



Small Business Development Centers

Helping businesses start, grow, and prosper.

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INTRODUCTION

Established in 1980 with a mission to grow the economy of Pennsylvania through its entrepreneurs, the Pennsylvania SBDC's 18 university- and college-based Centers provide timely consulting, education, and information to new and existing business owners. The SBDC focuses on three core areas: no-fee confidential business consulting, educational programming, and timely, useful information. This report reviews the economic environment and SBA-funded activities of the network to support small businesses from January 1, 2014 to June 30, 2014.

The SBDC utilizes a staff of experienced professionals to serve their customers in both traditional business assistance as well as offering specialized consulting. In the first half of 2014, the SBDC delivered **41,602 hours of no-fee management consulting**. Consulting is confidential and provided at no charge by a staff of skilled professionals that emphasize education and guidance in finding practical solutions to business problems.

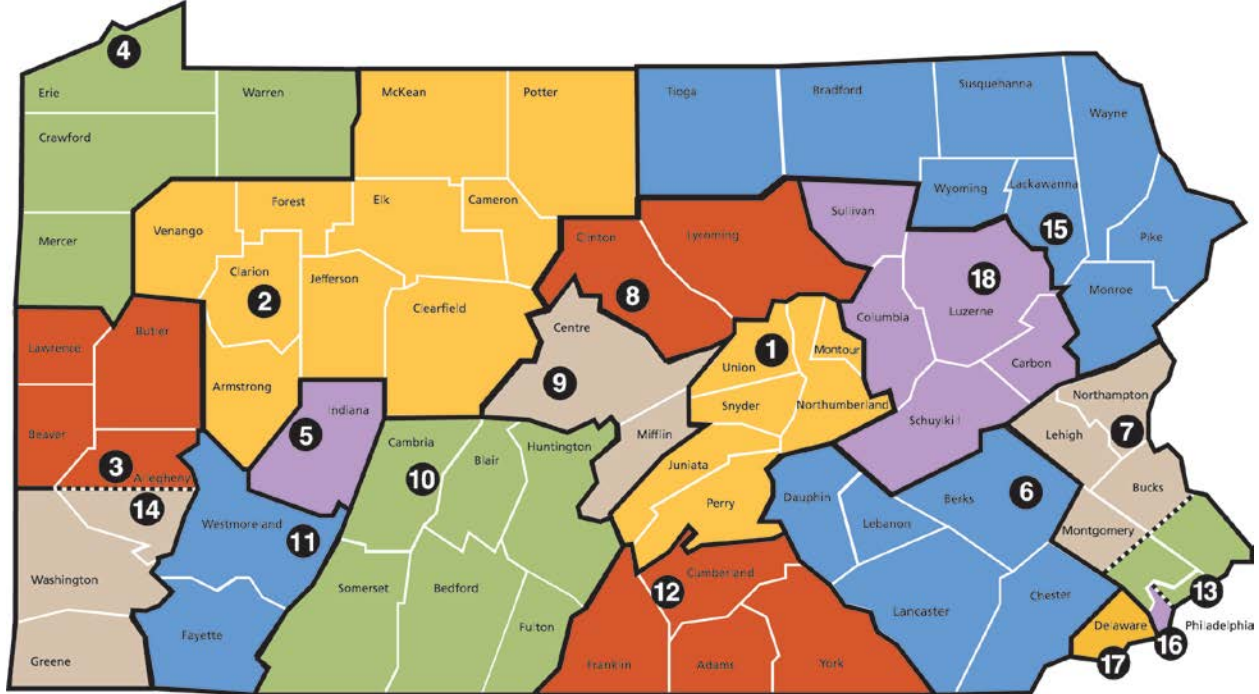
Educational workshops and conferences aid entrepreneurs in articulating goals, evaluating and improving business ideas, researching and attracting needed advisors and resources, and writing business plans to build their businesses. During this reporting period, **4,405 individuals and firms benefited directly from 290 educational programs**. The Pennsylvania SBDC network also responded to numerous inquiries, circulated printed materials, launched new Center websites, and continued to provide pertinent information to partners to address small business concerns.

Impact resulting from these activities is evidenced by the success stories in Section 3 – APPENDICES and described in detail throughout this report.

MISSION

The mission of the network of Pennsylvania Small Business Development Centers is to provide entrepreneurs and small business owners with the knowledge needed to make smart decisions and prosper.

PENNSYLVANIA SBDC LOCATIONS



- | | | |
|---------------------------------------|-----------------------------------|---|
| 1. Bucknell University SBDC | 8. Lock Haven University SBDC | 15. University of Scranton SBDC |
| 2. Clarion University SBDC | 9. Penn State University SBDC | 16. The Wharton School, University of Pennsylvania SBDC |
| 3. Duquesne University SBDC | 10. Saint Francis University SBDC | 17. Widener University SBDC |
| 4. Gannon University SBDC | 11. Saint Vincent College SBDC | 18. Wilkes University SBDC |
| 5. Indiana Univ. of Pennsylvania SBDC | 12. Shippensburg University SBDC | |
| 6. Kutztown University SBDC | 13. Temple University SBDC | |
| 7. Lehigh University SBDC | 14. University of Pittsburgh SBDC | |

IMPACT

Since its inception, the Pennsylvania SBDC has provided over 3 million hours of consulting to more than 260,000 entrepreneurs and offered over 18,000 courses, workshops and seminars attended by 414,000 Pennsylvanians. SBDC services have helped small firms throughout the Commonwealth raise more than \$3 billion in start-up and expansion capital, start more than 34,000 new companies, and sell \$13 billion worth of Pennsylvania products and services globally. As a result, SBDC clients have created over 157,000 new jobs and generated more than \$796 million in new state income tax revenue.

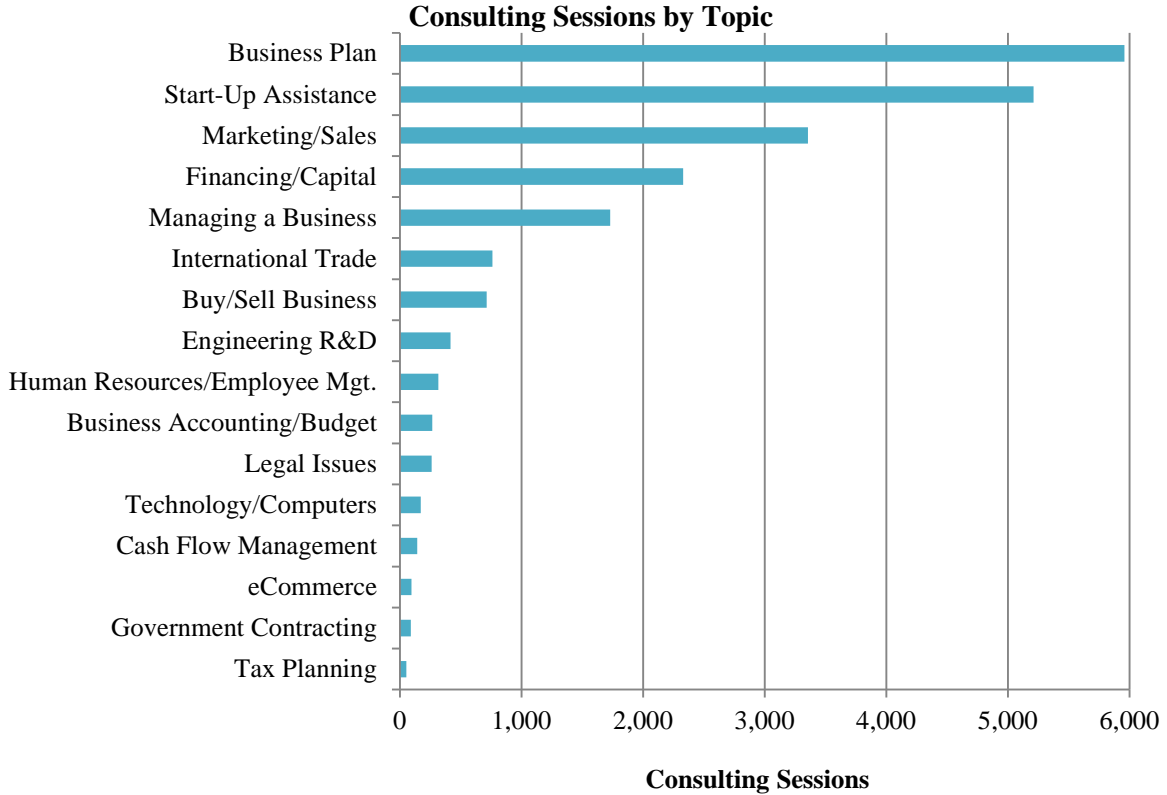
During the first half of 2014, the Pennsylvania SBDC network reported the following initial outcomes:

