A SALUTE TO
MAINE’S SMALL
BUSINESS
U.S. Small Business Administration

2015 MAINE’S SMALL BUSINESS
PERSON OF THE YEAR
Heidi V. Neal

Loyal
Biscuit Co.

“It’s an honor to recognize Heidi Vanorse Neal of Loyal Biscuit Co for receiving SBA’s most prestigious award for Maine, the Small Business Person of the Year Award. In a few short years Heidi has grown her business from one single store to four making a tremendous contribution to each community in which she is located. Her commitment to great customer service and animal welfare is felt by not only her human customers, but by the animals Loyal Biscuit serves as well!”

Marilyn J. Geroux, District Director
U.S. Small Business Administration

FRIDAY, JUNE 5TH, 2015 | ADVERTISING SUPPLEMENT
• BANGOR DAILY NEWS • PORTLAND PRESS HERALD
• SUN JOURNAL • MORNING SENTINEL • KENNEBEC JOURNAL
• TIMES RECORD • JOURNAL TRIBUNE
The 2015 Small Business Administration Awards for Maine were given out on Tuesday, May 5 at the Augusta Country Club in Manchester. Pictured in this photo are winners and SBA staff including Marilyn Geroux, SBA District Director for Maine; Tom Adams, Maine Coast Shellfish; Carl “CB” Smith, Virtual Managed Solutions; Jaimie Logan, Maine Dept. of Economic & Community Development; Seabren Reeves, Bitzy Baby; Kate McAleer, Bixby Bars; Sash Salzberg, Bild Architecture; Evan Carroll, Bild Architecture; Deborah Gustin, Pie Nana, Inc., d/b/a Irish Setter Pub; Stephen Farrar, Done Roving Yarns; Paula Farrar, Done Roving Yarns; and Seth Goodall, SBA Regional Administrator for New England. Seated is Business of the Year winner Heidi Neal, of Loyal Biscuit Co.
Congratulations to Paula and Stephen Farrar
Owners of Done Roving Yarns


We are proud to be your business banking partner.

Camden National Bank
Everyone needs an anchor.
Irish Setter Pub owner wins Woman Owned Business of the Year

BY JODI HERSEY

Seven years ago, Deborah Gustin was facing the possibility of losing her job at the Irish Setter Pub. The owners were looking to sell and Gustin, who was 56 at the time, feared she’d be replaced or her position eliminated when a new set of owners stepped in. So, this gutsy county gal decided to take a leap of faith and buy the Presque Isle restaurant herself.

“I went to work for the Irish Setter Pub as a manager and when I heard they were selling the place, I had people say you should try buying it so I tried and I got it,” explained Gustin. “I can’t actually say I planned on going into business like that but I’ve learned so much more being an owner rather than a server or manager in a restaurant.”

Since taking ownership Gustin, the daughter of a retired chef, has added outdoor seating and more menu items per customers suggestions, which has boosted sales and created more jobs. Those changes along with her day-to-day hands on approach prompted Chris Staples at Katahdin Trust to nominate her for the Small Business Association’s Woman Owned Business of the Year.

“Honestly I thought a little restaurant in northern Maine couldn’t compete with people throughout the state especially with populations that are bigger in Bangor, Portland and the coast,” said Gustin. “It’s an awful thing to say but I thought my banker was just wasting his time.”

Gustin soon realized how wrong she was when she got a call informing her she was this year’s SBA Woman Owned Business of the Year winner.

“I was beyond shocked and am still in awe,” she said. “It’s very humbling.”

Staples, on the other hand, knew Gustin had the makings of a winner and is pleased to see her get the recognition she deserves.

“Deborah assumed ownership during a very difficult economic climate and the business has thrived,” said Staples. “We [at Katahdin Trust] are very proud of Deborah and her achievements which prove that with hard work and determination you can accomplish your dreams.”

Gustin is not only grateful for the award but honored that she has been able to keep folks employed and create new jobs in Aroostook County.

