Welcome!

• This session is being recorded.
• Put your questions in the 'Chat'.
• Only the panelists’ cameras and microphones will be on.
• We will ask you to take a poll near the end of the session. Please respond!
Introductions
Your Panelists

- Kathleen Padilla
- Deatrice Isaac
- Arthur Gimenez
Philadelphia International Airport
Office of Business Diversity

Nonstop PHL
Kathleen Padilla

- Philadelphia International Airport
  *Deputy Director of Aviation; Diversity and Inclusion*

- Current responsibilities at PHL
  - Federal Business Diversity Programs City-wide
    - Certification
    - Goal Setting
    - Monitoring
    - Outreach and Capacity Building
  - DBE Small Business Element
  - PHL's Accessibility and Access Programs
  - Language Access Program within the Division of Aviation
  - Title VI Non-discrimination in Transportation
Success Tips

• Be comprehensive about diversity certifications
• Get to know NAICS codes
• Check yourself out
• Do your homework on the airport
• Have a one-page capability statement
Diversity Certifications

• Diversity can be a ‘nice to have’ and a ‘need to have’
  – For large and small firms
  – Most Airport solicitations contain a business diversity goal
• At the Airport, there are several certifications that may apply
  – MBE/WBE/DsBE
  – DBE
  – LBE
• PHL has a presentation on understanding certifications on its website at https://www.phl.org/2021BOF
• Certification is not automatically reciprocal
  – Between agencies
  – Between states/localities
• It is typically too late to ‘get’ certified when an opportunity arises
  – Start now if you qualify
  – Ask to see any potential partner’s certification early in the process
NAICS Codes

• North American Industrial Classification System Codes
• Used for diversity certifications and for opportunity searches
• Diverse businesses must have the correct NAICS codes to be used on a project with a goal
  – Make sure you are comprehensive in your approach
• Sample of typical NAICS Codes used at airports:

https://www.census.gov/naics/
Sample of DBE NAICS Codes Used at Airport

<table>
<thead>
<tr>
<th>NAICS Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>236220</td>
<td>Commercial and Institutional Building Construction</td>
</tr>
<tr>
<td>237110</td>
<td>Water and Sewer Line and Related Structures Construction</td>
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<tr>
<td>237130</td>
<td>Power and Communication Line and Related Structures Construction</td>
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<tr>
<td>237310</td>
<td>Highway, Street, and Bridge Construction</td>
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<tr>
<td>237990</td>
<td>Other Heavy and Civil Engineering Construction</td>
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<tr>
<td>238110</td>
<td>Poured Concrete Foundation and Structure Contractors</td>
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<td>238120</td>
<td>Structural Steel and Precast Concrete Contractors</td>
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<tr>
<td>238140</td>
<td>Masonry Contractors</td>
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<td>238190</td>
<td>Other Foundation, Structure, and Building Exterior Contractors</td>
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<tr>
<td>238210</td>
<td>Electrical Contractors and Other Wiring Installation Contractors</td>
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<td>238320</td>
<td>Painting and Wall Covering Contractors</td>
</tr>
<tr>
<td>238910</td>
<td>Site Preparation Contractors</td>
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<tr>
<td>238990</td>
<td>All Other Specialty Trade Contractors</td>
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<tr>
<td>324121</td>
<td>Asphalt Paving Mixture and Block Manufacturing</td>
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<tr>
<td>326122</td>
<td>Plastics Pipe and Pipe Fitting Manufacturing</td>
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<tr>
<td>327310</td>
<td>Cement Manufacturing</td>
</tr>
<tr>
<td>327320</td>
<td>Ready-Mix Concrete Manufacturing</td>
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<tr>
<td>327331</td>
<td>Concrete Block and Brick Manufacturing</td>
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<tr>
<td>327332</td>
<td>Concrete Pipe Manufacturing</td>
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<tr>
<td>327390</td>
<td>Other Concrete Product Manufacturing</td>
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<tr>
<td>423320</td>
<td>Brick, Stone, and Related Construction Material Merchant Wholesalers</td>
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<tr>
<td>423610</td>
<td>Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers</td>
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<tr>
<td>423390</td>
<td>Other Construction Material Merchant Wholesalers</td>
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<tr>
<td>424720</td>
<td>Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)</td>
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<tr>
<td>444190</td>
<td>Other Building Material Dealers</td>
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<tr>
<td>541310</td>
<td>Architectural Services</td>
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<td>541320</td>
<td>Landscape Architectural Services</td>
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<td>Engineering Services</td>
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<td>Drafting Services</td>
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<td>541360</td>
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<td>541370</td>
<td>Surveying and Mapping (except Geophysical) Services</td>
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<td>541620</td>
<td>Environmental Consulting Services</td>
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<tr>
<td>541690</td>
<td>Other Scientific and Technical Consulting Services</td>
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<tr>
<td>561410</td>
<td>Document Preparation Services</td>
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# Sample of ACDBE NAICS Codes Used at Airport