- | | | | |
|-------------------------------------|---------------------|-------------------------------|---------------------|
| • Bought/Started a Business | 195 | • SBA Loans (20) | \$8,073,220 |
| • Jobs Created | 513 | • Non-SBA Loans (175) | \$40,328,507 |
| • Jobs Retained | 444 | • Equity Capital (191) | \$30,207,603 |
| • Increased Sales (domestic) | \$10,785,386 | | |

SUMMARY

Consulting

In the first half of 2014, the Pennsylvania SBDC served **4,097 entrepreneurs and small business owners** through a total of **41,602 consulting hours**. A detailed breakdown may be found in SECTION 2 – DELIVERABLES and is described throughout this report.

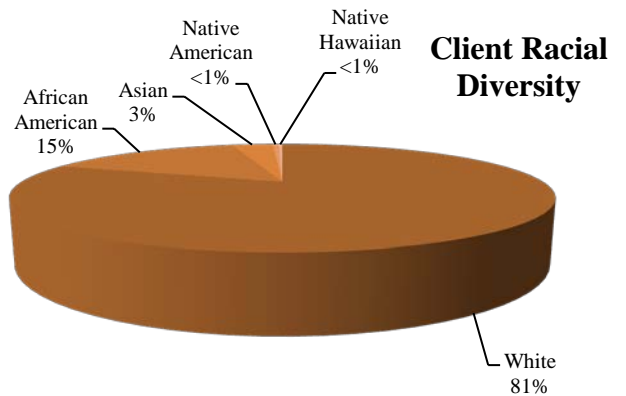
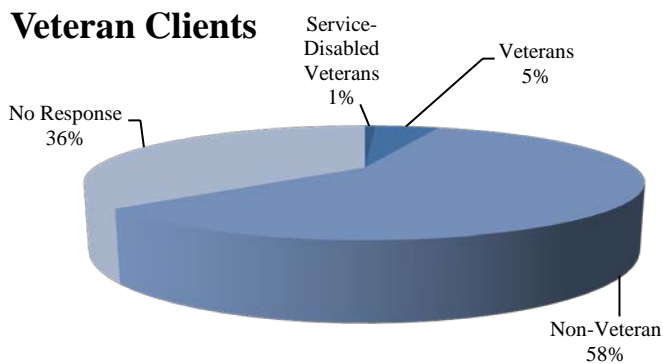
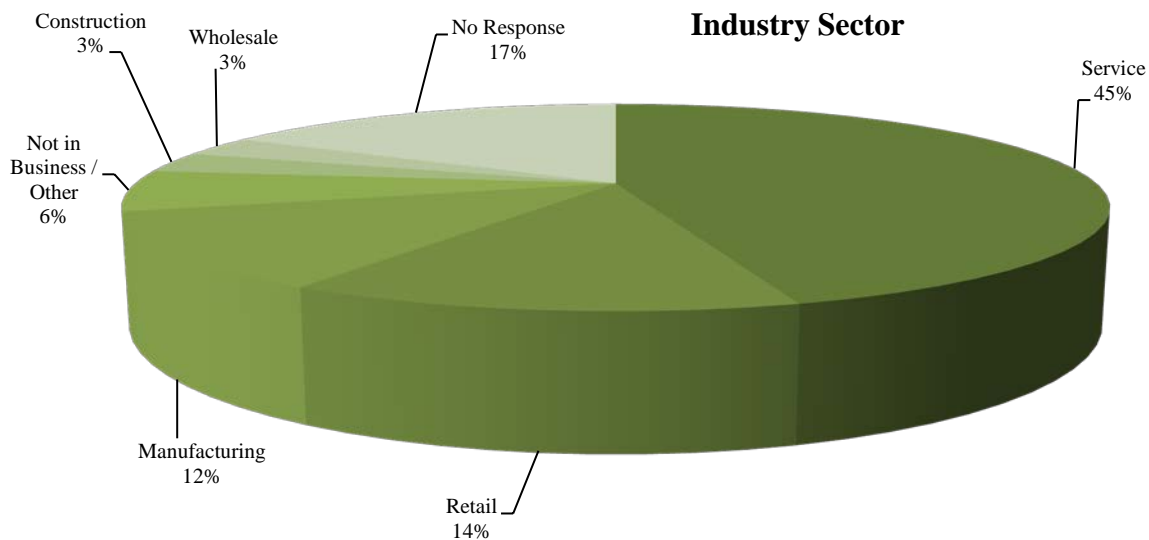
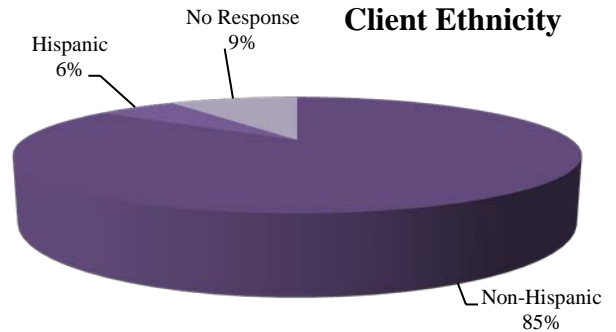
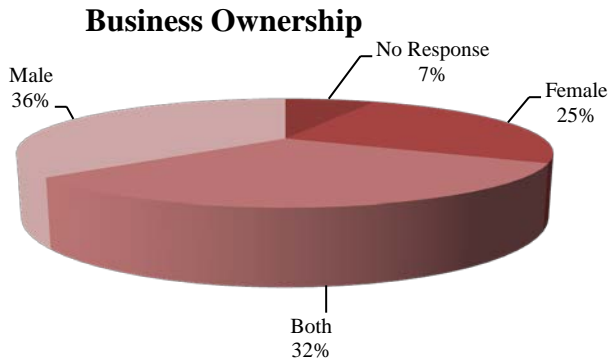


Education

The Pennsylvania SBDC network collectively **educated 4,405 individuals in 290 seminars and workshops** in the first half of 2014, which included topics such as “Business Transition Planning” and “Globalizing Your Digital Marketing Strategy.” A detailed breakdown may be found in SECTION 2 – DELIVERABLES and is described throughout this report.

Demographics

Individuals assisted by the Pennsylvania SBDC in the first six months of 2014 represented Pennsylvania’s diverse populace. **56 percent of clients assisted were woman- and jointly-owned firms and 18 percent counted themselves as minorities.** Clients also represent a variety of industries as shown.



100 ADVOCACY

The SBDC continues to meet with key program partners on a regular basis to keep a pulse on regional activities and share impacts of the program.