“I’m up to 22 employees now,” said Gustin. “But I wouldn’t have had a job [if I didn’t buy it] and a lot more other people would’ve lost their jobs too. So by buying it, people kept their jobs and I ended hiring an additional eight to ten people because business has improved.”

But Gustin admits she can’t take all the credit for the restaurant’s success.

“I certainly did not do this on my own. I’m smart enough to know I need good people around me. I’ve got God walking in front of me, my husband beside me and my family and community behind me,” she explained.

The Irish Setter Pub, 710 Main St. Presque Isle, 04769. (207) 764-5400, on Facebook.
Versatility is the watchword of Bild Architecture, named Micro-Enterprise of the Year. The Portland-based firm is largely the husband-and-wife team of Evan Carroll and Sasha Salzberg.

Architect Carroll handles the architectural and design work, while Salzberg takes care of public relations, marketing and other business matters. They collaborate on decisions regarding the direction of the firm. The couple shares an office at 17 Chestnut St. with two local developers.

“This is our third shared office space, and we enjoy being around other entrepreneurs and business owners,” Carroll said. “We have had as many as four people on our payroll at a time, and currently it’s just Sasha and I. We have to adjust our size with the workload, which at our small size is based entirely on which projects we’re currently working on.”

The couple founded Bild in 2011. Previously, Carroll worked at another Portland architectural firm, while Salzberg had been doing marketing and business work for a couple of area design companies.

“We are both from Maine and have been very involved in the community in regards to the built environment and issues surrounding it, so our primary mode of getting business has been word of mouth,” Carroll said. “We have also put a focus on design for aging, supportive housing and design for the disabled. This issues surrounding the need for this kind of work are powerful, emotional and meaningful.”

As spelled out on its Web site, Bild has a well-thought-out philosophy: “The role of an architect is to look inward at how spaces shape people’s lives and outward at how the built environment shapes society. Every project – and not just architecture – can benefit the most from comprehensive, inclusive planning in the early stages. At Bild Architecture, we realize that beyond design, we must be willing to consider: analysis of need, examination of feasibility, and how a project may be financed.”

Carroll said that Bild’s projects land in a few categories: “There are a couple of areas that our work seems to fall into: full design services for multi-family housing, permitting services for small business owners, full design services for supportive/elder housing, and front-end feasibility and renderings services for developers. For me, this is a good blend of very local work, and very specialized work.”

A special passion for Bild is life-long design: “Maine is the oldest state in the country, and we also have some of the oldest housing stock,” Carroll explained. “This means that people with declining abilities to take care of themselves are disproportionately in homes that need a significant amount of maintenance. Having experienced the challenging outcomes of this in our own families, we see our understanding and focus on life-long design as a move that is both good for our community and good for business.”

Bild’s involvement with SBA mainly consisted of Carroll taking an SBA class a few years ago to better understand the terms his wife was using. Winning an SBA award was a pleasant surprise.

“We are honored and thrilled,” Carroll concluded. “As a professional services firm, we think of ourselves more as providers than business people. It was an humbling to be at that ceremony with so many great Maine businesses.”

Bild Architecture; PO Box 8235; Portland, Maine 04104; www.bildarchitecture.com; (207) 408-0168
Paula and Stephen Farrar are weaving their way into the homes and hearts of yarn lovers everywhere. As the owners of Done Roving Yarns in Charlotte, the Farrars have found a way to more than double their sales since their business first opened in 2009 which has earned them this year’s Small Business Association’s Home Based Business of the Year award.

“I was extremely surprised,” said Paula. “It was truly an honor.”

The Farrars, who are originally from Washington County, fell in love with an old farmhouse near their home town years ago. When it finally went up for sale, they bought it and added a few sheep to their fold to make their dream house a home.

“From the time she was young she wanted to raise sheep,” said Stephen. “So we have a small maintenance crew, that’s what I call them, that take care of the field.”

And although their own herd is not used to create their yarn, they do make sure almost all the ingredients for their products, including the sheep wool, is home grown.

