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It's also the type of well-aimed niche strategy that defies the odds at a time when most manual work of this sort is outsourced to foreigners.

Guglielmo, for example, homed in on the fact that some highly sought jobs such as restoring historical buildings and meeting the needs of residential clients are better done in the U.S. than shipped overseas.

Guglielmo, 30, who has a master's degree in computer science from Pace University, quit his job as a market analyst at the Federal Reserve Bank in 2003 to open Metal Man Restoration. He yearned to become an entrepreneur, become his own boss and stop taking orders from managers who didn't always respect him. As a teenager, Guglielmo restored old cars and tapped those skills to start a metal polishing business while still working at the Fed.

In April 2003, he started his business in a basement in Pelham, N.Y. All he needed to open was a $200 metal polishing machine and a $3,000 sand blaster. He'd race home from the Federal Reserve Bank at 4 p.m., change into his overalls, grab a sandwich at a deli, and work from 5 p.m. until 10 p.m.

To generate business, Guglielmo went door to door in Pelham to grab a series of small jobs, including polishing brass and metals on silverware, lamps, outdoor furniture and antiques. On his first job, he had to remove all the parts of a doorknob and ended up working eight hours for $80. He figured he'd better learn to speed things up if he wanted to make a living.

Seeing that there was a growing market for a local metal polisher, he sought a loan from JPMorgan Chase's Small Business unit. Guglielmo's application included a five-year plan that "showed how I wanted to grow the business by doing commercial and manufacturing work while retaining my residential customers," he said.

JPMorgan Chase issued him a $34,000 loan through the Small Business Administration in 2003. "The majority of loans that we guarantee tend to be retail and service. Manufacturing is more research intensive and often carried more overhead to start up, whether new or involving buying an existing manufacturing business," explained John Miller, a spokesman for the SBA's New York district. But Chase "saw potential in his business model and liked his squeaky clean credit record." Guglielmo used the loan to move to a small retail space in Pelham and buy new equipment.

Guglielmo secured a loan despite the metal finishing industry's tough times the last few years. "Outsourcing has significantly affected the (metal finishing) industry," noted Carrie Hoffman, executive director of the National Association of Metal Finishers, based in Washington, D.C. Outsourcing has "hurt businesses. Some have consolidated" to stay afloat. A lot of metal