For instance:

- In April the Bucknell University SBDC served as a focal point for the Department of Community and Economic Development (DCED) and Department of Labor & Industry (DLI) visit to Lewisburg during its “Jobs1st Tour” of Central Pennsylvania. The tour featured a celebratory ribbon cutting at the Bucknell University Entrepreneurs Incubator (BUEI) in downtown Lewisburg, a kickoff reception at Bucknell University with SBDC staff, and DCED & DLI joint visits to SBDC client success stories Siam Restaurant & Bar and Pompeii Street Soap Company. In addition, members of the staff of the Lock Haven University SBDC collectively participated in numerous scheduled events and programs associated with the visit. The tour concluded with a closing luncheon hosted on campus at Lock Haven University’s Conference Center.
- The Gannon University SBDC director and consultants converse with the state and federal legislators at a number of events and have been pleased of their attendance at client grand openings. Specifically, Representative Mark Longietti and Senator Bob Robbins attended a client ribbon cutting event in January 2014. Both are very supportive of the SBDC and appreciative of being included in the events for clients. In February, Gannon University SBDC Mercer consultant spoke with Senator Bob Robbins at lunch meeting.
- The Lehigh University SBDC hosted a day-long seminar honoring National Small Business Week in May. Back-to-back-to-back sessions covering services on international trade, government marketing, financing alternatives, and starting a business were offered. Attendees had the option of attending one, more, or all of the sessions to gain an introduction to each area of expertise as presented by the SBDC professional staff. Satisfaction ratings were high, with over 85 percent rating all speakers at the highest level of holding interest, organization of material, and communication skills.
- In an effort to sustain or increase awareness of SBDC services within its district legislative offices, the Shippensburg University SBDC did their regular mailing updates to legislators and also hosted luncheons with all legislative district office staff. This approach was designed to bring staff together for a luncheon meeting where information on SBDC services could be presented and questions answered. The SBDC also hosted staff members from Senator Toomey’s office and made a presentation on Pennsylvania SBDC network services at Senator Teplitz’s Small Business Advisory Committee meeting in Harrisburg. An overview of the core services as well as specialized programs was provided for the group. A consultant from the Kutztown University SBDC also attended and provided the overview of International Business and Business Continuity services.

200 CAPITAL FORMATION

Entrepreneurs attempting to raise start-up capital were challenged by banks and other lenders, similarly to recent years. Borrowers who do not have a healthy personal financial position are finding it difficult to find an interested lender. Even borrowers with healthy financial positions are facing challenges when attempting to obtain start-up funding.

It has been observed that commercial lending markets are continuing to have a more aggressive attitude compared to recent years – especially when a property purchase is involved in the deal and an established

business is looking to obtain capital. The continuation of low interest rates is creating competition among lenders for good borrowers.

Examples of client success stories relating to capital formation can be found in Section 3 – APPENDICES. A total of **20 SBA-guaranteed loans were approved, totaling \$8,073,220**. As for non-SBA loans, **175 were approved for a total of \$40,328,507**.

Examples of other activities include:

- In April, several SBDCs participated as a resource partner at the Meet the Lenders & Counselors-Lender/Business Match-Making Event hosted by the SBA at the Radisson Hotel Valley Forge in King of Prussia. Also in April, the Kutztown University SBDC participated as a resource partner at the 2014 Business & Workforce York County Economic Alliance Expo in Lancaster. The event brought together the region’s vast international and local business and workforce resources. This year approximately 1800 guests attended the 2-day event.
- Lock Haven University SBDC held a Banker’s Roundtable in June, to discuss current economic issues, with 30 representatives in attendance including local University officials, state and federal legislative staff, lenders from several local banks, leaders from the region’s chambers of commerce, U.S. Small Business Administration, SEDA-COG, the Governor’s Action Team and the Downtown Lock Haven/Main Street Program. Resources and organizations that were featured during the event included presentations from The Progress Fund, the Strategic Early Warning Network, and an update to lenders from the SBA regarding loan activity in the region.
- The Saint Vincent College SBDC held their Alternative Financing Forum in April attracting 59 attendees. This program was designed to assist companies in securing non-traditional funds that are currently available for small business. The forum brought together lending professionals from numerous non-profit and governmental agencies dedicated to making capital available to grow our economy. Experienced financing representatives provided an overview of the financing programs they offer and discussed their lending perspectives. Following the program, representatives from each presenting organization were available to meet individually with attendees.
- In January the Shippensburg University SBDC collaborated with the Kutztown University SBDC on a Bankers Roundtable in Harrisburg. The Shippensburg SBDC director and EMAP consultant attended the roundtable and presented on SBDC Business Continuity and EMAP services.
- The University of Pittsburgh SBDC held a lender’s roundtable in January in conjunction with Southwestern Pa Commission and Catalyst Connection to discuss alternative financing options for small businesses throughout the Southwestern Pennsylvania PREP region.

300 INNOVATION & TECHNOLOGY TRANSFER

The Pennsylvania SBDC continued to offer confidential, no-fee technology services. The technology services were re-accredited by the Association of Small Business Development Centers in 2011. Technology assistance was provided by consultants who are part of the statewide Pennsylvania SBDC Technology Team.

Services included:

- Early stage product feasibility, planning and commercialization
- Networking and resource development
- R&D grant identification and proposal reviews

- SBIR/STTR proposal assistance
- Intellectual property assistance
- Identification of financing sources and investor pitch preparation

In the last six months, the technology consultants provided **474 hours of consulting to 98 small firms looking to advance, protect, and commercialize their research, innovations and new technology.** This helped companies garner more than **\$1.3 million in SBIR awards** so far in 2014.

This year, three Pennsylvania companies were recipients of Tibbetts awards announced at the national SBIR/STTR Conference held June 15-18 in Washington, DC. The Tibbetts Awards honor outstanding small businesses and individuals who participate in the SBA’s Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs. The winning companies include Actuated Medical, Inc.—Bellefonte, PA; ChemImage Sensor Systems (CISS) – Pittsburgh, PA; and QorTek, Inc.—Williamsport, PA. Maureen Mulvihill, owner of Actuated Medical, was a Penn State SBDC client, and ChemImage Sensor Systems received assistance from both Duquesne and St. Vincent SBDCs.

The SBDC technology services also include the Engineering Development Services offered through the Bucknell SBDC and the technology incubators at Clarion and Gannon SBDCs.

Pennsylvania SBDC continues to be a member of Innovation Partnership, a consortium of economic development and business assistance organizations located throughout the Commonwealth of Pennsylvania. The goal of the organization is to help early-stage technology companies in Pennsylvania secure federal funding opportunities. Pre-proposal reviews and micro-grants and vouchers to assist with proposal preparation are provided to early stage technology companies.

In June 2014, the Pennsylvania SBDC Technology Consultants attended the National Small Business Innovation Research/Small Business Technology Transfer conference in Washington D.C. to learn more about funding opportunities, learn tips to help businesses prepare successful grant applications and to network with federal agency personnel that participate in the program and review applications.

The SBDC Technology Team had a meeting in June 2014 to review strategic goals and to prepare for re-accreditation in the spring of 2015.

Examples of Center-specific activities include:

- Secretary Alan Walker awarded Clarion University with a Pennsylvania Department of Commerce and Economic Development (DCED), Developed in Pennsylvania and Discovered in Pennsylvania grant. The grant provides comprehensive support and small grants (up to \$15,000) to innovative individuals and small businesses in Northwest Pennsylvania. This support includes access to wet lab and clean room space and university instruments at Clarion University’s Innovation Laboratory, small business consulting services provided by Clarion University Small Business Development Center (SBDC), applied research support from Clarion’s Center for Applied Research & Intellectual Property Development (CARIPD), long-term business strategies through the Benjamin Franklin Technology Partnership (BFTP) and access to the inventor’s local economic development council. The Innovation Laboratory is the most high-tech laboratory in northwest Pennsylvania that delivers facilities for prototype development and analysis, biotechnology, pharmaceuticals, medical devices, sterile packaging, semiconductors, and nanotechnology.
- The Clarion University SBDC also coordinated three product development and commercialization forums during the first half of 2014. The forums discussed a variety of issues surrounding product development with speakers from Ben Franklin Technology Partners, the

SBDC and Clarion University CARIPD. Presentations covered topics from business and market research, applied research support and product development to feasibility analysis and intellectual property commercialization. The third forum also included speakers from two start-up companies, a patent attorney, and two business consultants that spoke on market research and user-first product design.

