

VISION 2000



*The States and
Small Business
Conference*

December 1999

Models of Excellence Awards

**Office of Advocacy
U.S. Small Business Administration**



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The Office of Advocacy of the U.S. Small Business Administration was established in 1976 by Congress under Public Law 94-306 to, among other things, examine the current role of small business in the economy, present current and historical data on the small business sector, and identify economic trends that will or may affect the small business sector and the state of competition. In fulfillment of this mandate, the Office of Advocacy funds research and publishes reports, such as *The State of Small Business*, *Small Business Profiles*, the *Small Business Answer Card*, and *Small Business Economic Indicators*.

For more information, write to the Office of Advocacy at 409 Third Street, S.W., Washington, DC 20416; call (202) 205-6533; fax (202) 205-6928 or visit the office's Internet site at <http://www.sba.gov/ADVO/>.

Foreword

Welcome to Vision 2000 and congratulations to the Models of Excellence award winners!

We live in remarkable times. At the end of the 20th century we can look back at our economy's progress from its agrarian roots through an Industrial Age that celebrated bigness, uniformity, and economies of scale, to a service-oriented economy increasingly responsive to demands for customization, and now, on the brink of the 21st century, to a remarkably innovative Age of Information.

How did we get here? And where are we going? We need look no further than a computer screen to see the evidence of entrepreneurs at work. Small business innovations are everywhere—and proliferating, not only in information technologies, but in manufacturing processes, service delivery—everywhere the imagination stretches.

But why focus on small firms? How is smallness linked to change? Our research, documented in *The New American Evolution: The Role and Impact of Small Firms*, indicates that, from the perspective of process, change, and evolution, small firms make at least two indispensable contributions to the American economy:

- ★ As sources of constant experimentation and innovation, they are an integral part of the renewal process that defines market economies. As crucial leaders of technological change and productivity growth, they change market structure.
- ★ By creating opportunities for women, minorities, and immigrants, they are an essential mechanism by which millions enter the economic and social mainstream.

Wall Street Journal economics editor Thomas Petzinger, in his book, *The New Pioneers*, notes that, in cutting-edge technologies, “The only barrier to entry is the creativity of the mind. There are no economies of scale in software development—in fact, software development suffers from reverse economies of scale, which is why big projects are typically broken down into teams of about seven to a dozen.”

In short, small business entrepreneurs are the ideal vehicles for change. And dozens of state and local organizations, to their credit, have adopted the entrepreneurial model to support small firms in ever more efficient ways. We recognize the importance of these service providers to the startup and growth of small firms. And we want others to emulate them, because we believe that most change happens at the small business end—in the local places where firms meet customers, sell products, and deliver services.

That's why the Office of Advocacy initiated the first state and local conference on small business more than 20 years ago, and why we continue to celebrate the expanding accomplishments of these entrepreneurial state and local programs today.

The Office of Advocacy has a role on the federal side too. It's about keeping regulations from getting in the way of small business innovation, product development, and service delivery. It's about giving policymakers and others the small business statistics they need. And it's about encouraging connections among all of you.

We hope you will share information about these programs with policymakers in your area. Help us multiply the innovative programs at work for small firms. And visit our Web site at <http://www.sba.gov/advo/> or call us at (202) 205-6533. We look forward to working with you on behalf of small business.



Jere W. Glover
Chief Counsel for Advocacy

Greetings from Sponsor



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Greetings,

Onvia.com is proud to partner with the Office of Advocacy to congratulate the Model of Excellence award winners and share these ideas with you.

At Onvia.com we focus on helping small businesses save time, make money, and work smarter by providing the most comprehensive set of

- ★ *business products*
- ★ *tools*
- ★ *small business news*
- ★ *services*
- ★ *expert advice*



available from one location on the Internet. Onvia.com offers entrepreneurs the ability to quickly compare best-in-class products and services and complete the purchase on one site. In addition, small businesses can offer their own services on our site through "Request for Quote."

The Models of Excellence are provided to you as blueprints of some of our Nation's best practices. Please visit the special site we have created to take advantage of benefits offered to businesses associated with Vision 2000 at:

<http://www.onvia.com/Vision2000>

In addition, please contact me directly at (206) 352-3317 to discuss how we can work together to help serve the needs of small businesses.

Sincerely,

Clayton Lewis
Vice President
Business Affiliates
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Thanks to Sponsors of Vision 2000

The States and Small Business Conference



American Franchise Association

American Institute of Certified Public Accountants

Cendian

ChamberBiz

Fortune Small Business Magazine

International Franchise Association

Microsoft

National Association for the Self Employed

National Association of Women Business Owners

National Business Association

National Federation of Independent Business

National Small Business United

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Pacific Bell

Small Business Association of Michigan

Small Business Legislative Council

Small Business Technology Coalition

SMC Business Councils

U.S. Chamber of Commerce

Introduction to the Models of Excellence

“Today, everyone in every organization is an entrepreneur, while every entrepreneur belongs to an organization (probably many). In the old days, when geographical boundaries mattered, the mantra of selling strategy was ‘location, location, location.’ The new mantra, for everyone and everything in business, is ‘connection, connection, connection.’”

—Thomas Petzinger, Jr., *The New Pioneers*

Connections.

If there is a single achievement for which every one of this year’s Vision 2000 award winners could receive a Model of Excellence award, it would be making connections happen. Each award winning program has found an innovative way to connect small businesses with the resources they need most: financing, procurement assistance, training, compliance help, advocacy—or networks of other small, minority-or women-owned, technology-based, home-based, or rural businesses.

A small business often starts on almost nothing—an ephemeral idea that has the potential to fill a market space that never existed before. Entrepreneurs usually become very skilled at utilizing available resources, networks and infrastructure. But the networks and infrastructure need to be there, and that is where the Vision 2000 award winners excel. Their entrepreneurial efforts to connect small businesses with the resources they need are truly Models of Excellence, to be studied, adapted, and emulated.

Connections.

The Congress probably wasn’t thinking in terms of “connectivity” when it created the SBA’s Office of Advocacy back in 1976—the word was a rarely used technical term back then. But clearly the idea was there when they gave the Office of Advocacy the task, not only of gathering vital data about small business and representing small firms’ concerns within the federal government, but also of connecting small businesses with information about the programs and services that might benefit them.

Thus, a significant part of the Office of Advocacy’s mission is to build relationships among the activists who develop small business policy at the state and local levels. The key players in this effort are 10 office’s regional advocates, located in each of the ten SBA regions. They serve as the chief counsel for advocacy’s “eyes and ears” across the nation, identifying the real-world concerns of small businesses in particular places.

The regional advocates are also charged to search out the state and local programs and policies that best identify and meet these small business needs.

Vision 2000: The States and Small Business Conference is the 15th in a series of conferences on state and local small business policy sponsored by the Office of Advocacy since 1978. The importance of this effort is reflected in the hundreds of state and local programs in support of entrepreneurship and small business that have sprung up across the country over the past two decades.

In preparation for the 1999 conference, the regional advocates identified 10 categories for Model of Excellence awards:

- ★ **Access to Capital:** Programs that make capital more available and accessible to small firms. Examples include programs supporting micro-lending, small business incubators, seed and patient capital, small firm loan guarantees, or venture capital.
- ★ **Government Procurement Opportunities:** Aggressive goals, programs, or enhancements that encourage or facilitate government contracting with small businesses for needed products or services.

- ★ *Leadership in Small Business Issues:* Advisory councils, committees, conferences, state ombudsmen, or other entities or individuals that provide leadership and serve to amplify the voice of small business.
- ★ *Minority Business Development:* Programs or initiatives created to assist and support minority business owners and make entrepreneurial opportunities available for minorities.
- ★ *Programs that Support Small Technology Businesses:* Policies, programs, or opportunities that enhance and encourage the growth of small technology-based businesses.
- ★ *Regulations that Work for Small Business:* Regulations, rules, or policies that facilitate small business development or remove barriers to small business growth, such as compliance assistance programs for small business.
- ★ *Rural Business Development:* Organizations providing support and assistance to small businesses in rural communities.
- ★ *Small Business Development:* Services or programs that bring enhanced assistance to small firms and may be tailored to the needs of special markets or businesses of a specific geographic area, industry, or size. Examples include policies such as tax credits that encourage small business development or programs supporting home-based businesses, micro-enterprise, or work force development.
- ★ *Vision 2000:* Visionary programs that fill a niche for small businesses in categories not covered elsewhere.
- ★ *Women's Business Development:* Programs or initiatives created to assist and support women business owners and make entrepreneurial opportunities available for women.

The Office of Advocacy distributed Vision 2000 information and nomination brochures widely, to thousands of state and local leaders, through SBA district offices, small business development centers, and as many vehicles as the regional advocates

could identify. Broad-based small business organizations were consulted and urged to pass the word to their members.

As a result, the Office of Advocacy received several hundred nominations of outstanding candidates. As in 1998, the large number of outstanding programs worthy of replication dictated that more than one award would be made in each category. A number of criteria were used to determine which nominations would be recognized, including the innovativeness of the program, the number and diversity of small businesses being served, the program's duration and whether it can be easily replicated. In the end, more than 60 Models of Excellence were identified for awards.

It's been said that successful organizations in the new economy are increasingly dynamic, global, networked, cross-trained, competitive as well as cooperative, flexible, digitized, knowledgeable, innovative, and entrepreneurial. Those are characteristics of the Model of Excellence award-winning programs, profiled here so that they can be replicated and adapted for the benefit of small businesses in other areas.

Connections.

At the dawn of a new millennium, America's small businesses can take encouragement from the large number of innovative programs available to help them connect with the networks and resources they need. Clearly, the value of their individual entrepreneurial efforts will be multiplied when they take advantage of the collective knowledge and resources represented by these award winners.

In the 21st century, economic growth will rely on more and better connectivity within and among all of the economy's constituent parts—governments, suppliers, industry groups, the media, the business and financial services community, service providers and other organizations—and, most critically, among entrepreneurs. The Office of Advocacy will continue to be there as a key conduit for information about small business programs at every level. After all, in the market economy of the 21st century, change begins at the most local level—in the moment when a small business entrepreneur makes a connection to develop a new idea.

Access To Capital

★ **Arkansas Capital Corporation's (ACC) Diamond State Ventures, LP (DSV)**

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Created by the Arkansas Capital Corporation (ACC), Diamond State Ventures, LP (DSV) is the first venture capital fund for small business development in the history of the state of Arkansas. ACC is a private corporation designated tax-exempt by the Internal Revenue Service as a 501c(6) organization. A fundamental covenant regarding ACC operations is that it cannot compete with banks in providing access to capital for small businesses. Therefore, ACC provides assistance only when capital cannot be obtained from the banking system. ACC is highly regarded as a partner with the lending community.

Getting capital to small growing companies in Arkansas has always been a challenge. Banks have been unable to provide the long-term capital or cash flow loans that so many small businesses need. Overall economic development in Arkansas is diminished when talented entrepreneurs are forced to move to other states where more advanced venture capital is available.

ACC placed its 40-year reputation behind DSV and its unique ability to provide capital to entrepreneurs. DSV is a small business investment company (SBIC) created to address the underserved market for long-term patient capital for Arkansas' emerging growth companies. This market has been inadequately served because of regulatory restrictions and requirements of the commercial banking institutions. The DSV program has attracted a broad-based group of investors, including more than 40 banks. The entire infrastructure

of ACC is in place to support the needs of DSV. The overall goal is to be the first place Arkansans go for all of their capital needs.

Diamond State Ventures, LP, was nominated by Arkansas State Senator James (Jim) C. Scott.

★ **CDC Small Business Finance Corp**

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CDC Small Business Finance Corp, a private non-profit organization, is a leader in the micro-loan funding arena. Its commitment to providing financing to minority-and women-owned businesses, as well as businesses located in low-to moderate-income census tracts, sparked development of the first multi-bank micro-loan program in the nation. After several years of success in San Diego, CDC replicated the program in two additional counties, Orange and the Inland Empire. In its administrative role, CDC provides oversight and operational subsidies that enable the programs to exist.

CDC leverages its relationship with SBA lenders and community groups to develop micro-lending pools for women-and minority-owned businesses. It has been instrumental in bringing banks together to form a single-purpose program and in securing more than \$5 million in micro-loan funds from lenders throughout southern California. Nearly 150 businesses have received funds from the micro-loan programs administered by CDC. CDC believes so strongly in the

purpose and intent of these programs that it has invested more than \$500,000 of its own funds in the development and ongoing operation of the programs.

CDC has also assisted in the establishment of several other micro-loan programs throughout the country, in a consulting role at no charge. The success of the CDC micro-loan program speaks for itself. Three-quarters of loans made in San Diego are to women-and minority-owned businesses. Additionally, one-third of all loans have been made in low- to moderate-income areas. Individual success stories abound, and the program has been lauded by both regulators and foundations for its positive impact on the community.

Mr. George P. Chandler, Jr., district director of the Small Business Administration's San Diego District Office nominated the CDC Small Business Corp.

★ **The Denver, Colorado, Mayor's Office of Economic Development**

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Mr. William Lysaught

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The mission of the Denver, Colorado, Mayor's Office of Economic Development is to create jobs and expand markets for goods and services in historically economically depressed Denver neighborhoods. Two major programs further this goal: the Neighborhood Business Revitalization Program (NBR) and the Revolving Loan Fund (RLF). These programs were established to help business owners secure the necessary capital to finance start-up ventures or expansion projects. Added benefits include the creation of new permanent jobs for low- and moderate-income Denver residents and the elimination of urban blight in older neighborhoods.

The NBR and RLF programs have provided access to capital that would not be available from the private market. The businesses participating in these programs have limited equity and little capital and would be considered higher risk ventures than commercial lenders are normally able to serve. The NBR and RLF programs provide the "gap" financing necessary to help financial institutions put together these higher risk loan packages. Through the NBR and RLF programs, the Mayor's Office of Economic Development has helped more than 7,000 businesses by providing loans in excess of \$80 million. These funds have been instrumental in leveraging more than \$240 million in private capital. Much of this financing has gone to businesses owned by minority and disadvantaged individuals. The office has provided complementary resources including technical assistance, a highly successful small business incubator, and micro-loans through a multi-bank CDC.

The transformation of the communities in which the Mayor's Office of Economic Development is working has been amazing. Its efforts have been instrumental in reviving a number of deteriorating business districts in primarily lower income communities. More businesses are relocating in these neighborhoods, creating employment opportunities for local residents. As a result, nearby residential areas have also stabilized, with increasing homeownership and a reduction in the transient population.

The Denver, Colorado, Mayor's Office of Economic Development was nominated by Ms. Janice L. Campbell, senior vice president of Norwest Banks, which has located three branch banks in neighborhood business revitalization areas in the last five years.

★ **Mr. Dan J. Mitchell, Southern Connecticut State University**

Mr. Dan J. Mitchell

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Southern Connecticut State University

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ACE-*Net* Connecticut began operations in September 1998, providing new options to small companies looking for investors and investors looking for promising opportunities. The Access to Capital Electronic Network (ACE-*Net*) is a precedent-setting Internet listing of the securities offerings of small companies. The system has password control and provides access only to accredited investors. Both investors and entrepreneurs gain access to ACE-*Net* by contacting one of the regional network operators, such as ACE-*Net* Connecticut.

ACE-*Net* Connecticut quickly established critical networking links with other agencies and organizations throughout the state. So far, that network includes seven universities, four entrepreneurial development agencies in state government, all 11 Connecticut small business development centers, and the state's largest venture capital group. Approximately 170 members of the Connecticut Venture Group have become investor members of ACE-*Net* Connecticut. To date, ACE-*Net* Connecticut has 40 companies registered and 20 investors; more than 100 additional participants are in the process of registration. Four investment deals worth approximately \$5.5 million have been completed through the program.

ACE-*Net* is governed by simplified securities rules. Utilizing simplified securities rules and the Internet, ACE-*Net* saves entrepreneurs and investors significant time and money while opening doors to investment opportunities nationwide. Unlike other ACE-*Net* network operators, who have collateral resources to support economic development, Connecticut's effort has been successfully developed around ACE-*Net*. Additional information is available on the ACE-*Net* Internet site at <http://ace-net.unh.edu>.

