From the State Director

This was an exciting year for the Pennsylvania Small Business Development Center program as we launched several new initiatives. To meet our high growth entrepreneur needs for strategic planning services, we made an investment to certify 20 PASBDC business consultants with GrowthWheel®. This online tool provides clients with a 360-degree assessment tool to help them continue on a growth trajectory.

The PASBDC also made an investment in other strategic planning tools such as Scale Up that provides a framework for small firms to use in developing strategic plans with meaningful KPIs. The PASBDC received additional SBA funding this year that was utilized to bring more equity to how centers are funded across the Commonwealth.

Our clients’ business success helped the PASBDC achieve its goals for 2019 with a record number of new business starts, a record amount of financing raised, and over 7,000 total clients served at our 16 centers across Pennsylvania.

As we close out 2019, I notice from our clients’ initial indications that they are expecting the economy to remain strong in 2020, and they are even more optimistic about their individual business performance for 2020. With these early indications of optimism, I expect that the PASBDC will set several new records for goal achievement in 2020.

I want to thank our team of over 140 professional team members, along with our graduate students who work every day with our clients to help them realize their goals. I also want to thank our host institutions, our funding partners at SBA and DCED, as well as our advisory board members for their support and dedication to the program. I invite you to read a sampling of our client success stories, to learn more about our network and our sixteen center locations, and to explore the economic impact generated through our no-cost, confidential business consulting services.

Dr. Ernie Post, State Director
Pennsylvania Small Business Development Centers
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To Our Shareholders

In so many ways, 2019 was a rollercoaster ride of new leadership, new staff, new programs and how to continue to meet the needs of our small business clients.

For all our progress and success, there’s still more to do. More because client preferences shift, competition increases, and the regulatory standards with our funding partners and host institutions evolve.

We use 2019 as a foundation to check where we are at the present and how to continue to advance for the future. To recognize that for all our strengths, we have challenges. To rethink and refine our strategic focus. Because the Pennsylvania economy and world economy are in a state of accelerating change.

There’s no time like the present to assess the balance: between strategy and execution; between a proud past and a future that requires constant innovation.

I thank the PASBDC network as a whole for all the hard work and dedication to making it possible to help small businesses start, grow and prosper, and for the continued support from partners, host institutions, the PASBDC advisory board, and all SBDC program stakeholders.

Best wishes for success in 2020!

Sonya Smith, Associate State Director for Programs and Policy
Pennsylvania Small Business Development Centers

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Message From PASBDC Advisory Board Chair, Dave Patti

We are happy to report the Pennsylvania Small Business Development Center network is as strong and vibrant as it has ever been.

The transition of the Lead Office to Kutztown University is complete and systems are running smoothly. Funding and administrative processes have been updated. We have increased accountability and transparency so that our funders have a clear view of the return on their investment.

Relations with our funders and stakeholders – the Small Business Administration, Pennsylvania General Assembly, Wolf Administration, Department of Community & Economic Development, and host institutions could not be better. We appreciate their strong and consistent support. PASBDC is a partnership that works for Pennsylvania.

We have reached our goals in 2019 by serving more clients, assisting with more business start-ups and fostering more job creation. Based on this record of achievement, we will seek higher funding from the Commonwealth in FY 2020/21. With additional investment we will leverage new resources like GrowthWheel® and Scale Up to aid our entrepreneur clients.

We are looking forward to an exciting and productive new decade.

David Patti, Advisory Board Chair
Pennsylvania Small Business Development Centers
Pennsylvania’s SBDC Network

Small Business in Pennsylvania

The Pennsylvania Small Business Development Centers (PASBDC) are the only statewide, nationally accredited program that provides high quality one-on-one consulting, training and technical resources to empower new and existing businesses. The PASBDC program is a public/private partnership with the U.S. Small Business Administration, the Pennsylvania Department of Community and Economic Development and 16 universities and colleges across the Commonwealth.

The mission of the PASBDC network is to provide entrepreneurs and small business owners with the knowledge needed to make smart decisions and prosper. Since its inception in 1980, the PASBDC has evolved into a network of 16 university and college-based centers and more than ninety outreach locations operating under the guidance of the Lead Office located at Kutztown University.

The PASBDC provides consulting services to entrepreneurs in confidential, one-to-one sessions to help them with a range of business issues including testing a new business proposition, shaping a business plan, investigating funding opportunities, and much more.

PASBDC utilizes a staff of experienced professionals to serve their clients in both traditional business assistance as well as offering specialized consulting. In 2019, the PASBDC delivered nearly 72,000 hours of no-fee management consulting. Educational workshops and conferences aid entrepreneurs in articulating goals, evaluating and improving business ideas, researching and attracting advisors and resources, and writing business plans. Over 8,600 individuals and firms benefited directly from 735 educational programs in 2019.

Since its inception, the PASBDC has provided over 3.4 million hours of consulting to more than 270,000 entrepreneurs and offered over 20,000 courses, workshops and seminars attended by 370,000 people.