“We have partnered with local spinning mills in Maine and the fiber we sell is domestic. The sheep graze in this country and all the processing, start to finish, happens in this country. We strive to be a 75% domestic product company and that being said, we could be 100% but we can’t give up silk and bamboo, which are fibers that go into our yarn,” explained Paula.

Done Roving Yarns has proven to not only be a successful home based business in Maine but also a family owned business that extends far beyond just Paula and Stephen.

“My daughter-in-law works with me and has become quite the expert dyer. And I have a niece who comes in after her 40-hour-a-week job and has one line that she keeps on the shelf for us,” said Paula.

Ruth Cash-Smith, the Farrar’s business counselor from Coastal Enterprises Inc., couldn’t wait to nominate them to the Small Business Association.

“They’re just wicked smart people who have a superior U.S. product. They can create new products that nobody has ever heard of and the minute they hit the shelves they fly off,” said Cash-Smith. “If Paula and Stephen had stopped when their first loan application was rejected they wouldn’t be where they are now.”

Done Roving Yarns received double recognition from the SBA when they also received Home Based Business of the Year for all of New England.

“I could see it coming,” said Cash-Smith. “I think they’re stellar examples of what a home based business can achieve. They are creating jobs in Washington County and invest back into the community with their time, talent and money.”

The Farrars are now expanding their business and building a new facility on the property where their new awards will be proudly displayed for all to see.

“They’re going to finally be able to realize their dream of taking their business out of the basement,” said Cash-Smith. “And I know the facility is going to be great because they are great.”

Seafood distribution company
Maine Coast Shellfish named
Exporter of the Year

BY DALE MCGARRIGLE

A lobster-industry veteran’s vision and timing are among the factors that have led to a York company being named Small Business Exporter of the Year.

The seafood-distribution company Maine Coast Shellfish was founded in 2011 by Tom Adams, who has spent three decades in the lobstering industry. He started with a York lobster dealer and became 50 percent owner of that company by age 30, eventually selling his share in 2009.

“I spent two years planning this business,” recalled Adams, 45. “I had a vision of doing more business overseas, especially in the developing Asian market.”

Adams’ plan has worked well for his firm, which is now a $40 million business with 25 full-time employees. Its sales are split 50-50 between domestic and foreign. The vast majority of that lobster, both from Maine and Canada, is shipped live, with only five percent processed. Other products include shellfish such as oysters, mussels, clams and periwinkles.

Adams points to several factors for his firm’s rapid success: “My history in the industry allowed us to hit the ground running. I was able to build the facility that could handle the growth. The team I’ve constructed here has been hugely helpful. Also the demand for lobster has increased worldwide, especially in Asia.”

“Bangor Savings Bank believed that Mr. Adams’ success as an exporter of Maine’s most recognizable product made him an excellent candidate for Exporter of the Year,” said Laura Huddy of Bangor Savings Bank, who nominated Adams for the award. “His efforts have not only created jobs in Maine but have raised the level of awareness of Maine seafood internationally. This is especially impressive given that he formed Maine Coast Shellfish just a few years ago, drawing from decades of his own experience in the lobster industry here in Maine.”

SBA’s involvement from the start with Adams’ company enabled him to get the size loan he needed from Bangor Savings Bank, which enabled him to retrofit an existing industrial facility in York and install holding tanks with a capacity of 150,000 pounds for his new distribution and processing plant.

“Roughly 95 percent of the world’s population lives outside of our borders,” said Marilyn Geroux, SBA district director for Maine. “The fact is that small business exporters, like Maine Coast Shellfish, diversify their customer base and bring global attention to the wonderful things our local businesses are doing.”

Adams said he greatly appreciates the SBA recognition: “We’ve spent a lot of money to increase our markets overseas, to promote our company, our brand and Maine lobsters,” he said.

About seven years ago, an Aroostook County man turned a layoff into an opportunity, with the resultant company named this year’s Veteran-Owned Business of the Year.

In 2006, longtime telecommunications engineer C.B. Smith was working for the Caribou-based, tax software firm ATX. That company was bought early that year by Illinois-based CCH. After about 40 jobs were cut in early 2007, Smith began considering a new venture.