★ **Small Business Assistance Corporation (SBAC) of Savannah, Georgia**

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The Small Business Assistance Corporation (SBAC) is a specialized, non-profit certified development corporation licensed by the U.S. Small Business Administration (SBA) and contracted by the City of Savannah, Georgia, to promote small business development. Mr. Tony O'Reilly founded the SBAC in 1989. The organization has eight employees and is governed by a volunteer board of directors that reflects the makeup and business development interests of the community. SBAC directs credit services to women-and minority-owned businesses throughout Savannah and provides access to capital, management assistance, and business opportunities. The programs administered include those of the Small Business Administration and the Economic Development Administration, Community Development Block Grants, and other private/public finance and technical assistance programs.

SBAC has assisted hundreds of small businesses and is continually developing new programs and initiatives to meet the small business needs of the Savannah community. Significant accomplishments include becoming the first business development intermediary in the state of Georgia to design and implement a small loan (less than \$50,000) guaranty program using Housing and Urban Development Community Development Block Grant funds. SBAC also created access to capital for inner city enterprises through the use of "credit circles," a peer group lending process based on the Grameen Bank model. Mr. O'Reilly is the founding chair of the Georgia Institute for

Community Business Development, created by the Georgia State Legislature to bring economic and business development programs to underserved areas of the state.

Since its inception, SBAC has provided 450 business loans to projects valued at more than \$105 million from 12 different sources. The organization has created 2,185 jobs and multiplied private sector capital 3.7 times in the form of investments and bank loans. By utilizing these private sector resources, SBAC has placed loans through 40 banks and funding sources. Minority-owned businesses have received 138 loans or 31 percent of the total number of SBAC loans processed. When SBAC is the sole lender, 84 percent of their loans are made to women- and minority-owned businesses.

Mr. Henry H. Logan of the University of Georgia Small Business Development Center nominated the Small Business Assistance Corporation.

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★ **Idaho State Treasurer's Prime Rate Loan Program**

The Honorable Ron G. Crane

Idaho State Treasurer

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The Idaho state treasurer's "Prime Rate Loan Program" is an innovative initiative that has greatly increased the accessibility and availability of capital for Idaho's small business owners. The program is simple: the Idaho state treasurer's office has agreed

to purchase the 80 percent U.S. Small Business Administration-guaranteed portion of loans up to \$75,000 and will receive a rate of return on its investment of the prime rate minus 2 percent. This portion of the loan is 100 percent guaranteed by the SBA, which makes the investment equivalent to the purchase of a government note or bond. However, a government note or bond with the equivalent maturity date would not have a rate of return equal to the prime rate minus 2 percent. So the state benefits financially by purchasing these loans.

Everyone is a winner with this creative approach. The interest rate on these loans is adjusted every three years to the prime rate in effect at the time, but the rate of return to the lender remains the prime rate plus 5.5 percent. The state treasurer's office receives a rate of return on its investment that is about 0.5 percent higher than it would receive on a similar investment. The state of Idaho receives additional tax revenues from new jobs that are generated. The small business owner benefits by receiving a loan at a lower interest rate than would ordinarily be available. From SBA's standpoint, these loans are like any other guaranteed loan.

The program has received considerable publicity and demand has been high since the kickoff in the governor's office and the program's implementation beginning July 1, 1999. In the first two months, the treasurer's office made commitments for 25 loans with a value of \$1.5 million, and the SBA approved 23, valued at \$1.3 million. As a result, it is anticipated that the \$5 million per year allotted to the program will not be enough. Policymakers are investigating ways to free up additional funds to allocate to the program this year and making plans for additional increases in future years.

The Idaho state treasurer's Prime Rate Loan Program was nominated by Mr. Tom Bergdoll, district director of the SBA Boise District Office.

★ **The Honorable Michael L. Fitzgerald and Iowa's Linked Investments For Tomorrow (LIFT) Program**

The Hon. Michael L. Fitzgerald

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Iowa State Treasurer Michael L. Fitzgerald started the first Linked Investments For Tomorrow (LIFT) Program in 1986 with the LIFT Horticulture and Alternative Crops loan program to help diversify Iowa's agriculture-based economy. This program proved an overwhelming success, and the need for a new program targeting small businesses was soon identified. The new program, created in 1988, was called LIFT Targeted Small Business. Through the years, the Iowa Legislature has fine-tuned this innovative program, but its focus has never changed: to help small businesses get started or expand. In 1992, LIFT Rural Small Business Transfer was created to aid in the transfer of existing businesses where the loss of the business would cause hardship for the local community.

LIFT helps fill the gap for many small firms that are able to get started, but need help reducing costs. The state treasurer purchases a certificate of deposit (CD) below the current market rate from an Iowa financial institution. The proceeds are then loaned to an eligible borrower at a low interest rate. Before applying to LIFT, the borrower completes a lender's normal loan application process. Once the loan is approved, the lender and borrower complete a simple LIFT application form, which takes only 10–15 minutes to complete. The lender then submits the LIFT application to the treasurer's office. Following approval, the treasurer places a CD in the financial institution at a rate three points below the current T-bill rate. The borrower then receives a loan at no more than four points above that rate.

Currently, loans are being made at 6.2 percent, a rate that would be unheard of without this program. The treasurer has more than \$65 million invested in this program to reduce interest rates for small businesses in Iowa, with a limit of \$68 million set by the legislature.

Ms. Karen Sinclair, executive officer, Iowa State Treasurer's Office, nominated Iowa State Treasurer Michael L. Fitzgerald and the LIFT program.

★ **The Minnesota Investment Network Corporation**

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The Minnesota Investment Network Corporation (MIN-Corp.) is a non-profit corporation whose primary mission is to promote community economic development by building the capacity for equity investment in rural Minnesota companies. One way MIN-Corp. accomplishes its goal has been through the development of a Regional Angel Investor Network™ (RAIN™). MIN-Corp.'s vision in developing 9 or 10 RAINs™ throughout rural Minnesota is to provide a cost-effective way to keep investment dollars in the state. The RAIN™ model allows regional groups of investors to develop their own capabilities for making equity investments in the kinds of companies needed to ensure growth and diversity in rural Minnesota's economic base.

RAINs™ pool the intellectual and financial resources of individuals and institutional investors to provide seed and growth capital for emerging companies in their communities. The organizers of a RAIN™ are devoted to advancing their local and regional economy as well as receiving a return on RAIN™ investments. MIN-Corp.'s mission and strategies are designed to realign the flow of equity capital toward rural

communities in a manner that will: (1) create a self-sustaining fund to fill the capital chasm between angel investors and entrepreneurs; (2) organize angel investors geographically to respond to regional business opportunities; and (3) provide expertise to facilitate the investment of equity capital in companies and communities—all to improve the quality of life in rural Minnesota.

MIN-Corp.'s RAIN™ program was nominated by Dr. Delores Zimmerman, president of CEO Praxis, Inc., in Grand Forks, North Dakota, and by Mr. Keith Anderson, Chairman, Lakes Venture Group, LLC., in Alexandria, Minnesota.

★ **Texas Capital Access Fund (TCAF)**

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The Texas Capital Access Fund (TCAF) was established on September 1, 1997, by the 75th Texas Legislature. Administered by the Texas Department of Economic Development, the program is designed to increase the availability of financing for business and non-profit organizations that face barriers in accessing capital. Through the use of the Capital Access Fund, businesses that might otherwise fall outside the guidelines of conventional lending may still have the opportunity to receive financing. The borrower, the lender, and the state of Texas all contribute to a reserve account established by the lender. All contributions from TCAF loans are deposited into this account and used only in the event of loan default.

The participating lenders set their own criteria for issuing TCAF loans. This allows the lenders to make loans based on their own priorities and security. The program is open to all non-profit organizations and businesses with fewer than 500 employees in which 51 percent of the employees are Texas residents. Businesses may use the TCAF loans for working capital, lines of credit, or the purchase, construction, or lease of capital assets including buildings and equipment. The borrower contributes 2–3 percent of the loan amount, and the lender matches the borrower's contribution. The state matches the combined contribution if the lender has: (a) assets of more than \$1 billion; or (b) previously enrolled loans under the program of more than \$2 million. If a lender does not meet the criteria, the state contribution is 150 percent of the combined contribution. The state's maximum contribution to a reserve account for any single loan recipient may not exceed \$150,000 during a three-year period.

As of August 31, 1999, 232 loans totaling almost \$15 million had been awarded, resulting in the creation or retention of more than 2,100 jobs in Texas. Sixty-one cities throughout the state have businesses actively participating in the TCAF program. The number of participating lenders continues to increase, resulting in more loans, more jobs created or retained, and more economic prosperity.

The Texas Capital Access Fund was nominated by Mr. Jeff Moseley, executive director of the Texas Department of Economic Development.

Government Procurement Opportunities

★ **Chicago Procurement Assistance Center— Latin American Chamber of Commerce**

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The Latin American Chamber of Commerce/Chicago Procurement Assistance Center (LACC-CPAC) provides direct technical assistance to minority, female, and disadvantaged-owned businesses in the Chicago metropolitan area. LACC-CPAC procurement technical assistance includes evaluating companies' qualifications and eligibility to apply for minority and women's business enterprise (MBE/WBE) certifications; identifying contract opportunities for CPAC qualified clients; analyzing requests for proposals, requests for quotations, and solicitations for CPAC-qualified clients; and matching the products and/or services of CPAC clients to bidding opportunities with civilian and military buying offices.

LACC-CPAC also provides its clients a complete and updated list of all government procurement opportunities available. Through detailed weekly reviews of procurement opportunities published in newspapers, Web sites, and other sources, LACC-CPAC is able to make specific procurement information available to small and minority-owned business clients. By maintaining contact with prime contractors, the center can provide a matchmaking service and inform companies of new opportunities as they become available.

The LACC-CPAC is staffed with professional bilingual personnel to accommodate the communication needs of Spanish-speaking business owners and entrepreneurs. Since 1990, the LACC-CPAC has conducted

6,516 procurement assistance counseling sessions and assisted clients in obtaining 968 government contracts worth \$98,072,141. The program has helped 407 small businesses to obtain MBE certification.

The Latin American Chamber of Commerce/Chicago Procurement Assistance Center was nominated by D. Lorenzo Padron, president of National Facility Supply Company in Chicago.

★ **Nevada Commission on Economic Development, Procurement Outreach Program**

Mr. Roger Tokarz

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The Nevada Procurement Outreach Program (POP) has been a Commission on Economic Development service provided statewide to the non-gaming, non-tourism business community for the past 14 years. The program is co-funded by the Defense Logistics Agency (DLA) and the Commission on a dollar-for-dollar matching cooperative agreement. The program is directed toward the small, small disadvantaged, and women-owned business community. During the past year the Nevada Minority Business Council has recognized the program and its staff. The program also received the Minority Business Advocate of the Year Award, the local SBA Freedom Award, and the SBA Veterans Advocate Award.

POP provides Nevada non-gaming and non-tourism firms with the access and tools necessary to find, bid on, and win local, out-of-state, and federal contracts previously awarded to other than Nevada businesses. Since the program's establishment, \$4.6 million has been invested in the Nevada POP program. POP has

provided to clients an average of 34,904 bid opportunity notifications per month, sponsored or participated in 37 conferences and training seminars, and provided information to 4,936 Nevada business persons. It has counseled 366 businesses, held 1,276 follow-up sessions with existing POP clients, and secured 377 contracts for POP clients from local, state, and federal agencies, totaling \$42.8 million.

This investment resulted in the Nevada non-gaming, non-tourism business community being awarded contracts valued in excess of \$265.2 million or a return of \$57 in new business for each dollar invested.

The Nevada Commission on Economic Development Procurement Outreach Program was nominated by its director, Mr. Roger Tokarz.

★ **Electronic State Business Daily, Texas
Department of Economic Development**

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Mr. Jeff Moseley

Executive Director

Texas Department of Economic Development

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In June 1998, the Texas Department of Economic Development (TDED) launched the *Electronic State Business Daily (ESBD)*, a searchable on-line listing of all state agency procurement opportunities that exceed \$25,000 in value. The ESBD was mandated by the Texas Legislature and fashioned after the federal government's *Commerce Business Daily*. It is intended to improve access to contract information for companies seeking to do business with the state of Texas. The ESBD program was placed at TDED, rather than at the state's purchasing agency, to underscore the position that procurement, more than just a means for supplying agencies, is a method for encouraging the development and success of small businesses.

TDED faced many challenges associated with implementing the *Electronic State Business Daily* and designing a system that would best serve the businesses and state agencies of Texas. Not the least of these challenges was the fact that the mandate to develop the ESBD was unfunded, forcing TDED to develop the new system within its existing budget. Other challenges included establishing rules for the program, resolving conflicts between legislative mandates and existing procurement standards, and training state agency purchasing personnel.

Texas state agencies log onto a secure server maintained by the Texas Department of Economic Development, entering all procurement opportunities exceeding \$25,000. Potential vendors access the ESBD through the Internet and search for bid opportunities in a user-friendly data base. They review bid information and contact the appropriate state agency for more information before submitting a bid. Bid awards (or a notice that the agency has decided not to make the procurement) are posted on the ESBD. The award notification includes the name of the successful vendor, its HUB status, and the total dollar amount awarded. This requirement helps open the procurement process by making award information available to everyone, not just those who bid on the job.

Since the site was launched in June 1998, more than 220,000 user sessions have been logged, as well as nearly 6 million page hits. According to an article in *Government Contracts Update*, a Houston-based computer services firm credits the ESBD with providing "solid leads" that have saved the company time and money. Future plans for the site include establishing a group of users with whom periodic surveys can be conducted.

The Texas Department of Economic Development's *Electronic State Business Daily* was nominated by the department's executive director, Mr. Jeff Moseley.

Leadership in Small Business Issues

★ **Arizona State Senator Brenda A. Burns**

The Hon. Brenda A. Burns

President, Arizona State Senate

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Arizona State Senate President Brenda A. Burns has blazed new trails in both Arizona and the nation. She was the first female House majority leader in Arizona, the first female Senate president, and only the third woman in the nation to be elected to the top leadership posts in both legislative bodies of her state. Senator Burns is currently the national chair of the American Legislative Exchange Council (ALEC), the country's largest bipartisan, individual-membership association of state legislators, with 3,000 members. ALEC was founded in 1973 to promote the Jeffersonian principle that the powers of government are first derived from the people and then assigned to the states and the federal government.

Senate President Burns has been a leader in regulatory reform, securing enactment of important new legislation that gives individuals and businesses more opportunity to challenge onerous and duplicative rules and regulations of state agencies. The law provides for an independent hearing officer to adjudicate complaints about state agencies or regulations. If a challenge to a regulation is upheld, the new legislation also makes it easier for small businesses to recover fees and costs from the state. This regulatory reform legislation was originally designed for state tax issues; however, with Senator Burns' leadership, the law has been strengthened to cover nearly every agency in state government. The program has become a national model for state governments.

In addition to her leadership in regulatory reform legislation, Senator Burns has been a leader in tax reform. She has worked to reduce personal and corporate income taxes and vehicle license taxes. She has also sponsored legislation to preserve important natural resources, protect air quality, conserve water for the future, and protect senior citizens from exploitation. Burns was also a principal architect of Arizona's landmark charter school reform legislation: as a result, Arizona is now recognized as a national leader in the charter school movement with more than 300 such institutions serving approximately 30,000 children.

Arizona State Senate President Brenda Burns was nominated by Mr. Joseph T. Dean, the Arizona governor's small business advocate.

★ **Ms. Mary Lou Bessette**

Ms. Mary Lou Bessette

Principal, Bessette & Co.

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Mary Lou Bessette has a respected record of leadership in the Arizona business community. She spent 25 years in the newspaper business and has served as chair of the board of directors of the Arizona Chamber of Commerce, chair of the Arizona delegation to the White House Conference on Small Business, president of the National Association of Women Business Owners' Phoenix chapter, and executive vice-president of the international Athena Foundation. As a business leader, Mary Lou has been praised for her insight, vision, creativity and communications skills.

She developed a highly innovative volunteer committee, the "Friends of Small Business," whose purpose is to improve the quality and increase the quantity of

small business assistance provided by the small business development center (SBDC) network in Arizona. She used her extensive network to recruit an outstanding group of small business leaders who are involved and actively working to support the SBDC system. Arizona is one of two states that do not appropriate state funds for their SBDCs, and Mary Lou has worked to get Friends members to support state funding for the program. The fruits of her efforts are visible as Friends members are working to achieve state funding that would double the size of the SBDC program in Arizona.

