U. S. SMALL BUSINESS ADMINISTRATION

South Florida District Office

MARKET PROFILE
FY 2004

February 2004

South Florida District Office Market Profile 2004

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February 27, 2004

To All South Florida District Employees:

I am pleased to present the South Florida District Office's Market Profile for FY 2004. The Profile provides the district staff with a wealth of information about the District's accomplishments, U. S. Census information, available resources, and partners serving the small business community.

The District Office is one of three pilot offices chosen to implement SBA's strategic direction to transform the Agency to "provide for citizen-centered, market-based, customer-driven programs that are results oriented." The Market Profile is a valuable resource and will be very helpful in the implementation of our strategic plans.

A summary of the Market Profile is provided on the following pages within Tab A. The Market Profile will be made available electronically for your information and convenience. I invite you to review it and become familiar with its contents.

The Market Profile is a living document that will be updated and revised every year and as needed.

I take this opportunity to thank Gilbert Colón, Javier Barbeite and Ilene Rubio for their work in researching the items in the Profile and organizing this document.

Sincerely,

Francisco "Pancho" A. Marrero
District Director

South Florida District Office

Market Profile Summary

FY 2004

GENERAL POPULATION

See Tab C

	2000 Census
Total Population	10,570,428
Total Minority Population	3,971,066
Total African American Population	1,459,082
Total Asian American/Pacific Islander Population	167,210
Total Hispanic American Population	2,295,395
Total Native American Population	49,379
Total Women Population	5,438,028
Total Veteran Population	1,137,286
Average Age of Population	See Tab B

BUSINESS POPULATION

See Tab C

	1997 Census	1997- 1999 Census	% Increase
Total Business Population	941,797	1,031,241	9.5%
Industry Breakdown (See Tab C)			

Emerging Markets

See Tab C

	1997 Census	1997- 1999 Census	% Increase
Total Emerging Markets Business Population	484,134	589,265	21.7%
Total Minority Business Population	248,299	353,430	42.3%
Total African American Business Population	44,668	59,737	33.7%
Total Asian American/Pacific Islander Business Population	22,953	29,571	28.8%
Total Hispanic American Business Population	175,545	257,785	46.8%
Total Native American Business Population	5,133	6,337	23.5%
Total Women Business Population*	235,835	235,835	N/A

Emerging Markets Other Data

See Tab C

Native American/Indian Tribes	2
Native American/Indian Reservations	6
Federal Empowerment Zones	1
Federal Enterprise Communities	2
State of Florida Enterprise Zones	17
Low and Moderate Income Areas	383
Rural Area Designations by SBA District Director	145
Rural Designations by USDA & US HUD	6
Special Designated Areas	Pending

LOAN DATA

See Tab C

	FY 2002	FY 2003	% Increase
Total Loans	1854	3167	70.8%
Total Veteran Loans	188	239	27.1%
Total Women Loans	398	673	69.1%
Total Loans to Minorities	610	1264	207.2%
Total International Trade Loans	46	121	63.0%

* Women Business Population data not available in 1997-1999 U. S. Economic Census

South Florida District Office

Market Profile Summary

FY 2004

RESOURCE PARTNERS

See Tab C

	FY 2003
Total SBDCs	21
Total SCORE Chapters	15
Total SBICs	3
Total Microloan Intermediaries	6
Total Pre-Qualification Loan Program Intermediaries	25
Total Certified Development Companies (CDCs)	5
Total Partnership Agreements	10
Total USEACs	1

GOVERNMENT CONTRACTING/BUSINESS DEVELOPMENT

See Tab C

	FY 2002	FY 2003	% Increase
Total 8(a) Firms	276	300	8.7%
Total 8(a) Portfolio Contract Amounts	$238,896,900	$271,516,252	13.7%
Total Small Disadvantaged Businesses (SDBs)	372	374	0.5%
Total HUBZones	221	221	0.0%

PMD INVENTORY

See Tab C

	FY 2002
Total Lender-Serviced Loans	697 = 83.5%
Total SBA-Serviced Loans	138 = 16.5%

CONGRESSIONAL DELEGATION

See Tab C

	FY 2002	FY 2003
Total Congressional Delegations	17	21

RESOURCE PARTNER CONTACT INFORMATION

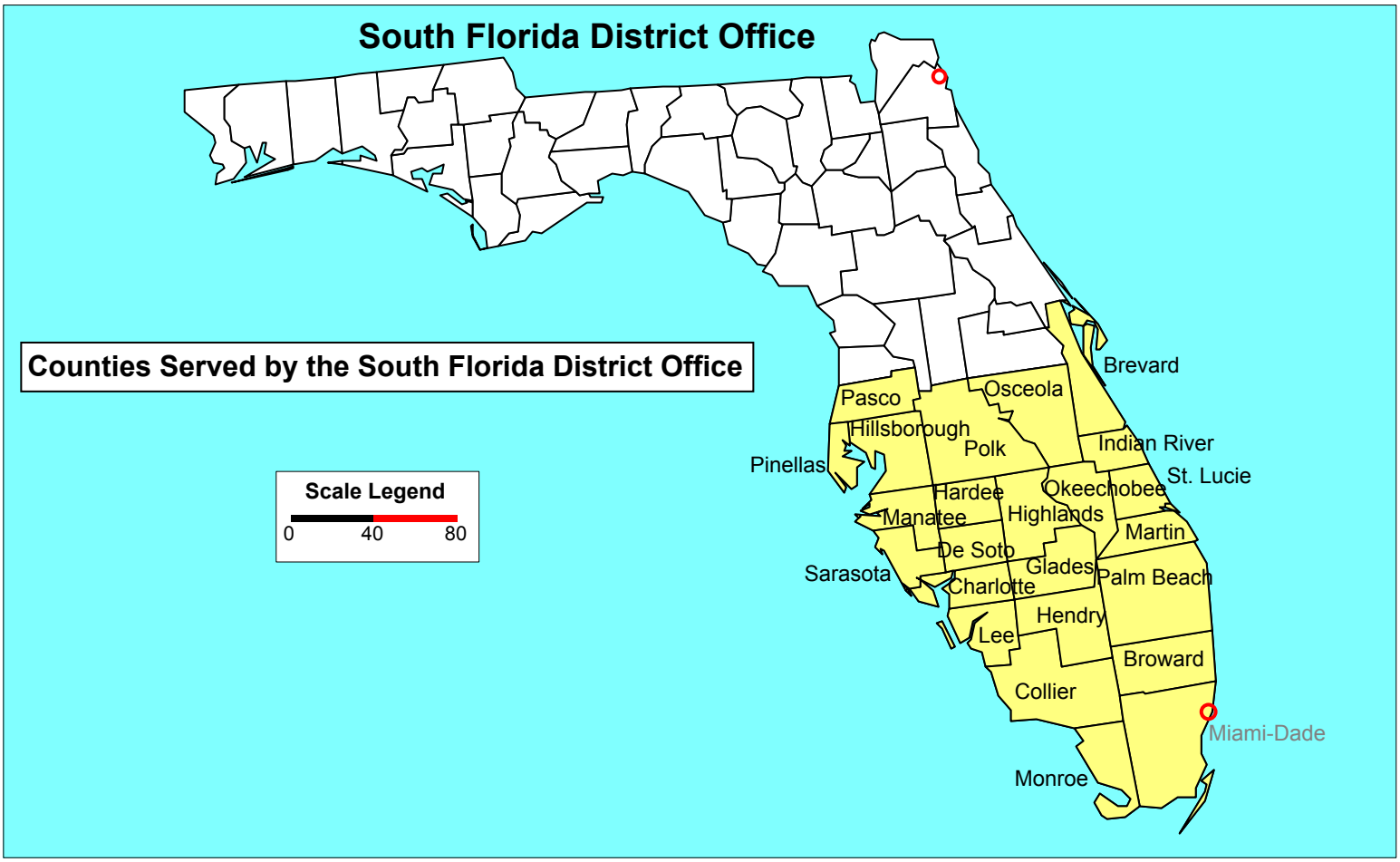
See Tab C

South Florida District Office

List of Counties

FY 2004

BREVARD
BROWARD
CHARLOTTE
COLLIER
DE SOTO
GLADES
HARDEE
HENDRY
HIGHLANDS
HILLSBOROUGH
INDIAN RIVER
LEE
MANATEE
MARTIN
MIAMI-DADE
MONROE
OKEECHOBEE
OSCEOLA
PALM BEACH
PASCO
PINELLAS
POLK
SARASOTA
ST. LUCIE


South Florida District Office
Counties Served by the South Florida District Office
Scale Legend
0
40
80
Brevard
Osceola
Pasco
Hillsborough
Polk
Indian River
Pinellas
St. Lucie
Hardee
Okeechobee
Manatee
Highlands
Martin
De Soto
Glades
Sarasota
Charlotte
Palm Beach
Hendry
Lee
Broward
Collier
Miami-Dade
Monroe

South Florida District Office
Employee Roster by Division

As of: february 6, 2004
FY 2004

Executive Direction	Position Title
Marrero, Francisco	District Director
Colon, Gilbert	Deputy District Director
Barbeite, Javier	Computer Specialist, IRM
Hosley, Thaddeus	Public Information Specialist, PIO
Legal	
Rosenfeld, Susan	District Counsel
Braverman, Richard	Attorney
Bilsker, Lillian	Paralegal Specialist
Capital Access/Lender Relations	
Dunn, John	Assistant District Director
Gonzalez, Miguel	Chief of Finance
Campbell, Jeffrey	Marketing & Outreach Specialist
Gallman, James T.	Marketing & Outreach Specialist
Hein, Jonel	Marketing & Outreach Specialist
Negroni, Jose	Marketing & Outreach Specialist
Esteves, Manuel	Marketing & Outreach Assistant
MED	
Geis, John J.	Assistant District Director
Lobban, Norman	Business Opportunity Specialist
Matos, Juan	Business Opportunity Specialist
Rey-Moran, Garcilaso	Business Opportunity Specialist
Sanchez, Edelmiro	Business Opportunity Specialist
Himes, Jennifer	Business Opportunity Assistant
Marketing	
Rubio, Ilene	Marketing Manager, Area 1
Anderson, Billie	Marketing Executive
Horner, Evangeline	Marketing Executive
Velasco, Frank	Marketing Executive
Spires, Marjorie	Marketing & Outreach Assistant
Brazier, Maurice	Marketing Manager, Area 2
Harris, Althea	Marketing Executive
Hill, Dawn	Marketing Executive
Chavarria, Robert	Marketing Manager, Area 3
Williams, Lynn	Marketing Executive

South Florida District Office
Employee Roster by Division

As of: february 6, 2004
FY 2004

Administrative Services

Doubleday, Carol	Supervisor
Gunter, Carol	BIA
Johnson, Ralph	Collater Cashier/BIA
Perez, Maritza	Clerk
Santiago, Consuelo	File Room Clerk

USEAC

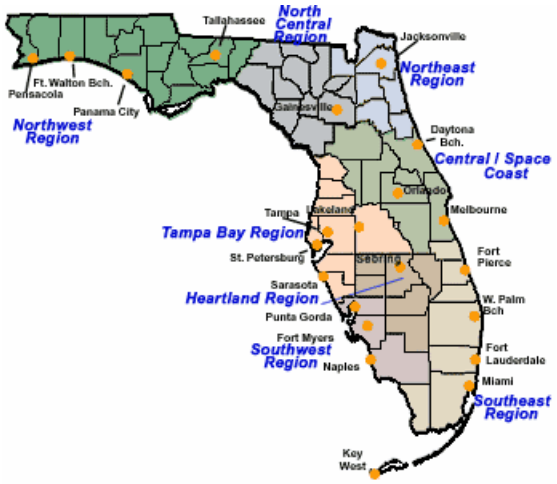
Hernadez, Mary	Regional Manager

FLORIDA STATE PROFILE

The Small Business Administration district offices, located in Miami and Jacksonville, serve entrepreneurs with financial, procurement, and technical assistance programs and services to create an environment where small businesses can prosper. South Florida District's Market Profile has been expanded to include the Florida State Profile to provide additional statistical overview of the people, economy, and competitively challenged areas for small business across the entire state. The Florida State Profile was created to serve as a resource to aid government officials and Congress with decision-making issues relating to small business in Florida.

DEMOGRAPHIC:
The demographics included in this profile is a compilation of the latest data from the U.S. Census Bureau and shows how the size of the population changed in the state of Florida. The data includes information on median income, housing units, and education levels obtained for the state.

Florida's Regions



ECONOMIC:
Economic data contained in the Florida state profile provides information regarding factors that affect business expansion. Key indicators such as labor, banking, and trade are listed in the profile.
SPECIAL AREAS:
These identified geographic areas are included because part of SBA's strategic goals includes placing

emphasis on small business concerns located in urban or rural areas with high proportions of unemployed or low-income individuals and other groups with limited capital due to limited opportunities for small business ownership.

Strategic location, overall subtropical climate, and low cost of living attract many entrepreneurs to locate their business in Florida. The number of small businesses in Florida increased by 5.3 percent with health care, construction, and retail trade employing the greatest number of Florida workers. Passenger and cargo places the state in the top ranks for transportation in the world. Population growth has also made Florida the fourth largest state behind California, Texas, and New York with a total of almost 16 million persons. The following table provides insight into Florida's resources and how the state compares quantitatively with the rest of the nation.

QUICK FACTS & FIGURES	
POPULATION	15,982,378
►INDUSTRIES	Education Health & Social Services, Retail Trade, Professional/Administrative Services
►EXPORTS (Florida-Origin)	Computer & Electronic Products, Transportation Equipment, Chemicals
►IMPORTS	Motor Vehicles, Aircraft & Spacecraft Vehicles, Oil
►TOP TRADE PARTNERS	Brazil, Japan, Dominican Republic
►TOP AGRICULTURE PRODUCTS	Grapefruit, Oranges, Radishes, Tangerines, Sugarcane, Milk

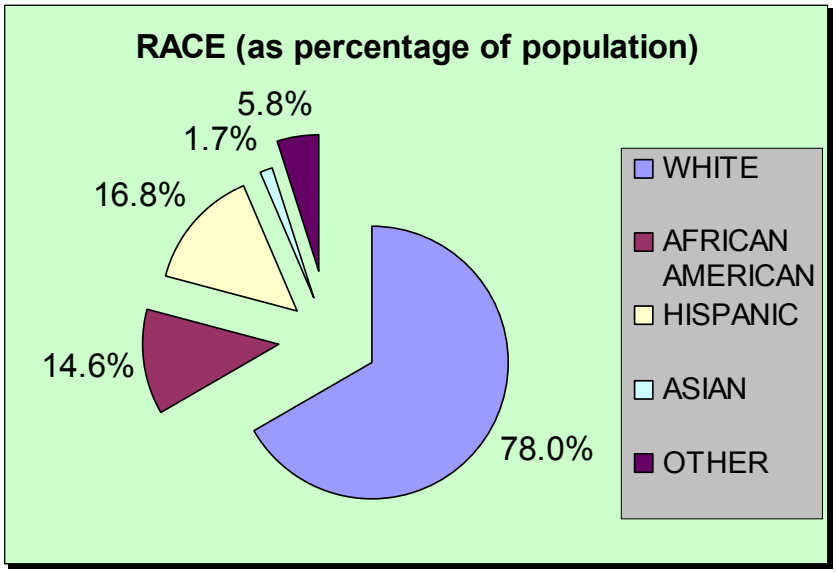
TOP STATES COMPARISON	FL	CA	TX	NY	USA
POPULATION	15,982,378	33,871,648	20,851,820	18,976,457	281,421,906
WHITE	78.0%	59.5%	71.0%	67.9%	75.1%
AFRICAN AMERICAN	14.6%	6.7%	11.5%	15.9%	12.3%
NATIVE AMERICAN	0.3%	1.0%	0.6%	0.4%	0.9%
ASIAN	1.7%	10.9%	2.7%	5.5%	3.6%
HAWAIIAN	0.1%	30.0%	0.1%	N	0.1%
MIX (Reporting other race or reporting 2 or more races)	5.4%	21.5%	14.2%	10.2%	7.9%
HISPANIC	16.8%	32.4%	32.0%	15.1%	12.5%
N: Value too small to report					
INCOME Per-Capita (1999)	$21,557	$22,711	$19,617	$23,389	$21,587
BACHELOR's DEGREE (Age 25+ as a percentage of Population)	22.3%	26.6%	23.2%	27.4%	24.4%
MEDIAN HOME VALUE (Owner-Occupied)	$105,500	$211,500	$82,500	$148,700	$119,600
PRIVATE NONFARM EMPLOYMENT (1999)	5,954,982	12,356,363	7,763,815	7,135,960	110,705,661
PRIVATE NONFARM ESTABLISHMENTS (1999)	424,089	784,935	467,087	485,954	7,008,444
MINORITY-OWNED FIRMS (Percentage of total - 1997)	22.0%	28.8%	23.9%	19.6%	14.6%
WOMEN-OWNED FIRMS (Percentage of total - 1997)	25.9%	27.3%	25.0%	26.1%	26.0%
RETAIL SALES PER CAPITA (1997)	$10,297	$8,167	$9,430	$7,678	$9,190

POPULATION

The demographics section included in this profile is a compilation from the 2000 Census and shows the population changes in the state of Florida. The data includes information on median income, housing units, and education levels obtained for the state.