- During the first half of 2014, Duquesne University SBDC consulted 18 clients in new product development or technology development for roughly 160 hours. Sixteen of these clients were provided information about the SBIR/STTR program, Innovation Partnership, or other federal and regional R&D funding. Several of these clients were referred to the SBDC by the University of Pittsburgh, Office of Technology, Carnegie Mellon University, or Innovation Works for SBIR/STTR counseling. These clients were either faculty, staff or post-doctoral students who are attempting to develop and transfer technology to the private sector. Their federal interests included the Department of Defense, the National Science Foundation, the National Institutes of Health, the Department of Transportation, NASA, and the Department of Education. Among these clients, five received invitations to apply to Innovation Partnership for pre-proposal expert reviews and apply for proposal grants. Four of the five received grants from Innovation Partnership totaling \$18,200 to help them prepare solicitations. Companies who submitted SBIR proposals have to date garnered \$1,150,000 in SBIR grant funds during this time period.

400 INTERNATIONAL TRADE

The Pennsylvania SBDC continues to make progress in strengthening its international business offerings for small- and medium-sized businesses. The network continues to support its international trade partners including the U.S. Department of Commerce’s Commercial Service, the U.S. Trade Development Administration, and the Pennsylvania Department of Community and Economic Development. Centers continue to use SKYPE and other video conferencing platforms to communicate with overseas trade representatives and clients at little to no cost to the program.

From January 1, 2014 to June 30, 2014, the SBDC consulted with hundreds of clients on international trade issues while executing more than **11 export-related educational programs** that were attended by **216 individuals**. Clients reported an **increase in export sales, totaling \$26,959,039** so far in 2014. During this reporting period, **169 clients received exporting assistance, and of that group, 15 clients reported export sales to new markets.**

The SBDCs have been designated as a major contributor to fulfilling the goals of the National Export Initiative. To assure the network has the expertise to help more small firms sell Pennsylvania products and services around the world, staff at each Center are receiving certification in international business. The Pennsylvania SBDC is proud to work toward fulfilling this requirement and currently has **22 out of 92 full-time employees certified in international trade**. The following staff members of the Pennsylvania SBDC network can be counted toward this goal (Names in **bold** received certification in 2014):

- **Darlene Atta, Temple University SBDC, SBA/TPCC certified, 2014**
- Lindsay Biddle, University of Pittsburgh SBDC, SBA/TPCC certified, 2012
- Martin Brill, Kutztown University SBDC, NASBITE certified, 2006
- Robin Burtner, Shippensburg University SBDC, SBA/TPCC certified, 2012
- Paul Caimi, Lock Haven University SBDC, SBA/TPCC certified, 2012
- Vickie Gyenes, Saint Vincent College SBDC, NASBITE certified, 2006
- Kate Hall, Clarion University SBDC, SBA/TPCC certified, 2012
- Ed Huttenhower, Saint Francis University SBDC, NASBITE certified, 2012
- James Kunkel, St. Vincent College SBDC, NASBITE certified, 2013

- Cora Landis, Lehigh University SBDC, SBA/TPCC certified, 2012
- Carolina Martinez, Kutztown University SBDC, SBA/TPCC certified, 2012; NASBITE certified, 2013
- Glenn McAllister, Widener University SBDC, SBA/TPCC certified, 2012
- Mary McKinney, Duquesne University SBDC, SBA/TPCC certified, 2012
- Maria Montenegro, The University of Scranton SBDC, SBA/TPCC certified, 2012
- Jill Newcomer, Gannon University SBDC, SBA/TPCC certified, 2013
- Sofia Ozol, Pennsylvania SBDC Lead Office, NASBITE certified, 2012
- Tony Palamone, Indiana University of Pennsylvania, SBA/TPCC certified, 2012
- Jim Porter, Widener University SBDC, SBA/TPCC certified, 2012
- Brent Rondon, Duquesne University SBDC, NASBITE certified, 2007
- Donna Simpson, The University of Scranton SBDC, SBA/TPCC certified, 2012
- Maria Spencer, Penn State SBDC, SBA/TPCC certified, 2012
- Mary Beth Zingone, Lehigh University SBDC, SBA/TPCC certified, 2012

Examples of activities in international trade occurring in 2014 include:

- In April, two staff members from the Duquesne University SBDC attended the NASBITE national annual conference where they presented a workshop titled: Understanding European Union Product and Environmental Regulations: Current and Pending. In this presentation they highlighted the basic European Union (EU) product and environmental regulations currently in existence and those projected to take effect over the next few years.
- In June, the Duquesne University SBDC hosted national speaker, Mike Allocca, export compliance specialist to conduct two intensive seminars: Export Compliance and Letters of Credit. There were twenty one registrants for the compliance program and 7 for the letters of credit program.
- In April, a business consultant with the Kutztown University SBDC gave a presentation “9 Shortcuts to Accelerating Exports with Distributors” at the 27th annual NASBITE Conference in Memphis.
- Saint Vincent College SBDC’s Center for Global Competitiveness once again hosted its Annual Global Growth Conference in May at the Fred Rogers Conference Center. This one-day conference was designed to ensure ongoing compliance with U.S. Export Controls and Regulations. Topics included an overview of U.S. Export Controls, Foreign Assets, Item Classification, Foreign Trade, ITAR, the latest Export Control Reforms, and Common Exporter Mistakes. It attracted a total of 27 attendees and was sponsored by the U.S. Commercial Service and Southwestern Pennsylvania Commission.
- For the second year in a row, the Temple University SBDC was invited to collaborate with the Delaware Valley Industrial Resource Center to administer the Expotech Program. Expotech is a nationally recognized export acceleration program designed to assist manufacturers develop an international growth plan. The SBDC international business specialist provided individualized coaching to participants in the program during the three month training period. In addition, the International Business department also collaborated with various economic development organizations to provide educational programs for businesses interested in doing business overseas. Most of these organizations served as co-sponsors or provided expertise on international topics for events. An example of an event offered included Doing Business in South Africa and Nigeria which was offered as part of our Going Global Series.
- The Pennsylvania SBDC network had several SBDC consultants available to meet with small business owners on exporting at The White House Rural Council’s “Made in Rural America

Regional Forum” held in June in Canonsburg. The event was the first in a series of five forums being held throughout the U.S. The forum was an excellent opportunity for companies located in rural areas to understand the importance of considering adding exporting into their sales mix, and learning how government resources can help them accomplish the task. Besides the SBDCs, resource partners included the Southwest Planning Commission (along with their counterparts in the Northwest and North Central regions), the USDA, Catalyst Connection, the U.S. Commercial Service, the SBA, the Export-Import Bank, and the Pennsylvania Department of Community and Economic Development’s Office of International Business Development. The event was hosted by the Appalachian Regional Commission and the headline speaker was Secretary Tom Vilsack of the U.S. Department of Agriculture, who presented an engaging and inspirational message to the audience regarding the future of rural America and the government’s commitment to the rural manufacturing industry to expand their export markets and help them in the process. The luncheon keynote speaker was Doug McKalip, Senior Policy Advisor for Rural Affairs, White House Domestic Policy Council, who too effectively presented the government’s role and responsibility for economic growth by facilitating the export of our manufactured goods and services.