<table>
<thead>
<tr>
<th>NAICS Code</th>
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<tbody>
<tr>
<td>423120</td>
<td>Motor Vehicle Supplies and New Parts Merchant Wholesalers</td>
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<td>423850</td>
<td>Service Establishment Equipment and Supplies Merchant Wholesalers</td>
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<td>Other Building Finishing Contractors</td>
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<td>Hardware Manufacturing</td>
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<td>488410</td>
<td>Motor Vehicle Towing</td>
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<td>524210</td>
<td>Insurance Agencies and Brokerages</td>
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<td>561622</td>
<td>Locksmiths</td>
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<td>811490</td>
<td>Other Personal and Household Goods Repair/Maintenance</td>
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<td>Janitorial Services</td>
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<td>811111</td>
<td>General Automotive Repair</td>
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<td>Stationery and Office Supplies Merchant Wholesalers</td>
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<td>New Car Dealers</td>
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<td>Tire Dealers</td>
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<td>811121</td>
<td>Automotive Body, Paint, and Interior Repair and Maintenance</td>
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<td>811122</td>
<td>Automotive Glass Replacement Shops</td>
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<td>811191</td>
<td>Automotive Oil Change and Lubrication Shops</td>
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<td>524126</td>
<td>Direct Property and Casualty Insurance</td>
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<td>447110</td>
<td>Gasoline Stations</td>
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<thead>
<tr>
<th>NAICS Codes</th>
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<tr>
<td>446130</td>
<td>Optical Goods Stores</td>
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<tr>
<td>448120</td>
<td>Clothing and Accessories</td>
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<td>448140</td>
<td>Family Clothing Stores</td>
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<td>448210</td>
<td>Shoe Stores</td>
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<tr>
<td>448310</td>
<td>Jewelry Stores</td>
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<tr>
<td>448320</td>
<td>Luggage and Leather Good Stores</td>
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<td>453220</td>
<td>Miscellaneous Store Retailers</td>
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<tr>
<td>517210</td>
<td>Telecommunications Resellers</td>
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<tr>
<td>531312</td>
<td>Nonresidential Property Managers</td>
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<tr>
<td>541611</td>
<td>Admin. Mgmt. and General Management</td>
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<tr>
<td>451211</td>
<td>Book Stores</td>
</tr>
<tr>
<td>451212</td>
<td>Magazines / News Stands</td>
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<tr>
<td>541850</td>
<td>Advertising</td>
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<td>515210</td>
<td>Cable Television</td>
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<td>722110</td>
<td>Hotels</td>
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<tr>
<td>722120</td>
<td>Mobile Food Services</td>
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<td>811491</td>
<td>Automotive Oil Change and Lubrication Shops</td>
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<td>811492</td>
<td>Nonstore Retailers</td>
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<td>517911</td>
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<td>812199</td>
<td>Spa Services</td>
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<td>Personal and Laundry Services</td>
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<td>466120</td>
<td>Health and Personal Care Stores</td>
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<td>443142</td>
<td>Electronics Stores</td>
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<tr>
<td>523130</td>
<td>Commodity Contracts</td>
</tr>
</tbody>
</table>
Check Yourself Out

• If you are a diverse firm, ensure that the following is up-to-date in directories
  – Address
  – Emails
  – Contact personnel
  – Types of work performed
• Dun & Bradstreet
• Business social media
  – Website
  – LinkedIn
• Do your homework on the airport
Do Your Homework on the Airport

• Understand how the airport is funded
  – This is what funds contract opportunities

• PHL’s major sources of funding include:
  – Concessions revenue
  – Airline fees
  – Federal Aviation Administration grants
    • Airport Improvement Program
      o Check out the latest Infrastructure Bill
      o CARES Act and other COVID-19 relief funding
    • Voluntary Airport Low Emissions (VALE) program

• With funding, comes requirements such as
  – Diversity
  – Accessibility
Philadelphia International Airport
Purchasing Administration Unit
Deatrice Isaac

- Philadelphia International Airport
  *Deputy of Airport Procurement*

- Started with the City in 1988; began working in the City's central Procurement Department in 1993; came to the Airport in 2013

- Current responsibilities at PHL
  - Manage a team of 12 people who are responsible for services, supplies, equipment and professional services procurements
  - The Airport is the only city agency that manages their own procurement and contracting functions in-house.
Success Tips

• Understand what the airport buys
• Understand what the airport values
• Certification is not registration
• Have a capability statement
• Research previous city contracts now - before you bid/propose on one
Understand What the Airport Buys

