown to include OmoiOnline, an e-commerce website, and a second store, Select Shop 215, which features an even broader collection of international designers. Sieber is excited to have joined the Emerging Leaders program to learn how to create a comprehensive and realistic growth plan in order to scale the business and become an online and retail destination brand.

## GRADUATE

**Elizabeth Sieber** is founder and proprietor of Omoi Zakka Shop, a design-driven boutique that provides thoughtful, useful lifestyle items



*Elizabeth Sieber*

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## GRADUATE

**Nicole Souadda** is Chief Operating Officer for EmployeeMax, a full-service payroll and HR provider. She has been involved in



*Nicole M. Souadda*

and managed the operations of businesses for over 25 years in multiple industries such as manufacturing, insurance, education, security and financial services. She brings years of experience as a Board Secretary in both privately- and publically-listed companies to the firm. Her experience in the payroll industry comes from her employment with a firm providing payroll card services, financial products, a third party processing platform and point-of-sale business network solutions where she was originally recruited as the Project Manager for that company's largest client before eventually ending her tenure as the company's Head of Compliance and Investor Relations. Before joining EmployeeMax, Souadda was working as a compliance and project management consultant for underwriting surety guarantee and contract bonding businesses. She has been heavily involved in charitable works throughout her career. Souadda does an extensive amount of volunteer work within her community. She previously sat on the Executive Board of CAIR Philadelphia, an Islamic charitable organization as the Treasurer, was a member of CAIR's Advisory Board in October 2016 and previously served the Chairman of Amana Foundation, a PA-based non-profit organization, where she was a Director of the National Investor Relations Institute Virtual Chapter. Her specialties include operations management, project management, investor relations, treasury management, small business accounting, non-profit organizations and financial services.

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The Eastern Pennsylvania District Office congratulates all current and previous graduates and would like to thank the following for serving as guest experts during this year's Emerging Leaders program:

*Bill Balleste, Enterprise Engineering; Coston Cobbs, United Bank of Philadelphia; Russell Dinkins, WWDB 860AM "The Boardroom Meeting"; William Mohnacs, East River Bank; Sherwood Robbins, South Eastern Economic Development Company of Pennsylvania (Seedcopa); Chad Shank, M&T Bank; Calvin Sun, The Sun Law Firm, LLC; George Tapia, U.S. Small Business Administration Eastern Pennsylvania District Office; Alyssa Thomas, Kiva Zip, Philadelphia*

# EMERGING LEADERS CO-SPONSORS



The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace. Although SBA has grown and evolved in the years since it was established the bottom line mission remains the same. The SBA helps Americans start, build and grow businesses.



M&T Bank was founded more than 150 years ago in Western New York, where we are still headquartered. Our parent company, M&T Bank Corporation, is one of the 20 largest com-

mmercial bank holding companies headquartered in the U.S. Our customers are able to bank at more than 725 branches. In addition, our customers have access to a sizable ATM network of over 1,500 locations as well as state-of-the-art telephone and M&T Online Banking. M&T Bank is recognized for its financial strength and sound management. This strength, along with our entrepreneurial philosophy, has made it possible for us to pursue a course of well-managed growth.



For over thirty years, Seedcopa has helped businesses get the money they need to start, grow and expand. We are proud that the loan programs that we work

with promote economic development. Together with our affiliate, Chester County Economic Development Council (CCEDC) and numerous other Economic Development Partners throughout Pennsylvania, we help to grow local businesses, create and retain jobs and stimulate local communities. These programs – through Federal, State and Local agencies – are a compliment to conventional, commercial loans. Benefits often include a long-term, below-market fixed interest rate, less money out of pocket or extra consideration of lower appraised values.



DNB First helps individuals, families, and businesses reach their financial goals. As the oldest national bank in the Philadelphia region, we're committed to building a stronger community

for us all. With branches throughout Chester, Delaware, and Philadelphia counties, you can count on us to be here to support you – today and tomorrow.



The primary mission of United Bank of Philadelphia is to deliver excellent customer service at a profit and to make United Bank of Philadelphia the "home town" bank of choice. Our

goal is to foster community development by providing quality personalized comprehensive banking services to business and individuals in the Greater Philadelphia Region, with a special sensitivity to Blacks, Hispanics, Asians and women.

**THE BOARDROOM MEETING**

**THE BOARDROOM WITH RUSSELL DINKINS**

Join Russell Dinkins and his guests Wednesday afternoons at 1 for an hour of conversation on vital community issues, from business to education, with professionals and experts sharing their knowledge and insight.

**WWDB-AM TALK 860**

The Boardroom on WWDB-AM 860, at [wwdbam.com](http://wwdbam.com) or on your iPhone or Android smartphone with the free [heartradio](#) or [iRadioNOW](#) app.

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