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Focus on the Winners Small Business Person of the Year Kija Kim, President & CEO Harvard Design & Mapping Co., Inc.

In 1988 Kija Kim founded Harvard Design & Mapping Co., Inc., a leader in the development of advanced geospatial technology including real-time, multi-hazard portfolio analysis. With offices in Cambridge, Mass., and Arlington, Va., HDM provides state-of-the-art, location-based technology services, software and technology to FORTUNE 1000® businesses and federal, state and local governments worldwide. HDM's Government Solutions Division has provided over 20 U.S. federal government agencies, including DHS/FEMA's \$1 billion Flood Map Modernization Program, with leading-edge software, systems integration and geospatial data management services. One of the first GIS consulting companies in the United States, HDM's innovative, solutions-based approach maximizes decision support while enhancing business intelligence. W. Estella Johnson, Director of Economic Development for the City of Cambridge, nominated Kija Kim for this award.

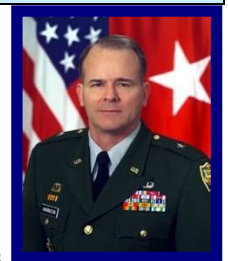
HDM received a \$240,000 SBA guaranteed loan in 1992 and won six contracts totaling \$3 million while they were in SBA's 8(a) Business Development Program.

As a further sign of its success, HDM was acquired by The First American Corporation (NTSE: FAF) on March 1, 2006.

Region I and Massachusetts Veteran Small Business Champion

Edward M. Harrington,
Chief Operating Officer, The Task Force, Inc.

Ed Harrington is a US Army Brigadier General (Retired) with 29+ years experience in leading, managing and improving organizations from 40 to 12,000+ people. BG Harrington entered the Army as a draftee and served initially as an infantryman. He earned his commission from the Infantry Officer's Candidate School at Fort Benning, Georgia. His first duty assignment was in Viet Nam as a Support Platoon Leader in the 229th Assault Helicopter Battalion, 1st Cavalry Division and later as a logistics officer for the United States Military Assistance Command, Viet Nam. He has held entry, mid and senior level command/leadership and staff positions in logistics and systems acquisition.



(continued on page 2)

SBA's READY – SET – GO Community Workshops

Learn about SBA's programs & services.

5/16: **Attleboro**
Chamber of Commerce,
8:30 – 10:30 a.m. Call
508-222-0801 to
register.

5/17: CareerWorks,
Brockton, 2 – 4 p.m.
Call 508-513-3400.

5/18: **Plymouth** Career
Center, 10 a.m. – 12
noon. Call 508-732-
5399 to register.

4/21: Scibelli
Enterprise Center,
Springfield, 8:30 – 10
a.m. Call 413-785-0484.

5/23: O'Neill Federal
Building, **Boston**, 10 –
11:30 a.m. Contact
Anna Outerbridge at
617-565-8510.

Overview of SBA's 8(a) Business Development Program

4/26: 10 – 11 a.m.
Socially and
economically
disadvantaged firms can
learn about 8(a)
program benefits and
application procedures,
how to gain preference
for federal contracts,
access sole source
contract, and how to
become certified.
Contact Anna
Outerbridge at 617-565-
8510 to register.

Boston Private Bank & Trust Co. Wins SBA's Quarterly Lenders' Award

The Massachusetts SBA office held its quarterly lenders' meeting in Boston on April 6. Anna Bautista and David Sechy accepted the *Lender of the Quarter Award* on behalf of Boston Private Bank & Trust Co. BPB & T's quarterly SBA loan production exceeds their results for any full fiscal year since 1996.

The 40 lenders in attendance listened to a ReadyTalk presentation by SBA's National Guaranty Purchase Center staff.



Left to right: David Sechy, Anna Bautista, Boston Private Bank, Maurice L. Dubé, SBA Massachusetts Director and Charles E. Summers, Jr., SBA New England Regional Administrator

Veterans Award (continued from page 1)

Some of Harrington's small business advocacy efforts include:

- Specialty guest speaker addressing soldiers participating in Operation Iraqi Freedom in Iraq, in a rigorous small business building program.
- Maintains on-going mentor/protégé outreach relationships with over 100 veterans, service disabled veterans, veteran business owners and service disabled business owners about how to obtain U.S. government contracts.
- Adjunct facilitator and educator in veteran's small business training programs and helps develop courses in how to establish a business.

Log On to the SBA Small Business Online Training Network—

Now is the time to log on to SBA's Small Business Training Network which is expanding its inventory of online courses in 2006 to meet the ever-changing needs of small businesses across the country. Entrepreneurs will discover that state-of-the art training is available 24/7, from their home, business, or wherever they have Internet accessibility.



The SBTN, <http://www.sba.gov/training>, is a virtual campus housing training courses, workshops, publications, information resources, learning tools and direct access to electronic counseling and other forms of technical assistance designed to assist entrepreneurs and other students of enterprise. The dynamic learning center is designed to help small business compete in a constantly changing, global environment.

- The SBTN will feature new courses this year with a greater emphasis on helping existing small businesses grow. SBTN will continue to offer more than 40 courses designed to help new businesses get started. Training is also available on hot topics such as cyber security and E-commerce. The most popular course offered is *Entrepreneurship: Starting and Managing Your Own Business*.

The added benefit of training can make all the difference to the success of a small business. Why wait? Log on today!