500 MINORITY BUSINESS DEVELOPMENT

Assistance with certification programs, development of business plans, SBA 8(A) loan applications, and partnerships to increase outreach are just some of the ways the Pennsylvania SBDC supported minority business owners in 2014 thus far. This year, the SBDCs consulted with **739 minority clients**, representing **18 percent of the total client base**. In addition, 6 percent of SBDC clients counted themselves as Hispanic and 80 percent of the minority group identified themselves as African-American.

Examples of activities to support Pennsylvania’s diverse population include:

- In January the Duquesne University SBDC began implementing the Special Priorities Program Small Business Training and Consulting in Pittsburgh's Hill Neighborhood which is funded by Pennsylvania Department of Community and Economic Development through tax credits provided by UPMC Health Plan. This enabled the SBDC to continue working in the Hill after the expiration of the SPUR program which had been funded by the U.S. SBA, EDA and DOL. Results to date for the 2014 SPP initiative have been significant. Five of the seven businesses who received prize monies from an Urban Innovation21 sponsored grant competition were clients of the SBDC’s consulting SPP funded program. The five businesses received a total of \$45,000 in prize monies to start or grow their businesses. To date, the SBDC has consulted with 19 clients, 11 of whom entered the competition by completing a business plan. This high number of completed business plans shows both the commitment of the clients as well as the efficacy of the consulting efforts. Nine businesses have been identified to attend a meeting with UPMC supplier diversity staff and department heads of UPMC with purchasing power. After hearing the businesses “pitch” their business, UPMC’s Supplier Diversity staff will work with those businesses who wish to pursue the certification process. Also, those businesses whose products align with UPMC’s purchasing needs will be given the opportunity to further discuss possible relationships upon certification.
- The Kutztown University SBDC was successful in securing over \$100,000 of new funding this year from corporate sponsors, who contributed to enhance the Kutztown University SBDC Latino Business Resource Center (LBRC). In May, the LBRC held two graduation ceremonies for series “Business Skills for Success for Latino Entrepreneurs,” one in Reading and one in Kennett Square. These event series were a collaboration between the LBRC, Chester County SCORE, La Comunidad Hispana, National Penn Bank, and the Berks County Latino Chamber of Commerce.

Pennsylvania Representative Steve Barrar of the 160th Legislative District attended and spoke at the Kennett Square event.

- As in previous years, the Temple University SBDC continued to strengthen its collaborations with organizations that provide assistance to minority businesses in the Philadelphia area. One of such collaborative efforts was with the Hispanic Chamber of Commerce in Philadelphia. The Hispanic chamber worked with the SBDC to develop a strategic planning session for Hispanic business owners interested in growing their operations. The event was hosted at the Fox School of Business Alter Hall and was conducted in Spanish and offered over a period of 6 weeks. Businesses had the opportunity to also utilize computer labs to conduct business research. In addition, the SBDC also participated in an African-American Chamber of Commerce event honoring successful business owners and professionals in the Philadelphia area.

600 RESOURCE DEVELOPMENT

Partner relations are an important aspect in getting SBDC clients the information and resources they need to realize success. SBDC assistance is done in conjunction with many public and private partners: regional and local economic development organizations, chambers of commerce, financial institutions, state and federal agencies, and local legislative offices, among others. Clients have directly benefitted from the network's contacts and relationships with these entities. In addition, these relationships promote collaboration, avoid duplication of efforts and expand outreach and referrals. Centers continue to form stronger partnerships within their respective communities to not only serve clients, but to also support continuation of SBDC services in times of reduced Federal and State funding.

Examples of these partnerships from this reporting period include:

- The Kutztown University SBDC secured a new grant that is being offered through the City Development Block Grant (CDBG) with the City of Reading for \$96,900 and the second grant is a renewed Neighborhood Assistance Program (NAP) with the Berks County Community Foundation (BCCF) for \$79,819. The NAP grant through BCCF is a continuation grant that covers the SBDC's staff costs associated with supporting the first bricks and mortar business incubator in Berks County and the KU Latino Business Resource Center. National Penn Bank provided a \$50,000 contribution again this year to support the LBRC program. The NAP tax credit program allows private sector firms to receive a 75% state tax credit for any contributions made in support of the LBRC program. The CDBG grant with the City of Reading is a new program in cooperation with the City's Economic Development Department that will provide additional staff resources for helping businesses with enhanced technical assistance that are located in the downtown improvement district (Penn Street) and those who are thinking about locating in the City's designated priority area.
- During the first quarter of 2014, the St. Francis University SBDC's efforts in fundraising generated just under \$20,000 in unrestricted funds for the Center. This was by far the largest amount raised. In fact, it was approximately 20 percent more than the best previous year of fundraising. This was due to a more concerted effort with the banks and also to try to get five year commitments from the banks. This proved to be a successful approach. Efforts will be undertaken to expand this to other interested providers such as legal and accounting firms as well as with alumni who have worked at the Center in various capacities in the past.

700 PROCUREMENT

The Pennsylvania SBDC is host to the Southeast Pennsylvania Procurement Technical Assistance Program (PTAP), a non-SBA project that assists companies with selling products and services to federal, state and/or local government agencies. Educational programs included "Doing Business with the

Government” and “Certification Made Simple” where attendees can learn more about Disadvantaged, Minority and Women’s (DBE/MBE/WBE) business enterprise certifications.

Government markets are not a universal remedy for increasing revenues, and all Centers encourage companies to self-evaluate products, processes and facilities to determine if they are prepared to compete efficiently in this marketplace. In educational seminars, Centers also discuss the importance of Pennsylvania certifications, the certification requirements and benefits, how to identify state contracting opportunities, and how the state purchases goods and services.

Examples of information sessions with SBDC participation include:

- In addition to holding multiple “Doing Business with the Government” educational programs, the Clarion University SBDC attended the third annual Dynamic Networking for Small Business held in June in Erie. This free, day-long matchmaking event offered small businesses the opportunity to meet face-to-face to network with federal agencies, and large prime contractors and access to business resources from organizations such as the SBDC. Hosted by the Northwest Pennsylvania Regional Planning and Development Commission’s Procurement Technical Assistance Center and the Erie Regional Chamber and Growth Partnership. Both Clarion University SBDC and Gannon University SBDC actively participated in this event as exhibitors. This event kicked off with a panel of industry leaders discussing new opportunities in the rail and transportation equipment manufacturing sectors. Supporting organizations include the U.S. Army Corps of Engineers' Pittsburgh and Buffalo districts, the U.S. Small Business Administration, the U.S. Forest Service, and many large contractors in the northwest region including Boeing, Erie Forge and Steel and GE Energy Management.
- In June, along with its PREP partners, Kutztown University SBDC PTAC consultants exhibited at the Reading Chamber’s Reverse Government Procurement Trade Show, explaining the SBDCs consulting services to small business representatives in attendance. Also in June, the SBDC and PTAC co-sponsored a “Joint Small Business Industry Day,” where small businesses interested in government work could network and hear presentations from the Naval Surface Warfare Center, NAVSUP Weapons Systems, and Naval Facilities Engineering Command. The event sold out and was attended by over eighty small businesses. It was a valuable event for small businesses to meet with government personnel.
- The Lehigh University SBDC held a new Advanced Government Marketing seminar in early 2014 and found it ‘sold out’ at over 35 registered attendees. This event turned out many existing clients who were looking for additional resources, tips and strategies to see, bid and win government contracts. The event was marketed to the SBDC’s existing client base through an email blast and then posted the seminar in local news media. By the time it hit the local media, the event was full.