Mary Lou has worked with the Center for the Advancement of Small Business at Arizona State University and helped create the position of the Office of Small Business Advocate in Arizona state government. She ensures that the small business voice and influence are heard in Arizona. Mary Lou Bessette is a true small business leader in Arizona and across the nation.

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Ms. Mary Lou Bessette was nominated by Ms. Carolyn Madden, executive director of the ATHENA Foundation, headquartered in East Lansing, Michigan.

★ **Mr. William Otterson, Director,
UCSD-CONNECT, San Diego**

Mr. William Otterson

Director

UCSD-CONNECT

University of California, San Diego

Extended Studies and Public Service

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William (Bill) Otterson has been the director of the UCSD-CONNECT program since its founding in 1985. He has led CONNECT to a position of international prominence as an institution that has changed the climate of a leading research university to a more open and permeable organization in its relationship

with industry. Prior to the establishment of UCSD-CONNECT by then-Chancellor Dr. Richard Atkinson, under the stewardship of Dr. Mary Lindenstein Walshok, associate vice chancellor and dean of UCSD Extension, the University of California, San Diego, was not well connected to the local business community. CONNECT and Bill Otterson have changed that with the support of the university leadership and the local political and business leaders.

CONNECT membership began with 35 companies in 1986 and now has more than 625 members. Through programs designed to link the university with area technology companies, to connect entrepreneurs with venture capital and partners, and to create a technology business infrastructure, CONNECT can take credit for the rise over the past decade of San Diego's biotechnology, high technology, and telecommunications industries. So successful has its "incubator without walls" concept been that it has spawned similar efforts in cities across the nation and the world.

Prior to accepting a position with the university, Otterson co-founded several high-technology businesses, including Cipher Data Products, which he helped grow to a \$200 million computer peripheral manufacturing company. He also served as president of Lexocorp, and was with both Standard Computer Corporation and IBM Corporation. Otterson is the recipient of many awards and distinctions, including the 1991 "Entrepreneur of the Year" award from Ernst & Young, LLP and *Inc. Magazine*, and the 1996 "Supporter of Entrepreneurship Award." William has co-founded several non-profit organizations, including the National Association of Cancer Patients and C.U.R.E., to support medical research. He also serves on the board of directors of the UCSD Cancer Center Foundation and is a member of the UCSD Chancellor's Associates. This 69-year-old young entrepreneur has a bachelor's degree in engineering and a master's in business administration from Stanford University, and resides in La Jolla with his wife, Anne.

William Otterson was nominated by Milton Lohr, chairman, California Capital Formation and Business Investments Committee.

★ **The Small Business Advisory Board to the Mayor and City Council of San Diego, California**

Mr. George P. Chandler, Jr.
Chairman

Small Business Advisory Board
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The San Diego Small Business Advisory Board (SBAB) was established in July 1982 to develop a more cooperative and supportive atmosphere between the City of San Diego and its small business community. The SBAB is charged to advise the mayor, city council, and city manager on all matters of importance to the city's small businesses, including the laws, regulations, policies, or procedures that affect their management, operation, or financial stability. A nine-member, unpaid board appointed by the mayor and confirmed by the city council, the SBAB meets once a month at City Hall or neighborhood venues. San Diego's Office of Small Business (OSB) provides staff support and carries out specific projects initiated by the SBAB.

Local small business problems addressed to the SBAB may involve regulations, permits, licenses, taxes, zoning, or a wide variety of other concerns. Before each meeting, OSB arranges appropriate attendance and presentations on both sides of an issue. After the presentations, board members query both sides and seek alternatives to resolve the problem. It is often appropriate for the SBAB to vote on appropriate action and then communicate its findings and recommendations to the mayor and city council. Complex issues may require the appointment of an ad hoc task force composed of representatives of the business community, city government, and other concerned parties to work through the problem.

SBAB has an impressive record of achievements. It helped to drastically reduce the local business license tax for firms with 12 or fewer employees. It worked with the California State Legislature to reduce the minimum franchise tax by 25 percent for smaller businesses. It worked to create the Bankers Small Business

CDC, a consortium of 35 San Diego lenders providing micro-loans to women- and minority-owned firms. It helped leverage city funds to raise an additional \$1.2 million in matching grants, assessment fees, and private investment to support business development and neighborhood revitalization efforts citywide. SBAB worked with the city and the business community to form 18 business improvement districts (BIDs) enabling more than 20,000 small businesses working together to revitalize and market neighborhoods. It helped formulate policy in regulatory and zoning issues of importance to San Diego businesses, such as city sign code ordinances, "sidewalk commerce" issues, fire codes, hazardous materials handling and inspections, and other public safety issues. It has strongly defended San Diego's Equal Opportunity Contracting Program. The list of SBAB achievements goes on and on.

The Small Business Advisory Board to the mayor and city council of San Diego was nominated by Mr. Kurt Chilcott, president and CEO of the Small Business Finance Corp. in San Diego.

★ **Mr. Arthur D. Sweet, President, A&E Development Co., Inc., North Hollywood, California**

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In 1995, Mr. Arthur Sweet became a voluntary consultant to the City of Colton to re-energize the City Center-Rancho Mill Street Pilot Project redevelopment plan. In less than two years, Mr. Sweet has assisted the agency in locating funds for reviewing the environmental problems of a 10-block disaster area, brought in tenants to occupy abandoned buildings, contacted labor-intensive national companies to expand into this area, and assisted the Colton Redevelopment Agency

with revitalization. He developed a 10-step program that included an intensive study of the area and its problems, obtained the support of the city council, secured financing, purchased 12 older homes located in the industrially zoned area, and designed new facilities for tenants that resulted in new jobs in this historically under-employed area. Colton is a small rural community containing many Latino residents and many of the long-established businesses were closing or downsizing their operations in the city. The City Center-Rancho Mill Street Pilot Project has helped Colton reverse the trend.

In Universal City-North Hollywood, Mr. Sweet has pioneered a multi-faceted program called "Operation Bootstrap," which involves rejuvenating more than 125 small businesses in the "Twin Plaza" district. This district is located in the San Fernando Valley and is part of the North Hollywood section of the City of Los Angeles. It was devastated by the economic downturn of the early 1990s, as well as the crippling effects of the January 1994 Northridge earthquake. Operation Bootstrap represents Mr. Sweet's vision of a return to the economic prominence once enjoyed by this district. Components of the program are designed to improve the economic, environmental, and social conditions within the district. Operation Bootstrap involves local business advertising incentives, façade improvements for stores, efforts to obtain Community Redevelopment Agency funding, safety and lighting programs, anti-graffiti initiatives, and beautification efforts that include hanging flower baskets.

Mr. Sweet was nominated by Mr. Karl E. Gaytan, mayor, City of Colton, for the Colton City Center-Rancho Mill Street Pilot Project, and by Mr. Larry Applebaum, president, Universal City-North Hollywood Chamber of Commerce for the Operation Bootstrap program.

★ **The University of New Orleans
Entrepreneurship Program**

Dr. Kenneth J. Lacho

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The Entrepreneurship Center at the University of New Orleans has become a recognized leader in providing quality entrepreneurship education for undergraduate, graduate, and non-traditional students. The purpose of the program is to promote an awareness of entrepreneurship as a career option, to raise the level of business management skills in the New Orleans entrepreneurial community, and to train students in the skills and knowledge needed to successfully start, grow, and manage small businesses.

The academic program at the University of New Orleans was designed from input received by professors at various universities, local entrepreneurs, bankers, CPAs, economic development specialists, and those having specific areas of expertise. The program includes 11 entrepreneurship courses, an 18-hour undergraduate minor in entrepreneurship, and a 12-hour concentration. The first student to complete the 18-hour minor requirement graduated in December 1997.

The University of New Orleans was one of 10 schools to receive a \$25,000 Entrepreneurship Awareness and Education Grant from the Coleman Foundation in Chicago in 1995, after being selected from more than 90 applicants. With the \$25,000 in seed capital and several other grants and in-kind contributions, an excellent program was developed to help entrepreneurs and to promote an awareness of self-employment as a career option for University of New Orleans students. The Entrepreneurship Center has taken a leadership role in raising the level of business management skills in the New Orleans entrepreneurial community.

Ms. Elise E. McCullough, president of Staffing Solution in New Orleans, nominated the University of New Orleans Entrepreneurship Program.

★ **The Small Business Barometer Project, cosponsored by the Small Business Association of Michigan and the Michigan Small Business Development Center Network**

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President

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Michigan's Small Business Barometer is the product of a collaboration between the Small Business Association of Michigan (SBAM) and the Michigan Small Business Development Center (SBDC) Network. The Barometer is an ongoing research project that consistently and accurately measures the views of small business owners on public policy issues and on business performance indicators, including sales, employee availability, wages, profitability, and major capital investment. The Barometer was established in January 1993 and since 1997 has been published quarterly. Through its regular polling of more than 250 small business employers, the Barometer has yielded a comprehensive understanding of the experiences, expectations and perspectives of the Michigan small business community. With its 23rd round of polling recently completed, the Barometer provides exceptionally robust data for time series analysis.

Barometer data have been useful to a variety of interested parties, including small business owners themselves, who mine the reports for insights into marketing opportunities and information on how their own operations, experiences, and expectations compare with those of their peers. Lawmakers use the data as an early warning system for economic downturns and potential public policy problems

that affect the small business community. The news media use Barometer reports for insights into small business attitudes on issues ranging from Y2K to electric utility deregulation. SBAM uses its information to help formulate public policy positions on small business issues and to advance the interests of its members. Similarly, the Barometer's cosponsor, the Michigan SBDC, uses the reports to help direct appropriate business development resources to its small business clients.

Barometer data highlights are published quarterly in the four-page *Small Business Barometer*, which is mailed to 8,000 SBAM members and 2,500 Michigan SBDC clients. In addition, its sponsors aggressively promote the Barometer results to members of the news media, who value the data highly. Quarterly Barometer press conferences are conducted and made available by satellite to 84 Michigan radio stations. Press releases on Barometer findings are mailed to 300 Michigan newspapers, magazines, radio stations, and television stations. The Michigan Small Business Barometer is the product of a unique and productive partnership between the private and public sectors, working together for the benefit of Michigan's small business community.

The Small Business Barometer was nominated by Mr. Michael W. Rogers, vice president for communications, Small Business Association of Michigan.

★ **The Honorable Raymond G. Sanchez**

The Honorable Raymond G. Sanchez

Speaker of the House of Representatives

New Mexico State Legislature

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New Mexico House Speaker Raymond G. Sanchez is also an attorney who runs his own small law firm and is recognized for his leadership in small business

issues in New Mexico. An advocate for small business, Mr. Sanchez is willing and eager to set legislative priorities that support small businesses and enhance the lives of small business owners and employees.

Mr. Sanchez' dedication to small business can be seen in his role in securing funding for the Workforce Development Program at the Albuquerque Technical Vocational Institute. The development services provided to small businesses through this model program have been critical in a state like New Mexico, where the small business community creates most of the new jobs. Mr. Sanchez has also been the prime sponsor of an in-plant training program that allows businesses to hire trainees with state support. Under Mr. Sanchez' leadership, this program has received nearly \$20 million in funding. These funds have been made available to small businesses throughout New Mexico.

In recognition of his tireless support of and service to members of the New Mexico small business community and for his sponsorship of legislation that supports small business, Raymond G. Sanchez is recognized as a Vision 2000 Leader in Small Business.

Speaker Sanchez was nominated by Ms. Diane Denish, the Target Group, Albuquerque.

★ **Empire State Development Small Business Division**

Mr. Jeffrey Boyce

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Known as the "one-stop shop" for access to economic development resources at the state level in New York, Empire State Development (ESD) was created to enhance the ability of small businesses to compete and prosper. To accomplish this goal, ESD, through its Small Business Division, provides ombudsman assistance for small businesses, makes

recommendations to the commissioner of economic development on issues affecting small businesses, initiates and encourages small firm information sharing, and coordinates the activities of all state agencies whose functions affect the operations of small businesses.

In order to carry out its objectives, ESD has created an Interagency Small Business Task Force. The task force, with a membership of 60 agency representatives, convenes as a full committee and in nine subcommittees to identify the most critical small business issues in each area and the specific improvement projects to be accomplished.

The task force subcommittees commissioned to address particular policy issues are as follows: Banking and Finance; Energy and Telecommunications; Environment; Insurance; Labor and Workforce Development; Procurement; Regulatory Reform and Permit Assistance; Taxation; and Workers' Compensation. The full task force and its various subcommittees have identified numerous opportunities for agencies to work in partnership to more effectively provide small business assistance.

Mr. Mark P. Alesse, state director, and Ms. Michelle L. Stafford, assistant state director of the National Federation of Independent Business, New York, nominated the Empire State Development Small Business Division.

★ **Mr. Clyde Stryker, President and CEO of Spirit Communications in Tualatin, Oregon**

Mr. Clyde Stryker

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Mr. Clyde Stryker, owner and founder of his own successful small business, Spirit Communications, Inc., has been the driving force in establishing the

Oregon Safety and Health Achievement Recognition Program (SHARP) Association. SHARP is an Occupational Safety and Health Administration (OSHA) recognition program that encourages employers to work with their employees to develop and implement an effective safety and health program. Mr. Stryker's vision takes this concept a step further by forming a proactive partnership with business owners, insurers, Oregon OSHA, and the governor's office that will jointly promote health and safety in the workplace. The Oregon SHARP Association is the first of its kind and has potential to be expanded to a national SHARP association.

Mr. Stryker is a tireless advocate for the small business community locally and nationwide. He serves on the Governor's Small Business Council and was instrumental in its formation in 1998. He is the founding president of the Oregon Native American Chamber of Commerce and serves on the board of the Tualatin Chamber of Commerce. An enrolled member of the confederated tribes of Grand Ronde, Mr. Stryker was the first Native American to win the "Successful Business of the Year" award from the U.S. Small Business Administration. This year, he received the Governor's Business Excellence Award for Oregon.

Mr. Stryker represented Oregon at the White House Conference on Small Business in 1995 and currently serves on the Region 10 Small Business Regulatory Enforcement Fairness Board. He also serves on the boards of directors of the Oregon Native American Business Entrepreneurial Network (ONABEN), Low Income Housing for Native Americans, Portland, Oregon (LIHNAPO), Spirit Mountain Development Corporation, the Universal Services and Access Committee of Oregon Telecommunications, and many other organizations. Because of his continued commitment and leadership on behalf of Oregon's and the nation's small business community, Mr. Clyde Stryker is being honored with a Vision 2000 Award.

Mr. Stryker was nominated by Oregon Governor John A. Kitzhaber and Mr. Stephen Beech, with the Oregon OSHA Division of the Department of Consumer and Business Services.

★ **Mr. Mark S. Deion, Technology Chair
of the Rhode Island SBA Advisory Council**

Mr. Mark S. Deion

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Mark S. Deion serves as the technology chair for the Rhode Island SBA Advisory Council. Throughout his tenure on the advisory council, he has initiated the use of Internet technology to facilitate business development initiatives that support the efforts of the Rhode Island District Office of the SBA as well as numerous other small business assistance programs in Rhode Island. In late 1997, Mark began the development of a Web site program for the advisory council to disseminate valuable business information to the Rhode Island business community. The initial Web site was activated in February 1998 and can be accessed at <http://www.risba.org>. The site today receives approximately 21,000 hits per month and continues to be accessed from more than 15 foreign countries. Concurrently with the creation of this site, Mark spearheaded the effort to recreate the Web site for the Rhode Island Small Business Development Center and single-handedly compiled the necessary data, composed the format and initialized this Web site as well.

Mark Deion continues to provide Internet-related educational and training programs for small businesses, business development agencies, and organizations. He has been called upon repeatedly to provide Internet training programs to the Rhode Island SBA District Office staff, SBA clients, the Rhode Island SBA Advisory Council, Rhode Island SBDC, SCORE, the Business Information Center, Power Up participants, Women's Business Initiatives program, the Rhode Island Salute to Small Business attendees, and many trade associations, chambers of commerce and business service organizations.

Mark's accomplishments have paid off in many ways. The Web site provides a single-source location for information that businesses and service providers can access at any time. It increases the outreach efforts of the Rhode Island SBA and of many other business service providers, agencies, and educational institutions. The Web site has significantly reduced the costs of assisting small businesses and has enhanced personnel performance by making access to information less dependent upon manual information processing. The site has become an invaluable tool for the SBA and its advisory council, as well as countless businesses and entities far beyond the borders of Rhode Island.