SBDC services have helped small firms throughout the Commonwealth raise more than $3.75 billion in start-up and expansion capital, start more than 14,400 new companies, and sell $12.5 billion worth of Pennsylvania products and services globally. As a result, PASBDC clients have created over 178,000 new jobs and generated more than $796 million in new state income tax revenue.
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3. Duquesne University SBDC
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4. Gannon University SBDC
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15. Widener University SBDC
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16. Wilkes University SBDC
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= Shared by Kutztown and Shippensburg University

= Shared by Duquesne and University of Pittsburgh
Overview of Success Stories

Over the past year, the Pennsylvania Small Business Development Centers have aided multiple new and existing small businesses through a variety of offered services. Whether it be through assistance in business planning, applying for loans, improving marketing strategies, or another small business service, the PASBDC network continually strives to make Pennsylvania's small businesses succeed.

Highlighted in the next pages are an assortment of small business success stories from each of the 16 centers in Pennsylvania and each located within the ten DCED Prep Regions. From breweries like Love City Brewing in Philadelphia to art studios like Electric City Art Studio in Scranton, all businesses, no matter the specialty, can benefit from the free and professional services of the Pennsylvania Small Business Developments Centers.
James Kazakavage’s morning commute is longer than the average person’s. His travel to work has the potential to take him to Wenzhou in Southeastern China—a whopping 28 hours, or 7,543 miles from his home. Other days, he may be off to faraway Shanghai—or just around the corner to Lewisburg, Pennsylvania. His story is one retold across the globe: an executive who gained expertise and honed talents through years of corporate experience, who now has expanded his reach into companies both domestic and international.

“With the guidance of the SBDC, his knowledge and capabilities served as the foundation for Attain Consulting.”

In his role as CEO of Lewisburg’s Attain Consulting, “Kaz” works as a corporate consultant in the fields of marketing and technology, where his talent is in global demand. A former executive for a design and manufacturing firm, Kazakavage sought out the Bucknell SBDC for advice on how to best apply his knowledge of marketing, manufacturing management, and global commerce. Under the guidance of the Bucknell SBDC, Kaz expanded his understanding and capabilities, setting the groundwork for his company, Attain Consulting LLC. From his Lewisburg office, Kaz uses digital communications tools to consult with clients on topics ranging from business-to-business marketing, to information technology advances, to assisting in the creation of engineering design models for manufacturing firms. He also aids in accelerate prototyping and production, advises on specialized industry guidelines, and ensures that companies effectively transition from design stages into the manufacture of goods.

Although in the early stages of building his own company, Kaz’s ongoing relationship with the SBDC is helping propel him toward his next goal: the development of a consulting application which will blend human experiences with artificial intelligence.
In June 2018, Jennifer Reichard contacted the Clarion University SBDC for assistance in starting a nail salon. Jennifer had been working as an employee in the industry for four years and decided that it was time to go out on her own so that she could have more creative freedom.

When Jennifer contacted the SBDC, she was looking for assistance in determining the financial feasibility of operating her own business. She was very detailed in her recordkeeping and was able to provide her consultant with personal, daily sales information over the past two years. Being the planner that she is, Jennifer took her time and researched every aspect of operating her own salon before taking the final step to officially open her business. After completing financial projections and gaining confidence that her business would be financially viable, Jennifer was able to secure a personal line of credit that she used to start her business.

Jennifer found a location on Main Street, Clarion that was recently vacated by a bank and was able to work with the property owner to make the necessary renovations to accommodate a nail salon. With the help of friends and family, Jennifer was able to complete additional cosmetic updates that created a warm and welcoming environment for her customers.

On May 6, 2019, Nirvana Nails & Boutique, LLC opened for business. Word of a new nail salon quickly spread throughout the town and surrounding areas, and within a couple of weeks Jennifer had a client base so large that she was no longer able to take on any new customers.

Jennifer knew what she needed to make her business a success. She has the technical knowledge and the commitment to customer service is reflected in her large number of repeat customers. The SBDC simply provided the assurance with financial projections and research to help build Jennifer’s confidence in determining the feasibility of her plan.

Jennifer is now working closely with the cosmetology department at the Clarion County Career Center. She is allowing students to shadow her work so they can determine if this is a good fit for them upon graduation. Jennifer is hoping to hire one to two employees before the end of 2019.

“[W]ithin a couple of weeks Jennifer had a client base so large that she was no longer able to take on any new customers.”
A true American Tale, Anthony Goncalves and Marlyn Parra are the proud owners of Cilantro & Ajo, a Pittsburgh restaurant that serves their homemade style of Venezuelan Street cuisine. An immigrant couple who left Venezuela due to the economic and social circumstances plaguing the country of their birth, they left behind their belongings and established a family business. Anthony and Marlyn left everything and everyone they knew to set forth and travel to America in order to chase their dream of owning a business across borders and over thousands of miles.