Based on the 2000 Census, Florida ranked fourth in the nation for total population with 15,982,378 persons, an increase of 23.5 percent from 1990. About 89 percent of the inhabitants live in urban areas and the remainder lives in rural areas. People over the age of 65 made up 18 percent of the state's population in 1997, compared with the national average of 13 percent. Many older people from the rest of the nation and also some from Canada move to Florida after they have retired.

Whites represented 78 percent of the people, the largest share of the population. Blacks made up 14.6 percent of the population, Asians were 1.7 percent, Native Americans were 0.3 percent, Native Hawaiians and other Pacific Islanders were 0.1 percent, and those of mixed or other heritage or not reporting race were 5.4 percent. Hispanics, who may be of any race, were 16.8 percent of the population. Many of the Hispanics in Florida are Cubans or their descendants from the island nation. The median age is 38.7 years and the largest age group is between 35 to 44 years. The fastest growing age group was ages 50 – 54 increasing by 65.9 percent from 1990 to 2000.

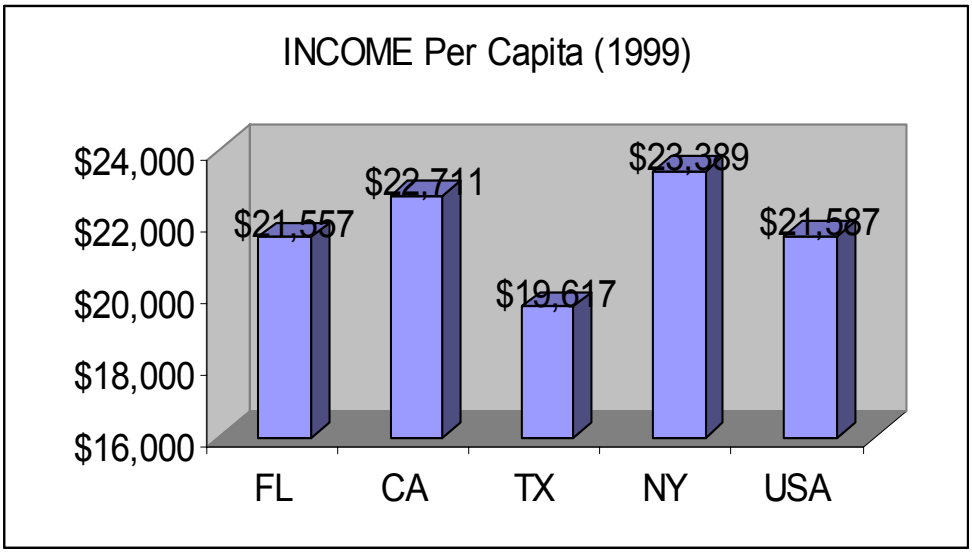


The population in the Miami metropolitan area (or Miami-Dade County) was 2.2 million in 2000. Miami is the principal commercial and manufacturing city in the state. Miami-Dade County has the largest concentration of Florida's Hispanic population, which make up over 65 percent of the population.

(Source: Census 2000. Note: The Census population represents permanent residents only. Tourists and seasonal residents are not included, but persons from foreign countries are included regardless of legal status and college students. The numbers and percentages may add to more than the total 100 percent because individuals may report more than one race.)

INCOME

Florida's median household income was $38,819, below the national average of $41,944. According to a report from the University of Florida, Bureau of Economic and Business Research, real personal income grew by only 2.6 percent in 2001. The income per capita was $21,557 (Earned in 1999). In a 1997 study, there were three areas in Florida that ranked in the top 20 across the nation for per capita personal income. The West Palm Beach-Boca Raton metropolitan area, with a per capita personal income of $38,772, ranks the highest in Florida and third in the nation, behind San Francisco and the Connecticut metropolitan area of New Haven, Bridgeport, Stamford, Danbury and Waterbury. The city of Naples, with a per capita income of $36,210, ranked seventh in the nation, while the Sarasota-Bradenton area ranked 16th with $31,792.



(Source: Census 2000 and U.S. Dept of Commerce – Bureau of Economic Analysis 1997)

EDUCATION

Florida spent $6,383 per student compared to the national average of $7,392 during the 1999-2000 school years. There were 18.4 students per teacher compared to a national average of 16. Attendance at private schools is comprised of 12 percent of Florida students. Out of the Floridians 25 years or older, 79.9% are high school graduates (national average 80.4%) and 22.3% have a bachelor's degree or higher.

Florida had 40 public and 126 private institutions of higher learning in the 2001-2002 school year. 11 state universities and other independent colleges and universities performed over $788 million yearly in research sponsored by business and industry. This sponsored research produced more than $95 million in royalties to the state. Florida State University is ranked fourth in the nation in terms of royalties from academic research with $67.5 million.

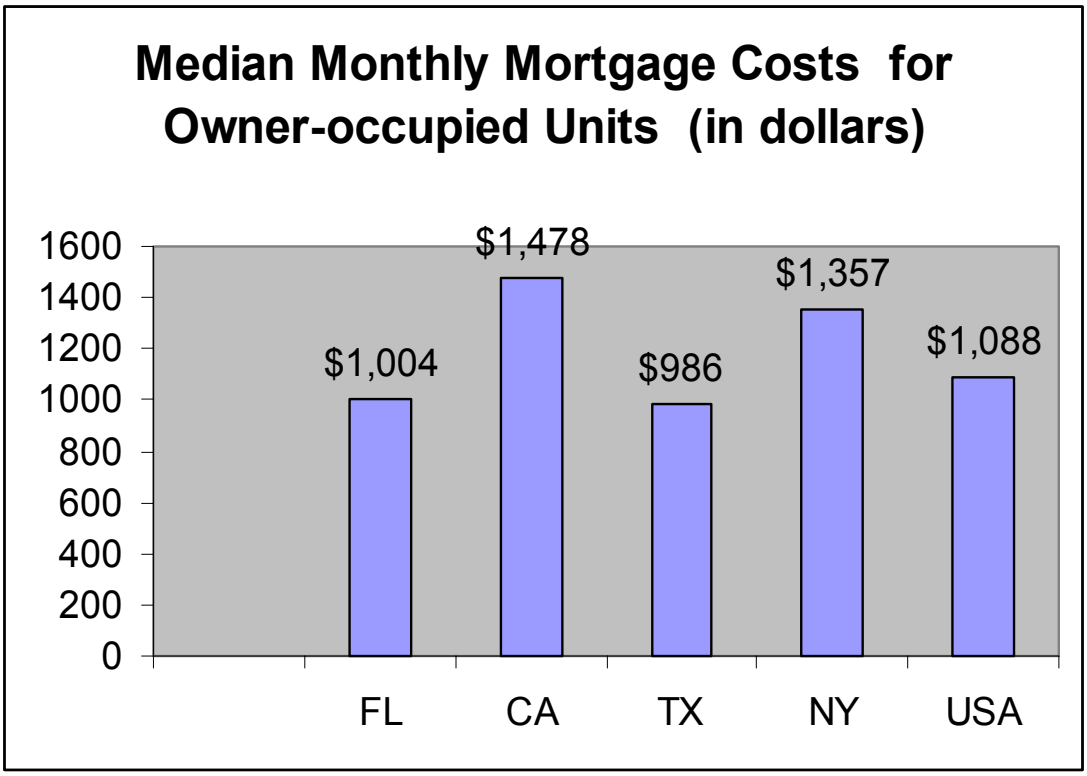
BACHELOR's DEGREE (Table shown as a percentage of population for persons age 25+)

FL	CA	TX	NY	USA
22.3%	26.6%	23.2%	27.4%	24.4%

(Source: Florida State – Department of Education)

HOUSING

In 2000, the total number of housing units in the state of Florida was 7,302,947 with 6,337,929 of these units being occupied. The percentage of households that were occupied by owners (as opposed to renters) in Florida increased from 67.2 to 70.1% from 1990 to 2000. The homeownership rate across the nation in 2000 was 67.5%. Homeowner vacancy rate was 2.2% and rental vacancy rate was 9.3%. The median value for an owner-occupied unit was $105,500 compared to a median value of $119,600 for the United States. Average household size was 2.46 persons per unit. According to a report by the Florida Home Builders Association, there were 105,101 building permits pulled in the state for single-family housing units. Singe-family residential housing also accounts as the state's fourth largest revenue generating industry.



INDUSTRY SECTORS

The Economic Data section in the Florida state profile provides information regarding factors that affect business expansion. Key indicators such as labor, trade, banking, and education, are listed in the profile. There is also a section on the number of small business establishments in Florida. One key factor to the state's economy is its strategic location between Latin America, Africa and the continental United States as shown in the map below.

Florida's gross state product (GSP) was $542.8 billion in the third quarter of 2003. The GSP is the gross market value of the goods and services attributable to labor and property located in a state.

The largest contributor to Florida's economy according to the 1997 Census was the wholesale trade sector, which contributed 26.9 percent and $187 billion of the state's gross product. The retail trade sector followed at 21.8%. A cornerstone of this commerce is the tourism industry. Tourism has increased at a rate of 5.1% annually since 1980 (The Florida State Senate – "Florida's Highway Transportaion Needs" report, Sept. 2001). An amount of people equal to three times the state's population comes to visit Florida yearly. The service industry in general caters to tourism with retail sales concentrating on selling to tourists and the real estate and finance industries creating construction developments to attract tourists to stay or spend part of the year in Florida. Entertainment and international business related activities have also contributed to Florida's economy, perhaps in part due to the globalization. Movie production, international banking, and establishing headquarters for international business have placed Florida under a spotlight around the world. Business relating to the aerospace/defense industry is also another significant economic stimulant for the state with major military bases in Jacksonville, Key West, Tampa, Cocoa Beach and Pensacola and the Kennedy Space Center in Cape Canaveral.

The following page lists the number of businesses with and without paid employees and their sales volumes by industry sector.

FLORIDA INDUSTRY SECTOR REPORT

Industry Description	All Firms		Nonemployer Firms		Employer Firms	
	Establishments	Receipts ($1,000's)	Establishments	Receipts ($1,000's)	Establishments	Receipts ($1,000's)
Professional, scientific, & technical services t	201,552	32,164,693	159,149	4,933,550	42,403	27,231,143
Retail trade	169,517	155,295,022	102,874	4,103,781	66,643	151,191,241
Other services (except public administration) t	154,006	12,171,425	127,885	3,047,821	26,121	9,123,604
Construction	147,021	56,212,006	110,413	5,320,018	36,608	50,891,988
Real estate & rental & leasing	122,009	21,577,032	101,621	6,216,641	20,388	15,360,391
Health care & social assistance	98,412	34,389,275	62,844	1,830,199	35,568	32,559,076
Administrative & support & waste management & remediation t	92,976	21,605,162	71,930	1,457,512	21,046	20,147,650
Finance & insurance	70,950	N	46,165	2,679,425	24,785	N
Wholesale trade	61,765	W	30,551	2,257,521	31,214	187,079,940
Transportation & warehousing	55,354	21,692,609	45,586	1,840,479	9,768	19,852,130
Arts, entertainment, & recreation	44,877	8,921,417	40,114	1,049,942	4,763	7,871,475
Accommodation & foodservices	40,546	25,007,217	11,547	841,881	28,999	24,165,336
Manufacturing	31,139	78,204,437	15,147	726,927	15,992	77,477,510
Information	16,013	28,172,404	10,130	342,187	5,883	27,830,217
Educational services	12,738	1,212,925	10,490	154,898	2,248	1,058,027
Utilities	1,204	12,910,664	680	31,238	524	12,879,426
Mining	933	1,468,375	708	30,570	225	1,437,805
Forestry, fishing & huntings, & ag support services	X	X	13,803	441,956	X	X
All industries	**1,321,012**	**177,590,048**	**961,637**	**37,306,546**	**217,179,243**	**359,651,866**

N Not available;
W Wholesale receipts for nonemployers are not comparable to wholesale sales for employers
X Industry not in scope of Economic Census for employers;
t Total does not include employer data for out-of-scope industries;

(SOURCE: U.S. Census Bureau's 1997 Economic Census -Summary Statistics for Florida, 1997 NAICS Basis

LABOR

Florida had a work force of 7,121,770 people in 2002. The largest share, 20 percent, was employed in the office and administrative support occupation. Another 12 percent were employed in wholesale or retail sales; 8 percent in food preparation and serving; 7 percent in transportation of goods and cargo; 6 percent in production; 5 percent in construction. Just 0.5 percent held jobs in the farming, fishing, and forestry occupations category. According to the 2000 Census, Florida's unemployment rate was 3.2% compared to the nation's unemployment rate of 3.7%. In 2002, approximately 6 percent of Florida's workers were unionized. Florida is one of only eight states with a right-to-work law, which essentially prohibits union membership as a condition of employment.

2002 Occupational Employment and Wage Estimates (for major industry groups)

Code*	Title	Total Employees	Hourly Mean	Annual Mean
43-0000	Office and administrative support occupations	1408310	12.33	25640
41-0000	Sales and related occupations	859730	14.59	30350
35-0000	Food preparation and serving related occupations	598170	8.04	16710
53-0000	Transportation and material moving occupations	525100	11.35	23600
51-0000	Production occupations	403200	11.51	23940
47-0000	Construction and extraction occupations	377590	13.61	28300
29-0000	Healthcare practitioners and technical occupations	357530	25.54	53130
25-0000	Education, training, and library occupations	343550	19.44	40440
11-0000	Management occupations	325360	36.11	75110
49-0000	Installation, maintenance, and repair occupations	287330	15.45	32130
37-0000	Building and grounds cleaning and maintenance occupations	275710	9.04	18800
13-0000	Business and financial operations occupations	252730	24.32	50590
33-0000	Protective service occupations	205720	14.99	31180
39-0000	Personal care and service occupations	185220	9.46	19680
31-0000	Healthcare support occupations	168830	10.32	21470
15-0000	Computer and mathematical occupations	127820	26.92	56000
17-0000	Architecture and engineering occupations	118160	24.93	51850
27-0000	Arts, design, entertainment, sports, and media occupations	86160	17.42	36240
21-0000	Community and social services occupations	82600	16.18	33660
23-0000	Legal occupations	59890	35.72	74300
19-0000	Life, physical, and social science occupations	40740	22.29	46370
45-0000	Farming, fishing, and forestry occupations	32300	8.03	16700
00-0000	**All Occupations**	**7121770**	**15.48**	**32210**

***Source**: U.S. Dept. of Labor - Bureau of Labor Statistics (Occupational Employment Statistics)*

** The SOC Code used above is the Standard Occupational Classification System implemented by the U.S. Office of Management and Budget in 2000*

SMALL BUSINESSES

The number of businesses in Florida with employees increased 5.3% in 2002 to a total of 413,476. Out of these, 98.8% were small businesses (with fewer than 500 employees) and the number of self-employed individuals rose by 0.6%. Small businesses employed 45.6% of the states total non-farm workers. Women made up 38% of self-employed workers, and women-owned businesses totaled 337,800. Minority-owned businesses consisted of 22%. New business firms showed an increase of 20.5% between 2001 and 2002. Business bankruptcies decreased in 2002 by 4.9% and business terminations also decreased by 4.3% in the same period. The health care and social assistance sector employed the largest share of small business workers in 2000. Total small business income in Florida, derived in part from non-farm proprietor's income, for 2002 increased 5.8% to $31 billion. (Source: U.S. Small Business Administration, Office of Advocacy)

Florida has built a strong infrastructure system to meet current and future demands for electricity, gas and water, telecommunications capacity and other core needs to support businesses. A network access point (NAP) is planned in Jacksonville to provide better communication links between Florida and Europe. The $120 million Jacksonville International Technology Center, a massive fiber optic-linked Internet switchboard within a 160,000-square-foot facility, is slated to go live in 2004. The seventh NAP in the U.S., it would complement two existing NAPs in South Florida.
Nonprofit Tampa Bay Water, a tri-county water wholesaler, in early 2003 began operating the largest seawater desalination facility ever built in the United States. One goal is to convert seawater efficiently enough to sell it for about $2 per 1,000 gallons, half the typical groundwater costs.
Florida Power and Light (FPL), the largest developer and operator of wind-power generation in the nation and the fastest growing electric utility in the United States, serves nearly half the state of Florida. FPL Group is adding a 1,107-megawatt unit in Manatee County as part of a $1.1 billion project that also includes adding a 789-megawatt unit in Martin County.

The state of Florida offers incentives to stimulate job and business growth. Such incentives include tax credits for job creation, funding of roadways for better transportation, workforce training, and grants for high-impact industries such as biomedicine and aerospace. Certain geographic areas with greater needs have also had an Enterprise Zone program to stimulate economic revitalization. This program offers additional incentives to businesses located within specific zone boundaries to increase jobs and investments.

Why start a business in Florida?