Mark Deion was nominated by Mr. Mark S. Hayward, acting district director of the Rhode Island SBA District Office.

★ **The Honorable John Wesley Matthews, Jr.**

State Senator John Wesley Matthews, Jr.

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Senator John Matthews, Jr., is an example of a leader who has always maintained an entrepreneurial spirit. Having established his first businesses as a young person, he has maintained his entrepreneurial interests, as well as a commitment to economic development, throughout his career. Senator Matthews began his legislative career in 1974 when he ran for the South Carolina House of Representatives. He served in the House from 1974 to 1984 and has served in the state Senate since 1985. During his tenure, Senator Matthews has been a leader in securing legislation that helps small businesses start and prosper.

In 1987, Senator Matthews wrote legislation that enabled disadvantaged business enterprises to compete among themselves for contracts. He also authored legislation to provide South Carolina's community development corporations \$3 million in funding for loan pools to finance start-up businesses. Senator

Matthews was instrumental in the enactment of legislation to create the Division of Small and Minority Business in the Office of the Governor of South Carolina. He understands the needs of rural communities, and has worked to improve their economic strength.

Senator Matthews' commitment to the South Carolina small business community can be seen in his efforts to create economic development vehicles that stimulate and develop small businesses. In addition to using his legislative authority to help small business, he has also recognized the need to provide quality technical assistance to them, and has been an essential fundraiser for the state's small and minority business development centers. Senator John Wesley Matthews, Jr., is a distinguished and inspiring small business leader.

Senator Matthews was nominated by Mr. Elliott O. Cooper, district director of SBA's South Carolina District Office.

★ **Small Business United of Texas**

Mr. David Pinkus

President

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Small Business United of Texas (SBUTx), a state-wide small business advocacy association representing individual business owners, as well as trade and business associations, has been chosen to receive national recognition for its leadership role in the Texas small business community. SBUTx has a total membership of more than 8,000 small business owners across the state. The coalition aggressively promotes legislation and policy initiatives that stimulate small business growth and make Texas a good place to do business. Major issue areas monitored by the organization include business finance, the availability of loans for small businesses, health insurance, workers' compensation, taxation, and employment issues.

The mission of SBUTx is to be a “responsive, volunteer-directed association that proactively represents small business owners at all levels of government.”

The organization’s pro-small business successes have included major legislative and regulatory solutions, statewide small business conferences, and the funding of \$140 million in loans to Texas small businesses. SBUTx has shown an entrepreneurial spirit and has indeed been diligent in supporting small business causes in Texas.

By effectively giving leadership to the business community, providing state officials with clear analyses of the impact of legislation on small business, and realizing many policy victories for small firms and their customers, Small Business United of Texas has demonstrated outstanding leadership for small business interests.

Small Business United of Texas was nominated by Ms. Joy A. Gay, president of A&A Industrial Services in Austin, Texas.

★ **Mr. Gary L. Smith, Bellevue, Washington**

Mr. Gary L. Smith

Executive Director

Independent Business Association

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Gary Smith is a respected, trusted, and effective voice for small business because of his breadth of knowledge, integrity, and the relationships he has forged over 26 years. He has served as executive director of the Independent Business Association (IBA)—one of the largest state-based small business organizations in the nation, serving more than 6,700 small business owners—since its founding in 1973. He is called upon frequently to testify on behalf of small business in major policy debates in Washington state and nationally. An original member of the Governor’s Small Business

Improvement Council, Gary continues to serve as a valuable advisor. In 1990, Governor Booth Gardner presented him the Distinguished Service Award for improving the state’s business climate for small business. He also received a Distinguished Citizen Commendation from Governor John Spellman in 1984. In 1980, U.S. Senator Warren Magnuson appointed him delegate to the White House Conference on Small Business.

Gary has owned and operated two successful small businesses, so he personally understands many of the regulatory challenges small business owners face. He effectively established working relationships between small business owners and the Washington Department of Ecology in an initiative to create an “Education Before Enforcement” approach to the auto repair shop industry. This approach was extremely successful and has since been replicated throughout the agency. It has also changed the agency’s image from one of the most disliked to one of the most respected by small business owners.

Gary provided valuable statistical information to the SBA’s chief counsel for advocacy concerning the state of Washington’s accident prevention plan requirement. OSHA was considering a similar national requirement. Using U.S. Department of Labor data, Gary showed that the failure to have an adequate written accident prevention plan is one of the commonly cited violations for Washington state small employers. The data also showed that injury rates for Washington state workers were no lower than the national average for most industries, even though the accident prevention plan requirement has been in effect for over 20 years. Clearly, the requirement was not reducing worker injuries and was not necessarily good national policy. Gary Smith is recognized for his vital voice, valuable service, and outstanding leadership on small business issues.

Gary Smith was nominated by Ms. Dianne Symms, president of Lombardi’s Cucina and immediate past president of the Washington Restaurant Association.

★ **West Virginia Governor Cecil H. Underwood**

The Hon. Cecil H. Underwood

Governor of West Virginia

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West Virginia Governor Cecil H. Underwood brings a unique historical perspective to the role of small business in the economic future of the state. He was first elected governor in 1956—the youngest person ever to hold West Virginia’s highest office—and was re-elected 40 years later as the most senior governor in the state’s history. In the intervening years, Governor Underwood provided leadership as a college president and board chairman, worked as an executive in both the coal and chemical industries, presided over the creation of the technology-centered Software Valley, and served on several charitable foundations and boards. This broad experience has given Gov. Underwood a special perspective on the importance of education, economic development, advanced technology, and volunteerism in West Virginia’s future.

Gov. Underwood also understands the importance of small business to the future of West Virginia, a state in which almost 90 percent of businesses employ fewer than 20. In addition to supporting state programs to assist small business, Gov. Underwood in 1998 and 1999 made a special effort to reach out and communicate directly with small businesses through a series of small business appreciation events. Six such events were held each year in cooperation with the West Virginia Council for Community and Economic Development and the West Virginia Small Business Development Center (SBDC). In 1998, the Governor traveled to events in Beckley, Huntington, Morgantown, Shepherdstown, South Charleston

and Wheeling, West Virginia. In 1999, similar events were held in Elkins, Flatwoods, Logan, Oak Hill, Parkersburg and Petersburg, West Virginia. In all, more than 1,100 attended these small business recognition events, most in very rural areas.

At each small business appreciation event, Governor Underwood honored small business contributions to West Virginia’s economy and future and then highlighted the special achievements of six or seven local businesses. An informal reception followed the formal program, where small firm owners had the opportunity to speak one-on-one with Gov. Underwood, who generously spent two to three hours at each event to accommodate those who wished to speak with him personally. Such a sustained and statewide commitment to honor and listen to small businesses is most unusual for a chief executive and deserving of special recognition.

Governor Underwood was nominated by Dr. Hazel Kroesser Palmer, state director of the West Virginia Small Business Development Center.

Minority Business Development

★ **Ms. Denise Meredith, President of the Greater Phoenix Black Chamber of Commerce**

Ms. Denise Meredith *President*

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Given the chance to take a sabbatical from her job as state director for the Department of the Interior's Bureau of Land Management, Denise Meredith accepted the challenge of starting a Black Chamber of Commerce. She could have used her hard-earned and well-deserved sabbatical for any number of personal activities. Instead, she chose to spend the year working harder than ever on improving the environment, opportunities and community for Black entrepreneurs.

In just one year, Denise Meredith built the Greater Phoenix Black Chamber of Commerce from an idea into a reality. Through coalition building, outreach, and determination, she now presides over a chamber that boasts 150 members, a 60-member advisory council and a 19-member board of directors.

Denise serves as the leading advocate for more than 100,000 African-American residents, entrepreneurs and business people in the greater Phoenix area. Her work played an important role in securing approval from the city of Phoenix for a five-year extension of the minority/women business set-aside for government contracts. Her efforts to build alliances between existing Black-owned businesses and the Greater Phoenix corporate community have resulted in greater opportunities for members to market their products and services to new customers.

Ms. Denise Meredith was nominated by Mr. Joseph Dean, the Arizona governor's small business advocate.

★ **The Teenage Minority Entrepreneurship Program of the Connecticut Small Business Development Center**

Ms. Zaiga Antonetti

Associate SBDC State Director

Mr. Paul Hughes

Program Coordinator

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The University of Connecticut SBDC's Teenage Minority Entrepreneurship Program encourages urban teenagers from greater Hartford, ages 15 to 19, to make positive choices in their lives through exposure to self-employment. While one of the aims of the program is to give young people the confidence and skills to start their own entrepreneurial businesses, the broader aim is to encourage students to recognize the importance of getting a good education and developing good job skills. During an intensive six-week summer program, the students receive computer and job skills training prior to participating in a job shadowing experience with private sector employers. The summer program ends with students living at the University of Connecticut's main campus for a week-long entrepreneurial camp. The program continues throughout the school year with Saturday morning workshops and visits to area businesses.

Forty teenagers participated in the summer 1998 program, of whom eight had dropped out of school before joining the program. At the end of the summer, seven of these students asked the program to help them get back into school, and with the help of the program, six actually returned. The program helped the seventh get a job. Of the 32 students in the 1999 summer program, only two were not in school when they joined the program. One is now back in school full time, while the other is working for a major brokerage firm in Hartford that provided job shadowing during the summer. One of the 1998 students who continued to be actively engaged with the program during the school year and throughout the summer of 1999 is now a freshman in college. A number of students who never before considered college an option cite their week at the University of Connecticut as encouraging them to alter their educational plans to prepare for college.

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One student so impressed the owner of a plastic injection molding firm during a site visit to the plant that he was offered a full-time job during the summer. He continues to work at the firm as part of his vocational-technical high school program. In his junior year in high school, he is doing so well that the owner has agreed to provide him a full scholarship to the engineering school at a major university. The Teenage Minority Entrepreneurship Program began as a two-year pilot program sponsored by Connecticut Speaker of the House Tom Ritter. A \$300,000 appropriation to the University of Connecticut's Small Business Development Center to run the program followed.

The Connecticut SBDC's Teenage Minority Entrepreneurship Program was nominated by Ms. Marie Record, the Small Business Administration's Hartford district director.

★ **The Metropolitan Economic Development Association (MEDA), Minneapolis, Minnesota**

Ms. Yvonne Cheung Ho

President and CEO

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The Metropolitan Economic Development Association (MEDA) in Minneapolis is a one-stop business resource that provides a complete collection of services to minority entrepreneurs who are committed to generating long-term growth and profitability. MEDA was created in 1971 by business leaders in Minneapolis and St. Paul to address the issues of rapidly rising poverty, crime, and unemployment. MEDA's advisory and consulting services include management and technical assistance, sales development, loan packaging and financing, and networking opportunities. These services create discipline in business practices and increase access to resources that lead to self-sufficiency, jobs, and wealth in minority communities.

After 25 years of establishing a track record of proven success, it was evident that despite MEDA's success, the issues of poverty, underemployment, and crime were growing worse in the Twin Cities' minority communities. In 1996, MEDA adopted Vision 2000, an aggressive set of outcome-based goals tied directly to results for their clients. The goals were to increase client total sales from \$325 million to \$800 million, total employment from 2,618 to 5,200, and total minority jobs from 960 to 2,000 by December 2000.

Three years into their strategic initiative, MEDA has made significant progress. Total client sales have increased from \$646 million to \$805 million; total jobs, from 3,967 to 4,424; minority jobs, from 1,511 to 1,720; loan program volume, to \$2.7 million; 668 clients were served, and 14 new businesses have started.

The Metropolitan Economic Development Association was nominated by Ms. Yvonne Cheung Ho, newly appointed president and CEO of MEDA.

★ **The Regional Alliance for Small Contractors, New York**

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The mission of New York's Regional Alliance for Small Contractors is to assist in the growth of New York- and New Jersey-based small, minority- and women-owned businesses in construction and related industries. Founded in 1989 in response to the substantial barriers faced by minority- and women-owned small businesses in the New York-New Jersey construction industry, the Regional Alliance has succeeded in enlisting mainstream construction service providers to effectively assist emerging firms.

The Regional Alliance provides assistance to small, minority-, and women-owned construction firms in four major areas. First, the Managing Growth Program offers a series of 14-hour courses taught by leading construction industry professionals. Second, the Loaned Executive Assistance Program offers consulting services provided by practitioners to address management and operational problems. Third, the Financing Small Contractors Program provides assistance in obtaining financing and bonding through its relationships with providers of credit and a loan packaging program. Fourth, the Opportunities Marketplace provides contractors with access to information enabling them to identify and participate in public and private sector construction projects.

The Regional Alliance for Small Contractors has played a significant role in the development of certified minority- and women-owned, and locally based businesses in the construction industry. In 1998 alone, small businesses performed \$265 million in contracts for the New York City School Construction Authority.

Mr. Milo Rivero, Ph.D., president and CEO of the New York City School Construction Authority, nominated the Regional Alliance for Small Contractors.

★ **Oregon Association of Minority Entrepreneurs**

Mr. Samuel Brooks

President and Chairman of the Board

Oregon Association of Minority Entrepreneurs

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The Oregon Association of Minority Entrepreneurs (OAME) is a community-based, non-profit organization established to promote entrepreneurship and economic development for ethnic minorities in Oregon and Southwest Washington. Although OAME's charter focuses its activities on minority-owned businesses, it serves businesses across ethnic lines, including women and non-minority-owned businesses. OAME works in partnership with its members, the education community, government, and larger businesses to provide services. The OAME Center is located in Northeast Portland, an ethnically diverse neighborhood.

When Samuel Brooks founded an organization in 1987 to help minority businesses succeed, there were eight members renting space in a converted house. Today, what has become the Oregon Association of Minority Entrepreneurs now boasts 500 members, and its headquarters occupies an entire city block. On-site technical assistance is provided to 26 companies housed in the 40,000-square-foot business incubator.

Between 1989 and 1994, the Small Business Administration gave the Oregon Association of Minority Entrepreneurs three grants to assist minority-owned businesses. The program provided classroom training coupled with individual counseling. It also offered firms assistance in accessing market opportunities, networking, and financial resources. Since 1994, the association has gained financial support from other public and private sources, including funding for loan programs from a consortium of banks and the funding of a working capital loan from NIKE. OAME also worked on a contract with the local transportation agency to ensure participation of women- and minority-owned businesses in the construction of a light rail system.

The Oregon Association of Minority Entrepreneurs was nominated by Mr. Donald S. Matsuda, deputy district director of SBA's Portland District Office.

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★ **The Youth Entrepreneurship Training Program of the Temple University Small Business Development Center in Philadelphia**

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Director

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The goal of the Temple University Small Business Development Center's Youth Entrepreneurship Training Program is to provide an environment that motivates minority high school students to cultivate their talents to become entrepreneurial leaders. Students attend training classes four hours per week for fourteen weeks. The program strives to help them develop the basic knowledge, attitudes and skills needed to create successful businesses and become self-sufficient, productive members of society. Through

classroom discussions, field trips, guest speakers, role-playing, networking opportunities and other hands-on activities, young entrepreneurs develop an understanding of how entrepreneurship and economics affect their lives and communities. As they learn the basics of entrepreneurship, they are encouraged to connect what they are learning to their own lives and the real world around them. This helps them to understand the link between education and making a living.

The Youth Entrepreneurship Training Program started with 10 students in the Philadelphia area and now has more than 1,600 graduates across the Commonwealth. The program is delivered through the small business development centers of Duquesne University, Gannon University, Kutztown University, and Temple University. An independent evaluation has shown that more than 60 percent of the graduates have either changed their career goals or gone on to take further business training after completing the 14-week course. A substantial number of students have already started their own small businesses. The program has been recognized nationally in *Inc. Magazine*, *Black Enterprise Magazine*, *Ebony Magazine* and numerous regional and local publications.

The Youth Entrepreneurship Training Program began in 1992 as a pilot program initiated by the late State Senator Roxanne H. Jones of Philadelphia. An entrepreneur herself, she wanted to give young people the opportunity to learn about economics and entrepreneurship at an early age. Sen. Jones did not wish to limit the program to her own city or region, so she introduced the idea of providing such training statewide to the Pennsylvania Minority Business Development Authority, on whose board she served. She was successful in securing funding for a pilot program in 1992. Since then, the program's success has been recognized nationally.