After arriving in Pittsburgh in 2015, Anthony and Marlyn conquered many challenges: adapting to a new culture, learning a new language, and working multiple jobs. But, they had only one goal in mind — to save enough money to open a business that would offer their new hometown the taste and flavor of the traditional Venezuelan dishes they both knew and loved.

Knowing they would need help navigating the United States small business arena, they had questions of how and where to apply for business permits, registrations, licenses; and how to increase their knowledge of the food business industry. Anthony and Marlyn contacted the Duquesne SBDC and were invited to partake in a Spanish-language business seminar, “Abre Tu Negocio en Pittsburgh,” which allowed them to learn the correct steps to opening a business in their community.

With the support of SBDC consultant Brent Rondon, who specializes in business plan development, supplier negotiations, and permits and regulations, Anthony and Marlyn received the information and contacts necessary to get their business up and running.

Guided by the Duquesne SBDC, Anthony and Marlyn attained the proper permits and licenses, purchased equipment, designed a menu, and invested $60,000 of their hard earned savings; and at the end of their journey, after utilizing what they learned working with the SBDC, Anthony and Marlyn’s dream, the Venezuelan Street Food restaurant, Cilantro & Ajo (Cilantro & Garlic), opened this past year to rave reviews with projected success for many years to come.

“People in Pittsburgh are eager to try different flavors [and] meet new cultures... and we are glad we can offer that to them with much love from Venezuela.”
Indigo Boutique & Botanica is the premier metaphysical shop of Meadville, PA. Here you can find a wide range of products and a variety of services that will contribute to both your spiritual and physical wellness, no matter your religious path.

When you first walk through the door, it is easy to see that Indigo is not an ordinary retail shop. With a warm and friendly greeting from the owner, Leslie Flint, upon entering you will no doubt notice the wide range of products Indigo carries, such as high-quality handmade jewelry, healing crystals and stones, as well as fresh herbs, teas, and spices. It is truly one of a kind!

So how has this distinctive and exceptional shop built their brand, attracted customers, and maintained its path toward success? Through the utilization of new and emerging social media platforms.

Leslie contacted the Gannon University SBDC to assist her with developing a business plan and financial projections before opening her business, and after a successful launch, Leslie continued working with the SBDC to develop a marketing strategy. Together with her consultant, Shane Foster, the pair started development of a comprehensive marketing plan. They identified Leslie’s ideal customer and target market, conducted a strategic audit of both sites, and also provided a game plan on how to best utilize both mediums. After reviewing the data, it was determined that Leslie ought to focus on Facebook and Instagram marketing, including the best days and times to post, research and development of content approaches, and how to improve, copy, and increase client engagement. Most importantly, this plan emphasized how to build, and how to maintain, relationships with Leslie’s customers.

With SBDC guidance, Leslie launched her own Facebook group, allowing her to build a community of online followers. Currently, her group has close to 500 raving and loyal fans, and it is not uncommon for someone living in Vermont to interact with a local customer in Meadville, PA, within the group. Also, Leslie recently posted a video that has gone viral, which has resulted in over 11,000 organic views, 231 separate comments, and 279 shares on Facebook!

Checking in every month, Leslie continues to grow her relationship with Gannon University SBDC, where she and her consultant continually meet to review marketing objectives, improve customer retention, and ensure that Indigo remains a staple in the Meadville community for many years to come!
The Thriving Hive, the first crowd-funded client business served by the Indiana University of Pennsylvania SBDC, has successfully achieved the set goal of raising the capital funding necessary to start product manufacturing. A 2018 business start-up, and the brainchild of owner Michael Scott, The Thriving Hive manufactures bee boxes and publishes books and videos to provide guidance to novice and intermediate beekeepers. Scott’s bee boxes are specially designed to help beekeepers in colder climates attract bee colonies and help those colonies survive the harsh winter weather and sub-freezing temperatures.

“Michael Scott is living his dream and saving the bees one hive at a time.”

Years of bee removals helped Scott forge the unique design of his Thriving Hive system to improve upon the existing bee boxes offered by competitors. His study of how bees build their natural hives, without human assistance, has shown Scott what was needed in an artificial hive box for bees to not only survive the winter, but to thrive through it.

Scott knew that it wasn’t enough to design and market a well-insulated box. It needed to be a complete beekeeping system designed for the amateur, with only one or two hives, that also appealed to the intermediate level beekeeper. The development of the “First Year/Swarm Box” was a key component to Scott’s business plan because it created a means for the budding apianist to attract his or her own bees to colonize, but it also allowed a seasoned beekeeper to split an existing hive into two separate colonies, encouraging hive growth into larger bee communities. After testing his design over the winter, Scott was thrilled to have aided his personal bee colonies through the winter months via the use of his Thriving Hive design.

With a working system, Scott was ready to bring his creation to market. He contacted the IUP SBDC for guidance on how to form his own business and begin to sell his hive design to interested buyers. With no starting capital, the SBDC introduced Scott to the concept of “crowdfunding” as a source to gain the capital necessary to begin the production of his hive boxes for sale. Through the development of a sales campaign, the SBDC helped with video filming, editing, and adding motion text to illustrate the benefits of the Thriving Hive design.

