



## District Office Staff Profiles



**Robert H. Nelson, District Director** was appointed on November 26, 2007. Mr. Nelson holds over 25 years of federal experience, with over 20 years with the SBA. Before joining the SBA, Nelson spent a number of years with the Federal Deposit Insurance Corporation (FDIC). Nelson also has a number of years of banking experience as a commercial lender for several New England area banks, including Vice President at Shawmut Bank in Rhode Island. During his SBA career, Nelson has also served in the following capacities: Acting Deputy Associate Administrator of Capital Access in Washington, D.C.; Acting New England Regional Administrator in Boston, MA and Acting District Director in Lubbock, TX and Hartford, CT.



**Peter Kontakos, Deputy District Director** was appointed on September 15, 2019. Mr. Kontakos holds extensive experience in Federal Government Contracting having served as a Contract Specialist, Procurement Analyst, and Contracts Program Manager at the US Department of Transportation since 2008. Kontakos possesses Level-III Federal Acquisition Certification in Contracting. Prior to his Federal service, Kontakos served as Assistant Branch Manager at Eastern Bank supporting an assortment of consumer and commercial lending activities. Kontakos received his Bachelor's Degree from Merrimack College having graduated summa cum laude with a double major in Business Administration and Political Science; Kontakos obtained his MBA from the University of Massachusetts Amherst, Isenberg School of Management.



**Oreste Varela, Branch Manager, Springfield Branch Office** has been with the SBA since November 2012. Mr. Varela serves as the Veteran's representative for the district office, coordinating veteran's initiatives such as the Boots to Business program. Varela received an Associate's degree in Radiation Therapy Technology from Gwynedd-Mercy College, PA and his Bachelor's in Computer Science from St. Peter's College, NJ. Varela is also a retired US Air Force Colonel with over 30 years of experience in administrative leadership, management and strategic planning.



**Nadine Boone, Lead Business Opportunity Specialist** has been with the SBA since 1998. Ms. Boone oversees the government contracting division along with marketing and outreach across the Commonwealth for the district office – where she also previously served as the Lead Lender Relations Specialist. Prior to joining the MA district office in 2015, Boone served for 10 years as a Loan Specialist reviewing and analyzing guaranty purchases at National Guaranty Purchase Center in Herndon. Boone earned a certificate of completion from Omega Performance in Commercial Loans for Small Business in March 2013 and graduated from Christopher Newport University, VA with a Bachelor's degree in Business Administration and Marketing. Boone possesses Level-I Federal Acquisition Certification in Contracting.



**Ili Spahiu, Lead Lender Relations Specialist** has been with the SBA since June of 2015. Mr. Spahiu manages the lender relations team and serves as the point of contact for over 150 SBA participating lenders in the Commonwealth. Spahiu brings a wealth of knowledge from the private sector, having worked with various banks, credit unions and alternative lenders. Spahiu started his career in retail lending as a residential mortgage originator, transitioned to commercial lending and later financial planning. Spahiu earned his Bachelor's in Public Administration from Clark University and a Master of Science in Finance degree from Graduate School of Management at Clark University



## District Office Staff Profiles *(continued)*



**Lisa Gonzalez Welch, Economic Development Specialist** has been with the SBA since 1987. Ms. Welch is responsible for managing the northeast region of the Commonwealth and serves as the Women’s Business Ownership Representative for the district office. Lisa works closely with community organizations, lending institutions, local/state government, developing programs and workshop, meeting one-on-one with clients and being the liaison between the small business entrepreneur and our SBA resource partners/programs.



**Carlos Hernandez, Lender Relations Specialist** has been with the SBA since December 2011. Mr. Hernandez engages the Massachusetts network of lenders and financial institutions with regular activities, including webinars and conference calls. His responsibilities include: conducting outreach, training, education, development, lender recruitment, and working with assigned lenders in the District. Hernandez received his Bachelor’s in Business Administration from the University of Central Florida in Orlando, FL. Hernandez served as a Staff Sergeant in the U.S. Army Reserves, including two tours of duty under Operation Iraqi Freedom.



**Susan Lourie, Business Opportunity Specialist** has been with the SBA since June 2018. Ms. Lourie provides technical assistance for government contracting activities throughout the region and assists small businesses to start, grow, and expand through SBA’s network of resources and partners. Lourie has a background in accounting and taxation, with 5 years of experience working at the Internal Revenue Service. Lourie holds degrees in Liberal Arts and Computer Information Systems from DePaul University; and Business Management/Accounting from Salem State University. Lourie possesses Level-I Federal Acquisition Certification in Contracting.



**Daniel Martiniello, Lender Relations Specialist** has been with the SBA since October 2018. Mr. Martiniello provides training and support to all of the lending partners throughout Massachusetts. Martiniello also provides Economic Development assistance in the North Shore region by partnering with area small business organizations to provide technical assistance to the small business community. Martiniello previously worked at Century Bank for the past 14 years and was most recently a Branch Manager in the City of Salem. Martiniello served in the United States Army Reserves for 8 years, including a tour of duty in Iraq.