Mary T. McKinney, Ph.D., director of the Duquesne University Chrysler Corporation Small Business Development Center in Pittsburgh, Pennsylvania, nominated the Youth Entrepreneurship Training Program.

Programs that Support Small Technology Businesses

★ **The California Department of Trade and Commerce Office of Strategic Technology's Regional Technology Alliances**

The Hon. Lon S. Hatamiya *Secretary*

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In the early 1990s, California's economy was suffering from reductions in defense spending. An important state initiative in response to this problem was the creation of regional technology alliances (RTAs). These alliances, based in the San Francisco Bay Area (BARTA), Los Angeles (LARTA) and San Diego (SDRTA), are public-private partnerships that help foster and support technology-based economic

development throughout the state. The RTAs were created in 1994 and are funded by the California Department of Trade and Commerce's Office of Strategic Technology. They provide high technology entrepreneurs and emerging companies information about venture capital and state and federal funding, consulting services, mentoring programs and technical and business assistance.

Each RTA has a local board of directors drawn from the business and academic communities of the regions. The boards and affiliates of the RTAs are the center of a local network of business and academic leaders, service providers, and government agencies interested in the economic development of technology companies in their regions. The regional technology alliances provide guidance and networking opportunities for technology entrepreneurs to help them develop business plans of interest to the financial community. They also assist in developing small business links to investors, federal research programs such as the Small Business Innovation Research (SBIR) program, and state research funding opportunities. The local boards and affiliates ensure that the RTAs remain current and focused on the specific needs of their regions.

The RTAs have worked with more than 9,000 individuals and companies. Their projects include shortening the time to money for emerging companies, linking ACE-*Net* to local angel investors, turning technologies into businesses in conjunction with local universities, conducting high-technology research including SDRTA's Project Minerva, providing executive entrepreneur training on-line, offering university MBA consulting teams, publishing local newsletters, and initiating global California mentoring programs.

The California Regional Technology Alliance program was nominated by California State Senator John Vasconcellos and California State Assembly Member Susan Davis.

★ **The Center for Innovation, Grand Forks, North Dakota**

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In rural states such as North Dakota, developing professional business services for entrepreneurs can be difficult. The Center for Innovation has become a top resource for those services. In its 15-year history, the center has worked closely with many entrepreneurs and small businesses to enhance economic development potential for the entire state in the areas of technology research and manufacturing. The center provides a wide variety of assistance opportunities, including business and marketing planning, commercialization assessments, ACE-*Net* access to private investors, and a new incubation facility.

More than 260 new products and ventures have been launched with the assistance of the center since its inception in 1984. It houses the state's Small Business Innovation Research (SBIR) program support coordinator and has helped increase the number of North Dakota companies awarded grants under this federal program. In 1996, the center opened the Rural Technology Incubator, which enhances the ability of technology entrepreneurs to work with University of North Dakota researchers to develop new products and services. The incubator was fully occupied the first year of operation, and plans are under way to expand it by an additional 15,000 square feet. Currently, the incubator houses 17 new and expanding businesses employing 80 people, almost half with advanced degrees.

The Center for Innovation is one of the lead partners developing the University Technology Park at the University of North Dakota. The mission of this project is to foster and help grow ventures that are leaders in research and demonstration programs, technology-related businesses, commercial testing laboratories, government-sponsored R&D projects, and educational and research laboratories. Stimulating and promoting strategic relationships between the entrepreneurs, business ventures, and the University of North Dakota is a key element of this technology park program. During the 1999 North Dakota legislative session, the Center for Innovation took a lead role in promoting a new loan guarantee program aimed at beginning entrepreneurs. It provides for a loan guarantee of up to 85 percent on loans to entrepreneurs from the state-owned Bank of North Dakota, up to \$25,000 without collateral, and up to \$75,000 with collateral.

The Center for Innovation was nominated by Mr. Randy Newman, president and CEO of the First National Bank of North Dakota, and by Mr. Karl Bollingberg, the bank's senior vice president.

★ **The University City Science Center, Philadelphia, Pennsylvania**

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The University City Science Center, established in 1963 as a private non-profit organization, is the first and oldest urban research park in the United States. Its shareholders are 35 educational and medical research institutions in the greater southeastern region of Pennsylvania and Delaware. Over its 36-year history, the University City Science Center has constructed

more than 2 million square feet of research facilities in University City in Philadelphia. The facilities house nearly 160 companies, which employ more than 7,000 people, most of whom are college graduates.

Currently, Science Center shareholders perform research valued at more than \$800 million. A new attitude and new leadership among the shareholders has led to more interest in and commitment to commercializing intellectual properties. The Science Center, acting as a neutral house, has the opportunity to be the catalyst for this commercialization by offering professional incubation and company formation services. Its programs to help companies gain access to capital include providing access to the Port of Technology Development Investment Fund for early-stage businesses, and forums for the Pennsylvania Private Investor Group and a Venture Community network.

To establish an environment for innovation, the Science Center has begun construction of a new Port of Technology building. Designed as a "smart building," it will provide an enhanced infrastructure to support entrepreneurial companies. It will feature such modern essentials as high-speed Internet access, dry and wet laboratories, and "plug-in" energy access. It complements the center's existing facilities to permit the expansion and growth of second- and third-stage companies without requiring a move to different quarters during early stage development. The Port of Technology is also leading the development of agreements with overseas partners, beginning with Israel, Ireland, Germany and Japan. These agreements are bi-directional, so that the opportunity for expansion into international markets by Science Center companies is enhanced.

The University City Science Center was nominated by Ms. Jill Felix, its president and CEO.

★ **The South Carolina Technology Alliance,
Columbia, South Carolina**

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In 1997, an executive order issued by the governor of South Carolina created the 17-member South Carolina Technology Alliance Council. Its goal was to create a technology strategic plan for the state, prepare a technology-capable work force, create a business environment friendly to high-tech businesses, invest to expand the base of rapidly growing businesses and start-ups, and invest in world-class university research programs that are linked to South Carolina industries. To implement the strategy, the South Carolina Department of Commerce and the South Carolina Research Authority established the South Carolina Technology Alliance (SCTA). The SCTA is a public-private, non-profit organization with a board of directors representing many of the state's leading technology companies and universities.

The SCTA has been a leading advocate, together with the South Carolina School Board Association, for the adoption of a new technology policy for schools across South Carolina, an initiative that was approved in 1998. The three primary areas that will be affected are improved or added technology equipment in the schools, the use of such equipment to improve skills and the curriculum, and the "teach the teacher" program used to train instructors in the use of the new high-tech equipment. The SCTA has also been working with the state colleges to obtain grants and develop programs to match advanced students with businesses in the high-tech community. It has

worked with the state legislature and governor's office to support legislation regarding technology issues. It is working with the University of South Carolina-Spartansburg and Furman University to develop the first technology park in the northern part of the state.

The SCTA has worked with more than 38 high-tech startup businesses across the state to locate venture and seed capital. In 1998, SCTA was selected to manage the ACE-*Net* program for South Carolina to encourage investment in high-tech companies by private investors. It has also taken a lead role with the state research universities to encourage technology transfer and it took a leadership role in the development of a new information technology school located at the University of South Carolina.

The South Carolina Technology Alliance was nominated by Dr. Kenneth J. Roozen, executive director of the Medical University of South Carolina Foundation for Research Development.

★ **The South Dakota SBIR Center and Dr. Melvin Ustad, Madison, South Dakota**

Dr. Melvin Ustad

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The South Dakota Small Business Innovation Research (SBIR) Center and its director, Dr. Melvin Ustad, have been state and regional leaders in fostering the development of technology-based small businesses. The South Dakota SBIR Center was started in 1989 at Dakota State University, and Dr. Ustad has been the leader of the center for its entire 10 years

of operation. Prior to 1994, South Dakota had received only seven SBIR awards in the entire 12-year history of the program. In fiscal year 1999, primarily because of the efforts of the center, six South Dakota small technology businesses won seven Phase I and Phase II SBIR awards totaling nearly \$3 million in federal R&D funding. The center provides assistance to approximately 400 small businesses and entrepreneurs in South Dakota.

The center and Dr. Ustad developed a four-state project (EPSCoT West) involving South Dakota, North Dakota, Montana and Wyoming to facilitate technology-based economic development in the region. Ustad has also been a leader in Project SBIR West since its beginning in 1993. Dr. Ustad received the SBIR Support Person of the Year award from Project SBIR West in 1996 and has led four regional projects: SBIR Internet Site, Internet Based Technology Business Education, Small Business Health Research Council, and Successful SBIR Proposal CD-ROM.

Dr. Ustad is also taking a leading role in the development of the South Dakota Science and Technology Council to provide additional support to technology-based businesses and researchers in South Dakota. The council will involve businesses, universities, K-12 educators and government entities in the formation of the state science and technology plan and its implementation. Dr. Ustad is also working with the DIAL Consortium to develop a K-12 science and math curriculum that will introduce students to the opportunities available to technology business owners and entrepreneurs. The program seeks to expose rural South Dakota students to exciting new technology-based businesses to stimulate their interest in science and math educational programs.

Mr. Russ Martin, executive director of the Business and Education Institute, Dakota State University, nominated the South Dakota SBIR Center.

★ **Technology 2020, Oak Ridge, Tennessee**

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Technology 2020 is a non-profit, public-private partnership serving the East Tennessee region whose mission is to leverage information technology resources to incubate new businesses, create private sector jobs, and improve the prospects for economic growth. It was established in 1994 in response to significant downsizing of federal employment opportunities in the region and to support a strategic plan identifying information technology as one of eight industry clusters with significant potential to help the region diversify its economic base.

Technology 2020 is involved in three major activities. The first is growing new technology businesses. It provides an array of services to help new technology-based businesses grow and prosper. It supports a network of business incubators, provides business planning and counseling, and is developing several debt and equity funds to provide local capital.

Technology 2020's second main activity is the development of high-speed information infrastructure. It has established an innovative Regional Internet Traffic Exchange, introduced a high-speed regional ATM network, and is developing a new project in Knoxville called the Digital Crossing, which will provide state-of-the-art telecommunications to companies across the region.

Technology 2020's third main activity is the establishment of a pipeline of qualified information technology talent. Technology 2020 has established a Jobs21.net program to help regional companies find the workers they need, identify the training required to keep their skills current, and apply for state training funds to offset training expenses.

Technology 2020 is currently assisting a portfolio of 30 technology companies, which have created more than 200 new jobs in the past three years. It has helped its client companies in many ways, including obtaining more than \$500,000 of state training funds to maintain employees' information technology skills.

Technology 2020 was nominated by Mr. Lee Martin, executive director of the Tennessee Technology Development Corporation.

Regulations that Work for Small Business

★ **The Illinois Small Business Regulatory Alert**

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The Illinois Department of Commerce and Community Affairs (DCCA) administers the state's Small Business Regulatory Flexibility Program. DCCA is mandated to conduct impact analyses of proposed rules and regulations affecting the small business community and to recommend the "tiering" or elimination of proposals deemed overly burdensome. DCCA recognized that small businesses need to be informed of regulatory proposals affecting them and that the agency needs their input to carry out its statutory mandate. DCCA's Office of Regulatory Flexibility, created in June 1998, decided to take a more aggressive advocate's role to get timely regulatory and legislative information to business and industry groups. To this end, the office established the *Illinois Small Business Regulatory Alert*.

Published each Monday, the *Regulatory Alert* is designed to inform and involve the public in the process by which changes are made in regulations and requirements for permits, licensing, and registrations affecting Illinois small businesses. In a section titled "The Bottom Line," the *Regulatory Alert* gives a general description of each proposed rule's requirements and identifies the types of businesses that might

be affected. Businesses and industry groups thus learn of proposed rules and have the opportunity to make comments during the first notice period, which extends a minimum of 45 days from the date of publication. The Office of Regulatory Flexibility invites comments from the public as it determines the response to be made to the Illinois Joint Committee on Administrative Rules. A new section in the *Regulatory Alert* called "Did You Know?" includes news about pending legislation, upcoming meetings and conferences, tax developments, and other timely information of interest to the small business community.

Since its inception, DCCA's Office of Regulatory Flexibility has reviewed more than 400 proposed rules and summarized approximately 150 that could affect small business. *Regulatory Alert* is distributed by fax and e-mail each Monday morning to more than 200 business and industry groups and to individual small businesses that request the service. It can also be accessed on the Internet through DCCA's small business home page at www.commerce.state.il.us. One measure of its success is that many trade associations and industry groups routinely use information from it in their own publications. Also indicative of the public-private sector cooperation it has fostered, *Regulatory Alert* accepts and publishes news items from industry publications in the "Did You Know?" section.

The *Illinois Small Business Regulatory Alert* was nominated by Ms. Pam McDonough, director of the Illinois Department of Commerce and Community Affairs.

★ **The Coordinating Committee for Automotive Repair (CCAR®)**

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The Coordinating Committee for Automotive Repair (CCAR®) is a partnership of nearly 200 industry, education, and government organizations collaborating to increase the professionalism of automobile service and collision repair technicians, shop owners, and service managers, as well as to assist them in meeting today's environmental challenges. Based in Leawood, Kansas, CCAR® was created in 1992 and formally incorporated in 1994 through the efforts of its founding 35 national trade associations and professional societies representing all sectors of the automotive service and collision repair industry. In 1995, CCAR,® in partnership with the U.S. Environmental Protection Agency's Office of Enforcement and Compliance Assurance, established the CCAR-*GreenLink*® compliance assistance center. The center offers the more than 1 million automotive technicians and one-half million service and collision repair businesses, vehicle dealers, and automotive educators quick access to compliance assistance information on many of the environmental program issues they encounter every day.

CCAR-*GreenLink*® gives users both environmental program and pollution prevention materials detailing how to best handle environmental problems such as chemical spills and hazardous waste management, and how to properly dispose of used oil, batteries, tires, solvents, and more. It also refers clients to sources of state and local compliance assistance information. By arrangement with the Occupational Safety and Health Administration (OSHA), OSHA compliance assistance information also is available through an Internet hyperlink. Information is provided via Web site (www.ccar-greenlink.org), through phone/fax back (888-GRN-Link), or by direct contact with customer service specialists (888-686-4445). Information is also available in Spanish. The CCAR-*GreenLink*® Web site is receiving hits at an annualized rate of 750,000 and is able to provide its services for about \$7.50 per inquiry, an unusually low price.

Among the new tools CCAR-*GreenLink*® has developed is the virtual shop, which allows a Web site visitor to view a graphic representation of an automotive service shop. By clicking on an item of interest (e.g., batteries, used oil, solvents, etc.) the client gains electronic access to all of the related documents. In addition to its compliance assistance and pollution control data bases, CCAR-*GreenLink*® has developed a self-administered screening checklist that allows shops to assess their level of compliance with environmental requirements without the presence of a government inspector. A self-study course, "Go *GreenLink*: How to Save Money and Avoid Environmental Fines," is designed to help automotive professionals remedy any problem they may discover using the checklist.

Lirel Holt, Vice-Chair of CARSTAR, Inc. in Overland Park, Kansas, nominated the Coordinating Committee for Automotive Repair.

★ **The Montana Department of Revenue
STAWRS Project**

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The Montana Department of Revenue, in cooperation with the U.S. Internal Revenue Service and the U.S. Department of Labor, has developed a single-point filing initiative that allows Montana businesses to file both state and federal employment taxes using one easy and convenient form. The Simplified Tax and Wage Reporting System (STAWRS) was the result of more than four years of work, and significantly reduces the paperwork and compliance burdens on employers by replacing three separate reports with one new and simplified form.

In 1995, Montana began the process by consolidating its own employer registration forms and simplifying procedures. In 1996, an independent consultant's report indicated that consolidating the filing of unemployment insurance and Department of Revenue wage-based tax forms would yield annual savings of up to \$3.2 million to the state and \$13 million to employers. In the next year, the Montana legislature passed enabling legislation, and additional laws and definitions were harmonized. The responsibility for unemployment insurance tax functions, including employer registration, tax reporting, collection, education, compliance, experience rating, and field audits, was transferred to the Department of Revenue in July 1997.

Even as these reforms were under way, Montana developed a draft combined federal/state employer quarterly report (the MTQ/941 form) and met with local employers for feedback on the concept and design of the form. A revised MTQ/941, with instructions and a survey, was mailed to a larger random group of employers with a request for feedback. Further revisions were made to the new form, and the first "parallel" test was conducted: a random sample of volunteer employers completed the new combination form while still preparing the previously required three forms—Montana withholding, Montana unemployment insurance and Federal Form 941.

