



**SBA Lending Workshop:**  
*“How to Utilize the SBA Loan Programs To  
Improve Cash Flow and Grow Your Business”*  
*Presented by GrowFL*

**When:** March 5, 2012 - 9:00am  
**Where:** Online Webinar  
**Cost:** Free!

Learn how to utilize the SBA loan programs for business start-up, business acquisitions, refinance, real estate purchases and expansion financing.

Does your company qualify for SBA financing? Which SBA program fits your financing needs the best? Join GrowFL and Hetal Engineer to learn the features and benefits of the SBA lending programs to best utilize for your business growth.

To register, click here:

<http://www.growfl.com/growflnews/events/growfl-webinar-mar-5>

- scroll down for more info -

About the Speaker:



The Florida Economic Gardening Institute at the University of Central Florida was established in 2009. Initially funded by the Florida Legislature, the Institute has provided services via the State of Florida's Economic Gardening Technical Assistance Pilot Program, known as GrowFL. With various partnerships throughout the state, including Orange County and the Florida High Tech Corridor Council, the Institute collaborates with statewide partners to support the growth of second-stage businesses through localized entrepreneurial ecosystems.

# GrowFL



**Hetal Engineer** presently serves as SBA (Small Business Administration) Business Development Officer for the Central Florida Region of SunTrust Bank. Mr. Engineer was born in Lusaka, Zambia and immigrated to the U.S as a child. He obtained his Bachelor's in Accounting and MBA – Finance Concentration from the University of Central Florida. Mr. Engineer began his banking career at SunTrust Bank in 1993 and later transitioned to Banco Popular, Community South Bank and Wells Fargo Bank to assist each company to establish/grow their SBA Lending Department in Central Florida. Mr. Engineer has funded well over \$100 million dollars in SBA loans (all to privately owned small businesses) during his career to assist providing capital to many start-up businesses and expanding established businesses. Mr. Engineer has assisted numerous small business owners achieve their business ownership dreams and see the impact of employment growth and financial success of small businesses. Mr. Engineer has assisted SunTrust Bank achieve #1 ranking in SBA loans closed in the Central Florida region.



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