



Ralph S. Northam  
Governor

## COMMONWEALTH of VIRGINIA

R. Brian Ball  
Secretary of Commerce & Trade


Department of Small Business and Supplier Diversity

Tracey G. Wiley  
Director

**To:** The Honorable R. Brian Ball  
Secretary of Commerce and Trade

The Honorable R. Steven Landes

House of Appropriations & Senate Finance Committees

**From:** Tracey G. Wiley, Director   
Virginia Department of Small Business and Supplier Diversity

**Date:** January 30, 2019

**CC:** Angela Navarro, Deputy Secretary of Commerce and Trade  
Laura L. Wilborn, Division of Legislative Automated Systems

**Subject:** Department of Small Business and Supplier Diversity Work Plan: Fourth Quarter

We appreciate the opportunity to share with you the work that has been accomplished in the fourth quarter of the year in relation to our 2018 Agency Work Plan. We are very pleased with the results and look forward to continuing to share our work with you in 2019.

During this quarter, the Department of Small Business and Supplier Diversity collaborated with the Metropolitan Business League (MBL) to host a group of twenty students from Richmond Public Schools to discuss entrepreneurship as a path after graduation. The purpose of this event was to provide tools and resources to bridge the gap between business concept and business formation. The event was a great success and the agency plans to partner with MBL on their upcoming Teens Who Mean Business program set to begin in the first quarter of 2019.

The agency also reached out to the small business community in advance of Small Business Saturday to provide marketing materials that could be used in coordination with the American Express toolkit provided nationally. The business community welcomed the materials allowing them to promote not only their business but also their SWaM certification as a means to attract new patrons.

We provided a handful of testimonials related to our different divisions within the agency to highlight the positive customer feedback we have received in the last quarter of the year with a couple that were worth sharing that had been received earlier. We are very proud of our teams and their commitment to the work we do as well as their support of the small businesses of Virginia, which truly drive our economy.

Thank you and please let us know if you have any questions on items not addressed in this report.

**Department of Small Business and Supplier Diversity  
Agency Work Plan  
January 1-December 31, 2018**

**Overview**

**Mission: Economic Growth and Development of Virginia's Small Businesses**

The mission of the Virginia Department of Small Business and Supplier Diversity (SBSD) is to serve Virginia's small businesses, by enhancing growth opportunities through increased revenue and job creation that raises the standard of living of all Virginians.

**Agency Vision:**

The Virginia Department of Small Business and Supplier Diversity (SBSD), formerly the Department of Business Assistance, was formed to meet the needs of existing and new small businesses. Over the life of the agency, the mission has expanded so that small, woman, and minority-owned businesses are included in this vision. Then and now, the department separates these important functions from the political process and ensure that all Virginia small businesses receive assistance to grow and prosper in the Commonwealth through education, counseling, certification, and access to financing.

**Agency Goals:**

Statewide Goals Advanced by SBSD's Strategic Goals, Objectives and Strategies

- Be a national leader in the preservation and enhancement of our economy.
- Engage and inform citizens to ensure we serve their interests.
- Be recognized as the best-managed state in the nation.
- Ensure that Virginia has a transportation system that is safe, enables easy movement of people and goods, enhances the economy and improves our quality of life.

The goals listed above are statewide goals with many contributors in which SBSD plays a role. The agency is committed to customer service, advocacy for small businesses, and support of other Virginia state agencies. SBSD specific goals do not stand alone, but support the broader goals of the entire Commonwealth.

**Agency Goal I:** Spur economic vitality through strategic investment of resources.

For the Department this means implementing strategies that assist small businesses to be more competitive in a rapidly changing global economy.

**Agency Goal II:** Enhance the positive business climate in Virginia for small businesses as they move through the business life cycle: formation, stabilization, and growth.

For the Department this means providing services designed to assist with the development and growth of small businesses, as they are the economic engine of the Commonwealth.

## Agency's Objectives and Strategies for 2018

### Agency Goal #1:

Spur economic vitality through strategic investment of resources.