STRONG INCENTIVES

- **Qualified Target Industry Tax Refund (QTI)**
  Provides up to $3,000 per new job created in targeted sectors or up to $6,000 in Enterprise Zones or rural areas, with additional bonuses for extremely high wages.

- **Economic Development Transportation Fund**
  Up to $2 million per project is available to ease transportation woes that adversely impact a company's location or expansion decision.

- **High Impact Performance Incentive (HIPI)**
  A negotiated grant used to attract and grow major facilities in designated high-impact industry segments.

- **Capital Investment Tax Credit (CITC)**
  An annual credit against Florida corporate income tax for projects in designated high-impact industries that make capital investments of at least$25 million and create at least 100 jobs.

- **Defense/Homeland Security Industry Incentives**
  Among incentives are tax refunds to help Florida companies compete for new contracts, sales tax exemptions, grants to aid communities where bases are designated for closure and grants to help communities upgrade military-related infrastructure.

- **Quick Response Training (QRT)**
  Offers customized training to secure new value-added businesses to Florida and provide existing businesses with necessary training to enable expansion.

- **Enterprise Bond Program**
  Provides tax-exempt, low-interest bond financing ($200,000-$500,000) to manufacturing firms and nonprofits.

TAX ADVANTAGES

- NO state personal income tax
- NO corporate franchise tax levied on capital stock
- NO state-level ad valorem taxes
- NO tax on goods-in-transit
- Sales and use tax exemption on electricity used in manufacturing
- Sales and use tax exemption on manufacturing machinery and equipment for new and expanding businesses

BANKING/INVESTMENTS

The SBA aids and protects the interests of Florida's commercial banks. The Agency accomplishes this by working with lending institutions to promote loans and venture capital financing to small businesses. The loans are commonly used by businesses for office/warehouse space, additional inventory, operating expenses, and equipment. In 2002, there were 259 banks operating in Florida, and the largest group of banks by asset size was in the $100 million to $500 million category. Small businesses are encouraged to visit lenders that participate in SBA's certified (CLP) or preferred loan programs (PLP) for expedited handling and desirable terms of the loan package.

For the lending community, banking is an "international affair" in Florida. Many countries establish bank branch offices in the state due to its strategic location with many European and Latin American countries. International banks in the state (foreign banks, Edge Act corporations, and US-insured institutions) are vehicles for international trade by providing letters of credit, currency exchange, trade related loans, and financing projects in various countries throughout the Americas. (Source: Enterprise Florida Inc., "Financial Advantages" webpage)

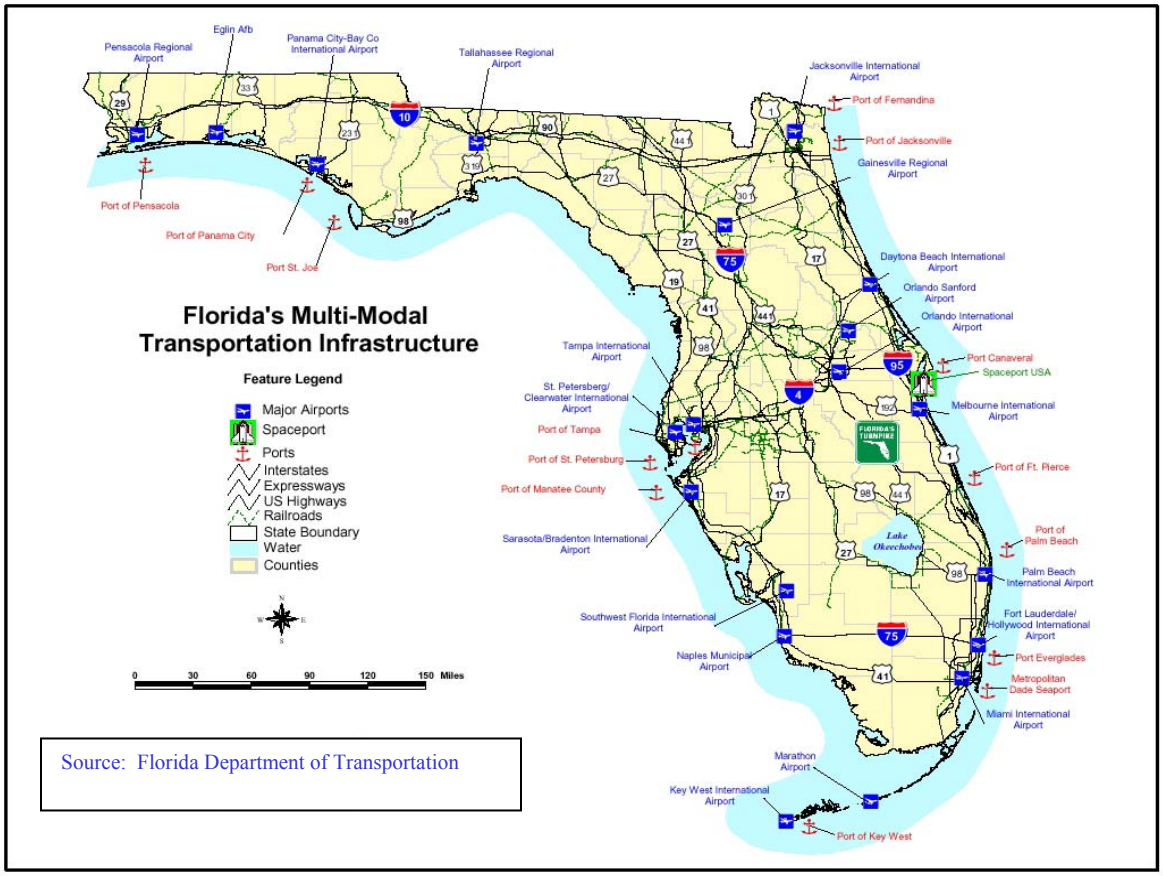
Foreign direct investment, although it does not directly affect Florida's banking size, influences banking through property acquisitions and job creations in the state. Foreign direct investment in the state of Florida is valued at $35.8 billion, ranking the state 7th in the nation for total holdings by non-US companies. When foreign companies come to Florida they need to build or purchase office/warehouse space which may require use of local bank loans. They may also inject capital (such as venture capital or company shares) into other Florida businesses. Once the foreign companies open their doors they also create local jobs. These workers contribute to Florida's economy and the banking community by paying and/or borrowing for housing, automobiles, taxes, and other consumer goods. For 2000, Florida's top foreign direct investors were France, Canada, United Kingdom, Netherlands, Japan, and Germany by ranking order. (Source: Enterprise Florida Inc., Foreign Direct Investment report 2002)

TRADE/CARGO

Florida is located in the southeastern most tip of the continental US making it the transportation gateway to Africa and many southern parts of the western hemisphere. Miami's International Airport is ranked 3rd in the nation for international passenger traffic (Source: Miami-Dade County Airport Authority). Florida also accounts for 6% of the nation's annual air cargo tonnage. Total merchandise trade for the state in 2002 reached $70.1 billion and exports to all countries totaled $32.2 billion. The state's largest exporter was Brazil accounting for $5.2 billion in exports. The Dominican Republic was the second largest export destination at $2.4 billion followed by Venezuela at $2.1 billion. Florida's leading import countries were Japan ($4.8 billion), Brazil ($4.3 billion), Dominican Republic ($2.4 billion), and Germany ($2.3 billion). (Source: Enterprise Florida Inc.'s, Florida Merchandise Trade Report 2002) From 1990 to 1999, Florida's waterborne and airborne cargo movements increased by 129%. The state's fourteen public deep water ports experienced a 16% increase in tonnage reaching more than 139 million tons. Transporting containers from these seaports increased from fewer than 1 million units (20 foot container) in 1990 to over 2.5 million units by 1999. (Source: The Florida State Senate – "Florida's Highway Transportation Needs" report, Sept. 2001) Any place in Florida is located about 100 miles from one or more of the 14 deep water ports, as shown below.

Top Florida-Origin Export Commodities 200-2002

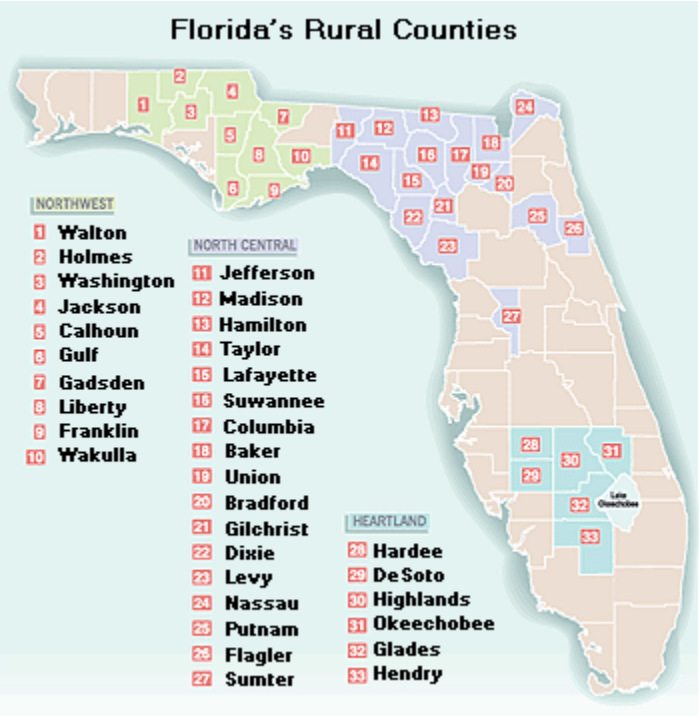
Commodity	Millions of Dollars	% Share
Total for All Industries	**$24,544.20**	**100.0%**
Computer and Electronic Products	$7,226.10	29.4%
Transportation Equipment	$3,638.50	14.8%
Chemicals	$2,673.20	10.9%
Machinery, Except Electrical	$2,354.20	9.6%
Miscellaneous Manufactured Commodities	$1,272.20	5.2%



Source: Florida Department of Transportation

RURAL AREA DEMOGRAPHICS

Florida ranks 23rd in the nation for total land area with 53,938 square miles of land. Some of the major cities or metropolitan areas in Florida include Jacksonville, the most populated in the state with 735,617 inhabitants. The largest industries in the city are insurance and finance. Jacksonville also has an important seaport. The Tampa Bay metropolitan area is located on the Gulf Coast with 2.4 million people and contains the cities of Tampa, Clearwater, and Saint Petersburg. Tampa Bay is the western end of the Florida "high tech corridor" which houses more than 50 percent of the states high tech companies. Orlando is a city located in the center of the state and has a population of 185,951 that serves a metropolitan area of more than 1.5 million people. Orlando's major industries include citrus fruit, aerospace, and tourism where almost 50% of the state's tourists come to visit. The "Gold Coast Megalopolis" is a continuous corridor of cities and suburbs beginning in the southern part of Miami-Dade County (Homestead city) continuing north through Fort Lauderdale (Broward County) and into the northern reaches of Palm Beach County. Almost 4 million of Florida's 16 million people live here. Key West, Florida's southernmost city, and Pensacola, located on the panhandle, both have U.S. naval facilities. Saint Augustine is the nation's oldest inhabited city.



The more rural areas of Florida, approximately 33 of the state's 65 counties, offer small businesses competitively priced land, lower labor costs, a skilled workforce and ease of shipping. There is no Florida town that is located more than an approximate 2 hour drive to a seaport or airport. For small businesses that have a choice on where to locate, there are real incentives and advantages for choosing to establish themselves in a rural or other special designated area instead of a metropolitan area. Florida's rural counties, designated by the U.S. Office of Management and Budget in 1993, are shown on the map to the left. The U.S. Dept. of Agriculture (Economic Research Service), further classified these counties into one of six non-overlapping economic types:

Farming-dependent
Mining-dependent
Manufacturing-dependent
Government-dependent
Services-dependent
Nonspecialized.
(See definitions in Appendix)

The SBA also recognizes these special geographic areas and places emphasis on small business concerns located in urban or rural areas with high proportions of unemployed or low-income individuals and other groups with limited capital due to limited opportunities for small business ownership. These

identified "special" geographic areas are considered because SBA wishes to significantly increase the success of small businesses within parts of society confronting competitive opportunity gaps. SBA's strategy includes special focus programs intended to streamline programs via client-centric technology, such as Internet-based communications. Other sectors of the population that these special focus programs include are ethnic populations, women, veterans, and place-based (HUBZone, Low or Moderate Income Areas, Enterprise Communities/Empowerment Zones). Similar to SBA's placed-based strategy, the state of Florida also establishes its own Rural or Urban Enterprise Zones which are specific geographic areas targeted for economic revitalizing by offering tax advantages and incentives to businesses locating within the zone boundaries.

(Sources: California State University, Fullerton – Online Geography Library. U.S. Small Business Administration – Strategic Plan and YES Intranet. Enterprise Florida Inc – Enterprise Zones website.)

SMALL BUSINESSES in SPECIAL AREAS

For historically challenged areas the federal, state, local government agencies have joined efforts to revitalize these areas through economic development and training. At the Federal level there is the Community Empowerment Program, established by the Omnibus Budget Reconciliation Act of 1993 (OBRA 1993). OBRA 1993 authorized the U.S. Department of Health and Human Services (HHS) to grant funds to states for the Empowerment Zones (EZ) and Enterprise Communities (EC), and the U.S. Departments of Agriculture (USDA) and Housing and Urban Development (HUD) to designate the EZs and ECs. Initially, the USDA administered the rural portion of the program and HUD administered the urban portion. HUD later became involved with rural areas as well through a third program they created called Renewal Communities (RC).

These areas are defined by census tracts and may contain a maximum of 30,000 people and 1,000 square miles. There must also be a notable sign of poverty, unemployment, and overall distress throughout the area. Most of these areas also fall into the category of "rural". However, not all rural areas automatically qualify as applicants for an empowerment program.

There are two federally designated enterprise communities and no federal empowerment zones in Florida. The ECs in Florida are Jackson County EC and the Empowerment Alliance of Southwest Florida EC. The remaining rural communities that completed the planning process for EZ or EC designation but were not accepted were still recognized by the USDA under the "Champion Communities" program. Eight communities in the state of Florida are designated Champion Communities and receive project specific funding. The principle components of the empowerment program are job creation, economic development, creating community partnerships, and development of a strategy for change. The program was divided into "Rounds" that provided different levels of funding to the different program types (EZ or EC). The table below lists the specifications about each round.

In conjunction with Federal government agencies, the state of Florida has a similar community empowerment program for those areas of the state facing challenges with the sustainability of their community and economic development. There are 51 state Enterprise Zones (EZ), 25 Urban Enterprise Zones and 26 Rural Enterprise Zones, in Florida. Florida's State Legislature passed the Florida Enterprise Zone act of 1994 which is mostly based on the federal government's Empowerment Program.

United States Rural Empowerment Program

(U.S. Dept. of Agriculture and U.S. Dept. of Housing and Urban Development)

Round	Empowerment Program	Effective Date	Funds
1 *			
	EZ	August 10, 1993	$40 Million per EZ
	EC	August 10, 1993	$2.97 million per EC
2 **			
	EZ	December 24, 1998	$2 Million per EZ
	EC	December 24, 1998	$250,000 per EC
3			
	EZ	January 1, 2002	$100,000 initially per EZ
	EC	January 1, 2002	

* (10 year grant funded from Health and Human Services Title 20, Social Service Block Grant)
** (8 year grant funded from U.S. Dept. of Agriculture's FY2000 budget)

The state uses their EZ programs to offer incentives and tax advantages for new businesses moving into one of these zones. Available Enterprise Zone incentives include: job tax credits for employing zone residents, sales tax refunds on business equipment, sales tax refunds on building materials, Enterprise Zone property tax credit and sales tax exemptions on electrical energy.

Plentiful incentives for Florida businesses in rural/special areas

Qualified Target Industry Tax Refunds. QTI tax refunds are enhanced for rural locations. The cash tax refund program, over a minimum of four years, pays at least $4,800 per job created for eligible companies involved.

