



presented by **M&T Bank**
Understanding what's important®

Business Development Workshops

A free series of workshops are being offered for city businesses and entrants in the 2026 Binghamton Business Plan Competition. Topics include Business Financing, Marketing Plan & Strategies, Entrepreneurship Mindset, Legal Structure & Organization and, Pitching Your Business.

Monday - Wednesday, March 23 - 25, 5:00 - 6:00 pm

Monday, March 23rd:

5:00 - 5:30 **Business Financing**

Merlin Joseph, VP Branch Manager, Key Bank, Binghamton West Side Branch

Business Financial Analysis; Sources & Uses of Funds; Projected Income Statements; Projected Cash Flow Statement & Balance Sheet; Significant assumptions (realistic, measurable); Break-Even Analysis

5:30 - 6:00 **Entrepreneurship Mindset**

Ewelina Zajac-Holdrege, Owner, Idea Kraft

With any business endeavor, vision, motivation and discipline are key to a successful undertaking. Not only did Ewelina Zajac-Holdrege win the 2014 BLDC Business Plan Competition, she started a successful website development, packaging design, and digital marketing agency and was recognized as a 2021 Entrepreneur of the Year by New York State's Entrepreneurial Assistance Centers.

Tuesday, March 24th:

5:00 - 5:30 **Marketing Plan & Strategies**

Gladys Brangman, Adjunct Instructor, SUNY Broome Entrepreneurial Assistance Center

Competitors; Niche; Competitive Advantages; Market Strategy; Marketing Plan and Budget

5:30 - 6:00 **Visualize Your Business**

Christopher McIlveen, Esq., Coughlin & Gerhart, LLP

Location and Associated Expenses; Organization and Management; Legal structure; Professional Resources; Management

Wednesday, March 25th:

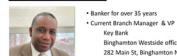
5:00 - 5:30 **Pitching Your Business**

Jacob Kumpon, KLAW Industries
Laura Whitmore, Strategic Test Prep
Ayissi Nyemba, Emkao Foods

Three past winners talk about what it takes to win: Elevator Speech to Full Presentation; Power Point; Social Media; How to Win the Business Plan Competition and Persuade Investors



About Merlin



• Banker for over 35 years
• Current Branch Manager & VP
New York
Binghamton Westside office
382 Main St, Binghamton NY 13905

Marketing

The Five Cs of Credit

- 1. Character
- 2. Capacity
- 3. Capital
- 4. Collateral
- 5. Conditions



For more information on the 2026 competition or to register for the workshop, please visit, <https://www.binghamton-ny.gov/government/departments/economic-development/2026-business-plan-competition>, or contact the Binghamton Economic Development Office at (607) 772-7161, ecodev@cityofbinghamton.gov.

The Entrepreneurial Assistance Center, located at SUNY Broome, is made possible by a grant from Empire State Development to the Broome Enterprise Triad - SUNY Broome, Broome-Tioga Workforce New York and the Broome County Urban League. The program is sponsored by the BLDC and the City of Binghamton.

Speakers: Business Development Workshops



Merlin Joseph is Branch Manager & VP with Key Bank at the Binghamton Westside office and has been in banking for over 30 years. He graduated from SUNY-Stony Brook with a BA in Economics and French literature. He worked as a Registered Representative for First Investors; then John Hancock as an insurance agent life, fire and casualty. He worked for HSBC Bank for 22 years and remained with branch bank operations through ownership transitions from HSBC to First Niagara Bank and now Key Bank in 2016. As part of his duties he works to help small business owners to grow their businesses profitably.



Ewelina Zajac-Holdrege is the founder of Idea Kraft (2014 Binghamton Business Plan Competition winner), a Binghamton, NY based creative agency that builds award-winning brands and websites. From start-ups and non-profits to global Fortune 500 companies, Idea Kraft helps businesses grow by building smart brands and creating exceptional digital experiences. The company specializes in working with clients from non-profit, B2B and manufacturing industries. Ewelina's award-winning design work has been recognized by many influential design organizations and major publications. In 2021, Ewelina was awarded 2021 Entrepreneur of the Year by New York State's Entrepreneurial Assistance Centers.



Gladys Brangman is an Adjunct Instructor, SUNY Broome Community College's Entrepreneurial Assistance Center and brings experience from operating Business Leaders of Colors (BLOC). BLOC offers business and financial training, marketing and networking opportunities. Originally from Albany, New York, Gladys received a BA in Communications from SUNY Cortland and a Master's degree in Conflict Resolution and Reconciliation from Abilene Christian University. She is a native of Ithaca, NY and enjoys teaching dance.



Christopher McIlveen, Esq. joined Coughlin & Gerhart, LLP in 2022. His practice is concentrated in business, banking, municipal and public law, he is licensed in New York and North Carolina. Mr. McIlveen began his career as a summer law clerk for a commercial real estate litigation firm in London, UK, a summer law clerk for a firm in Syracuse, NY, and a student attorney for Syracuse University's Transactional Law Clinic, where he assisted small businesses and non-profit organizations in a variety of matters, including formations, contract reviews, and dissolutions. Christopher earned his Bachelor of Arts degrees in History and Political Science from the University of North Carolina at Chapel Hill, his Juris Doctor degree from Syracuse University College of Law, cum laude, and his Master of Laws with concentration in Transactional and Corporate Law from Emory University School of Law.



Jacob Kumpon was the winner of the 2021 BLDC Business Plan Competition and is co-founder and COO of KLAW Industries, which turns landfilled glass into a cement replacement for concrete called Pantheon™. Founded in 2019, KLAW Industries won the 2021 Binghamton Business Plan Competition and purchased a production facility on Binghamton's East Side. Jacob has used business plan competitions and grants to raise over \$3.7 million in non-dilutive funding including grants with the EPA, Department of Energy, and New York State. He grew up in Chenango Forks, is a SUNY Broome Alumni, and holds a B.S. degree in Mechanical Engineering from Binghamton University.



Laura Whitmore, winner of the 2022 BLDC Business Plan Competition, is the founder and CEO of Strategic Test Prep, a remote education company focused on SAT preparation. In just three years, Laura scaled Strategic Test Prep from a small tutoring operation into a seven-figure business generating over \$1.5 million in revenue without outside funding. She did this by systemizing her services, expanding nationally through remote delivery, and developing multiple revenue streams across tutoring, classes, and digital products. She now focuses on scaling operations, building teams, and helping other entrepreneurs think strategically about turning expertise into a sustainable business.



Ayissi Nyemba, winner of the 2025 BLDC Business Plan Competition owns and operates Emkao Foods, a chocolatier located in Vancouver, Canada that is opening a US operation on Binghamton's East Side. Ms. Nyemba was an entrant in the 2024, 2025 Grow-NY® Food & Agriculture Startup Competition and learned about the Koffman Incubator's Soft Landing New York program which encourages foreign entrepreneurs to grow businesses in the Central Southern Tier. Emkao is an importer, manufacturer, and supplier of premium cocoa ingredients that specializes in high-quality, organic cocoa products sourced directly from smallholder farmers in Cameroon. Emkao's cocoa is a unique blend of 60% Criollo and 40% Trinitario beans that ensures superior taste and quality that appeals to institutional food service clients and consumers alike.

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For more information, please visit <https://www.binghamton-ny.gov/government/departments/economic-development/2026-business-plan-competition>