### Objective

Utilize agency resources to maximize the creation and retention of jobs within the Commonwealth as well as growth for wealth maximization of our current small business population.

Overall success toward meeting this objective will be assessed through the following measures:

- Number of jobs created and retained by businesses receiving loans from the VSBFA (Current Measure)
- Continuous education and marketing to the financial services industry of the need for "gap" financing for small businesses (Current Measure)
- Enhance the Reporting and Data Outputs to measure the SWaM and DBE impact on the community (i.e. localities, higher education, and state) (Current Measure)
- Total number of jobs created and retained by small business borrowers as a result of VSBFA programs (New Measure)
- Total numbers of jobs created and retained in rural areas for all borrowers (New Measure)
- Total private investment enabled for small business borrowers under all VSBFA programs (New Measure)
- Number of currently certified SWaM and DBE businesses (Current Measure)
- Unit cost of processing certification applications (Current Measure)
- Average number of business days to process a SWaM certification application (Current Measure)
- Number of service disabled veteran businesses currently certified in the SWaM certification program (New Measure)

## Virginia Small Business Financing Authority (VSBFA)

Number of jobs created and retained by businesses receiving loans from the VSBFA

- Staff will provide data quarterly on the amount of jobs created from loans made across all programs of the VSBFA. This is a cumulative goal meaning the total will build each quarter. (Baseline 2,193; Goal 2,500)

Q1. 227

Q2. 218 (YTD 445)

Q3. 16,704 (YTD 17,149)

Q4. 62 (YTD 17,211)

Continuous education and marketing to the financial services industry of the need for “gap” financing for small businesses

- Staff will provide data quarterly on the amount of loans committed annually. This is a cumulative goal meaning the total will build each quarter. **(Baseline 133; Goal 144)**  
Q1. 5  
Q2. 10 (YTD 15)  
Q3. 6 (YTD 21)  
Q4. 38 (YTD 59) \*this measure is capturing number of loans committed not the number of education and marketing efforts conducted by the Agency as the title suggests. This has been changed in the strategic plan and will be updated accordingly in the work plan for 2019.

Enhance the Reporting and Data Outputs to measure the SWaM and DBE impact on the community (i.e. localities, higher education, and state)

- Staff will provide data quarterly on the total of loans and cash reported on fund accounting. **(Baseline \$50,000,000; Goal \$50,250,000)**  
Q1. \$52,860,813  
Q2. \$53,345,452  
Q3. \$53,592,830  
Q4. \$54,221,228

Total number of jobs created and retained by small business borrowers as a result of VSBFA programs

- Staff will provide data quarterly on the number of jobs created and retained by small businesses as a result of VSBFA programs. This is a cumulative goal meaning the total will build each quarter. **(Baseline 900; Goal 1,000)**  
Q1. 227  
Q2. 153 (YTD 380)  
Q3. 51 (YTD 431)  
Q4. 62 (YTD 493) \* this was a new measure but one the Agency deems valuable. We will continue to watch the data to determine if 1,000 is the correct goal going forward but will continue to strive for strong job creation and retention among small business borrowers.

Total numbers of jobs created and retained in rural areas for all borrowers

- Staff will provide data on the numbers of jobs created and retained in rural areas for all borrowers. This is a cumulative goal meaning the total will build each quarter. See appendix. **(New Reporting Metric; Goal 150)**  
Q1. 204  
Q2. 126 (YTD 330)  
Q3. 15 (YTD 345)  
Q4. 19 (YTD 364)

Total private investment enabled for small business borrowers under all VSBFA programs

- Staff will provide data on the total private investment (non-VSBFA) enabled for small business borrowers under all VSBFA programs. This is a cumulative goal meaning the total will build each quarter. **(Baseline \$5,000,000; Goal \$5,250,000)**  
Q1. \$5,283,401  
Q2. \$9,586,132 (YTD \$14,869,533)  
Q3. \$2,679,032 (YTD \$17,548,565)  
Q4. \$985,000 (YTD \$18,533,565)

## SWaM Certification Division (SWaM)

Number of currently certified SWaM and DBE businesses

- Staff will provide data quarterly on the number of currently certified SWaM and DBE businesses. **(Baseline 14,000; Goal 15,000)**  
**Q1. 14,822**  
**Q2. 14,579**  
**Q3. 14,530**  
**Q4. 14,808** \*this measure is constantly fluctuating due to vendors transitioning in and out of the certification program due to meeting current eligibility criteria. The Agency is committed to a robust certified vendor pool, as Virginia's is one of the largest in the nation.