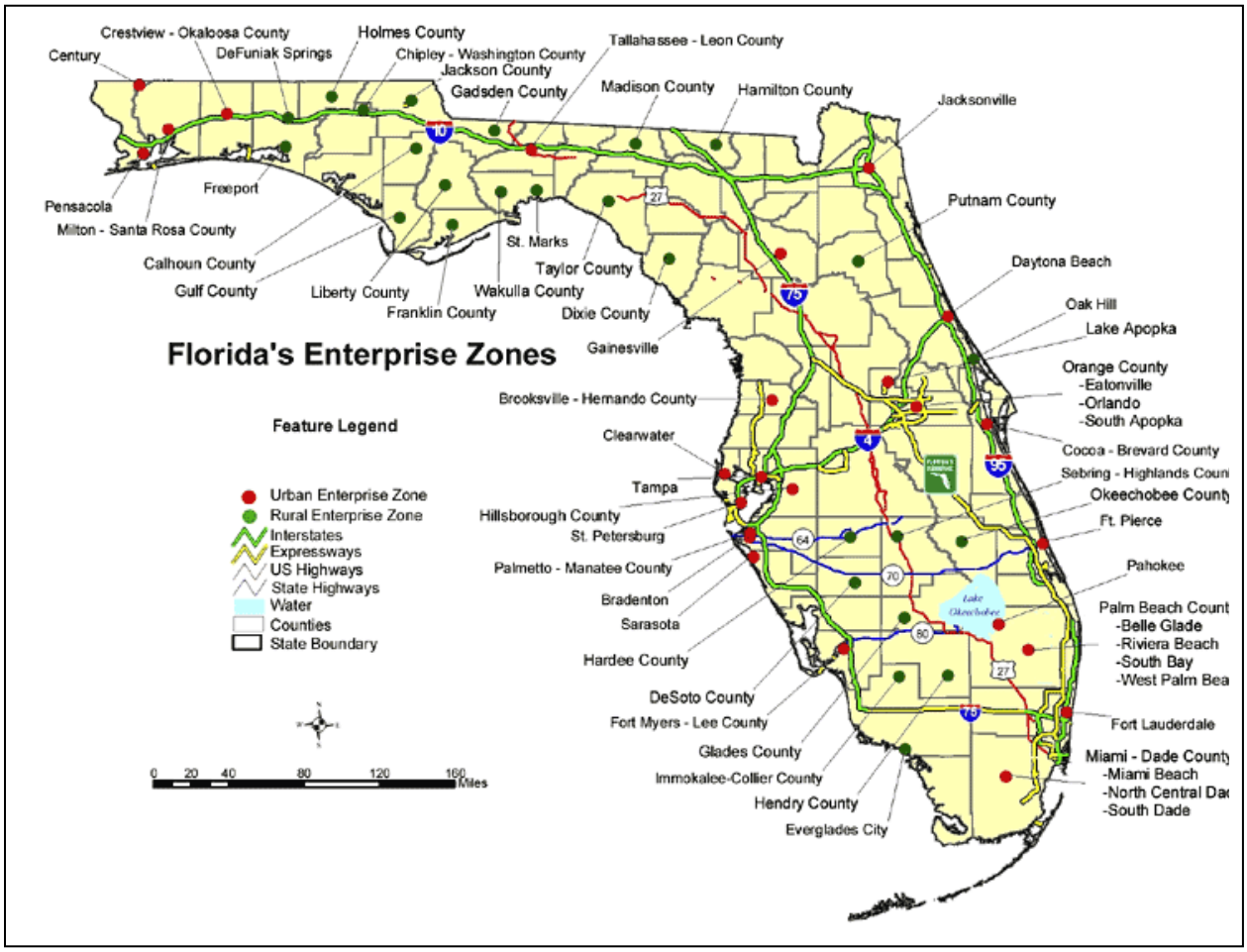
- **Economic Development Transportation Fund.** Known as the Road Fund, the EDTF also is enhanced for rural locations. Grants go to local governments on behalf of business, with the monies used for road improvements - up to $2 million per project.
- **Rural Job Tax Credit.** A tax credit may be taken by eligible businesses for the creation of a new job (against sales and use or corporate income tax) at $1,000 for each job created.
- **Quick Response Training.** QRT grant funding is available to reimburse companies for customized training costs for new employees.
- **Incumbent Worker Training.** Grant funding is available for reimbursement of training costs for existing employees.
- **Rural Infrastructure Fund.** Grants made to local government on behalf of a business for public infrastructure upgrades may fund up to 30 percent of those costs.
- **Community Development Revolving Loan Program.** Loan or loan guaranty for a specific project that will lead to new jobs and increase the economic vitality and diversification of Florida's rural counties.

Targeted assistance

Also important are incentives available in Rural Enterprise Zones (REZ) located in most of the 33 Crossroads counties (www.floridaenterprisezones.com):

- **REZ Jobs Tax Credit.** A tax credit for up to 24 months is allowed against corporate income tax or sales and use tax for new jobs created. The credit is for 30 percent of wages paid to employees living in a Rural Enterprise Zone. The credit increases up to 45 percent if more than 20 percent of employees live there.
- **REZ Property Tax Credit.** A tax credit is allowed on corporate income tax equal to 96 percent of ad valorem taxes paid on the new or improved property, for up to $25,000 per year for five years; the cap is $50,000 per year if 20 percent of the employees live within the REZ.
- **REZ Business Equipment Sales Tax Refund.** This is a refund of sales taxes paid on business property with a sales price of at least $5,000 per unit; the property must be used exclusively in the REZ for at least three years.
- **REZ Building Materials Sales Tax Refund.** This is a refund of sales taxes paid on the purchase of building materials used to rehabilitate real property. Up to $5,000 is refundable (or $10,000 if 20 percent of the employees live within the REZ) per parcel of real estate.

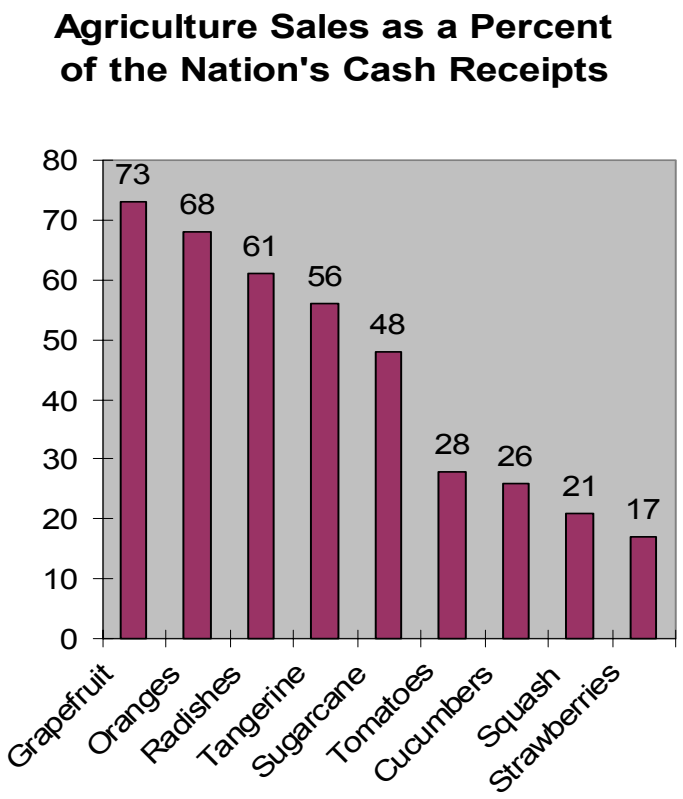
STATE ENTERPRISE ZONES (Source: Enterprise Florida Inc.)



AGRICULTURE

In 2002 there were 44,000 farms in Florida. Just 66 percent of them had annual sales of more than $10,000. Many of the rest were part-time operations for people who held other jobs. Farmland occupied 4.1 million hectares (10.2 million acres). Of that land 34 percent was planted in crops, and the rest was mostly pasture. Some 44 percent of the cropland was irrigated.

The sale of crops accounted for 77 percent of Florida's farm income in 2001. The sale of livestock and livestock products accounted for the remaining 23 percent. The principal crops are oranges and other citrus fruit, greenhouse and nursery products, tomatoes and other vegetables, and sugarcane. Livestock raised in Florida include beef and dairy cattle, chickens for eggs and meat, hogs, and Thoroughbred horses.



A1 Patterns of Farming

In the Florida panhandle, where commercial agriculture is not a major activity, livestock, cotton, peanuts, and other crops are raised on a relatively small scale. Farther east and southeast, in the northern part of the peninsula, agriculture is more important. In this area the chief crops are tobacco, peanuts, cotton, and vegetables. Dairy cattle and chickens are also raised. In central Florida, the leading crops are oranges and other citrus fruits. However, this area is also noted for its vegetable farms, ornamental horticulture, cattle ranches, and horse farms. In south central and southern Florida, the principal crops are vegetables and sugarcane. Cattle are also raised.

A2 Citrus Fruit

Florida leads all other states in the production of citrus fruits. Each year the state accounts for two-thirds of the total U.S. citrus crop. It ranks first in the nation in the production of oranges and grapefruit. Other kinds of citrus fruits grown include tangerines, tangelos, and limes. The fruits are grown in groves that generally cover less than 8 hectares.

Percent of 1997 employment in farm and farm-related jobs

	Rural	Metro	State
Total	22.9	14.1	14.6
Production	6	0.9	1.2
Farm inputs	0.5	0.2	0.2
Processing & marketing	1.6	0.9	1
Wholesale & retail trade	12.6	11.5	11.5

The preferred land for growing citrus fruit is the rolling lake district of the central Florida peninsula, where the numerous bodies of water retain their warmth in cold weather and help reduce frost hazards. The gently sloping terrain causes cold air to sink into hollows below the level of the fruit. Most citrus in Florida is grown without irrigation, but sprinkler systems are used to irrigate the groves during especially dry years. These systems also supply water for spraying the fruit during brief episodes of below-freezing, nighttime temperatures. The water freezes on the citrus fruit and insulates the fruit's interior.

A3 Sugar

Sugarcane is extremely sensitive to frost, and where frosts occur, it must be replanted every year. The southernmost part of Florida is one of the few places in the mainland United States where such replanting is not necessary. Six to seven crops may be obtained from one planting. The city of Clewiston, on the southern shore of Lake Okeechobee, is the center of Florida's sugarcane cultivation. Production was expanded after 1961, when the United States stopped importing Cuban sugar because of political differences.

A4 Vegetables and Noncitrus Fruits

Florida is noted for the production of early vegetables and fruit. The growing of vegetables and fruit for sale early in the year is a modern development that owes its advance in part to the demand for fresh vegetables in states north of Florida. Florida's warm near-tropical climate allows its farmers to produce crops earlier than farmers in most other states and thus to obtain good prices in cities north of Florida. Tomatoes are the most valuable winter crop, and potatoes, sweet corn, celery, carrots, and lettuce are also grown.

Watermelons are a valuable summer crop in Florida and, like early vegetables, they are shipped mainly to Northern cities. Strawberries are another important crop. The Plant City area, east of Tampa Bay, is the center for strawberry cultivation. Together with Sanford, it is also a leading celery-producing center. Cucumbers are grown mainly in northern Florida, and early white potatoes are a specialty of the Hastings area. Among the other kinds of fruit grown in Florida are avocados, figs, persimmons, guavas, mangoes, pineapples, peaches, and grapes.

Florida is one of the major cattle-raising states east of the Mississippi River. The rolling grassland in central Florida is the heart of the beef cattle country. Rodeos, ranches, and cowboys there provide an atmosphere more characteristic of the West than of the Atlantic Coast. Dairying meets the demand for fresh milk and other dairy products within the state. Thoroughbred horses are also raised in large numbers. Most of the stud farms are in the Ocala area of north central Florida. Poultry raising is an important, growing segment of the state's livestock industry. Some hogs and sheep are also raised in Florida.

More than 44,000 Florida commercial farmers are among the most productive in the world, furnishing the nation with a dependable and safe supply of food and providing Florida with a stable economic base.

Florida is the nation's No. 9 ranked agriculture state with total cash receipts of over $6.9 billion in 2000.

Florida is the nation's No. 1 citrus and sugarcane producing state, No. 2 in greenhouse and nursery production as well as tomato and strawberry production, and ranks No. 4 in aquaculture and honey production.

State farmers led the nation in the production of 8 major agricultural commodities in 2000, including oranges, sugarcane, grapefruit, cucumbers, fresh snap beans, sweet corn, tangerines and radishes.

Florida accounted for more than 73 percent of the total U.S. cash receipts for grapefruit, 68 percent for oranges, 61 percent of radishes, 56 percent of tangerines, 48 percent of the cane for sugar, 28 percent tomatoes, 26 percent for cucumbers, 21 percent for squash and 17 percent for strawberries.

Florida produced more than 20 percent of the nation's fresh vegetables with sales of $1.7 billion. Citrus sales topped $1.6 billion in 2000.

Florida livestock sales amounted to $1.4 billion in 2000, accounting for nearly 20 percent of the state's farm sales.

Florida is the leading milk-producing state in the Southeast, ranks 13th nationally in cash receipts and15th nationally in production with sales of more than $428.8 million in 2001.

The horse industry generated product valued at $2.2 billion with 240,000 Floridians involved in the horse industry.

The Ocala area ranks as the world's fourth largest breeding and training area, behind Lexington, Ky.; Newmarket, England, and Chantilly, France. Florida overtook California in 1998 to become the nation's second largest producer of registered Thoroughbred

Florida is the world leader in phosphate rock production, producing approximately 75 percent of the U.S. phosphate supply and about 25 percent of the world supply annually.

Of the Florida rock mined, 90 percent is used to make fertilizer for the production of food and fiber on Florida and U.S. farms.

To the State:

Florida farmers utilized a little more than 10 million of the state's 35 million acres to produce Florida's safe, affordable and abundant food supply.

Florida farmers employed an average of 66,000 farm workers monthly in 2000, and paid them more than $1 billion. They accounted for a $20 billion direct impact on the state's economy.

Florida's total citrus production reached the fourth highest on record with more than 279 million boxes harvested in 1999-2000, and increased its total value to over $1.6 billion and its on-tree value to $760 million.

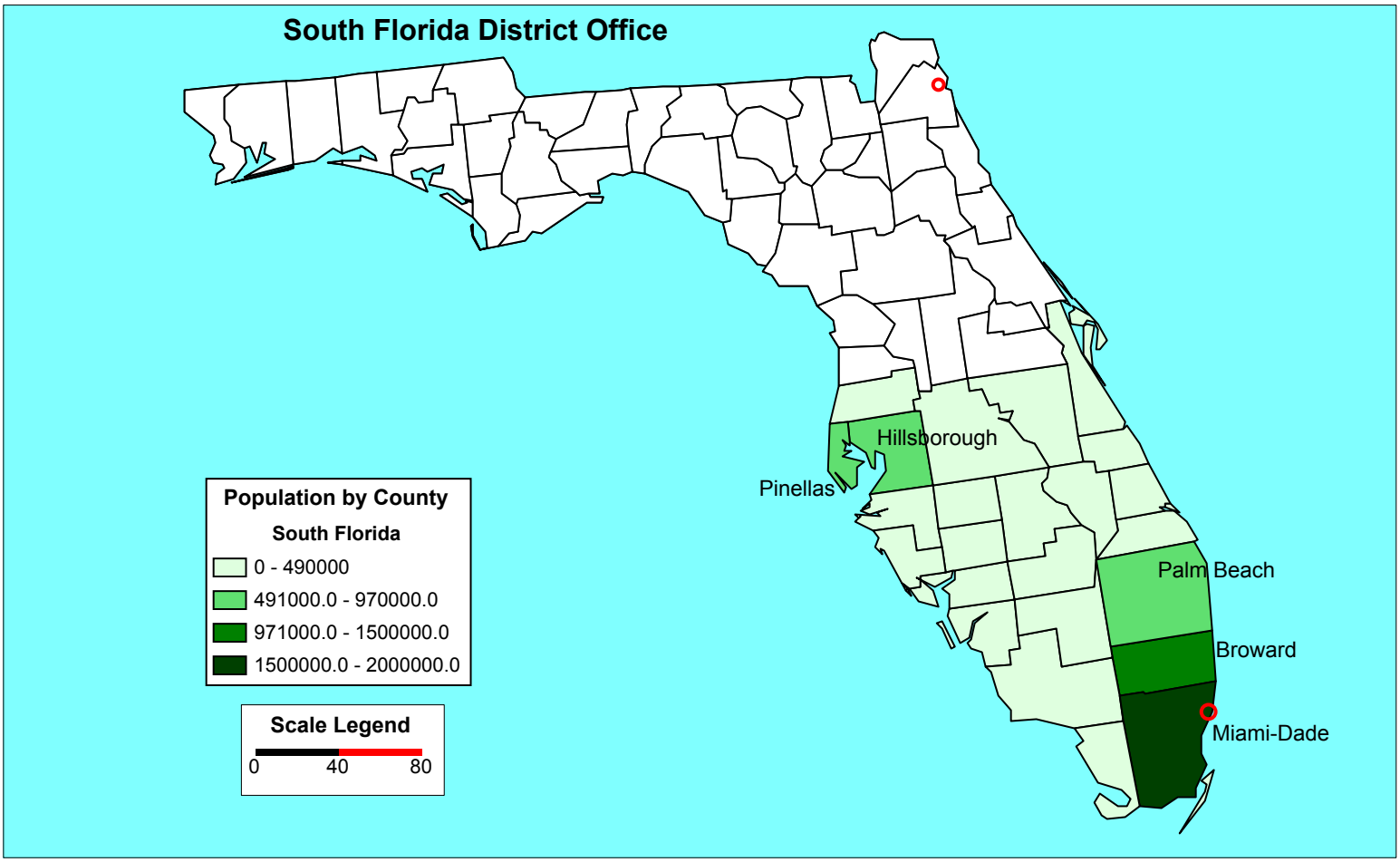
South Florida District Office

General Population by County

SOURCE: U.S. Census 2000

FY 2004

County	General Population
Brevard	476,230
Broward	1,623,018
Charlotte	141,627
Collier	251,377
DeSoto	32,209
Glades	10,576
Hardee	26,938
Hendry	36,210
Highlands	87,366
Hillsborough	998,948
Indian River	112,947
Lee	440,888
Manatee	264,002
Martin	126,731
Miami-Dade	2,253,362
Monroe	79,589
Okeechobee	35,910
Osceola	172,493
Palm Beach	1,131,184
Pasco	344,765
Pinellas	921,482
Polk	483,924
Sarasota	192,695
St. Lucie	325,957
Total	**10,570,428**