800 SPECIAL FOCUS

SHALE ENERGY, AFFORDABLE CARE ACT, BUSINESS CONTINUITY

Shale Energy

Shale energy activities continue to increase in regions served by many of the Centers. Several locations have continued to assist clients in capitalizing on opportunities presented by the development of the natural gas deposits. Starting in 2009, the Pennsylvania SBDC network has been specifically identifying and tracking client businesses which are involved with the shale energy supply chain. Since tracking began, the SBDC network has consulted 453 Shale Energy clients for a total of over 19,000 consulting hours. These clients represent 51 out of 67 counties in Pennsylvania. 112 businesses have been started or expanded with 143 business plans completed and \$52 million of investment generated. Overall, SBDC clients in the shale industry have created 425 jobs, with another 976 being saved.

To address this demand, the statewide Pennsylvania SBDC Shale Energy Team is comprised of consultants with shale energy expertise. Members of the team participate in shale events, offer the Shale 101 workshop, maintain and form relationships with industry partners and provide consulting services to shale energy supply chain companies. The Pennsylvania SBDC continues to analyze our data to better understand the statewide activity and impact from small businesses in the shale energy supply chain. After updating and revising the Pennsylvania SBDC Shale Energy webpage and curating resource links and tools for clients, many of the Centers across the network have begun holding Shale 101 workshops in their regions. So far in 2014, the Shale 101 workshop was offered three times across the state to 60 attendees. The SBDC network continues to work with resource partners including the Penn State Marcellus Center for Outreach and Research (MCOR) and Shale Net to better understand existing resources and gaps.

In June, the Lock Haven University SBDC in coordination with the Pennsylvania SBDC Lead Office held a professional development conference for the members of the Pennsylvania SBDC Shale Team, who traveled to Williamsport to learn about natural gas utilization. The effort was orchestrated in collaboration with representatives from the Penn State Marcellus Center for Outreach and Research (MCOR), and included 1 ½ days packed full of presentations from MCOR staff, the Innovative Manufacturing Center, Ben Franklin Partnership's Shale Gas Innovations and the Pennsylvania Department of Environmental Protection. In addition, there was a networking dinner conducted at the conclusion of the Day 1 programming to foster connections with local business owners and gas industry representatives. Day 2 was highlighted by a tour with a local entrepreneur in Williamsport who is actively involved in converting vehicles to run on compressed natural gas, followed by a driving tour of the greater Williamsport area to view the pipeline development activities that are occurring to facilitate the gas utilization. The conference provided great opportunities for members of the Pennsylvania SBDC Network, from areas throughout the Marcellus Shale footprint, to expand their knowledge base to better prepare them with a deeper understanding of local, regional, and statewide Marcellus Shale opportunities as they respond to and work with clients.

Centers also continue to be active within the shale energy industry in their regions:

- To date in 2014, the Clarion University SBDC worked with at least 39 clients that are looking to capitalize on the Shale Gas supply chain activity. The Clarion University SBDC has a designated business consultant that is gaining more in depth expertise on doing business in this industry. The business consultants attend training events and expos hosted by various area economic development organizations to keep up-to-date with the activity of this industry. The most recent development related to the Shale Gas industry is the development of CNG fueling stations. Over the past year, four CNG fueling stations have opened along I-80 in the northwest and north central regions of Pennsylvania.
- Northern Tier PREP partners collaborated to put on the 2014 Northern Tier Marcellus Shale Business Expo at Mansfield University where The University of Scranton participated. Groups involved included Tioga County Development Corporation, Northern Tier Regional Development & Planning Commission, Progress Authority, and NEPIRC.

Affordable Care Act (PPACA)

In June representatives from all 18 centers in the Pennsylvania SBDC network gathered in Harrisburg for a half-day of training on PPACA. The training consisted of two parts – Updates to ACA 101 (for businesses with 50 employees or less) and ACA 201 (for businesses with more than 50 employees).

Presenters included:

- Bill Long, Client Manager, SMC Insurance Agency
- Matthew McNelis, Senior Tax Manager, ParenteBeard LLC
- Eric Pochas, Director of Client Services, Vantagen LLC

- Nicole Radziewicz, Associate, Rhoads & Sinon LLC
- Rob Tribeck, Partner & Executive Committee Member, Rhoads & Sinon LLC
- Mary Jo Shaub, Executive Director, Pennsylvania eCommerce Association

Materials from the training were distributed to all Centers in the statewide Pennsylvania SBDC network so that each Center could continue to use the curriculum to hold educational programs in their region. So far in 2014, **four in-person ACA 101 educational programs were held across the state of Pennsylvania, attracting 68 small business owners.** The SBDC continues to share relevant updates on this topic to businesses including information from Federal Agencies such as the U.S. Small Business Administration, Health and Human Services and the Internal Revenue Service.

Business Continuity & Survival

As part of separate grants funded through the U.S. Economic Development Administration and the U.S. Small Business Administration’s Sandy Relief Funds, the Pennsylvania SBDC continues to deliver Business Continuity and Survival Services to existing business owners. Originally stemming from businesses who were impacted by the floods of 2011 caused by Hurricane Irene and Tropical Storm Lee, the SBDC is performing targeted outreach to businesses in the affected areas which includes the 14-county area that was hit the hardest during the storms of 2011.

Education on cloud-based software, mobile-ready strategies and ways to optimize a company’s online presence are a key part of the business continuity consulting being offered by the SBDC. Businesses are also able to build web strategies from personalized consulting on search engine optimization (SEO), eCommerce and other ways to bolster their online sales to help supplement their local in-person sales. Business owners are also encouraged to develop mobile-ready strategies to work remotely and communicate with staff during an emergency situation.

The SBDC is also working to better prepare businesses for future interruptions through the development of business disruption and continuity plans, advice on acquiring capital (before and after a disruption) and helping companies diversify their revenue streams through new markets. Businesses are also advised to explore their growth potential through expanding their sales online, abroad or with the government to encourage customer and supplier variation to better weather future disasters.

900 ECONOMIC DEVELOPMENT

The mission of the Pennsylvania SBDC is to grow the economy of Pennsylvania through its entrepreneurs which means participation in regional and statewide economic development initiatives. Examples of the network’s economic development activities are numerous; activities during this reporting period include:

- The Bucknell University SBDC manages the Bucknell University Entrepreneurs Incubator (BUEI); the “*home for startups in downtown Lewisburg.*” The first half of 2014 saw the incubator reach full capacity, featuring a client membership of ten early stage technology ventures that collaborate and innovate with SBDC staff, partners from Bucknell University, and each other. Two members are current Ben Franklin portfolio companies, and several members have also successfully applied for benefits such as grants, investments, and tax-credits from the Greater Susquehanna Keystone Innovation Zone (GSKIZ).
- Duquesne University SBDC held its 16th Annual Entrepreneur’s Growth Conference on May 5, 2014. The SBDC received proclamations from Allegheny County Executive, Rich Fitzgerald and the Mayor of Pittsburgh, Bill Peduto. The day began with a panel of three successful entrepreneurs offering thoughts on their secrets to success. At lunch, Stan Sheetz, spoke about his family-owned company and their story of history, tradition and continued selection as one of the best companies to work for. In addition, SBA Regional Administrator Natalia Olson-Urtecho

presented the Western Pennsylvania Exporter of the Year Award to Duquesne SBDC nominee Nelson Cano, founder and CEO of Cima Technologies LLC. After lunch, the 274 attendees were given an opportunity to meet the sponsors and exhibitors at the Business Building Tradeshow. Throughout the day, the conference offered 14 workshops during three break-out sessions.