**Norman Eng, Public Affairs Specialist** has been with the SBA since July 2013. In his role, Mr. Eng is responsible for managing internal and external communications, including writing success stories, producing GovDelivery communications, coordinating content for the public website and social media management. Eng serves as a SCORE liaison working closely with the Greater Boston SCORE chapter to deliver programs and services. Eng received a Bachelor’s degree in Business Communications from Bentley University and an MBA from Sawyer Business School, Suffolk University.



## Additional SBA Employees

### Office of General Counsel Staff



**Casey Sieck, District Counsel** has been with the SBA since December of 2015. Attorney Sieck reviews closing packages for the 504 Loan Program, handles litigation and bankruptcy matters, serves as a designated ethics official for the Massachusetts District Office, and provides legal advice relating to loan origination, administration, and liquidation. Casey serves on a number of SBA committees, including the SBA Environmental Committee, the Office of General Counsel Committee, the Employee Viewpoint Survey Committee and the E-Library Committee. Prior to the SBA, Attorney Sieck worked in a small law firm focusing on civil litigation, real estate, and bankruptcy matters. She is licensed to practice law in MA and New Hampshire.



**Alix Howie, General Attorney** has been with the SBA since June of 2018. Attorney Howie reviews closing packages for the 504 Loan Program, handles litigation and bankruptcy matters, serves as a designated ethics official for the Massachusetts District Office, and provides legal advice relating to loan origination, administration, and liquidation. Prior to the SBA, Attorney Howie worked for a bankruptcy firm, analyzing financials and participating in court proceedings. She also worked in insurance defense and personal injury law. Howie was a three-year captain for the rowing team at Lehigh University where she graduated with a Bachelor's in English and History. Howie served in the Jesuit Volunteer Corps and earned her law degree at Suffolk University Law School.

## Massachusetts District Snapshot (FY18)

Massachusetts has six (6) SBDCs, six (6) SCORE chapters, two (2) SBA-funded Women's Business Centers, a U.S. Export Assistance Center, and also a Veteran's Business Outreach Center.

Massachusetts is home to approximately 652,661 small businesses according to data compiled by SBA's Office of Advocacy. The [2018 Small Business Profiles for Massachusetts](#) reported that small businesses in the Bay State created 36,355 net new jobs in 2015; are comprised of 89,930 minority-owned businesses; and 9,193 firms export internationally.

More than 45.8 percent of the state's workforce or 1.5 million people are employed by small businesses.

### TOP 5 LENDING CATEGORIES

1. Construction
2. Retail Trade
3. Accommodation and Food Services
4. Professional, Scientific and Technical Services
5. Other Services (except Public Administration)



## Lending

In FY18 the Massachusetts District Office (out of 68 district offices) finished top six nationwide in the following categories: #3 on loans less than \$50k; #5 on total loan approvals; #6 in number of 7(a) loans approved; #5 in number of 504 loans approved.

The Massachusetts District Office saw a decrease in number of approvals for the 7(a) and 504 programs combined, but an increase in dollar amount of 6.19% or \$30 million.

- 177 active SBA lenders supported 8,058 jobs created and 9,047 jobs were retained Commonwealth.
- 2,126 7(a) loans in Massachusetts for a total of more than \$349 million supported by a network of 177 lenders, including 16 credit unions. The smallest 7(a) loan was \$3,000 and the largest was \$5 million.
- 270 504 loans were approved supporting more than \$171 million. Third Party loans which are part of 504 projects totaled in excess of \$231 million. Under the SBA 504 program, loans ranged from \$56,000 up to \$5,000,000 – with nine projects in excess of \$10,000,000 (SBA 504 loan and Third Party loan combined).
- 102 microloans totaling \$2.08 million were approved through ten microloan intermediaries.

## Certification Programs

- 28 8(a) Program Participants
- 223 SDVOSB
- 57 HUBZone firms
- 1125 WOSB
- 911 WOSB Certified
- 191 EDWOSB Certified

## Contracts

- Small Business
  - Contracts: 49,465
  - Amount: \$2,707,801,146
- Small Disadvantaged Business (SDB)
  - Contracts: 3,722
  - Amount: \$282,244,944
- Woman-Owned SB (WOSB)
  - Contracts: 22,750
  - Amount: \$535,299,753
- 8(a)
  - Contracts: 911
  - Amount: \$129,524,439
- Veteran Owned SB
  - Contracts: 3,233
  - Amount: \$191,075,541
- Service Disabled Veteran Owned SB
  - Contracts: 2,153
  - Amount: \$161,515,642
- HUBZone
  - Contracts: 882
  - Amount: \$87,036,513

Source: FPDS (standard report)