Scott’s crowd-funding campaign raised $10,000 - a 0% loan -via the website Kiva.org. Although a relatively small amount, this capital infusion provided the critical working capital necessary for Michael to launch his business by building an inventory of hive boxes. With enough capital left to support future hive box production and to increase his company’s digital marketing platform, Michael Scott is living his dream and saving the bees one hive at a time.
At a young age, David Hanula knew he would follow his father’s footsteps as a blue-collar worker. Not only did he work alongside his father, but the father-son duo built David’s family home together.

David has dedicated his career to building homes and working in multiple construction trades. Early in his career, David worked as a union electrician and mastered his craft. David wanted to be his own boss and decided to start his construction business by his early 30s.

“**I’m looking forward to working with the SBDC again on future projects.**”

Located in Fredericksburg, David has been serving Lebanon, Dauphin, and surrounding counties for 34 years. Currently, David recently finished the construction of 12 upscale townhomes in suburban Harrisburg, located at 900 Gregs Drive, Harrisburg, PA 17111. A major challenge contractors face is managing employees and sub-contractors. However, recently, David consolidated operations and has delegated duties to subcontractors.

David applied for a consultation with the Kutztown University Small Business Development Center (KUSBDC) after his bank withdrew from a $2.2 million project halfway through the project. KUSBDC Business Advisors Martin Brill and Mark Rentschler helped David develop a business plan and financial projections and assumptions to present to numerous lenders. In January 2019, Centric Bank provided the additional funding David needed to complete his project.

The success of David’s construction business has created and retained dozens of jobs. David was also able to hire and keep many sub-contractors employed during the slow winter months. David noted that he might have been able to do it on his own, but working with the SBDC made the process of acquiring a loan easier and quicker. The SBDC and David are both excited to work together again on future projects.
Mary Ott had celebrated the opening of her salon, With Love Mary, on June 24, 2019. Created in the fall of 2018, Mary has continued to grow her business, and now employs seven stylists on her staff. Mary’s dream of opening her own salon began over a decade ago. As she broke into the hair stylist industry, Mary successfully built a stellar reputation, both locally and nationally.

For 13 years, Mary worked as a freelance stylist in various salons in and around the Lehigh Valley. During this time, she built a major social media following, won national awards in her field, and received recognition and acclaim for her work in the industry.

Even so, Mary had always dreamed of owning and operating her own salon and had been searching for opportunities over several years. Mary finally found a location close to where she grew up, on Allentown’s East side, but in order to achieve her dream, she needed financing. Mary partnered with the Lehigh University Small Business Development Center to help her navigate the process of pursuing a small business loan.

By developing a business plan and financial projections, the Lehigh SBDC helped Mary prepare a complete loan package for presentation to QNB Bank. There, Mary obtained an SBA 7(a) loan and additional assistance from Seedcopa, a third party lending service provider. The Lehigh SBDC helped by facilitating communication between all parties. They also aided Mary by providing guidance and education and efficiently steering her through the loan attainment process.

When complete, Mary’s loan provided the capital necessary for her to purchase the building that would become her salon, along with renovations, new equipment, and furniture to open her business to the public. Mary’s husband Wayne joined her and worked to complete the building renovations to transform what was once an odd looking blank space into a high-end salon. Mary credits her husband as the supporting foundation to her dream and the Lehigh SBDC with providing her the ability to cut through the process of acquiring a business loan.

“The Lehigh SBDC also aided Mary by providing guidance and education and efficiently steering her through the loan attainment process.”
Allan Woolway created his product, FootAnchor, for those individuals who have experienced a shoulder injury or surgery as well as those who are plagued with issues related to the back, neck, or obesity, who struggle with getting out of bed.

Allan approached the Penn State SBDC in January 2019. With prototype in hand and a corresponding website, he was interested in assistance with marketing, social media, and how to build a distribution and dealer network. He also was interested in further information on his area’s KIZ program and the possible tax benefits for his business.

Allan also gained valuable insight from multiple resources within the Happy Valley LaunchBox. The Penn State Intellectual Property Clinic provided Allan with advice and assistance in streamlining his patent attainment and also reduced his costs with their knowledge of the specific rules relating to the patent filing.

The Penn State Law Entrepreneur Assistance Clinic worked with Allen by helping him create a contract for working with a design engineer, as well as assisting with his LLC corporate fillings.

“Working with Allan and his product has been very rewarding”, said John Peterson, Interim Director, and business consultant, with the Penn State SBDC. “This product will improve people’s lives and make a positive impact. In addition, our graduate assistant, Robbie Newton, was able to create connections and measure milestones for Allan to achieve.”