• The Airport is a division of the City of Philadelphia
  – Familiar yourself with opportunity websites
    o ContractsHub: Comprehensive opportunities across all city departments
      • https://contracts.phila.gov/#/
    o EContractPhilly: Professional Services
      • https://philawx.phila.gov/econtract/
    o PHLContracts: Service, Supply, Equipment; Public Works (construction)
      • https://www.phlcontracts.phila.gov/bso/

• When searching City websites, the Airport is under the Commerce Department
  – Division of Aviation
Understand What the Airport Values

- Diversity, Equity, and Inclusion
- Sustainability
- Mentorship
- Innovation and creativity
- Attention to detail
- Professionalism
Certification is Not Registration

• Kathy discussed certification for M/W/DsBE/DBE
• Vendor registration gets you access to opportunities and portals to upload bids/proposals
• Do both everywhere you want to do businesses
Have a Capability Statement

• If you are a diverse firm, that is just one thing you bring to the table
• Have a one-page document that:
  – Gives a history and overview of your firm
  – Notes key personnel
  – Highlights key clients or talents
  – Is verifiable
  – Provides accurate contact information
• Update it when things change
• It can be your introduction and/or something to leave with a prospect
• Be brief so it gets read
Do Your Homework on Airport Contracts

- Previous contracts are available
- Read them before you submit a bid/proposal
- Focus on items such as:
  - Diversity or local business goals
  - Payment terms
  - Security requirements
  - Insurance and/or bonding requirements
  - Campaign contribution reporting

*Introduce Arthur*
Arthur Gimenez
Philadelphia Industrial Development Corporation (PIDC)
Arthur Gimenez

- PIDC, Director on Business Lending Team
- 5 years at PIDC, was previously at The Enterprise Center
- Connects small businesses and non-profits to PIDC and the City of Philadelphia's resources
- Sourced over $5 million of business loans for small businesses
- Board member of Maternity Care Coalition and Asian American Chamber
PIDC Supports Growing Businesses

Since 2012:
- 482+ loans
- $142m to growing businesses
- 96% located in the city's zip codes

55% of business loans
- For women- & minority + disabled owned businesses

More than 7k jobs created & retained
- 60% increased credit score
- 50% increased net income
PIDC Supports Growing Businesses

Typical Borrower Company 2012-2019

- Revenue: $564k
- Employees: 12
- Credit Score: 649 or lower

Don Pedro Meats & Market
Tactile Group
Chabaa Thai
Replica Creative
My Independence at Home
Vault & Vine
Community Marketing Concepts
Mama’s Wellness Joint

Nonstop PHL MOVING FORWARD TOGETHER
Common Borrower Needs

• Cash flow problem caused by long-pay receivables
• Expand operations
• Reduce cost of borrowing
• Mobilization dollars
Why You May Not Qualify for Traditional Bank Lending

• Company too small
• Credit Score too low
• Not enough experience
• Enough profit not shown
• Unable to service debt
• Industry perceived risky
PIDC Lending Products

• Working Capital and Equipment Loans
  – From $50,000 up to $750,000
• Commercial Mortgage
  – 4.00% interest
  – Up to $750,000
• Contract Line of Credit
  – Traditional
  – Rebuild Initiative
  – Up to $300,000
• Capital Project Loan
  – Depends on uses, job creation
Documents to Prepare (sample)

• 3 Years of Business Tax Returns/financials
• 3 Years of Personal Tax Returns for all 20% owners
• Credit Consent Form
• Tax Certification
• Business Background and Project Narrative
• Project Budget (estimates)
• Personal Financial Statement
• Interim financial statements (latest quarter)
• 3-year Projections
• Existing Company Debt Schedule
Deal Flow: How A Deal Gets To Closing

1. Initial Meeting/Conference Call *
2. Pre-Approval Discussion & Financials
3. Full Application
4. Internal Approval

5. Loan Committee Approval
6. Board Approval *
7. Commitment Letter & Loan Docs **
8. Closing & Disbursement
Thank you for your time!

• Contact Information
  – Arthur Gimenez
  – Director, Business Lending at PIDC
  – Email: agimenez@pidcphila.com
  – Phone: 267-343-9027

Website: www.pidcphila.com
Social Media: @PIDCphila
Questions and Answers

- Questions and Answers
  - On the Breakout Sessions tab, put your questions in the ‘Chat’

- Polling
  - Please click into the Poll tab and answer 3 short questions
Thank You!

- **When instructed**, click the link on the left of your screen for the Main Ballroom to meet the PHL Management Team for a Q&A Session.
- Answer “Yes” to Leave and return to the Main Ballroom.