South Florida District Office
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade
Population by County
South Florida
0 - 490000
491000.0 - 970000.0
971000.0 - 1500000.0
1500000.0 - 2000000.0
Scale Legend
0
40
80

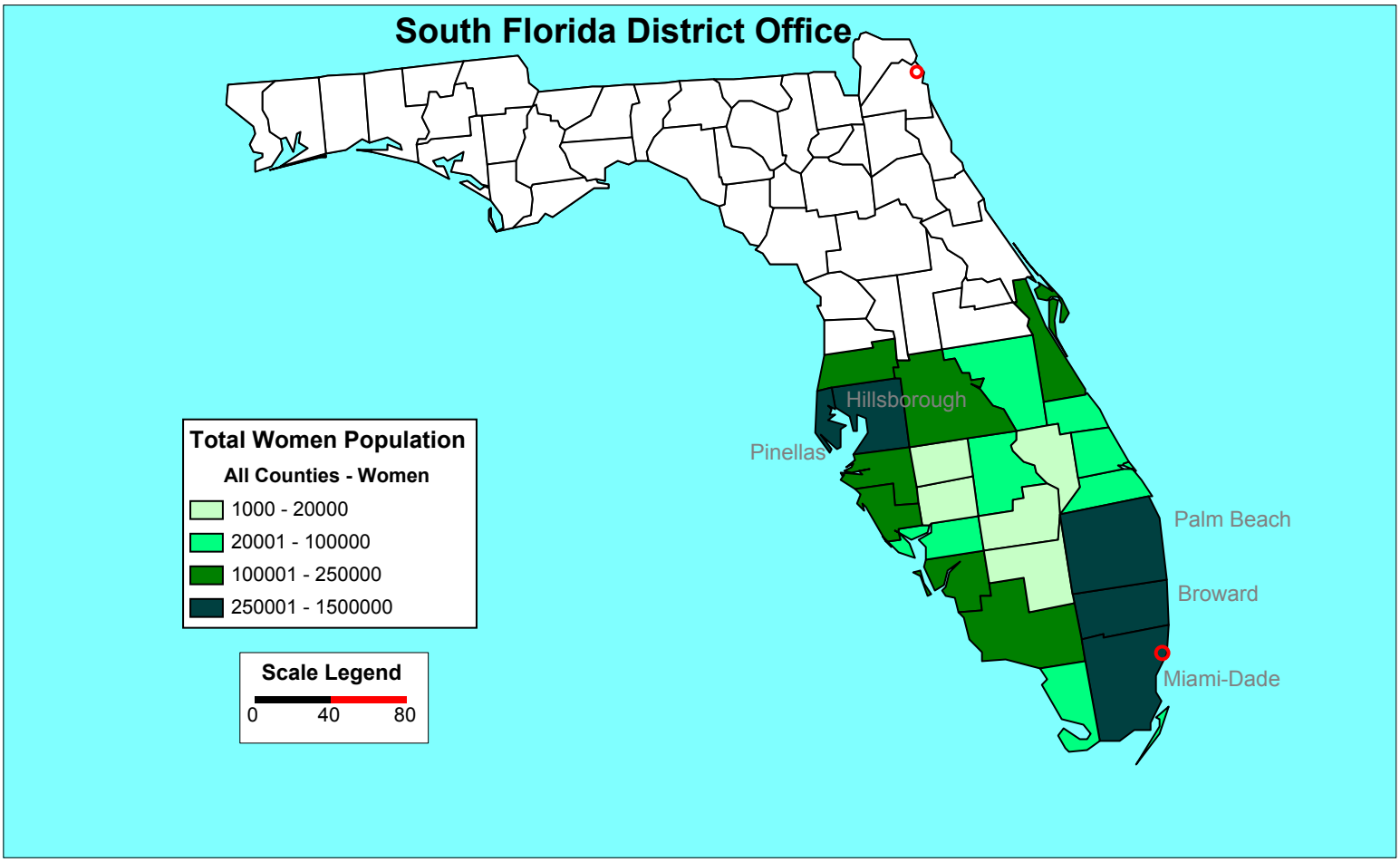
South Florida District Office

General and Minority Population by County and Group

SOURCE: U.S. Census 2000

FY 2004

County	Total	African American	Asian American/ Pacific Islander	Hispanic American	Native American	Total Minority	Total Non-Minority
Brevard	476,230	40,000	7,457	21,970	1,765	71,192	405,038
Broward	1,623,018	333,304	37,497	271,652	3,867	646,320	976,698
Charlotte	141,627	6,219	1,247	4,667	1,207	13,340	128,287
Collier	251,377	11,419	1,722	49,296	1,569	64,006	187,371
DeSoto	32,209	4,098	144	8,019	131	12,392	19,817
Glades	10,576	1,114	37	1,594	35	2,780	7,796
Hardee	26,938	2,244	96	9,611	81	12,032	14,906
Hendry	36,210	5,340	174	14,336	162	20,012	16,198
Highlands	87,366	8,155	946	10,542	917	20,560	66,806
Hillsborough	998,948	149,423	22,674	179,692	21,947	373,736	625,212
Indian River	112,947	9,253	868	7,381	277	17,779	95,168
Lee	440,888	29,035	3,609	42,042	1,248	75,934	364,954
Manatee	264,002	21,611	2,499	24,540	728	49,378	214,624
Martin	126,731	6,673	877	9,506	382	17,438	109,293
Miami-Dade	2,253,362	457,214	32,552	1,291,737	4,365	1,785,868	467,494
Monroe	79,589	3,795	692	12,553	301	17,341	62,248
Okeechobee	35,910	2,844	256	6,684	193	9,977	25,933
Osceola	172,493	12,702	3,944	50,727	790	68,163	104,330
Palm Beach	1,131,184	156,055	17,819	140,675	2,466	317,015	814,169
Pasco	344,765	7,148	3,362	19,603	1,209	31,322	313,443
Pinellas	921,482	82,556	19,468	42,760	2,719	147,503	773,979
Polk	483,924	65,545	4,722	45,933	1,839	118,039	365,885
Sarasota	192,695	13,621	2,616	14,142	717	31,096	161,599
St. Lucie	325,957	29,714	1,932	15,733	464	47,843	278,114
Total	**10,570,428**	**1,459,082**	**167,210**	**2,295,395**	**49,379**	**3,971,066**	**6,599,362**


South Florida District Office
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade
Total Women Population
All Counties - Women
1000 - 20000
20001 - 100000
100001 - 250000
250001 - 1500000
Scale Legend
0
40
80

South Florida District Office

Women Population by County

SOURCE: U.S. Census 2000

FY 2004

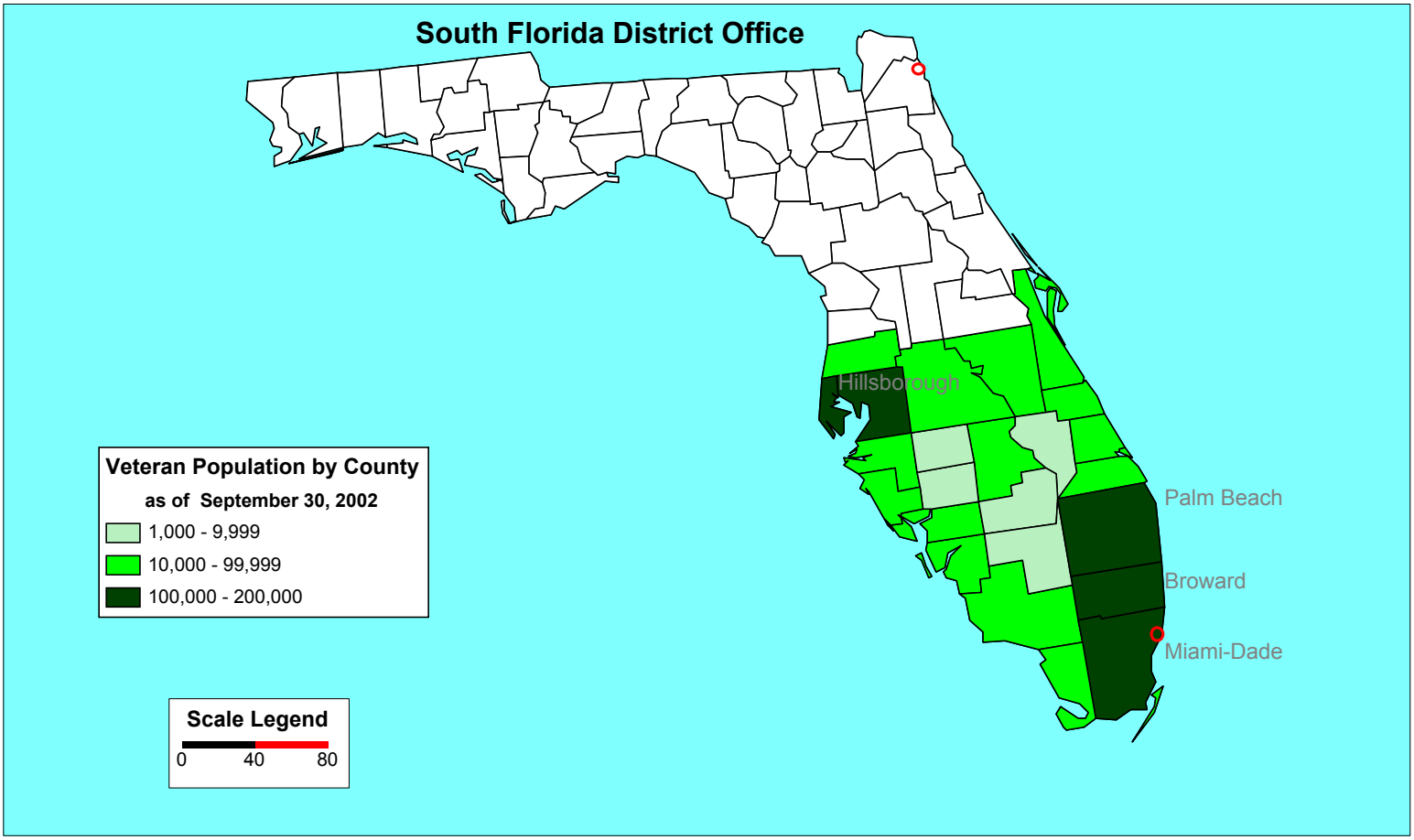
County	Women Population
Brevard	243,044
Broward	839,786
Charlotte	73,979
Collier	125,521
DeSoto	14,106
Glades	4,775
Hardee	12,293
Hendry	16,090
Highlands	44,766
Hillsborough	510,176
Indian River	58,314
Lee	225,384
Manatee	136,453
Martin	64,539
Miami-Dade	1,164,467
Monroe	37,210
Okeechobee	16,665
Osceola	87,471
Palm Beach	584,445
Pasco	179,348
Pinellas	482,523
Polk	246,558
Sarasota	171,539
St. Lucie	98,576
TOTAL	**5,438,028**

South Florida District Office

Veteran Population by County

SOURCE: U.S. Department of Veterans Affairs
Office of the Actuary, Office of Policy and Planning
FY 2004

COUNTY	Veteran Population
Brevard	66,393
Broward	162,395
Charlotte	19,362
Collier	23,353
DeSoto	3,252
Glades	1,199
Hardee	2,320
Hendry	2,732
Highlands	10,145
Hillsborough	113,054
Indian River	14,033
Lee	51,620
Manatee	30,431
Martin	15,788
Miami-Dade	186,558
Monroe	13,394
Okeechobee	4,018
Osceola	16,039
Palm Beach	116,671
Pasco	43,110
Pinellas	121,889
Polk	55,719
Sarasota	41,560
St. Lucie	22,251
Total	**1,137,286**


South Florida District Office
Hillsborough
Palm Beach
Broward
Miami-Dade
Veteran Population by County
as of September 30, 2002
1,000 - 9,999
10,000 - 99,999
100,000 - 200,000
Scale Legend
0
40
80

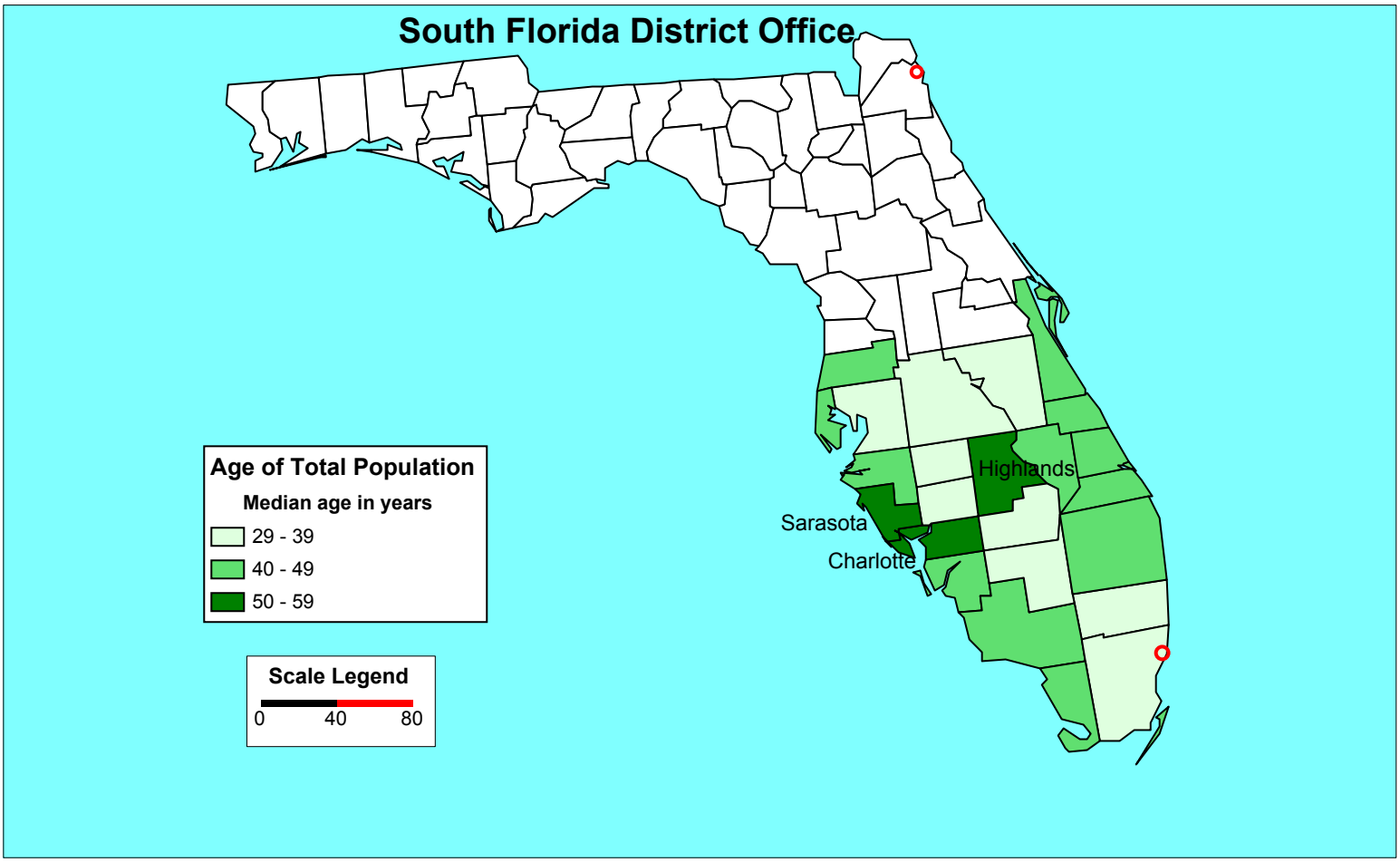
South Florida District Office

Average Age of Population by County

SOURCE: U.S. Census 2000

FY 2004

County	Median Age
Brevard	41.4
Broward	37.8
Charlotte	54.3
Collier	44.1
DeSoto	36.5
Glades	40.2
Hardee	32.7
Hendry	29.5
Highlands	50
Hillsborough	35.1
Indian River	47
Lee	45.2
Manatee	43.6
Martin	47.3
Miami-Dade	35.6
Monroe	42.6
Okeechobee	36.7
Osceola	34.6
Palm Beach	41.8
Pasco	44.9
Pinellas	43
Polk	38.6
St. Lucie	42
Sarasota	50.5


South Florida District Office
Highlands
Sarasota
Charlotte
Age of Total Population
Median age in years
29 - 39
40 - 49
50 - 59
Scale Legend
0
40
80