In September 1997, Montana entered into an agreement with the U.S. Treasury's Internal Revenue Service to issue federal employer identification numbers and made this service available to Montana employers. In May 1998, IRS Commissioner Charles Rossotti and Montana Department of Revenue Director Mary Bryson signed the first cooperative agreement in IRS history, officially establishing project goals, responsibilities, and commitments. January 1999 saw the first filing of the new combined MTQ/941 by a group of 60 volunteer employers. Additional refinements made in the next quarter allowed the new form to be used with scanning equipment. In March, Montana introduced WARP on the Web, a combined unemployment insurance and wage/hour Internet reporting and payment application—yet another dimension of the state's pioneering efforts.

The Montana Department of Revenue STAWRS Project was nominated by Ms. Jo Alice Mospan, district director of the U.S. Small Business Administration's Montana District Office.

★ **Industrial Effluent Trading Program of the Passaic Valley Sewerage Commissioners**

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The Passaic Valley Sewerage Commissioners (PVSC) operates a large sewage treatment plant in northeastern New Jersey that treats both domestic and industrial wastewater. The area served by PVSC includes 47 municipalities with a total population of 1.3 million people. It is both densely populated and heavily industrialized. Nearly 300 industrial facilities discharge wastewater into PVSC's sewer system, and at least two-thirds of these facilities are small businesses with fewer than 100 employees. The critical challenge PVSC faces is to protect human health and the environment while maintaining the economic vitality of the region. Toward this end, PVSC has worked with the U.S. Environmental Protection Agency and the New Jersey Department of Environmental Protection through the New Jersey Chemical Industry Project to establish the first effluent trading program in the nation.

Sewage treatment plants like PVSC must often establish local pre-discharge treatment or "pretreatment" requirements for businesses that discharge their industrial wastewater into the sewer system in order to maintain the overall integrity of the system and meet environmental standards. These extra pretreatment requirements can be very expensive, especially for smaller businesses, which, because of their smaller discharge levels, cannot take advantage of economies

of scale. For some facilities, discharge pretreatment measures are so expensive that, should they undertake them, they would be forced to shut down some production processes or go out of business entirely. Other facilities do undertake such measures despite the expense and find they reduce the level of pollutants in their discharge more than is required by law.

The Effluent Trading Program allows businesses and other facilities to work together to control the discharge of pollutants in a manner that is less expensive for all parties. The program allows dischargers that have lowered pollutants more than required to sell the extra "pollution reduction credits" to other dischargers. Businesses buying credits can avoid the potentially ruinous expense of pretreatment facilities with excess pollution reduction capacity. At the same time, facilities selling credits can recoup some of the cost of their own pretreatment facilities by, in effect, selling the excess benefits of their investment. The net effect is to limit pollutants to required levels while maintaining the viability of some small businesses that cannot afford pretreatment facilities of their own.

The PVSC and its manager for industrial and pollution control, Mr. Frank P. D'Ascensio, have worked closely with small businesses in their system to fine-tune the Effluent Trading Program. In cooperation with the New Jersey Chemical Industry Project, they prepared a report documenting their experience and the benefits of effluent trading, and providing guidance (including sample regulations) to others who would like to establish a similar program. Hundreds of requests for this report have been received from throughout the country and around the world.

Ms. Catherine S. Tunis, manager of the New Jersey Chemical Industry Project, U.S. Environmental Protection Agency, nominated the PVSC Industrial Effluent Trading Program.

Rural Business Development

★ **The Center for Rural Development**

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The Center for Rural Development was created to serve 40 counties of southern and eastern Kentucky with economic development programs. It brings together under one roof a broad array of organizations serving community development needs from all levels of government, forming partnerships to coordinate the delivery of their services. The center serves as a pilot project for similar rural development efforts elsewhere in the nation. Its ultimate goal is to ensure that young people in rural Kentucky will not have to leave home to find their future.

Conceived as an intergovernmental entity in 1988, the center focuses on creating jobs and integrating the functions of government, the private sector, academia, and volunteer citizens in the economic development of the region. The project emphasizes regional development in agriculture, tourism, culture, manufacturing, commerce and trade. In agriculture, the center focuses on ways to expand and improve agricultural opportunities. It helps develop regional tourism programs that focus Kentucky's resources on economic growth. Culturally, the center encourages and supports the region's artists through public exposure to and appreciation of the arts. It works with the region's economic development organizations to help communities recruit and expand businesses and industries. Organized and incorporated in Kentucky as a non-profit corporation, the Center for Rural Development operates from its

facility at the University of Kentucky, with which it is affiliated. U.S. Representative Harold Rogers was the guiding force in its creation.

One of the center's most recent efforts, the CenterNet project, received a separate nomination for *Vision 2000* recognition. CenterNet is an innovative project that seeks to overcome the geographic, cultural, or other barriers that have isolated the rural counties of southern and eastern Kentucky and prevented them from developing at the same rate as their non-Appalachian counterparts. It integrates computer, videoconferencing, and Internet capabilities in a regional telecommunications network with the capacity for "hooks" or connectivity points for other regional information sharing resources. The growing system of 18 sites will provide new opportunities for Kentuckians of all ages by delivering interactive work force training for displaced workers, business meetings, college classes, or other development programs on a regional level.

Ms. Kay Stucker and the One Stop Capital Shop/SBA in Somerset, Kentucky, nominated the Center for Rural Development.

★ **The Small Business Profit Centers of the Choctaw Nation**

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The Choctaw Nation of Oklahoma developed its Small Business Profit Centers with three goals in mind: 1) increased employment opportunities for the population of rural Southeast Oklahoma, with particular emphasis on Choctaw tribal members and other underemployed Native Americans; 2) the generation of a profit stream from operations to create and subsidize new business opportunities to benefit the entire

Southeast Oklahoma area; and 3) the support of vital social, medical, and educational programs benefiting the approximately 115,000 members of the Choctaw Nation of Oklahoma.

The Choctaw Nation's profit centers employ 663 people in rural Southeast Oklahoma and 762 people worldwide. The various profit centers provide services or products to 31 major clients, and have built a customer base of approximately 2.62 million. Altogether, the profit centers generate \$145,780,000 annually in gross revenue.

The six profit centers continue to push forward, using the profits from their successes for expansion and the benefit of the Choctaw Nation. The profit centers support the development of the tourism industry in Southeast Oklahoma with establishment of gaming centers, shopping centers and travel plazas. Profits from the operations of these activities will fuel further development and create more jobs in Oklahoma. Moreover, the profits will permit rapid progress toward the goal of reducing or eliminating Choctaw Nation reliance on grants and government subsidies for social programs and health care.

The Small Business Profit Centers of the Choctaw Nation were nominated by Gregory Pyle, chief of the Choctaw Nation of Oklahoma.

★ **The Bennington County Industrial Corporation,
North Bennington, Vermont**

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The Bennington County Industrial Corporation (BCIC) helps preserve and expand local industries and promotes quality jobs in Bennington County, Vermont. An active board of business leaders governs

the 40-year-old non-profit organization. The organization offers a range of business development and support services. In addition, it offers critical small business support services based in the BCIC Business Incubator. In 1978, starting a small business incubator was in itself innovative. The concepts of affordable space, support services, and access to a network of other entrepreneurs and experienced business executives are all part of the business incubator. The BCIC incubator is located in a refurbished 150,000-square-foot building. BCIC has not sought to make a commercial profit on the incubator's operation and has worked patiently with tenants having rent payment difficulties. The low rents are designed to close a gap in the commercial space market.

BCIC has from the beginning partnered actively with organizations and individuals in the private, public, and non-profit sectors. Partners include the SBA, the small business development center, the work force development group, schools at all levels, the regional planning commission, the local chamber of commerce, the regional affordable housing group, the regional marketing group, area towns, and relevant state agencies, notably the Vermont Department of Economic Development.

The BCIC has hosted more than 100 tenants—a significant number in a remote rural economy. Starting with only a few small businesses, and for many years growing only very slowly, the incubator currently houses 32 tenants. BCIC estimates that the incubator has generated more than 300 jobs—more if the multiplier effect is considered. Most of the jobs pay above the area average. The incubator merits recognition for a number of reasons: it has achieved tangible results; it has provided sustained benefits over the past two decades; its management approach successfully combines the basics with innovation; it leverages small business services through active partnering; and it fosters and accommodates diversity at all levels.

The nomination was submitted by the Bennington County Industrial Corporation in North Bennington, Vermont.

★ **Center for Economic Options, Inc.**

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The Center for Economic Options was organized in 1979 as the Center for Women and Employment (W&E). Until 1984, W&E's work focused primarily on advocacy for nontraditional jobs for women. It provided information, referrals, training, and assistance on current economic development trends, and assistance to employers seeking qualified female employees to work in non-traditional jobs. In 1984, W&E initiated a rural economic development project that researched women's roles in rural economies and assisted potential women entrepreneurs in several areas, including business plan development, access to capital, tax information, and marketing. In 1989, the organization began coordinating its enterprise development programs.

The Center for Economic Options, Inc., is a non-profit statewide organization committed to promoting equity and improving the position of West Virginians. The primary focus is to provide for equal participation of women in economic leadership, community development, and gainful employment, with special commitment to those women who have historically been excluded from these roles in society. According to its executive director, the Center for Economic Options is a one-of-a-kind organization in the state, dedicated to the unique needs of its clientele, those who own small businesses and those who dream of making them happen.

Specifically, the non-profit agency headquartered in Charleston develops strategies for entrepreneurs statewide, principally in more rural areas. The objectives of the organization are to provide individuals with the necessary skills and training to enhance work force development and opportunities; to facilitate enterprise development; to promote economic self-sufficiency; to facilitate access to credit for current and potential small business owners; to provide public education and collaboration with other organizations on economic issues of importance to low-income individuals; to provide education and advocacy that promotes full realization of equal employment opportunities; to provide technical assistance in support of economic equity; and to promote equity in leadership and participation in economic policy development and initiatives.

Ms. Jayne Armstrong, district director of the U.S. Small Business Administration's West Virginia District Office in Clarksburg, West Virginia, nominated the Center for Economic Options.

Small Business Development

★ **The Denver Enterprise Center, Denver, Colorado**

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The Denver Enterprise Center is a small business incubator that was recognized in 1998 by the National Business Incubation Association as the Incubator of the Year. It was established in 1987 to create employment in the Curtis Park/Five Points Neighborhoods of Denver. The incubator serves an area of Denver with the largest minority population and the highest unemployment rate in the City and County of Denver. Since its opening, it has graduated 75 small businesses. The graduates employ more than 1,100 and their total annual revenues exceed \$53 million. The incubator currently houses 23 companies in the high-technology, light manufacturing, and service industries.

The Denver Enterprise Center also houses two non-profit organizations. One is a micro-loan program that provides small loans for start-up and small businesses, with a focus on minority women entrepreneurs from the surrounding neighborhoods. The other is "Dress for Success," a program that provides professional work attire for low-income women entering the work force. The center is recognized nationally for its work in welfare reform.

Another major project of the Denver Enterprise Center was the construction in 1996 of a \$1.4 million state-of-the-art food production kitchen incubator licensed by the Food and Drug Administration (FDA). Since opening its doors, the incubator has graduated nine small food producing companies. The largest has built its own food production kitchen at a cost of more than \$5 million and provided jobs for 17 people

from nearby neighborhoods. The Denver Enterprise Center has been a leader in the industry, and visitors from Canada, Scotland, Japan, Denmark, Russia, Peru, Australia, and the United Kingdom have toured its kitchen incubator facility. The center has also provided technical assistance to cities across the United States.

The Denver Enterprise Center was nominated by Mr. Bob Horn, director of the Colorado Center for Community Development at the University of Colorado at Denver.

★ **Cobb Microenterprise Council, Kennesaw, Georgia**

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The Cobb Microenterprise Council (CMC) is a community capacity-building partnership between the Kennesaw State University Small Business Development Center (SBDC), the Cobb Family Resources, YWCA of Cobb, and United Way in Cobb. The CMC spent a year in planning, designing, community assessment, and training with national experts to develop and implement a program for micro-business development, including a micro-loan fund that provides access to capital for poor and low- to moderate-income women and minorities. The program also provides life skills management and ongoing technical assistance and support for program graduates in a small targeted geographic area.

The CMC annually provides three cycles of a 12-week training program with 75 classroom hours and 225 hours in homework, marketing research, and one-on-one meetings with business consultants to create business plans. CMC partners provide services including outreach, orientation, assessment/screening, life skills/personal effectiveness, business development, revolving loan fund access, business mentor matches, and a business incubator. Participants successfully graduating from the program are eligible to receive a micro-loan to fund a business start-up or expansion. Technical assistance and ongoing support of all types are offered for one year after graduation from the program.

The CMC has realized significant success in a very short time; thus it stands out among many other programs with the same targeted hard-to-serve populations. More than half of its participants have either started or expanded a business, or enrolled in school and found employment.

The Cobb Microenterprise Council was nominated by Ms. Carlotta Roberts, area director of the Kennesaw State University Small Business Development Center.

★ **The Call Center Training Program of the Metropolitan Community Colleges Business & Technology Center, Kansas City, Missouri**

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The Business & Technology Center (BTC) Call Center Training Program is a performance-based customer service training program that trains participants to work in call-center businesses. The call-center program was designed to target unemployed, economically

and educationally disadvantaged, and vocationally handicapped individuals and welfare recipients. Participants are trained to provide the region's numerous call-center businesses with a source of job-ready employees in a tight labor market with low unemployment. The program was recognized as the winner of the Workforce Development Award from the American Association of Community Colleges and the U.S. Department of Labor in April 1999.

The six-week training program is housed at the BTC, which provides a wide range of performance consulting and technical training for area businesses. The facility's atmosphere purposely resembles a private sector workplace rather than a school. Job-ready skills are taught in addition to specialized work skills. Participants must have a high school diploma or GED, reliable transportation, and no felony record, and must sign a contract agreeing to dismissal from the program after a third absence or seventh late arrival to class. Numerous partnerships with state and local agencies help identify potential resources for work force development. BTC conducted extensive job and task analysis in developing the program, which trains students in a simulated environment for call centers, tests them with live calls near the completion of the training, and then helps place them with local call-center employers.

The program stands out for several reasons. The Call Center Training Program became ISO 9002-certified, ensuring program quality and performance improvement. The program also tracks participants placed with local businesses by conducting 30-, 60-, and 90-day evaluations of its graduates' on-the-job performance. A supported work center is available for internships and "safety net" retraining is available for graduates who may encounter difficulties after they are employed.

Because of these extra efforts, the program has graduated 419 (91 percent) of the 456 participants who have enrolled since its inception in January 1997. Of the graduates, 346 (83 percent) have been successfully employed and 98 percent have been retained by the employers beyond their 90-day probationary period. Approximately 50 different small businesses have been assisted through this program. The call center has developed a "Call Center Start-Up Package" for use in replicating the program elsewhere.

Missouri State Representative Scott B. Lakin nominated the Business and Technology Center Call Center Program.

★ **The First Step Fund in Kansas City, Missouri**

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The First Step Fund (FSF), established in 1993, is a private non-profit organization that works exclusively with low- to moderate-income individuals who want to start or expand a small business. The program has developed a curriculum called First Step FastTrac that is now being replicated in several locations across the country. Although many programs or agencies work with the same population, few provide specialized programming to fit the population's specific needs.

Two training programs are available. The first is structured as an 11-session, 33-hour general business training course covering a wide range of essential topics. The second is industry-specific training for family, home-based child care. The 9-week, 54-hour child care course covers both child-care-specific business topics and child development, early childhood education, and life skills. A collateral benefit of the program is the creation of additional neighborhood-based child-care slots to help fill the need caused by the welfare-to-work initiative. The cost to the participant for the entire course is \$15.

Extensive collaboration from a wide range of community organizations is essential to the success of this program. Once participants graduate, a broad range of support services is offered to help the graduates succeed in their businesses, including mentoring with a successful small business owner. FSF boasts an 81 percent retention rate in its classes and currently

offers ongoing support to more than 100 graduates through an alumni group. In the past six years, more than 100 businesses have been started or expanded in the FSF target population.