Currently, FootAnchor is sold through their business website at www.footanchor.com, through the support and recommendations of area physical therapists and trainers, as well as through attendance of local healthcare trade shows. FootAnchor, LLC is contracting with medical device distributors to open sales to the national market. Allan and his company, FootAnchor, LLC, have future plans to establish a program with the local Veterans Associations and hope to donate FootAnchors to our Nation’s veterans who could benefit from the use of his product.

“Please, give us your feedback!”

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“Please, give us your feedback!”
Exciting things are happening at Outlaws Auto Body, now known as Jesse’s Collision and Auto Repair. Owner Jesse Horner felt that as their customers’ loyalty continued to grow, they had to make a move to a new facility.

Jesse Horner was in business as Outlaws Auto Body, LLC for a number of years and leased the property for his shop. With business growing, Jesse became aware of an opportunity to purchase George’s Car Wash in Summerhill, Pennsylvania. He knew this was a prime opportunity to relocate his auto body business and complement his existing services with the addition of a car wash.

Jesse approached his local bank to obtain the financing for the acquisition of the new property and was told that he would need a written business proposal. Jesse’s expertise was in auto collision and repair, and he did not feel confident in developing a proposal that would accurately convey his image of a new and larger business model. Fortunately, the lending officer suggested that Jesse contact the St. Francis University Small Business Development Center (SBDC) for help designing a business plan.

Jesse contacted the St. Francis SBDC to discuss his ideas for the relocation and expansion of his existing business into Jesse’s Collision & Auto Repair. His plan was to continue to provide his personal brand of professional, high-quality, and budget-friendly service, but expand those services to meet current demand and expand on his client base.

The SBDC assisted Jesse with completing his business plan by reviewing George’s Car Wash historical figures and preparing the necessary financial statement projections. He also utilized the services of the SBDC Environmental Management Assistance Program to make sure that all of the environmental standards associated with auto body and car wash facilities were met. The goal was to evaluate the historical figures and make a case proving the feasibility of combining businesses under one roof. While reviewing the proposal, Jesse realized that this was his chance to provide his community with a full-service collision service center.

The financing for Jesse’s Collision & Auto Repair, as a new business with new services in a new location, was approved by First Summit Bank. Now operating as a full-service collision center, Jesse’s business continues providing his customers with professional, timely, budget-friendly auto body repairs. Jesse’s goal is to provide his loyal customers with the same friendly services today, tomorrow, and into the future.
Owners Eric and Wanda Mikula are both professional and accomplished individuals who decided that their family and rural living were more important than big business life. An opportunity came knocking in their hometown with the availability for them to purchase an existing business which was in business since 1947 manufacturing fine, homemade chocolates. And though that business had been around for years, it presented a new venture for the Mikulas.

Sweetlane Chocolate Shop is a nostalgic retail location that produces and sells homemade chocolates and confectionery products. Some of the traditional old candy and chewing gum that is hard to find is often available for purchase in their store. The shop is home to an old-fashioned soda fountain bar and serves ice cream, parfaits, and milkshakes. Select items are available for lunch from the grill area, such as hamburgers, fries, soups and other specials of the day.

Eric and Wanda Mikula approached the Saint Vincent College SBDC on May 29, 2018 to receive assistance with developing a business plan to get a commercial loan to purchase the existing business owned by the Basile family. The SBDC assisted the Mikulas with their business plan development and financial projections. Eric attended an educational program at the Saint Vincent College SBDC which enabled him to take the Food Safety Manager Certification exam in preparation for taking over the chocolate manufacturing business.

With the help of the SBDC, Eric and Wanda were able to purchase their business on December 21, 2018 to seamlessly take over the existing operation. This nostalgic store, along with its secret family candy recipes, draws visitors from the Vandergrift, PA area and beyond. The Mikulas still occasionally seek marketing suggestions from the SBDC and continue to grow their small business location into a great stop for visitors looking to shop while taking a walk down memory lane.

“With the help of the SBDC, Eric and Wanda were able to purchase their business on December 21, 2018 to seamlessly take over the existing operation.”
Carly Amundsen has loved horses since she was a young girl. She worked with horses during high school and her passion continued to grow as she did. She then enrolled in the Equine Studies program at Lake Erie College, where she graduated in 2010 with a double major in Teaching/Training and Facilities Management. After college, Carly pursued various “horse-related jobs,” including managing a large barn, running a Girl Scout camp’s horse program, and refining her teaching skills by developing lessons and taking on students.

Carly was gaining experience in the industry but realized, “[t]here were always things that [she] would have changed.” Carly began talking with her father, now business partner, Jim Schaeffer, about possibly starting their own business. Jim, who works at Shippensburg University, suggested that perhaps the SBDC may be helpful in a business start-up effort.

“We worked with the SBDC to get some idea of what we needed to begin pursuing the business,” Carly said, “and they got us started in the right direction by helping us set up realistic financial goals and getting our business plan sharp.”