Unit cost of processing certification applications

- Staff will provide data quarterly on the number of certification applications processed as compared to expenditure data. **(Baseline \$200.00; Goal \$195.00)**  
**Q1. \$141.68**  
**Q2. \$133.18**  
**Q3. \$116.90**  
**Q4. \$ 75.02**

Average number of business days to process a certification application

- Staff will provide data quarterly on the average number of business days to process a certification application. **(Baseline 86; Goal 60)**  
**Q1. 81**  
**Q2. 73**  
**Q3. 57**  
**Q4. 50**

Number of service disabled veteran businesses currently certified in the SWaM certification program

- Staff will provide data quarterly on the number of service disabled veteran small businesses certified. **(Baseline 195; Goal 220)**  
**Q1. 207**  
**Q2. 243**  
**Q3. 283**  
**Q4. 308**

### Agency Goal #2:

Enhance the positive business climate in Virginia for small businesses as they move through the business life cycle: formation, stabilization and growth.

### Objective

**To provide services designed to assist with the development and growth of small businesses in the Commonwealth.**

**Overall success toward meeting this objective will be assessed through the following measures:**

- **Number of outreach activities and/or events held and participated in annually (Current Measure)**
- **Percentage of businesses that maintained or experienced growth in revenue as a result of participating in the New Virginia Scaling 4 Growth Development Program (New Measure)**
- **Number of businesses served through Business One Stop (New Measure)**
- **Number of partners worked with annually to support Virginia small businesses (New Measure)**
- **Number of VDOT projects supported through vendor development and technical assistance (New Measure)**

## Business Development and Outreach Services (BDOS)

Number of outreach activities and/or events held and participated in annually.

- Staff will provide data quarterly on the number of outreach events and/or activities held or participated in annually. This is a cumulative goal meaning the total will build each quarter. **(Baseline 439; Goal 500)**  
**Q1. 332**  
**Q2. 400 (YTD 732)**  
**Q3. 351 (YTD 1,083)**  
**Q4. 318 (YTD 1,401)**

Percentage of businesses that maintained or experienced growth in revenue as a result of participating in the New Virginia Scaling 4 Growth Development Program

- Staff will provide annual metric obtained from Interise on cohort revenue maintenance and growth. **(New Reporting Metric; Goal 30%)**  
**Q1. 56%**  
**Q2. N/A**  
**Q3. 83%**  
**Q4. N/A**

Number of businesses served through Business One Stop

- Staff will provide data quarterly on the number of small businesses served through Business One Stop. **(Baseline 2,300; Goal 2,600)**  
**Q1. 883**  
**Q2. 647 (YTD 1,530)**  
**Q3. 629 (YTD 2,159)**  
**Q4. 670 (YTD 2,829)**

Number of partners worked with annually to support Virginia small businesses

- Staff will provide data quarterly on the number of partner organizations worked with to support Virginia Small Businesses. This is a cumulative goal meaning the total will build each quarter. **(Baseline 100; Goal 140)**  
**Q1. 105**  
**Q2. 47 (YTD 152)**  
**Q3. 44 (YTD 196)**  
**Q4. 55 (YTD 251)**

## DBE Technical Assistance and Outreach (DBE Outreach)

Development of ready, willing, and able businesses prepared to support VDOT projects.