Mr. Robert Mayer with the GMAC Commercial Mortgage Corporation in Overland Park, Kansas, nominated the First Step Fund.

★ **The Manufacturing Mentor/Protégé Program of the New Jersey Small Business Development Center, Newark, New Jersey**

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The New Jersey Small Business Development Center's (NJSBDC) Manufacturing Mentor/Protégé Program was launched initially to match established manufacturers with smaller suppliers to promote local purchasing and business retention. The program's value to the mentors or "companies of excellence" is closer proximity to suppliers and shorter cycle time, contributing to new performance levels. By associating with the mentor, the potential New Jersey supplier (the protégé) enhances its ability to compete globally and receive timely assistance unavailable elsewhere.

As facilitator of these alliances, the NJSBDC recognized that although the mentors were providing support to the protégés in engineering, quality assurance, costing, finance, and health and safety issues, the protégés typically needed a critical mass of formal training. In other words, the protégé's employees needed specific skill development to learn and implement the processes and meet the specifications required by the mentor.

To address these work force development needs, the NJSBDC successfully created three consortia involving 60 New Jersey manufacturing companies with a total of 3,400 employees in the chemical, plastic, electronics, and metals industries. NJSBDC assisted the consortia members to apply for grants from the New Jersey Department of Labor's Office of Customized Training to access training they would be unable to afford individually.

The NJSBDC's Manufacturing Mentor/Protégé Program has resulted in more than \$3.2 million received by companies to underwrite training, 578 jobs saved, and 271 new jobs created. More than 2,800 people employed by the protégés have received job skills training, and approximately 3,400 families have directly or indirectly benefited in training and/or wage upgrading. Some 40 percent of the employee trainees are minorities.

The New Jersey SBDC's Manufacturing Mentor/Protégé Program was nominated jointly by Mr. Jeremiah H. Shaw, president of Blue Blade Steel, Inc. in Kenilworth, New Jersey; Mr. John E. Fry, vice president for operations, Red Deveil, Inc. in Union, New Jersey; and Mr. Matthew Bilt, vice president for human resources and administration, Rheometric Scientific, Inc. in Piscataway, New Jersey.

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★ **The MEDAL Program of the Umpqua Community Development Corporation in Roseburg, Oregon**

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The Micro-enterprise Development and Lending or MEDAL Program is designed to promote, assist, and develop new micro-businesses with five or fewer employees in the distressed rural communities of Southwest Oregon. The program's goal is to

strengthen the economic health of communities by supporting entrepreneurial initiatives that increase long-term income, employment, and peer support among the self-employed. The MEDAL program provides 16 weeks of business education, employment training, start-up loans, prototype grants, and support services. It works with entrepreneurs and encourages them to give back to their communities by mentoring future participants through the "Adopt a New Business" component of the program.

The MEDAL Program includes three separate "hub sites" across its service area. Each site has its own mentor/loan review committee composed of local business professionals. The committee reviews application presentations for micro-loans, and links mentors of the "Adopt a New Business" component of the program with recent graduates. A product/service prototype grant award is also made available to each participant. During the last eight weeks of the business education component, grants up to a maximum of \$150 are matched based on the participants' savings in individual development accounts (IDAs). IDAs are special savings accounts for low-income families restricted to first home purchases, higher education, or small business capitalization. IDAs are like 401(k) plans, except that they use matching deposits instead of tax breaks as the incentive to save. Making prototype grant funds available allows for more extensive evaluation of both the product and the business during the preparation of the start-up business plan.

The MEDAL Program has enjoyed tremendous success for a relatively new program. Forty-nine participant entrepreneurs have completed their business training and have written business plans, and 29 new businesses have been initiated or are in the process of being launched. Thirty-eight full- and part-time jobs were created, all in less than 10 months in a rural area about the size of Vermont and New Hampshire.

The Umpqua Community Development Corporation's MEDAL program was nominated by Mr. Gerald H. Hoffman, small business advocate with the Oregon Department of Economic Development.

★ **The Self-Employment Assistance Program of the Chrysler Corporation Small Business Development Center of Duquesne University in Pittsburgh**

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The Duquesne University Small Business Development Center's Self Employment Assistance Program (SEAP) provides participants with the opportunity and training to develop and begin their own businesses, even if participants are receiving unemployment compensation. The City of Pittsburgh-Pittsburgh Partnership, the Duquesne University Chrysler Corporation Small Business Development Center (SBDC), and the Pennsylvania Department of Labor and Industry formed a partnership to develop this program in 1998. The program capitalizes on legislation enacted by the Commonwealth of Pennsylvania in 1997 enabling persons receiving unemployment compensation benefits to actively pursue starting a business while still receiving benefits.

SEAP screens potential participants interested in beginning a business. Once selected for the program, participants undertake a 15-week curriculum that includes both classroom training and individual training by consultants. Assigned consultants are also made available after the program has been completed to increase the probability of the business' success.

SEAP was established in February 1998. In the first 18 months, SEAP accepted 61 persons; 40 are already operating their own businesses successfully enough to be self-sufficient. These businesses are generating nearly \$1 million in annual net income.

Mary T. McKinney, Ph.D., director of the Chrysler Corporation Small Business Development Center at Duquesne University in Pittsburgh, nominated the Self-Employment Assistance Program.

★ **The Alaska SBDC BUY ALASKA Program**

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Photos of a sweet-faced grandma contemplating the holidays grace the first three frames of a BUY ALASKA ad. "...my favorite time of the year," the text under the first picture reads and in the next two frames, "...little ones making wishes on Santa's lap...all working so hard...ummmm..." In the fourth frame, the grandma's smile contorts to a teeth-baring grimace, her fist balled up next to her face. "SO WHY...ARE YOU CONSIDERING BUYING FROM CATALOGUES FROM OUTSIDE COMPANIES AND NOT SUPPORTING THESE NICE HARD-WORKING ALASKANS WHO ARE PROBABLY YOUR NEIGHBORS?" the text reads—and then the fifth frame: "Ummm. I feel better...thank you," as her face relaxes back into the sweet-faced smile. The last frame reads BUY ALASKA.

The BUY ALASKA advertising campaign, designed to focus attention on Alaska products, has received numerous "Bonnie" awards from the local chapter of the Advertising Federation of America. The campaign features print, radio, and television ads, public service announcements, marketing materials for businesses to use and display, and special campaigns. An innovative buyer-seller data base is available to automatically match consumer needs with Alaskan businesses. This year the program went global by marrying the data

base to an interactive Web site. The program also educates businesses about procurement programs and makes referrals to complementary programs offered by other Alaska business organizations including small business development centers.

The program has strengthened the Alaska business community by increasing consumer awareness of the benefits of buying locally, shifting more than \$90 million in out-of-state purchases back to Alaska businesses, offering small firms access to procurement services, providing source information to contracting officers, serving more than 7,000 businesses, and creating more than 1,700 jobs.

Ms. Jan Fredericks, state director of the Alaska Small Business Development Center, nominated the BUY ALASKA Program.

★ **The California Research Bureau, California State Library, Sacramento, California**

Mr. Dean Mischynski

Director

Dr. Gus Koehler and Dr. Rosa Maria Moller

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The California Research Bureau (CRB) within the California State Library was created with the enactment of the state's 1991 Budget Act. The bureau provides objective, nonpartisan, timely, and confidential research to the governor's office, members of both houses of the legislature, and other state constitutional officers. The bureau provides these clients with research, policy

assistance through written reports and other documents, consultations, seminars, and other training and assistance in preparing legislative proposals. The bureau has five branches: Environmental and Natural Resources; Education and Human Services; Economics; General Law and Government; and Information Services.

Vision 2000 specifically recognizes the California Research Bureau for its work in support of the legislative analysis for CA SB-2189, creating “publicly held capital access companies,” which help fill the equity capital gap for small companies. The report, *Business Capital Needs in California: Designing a Program* (CRB-98-005, April 1998), was prepared by Gus Koehler, Ph.D., and Rosa Maria Moller, Ph.D. This two-part report estimates California’s needs for early-stage investment capital and reviews what other states have done to address similar problems. In the first section, Dr. Koehler estimates the early-stage capital needs of rapidly growing companies (gazelles) in California. This is followed by a look at how early-stage investment networks form. The section concludes with an overview of why state-sponsored early-stage investment programs succeed or fail, and some options for California.

In the second section, Dr. Rosa Moller reviews the structure and experiences of early-stage investment in other states. All the programs cited involve an initial monetary contribution by the state for business capital investment purposes. The reviewed programs include publicly run venture capital programs and public/private funds that are for the most part privately managed. Dr. Moller provides charts summarizing alternatives for the design of a state-sponsored capital program and key aspects to be considered in the choice of program features.

The California Research Bureau was nominated by Milton Lohr, chairman, California Capital Formation and Business Investments Committee.

★ **Bard Center for Entrepreneurship Development,
University of Colorado at Denver**

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The Bard Center for Entrepreneurship Development is a novel approach to entrepreneurial education that integrates the business community with academia. It was conceived by a group of 13 entrepreneurs and business professionals, with subsequent participation by the University of Colorado at Denver’s Graduate School of Business. The university assisted in recruiting faculty to develop curriculum. The Leadership Council has since grown to 48 members, who serve as mentors to the students, sit on six functional committees, and offer their insights as guest speakers. Today, the Bard Center, still a part of the university, is entirely self-supported, receiving no money from the university or state.

What differentiates the Bard Center from other university-based entrepreneurship programs is its very practical nature. The goal is not just business creation, but superior, high-growth business creation. The curriculum focuses on skill set development and outcomes, rather than academic exercises. Students are assigned a mentor to work closely with in the development of business plans. The intent is to identify a “fit,” with the expectation of creating long-term relationships between the student-entrepreneur and mentor. The center also operates a \$600,000 venture fund, established for exclusive investment in student-owned businesses. Once feasibility is tested, a student venture can be nurtured on-site in the center’s incubator for a period of 12–18 months.

The center also serves other populations. It offers one of the premier angel investor training programs in the country, providing a practical education for high-net-worth individuals desiring to invest in early-stage businesses. In cooperation with the Coleman Foundation, it has partnered with a local battered women's shelter to provide entrepreneurial training. The goal here is to instill self-esteem, creativity, and vision, and to assist in the creation of minority- and women-owned ventures. The Bard Center has also established an alliance with the Principal Center, a statewide association of 500 elementary and high school principals. This cooperative venture is training principals to be more entrepreneurial in the delivery of learning.

Steve Leatherman of Quest International Management Co. in Denver nominated the Bard Center for Entrepreneurship Development.

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★ **Middlesex County Chamber of Commerce,
Middlesex, Connecticut**

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The Middlesex County Chamber of Commerce, located in Middletown, Connecticut, offers an outstanding model program designed to raise awareness of substance abuse in the workplace. The chamber's Peer-to-Peer program has tackled issues of substance abuse by engaging the business community in self-assessment and education. Peer-to-Peer is an outreach, advocacy, and capacity-building program, through

which businesses are motivated and trained to help other businesses prevent substance abuse and achieve drug-free workplaces. In contrast with most drug-free workplace programs, which are based in social and community service agencies, Peer-to-Peer is managed by business people themselves.

The Middlesex Chamber conducted a survey of its membership, and nearly half of the respondent companies did not have a workplace substance abuse policy. In response to the survey, the chamber developed aggressive outreach tools to address the negative effects of alcohol and drug abuse. Aimed at helping companies assist their employees, the Peer-to-Peer program includes seminars on prevention for employees, the legal aspects of drug testing current employees, and the screening of job applicants. A workplace prevention resource packet has been provided to the members during meetings and delivered directly to job sites for one-on-one counseling about substance abuse prevention.

The Peer-to-Peer program's unique quality comes from its delivery strategy. Business managers trained in substance abuse prevention volunteer their time to help fellow business people design positive employee programs and company policies and procedures, identify employees with problems, educate and assist employees, and develop prevention strategies. The commonality of shared experiences allows the peer counselors to reach other business managers who are more likely to be receptive to their business counterparts. With the increasing need to attract and retain productive workers, the Middlesex County Chamber of Commerce has addressed an important problem facing America's small businesses.

Mr. V. Jim Cama, Cama & Associates, of East Hampton, Connecticut, nominated the Middlesex County Chamber of Commerce.

★ **Buffalo State College Small Business Development Center**

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Director

Buffalo State College SBDC

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The Buffalo State College Small Business Development Center (SBDC) has been awarded the Vision 2000 award for its outstanding efforts to introduce and train children in the art and business of entrepreneurship. For three years, the center has been operating KidBiz, a series of events that have attracted more than 350 children. Children in the third through sixth grades learn about developing products, marketing, pricing, inventory control, and customer service through the KidBiz program. To exercise their new knowledge, the budding entrepreneurs run their own businesses.

The program participants must develop a product or service to sell at vendor events—KidBiz days—organized by the center. But before the selling begins, the kids are required to pay for their rental space (at kid prices of \$2) and receive business “licenses.” Then the hard work begins of selling their products. Kids attest to all sorts of lessons. “Have more product than you think you will sell.” “If your table display is charming, it will attract customers.” “This project took more time than I thought, but it was worth it. I made \$16.” They even had great names for their companies. One participant called her enterprise Three Generations Creations, a name inspired by her production partners—mother and grandmother. The young entrepreneur made fleece scarves, hats, and purses for dolls using scrap material supplied by her grandmother and with sewing assistance from her mother.

The stories of kids learning about the value of work and rewards of running a business are the best evidence of the KidBiz program’s success. The stories also offer great promise for the next generation of small business owners.

The Hon. Dale Zuchlewski, a district councilman for the City of Buffalo Common Council, nominated the Buffalo State College Small Business Development Center.

★ **The Team Pennsylvania Export Network—Export 2000, Pennsylvania Department of Community and Economic Development**

Hon. Samuel McCullough

Secretary

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Pennsylvania’s Trade Development Program, including the Team Pennsylvania Export Network and Export 2000 initiatives, is one of the most comprehensive and ambitious trade development programs in the nation. Its mission is to assist Pennsylvania firms in expanding their sales in and into international markets by providing coordinated, customer-focused, quality export programs through Team Pennsylvania public and private partnerships. The process of reinventing Pennsylvania’s export promotion efforts began in 1995 when Gov. Tom Ridge convened an Export Task Force of leading exporters from throughout the state to draft a report on new export strategies. This report laid the framework for a proactive new effort, and the Export 2000 and Team Pennsylvania Export Network programs were created.

Export 2000 is a three-year plan with four core programs and explicit program goals. The four programs are: 1) the new Pennsylvania Export Finance Program; 2) PA SourceNet, a new Internet-based trade lead matching system; 3) the "Pennsylvania Goes to Market" and "Bring the World to PA" initiatives, a comprehensive program of both outbound and inbound trade missions; and 4) an aggressive, fast-track market penetration program, Pennsylvania 100. The delivery mechanism for these Export 2000 programs is the Team Pennsylvania Export Network.

The network is a coordinated and integrated group of export assistance providers with three main components: 1) 10 regional export assistance networks located throughout the state; 2) 15 overseas offices; and 3) the Pennsylvania Office of International Business Development (OIBD), located in the Department of Community and Economic Development.

The 10 regional export assistance networks include local private and public export development organizations that offer a broad range of technical assistance. They are the first points of contact for Pennsylvania companies interested in using the state's export promotion programs. The 15 overseas offices provide in-country trade assistance, identify overseas partners of Pennsylvania companies and support in-country trade initiatives. OIBD serves as the liaison between the regional networks and overseas representatives and coordinates trade development activities and programs. The results of the Team Pennsylvania Export Network's efforts have been impressive. In 1997, export sales jumped 11.4 percent to nearly \$18 billion. In the last fiscal year, the network handled 1,695 requests from 577 Pennsylvania companies, resulting in more than \$65 million in export sales.

The Team Pennsylvania Export Network, Export 2000 initiatives were nominated by Ms. Mary I. McGlinchey with the Pennsylvania Office of International Business Development.

★ **The Export Trade Development Program of the Duquesne University Chrysler Corporation Small Business Development Center in Pittsburgh**

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This year, the Vision 2000 award judges received a separate nomination for the export development efforts of a participating member of the Team Pennsylvania Export Network, an initiative of the Commonwealth of Pennsylvania and itself a Vision 2000 award winner. The judges wish to recognize the Export Trade Development Program (EX-TRADE) of Duquesne University's Chrysler Corporation Small Business Development Center (SBDC), a key participant in the Team Pennsylvania Export Network and long a leader in export development efforts in Southwestern Pennsylvania.

