

# STEP IT UP!

Join the **ENTREPRENEURS** shaping the Future of

# PHILADELPHIA

U.S. SMALL  
BUSINESS  
ADMINISTRATION  
EASTERN  
PENNSYLVANIA  
DISTRICT OFFICE

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2015  
EMERGING  
LEADERS  
GRADUATION

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OCTOBER 28<sup>TH</sup>  
6-8 P.M.



*U.S. Small Business Administration*



# AGENDA

## **6:00 Networking**

## **6:15 Welcome and Opening Remarks**

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

## **6:25 Successful Businesses = Successful Communities**

Natalia Olson-Urtecho, SBA Mid-Atlantic Regional Administrator

## **6:35 Importance Of Small Businesses**

Chad Shank, M&T Bank Vice President  
Business Banking and Relationship Manager

## **6:45 Emerging Leaders Class Speaker**

Introduction by Hugh Connelly, Emerging Leaders Instructor

## **7:00 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  
Linda Williams, SBA Philadelphia Emerging Leaders Project Manager

## **7:45 Ceremony Concludes**

# emerging leaders

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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, which is 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 Mayor Nutter sounded the rallying cry at the program's Philadelphia launch in March 2008, the program

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

has been going strong. The rising stars 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 2015

**Au Naturale, Inc.**  
**Avant Gardens, Inc.**  
**Blasco Contractors, Inc.**  
**Down Dog Healing Café**  
**East Hill Video**  
**Production Company, LLC**  
**Delaware Hispano Magazine**  
**Kettle Creek Corporation**  
**Main Line Waterproofing, LLC**  
**Mathnasium of Andorra**  
**Maytav Bus Company**  
**Memorable Moments**  
**Learning Center, Inc.**  
**MFR Consultants, Inc.**  
**Network Design Technologies, Inc.**  
**Smith Flooring, Inc.**

*"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

**Linda Williams**, Lender Relations Specialist, joined SBA's Eastern Pennsylvania District Office in June, 2014, transferring from the Richmond District Office. She

previously served SBA as a Loan Specialist at the National Guaranty Purchase Center in Herndon, VA, and the Disaster Assistance Processing and Disbursement Center in Fort Worth, Texas. Before joining SBA 13 years ago, she held marketing and development positions in the publishing and health care industries. While in health care, she developed and managed contract behavioral health programs for more than 50 businesses. She earned a Master of Business Administration degree from Dallas Baptist University where she taught as an adjunct professor in the undergraduate business program. She earned a Bachelor of Business Administration degree in Marketing from the University of Texas at Arlington. Williams serves small businesses well through her financial and management expertise as well as her commitment to excellence.



*Linda Williams*

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superior work and service with less cost to his customers by operating in a smaller geographical region. By working close to where he lives and keeps his trucks and equipment, Fry's basement waterproofing company significantly cuts down on overhead and can save customers money and respond to their needs with greater speed and efficiency. It's a win-win situation for customers, as Fry has integrated his goals with time-tested workmanship to create a company that works to provide unparalleled service at a lower cost. He knows that fixing a wet or moldy basement isn't exactly a pleasant experience, but does his best to make sure his customer's experience with his company is. Fry hopes that the Emerging Leaders program can help him systematize all the aspects of his business. Fry's goal is for his firm to be the biggest and best basement waterproofing company from Wynnewood to West Chester. He plans to continue building the firm on a solid reputation, based on his core belief that honesty, trust and long-term relationships with customers creates a win-win situation that will make his company the first one customers think of.

## GRADUATE

**Herbert Fry** started Main Line Waterproofing, LLC, with a singular goal in mind: to achieve su-



*Herbert Fry*

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with his wife Chana, in 2012. At Maytav, Goldstein has set the tone to become a leading school bus transportation provider, with an emphasis on great customer service and affordable rates. Prior to his role at Maytav, Goldstein was the founder and executive director of Camp Achdus, a not-for-profit summer camp for Jewish boys and girls. He was also the director of development at Politz Hebrew Academy. Mr. Goldstein has a particular understanding of child safety, customer service and sales through these job experiences. Participating in the Emerging Leaders course gives Goldstein the opportunity to expand his business knowledge to grow Maytav Bus Company to a multi-faceted transportation provider.