By the time Smith was let go in a second layoff in December of that year, he had developed the concept for Virtual Managed Solutions, hitting the ground running and hiring 27 of his fellow displaced workers within two months.

Why was Smith certain that his plan for VMS, which provides basic and advanced technical support on hardware and software products, would succeed?

“The workforce in Maine has a reputation for their integrity and work ethic,” said Smith, who enlisted in the Air Force right out of high school and served as an Air Traffic Control operator from 1973 to 1977. “I have capitalized on the reputation of the Aroostook County workforce and the skill set developed at our previous place of employment to market our own brand of outsourced customer support services. This seems to be a winning combination for our business.”

VMSUS is located at 52 Sweden St. in Caribou, with 28 employees, although Smith expects that number to rise to 45 in the next few months. Smith described VMSUS as an LLC that provides technology solutions, software support and customer service as an outsourcer to companies across North America.

“We specialize in hospitality services as central reservations for more than 3,300 hotels in the U.S. and Canada,” he explained. “We also excel in direct response calls for a marketing agency that specializes in serving the auto industry.”

According to its Web site, VMSUS’ mission is “to provide complete, unparalleled customer service and technical support, solutions for our customers and their clients. We are based in Northern Maine, where our excellent work ethic, drive for success, and a unique ability to create solutions that are cost-effective and efficient are second to none.”

SBA has long been involved with Smith’s firm: “SBA as a funding/loan source has made it possible for VMSUS to create sustainability, develop and launch marketing plans and reach long-term goals,” he said.

Winning an SBA Award was a shock to Smith.

“I was very surprised and honored by this prestigious award,” he said. “I believe that our clients will have a greater confidence in our abilities and I believe it will also be used as a benefit for us in developing relationships and furthering relationships with other clients that we have. I would like to point out that it is the employees of VMSUS that have made this company successful. I am just the light on the train, showing the way.”

Virtual Managed Solutions; 52 Sweden St., Caribou, ME 04736, (207) 764-1004, http://www.vmsus.com/
2014 was a big year for Kate McAleer, 27, the founder and president of Bixby & Co., the Rockland-based candy business that’s been making craft chocolate bars in Maine since 2013. All those major milestones and big achievements were just some of the things that helped her be named the Maine Small Business Association’s Young Entrepreneur of the Year.

“2014 was a major year for us. We really pivoted and looked for new resources and capital, and everything really had to come together at the right time,” said McAleer, who banks with Mark Foster at the Camden branch of Bangor Savings Bank. “A lot of strategic things happened to put us in a great place for 2015.”

Bixby & Co., the candy business dreamed up by McAleer in 2011, makes premium chocolate bars from all-natural ingredients, wrapped in colorful packaging and sold in stores nationwide, including Whole Food groceries. With varieties including Knockout (bing cherry, chipotle pepper and peanut), Whippersnapper (blueberry, black pepper and walnut) and To The Nines (goji berry, cardamom, pistachio and almond), McAleer makes candy bars that you can eat guilt-free.

The first big milestone in 2014 for McAleer was moving from her former candy-making plant in Belfast to a new, larger plant in Rockland, based in the old O’Hara Ice Plant. She also took part in the Maine Center for Entrepreneurial Development’s (MCED) Top Gun program, which has graduated 60 Maine companies over the course of six years, giving young business leaders new and enhanced skills in areas including marketing, distribution, fundraising and managing employees.

In April 2014, McAleer was awarded a $30,000 grant from Gorham Saving Bank’s annual LaunchPad contest, which each year identifies and rewards a fledgling entrepreneur from Maine. That grant helped McAleer purchase some much-needed new chocolate melting tanks for the plant. Another loan from Whole Foods, with which Bixby has a partnership, allowed her company to purchase a candy-wrapping machine.

“We’re now pre-wrapping all the bars, which is a huge improvement. We originally were hand wrapping every single bar,” said McAleer. “It was a critical step that has allowed us to go forward and expand.”