Carly and Jim initially “hit a lot of blocks with the township board,” but they carefully navigated the tricky waters of municipal zoning and the challenging landscape of financing. Carly notes that “[i]t became clear that many banks are hesitant to lend to first time businesses and agriculturally-centered businesses.” They largely bootstrapped the business start-up and launched Summerset Stables, LLC in 2016.

They “built a small barn to start, with a few small turnout areas and a grass area to ride.” By the summer of 2017, they had a larger barn, more “lesson horses,” and a riding arena. Since moving operations to the larger space, Summerset Stables has continued to grow.

With more horses boarded on-site and more students, Carly says they are “still expanding the buildings and working hard to get the barn a little more finished.” She also observes, “We’ve had very loyal and supportive clients that have made most of it possible.”

Carly is working now to “get a solid program in place for homeschoolers interested in equine-related careers,” and she would “also love to get an adult program started.” Passing on her knowledge and passion to students is, for Carly, “by far, the most rewarding” aspect of the business. She notes it may not be the most “lucrative business, but it’s one I enjoy getting up every morning to do. Not to mention it’s in my back yard.”

Carly and Jim are up in the saddle and, at a steady gait, riding into the future.

“We worked with the SBDC to get some idea of what we needed to begin pursuing the business.”
In 2016, Melissa and Kevin Walter committed to their dream of founding and operating a brewery in the heart of the Callowhill neighborhood of Philadelphia, Pennsylvania.

As first-time business owners, Melissa and Kevin quickly realized that they could use some help and guidance as they planned and launched their business, Love City Brewing. With that in mind, Melissa contacted the Small Business Development Center at Temple University in 2017, and through the Entrepreneurial Success Workshop Series courses, she was able to develop a draft of a business plan, which the couple was then able to refine by working with their SBDC Consultant.

Using the plan they developed, Melissa and Kevin were able to raise the funding necessary for the purchase and installation of brewing equipment, as well as the funding necessary to purchase furnishings and the improvements needed to open the taproom inside their brewery. After all the planning, the fundraising, and the hard work of constructing the facility, Love City Brewing finally opened its doors in April 2018.

Over the past year, the Walters have continued to work with the Temple University SBDC on a variety of projects, such as the development of an employee handbook and refining their current accounting and bookkeeping systems.

Today, Melissa and Kevin, along with their SBDC consultant, are discussing strategies for further growth of Love City Brewery, including the addition of new tanks and expansion of event space and taproom areas.

The first year in business has been exciting, challenging, and rewarding for Melissa, Kevin, and their staff of 18 employees. They are excited about the possibilities for the future of Love City Brewing and are looking forward to continuing to grow their business and sharing their love of good beer with the entire Greater Philadelphia Region.
Heidi Hoffman is the proud new owner of Sweets by Mrs. C in Monongahela. This comes as no surprise since Heidi belongs to a family of entrepreneurs. To name one, her father was the owner of Isaly’s, a shop that sold ice cream and deli products. The idea behind Sweets by Mrs. C comes from Heidi’s mother, who dresses up as Mrs. Claus every year around Christmas. The shop in Monongahela serves ice cream and has introduced the concept of “twisted sodas” to the Pittsburgh area. Customers can customize their sodas by adding flavor shots and there will also be seasonal flavors throughout the year. The cute shop is fit to the Christmas theme, featuring Christmas trees, ornaments, and wreaths. Even Pennsylvania Governor Tom Wolf has recently paid a visit to the festive Sweets By Mrs. C.

“Even Pennsylvania Governor Tom Wolf has recently paid a visit to the festive Sweets By Mrs. C.”

Although entrepreneurship runs in her blood, Heidi enlisted the help of the University of Pittsburgh’s SBDC. The Pittsburgh SBDC was able to help Heidi finalize a business plan, a marketing plan, and financial projections so that she could apply for a loan and get Sweets by Mrs. C in business. With this assistance she was able to secure the funds necessary to start Sweets by Mrs. C from Huntington. In less than 3 months, Heidi was able to open the shop in time for the 250th anniversary of the town of Monongahela and celebrate with the community.

Heidi Hoffman is the proud new owner of Sweets by Mrs. C in Monongahela. This comes as no surprise since Heidi belongs to a family of entrepreneurs. To name one, her father was the owner of Isaly’s, a shop that sold ice cream and deli products. The idea behind Sweets by Mrs. C comes from Heidi’s mother, who dresses up as Mrs. Claus every year around Christmas. The shop in Monongahela serves ice cream and has introduced the concept of “twisted sodas” to the Pittsburgh area. Customers can customize their sodas by adding flavor shots and there will also be seasonal flavors throughout the year. The cute shop is fit to the Christmas theme, featuring Christmas trees, ornaments, and wreaths. Even Pennsylvania Governor Tom Wolf has recently paid a visit to the festive Sweets By Mrs. C.

“The cute shop is fit to the Christmas theme, featuring Christmas trees, ornaments, and wreaths.”
With help from the University of Scranton SBDC, Amber was able to paint her dreams into reality and rekindle a passion for the visual arts in the Electric City.

