

sunday business



Norman Love is the owner of Norman Love Confections. TODD STUBING/THE NEWS-PRESS

SW Fla.'s top entrepreneurs

Readers nominated area businesspeople

By Tim Engstrom
tengstrom@news-press.com

In the course of the past decade, Southwest Florida has seen its regional economy go from one of the hottest in the nation to one of the most damaged on its way to recovery.

Through it all, local entrepreneurs have ventured out to pursue their business dreams as they found new customers and invented new ways to serve them.

They combined keen business sense with deep passion to find a way to grow in the face of tremendous adversity. The News-Press asked for reader nominations over the past six weeks, then narrowed and tweaked the list through further reporting and follow-up interviews. Here is our list of Southwest Florida's top entrepreneurs.

Norman Love
President, Norman Love Confections Inc.

- » Founded: 2001
- » Employs: 50
- » Located: 11380 Lindbergh Blvd., Fort Myers. Second Chocolate Salon opened at 3747 Tamiami Trail N. in Naples, in April 2011. In the next month, he will open Artisan Gelato by Norman Love two doors down from the Fort Myers store, plus a concession at JetBlue Park, the spring training home of the Boston Red Sox.

- » The business: Love and his wife, Mary, opened their business first as a wholesaler of fine chocolates but opened a retail store in 2003 to answer customer demand. Today, the company's chocolates have garnered international acclaim but Love continues to innovate, opening the gelato store which also will offer fresh crepes and waffles.

- » Business advice: "The integrity of the product is the most important thing we do. Second is customer service; you have to exceed the customers' expectations. Finally, my employees know it all depends on them and they are allowed to be creative."

Mark Stevens
President, Stevens Construction



Mark Stevens is president of Mark Stevens Construction in Fort Myers. His company specializes in health care construction. TERRY ALLEN WILLIAMS/THE NEWS-PRESS

- » Founded: 2004
- » Employs: 20 people
- » Location: Based at 6208 Whiskey Creek Drive, Fort Myers, with a branch location in Maitland and a third office in Tampa expected to open within a month.

- » The business: Stevens founded his company after 14 years with Compass Construction. As the recession began to take a toll on commercial construction, Stevens capitalized on his experience in medical construction to develop a growing specialty and began to expand outside of Southwest Florida to continue to grow his business. The company was named the 2011 Contractor of the Year by the Lee Building Industry Association.

- » Business advice: "Do your research on the market you are entering and have a good, solid financial plan. Then have several contingency plans."

Dr. Anais Aurora Badia
Founder, director of Florida Skin Center

- » Founded: 2001
- » Employs: 22 people
- » Location: 13691 Metropolis Ave., Fort Myers.

- » The business: Badia, a pediatrician and dermatologist, founded her own practice after completing her residency in Albany, N.Y., offering laser, cosmetic and aesthetic services. Noting a need for services for children, she expanded to serve even

business local



Anais Aurora Badia, founder and director of Florida Skin Center.
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Joe Catti, president & CEO of FineMark National Bank and Trust. SPECIAL TO THE NEWS-PRESS



Paul Woods is the chairman, chief executive officer and president of Algenol. SPECIAL TO THE NEWS-PRESS



Principal of Ted Todd Insurance Agency. SPECIAL TO THE NEWS-PRESS



Grace Bolen, left, and Shelly Stayer of Grace and Shelly's Cupcakes. SPECIAL TO THE NEWS-PRESS

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newborns. Badia is on the national osteopathic pediatric dermatology certification board.

» Business advice: "Focus on what you love and treat everyone in business the same way you would want to be treated."

S. Albert Hanser
Co-Chairman, chief executive officer, Sanibel Captiva Trust Co.

» Founded: 2001

» Employs: 25 people

» Location: 2460 Palm Ridge Road, Sanibel and related companies are Tampa Bay Trust Co., Naples Trust Co. and Sanibel Captiva Investment Advisers.

» The business: Hanser has over 50 years experience in the investment and banking industries, having previously been the chairman and CEO of Resource Bank and Trust Company in Minneapolis, Minn., and CEO and chairman of USB Merchant Bank. He led the formation of the trust company after retiring to Sanibel to find trust services weren't available on the island. Hanser serves as

served on several community and medical boards, including the Lee Memorial Children's Hospital.

» Business advice: "You have to be passionate about what you and you have to have the right people in the right places. It's also important to be a citizen of the community."

Paul Woods
Founder, chairman, CEO and president of Algenol Biofuels

» Founded: 2006

» Employs: About 200 people, including about 45 in Berlin, Germany.

» Location: 28100 Bonita Grande Drive, Suite 200, with a research facility at 16121 Lee Road and satellite operations in Europe.

» The business: Woods founded, grew and sold two natural-gas brokerages with combined annual revenue of \$175 million between 1989 and 2000, but kept returning to his idea to produce ethanol from algae, saltwater and sunshine. In 2010, Lee County commissioners departed from a jobs-based incentive program to pay the company \$10 million over two years to locate its research facility in Lee County and a scale biorefin-

ery is under construction there now.

» Business advice: "Make sure your project is real and relevant. Make sure your project can withstand tough questions and scrutiny and, if it does, then never give up. Small projects take just as much time and effort and sweat as big projects, so go big or stay home."

Ted Todd
President and agency principal, Ted Todd Insurance

» Founded: 1986

» Employs: 50 people

» Location: Based 10020 Coconut Road, Bonita Springs, with offices in Cape Coral, Estero, Fort Myers, Melbourne, Sarasota and Boca Raton.

» The business: Todd opened two Ben Franklin variety stores in Indiana at age 21 before big box retailers began cutting into sales. He moved to Florida and began selling Allstate insurance from a kiosk in the Sears store in Edison Mall. As Allstate began reducing its exposure in Florida following active hurricane seasons in the past decade -- allowing agents to sell property coverage from other insurance providers -- Todd put his entrepreneurial skills back to

the test, expanding across Southwest Florida to the East Coast.

» Business advice: "We've kept hiring the best people we could hire and we pay them well, but not on commission. We are professionals who understand how to build value and focus on the customer."

Grace Bolen
Founder, manager, Grace and Shelly's Cupcakes

» Founded: 2009

» Employs: 24 people

» Location: 537 5th Ave S. Naples; 1803 Tamiami Trail N. Naples; and 13499 S. Cleveland Ave., Fort Myers in the Bell Tower Shops. Locations are planned in the next few months at Coconut Point in Estero and at the Mercato in North Naples.

» The business: Bolen opened her first store in Naples and the customer demand for her unique flavor combinations -- now more than three dozen choices -- was overwhelming. Bolen brought in early customer Shelly Stayer as a partner to help manage the rapid growth.

» Business advice: "Know your financials hand have a solid budget in place. You can have a great idea, but if you don't

have the numbers together, the idea won't work."

Joe Catti
President and CEO of FineMark National Bank and Trust

» Founded: 2007

» Employs: 80 people

» Location: 12681 Creekside Lane in Fort Myers, with additional branches in 14990 Shell Point Blvd., Fort Myers, 10010 Coconut Road, Bonita Springs, 129 Moorings Park Drive, Naples, 561 Bentley Village Court, Naples and, as of this month, in Palm Beach.

» The business: Catti moved to Southwest Florida in 1992 to open a Northern Trust location here, then led way for to create FineMark with a focus on personal, face-to-face service so sharp that its larger branches don't even have ATMs, although customers can use the machines at Publix supermarkets. The organization now has \$700 million in trust assets.

» Business advice "Go for it. Don't allow what may seem to be insurmountable obstacles prevent you from pursuing what you believe in and what you know is the right thing to do."