- Staff will provide data quarterly on the number of VDOT projects supported through vendor development and technical assistance. **(New Reporting Metric; Goal 10)**

**Q1. 2**

**Q2. 5 (YTD 7)**

**Q3. 3 (YTD 10)**

**Q4. 2 (YTD 12)**

## Audit Compliance and Corrective Action:

The Department of Small Business and Supplier Diversity has had ten audits and performance reviews and VSBFA has had five since FY15. The agency audits/review recommendations are listed below:

DSBSD			
Fiscal Year	Agency	Description	Findings/Recommendations
FY18	APA	Procurement Review and Audit	No findings
FY18	JLARC	Incentive Review of SBJGF	No findings for the agency, recommendation to the GA to look at wage rate
FY18	JLARC	Fiscal Impact Statement Review for SB318	No findings, impact statement for DSBSD was deemed accurate
FY18	VITA	Sensitive Systems Audit	Provide role based security training to appropriate personnel Develop a continuous monitoring program for vulnerabilities Develop IT Security Plans for each application Have users acknowledge policy adherence
FY17	Third Party Vendor	ARMICS review to evaluate agency-wide and transactional internal controls	Update and develop additional agency policies and procedures Address need for additional staff Establish budget tracking for the agency
FY17	OSIG	SWaM Certification Performance Audit (Review Period FY16)	Enhance Reporting of SWaM Compliance Establish the population of agencies required to submit SWaM plan Maintain historical SWaM Vendor Data Perform a certification division compensation study Research the feasibility in instituting a fee structure for certification Update the certification officer training manual
FY17	APA	Payroll Audit (Review Period FY16)	Transmission of data between agency and PSB Improve controls over terminated employees Update and develop additional agency policies and procedures Perform post certification activities
FY17	APA	Internal Controls Audit (Review Period FY16)	Update and develop additional agency policies and procedures ARMICS not in compliance for FY16 Monitor IT contractor performance using VITA form Review user access for internal applications Commonwealth IT Security Audit
FY17	Third Party Vendor	Independent Assessment of VSBFA Audits and Transfers as well as SBIG and SBJGF	Agency should evaluate the capital requirement for SBJGF Agency should market the SBJGF to differentiate from VJIP
FY16	JLARC	Development and Management of State Contracts in Virginia Thirty recommendations provided only 4 pertained to DSBSD	Recommendation #3 - Assist with determining price reasonableness Recommendation #4 - Assist with determining if weighted criterion for SWaM needed adjustment Recommendation #7 - Prioritize small business certification over W/M Recommendation #8 - Send notifications to businesses ahead of expiration
VSBFA			
Fiscal Year	Agency	Description	Findings/Recommendations
FY18	JLARC	Incentive Review of SBIG	Recommendation #7 - Obtain metrics from grant recipients and collect industry codes Recommendation #9 - VSBFA to review credit conditions, adjust programs as needed Recommendation #10 - VSBFA to establish a minimum job requirement for LGP, CC, and SWaM Microloan Recommendation #11 - VSBFA to monitor employment outcomes for LGP, CC, and SWaM Microloan
FY18	APA	VSBFA Federal Grants Audit	Increase policy and procedure creation for Economic Development Federal Loan programs
FY17	APA	Annual Financial Review (Review Period FY16)	No Findings
FY16	APA	Annual Financial Review (Review Period FY15)	No Findings
FY15	APA	Annual Financial Review (Review Period FY14)	Improve controls over financial reporting process Strengthen controls over off-CARS disbursements