Bixby Bars are now in 4,000 stores nationwide, including Whole Foods. Locally, however, you can find Bixby Bars in places like the Belfast Co-op, Good Tern Co-op and Archipelago in Rockland, The Juice Cellar in Bangor and other smaller, locally-owned businesses.

“Our place in small stores is just as important as big national chains,” said McAleer. “We’ve had a huge amount of support from the community and we’ve worked many hours to make sure we give back.”

Community partnerships Bixby has fostered include sponsoring the U.S. Coast Guard in Rockland’s annual dinner, sponsoring the Sea Goddess competition at the Lobster Festival, and sponsoring events like the Camden International Film Festival and the annual Trek Across Maine bike race.

In the first few years of her business, McAleer said the most important thing she’s learned is to tap into all the resources around, be it organizations like the SBA or the MCED or other businesses with similar stories, and to not let yourself get in the way of your own success.

“In some ways, you can be your own worst enemy,” said McAleer. “If you believe in yourself and just go for it, that can be the catalyst for a lot of growth.”

Bixby & Co., Sea Street Place, Rockland, ME 04841; bixbyco.com, (207) 691-1778
2015 SBA Financial Services Champion is Jaimie Logan

BY JODI HERSEY

Jaimie Logan first fell in love with Maine at the age of 16. The Michigan native kept coming back again and again until she finally decided to move to Vacationland in 1994 to work for the Boothbay Harbor Chamber of Commerce. Since then, her expertise in both the tourism and hospitality industries has helped numerous Maine businesses thrive.

In 2011, Logan went on to become one of the Governor’s Account Executives in the Department of Economic and Community Development and this year she’s been chosen as the Small Business Association’s Financial Services Champion.

“I’m really tickled to be recognized by the SBA for something I love to do,” said Logan. “It was a surprise and a thrill.”

Logan said her job is all about communication, connection and collaboration. She works to connect businesses in Sagadahoc, Lincoln, Knox, Waldo and Penobscot Counties with all the resources available to them throughout the state.

“I tend to refer to myself as a pollinator. I connect businesses with resources. I connect businesses with each other and resources with other resources,” Logan explained. “It’s a fascinating market and interesting work. And you meet the neatest, most wonderful people who are working their tails off to start, grow or relocate a business in Maine.”

One business that stands out in Logan’s mind is Bixby & Co. in Rockland. Logan was able to assist owner, Kate McAleer, with financing for her chocolate bar business.

“I worked with Kate, a young entrepreneur, and her team on accessing information for the tax incentive program available to her company as well as a variety of resources in other areas of her business development,” she explained.

Logan and her colleagues pride themselves in learning the ins and outs of each and every business they work with.

“What we do is meet with the business owners one on one and find out what their needs are, what their concerns are and then take them to the resources to get them where they want to go or meet those needs,” said Logan. “Financing is usually at the top of the list for most businesses, whether you’re starting up or expanding. And once you get talking to them you find out it’s not just financing they need, but licensing or marketing assistance or business planning. It’s usually not just one connection that gets made. It’s often a series of connections we’re making.”

Logan said even though winning this year’s SBA Financial Services Champion award is the highlight of her career, she wishes it could’ve been a team award.

“Each member of the governors account executive team does what I do. We work hand in hand, all the time because there are many businesses that have locations in more than one county or region. It truly is a team effort and it’s a wonderful feeling when you know you’re making a difference to help businesses grow.”

We’re #1

Find out why Androscoggin Bank is the top lender for SBA 504 loans* in Maine at androscogginbank.com.

*As ranked in dollars lent and units by the Small Business Administration for FY 2014.

To find smarter solutions for your business needs, contact Dave Eldridge, SVP and Commercial Lending Manager at 207-376-3626 • deldridge@androscogginbank.com.

1.800.966.9172 • androscogginbank.com

Running a business is better without fees.

Just a $1,500 minimum daily balance to avoid a monthly maintenance fee.