## GRADUATE

**Tuvia Goldstein** is CEO at Maytav Bus Company in Philadelphia, which he founded together



*Tuvia Goldstein*

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2001. An active Registered Professional Nurse since 1979, she is proficient in many fields including open-heart, medical-surgical, and pediatric intensive cares, operating room, cancer and infusion therapy, and pediatric specialties. She has worked in numerous, well-known and large institutions which include Columbia-Presbyterian Hospital, NYC, NY, Duke University Hospital, Durham, NC, Georgetown University Hospital, Washington, D.C. and internationally in Tel Aviv, Israel. She held staff and management positions where she gained expertise in time and personnel management, cost-control, and crisis management. Haas has been busy redesigning the culture, mission, and markets for Kettle Creek Corporation's progression into the future, which include expanding into international markets. She says she is honored to be included in the Emerging Leaders Program and feels that the education gained, in knowing how to make her business the best it can be, is invaluable.

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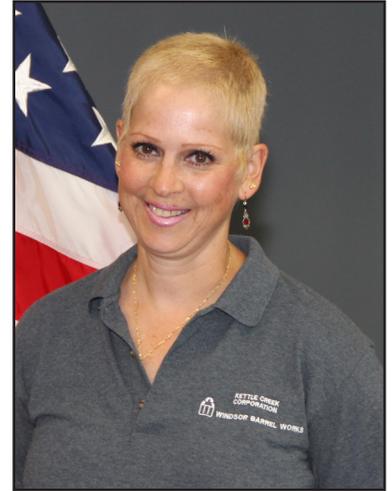
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customers to achieve physical, mental and emotional balance in our fast-paced world. Combining passion for wellness with more than 10 years of hospitality industry expertise, her café offers a menu of seasonally balancing teas, tonics and grab and go options that go beyond farm-to-table, with foods and beverages that can help heal the body from the inside out. She studied holistic medicine at the American University of Complimentary Medicine and obtained her Yoga Teaching Certification from the American Yoga Academy; her brand is based on the Holistic Science of Ayurveda, best known as the "sister science of Yoga." Previously, she helped open her family's restaurant and karaoke lounge, growing it from 2 employees to more than 50. Five years of putting business before her health brought her greater understanding of how our fast-paced culture creates mental and physical health imbalances. She realizes that passion for her mission to help people achieve clarity and balance in their lives is a completely different skill set from creating a successful, stable company. So she looked to Emerging Leaders to help scale her company, create jobs where people can feel purpose in their work and inspire sustainable business practices.

## GRADUATE

**Bonnie M.H. Haas** has been President and CEO of Kettle Creek Corporation since 2012. Prior to that, she was Vice-President since



*Bonnie Haas*

## GRADUATE

**Kei Kurimoto** founded Down Dog Healing Café as a wellness lifestyle brand offering food, beverages and tools for



*Kei Kurimoto*

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mediation for students of all ages to “make math make sense!” Lawson, an engineer turned educator, is passionate about providing youth with access to a challenging education. She has a Bachelor of Science degree in Industrial Engineering from Clemson University and a Master of Arts in Teaching Secondary Mathematics from UNC-Chapel Hill. Because she had always had the desire to be an entrepreneur, after teaching high school math, she pursued an MBA in General Management from Drexel University. For four years, Lawson was the Principal of an Accelerated, Alternative School, managed by OIC of America, within the School District of Philadelphia. She left her principalship in the summer of 2011 to pursue her love of math again and her desire to be an entrepreneur. She joined the Emerging Leaders class to learn new approaches and strategies, network with other business owners and take her business to the next level.