**Agency Corrective Action Plan and Timeline listed below:**

<b>DSBSD</b>			
<b>Fiscal Year</b>	<b>Agency</b>	<b>Description</b>	<b>Corrective Action</b>
FY18	APA	Procurement Review and Audit	None
FY18	JLARC	Incentive Review of SBJGF	None
FY18	JLARC	Fiscal Impact Statement Review for SB318	None
FY18	VITA	Sensitive Systems Audit	Complete
			Complete
			Underway
			Complete
FY17	Third Party Vendor	ARMICS review to evaluate agency-wide and transactional internal controls	Complete
			Budget Requests Submitted/No funding
			Complete
FY17	OSIG	SWaM Certification Performance Audit (Review Period FY16)	Complete
			Complete
			Complete
			Complete
			Underway
			Underway
FY17	APA	Payroll Audit (Review Period FY16)	Complete
			Complete
			Complete
			Complete
FY17	APA	Internal Controls Audit (Review Period FY16)	Complete
			Complete
			Complete
			Complete
			Complete
FY17	Third Party Vendor	Independent Assessment of VSBFA Audits and Transfers as well as SBIG and SBJGF	Complete/Legislation was introduced
			Complete
FY16	JLARC	Development and Management of State Contracts in Virginia Thirty recommendations provided only 4 pertained to DSBSD	Complete
			Complete
			Complete
			Complete
<b>VSBFA</b>			
<b>Fiscal Year</b>	<b>Agency</b>	<b>Description</b>	<b>Corrective Action</b>
FY18	JLARC	Incentive Review of SBIG	Underway
			Underway
			Unable to implement/communication sent to JLARC
			Underway
FY18	APA	VSBFA Federal Grants Audit	Underway
FY17	APA	Annual Financial Review (Review Period FY16)	None
FY16	APA	Annual Financial Review (Review Period FY15)	None
FY15	APA	Annual Financial Review (Review Period FY14)	Complete
			Complete