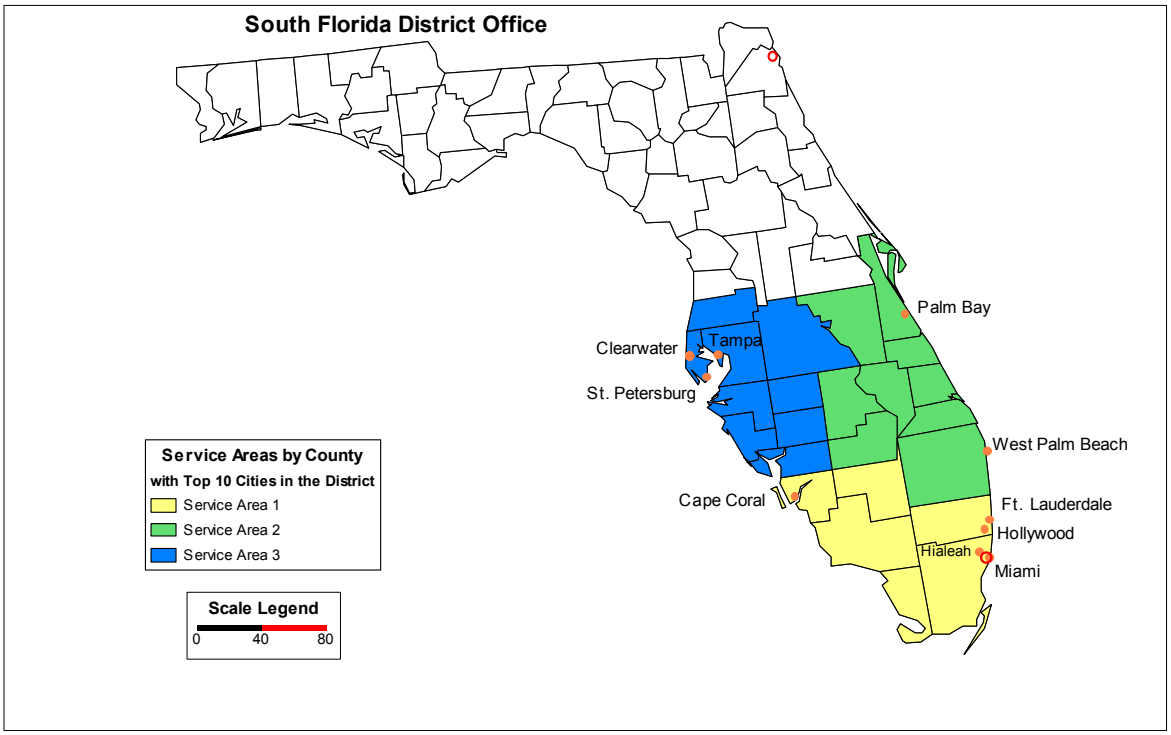
South Florida District Office

Top 10 City Population by County and Service Area

SOURCE: Florida Census 2000
FY 2004

City	Population	County	Service Area
Miami	362,470	Miami-Dade	1
Hialeah	226,419	Miami-Dade	1
Fort Lauderdale	152,397	Broward	1
Hollywood	139,357	Broward	1
Cape Coral	102,286	Lee	1
West Palm	82,103	Palm Beach	2
Palm Bay	79,413	Brevard	2
Tampa	303,447	Hillsborough	3
St. Petersburg	248,232	Pinellas	3
Clearwater	108,787	Pinellas	3
Total	**1,804,911**		

Service Areas (geographically color shaded) and Top 10 Cities (Color Coded Points)



Service Area 1	**Counties**	**Population**
	Broward	1,623,018
	Collier	251,377
	Hendry	36,210
	Lee	440,888
	Miami-Dade	2,253,362
	Monroe	79,589
	Total	4,684,444
Service Area 2	**Counties**	**Population**
	Brevard	476,230
	Glades	10,576
	Highlands	87,366
	Indian River	112,947
	Martin	126,731
	Okeechobee	35,910
	Osceola	172,493
	Palm Beach	1,131,184
	St. Lucie	325,957
	Total	2,479,394
Service Area 3	**Counties**	**Population**
	Charlotte	141,627
	Desoto	32,209
	Hardee	26,938
	Hillsborough	998,948
	Manatee	264,002
	Pasco	344,765
	Pinellas	941,482
	Polk	483,924
	Sarasota	192,695
	Total	3,426,590
	Grand Total	10570428

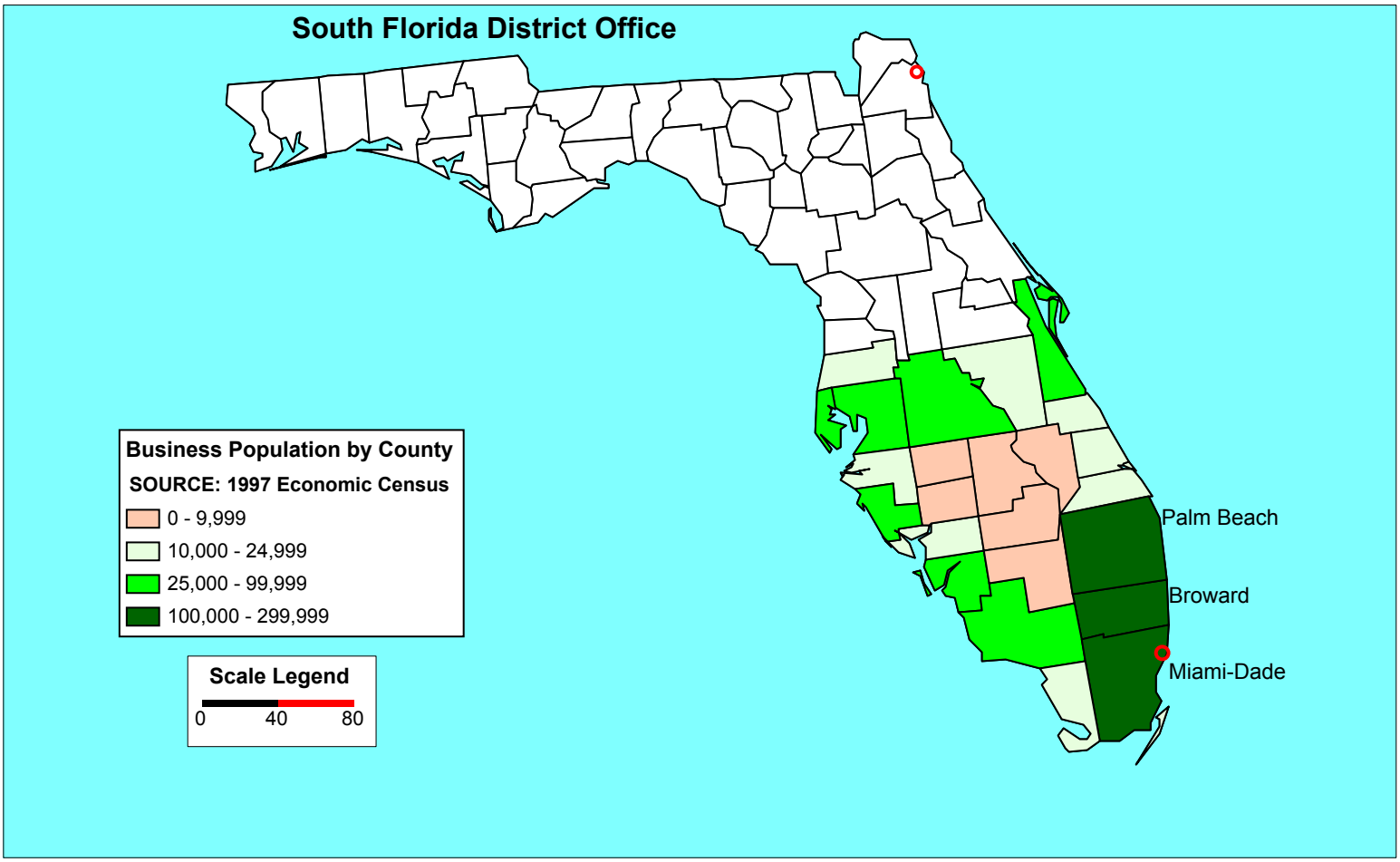
South Florida District Office

Business Population by County

SOURCE: 1999 - 2000 U.S. Economic Census

FY 2004

County	1997 Population	1999 population
Brevard	35,102	37,787
Broward	152,040	167,440
Charlotte	10,788	11,860
Collier	25,818	28,378
DeSoto	1,485	1,595
Glades	475	495.00
Hardee	1,351	1,408
Hendry	1,807	1,874
Highlands	5,548	5,839
Hillsborough	73,599	82,175
Indian River	10,364	11,173
Lee	38,541	42,251
Manatee	18,527	20,458
Martin	12,889	13,888
Miami-Dade	238,602	262,177
Monroe	12,452	13,323
Okeechobee	2,259	2,349
Osceola	10,384	11,831
Palm Beach	110,630	121,215
Pasco	21,457	23,586
Pinellas	78,654	83,756
Polk	29,421	32,194
Sarasota	36,349	39,212
St. Lucie	13,255	13,977
TOTAL	**941,797**	**1,030,241**


South Florida District Office
Business Population by County
SOURCE: 1997 Economic Census
0 - 9,999
10,000 - 24,999
25,000 - 99,999
100,000 - 299,999
Scale Legend
0
40
80
Palm Beach
Broward
Miami-Dade

South Florida District Office

Major Industry Groups by County

1997 - 1999 U.S. Economic Census

FY 2004

County	Major Industry Groups
Brevard	Services; Retail Trade; Construction
Broward	Services; Finance, Insurance, and Real Estate; Retail Trade
Charlotte	Services; Retail Trade; Construction
Collier	Services; Retail Trade; Finance, Insurance, and Real Estate
DeSoto	Services; Retail Trade; Construction
Glades	Retail Trade; Services; Finance, Insurance, and Real Estate
Hardee	Services; Retail Trade; Wholesale Trade
Hendry	Services; Retail Trade; Construction
Highlands	Services; Retail Trade; Construction
Hillsborough	Services; Retail Trade; Finance, Insurance, and Real Estate
Indian River	Services; Retail Trade; Construction
Lee	Services; Retail Trade; Construction

Industries listed in order of ranking (top 3 industries per county)

South Florida District Office

Major Industry Groups by County

1997 - 1999 U.S. Economic Census

FY 2004

County	Major Industry Groups
Manatee	Services; Retail Trade; Finance, Insurance, and Real Estate
Martin	Services; Retail Trade; Finance, Insurance, and Real Estate
Miami-Dade	Services; Retail Trade; Wholesale Trade
Monroe	Services; Retail Trade; Finance, Insurance, and Real Estate
Okeechobee	Services; Retail Trade; Construction
Osceola	Services, Retail Trade; Finance, Insurance, and Real Estate
Palm Beach	Services, Retail Trade; Finance, Insurance, and Real Estate
Pasco	Services; Retail Trade; Construction
Pinellas	Services; Retail Trade; Finance, Insurance, and Real Estate
Polk	Services; Retail Trade; Finance, Insurance, and Real Estate
St. Lucie	Services; Retail Trade; Construction
Sarasota	Services; Retail Trade; Finance, Insurance, and Real Estate

Industries listed in order of ranking (top 3 industries per county)

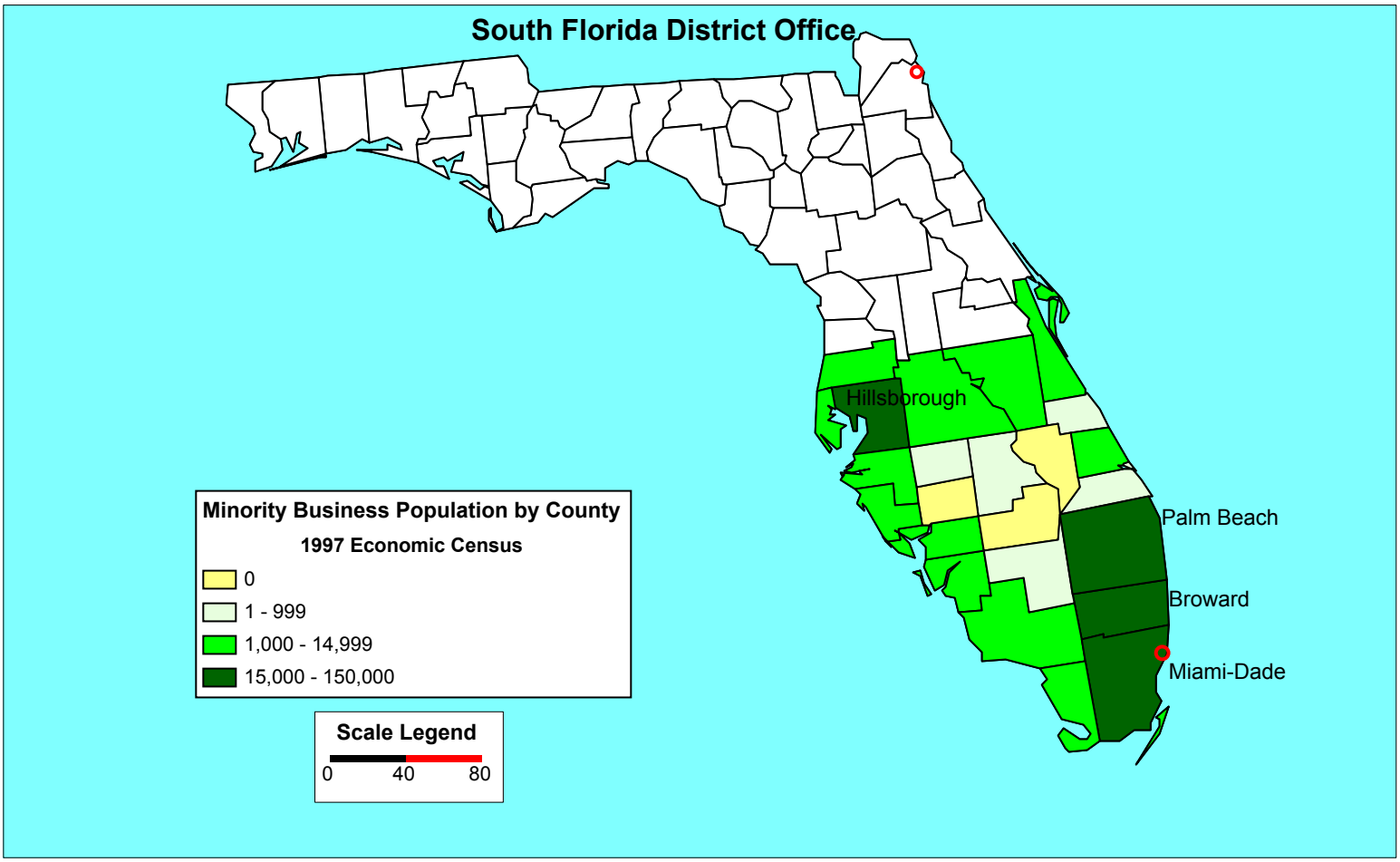
South Florida District Office

Minority Business Population by County

Source: 1997 - 1999 Economic Census Survey of Minority-Owned Business Enterprises

FY 2004

County	African American	Asian American/ Pacific Islander	Hispanic American	Native American	Total Minority
Brevard	908	509	898	254	2,315
Broward	16085	6468	24431	1525	46,984
Charlotte	119	336	679	0	1,134
Collier	211	0	2372	0	2,583
DeSoto	0	0	0	0	-
Glades	0	0	0	0	-
Hardee	0	162	267	0	429
Hendry	0	0	189	0	189
Highlands	127	0	634	0	761
Hillsborough	4123	3160	12606	708	19,889
Indian River	0	0	169	256	169
Lee	1270	622	1186	0	3,078
Manatee	400	350	907	221	1,657
Martin	119	136	164	0	419
Miami-Dade	26764	10397	190797	1403	227,958
Monroe	0	257	2102	0	2,359
Okeechobee	0	0	0	0	-
Osceola	578	501	2811	0	3,890
Palm Beach	5388	2076	8154	1293	15,618
Pasco	0	275	1472	0	1,747
Pinellas	1638	2136	4153	387	7,927
Polk	1095	1326	1272	290	3,693
Sarasota	349	489	1568	0	2,406
St. Lucie	563	371	954	0	1,888
TOTAL	**59737**	**29571**	**257785**	**6337**	**353,430**


South Florida District Office
Hillsborough
Palm Beach
Broward
Miami-Dade
Minority Business Population by County
1997 Economic Census
0
1 - 999
1,000 - 14,999
15,000 - 150,000
Scale Legend
0
40
80