## GRADUATE

**Indira Lawson** is the owner/director of the first Mathnasium franchise in Philadelphia. Mathnasium of Andorra provides enrichment and re-



*Indira Lawson*

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## PHILADELPHIA

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and a strong mentor to her staff. MMLC is a fun-filled educational Early Childhood program that specializes in creating life long memories for children of all ages. MMLC is a Keystone Stars facility that provides a safe, structured learning environment for infants, toddlers, and preschool and school-age children. MMLC provides 24-hour quality care along with transportation, qualified teachers and much more. At MMLC, teachers and support staff members become well versed and educated in current and upcoming research on child development and early childhood education. McCullough believes that MMLC’s staff members are educators and in how important it is that educators never stop learning. She joined Emerging Leaders to develop business growth strategies and to build a relationship with a lender to fuel the growth of her business, as well as to network with other entrepreneurs. She is a cum laude graduate of Gwynedd-Mercy College with a Bachelor’s degree in Business Administration.

## GRADUATE

**Davida McCullough** is the CEO and founder of Memorable Moments Learning Center, Inc. (MMLC), where she serves as a leader



*Davida McCullough*

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sion. Prior to founding NDT, Ruffin pursued a 20-year career as a network administrator for private companies where his personal passion for technology paralleled his technical positions. For nearly 30 years he enjoyed working on, disassembling, and modifying computers as a hobby and has volunteered as a judge for the regional First Robotics Competition in Philadelphia. During his time as a board member for the International Christian High school, he organized a robotics team that attended the First Robotics competitions, established a new school email service and developed school cloud computing for the faculty and students to share documents. Ruffin also advises new business owners regarding how information and communications technology can help solve complex problems and reduce daily back office duties such as building repetitive reports, etc. He also acts as a mentor for many aspiring business students, looking forward to a life in the business world, and new business owners. He holds an Associates degree in Business Administration and an Associates degree in data processing, both from Philadelphia Community College, as well as a Bachelor's degree in Management Information Systems from Temple University.

## GRADUATE

**Joseph Ruffin**, CEO of Network Design Technologies Inc., oversees the firm's business direction while upholding its corporate vi-



*Joseph Ruffin*

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For more than 30 years Slane has served Philadelphia and the surrounding areas, building and designing everything from small urban gardens to roof top decks and green roofs as well. Avant Gardens offers monthly and weekly maintenance services for residential and commercial properties and has recently focused on the condominium market. Slane also offers ice and snow removal, litter and graffiti removal, and recently successfully performed on long term municipal contracts for the Philadelphia Housing Authority, the Philadelphia Water Department, the City of Philadelphia's Fairmount Park and the Pennsylvania Horticultural Society. Avant Gardens has also had a long term relationship with The Interstate Management Corporation, performing regular landscape maintenance for the parcels adjacent to the north- and south-bound lanes of I-95 through Philadelphia. Slane holds a Bachelors degree in Landscape Architecture and has worked in several offices including experience in planning.

## GRADUATE

**Joe Slane**, owner and operator of Avant Gardens, Inc. specializes in residential luxury town-house garden design and construction.



*Joe Slane*

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founding the company in 2006, James has expanded the company from a two-room operation into a 6,000 sq. ft. warehouse and office space facility with two adjoining garages providing additional storage. The company serves a variety of clients in industries including medical, educational, hospitality, government, professional offices, sports and entertainment venues. Among Smith Flooring, Inc.'s growing clientele are The Barnes Foundation of Philadelphia, the Chester Soccer Stadium, and the Bryn Mawr Hospital expansion. Smith comes from a long line of family entrepreneurs. As an adolescent, he worked closely with his father who owns and operates a residential floor laying business in Wayne, PA. After leaving his father's business to pursue more opportunity within his field, Smith worked at various corporations as a flooring mechanic and joined the Philadelphia Carpenter's Local Union 1823 and for the next 15 years he worked in commercial floor-laying. In the last 9 years, he has become one of the most reputable owners of a notable commercial flooring business in the Greater Philadelphia area. He has attended Santa Monica College in California and has completed the Temple University Entrepreneurial Certification course.