It has always been a dream of Amber Cipriani’s to one day open her very own art studio. As a full-time art teacher, Amber understood the impact that more individualized instruction could have on students, and she wanted to bring her knowledge and skills to the City of Scranton.

With a certification in K-12 Art Education and a master’s degree in education, Amber set out to offer private sessions, small group sessions, and summer camps at a below average cost. Outside of her paid services, she also wanted to participate in community events, such as First Friday and other local fundraising events where children and adults who were financially less capable of affording private instruction could still reap the benefits of visual arts education.

When Amber was finally ready to turn her dream into a reality, she contacted her local Small Business Development Center at the University of Scranton, where she received the resources necessary to begin her journey to business ownership. After attending The First Step: Starting Your Business Webinar and meeting with a consultant to form her business, Amber was able to turn her vision into reality. With help from her business consultant, Amber held a ribbon-cutting and grand opening ceremony on May 3, 2019 to signal to the public that her Electric City Art Studio was open for business.

Within weeks of opening its doors, positive responses for the Electric City Art Studio had begun to pour in. Amber has been praised for her “patience with both children and adults, great teaching skills, and her easy-going personality, which make one feel right at home.”
In the fall of 2018, owner, Ingrid Borges, was referred to The University of Scranton SBDC by State Representative Karen Boback. A nurse by trade, Ms. Borges always had a dream of owning her own business.

Keith Yurgosky, a business consultant with the Scranton Small Business Development Center, met with Ms. Borges and assisted her in understanding the forms & licenses she would need to open a consignment store. He also assisted her in understanding payroll tax issues.

After finding a location on Main Street in Wyalusing, PA, Ingrid contacted the Small Business Development Center to assist her in various aspects of opening a new business, including internet and social media marketing assistance. In addition to helping their client, the Scranton SBDC also worked with Ingrid to successfully host a ribbon cutting.

The grand opening with the ribbon cutting was held on November 17th of 2018, and was attended by State Representative Tina Pickett, the SBDC, and friends and family of Ms. Borges.

Aside from clothing, Hidden Treasures Consignment also offers toys and other household products. It has been a welcome addition to downtown Wyalusing and its bustling Main Street, and it continues to welcome shoppers looking for a bargain.

“After finding a location on Main Street in Wyalusing, PA, Ingrid contacted the Small Business Development Center to assist her in various aspects of opening a new business, including internet and social media marketing assistance.”
Ashley Evert’s experience in the Hair Salon industry came from working in a salon where she felt her time and talent wasn’t valued. Most of all, her loyal customers were not being valued. Ashley dreamed of opening a salon where she could specialize in high-end coloring options, with a focus on one-on-one consultations and exceptional service. When an opportunity came for Ashley to open her own salon, she planned the business with a single-minded focus: making her client feel valued.

Helped her to develop a business plan with financial and marketing strategies to show how she would achieve her goal.

The Wilkes University SBDC helped Ashley plan her Grand Opening and ribbon cutting event in September of 2018. During the event, over 60 people attended to celebrate Ashley’s success. Proceeds from a basket auction and a “Braid Bar” were donated to children who have suffered from hair loss through illness.

Since opening, Halogen Hair has developed the reputation as the premier hair salon in the area. Ashley can no longer take additional clients due to the overwhelming requests for her services. She operates with a wait list to secure her in-demand services.

In 2019, Ashley was selected as the Young Entrepreneur of the Year by the Greater Hazleton Chamber of Commerce. Ashley acknowledged the Wilkes SBDC and the assistance she received there, saying, “Thank you so much! I couldn’t be more thrilled! I appreciate your help getting started—certainly put me on the right track!”

Because Ashley worked with the purpose of having her own salon, the project would be self-funded. Ashley came to the Wilkes University Small Business Development Center (SBDC) to be sure she had all of the business intricacies correct. The SBDC helped Ashley create the LLC under which she operates, and they

“In 2019, Ashley was selected as the Young Entrepreneur of the Year by the Greater Hazleton Chamber of Commerce.”
Congratulations to all the centers and their respective clients for their hard work and dedication in building and improving the small businesses of Pennsylvania.
State College, according to district Acting Director John Fleming.

“The commercial cabinetry business has roughly tripled its square footage, employee size and top line numbers since relocating...”

“It’s really a miracle what we’re witnessing, our whole family has pulled together and it’s an absolute honor to be here,” Gilhool told the 60-plus audience members. “We lost my mom three years ago and I think she’s up in heaven pulling a lot of strings because it’s certainly beyond our efforts, the things that are happening,” he said, thanking the SBA, Widener SBDC, city officials and lenders 44 Business Capital for assistance in moving to the new facility.

The SBA provided financial guidelines for the expansion and long-term sustainability. Financing for the project came from an SBA-guaranteed loan by 44 Business Capital and a SBA Express Line Credit, while the city approved a $250,000 Enterprise Loan for machinery and equipment.