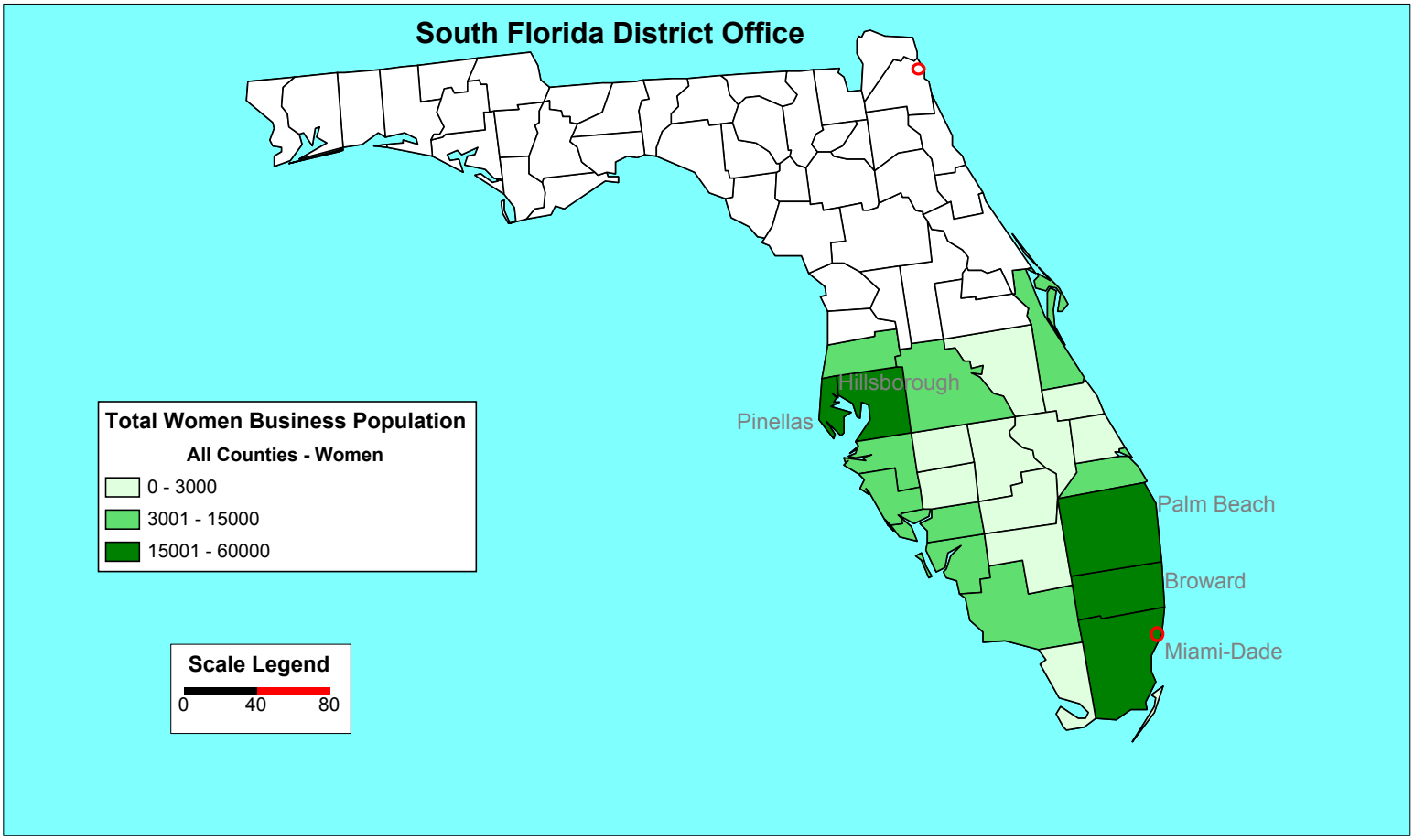
South Florida District Office

Women Business Population by County

SOURCE: 1997 Economic Census Survey of Women-Owned Business Enterprises

FY 2004

County	Women Business Population
Brevard	9,928
Broward	37,416
Charlotte	3,013
Collier	6,035
DeSoto	330
Glades	0
Hardee	284
Hendry	247
Highlands	1,328
Hillsborough	18,713
Indian River	2,993
Lee	10,578
Manatee	4,442
Martin	3,338
Miami-Dade	56,234
Monroe	2,742
Okeechobee	276
Osceola	2,644
Palm Beach	29,178
Pasco	6,256
Pinellas	21,736
Polk	6,532
Sarasota	8,843
St. Lucie	2,749
TOTAL	**235,835**


South Florida District Office
Total Women Business Population
All Counties - Women
0 - 3000
3001 - 15000
15001 - 60000
Scale Legend
0
40
80
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade

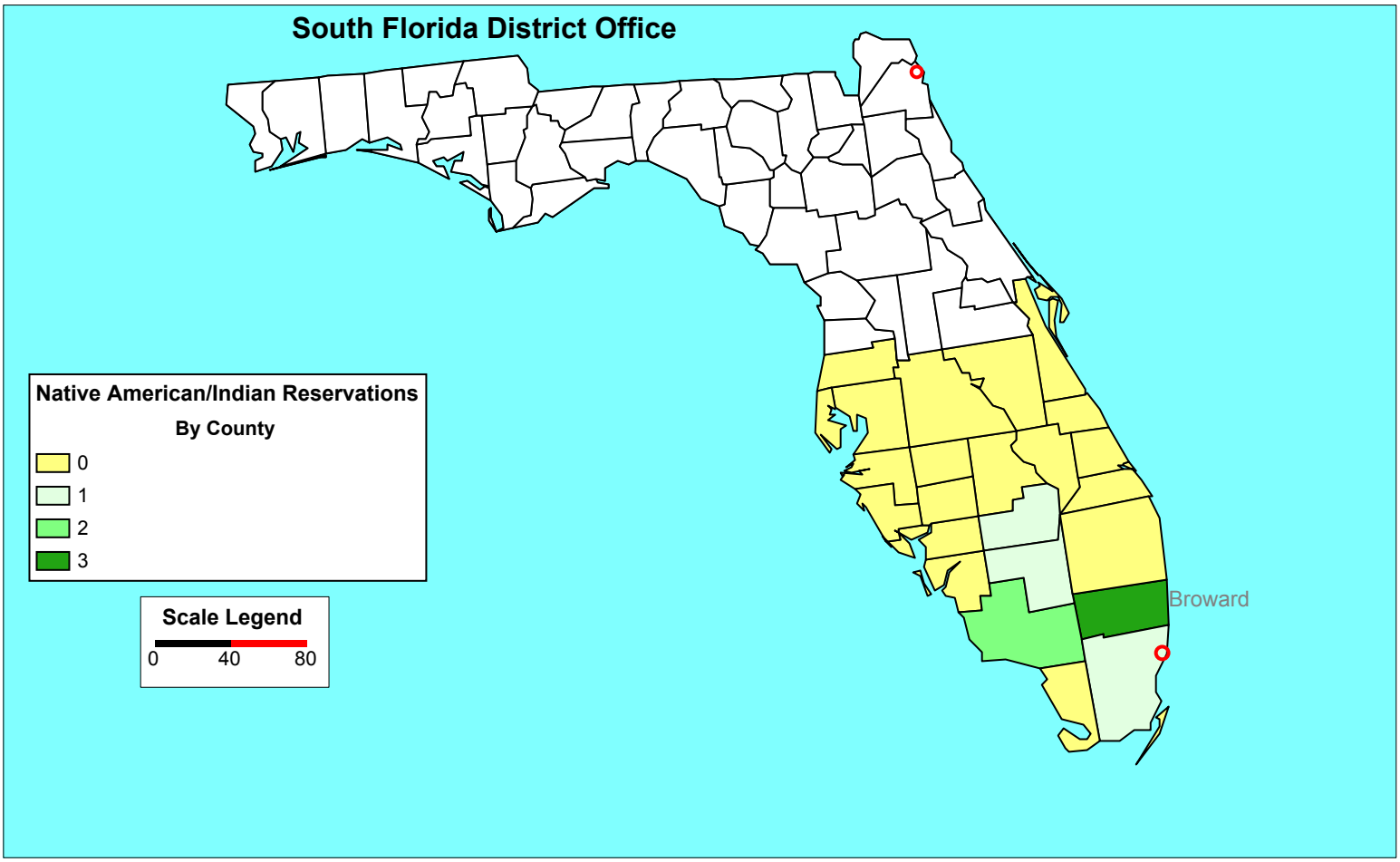
South Florida District Office

Native American/Indian Reservations by County

SOURCE: U.S. Department of Agriculture - Community Development Office

FY 2004

County	Tribe	Reservation Names
Brevard		
Broward	Miccosukee, Seminole	Miccosukee, Big Cypress, Hollywood
Charlotte		
Collier	Seminole	Immokalee
DeSoto		
Glades	Seminole	Brighton
Hardee		
Hendry	Seminole	Big Cypress
Highlands		
Hillsborough	Seminole	Tampa
Indian River		
Lee		
Manatee		
Martin		
Miami-Dade	Miccosukee	Miccosukee
Monroe		
Okeechobee		
Osceola		
Palm Beach		
Pasco		
Pinellas		
Polk		
Sarasota		
St. Lucie		


South Florida District Office
Broward
Native American/Indian Reservations
By County
0
1
2
3
Scale Legend
0
40
80

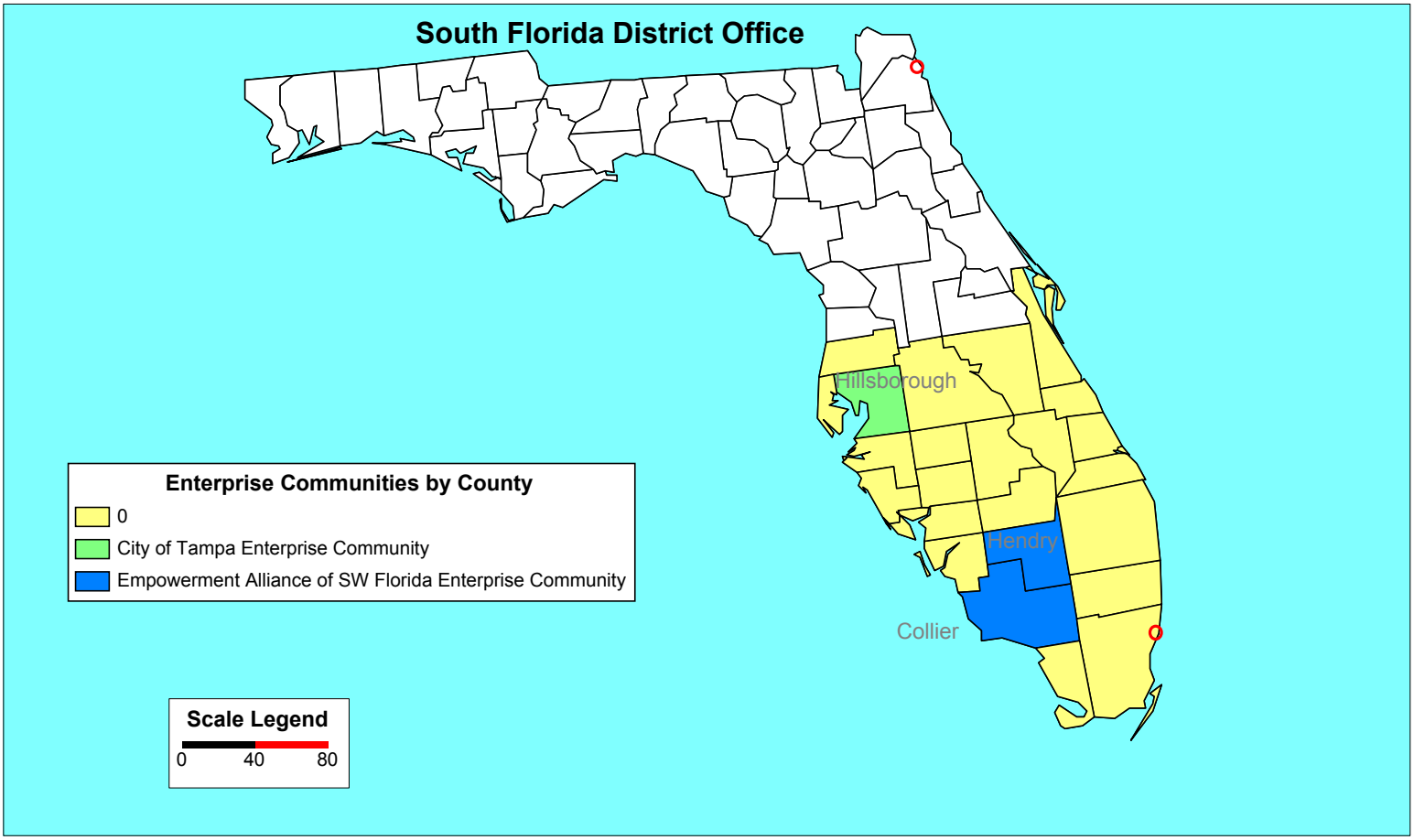
South Florida District Office

Federal Empowerment Zones

SOURCE: U.S. Dept. of HUD - Community Planning and Development

FY 2004

County	City
Miami-Dade	Overtown
	Liberty City
	Little Havana
	Wynwood
	Melrose
	Allapattah
	Homestead
	Florida City


South Florida District Office
Hillsborough
Hendry
Collier
Enterprise Communities by County
0
City of Tampa Enterprise Community
Empowerment Alliance of SW Florida Enterprise Community
Scale Legend
0
40
80

South Florida District Office

Federal Enterprise Communities by County

SOURCE: U.S. Deptartment of Agriculture - Community Development Office

FY 2004

Entity	Counties Served
City of Tampa Enterprise Community 1705 North Howard Avenue - West Tampa Service Center Tampa, FL 33607	Hillsborough
Empowerment Alliance of Southwest Florida Enterprise Community 2400 Tamiami Trail North, Suite 300 Naples, FL 34103	Collier Hendry
Miami-Dade County Enterprise Community Miami-Dade Empowerment Trust Office 140 W. Flagler St., Suite 1107 Miami, FL 33130	Miami-Dade

South Florida District Office

State Enterprise Zones

SOURCE: Office of the Governor

FY 2004

COUNTY	NUMBER OF ENTERPRISE ZONES	AREAS COVERED
BREVARD	1	Cocoa
BROWARD	1	Ft. Lauderdale
CHARLOTTE	0	
COLLIER	1	Everglades City Imokalee
DE SOTO	1	Arcadia
GLADES	1	Moore Haven
HARDEE	1	Wauchula
HENDRY	1	LaBelle
HIGHLANDS	1	Avon Park Lake Placid Sebring
HILLSBOROUGH	1	Tampa
INDIAN RIVER	0	
LEE	1	Fort Myers
MANATEE	1	Bradenton Palmetto
MARTIN	0	

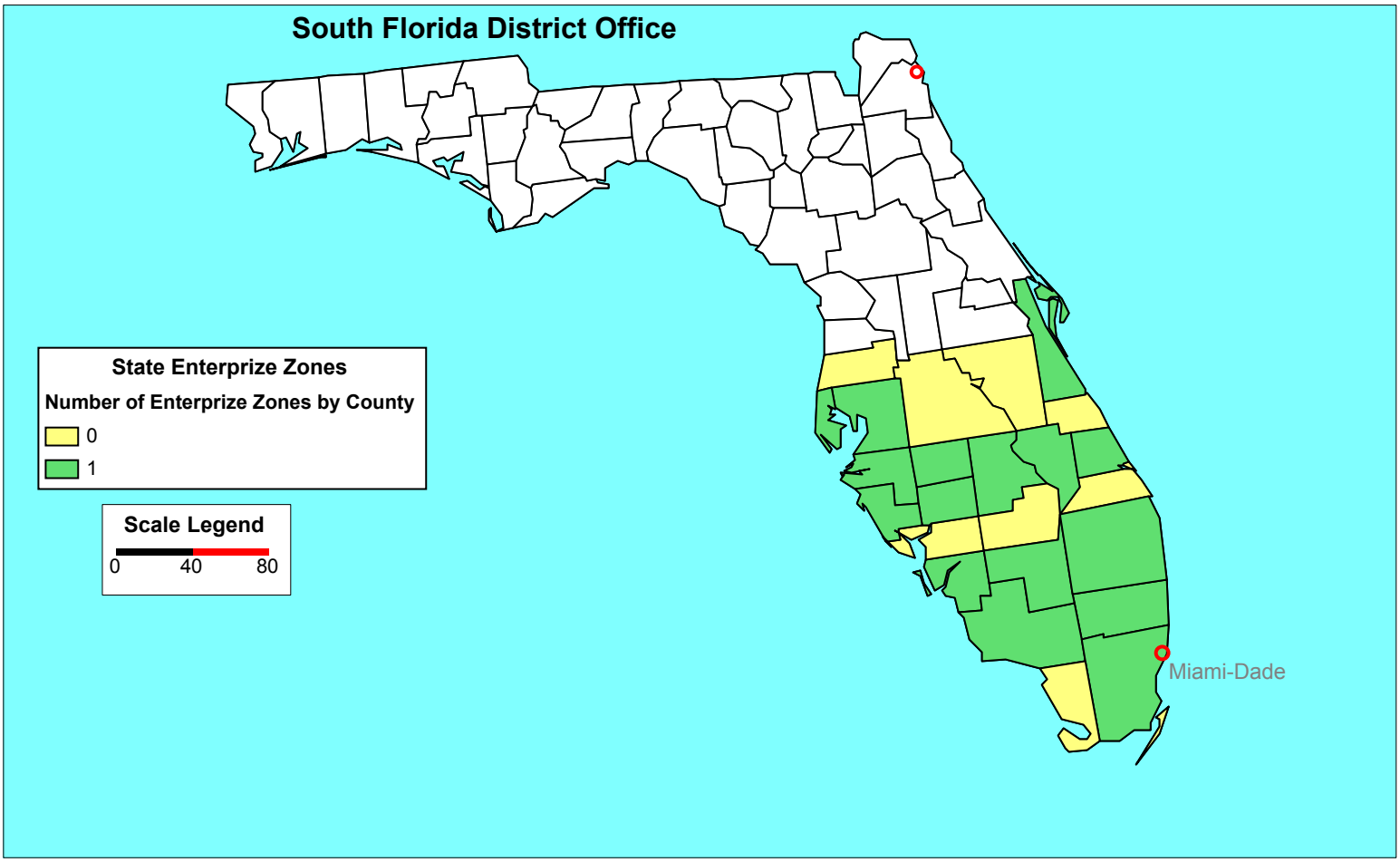
South Florida District Office

State Enterprise Zones

SOURCE: Office of the Governor

FY 2004

COUNTY	NUMBER OF ENTERPRISE ZONES	AREAS COVERED
MIAMI-DADE	1	Miami Beach North Central Dade (Miami) South Dade
MONROE	0	
OKEECHOBEE	1	Okeechobee
OSCEOLA	0	
PALM BEACH	1	Belle Glade Riviera Beach South Bay West Palm Beach
PASCO	0	
PINELLAS	1	Clearwater St. Petersburg
POLK	0	
SARASOTA	1	Sarasota
ST. LUCIE	1	Fort Pierce
TOTAL	**17**	