## GRADUATE

**James F. Smith** is founder/co-owner of Smith Flooring, Inc., a commercial flooring and furniture installation company. Since



*James F. Smith*

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advisory and information technology services and is SBA's Eastern Pennsylvania Small Business Of The Year Award winner for 2014. Owner Maria Frizelle Roberts founded the firm more than 25 years ago and has turned to SBA's programs, products and services to help boost her award-winning company from start-up to success and expansion. The company has since evolved into a firm specializing in business advisory and information technology services, providing technical, management and operations support to government, transportation, defense and public safety, health and human services, life sciences, energy and environment, and education industries across the country. A certified 8(a), SBD, MBE and WBE firm in several states, MFR Consulting received a CPARS rating of Superior for contract work with the U.S. Department of Transportation. This project started with 12 employees in 2012 and has grown to 36. Offering core competencies across different areas of IT/industries such as Program and Project Management, Risk Compliance, Cyber Security and ERP assessments and implementation.

## GRADUATE

**Andrew Speizman** is Director of Finance at MFR Consultants, Inc. MFR Consultants is a full service consulting firm specializing in business



*Andrew Speizman*

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ing industry for over 15 years; his company specializes in dump truck hauling catering to transportation brokers and various construction companies. Starke started out in the industry working for his father's company as a teenager, where he was bitten by the entrepreneurial bug. He went on to receive an associates degree in management to help further his understanding of business. He joined Emerging Leaders to enhance his skills as a business owner and help with the development of his business. He says the class has definitely been a game changer on how he views his business from a marketing and financial standpoint. What impressed him the most was gaining understanding of the value of a team and putting systems in place to track growth.

## GRADUATE

**Brian Starke** is the owner of Blasco Contractors located in southwest Philadelphia, established in 1999. Starke has been involved in the truck-



*Brian Starke*

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Commission's Health and Social Services Subcommittee, where he leads efforts to increase Hispanic Delawareans' access to culturally competent mental health services. He is a PhD scholar at Neumann University and a nationally certified bilingual mental health therapist and life coach. He has more than 13 years of experience working with the Hispanic population in Delaware and Chester County, PA, through community and faith-based organizations such as the Latin American Community Center, The Catholic Diocese of Wilmington, Jewish Family Services, and Delaware Guidance. Tello is well-known in the local Latino community through his counseling section in the Delaware bilingual newspaper "El Tiempo Hispano," his Hispanic TV show "Delaware Hispano TV," and his bilingual life coaching seminars, "Breaking Through your Barriers," which have impacted the life of many local Latinos and their families. Recognizing the impact of the national award-winning Delaware Hispano Magazine on the local Latino community, Tello joined the Emerging Leaders program to expand the publication and make it accessible to more individuals. He also hopes Emerging Leaders will help him respond to the needs of private and public organizations trying to reach out to the growing Hispanic community by providing other services, such as diversity marketing consultation, diversity talent recruitment, translations, grassroots outreach, and public relations.

## GRADUATE

**Ronald "Ronaldo" Tello-Marzol** is the owner and director of the Delaware Hispano Magazine and co-chair of the Delaware Hispanic



*Ronald "Ronaldo"  
Tello-Marzol*

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tion, where she employs a staff of six. Now in its 15th year of business, Au Naturale Inc. offers services to more than 4,500 clients across the tri-state area and the country. Tollen began her braiding career as a high school senior and continued until her first year of graduate studies. Upon graduation she was employed as a Social Worker for the City of Philadelphia. Deciding to go back to her first love – hair care and styling – she received her cosmetology license from Empire Beauty School and opened Au Naturale, Inc. in 2000. Her passion is to educate the world about healthy hair care. She has conducted her workshops in the Philadelphia schools, various shelters, and has successfully trained over 15 professional natural hair stylists. Her work has been featured in various natural hair publications, and she has been certified as a subject matter expert in natural hair care and braiding in Pennsylvania for the Pearson Education Group, helping Pennsylvania develop a curriculum for the newly created natural hair/braiding license. Tollen feels the Emerging Leaders program is instrumental for analyzing and interpreting her firm's profitability and viability as a company and has also helped stem her anxiety about properly managing the company's overall operating health.