Snapshot of a 504 Loan – Hallmark Institute of Photography Expands

SBA's 504 loan program is a great way to access fixed asset financing. For example, in 2002, George J. Rosa III, president of Turners Falls-based Hallmark Institute of Photography, Inc., an educational institution which prepares students for careers in professional photography, decided it was time to find a suitable location in order to expand the business. At the time, Hallmark operated from a three building campus consisting of 18,000 square feet of space which was insufficient to increase enrollment. Their lender at Greenfield Co-operative Bank suggested that they consider the U.S. Small Business Administration's Certified Development Company/504 loan program. The usual structure for SBA's 504 program is: 50% bank financing, 40% SBA financing at a fixed rate with the owner required to inject just 10% in most cases. Financing is available to purchase commercial real estate and capital equipment.

Elizabeth Trifone, president of Wakefield-based New England Certified Development Corp., one of SBA's most active 504 loan agents, took the lead in coordinating the financing package. Greenfield Co-operative Bank provided a first mortgage and NECDC/SBA provided a second mortgage to complete the financing package which enabled Hallmark to acquire and improve a 33,000 square foot commercial building at 27 Industrial Boulevard in Turners Falls. This expansion allowed Hallmark to increase enrollment from 160 to 250 students and add to their curriculum.

Save the Date

SBA will honor its 2006 small business and small business champion award winners at an event hosted by the Affiliated Chambers of Commerce of Greater Springfield, Inc., at the Sheraton Springfield on Monday, June 12, 2006. Tickets are \$35.00 per person. Phone: 413-787-1555

Senator John F. Kerry, ranking member of the U.S. Senate Committee on Small Business & Entrepreneurship is the keynote speaker.

Meet MSBDC Export Expert Michael Sullivan

Michael Sullivan joined the Massachusetts Export Center of the Massachusetts Small Business Development Center (MSBDC) network as an international trade specialist in 2000 where he provides services for exporters, including one on one counseling, training, research and technical assistance. Mike helps companies with:



- Export planning and preparation;
- assessment of export readiness;
- export strategy and international business plan development;
- international sales, marketing and distribution channel development/management;
- international payment and financing;
- export Compliance Assistance Program, and
- export logistics, including shipping, documentation, terms, controls, etc.

Recognizing the need to make export services easily accessible to companies of all sizes, the Massachusetts Export Center works closely with state, federal and trade organizations to deliver quality service customized to the client's needs. In 2002, Associated Industries of Massachusetts (AIM) bestowed the Massachusetts Export Center with its highest international award -- the Global Leadership Award. In 2005 the Export Center received the MSBDC Star Award being recognized for their state-wide contributions to the small business community.

With over 25 years of international trade experience Sullivan's background includes positions as a sales and marketing manager at an international consumer products company and extensive background in logistics and distribution management where he traveled extensively in global trade pursuits. In the 1980's he was a founding partner of a successful home fashions wholesale business which was eventually sold to a global conglomerate. Sullivan holds a degree in management from Suffolk University and is pursuing an MBA at the University of Massachusetts –Dartmouth.

The Massachusetts Export Center regional office is located at the New Bedford Chamber of Commerce Building, 794 Purchase Street, (508) 999-1388. Website: www.Mass.gov/export.

SBA Partners with Strategic & Learning Services to Provide Advanced Training
Must have a six year track record

SBA will partner with Strategic & Learning Services, Inc. on May 23, 2006, to present a free one-day comprehensive seminar for small business executives who have been in business for at least six years. The seminar will feature:

- Techniques in conducting a thorough analysis of your business to assess how your firm can attain growth and prosperity.
- Strategies for managing government contracts, acquiring growth capital and handling your company's legal affairs.
- Assistance in developing a plan for strategic growth.

To register or obtain additional information, contact Kathleen Doherty at Strategic & Learning Services, Inc., 6100 Seagull Lane, NE, B200, Albuquerque, NM 87109. To register by phone, call 866-827-3500 or call Anna Outerbridge at SBA in Massachusetts at 617-565-8510. The seminar will be held at the Scibelli Enterprise Center, One Federal Street, Springfield, MA.

SBA Workshops at Procurement Fair & Business Expo in Lawrence

Small businesses are essential to the future of the Massachusetts' economy, providing some \$30 billion in annual state revenues and approximately 1.5 million jobs. This combination exhibition/workshop event will help established small firms and entrepreneurs grow or establish a business. Exhibitors include small business and contracting officials from federal, state and local government procurement offices, as well as from hospitals, colleges and universities, prime contractors and independent franchises. Banks and other lending institutions will be available.

The SBA will participate in three separate workshops: (1) *Ready, Set, Grow*, an overview of SBA programs and services; (2) Government contracting opportunities and SBA's Surety Bond Guarantee Program; and (3) Specific programs for minority and women-owned firms. U.S. Senator John F. Kerry and the Merrimack Valley Chamber of Commerce are co-hosting the First Annual Massachusetts Procurement & Business Expo at Sal's Riverwalk Conference Center, 300 Merrimack Street, Lawrence on May 22, 2006. Contact Senator Kerry's office at 617-565-6653 to register as a participant or exhibitor.

Fair Enforcement Hearing in Boston on June 30, 2006

Small-business owners, community leaders and representatives of trade associations concerned about excessive enforcement of federal rules can voice their complaints at a U.S. Small Business Administration Regulatory Fairness Board hearing in Boston on June 30, 2006.

Members of SBA's Region I Regulatory Fairness Board and representatives of federal regulatory agencies will hear comments and complaints about regulatory enforcement and compliance.

Comments and complaints presented during the hearing will be directed to the appropriate federal regulatory agency. This information will also be shared with federal officials in the Ombudsman's annual report to Congress, and with managers of federal regulatory agencies to assist them with their enforcement actions. Comments and concerns about federal enforcement actions can be addressed directly to SBA's Office of the National Ombudsman at 1-888-734-3247. For more information about the national ombudsman and this hearing, go to the National Ombudsman's Web site at www.sba.gov/ombudsman.

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