- Gannon University was the recipient of a Discovered in PA - Developed in PA (D2PA) grant funded by the Department of Community and Economic Development to implement the creation of the Integrated Business Transformation (IBT) program. The \$520,878 grant funds the IBT program, which will provide education and assistance to local technology-enabled businesses and entrepreneurs to create, sustain and advance their business. The collaboration between Gannon University's Dahlkemper School of Business, the Erie Technology Incubator (ETI) and the Small Business Development Center (SBDC) creates synergy by utilizing each entity's unique strengths to provide education, training, guidance, and early-stage funding for Northwest Pennsylvania entrepreneurs.
- The Jump Start Incubator (JSI) in partnership with the Kutztown University SBDC is currently operating at full capacity with eight clients, and the Launch Pad is more than halfway full with five out of eight cubicles currently being occupied. New for 2014, JSI has been testing the concept of an "off-campus" program for those small business owners who do not necessarily need the office space that comes along with the Incubator or Launch Pad programs, but could benefit from the mentoring that the staff and student support provide. A single client is currently in this program as a test client and the results of the relationship will determine if an off-campus program should be considered as an extension to JSI's current offerings to small business owners.
- In May, the Wharton SBDC partnered with Urban League of Philadelphia on the "Small Business Legacy Summit," sponsored by Wells Fargo in recognition of Small Business Appreciation Month. The day kicked off with a Panel Discussion entitled, *Building a Legacy through Entrepreneurship*, with top local CEOs: Donna Allie, Team Clean, Inc., Michael Pearson, Union Packaging, LLC and Angelo Perryman, Perryman Building & Construction Services who shared their unique personal stories of building their businesses from the ground up.

1000 RESEARCH

Market, industry, and other research provided to clients plays an important part in the Pennsylvania SBDC consulting services. In many cases, research is conducted by students with the oversight of senior consultants. This has been a mutually beneficial arrangement; clients benefit from getting in-depth research to help them make better business decisions and students are given the opportunity to participate in a real-world learning experience.

Robust resources are available at host university libraries, through the Penn State Data Center, and databases provided through the Regional Export Network and the Pennsylvania SBDC Lead Office, including Hoovers Online, First Research, Fintel, CultureGrams and Demographics NOW. The SBDCs also maintain a current library of solicitations for SBIR and Ben Franklin grants to support R&D efforts. In addition, each SBDC is able to tap into the vast research resources located within its host institution.

Examples of research projects conducted include the following:

- Business research, which is the cornerstone for new venture development and existing company expansion, continued to be in high demand at the Temple University SBDC. Entrepreneurs and business owners who know the value of research sought such assistance on a regular basis. The SBDC partnered with the Fox School International Business department to provide real world business cases for its undergraduate capstone course. SBDC international business clients were a perfect fit for this request and were provided 12 projects that students worked on throughout the

Spring semester. The students conducted research on various markets around the world for select SBDC clients. The clients were impressed with the final results and the students gained valuable consulting experience. In addition, the SBDC also provided research assistance by making use of business interns and student workers who sought experiential learning at the Center. These students provided assistance on specific industries, highlighting trends, and market potential.

- Some examples of research conducted by the Lehigh University SBDC completed during this performance period include providing demographics, food regulations, and suppliers contacts for a hoagie shop start-up; Pennsylvania Department of Transportation regulations and competitor analysis for their airport shuttle service; Pennsylvania Department of Food Sanitation regulations, competitor analysis, and lists of potential businesses for a specialty food product; Pennsylvania Department of Environmental Protection regulations about water runoff etc. for a car wash start-up; and information to help an existing concrete company learn about the Pennsylvania programs available at Career Link to find potential employees and available funds for training.

1100 OTHER ACTIVITY

Network-wide Awards & Achievements

- The Pennsylvania SBDC and its clients won multiple SBA Awards at the district and regional level in 2014:
 - Clarion University SBDC: 2013 Small Business Development Center Impact Award, EcoTech Marine: 2013 Exporter of the Year, Eastern Pennsylvania District and Region III, and Cima Software Corporation: 2013 Exporter of the Year, Western Pennsylvania District
- Nancy Crickman, Director of Environmental, Energy & Technology Services within the Pennsylvania SBDC's Environmental Management Assistance Program (EMAP) was highlighted as a winner of *Main Line Today's* Green Awards for continuing to provide free, confidential environmental assistance to small businesses.
- This year, three Pennsylvania companies were recipients of Tibbetts awards announced at the national SBIR/STTR Conference held June 15-18 in Washington, DC. The Tibbetts Awards honor outstanding small businesses and individuals who participate in the SBA's Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs. The winning companies include Actuated Medical, Inc.—Bellefonte, PA; ChemImage Sensor Systems (CISS) – Pittsburgh, PA; and QorTek, Inc.—Williamsport, PA. Maureen Mulvihill, owner of Actuated Medical, was a Penn State SBDC client, and ChemImage Sensor Systems received assistance from both Duquesne and St. Vincent SBDCs.

1200 SUCCESS STORIES

See SECTION 3, APPENDIX B – SUCCESS STORIES.

1300 TRAVEL

Out-of-State travel expenses not included in the original 2014 proposal include the following travel expenditures:

- Kutztown University SBDC director and budget analyst attended ASBDC accreditation training during the America's SBDC Spring Meeting in Washington, D.C. on March 27, 2014.

1400 PROBLEMS

Funding reductions and uncertainty continue to be a problem for the entire Pennsylvania SBDC network. Decreased funding from the loss of Jobs Act funds has made it difficult to meet the continued demand for one-on-one consulting and provide the same level of programming to small business owners and aspiring entrepreneurs, especially those looking to launch a new venture. This in turn has caused increased uncertainty for staff and in some cases, staff turnover. In many cases, staff positions remain unfilled due to the lack of funds. Centers have also had to cut back outreach locations as well as reduce marketing and promotion related to services due to reduced funds and limited staff time.

St. Francis University SBDC's Center for Global Competitiveness (CGC) Department of Commerce grant was fully expended by the end of March. This put a damper on many of the activities of the CGC. In June, the CGC submitted its final and closeout report to the Department of Commerce. The Center will be looking for other sources of funds in order to keep a number of the functions of the CGC active in the future. In prior reports, there has been a discussion in relation to working with Cambria County in relation to a foreign trade zone being considered by the county in relation to their airport and other surrounding areas. This effort has moved forward very slowly in various fits and starts. It is uncertain what, if any, role the Center will play in this moving forward.

1500 FINANCE

All invoices for 2014 have been submitted for processing at the time of this report.

1600 WOMEN'S BUSINESS DEVELOPMENT

The Pennsylvania SBDC continued to support women-owned businesses through targeted outreach, personalized consulting, and educational programs in 2014. **56 percent of all clients represented women- and jointly-owned businesses.** Examples of outreach and successes include:

- The Gannon University SBDC held its 6th Annual Women in Leadership Development (WILD) Conference in April. This year's programming was reformatted to focus on leadership education in three tracks: Women Business Owner/Entrepreneur, Executive Leadership and Rising Leaders. Attendees had the opportunity to attend twelve breakout sessions focused on topics instrumental to leadership growth. The conference returned to its original location at The Ambassador Banquet and Conference Center, eliminated vendors, introduced the WILD Scholarship Fund, and honored Highmark as its premier sponsor for the event. The changes were well received by the attendees as documented by the survey results.
- The Kutztown University SBDC Latino Business Resource Center partnered with the Greater Reading Chamber of Commerce and the Berks County Latino Chamber of Commerce to offer an excellent resource for Latina women called De Mujer a Mujer: Estableciendo Conexiones (Women2Women: Making Connections). This initiative is presenting successful Latinas that volunteer their time to share their experiences, challenges, and lessons learned. During these events, attendees had the opportunity to network, learn, and share their thoughts, successes, and challenges as well. The first one was in April with the presentation of Norma Tamayo, author of A Girl named Nina. In May, they had the presentation of Varsovia Fernandez, President and CEO of the Greater Philadelphia Hispanic Chamber of Commerce. A total of 40 women attended both events.

