

# ARIZONA

## COMPANIES TO WATCH<sup>SM</sup>

### 2006

Celebrating Second-Stage Entrepreneurial Companies

**Arizona Celebrates 'Companies to Watch'**

Governor Janet Napolitano

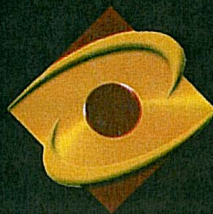
**The Entrepreneurial Legacy of Edward Lowe**

Darlene Lowe

**The Power of Peer Groups**

Morey Stettner

Who They Are



Why They Won





Phoenix

## Great American Title Agency Inc.

**Snapshot:** The company provides escrow and title services for the real estate and lending industries. New owners took control in late 2003, investing working capital and bringing financial stability to the firm.

**Winning Over Workers:** Not used to being treated so well, newly hired employees sometimes reacted with cynicism when encountering Great American's management team, Bosco says. Once exposed to the company's culture of openness, honesty, caring and fair-mindedness, "employees have come to believe what we say and trust in our decisions," he adds.

**Serving an Overlooked Market:** Trying to establish title to Arizona's Native Indian tribal lands poses a challenge. One of the company's title examiners has expertise in this complex area, and as a result the firm has captured a significant share of the tribal-land-examination business.

**Profiting From an Unpopular Product:** Most title companies dislike providing a Trustee Sale Guarantee Report. Costly to produce, the report doesn't result in fees that reflect the time and effort involved. By developing advanced systems and training its employees, however, Great American can issue this report efficiently and profitably.

**Giving Back:** The company donates 7.5 percent of any nondiscounted escrow fee to nonprofit organizations in the state. It also reduces escrow costs by 20 percent for teachers, firefighters, police and active military—"those who have made sacrifices to teach and protect our community and our country," says Bosco.

"We have developed a spirit of entrepreneurship that comes from seeing ourselves as a partner with our clients."

— Mark Bosco, Chairman



Great American Title Agency Inc.

Mark Bosco, Chairman

Phoenix

Founded: 1998

Primary Business: Legal Services

Sites in Arizona: 4

Sites Elsewhere: 0

51 Full-Time Equivalent Employees in 2005

90 Full-Time Equivalent Employees Expected in 2006

www.azgat.com

## Hoque & Associates Inc.



Phoenix

**Snapshot:** Hoque & Associates is an engineering firm with expertise in geotechnical exploration, civil engineering, construction materials testing and environmental assessment. The company was originally funded with personal savings.

**Gaining a Mentor:** After Sept. 11, 2001, the company needed to diversify its client base and market itself more effectively. Hoque enrolled in the Academy for the Advancement of Small, Minority and Women Owned Enterprises program, sponsored by Arizona Public Service, to sharpen his entrepreneurial savvy. The program's director served as Hoque's mentor and helped him develop skills in finance, marketing and other areas.

**Childhood Lesson:** Growing up in Bangladesh, Hoque recalls that his mother sent him to neighbors' homes before dinner to make sure they had enough to eat. If not, his family would share what little they had. They also honored a tradition of separating a handful of uncooked rice from every meal to give to the poor. This spirit carried over into his adult life; he's a longtime advocate for affordable housing and other programs for those in need.

**A Differentiating Factor:** To compete against bigger engineering firms, the company has added services relating to landfills, solid waste management and restoration of gravel mining pits. Larger rivals often avoid this complex, demanding work. But Hoque says, "We have captured this specialized niche very well."

"Giving back, sharing and helping those in need are some qualities that make this company unique."

— Enamul Hoque, President



### AT A GLANCE

Hoque & Associates Inc.

Enamul Hoque, President

Phoenix

Founded: 1997

Primary Business: Engineering Services

Sites in Arizona: 1

Sites Elsewhere: 0

19 Full-Time Equivalent Employees in 2005

23 Full-Time Equivalent Employees Expected in 2006

www.hoqueandassociates.com