

Cameos

By Jay Winchester



Penny Hulbert
Links Financial LLC

In the mid-1950's, there was a fictional television program, entitled *The Millionaire*, that followed this basic premise: every week, the incredibly wealthy industrialist John Beresford Tipton- never seen, but heard- would hand over a million dollar cashier's check to his personal secretary, Michael Anthony (played by veteran character actor Marvin Miller). Anthony's instructions were simple: deliver the check to specified people without revealing where it came from, and then step out of their lives, leaving them to decide how the money could best be used. As one might guess, some used it to great effect; others, less so. Over the course of the show's six-year run, Tipton gave away \$188,000,000, in addition to paying the requisite taxes.

Penny Hulbert, Founder and President of Tampa-based Links Financial LLC, can actually top Tipton's total. She has given over \$1,000,000,000. Lest readers mistake her for either a rampant philanthropist or an eccentric billionaire and bombard her with calls, realize that Hulbert's giving comes with its own twist: She has directly loaned that amount to various businesses and real estate entities over the course of her financial services career.

In fact, her company, Links Financial, assists business owners, real estate developers and investors in finding and securing the appropriate financing program to meet their needs. "Having worked for several different banks gives me inside knowledge that is useful for my clients, and an appreciation for the lenders since I used to be one," says Hulbert, a 20-year veteran of the banking industry with tenures at Bank of America, Northern Trust and Royal Bank of Canada's U.S. subsidiary. "I have always been in the business of helping companies obtain financing."

The bug to build a career in banking was one that bit Hulbert early in life. "As a high school student, I read the Arthur Hailey book, *The Moneychangers*, deciding then and there that I wanted to be a banker," recalls the aptly named Penny. So after graduating from Wake Forest University, it was off to the world of high finance. Then,

two-and-a-half years ago, another bug bit, and she came down with a permanent case of the entrepreneurial flu, saying, "I finally gave in to the entrepreneurial bug and started my own business. I decided it was time to make money for myself instead of someone else."

Links Financial specializes in helping business owners safely steer their way through the sometimes confusing and turbulent waters of commercial and investment lending. "As a business owner, how would you know if your lending institution is a good fit for your company?" she asks. "How would you know if your bank likes your industry, or even your business model? You wouldn't. My ideal client is a business owner who needs help navigating through the credit markets."

It is a mission and a business that excites her, although she has seen her own share of the pitfalls and successes of the entrepreneurial lifestyle. "There is never a 'best time' to start a new business," she says matter-of-factly. "If every entrepreneur waited for the best time to start one, they never would." Aside from the desire to be one's own boss, that life-on-the-highwire feeling is another factor driving many e-spirited people, including Hulbert. "When I first got started, I had an opportunity to visit with a business-of-the-year award winner," she says. "He was very supportive of me and my new business. I told him that starting my business was both frightening and exhilarating all at the same time. He replied that he had owned his business for 15 years, and it was still that way for him."

Many entrepreneurs owning businesses realize quickly that there are certain things you have to do to be successful. But it can also seem that entrepreneurial success is really the by-product of artful alchemy, at least when you're starting out. "One of my first clients told me that sometimes it's just smoke and mirrors," she says. "When you get started, you just do what you need to do to be successful. You make those phone calls, you contact the people that you need to and you keep your word."

These current fiscally crazy times in which we live and work have their share of frustrations and challenges for every business owner, Hulbert included. "Proceeding with major growth plans for my business when everyone else is sitting on the sidelines - that's my biggest challenge," she says. Penny overcomes this frustration with an unyielding passion for helping people turn their dreams into achievable goals. It's the quality that drives her company's success and keeps her motor running in overdrive. "I can't wait to get up in the morning and get started each day," says Hulbert. "I am passionate about helping people. I get excited about seeing businesses grow and thrive and serving as a catalyst for making that happen. I really wish that I had started my business sooner!"

You may now proceed to bombard her with calls.

To find out more about how the lending solutions offered by Penny Hulbert and Links Financial LLC can help your business grow, visit them on the Web at www.links-financial.com, or call 813.341.1250.