- Efforts continued to further develop programs and services offered by The University of Scranton Women's Entrepreneurship Center (WEC), a partnership between the SBDC and the Kania School of Management (KSOM). NBT Bank (formerly Pennstar Bank) signed on once again to sponsor the spring WEC StartUP educational program series. 14 aspiring woman entrepreneurs completed the 6-week series, which taught participants what it takes to be an entrepreneur, business plan development, small business finance, goal setting, and marketing.

1700 ECONOMIC IMPACT

For examples of the impact of the Pennsylvania SBDC network, see Section 2, DELIVERABLES.

1800 VETERAN BUSINESS DEVELOPMENT

During this reporting period, the SBDCs supported a total of **193 veterans and 33 service-disabled veterans**, and **educated another 256 veterans** in seminars. Many Centers continue to offer no-charge or reduced admission to veterans who attend educational programs. Examples of activities specifically targeted to veterans this reporting period include:

- This year, the Temple University SBDC was invited to participate in a special event developed for female veterans. A representative from the SBDC served as one of the guest speakers at the event which was held in Chestnut Hill, Philadelphia. There were over 150 female veterans who attended the event. The title of the event was "Women Veterans Rock." The SBDC also provided services to female entrepreneurs in the Philadelphia area by assisting them to start new ventures or expand existing operations.
- The Pennsylvania SBDC Lead Office continues to support the SBA Boots 2 Business initiative by presenting module 7 (business planning) at events held in Pennsylvania. One seminar was held during this reporting period.

1900 MANUFACTURING

The Pennsylvania SBDC has a long history of providing assistance to manufacturers, still a significant industry in Pennsylvania. The SBDCs continues to focus on marketing plans and marketing research to help manufacturers find new customers at home and abroad through international trade. In addition, the SBDCs provided financial analysis assistance to help manufactures identify operating efficiencies and to reduce costs, and refer them to the Environmental Management Assistance Program as needed. In the first half of 2014, **484 manufacturers, representing 12 percent of the total client base** turned to the SBDCs for such assistance.

Since January 2013, the Pennsylvania SBDC Lead Office and the Penn State SBDC have delivered services through a project funded by the U.S. Environmental Protection Agency (EPA) for the establishment of Shale Supply Chain Services. The program utilizes the EPA E3 (Economy, Energy, and Environment) framework and introduces source reduction and lean manufacturing concepts at participating facilities. The focus is on continual improvement to the manufacturing operations with regard to productivity, energy and environmental performance.

The program, which ended on June 30, 2014, utilized source reduction assessment procedures, such as the Pennsylvania SBDC EMAP Green Business Building Block Approach and EPA Smart Steps to Sustainability, which may be better suited to small manufacturing firms compared to industry standard lean manufacturing approaches.

Services included:

- Conducting on-site assessments using existing simplified approaches specifically developed for

small manufacturers in the shale energy supply chain to identify and prioritize opportunities to reduce costs, reduce waste, and improve productivity and efficiency.

- Conducting in-depth lean manufacturing assessments at manufacturers in the shale energy supply chain using EPA's Lean Suppliers Network Technical Review process.
- Providing assistance through the Pennsylvania SBDC network for finding sources of financing for implementing source reduction, energy efficiency and pollution prevention projects.

Impacts to date on this project include:

- Total Clients: 8
- Total Consulting Hours: 181
- Actual and Potential Savings: \$11,057 per year/\$57,825 per year
- Potential Solid Waste Reduction: 51 tons per year
- Actual and Potential Air Emissions Reduction: 37.4 tons per year/366.3 tons per year
- Actual and Potential Electricity Reduction: 19,865 kWh per year/551,056 kWh per year
- Actual Propane and Natural Gas Fuel Reductions: 5,491 gallons and 179 ccf

2000 ONLINE ACTIVITIES

Businesses without an online presence in 2014 are at a competitive disadvantage in many ways, and the SBDC continues to educate business owners on ways to get online, improve their digital presence and deploy strategies to broaden their market base. Education and consulting for social media platforms, eCommerce, and online marketing continue to be in high demand. Marketing and sales—and social media in particular—continue to be among the most requested topics for educational programs.

In addition, the Centers have concentrated on more online resources to compensate for the decrease in consulting hours per client and still meet Center goals. Most Centers have moved the client engagement process online by receiving Requests for Counseling and Client Confidentiality forms through eCenter and email. Online activities for 2014 include:

- All Centers in the Pennsylvania SBDC network received a subscription to AdobeConnect, a webinar and video conferencing software that allows quick and easy online collaboration. The Lead Office is using the technology to hold network staff updates, professional development webinars, and other virtual meetings which can be recorded and watched later on-demand. The Centers are using the software for client communication and educational programs.
- The Kutztown University SBDC continues to offer diverse training programs through its Website (www.kutztownsbdc.org). The versatility of the online platform allows the SBDC to bring consulting and educational opportunities into the client's homes 24/7. The SBDC offers an extensive library of free programs and interactive, hands-on learning through the computer. The Website currently offers 84 self-paced online learning programs as well as live, interactive online workshops through WebEx software. Approximately 18,000 registrations were made for the online learning modules during the period from January 1 to June 30, 2014.

2100 ENVIRONMENTAL MANAGEMENT ASSISTANCE PROGRAM

During the first six months of this year, the Pennsylvania SBDC Environmental Management Assistance Program (EMAP) provided in-depth environmental compliance assistance to 115 small businesses. Statewide, through the toll-free hotline and direct contact, EMAP consultants responded to 160 requests for environmental information and provided 998 hours of in-depth consulting assistance. EMAP consultants were invited to conduct 29 on-site visits at a wide range of businesses, from retail and commercial entities to manufacturers.

EMAP consultants provided environmental compliance assistance with:

- Determining regulatory requirements
- Completion of air quality permit applications
- Development of new and modified air emission tracking systems
- National Emission Standards for Hazardous Air Pollutants (MACT/NESHAP) Area Source applicability reviews and notifications
- Outreach to auto body shops (6H Rule)
- Outreach to dry cleaners & assisting with 2014 compliance calendar
- Storm water compliance and permitting

Other activity during this reporting period included:

- EMAP produced a new brochure for small manufacturers, *Do You Make or Plan to Make Something in Pennsylvania: Environmental Checklist for Small Manufacturers*. The brochure includes a checklist to help small companies that make something better understand potential environmental regulatory issues.
- Five EMAP clients received Pennsylvania Department of Environmental Protection Small Business Advantage Grants. The total amount of grant funding is \$45,260 and the additional owner investment into these energy efficiency and pollution prevention projects in \$173,004, for a total investment into the Pennsylvania economy of \$218,264.
- EMAP was very involved with the planning and execution of the Annual 507 (1990 Clean Air Act Amendments that require each state to establish a Small Business Stationary Source Technical and Environmental Compliance Assistance Program) training held in Washington D.C. in June. The EMAP environmental consultant and co-chair of the Technical Subcommittee and EMAP director of environmental, technology and energy services and co-chair of the sustainability workgroup, were part of the planning committee and organized and moderated sessions at the conference.
- EMAP noticed an uptick in calls from crematories about permitting requirements – particularly eligibility requirements for the general permit. EMAP prepared information on crematory regulatory requirements including a Fact Sheet and information with relevant links on the EMAP website (<http://www.askemap.org/resources/industry-sector-resources/crematories>).

CONCLUSION

So far in 2014, the Pennsylvania SBDC is on-track to continue its record of success in working with small businesses and aspiring entrepreneurs, and will work to finish the year strong by meeting or exceeding its goals.

	GOAL	ACTUAL (as of 6/30/14)
Long-term Clients	1,943	2,078
New Business Starts	467	195
Capital Infusion	\$110,000,000	\$78,609,330