Stop by one of our convenient locations, call 1-888-751-9000 or visit tdbank.com/checking

Androscoggin Smarter Banking

America’s Most Convenient Bank®

Member FDIC TD Bank, N.A.
When Heidi Neal and her husband, Joel, first bought The Loyal Biscuit in 2010, they had no idea the amount of success they were about to achieve within the next five years.

The pet supply store had previously been named Retailer of the Year, Best Maine Pet Store and Best of the Best by publications including Pet Product News International, PetAge Magazine, Downeast Dog News and VillageSoup.

Heidi Neal, co-owner of The Loyal Biscuit, this year was awarded the 2015 Small Business Person of the Year Award by the Small Business Administration. Though it may seem like just another award to add to the growing stack of recognitions, Neal feels this award has special meaning.

“All of the awards hold a special place in my heart,” Neal explained. “This particular award is outside of our industry, representative of all small businesses. For me, that takes it up another level.”

Since Neal purchased the store, there has been tremendous growth. There are now four different locations in Rockland, Camden, Belfast and Waterville, each offering the same mix of all-natural pet food, toys, treats,
supplies and other dog and cat necessities, as well as a self-
serve dog wash. Neal’s success can be owed to both passion
and loyalty.

“If you have a passion for what you do, your customers
will see it and they will become loyal, trusting advocates for
you and your brand,” Neal said. “They are going to help
spread the word and share with their friends why they shop
at your store. They want to become part of that passion.”

The store prides itself in its loyalty to customers. Neal and
her staff do not believe in selling a product just for profit.
They are strict believers in selling safe and healthy products
that will keep their customers coming back. The research has
already been done so the customers can trust that they are
buying products free of dangerous chemicals or preservatives.

“That’s something that sets us apart. I’m not going to
sell something just to sell it,” Neal said. “I’m going to
sell something because it has a purpose, it makes sense
and it’s healthy.”

Over the last four years, The Loyal Biscuit has donated
over $40,000 in cash and product to local animal
organizations and shelters. They have partnered with
numerous shelters and rescue organizations to help rescue
animals find loving homes.

Giving back to the community is no new endeavor for
Neal. She has been volunteering since she was 14 years old.
Her parents raised her to be a hard worker and
conscientious person who wants to give back.

Along with her parents, Neal thanks her husband, Joel
Neal, for being a big part of why she is where she is today.
“He is the one I go to when things are great and he is also
the one I go to when I have my little breakdowns.” Neal
admits. “He gets me back on track, keeps me going and is
always pushing me to do better.”

Apart from her family, she thanks the staff of The Loyal
Biscuit for playing a crucial role in the company’s
success. The employees have an eagerness to learn and
research the products that they sell. They share their
boss’ passion for the company. Since Neal is only human
and cannot be in every store every single day, the
employees’ responsibilities increase.

“I can’t say enough about how fantastic our staff is,”
Neal said. “I am so lucky to have the group of people that I
have. We are so fortunate that we’ve hired people who love
their jobs and love helping people.”

David Hill of Maine Small Business Development
Centers nominated Neal for this prestigious award. Hill
believes the award is based on a business owner’s effort,
success creating jobs and success building a business in a
community. Heidi Neil fits the bill.

Owning a small business is no easy task.

“It involves a lot of sacrifice, not only by the owner, but
by the whole family,” Hill said. “They stand behind the
owner, put up with the long hours and even the lack of
income at the beginning.”

“I’ve worked with Heidi for several years,” added Hill. “I
was impressed by her natural ability to move forward,
solve problems and make big things happen.”

The Loyal Biscuit Company; four locations in Belfast,
Camden, Rockland and Waterville; loyalbiscuit.com.

Congratulations to all of the
Maine Small Business Administration
Award Winners!

It’s not just business. It’s personal.
We have been working hand-in-hand with small businesses ever since we
were one. When you work with us, you’ll see what makes us, well, us.

So call 1.877.Bangor1, stop by, or visit www.bangor.com and ask us about
our small business loans and other solutions that can help your business grow!