EX-TRADE began in 1989 with the goal of enhancing the competitiveness of Southwestern Pennsylvania's exporters in the global economy. It is the only entity in the Pittsburgh area offering hands-on, one-to-one consulting in export planning, export readiness reviews, and technical assistance at no charge to the small business community. In addition, EX-TRADE offers specialized services, such as translation, employee and intern location, and registration assistance. It is the Pittsburgh area's designated training arm of the Team Pennsylvania Export Network and conducts regular seminars and courses, both on exporting basics and on more specialized and technical issues. More than 900 attendees have participated in such training.

EX-TRADE continues to develop and use new tools to assist potential exporters. It originated a program to link international students with business owners seeking trade opportunities in the students' home countries. In the last 2 years, 33 small businesses have participated in this initiative. EX-TRADE also uses a specialized "CORE" (Company Ready to Export) software package as a tool to help firms assess their readiness to export in the early stages of product and organizational development, in time to correct possible problems before the exporting process begins. EX-TRADE has an impressive track record, assisting 396 businesses in obtaining more than \$64 million in sales.

Mary T. McKinney, Ph.D., director of the Chrysler Corporation Small Business Development Center at Duquesne University, nominated the Export Trade Development Program.

★ **Utah Y2K Small Business Consortium**

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The Utah Y2K Small Business Consortium is an innovative and successful program that has been working to ensure the continued growth of more than 60,000 businesses in Utah. It has gone the extra mile to minimize business failures or irreconcilable problems at the year 2000 date change and has spent a considerable sum of money to increase awareness about potential Y2K problems.

In preparation for the date change ushering in the new millennium, the Utah Y2K Small Business Consortium has designed and implemented an aggressive Y2K awareness and remediation program. Partnering with small business development centers, Utah State University agricultural extension offices, and the Governor's Coalition for Y2K Preparedness, this group has sought to provide real solutions for Utah's small businesses. Their initiatives have included free educational seminars and workshops, free on-site assessments, media exposure, a direct mail campaign, a Y2K Rapid Response program, a toll-free number, and numerous community events designed to prompt small businesses to action.

Utah's Y2K Consortium has assumed a tremendous responsibility. They have proactively reached out to thousands of small businesses in Utah to assist them with Y2K issues that could threaten their existence. The program, with its coalition of resources, has been a great success in providing affordable solutions to virtually every small business throughout the state. It has seen tremendous results: thanks to the efforts of the consortium, small businesses in Utah are better prepared for the year 2000.

The Utah Y2K Small Business Consortium was nominated by Mr. Michael C. Finnerty, chair of the Utah Business Resource Network.

Women's Business Development

★ **The Connecticut Women's Economic Development Initiative (WEDI)**

Ms. Barbara Potopowitz

Coordinator, Women-Owned Business Project

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In 1996, the state of Connecticut released a study of women-owned businesses that revealed a great disparity between the contributions they made to the state's economy and the procurement opportunities and capital made available to them. In December of that year, the state's Permanent Commission on the Status of Women (PCSW) convened a meeting of men and women interested in removing barriers and supporting the growth and development of women-owned businesses. The Women's Economic Development Initiative (WEDI) was established to work with women business owners, legislators, government leaders, and the business community to enhance economic development opportunities for women.

A partnership of approximately 50 women's business groups, federal and state government agencies, financial institutions, colleges and universities, women business owners, and chambers of commerce supports the work of WEDI. Subcommittees work on specific issues and policies, such as access to capital and procurement.

In support of WEDI, the commission is developing a data base of women-owned businesses that can be used for research and as a resource for public and private contractors.

In April, WEDI sponsored the first Connecticut Women Entrepreneurs' Day at the state capitol. The lieutenant governor, speaker of the house, state comptroller, and secretary of state, all women, kicked off the event, attended by women from around the state. Scheduled activities included entrepreneurial training, business certification, and opportunities for accessing markets, financing, and business networking. Connecticut Public Access Television taped the events, broadcast them over a period of several weeks, and transmitted copies of the tapes to each legislator's office. The commission developed a Web site for WEDI that allows women business owners to network online, access business resources, and send and receive e-mails.

Since its inception, WEDI has testified in the Connecticut Legislature and successfully worked to change several proposed state policies that would have had a negative impact on women-owned firms. A PCSW representative now works with the Connecticut Department of Transportation to review new federal procurement regulations. WEDI both provides training, financing, and procurement opportunities for women-owned businesses and has gained a seat at the policy table for them.

The Women's Economic Development Initiative was nominated by Ms. Barbara Potopowitz, its coordinator, in Hartford, Connecticut.

★ **The Women's Business Development Center**

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The Women's Business Development Center (WBDC) is one of the oldest and most comprehensive women's business assistance programs in the nation. Under the leadership of its co-presidents, Ms. Hedy Ratner and Ms. Carol Dougal, the WBDC has developed into a "one-stop" shop for women seeking to open and grow their own businesses. More than any other local or national program, the programs available at the WBDC are responsible for encouraging more women in the Chicago area to pursue business ownership and helping women business owners to remain in business.

In its 15 years of existence, the WBDC has counseled more than 20,000 women business owners. The center has offered entrepreneurial training to more than 25,000 Chicago area women, helping to create, expand and save thousands of businesses owned by women. The assistance of the WBDC has helped create 1,863 jobs: 850 were filled by economically disadvantaged Chicago-area women. More than 2,000 women have received financing through the center. Annually, 1,500 women receive one-on-one counseling through the center, and 250 women business owners attend WBDC workshops each month. In the past seven years, the WBDC has provided \$10 million in loans through its Women's Business Finance Program. The average loan size is about \$35,000.

The WBDC educates Chicago-area women on the opportunities available to them through entrepreneurship. The center has helped re-educate the business community and public policy makers on the need for and benefits of providing increased opportunities to women.

Morton H. Kaplan of Columbia College nominated the Women's Business Development Center.

★ **Acre Family Day Care Corporation**

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The Acre Family Day Care Corporation (AcreFDCC) is a not-for-profit corporation that promotes economic development among low-income and immigrant women and provides quality, affordable, "culturally matched" child care in Lowell, Massachusetts. In the process of conducting a college course survey in the Acre community in 1988, Anita Moeller discovered that there were no child care facilities in Acre or the entire city of Lowell that served the large immigrant population. Low-income and immigrant women were not able to work because they had to stay home to take care of their children.

Twelve years later, AcreFDCC has trained more than 200 women who either work as child care providers or have started their own child care businesses. In the past three years alone, 59 women have graduated from the training program, including 41 AFDC recipients.

Of these, 39 became licensed family child care providers; four became center-based child care providers; two became certified child care assistants; and one became a contract coordinator employed by AcreFDCC.

The AcreFDCC training program includes a 240-hour, 12-week licensing curriculum in three languages: English, Spanish, and Khmer. Since the state requires only 15 hours of training over three years, the AcreFDCC program has effectively raised state standards for child care workers. The curriculum includes early childhood education, entrepreneurial training, business support, and an internship. Ongoing professional development includes business development loans and classes in basic skills, job readiness training, ESL, GED, computer skills, mentoring, networking, business development, college-level courses in early childhood education, and Child Development Associate certification training.

AcreFDCC administers Massachusetts' only Individual Development Account, a subsidized savings and financial education program. Participants deposit \$25 per month for two years with a 3-to-1 match made by public and private partners. The money is held by Enterprise Bank and may be used for education, purchasing or repairing a home, or business capitalization. AcreFDCC has successfully engaged its constituents in advocacy campaigns to change state policies regarding provider reimbursements, health care coverage, state monitoring, and higher licensing standards for child care providers.

The AcreFDCC is funded by a combination of foundation, public, and private sources. It has been recognized locally and nationally as an economic development model for low-income and immigrant women. Over the past year, it has received more than 600 requests from across the United States for assistance with family-owned child care training programs. Acre is currently preparing to launch a large-scale replication of its highly acclaimed Model of Excellence.

The Acre Family Day Care Corporation of Lowell, Massachusetts was nominated by the Hon. Martin T. Meehan, a member of Congress representing the 5th Congressional District of Massachusetts.

★ **The Women Business Owners' Roundtable**

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The Women's Business Owners' Roundtable was created in 1988 by the small business development center at Corning Community College in response to the needs of women business owners in the Southern Tier region of New York. This region includes many very small rural communities in the Finger Lakes region, a major tourist attraction. Area residents have sold their goods to tourists for years, but they had little or no opportunity for the business training and networking necessary to grow their businesses.

Since 1988, the small business development center has held monthly two-hour training sessions for women at no cost. The goal of these roundtable meetings is to provide women with the necessary resources and training to realize their full economic potential as entrepreneurs. Training modules include Marketing on a Shoestring, Financing for Women-Owned Businesses, Time Management, Sales Techniques, Customer Service, The Power of Partnership with SBA, Pricing, and the Legal Aspects of Business. The sessions usually begin with a presentation by an expert in the topic area. The roundtable provides women entrepreneurs opportunities for mentoring, networking, sharing of resources, business contacts, and exchange of information and advice in a mutually supportive and non-threatening environment.

Over the past 11 years, the Women's Business Roundtable has served more than 1,000 women entrepreneurs. It maintains a stable data base of 125 women. The businesses being supported by the roundtable include bed and breakfast inns, herb stores, flower marts, jelly and jam product vendors, construction companies, graphic designers, and a variety of professionals. The longevity of this program is a testament to its relevance and the valuable contribution it makes to the economic development of women-owned businesses in the isolated rural communities of the Southern Tier.

The Women Business Owners' Roundtable was nominated by Ms. Bonnie Gestwicki, director of the Corning Community College Small Business Development Center.

★ **The "Pennsylvania's Best 50 Women in Business" Program of the Pennsylvania Department of Community and Economic Development**

Hon. Samuel McCullough

Secretary

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"Pennsylvania's Best 50 Women in Business" is a prestigious annual award competition recognizing the accomplishments of 50 leading business women in the commonwealth. The program was organized by a public/private partnership that includes the Pennsylvania Department of Community and Economic Development and Journal Publications in Harrisburg, publisher of six major business journals throughout the state. First Union Bank is also a lead sponsor of the annual event. The awards ceremony recognizes the professional and community accomplishments

of the 50 recipients using videos highlighting the winners' family, community, and professional lives. More than 450 attend the formal presentation at a buffet and reception that concludes a day of activities for the honorees in Harrisburg. Beyond recognizing 50 women business leaders, the event highlights the importance and contributions of all women in business in Pennsylvania.

The awards program has been held for the past four years, honoring 200 women in all. The competition is intense: about 300 nominations are received annually. An independent panel of judges, demographically diverse and geographically balanced, includes leaders from Pennsylvania's corporate, public, private, non-profit and academic sectors. Award criteria include professional accomplishments, community involvement, and power and influence. Each nominee must have demonstrated her abilities in growing her business, professional creativity and innovation, decision-making, ability to overcome adversity, and advocacy for women. The award recipients are women who have both excelled in their roles as businesswomen and community leaders, and led the way in supporting other women in business.

According to the National Foundation of Women Business Owners, the number of women-owned businesses in Pennsylvania has grown from 300,000 in 1996, the year of the first award ceremony, to almost 340,000 in 1999. Pennsylvania's women-owned businesses today employ almost 1.3 million, and will generate \$161 billion in sales—and the numbers continue to grow. The "Best 50 Women in Business" program recognizes women's contributions to the wealth and economic well-being of the commonwealth. The 200 winners continue to actively mentor, teach, and lobby. Their skills, talents, creativity, courage, power, and advocacy represent a powerful driving force in Pennsylvania.

"Pennsylvania's Best 50 Women in Business" was nominated by Mr. David A. Schankweiler, publisher of Journal Publications in Harrisburg.

★ **Washington CASH (Community Alliance for Self-Help)**

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Washington CASH (Community Alliance for Self-Help) is a non-profit organization founded in 1995 to provide low-income women, people with disabilities, and immigrants and refugees with self-employment training, business mentoring, micro-loans, technical assistance, and peer support.

Washington CASH provides a 12-week business training and entrepreneurship readiness program for each participant. The 30-hour course covers basic accounting, record keeping, and budgeting, as well as training in the development of market research, cash flow statements, and business plans. Participants are provided with group and individual technical assistance through the Business Resource Network, a group of local business professionals who volunteer their time and expertise. After training is completed, each participant group is linked with a trained mentor who provides support and assists with problem solving. Other support services, such as day care assistance and loan funds, are provided for the participants through a partnership with a number of community service programs.

Since its inception, Washington CASH has made 50 loans to 27 businesses totaling \$37,600 with a 100 percent loan repayment rate. The organization utilizes a peer lending process in which the peer groups meet bi-monthly to assess loan applicants, their ability and willingness to repay, their business concept and their character. Nearly 100 people have participated in the program, of which 95 percent have been low-income women and 85 percent were on or had been on public assistance. Washington CASH is unique in the state of Washington and it has been recognized locally and nationally for its contributions to the development of businesses among low-income women and people with disabilities.

The Washington Community Alliance for Self-Help was nominated by the Hon. Sharon Tomiko Santos, a member of the Washington State House of Representatives.

Thanks to Judges

★ **Thanks to Judges for the
Models of Excellence Awards**

Mr. Robert Aglar
Service Corps of Retired Executives

Ms. Brooke Akervick
Microsoft Corporation

Mr. David Ammann
Business Capital of Colorado, Inc.

Mr. Edward Armas
Branch Manager
Banco Popular

Mr. Robert E. Bernier
State Director
Nebraska Business Development Center

Mr. Brian Burke
Vice President
Bank One

Ms. Gladean R. Butler
Executive Director
Dallas/Ft. Worth Federal Executive Board

Ms. Nancy J. Chavez
Pennsylvania Coalition of Small Business Advocates

Mr. Rob Coen
Director of Marketing and Outreach
SBA/Boston

Mr. Albert Coleman
International Computer and Engineering Services

Mr. Casey Cochrane
Tacoma-Pierce County Chamber of Commerce

Dr. Ronald Cooper
Senior Policy Analyst
Office of Technology
U.S. Small Business Administration

Ms. Linda Danforth
District Director
Congressman Adam Smith

Ms. Chris Bosonetto Doane
President
NAWBO Atlanta

Ms. Joyce Coleman Edwards
Executive Director
Women's Economic Development Agency

Ms. Marilyn Force
Boulder Small Business Development Center

Ms. Beth Freeman
Professional Staff
U.S. Senator Tom Harkin

Mr. Jaime Gomez
Colorado Housing and Finance Authority

Mr. Daniel Hill
Assistant Administrator
Office of Technology
U.S. Small Business Administration

Ms. Jo Ann Hines
Founder
Women in Packaging

Ms. Patricia Kirwin-Keilty
Executive Director
Merrimack Valley Catholic Charities

Ms. Roxanne Kolbe
National Association of Women Business Owners

Mr. Joseph M. Kopp
President and CEO
The Kopp Group, Ltd., LLC

Mr. Milton Lohr
Chairman
California Capital Formation and Business
Investments Committee

Mr. Donald Magett
Magic P.I., Inc.

Ms. Judy Meador
Publisher
St. Louis Small Business, Inc.

Ms. Consuelo Miller
Cosmopolitan Chamber of Commerce

Ms. Elizabeth Salih
Administrator
Dallas/Ft. Worth Area Hassle Free Community Initiative

Mr. Dan Schenkein
President
Kansas City, Kansas Area Chamber of Commerce

Mr. Carl Smith
Retired Business Executive

Ms. Marie Sweeney
President of the Board
Community Teamwork, Inc.

Ms. Sandra Vega
U.S. Department of Housing and Urban Development

Mr. Michael Weinman
Gordon, Thomas, Honeywell, Malanca, Peterson
& Daheim, PLLC

Ms. Tammy L. Williams
Manager
Maryland Business License Information System

The Office of Advocacy / Regional Advocates

The SBA's Office of Advocacy was created by an act of Congress in 1976 to protect, strengthen and effectively represent the nation's small businesses. For instant access to information about this and other Office of Advocacy conferences, as well as research and statistics, regulatory and legislative efforts, and outreach initiatives, visit the Office of Advocacy's home page at <http://www.sba.gov/ADVO/>.

★ **Region I—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont**

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★ **Region IV—Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee**

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★ **Region VII—Iowa, Kansas,
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