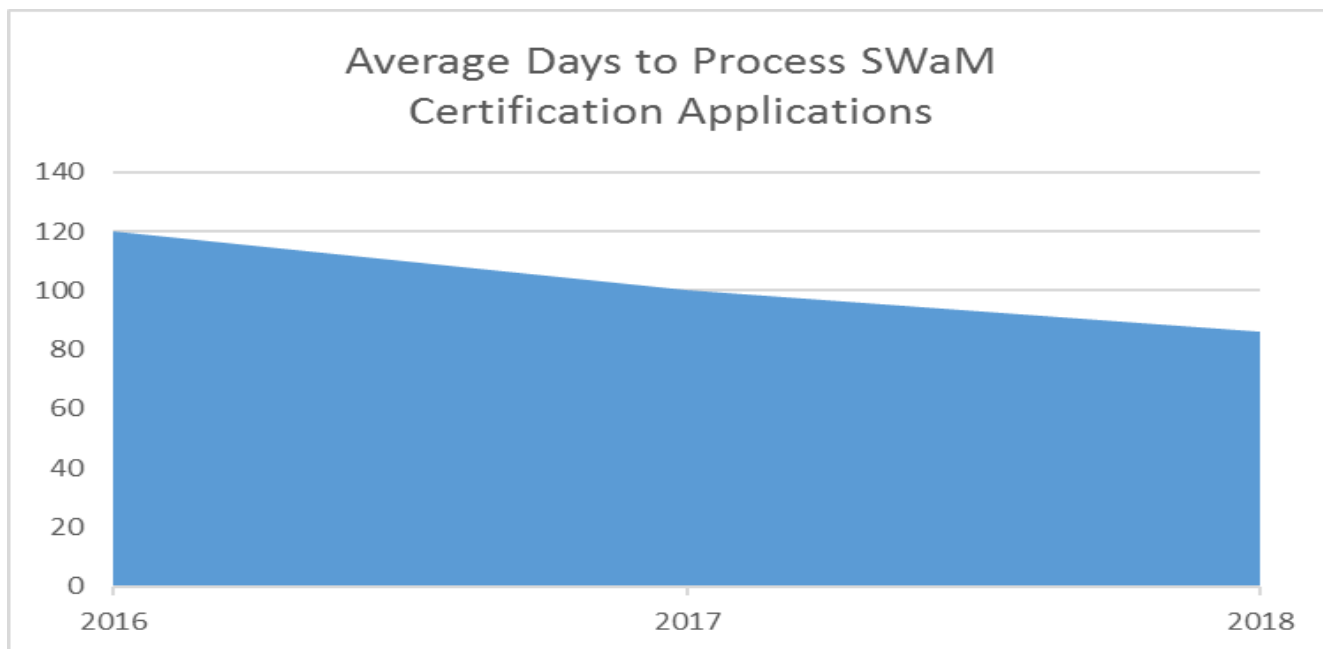
## **Discussion Points:**

The agency is committed to supporting small businesses in creation, growth, and development with a focus on job retention and job creation. In 2016, SBSB initiated two new programs. The New Virginia Scaling 4 Growth initiative was created as a pilot to provide technical and development assistance to small businesses. Its primary goal is to grow capacity and to ensure that small businesses are more competitive. This program is provided at no cost to the businesses selected to participate. Thirty-two businesses were chosen to matriculate through a six-month intensive program designed to bring them to a three-year growth plan that would increase their revenues and encourage job creation. In 2018-2019, the agency is scheduled to graduate another thirty-two students statewide.

Additionally, in 2017 SBSB launched The Contractor's Training program. The three and a half week course is designed to assist small businesses in the construction industry with learning and refining negotiation and estimating skills. This will better enable those businesses to be viable subcontractors. This class has provided foundational training to twenty-four businesses in the last year. The Advanced Class will begin in April of 2018.

In 2018-2019, SBSB will expand offerings of the Basic and Advanced classes by industry clusters i.e. Hampton Roads (Ports, Defense Contracting, Tourism); Northern Virginia (Information Technology, Cyber Security, Big Data, etc.); Southwest Virginia (Agri-business, Healthcare, Retail & Hospitality); and Central Virginia (Transportation and Logistics, Green Technology, Advanced Manufacturing, and Creative & Knowledge Based Systems).

The agency is also committed to streamlining processes and will be evaluating the recertification process as well as the expediting process for SWaM certification to ensure efficiencies are achieved. Processes will be documented by the end of calendar year 2018 to ensure consistency in application and implementation. In FY16, the agency was faced with a backlog of over 2,000 applications and the average processing time for SWaM certification was approximately 120 business days. The agency focused efforts and steadily reduced the average processing time to 86 business days, which is the baseline, used above. With continued monitoring and effort, the agency expects to meet or exceed the established goal of 60 business days. The average number of days to process a certification application in the private sector is 90 business days; we are committed to providing a faster service to our small businesses and at no cost.



The agency launched a new website as well as a new certification portal in 2017 to assist small businesses in accessing program information and automating the certification process. In an effort to continue to provide enhanced services and more robust reporting functionality, the agency is planning an upgrade of the expenditure dashboard application. While currently in the needs requirement phase of the project it is anticipated that the completion of the project will take approximately twelve months. The overhaul of the system will allow for reporting across all certification types and be the primary source of data on small business spend for the Governor’s Office, Secretariats, and individual agencies.

The agency stands ready to support the small businesses of the Commonwealth. There are currently 681,571 businesses in Virginia, of which 97.7 percent are small businesses. Virginia small businesses employed 1.5 million people or 46.9 percent of the private workforce in 2013. Our small businesses are the backbone of our economy.

**Appendix:**

The agency will use the USDA definition of rural, which includes the following localities:

Accomack, Alleghany, Bath, Bland, Brunswick, Buchanan, Buena Vista City, Carroll, Charlotte, Covington City, Cumberland, Danville City, Dickenson, Emporia City, Essex, Franklin City, Galax City, Grayson, Greensville, Halifax, Henry, Highland, King and Queen, King George, Lancaster, Lee, Lexington City, Louisa, Lunenburg, Madison, Martinsville City, Mecklenburg, Middlesex, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Pittsylvania, Prince, Edward, Richmond, Rockbridge, Russell, Shenandoah, Smyth, Southampton, Surry, Tazewell, Westmoreland, Wise, and Wythe.

The following localities have geographic areas within them that have been designated rural as well:

Amherst, Bedford, Campbell, Culpeper, Dinwiddie, Floyd, Franklin, Goochland, Nelson, Pulaski, Rappahannock, Sussex, and Warren.