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after retiring from a 25-year career as an educator. EHVPC, a full service production house, applies expertise and services in video/film production, photography and video conferencing to make clients' virtual visions become living reality. EHVPC helps individuals and organizations capture the essence of their vision through all forms of media with their innovative and creative approach - "We Listen, We Deliver, You Shine" - to increase company revenue for major growth. In 2014, the company received and completed its first federal government contract for a video conferencing system installation, maintenance and training for a U.S Army facility at Carlisle Barracks, PA. Today the Watson-Bey's are leaders in their industry, receiving recognition awards from NACE and NMSDC. She joined the SBA Emerging Leaders Program in order to sharpen the tools they feel they need to spearhead the next phase in their company's growth plan.

## GRADUATE

**Michelle Y. Tollen** is the owner of Au Naturale, Inc. a company specializing in healthy hair styling, maintenance and educa-



*Michelle Y. Tollen*

## GRADUATE

**Evelyn Watson-Bey**, CFO of East Hill Video Production Company, LLC (EHVPC) joined her husband and CEO Daniel's firm



*Evelyn Watson-Bey*

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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:

*Coston Cobbs, United Bank of Philadelphia; Russell Dinkins, WWDB 860AM "The Boardroom Meeting"; William Mohnacs, East River Bank; Larry Poppert, Women's Opportunity Resource Center; Sherwood Robbins, South Eastern Economic Development Company of Pennsylvania (Seedcopa); Chad Shank, M&T Bank; Marie Shires, Pennsylvania Community Development & Finance Corporation (PCDFC); Clyde Stoltzfus, Pennsylvania Small Business Development Center Procurement Technical Assistance Center; Calvin Sun, The Sun Law Firm, LLC; Alyssa Thomas, Kiva Zip, Philadelphia; Brynne Tillman, Social Sales Link.*

# EMERGING LEADERS CO-SPONSORS



U.S. Small Business Administration

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, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. 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 in 1953, 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 commercial 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.



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 "hometown" 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.



East River Bank offers a full range of financial services for personal and business customers, including access to 55,000+ surcharge-free ATMs through the All-point network, and free online banking featuring a cash management suite with bill payment, remote deposit capture, ACH, wires and courier service; as well as both small business and mortgage loans. The company is headquartered in the East Falls neighborhood of Philadelphia and operates branches in East Falls, Roxborough and Old City. As a locally owned, community bank we make our decisions here at home giving us the flexibility to respond to our customer needs. Visit [eastriverbank.com](http://eastriverbank.com) or call 267-295-6420 for more information.

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.

*Cosponsorship Authorization # 15-0303-122. SBA's participation in this cosponsored activity is not an endorsement of the views, opinions, products or services of any cosponsor or other person or entity. All SBA programs and services are extended to the public on a nondiscriminatory basis.*

## EMERGING LEADERS: TAKING THE INITIATIVE

The Emerging Leaders Initiative is an intensive executive-level educational 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.
- At least one employee other than the owner.
- Are located in the underserved communities.

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](http://www.sba.gov/emergingleaders) and find everything you need to **Step it UP!**

## A ROBUST NETWORK OF SUPPORT

The local SBA District Office has forged a coalition of key business leaders, government organizations and professional business associations. These individuals and organizations are sponsoring the Emerging Leaders Initiative to encourage the success of its participants.

## SMALL BUSINESS—THE ENGINE OF GROWTH AND JOB CREATION

Government statistics confirm that small businesses in underserved communities are the roaring engines of sustained economic growth and job creation. Small businesses in underserved communities added close to three times as many jobs to their local economies as large companies over the last decade.

The U.S. Small Business Administration launched Emerging Leaders to tap this proven capacity for stimulating jobs and growth in America's underserved communities. Each year, at least 400 businesses across the nation are expected to participate in the Emerging Leaders training.

## THE COST OF EMERGING LEADERS **FREE!**

The only costs are **your time and commitment** to complete the curriculum. All other costs are assumed by the U.S. Small Business Administration and local partners.

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