Michael Hahn, 44 Business Capital First Vice President, SBA Lending, said the award “came as no surprise.” Having seen the business work through the legal process of transferring between states, arranging financing, renovating the Chester site and working in both locations before the move to Chester was complete, Hahn said “a lesser group of people may have backed out.”

Jo Ann Gilhool, office administrator and wife of

Less than two years after relocating to the city from Claymont, Delaware, American Wood Design welcomed U.S. Small Business Administration officials to its Fulton Street facility to accept the Eastern Pennsylvania Family-Owned Small Business of the Year award.

The commercial cabinetry business, founded by Michael Gilhool Sr. in 1996, has roughly tripled its square footage, employee size and top line numbers since relocating to the 200 block of Fulton Street over the spring and summer of 2017.

The firm topped out at 10 employees during their stay in Claymont. They’ve now grown to 28. Square footage went from 5,200 in Claymont to 16,500 in Chester. Revenue has grown from $1.8 million to $3.8 million.

“The Gilhool family stands for what America loves in small businesses... because family-owned businesses know how to do business right,” said Lenin Agudo, director of the Widener University Small Business Development Center, which nominated American Wood Design for the award. “Family-owned businesses create wealth due to strong entrepreneurial activity across time and generations. This is the best model of sustainability that there is in America.”

The SBA Eastern Pennsylvania District covers 40 countries and 727,000 small businesses from the New Jersey border west to roughly the longitudinal line of
Michael Sr., concluded the ceremony by recognizing all employees serving the company for one year or more, as well as members of the Gilhool family involved in the business, including Michael Jr., vice president, and Jimmy, project engineer.

“It starts with my parents – their dedication through the years – and it goes down to the employees,” said Michael Gilhool Jr., speaking after the ceremony. The younger Gilhool began working with this father at age 8 when the company was founded. “We have dedicated people that make all this work; we put the work out there and they make it happen.”

The company began as a side company for the senior Gilhool, who operated from a space above the South Philadelphia practice of Dr. Theodore S. Tapper, M.D., who also was present for the ceremony. Within a year, Gilhool rebranded the company as American Wood Design in 1996 and relocated to rented space in a Claymont industrial park. “We were in every building in that park, moving twice and taking over vacant space for jobs,” said the younger Gilhool. As the business recovered after downsizing its physical plant during the 2008-'09 recession, the need for greater space and owning a facility became a priority.

“Looking for buildings was more building-specific, where it was secondary,” said Gilhool. “But we’re glad we landed in Chester – we like the access with Route 291 and the Commodore Barry Bridge. Being so close to the [Philadelphia Union’s] soccer stadium, we had season tickets this past year, and we did a lot of work at their main office [in the Wharf at Rivertown complex].” Gilhool also noted the city government’s ongoing work with the company for potential future expansion.

The current expansion has seen American Wood Design acquire new CNC (computer numerical control) machines for greater production efficiency and a presence in the New York City markets.

Among the major projects since the relocation is their work on the DE.CO (Delaware Cooperative) food court in the newly renovated DuPont Building in Wilmington, Delaware.

“We did that commercial bar set-up – everything from the metal to the footrest to the stone counter tops, using subcontractors,” said Gilhool. “Then we created this diamond-shaped wall – 25 feet high with all these diamond shapes, 6 inches deep, white oak-stained; it’s unbelievable,” he said, noting the attention the work received on Instagram. “We might not do the designing or architectural side of things, but the stuff people dream up, we’re the people that actually do it,” he said.
Nine Years of Statistics

The Pennsylvania Small Business Development Center network has helped start and expand businesses, create jobs, offer educational workshops, and provide entrepreneurs and small business owners with the knowledge needed to make smart decisions and prosper.

Numbers on paper tend to fail to capture the scope of achievements, but the infographics on the next page may help to visualize the many successes attributed to the Pennsylvania Small Business Development Centers from 2011 to 2019.

<table>
<thead>
<tr>
<th>RESULTS</th>
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<tbody>
<tr>
<td>Client Obtained Financing</td>
<td>$1,524,796,575</td>
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<tr>
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<td>84,511</td>
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</table>
EDUCATIONAL EVENTS

- 97,832 Educational Event Attendees
- 6,101 Educational Workshops

NEW BUSINESSES

- 6,267 New Businesses

NEW SALES & CONTRACTS

- $547,546,896 New International Trade Sales
- $1,554,994,102 New Government Contracts
- $3,577,679,108 New Sales

CONSULTING

- 850,608 Consulting Hours Provided
- 58,529 Entrepreneurs Consulted

JOBS IMPACTED & CLIENT OBTAINED FINANCING

- 84,511 Jobs Impacted
  (created, saved and outsourced)
- $1,524,796,575 Client Obtained Financing

Yearly third party Impact Analysis conducted on the PASBDC program since 2012 by Dr. James Chrisman, Mississippi State University demonstrates that the PASBDC consistently has a positive return on investment for every tax dollar invested in the program.