From: Lihong Ma <[lima@cleverex.com](mailto:lima@cleverex.com)>

Date: Tue, May 29, 2018 at 12:55 PM

Subject: RE: MBE Certification

To: "Thweatt, Calvin" <[calvin.thweatt@sbsd.virginia.gov](mailto:calvin.thweatt@sbsd.virginia.gov)>, Verniece <[verniece.love@sbsd.virginia.gov](mailto:verniece.love@sbsd.virginia.gov)>

Cc: Wendy Liu <[wendv.liu@cleverex.com](mailto:wendv.liu@cleverex.com)>

Good afternoon Mr. Thweatt and Ms. Love,

I am writing to express my sincere appreciation to you and your team for completing our review and issuing the SWaM certificate to us at a lightning speed. My team and I have been totally amazed by your prompt response. Your service has been 500% above and beyond my expectation!!! People normally do not expect great services from government these days unfortunately. But this experience has totally blown me out of the water! I am so proud of you and now even more proud to live in this great state!

You made our day. THANK YOU for your amazing service!!

Cheers,

Lihong

Lihong Ma

President and Systems Architect

[www.cleverex.com](http://www.cleverex.com)

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From Sujwala Puttagunta <[sujwala@gmail.com](mailto:sujwala@gmail.com)>

Date Thu, Aug 23, 2018 at 10:57 AM

Subject: Re: Congratulations! - #692372

To "Jones Olinder" <[olinder.jones@sbsd.virginia.gov](mailto:olinder.jones@sbsd.virginia.gov)>, Verniece Love <[verniece.love@sbsd.virginia.gov](mailto:verniece.love@sbsd.virginia.gov)>, "Jones, Meden" <[meden.jones@sbsd.virginia.gov](mailto:meden.jones@sbsd.virginia.gov)>

Dear Olinder and Meden,

I sincerely appreciate all your efforts and guidance you gave me to get things done on time. Never had such a great experience with any Government agency.

Verniece - You showed great leadership to handle the situation.

I want to write to Governor's office about your dedicated effort and team work and how you helped me.

Please send me email address whom I should address so that my email will receive attention.

Thank you so much,

Kind Regards,  
Sujwala Puttagunta (Su)  
703 342 6560

From: Carolyn Quetsch <carolynquetsch@gmail.com>

Date: Thu, Oct 4, 2018 at 11:08 AM

Subject: Great Customer Service

To: <sbsd@sbsd.virginia.gov>

Cc: Monica Cousins <monica.cousins@sbsd.virginia.gov>, Chris Ley <chris.levi@sbsd.virginia.gov>

Customer Service Team Supervisor,

I just wanted to give a shout out to what a great job your team does. I was especially pleased with the assistance I received from Monica Cousins and Chris Ley. They were extremely knowledgeable and able to help me with all my questions pertaining to our SWaM certification.

I realize how busy you are and having staff take the time to call you back, email, and provide that extra effort is just fantastic. Every government agency should strive to be as efficient and customer focused as your agency. A gentleman named AJ also called me back and was very kind and helpful as well.

Hats off to you for a job well done and just wanted to say thanks. Monica really was super!

Best,

Carolyn Quetsch

RW Services, LLC

From: Jerry Howard <jerry@solarfilmva.com>

Date: Thu, Nov 1, 2018 at 2:39 PM

Subject: Dept of SBSD positive experience

To: Dolan, Kathryn <kathryn.dolan@sbsd.virginia.gov>

Hi Kathy,

Per our discussion this morning I'm emailing to share my amazingly positive experience with Randy Brown, yourself and Rita Ricks over the past six months

Being a SWaM certified business, I was invited to attend a Business Development seminar at VSU last spring (2018). The first thing that grabbed me was that it was all about training VA business owners in growing revenue, but it was FREE! Honestly, at first I was skeptical, but I stepped out on faith and attended with an open mind. The event was chalked full of great speakers and personnel devoted to the betterment of small businesses in VA. Being well-organized, it had a positive energy that kept one from the typical glazed-over feeling that some training seminars often create. It was there that I registered to be contacted about 1 to 1 coaching—once again FREE—conducted by Randy Brown from the Dept of SBSD.

