

DEMYSTIFYING ACCESS CAPITAL



Friday, September 13, 2024

8:00 AM - 12:00 PM

Flagler Center | 201 SW Flagler Ave. | Stuart | FL | 34994

FEATURED SPEAKERS



Keith Costello
*Chair-Elect, Florida Bankers
Association and CEO
Locality Bank*



Katherine Culhane
*Associate Director
Small Business Development
Center at Indian River State College*



Robert J. Harvey
*President & Executive Director
Florida Opportunity Fund and Florida
Development Finance Corp.*



Pamela Stewart
*President
Black Business Investment Corp.,
and Pathways Capital Funding, Inc.*



Michael Wiener
*Bond Counsel
Martin County Industrial
Development Authority and
Partner, Holland & Knight LLP*



Bill West
*West Advisory and
BDB Consultant*

Message from the BDB Board President

Every business is unique and different, and the same can be said for its needs—except for pretty much one: capital. Every business can benefit from better access to capital. The Business Development Board of Martin County listens closely to local business leaders. Thanks to our Pulse visits—in which we visit with various CEOs, entrepreneurs, and innovators—we learn insights that inform the content addressed in our educational forums. For example, this workshop on access to capital is offered in direct response to such outreach.

Our curated list of esteemed local and state speakers will address funding opportunities ideal for everything from small startups to established multi-million undertakings. The means of obtaining capital span the spectrum. They're diverse and adaptable to every type of business and circumstance. Still, most remain vaguely understood and imposing to approach. That's why the workshop is intentionally structured to enlighten attendees on everything from micro and small business loans, lending economic tools, and alternative funding sources.

As an attendee, I hope you will also gain tips on attracting and closing private investors, preparing compelling grant funding requests, and even fortifying the company's business plan to ensure that requests for capital correspond with its critical service areas and address its core priorities. Fortunately, Martin County is home to institutions and individuals willing and able to assist local businesses. Sometimes, it comes down to knowing who and what to ask—and there's no better place to get the answers to these questions than at the Demystifying Access to Capital Workshop.

I want to thank each of our esteemed speakers for traveling to assist local companies, from start-ups to long-established businesses. I also want to thank those intrepid entrepreneurs and business owners for attending today and calling Martin County your business home.



Susan Rabinowitz, BDB President and Bank of America Market President

The Professional Team

Dan Hudson, *Interim Executive Director*
dhudson@bdbmc.org | 772.221.1380

William T. Corbin, CECd, *Incoming Executive Director (September 16, 2024)*
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Inez van Ravenzwaaij,
Programs and Partnerships
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Janine Khan, *Administration*
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UNITED IN ECONOMIC LEADERSHIP

2023/2024 BDB Board of Directors

- Susan Rabinowitz, *Bank of America – President of the Board*
- Eric Kiehn, *C&W Technologies – Past President**
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- Eric Kiehn, *C&W Technologies**
- Sean Reed, *City Of Stuart Commissioner**
- Ron Rose, *Jensen Beach Chamber of Commerce**
- Michael Schemel, *Indian River State College**
- William "David" Snyder, *Evergreen Private Care*
- Tyson Waters, *Fox McCluskey*
- Ed Weinberg, *EW Consultants, Inc.**

**Appointed positions*

- Harold Jenkins, *Commissioner, Martin County Board of Commissioners – Liaison*
- Ken Norman, *McCarthy, Summers, Wood, Norman, Melby & Schultz, PA. – Counsel*

PROGRAM

8:00 am	Continental breakfast and networking
8:30 am	Program starts <ul style="list-style-type: none">• Pledge of Allegiance• Welcome remarks, Bill West
8:40 am	Florida Opportunity Fund and the Florida Development Finance Corp. <ul style="list-style-type: none">• Robert J. Harvey, President & Executive Director
9:05 am	Black Business Investment Corp., and Pathways Capital Funding, Inc. <ul style="list-style-type: none">• Pamela Stewart, President
9:30 am	Small Business Development Center <ul style="list-style-type: none">• Katherine Culhane, Associate Director
9:55 am	Questions
10:05 am	Break
10:15 am	Industrial Development Authority <ul style="list-style-type: none">• Michael Wiener, Bond Counsel
10:40 am	Commerical Banking Opportunities <ul style="list-style-type: none">• Keith Costello, Florida Bankers Association, Chair-elect
11:05 am	Questions
11:15 am	Closing remarks



About the Martin County Industrial Development Authority

When high interest rates and volatile economic conditions threaten to leave a viable project stalled on the sidelines, the MCIDA can move a project from the starting line to the finish line. Empowered to offer low-interest, tax-exempt loans to qualified projects, this specialized funding option is available exclusively through the BDB and the attendant MCIDA board.

Created in 1981, MCIDA assists in financing and refinancing projects by issuing tax-exempt bonds for qualified private projects with public uses and benefits. Examples include social service centers, retirement housing (if registered as 501(c)3), educational, manufacturing, tourism, water and sewer, and solid-waste disposal facilities.

Revenues derived from the projects go toward paying the principal and interest on the bonds, shielding the county from liability for any debt incurred.

Put the MCIDA to work for you and ensure your project succeeds no matter the economic headwinds. More information about the MCIDA at www.bdbmc.org/aboutus/ida-overview or scan this QR Code.

MARTIN **2024** COUNTY BUSINESS AWARDS



CELEBRATING ECONOMIC EXCELLENCE

FRIDAY, DEC. 13, 2024
11:30 A.M. - 1 P.M.

Hutchinson Shores Resort and Spa
3793 NE OCEAN BLVD.
JENSEN BEACH, FL 34997

Presented by

BANK OF AMERICA 

Tickets for this event may only be available through sponsorships. Please contact Inez van Ravenzwaaij at 772-872-2660 or inez@bdbmc.org or visit www.bdbmc.org/events to learn more about this event and secure your sponsorship.

BDB Investors



- Colliers
- MidFlorida Credit Union
- Industrial Development Authority of Martin County
- Marine Industry of the Treasure Coast

- Express Employment Professionals
- First Citizens Bank
- Growth Squad
- Manpower of South Florida
- South Florida District Export Council
- SouthState Bank
- West Advisory