Once we arranged a day and time, he and I connected very well due to his being so approachable, enthusiastic and energetic, all things that keep a tired business owner fully awake! He made navigating the EVA system easy and opened my mind about how valuable the stored information can be to growing my business. It was in that particular conversation that we discovered my goal to "work ON my business" instead of "IN my business." Believe it or not, I used those exact words unprompted by him. He immediately mentioned to me the Scaling 4 Growth program and referred me to the meeting where he introduced us.

Randy has continuously and seemingly tirelessly worked to engage SWaM certified small and micro businesses throughout the region. Not only a wealth of knowledge, but his approachable demeanor and high regard for us is beyond reproach. Thank you for supporting him in the market, because without his guidance my business might be on a whole different path. Cheers!

Let me know if you need anything else, thanks again Kathy!

Warmest Regards,

Jerry

Jerry Howard, MBA, USMC Veteran

General Manager

Solar Film

804-935-7100

From: Farley, Debra <[FarleyD@tncc.edu](mailto:FarleyD@tncc.edu)>  
Sent: Tuesday, November 6, 2018 3:12 PM  
To: Tracey Jeter <[tracey.jeter@sbsd.virginia.gov](mailto:tracey.jeter@sbsd.virginia.gov)>  
Cc: Farley, Debra <[FarleyD@tncc.edu](mailto:FarleyD@tncc.edu)>; mark heede <[mark.heede@sbsd.virginia.gov](mailto:mark.heede@sbsd.virginia.gov)>; Barber, Angela (DSBSD) <[Angela.Barber@sbsd.virginia.gov](mailto:Angela.Barber@sbsd.virginia.gov)>  
<[Angela.Barber@sbsd.virginia.gov](mailto:Angela.Barber@sbsd.virginia.gov)>  
Subject: RE: Upcoming Events

Good afternoon, Ms. Jeter,

This was a great, successful session thanks to Mr. Heede and the other panelist! They were awesome. They shared excellent information with the attendees. One of the other presenters even stated that they had never seen an audience so engaged with lenders...and especially right after lunch!

I always appreciate the SBSBD presenting within the sessions we offer. As you know Angela Barber is a regular. They each fulfill expectations with their presentations. We, HRSBDC, appreciate the partnership and look forward to 2019!

Enjoy the balance of the year.

Thanks,

Debra Hamilton Farley, MM  
Associate Executive Director  
Peninsula Workforce Development Center  
Hampton Roads Small Business Development Center  
600 Butler Farm Road  
Hampton, VA 23666  
(757) 865-3126, FAX: (757) 865-5885  
[farleyd@tncc.edu](mailto:farleyd@tncc.edu)  
[www.hrsbdc.org](http://www.hrsbdc.org)

Certified Business Analyst/VASBDC  
Certified Economic Development Financial Advisor/NDC  
NxLevel and Profit Mastery Certified Instructor  
Licensed GrowthWheel Instructor  
Nav Certified Credit and Lending Specialist



Good Afternoon SBSB Team!!

I want to thank each and everyone of you for your support during the MBL Tour Stop program. Your enthusiasm and hard work definitely showed on the day of the event. This was the first event of this kind offered to the students from RPS. Each student left SBSB more informed on what this thing called entrepreneurship is all about. They definitely know for sure that they don't have to do it alone, with the support provided by your office.

Again, thank you for an amazing Tour Stop. We are looking forward to the next one!

Have a safe and wonderful holiday

## **Metropolitan Business League**

Allison Hunter | Operations [Managerlahunter@thembl.org](mailto:Managerlahunter@thembl.org)

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707 E. Main Street, Suite 1615, Richmond, VA 23219 (Physical)

Phone 804-649-7473

[TheMBL.org](http://TheMBL.org)