South Florida District Office
State Enterprize Zones
Number of Enterprize Zones by County
0
1
Scale Legend
0
40
80
Miami-Dade

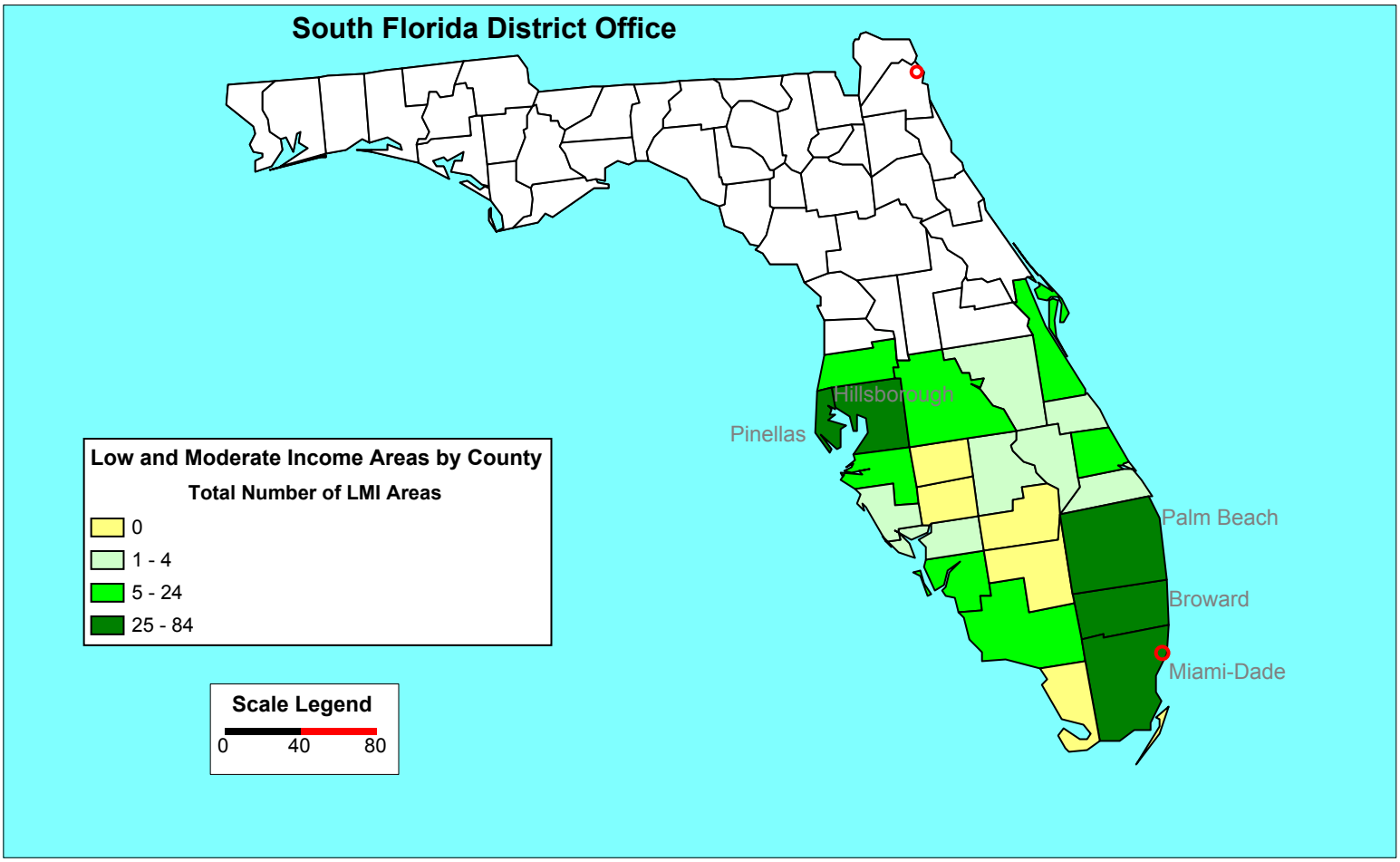
South Florida District Office

Low-to-Moderate Income (LMI) Areas by County

SOURCE: Federal Financial Institutions Examination Council web site

FY 2004

County	Total Number of LMI's	Low Income Area	Moderate Income Area
Brevard	23	1	22
Broward	40	8	32
Charlotte	1	0	1
Collier	6	2	4
DeSoto	0	0	0
Glades	0	0	0
Hardee	0	0	0
Hendry	0	0	0
Highlands	2	0	2
Hillsborough	46	10	36
Indian River	1	0	1
Lee	15	1	14
Manatee	14	0	14
Martin	3	0	3
Miami-Dade	84	33	51
Monroe	0	0	0
Okeechobee	1	0	1
Osceola	4	0	4
Palm Beach	55	8	47
Pasco	19	0	19
Pinellas	38	6	32
Polk	19	2	17
Sarasota	3	1	2
St. Lucie	9	3	6
TOTAL	**383**	**75**	**308**


South Florida District Office
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade
Low and Moderate Income Areas by County
Total Number of LMI Areas
0
1 - 4
5 - 24
25 - 84
Scale Legend
0
40
80

South Florida District Office

Rural Designations by County

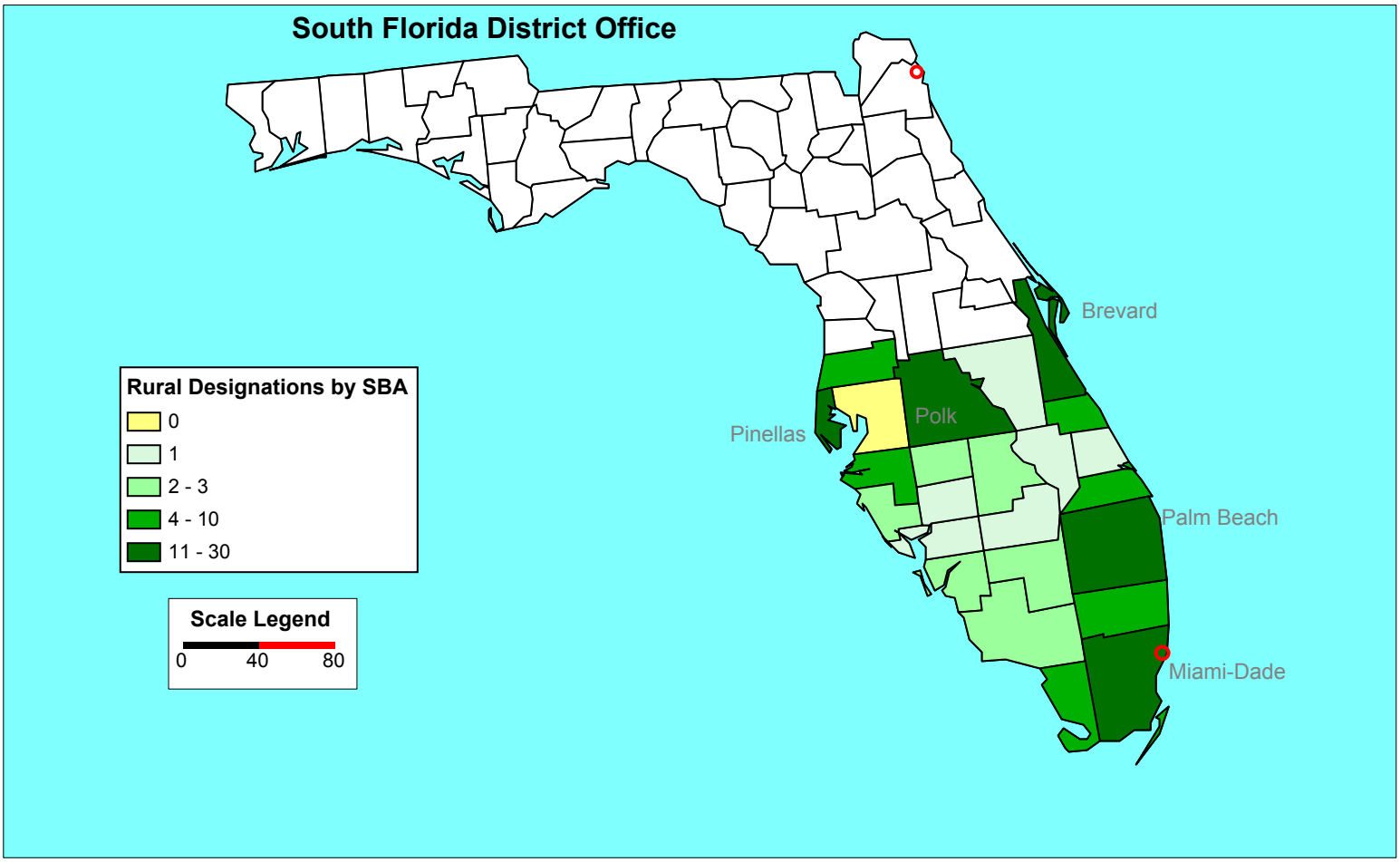
SOURCE: (see footnote)

FY 2004

Anna Maria
Arcadia
Atlantis
Auburndale
Avon Park
Bal Harbour
Bartow
Bay Harbor Islands
Belle Glade
Belleair
Belleair Beach
Belleair Bluffs
Belleair Shore
Biscayne Park
Bowling Green
Bradenton Beach
Briny Breezes
Cape Canaveral
Clewiston
Cloud Lake
Cocoa
Cocoa Beach
Dade City
Dania
Davenport
Dundee
Eagle Lake
El Portal
Everglades
Fellsmere
Florida City
Fort Myers Beach
Frostproof
Ft. Meade
Glen Ridge
Golden Beach
Golf Village
Gulf Stream
Gulfport
Haines City
Haverhill
Hialeah Gardens
Highland Beach
Highland Park
Hillcrest Heights
Hillsboro Beach
Holmes Beach
Hypoluxo
Indian Creek Village
Indian Harbour Beach
Indian River Shores
Indian Rocks Beach
Indian Shores
Indiatlantic
Islandia
Juno Beach
Jupiter Inlet Colony
Jupiter Island
Kenneth City
Key Biscayne
LaBelle
Lake Alfred
Lake Clarke Shores
Lake Hamilton
Lake Park
Lake Placid
Lake Wales
Lantana
Lauderdale-by-the-Sea
Lazy Lake Village
Lighthouse Point
Longboat Key (part)
Longboat Key (part)
Madeira Beach
Malabar
Manalapan
Mangonia Park
Marco Island
Medley
Melbourne Beach
Melbourne Village
Miami Shores
Miami Springs
Mulberry
New Port Richey
North Bay
North Palm Beach
North Redington Beach
Ocean Breeze Park
Ocean Ridge
Okeechobee
Oldsmar
Opa-Locka
Orchid
Pahokee
Palm Beach
Palm Beach Shores
Palm Shores
Palm Springs
Palmetto
Parkland
Pembroke Park
Pinecrest
Polk City
Port Richey
Punta Gorda
Redington Beach
Redington Shores
Safety Harbor
Saint Leo
San Antonio
Sanibel
Satellite Beach
Sea Ranch Lakes
Sebastian
Sebring
Seminole
Sewalls Point
South Bay
South Miami
South Palm Beach
South Pasadena
St. Cloud
St. Lucie Village
St. Pete Beach
Stuart
Sunny Isles Beach
Surfside
Sweetwater
Tequesta Village
Treasure Island
Venice
Vero Beach
Virginia Gardens
Wauchula
West Melbourne
West Miami
Wilton Manors
Zephyrhills
Zolfo Springs

TOTAL = 140

Rural Designations are shown pursuant to SOP 50(10)(4)(E), Subpart "A", Page 6.

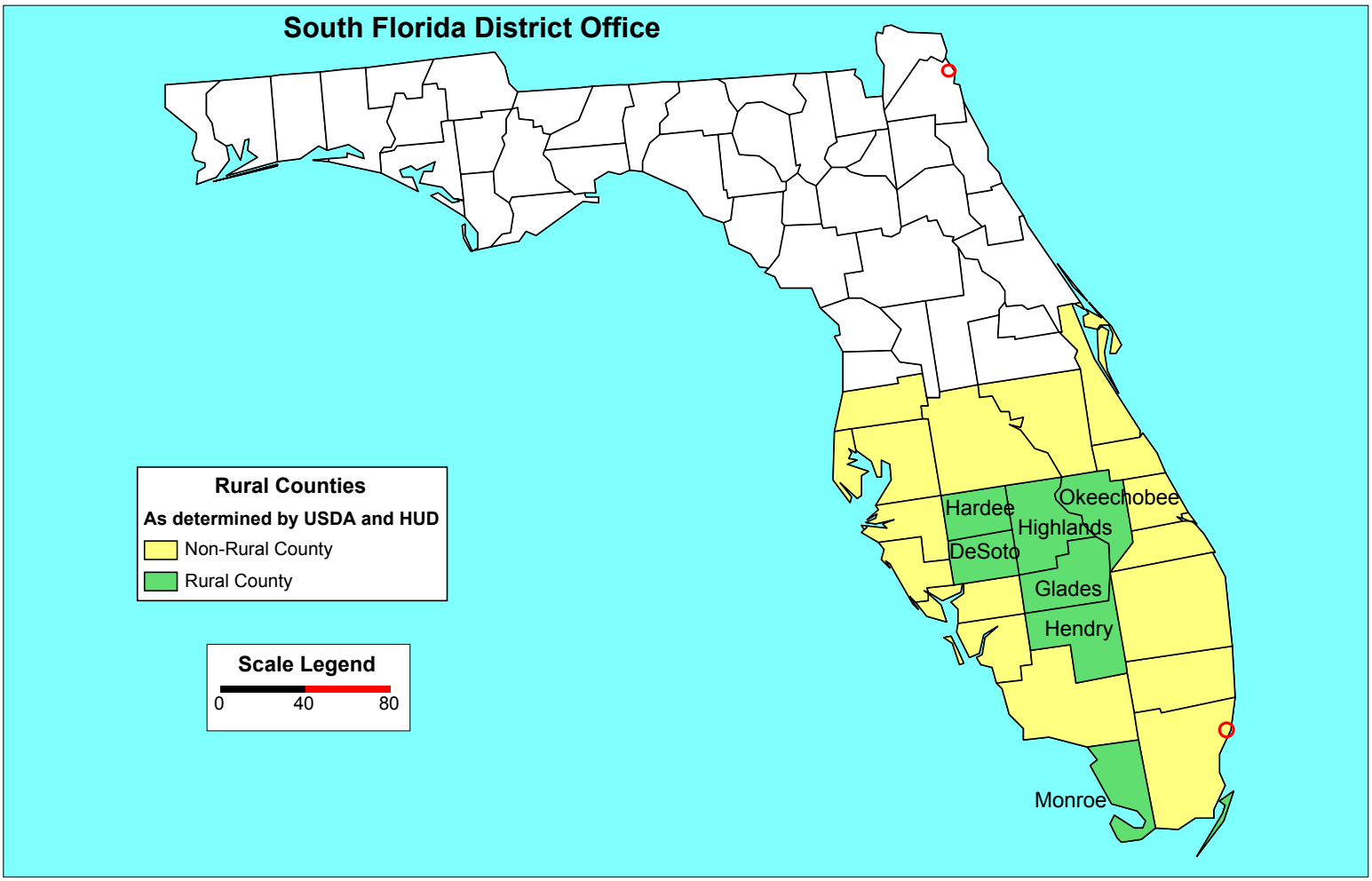

South Florida District Office
Brevard
Polk
Pinellas
Palm Beach
Miami-Dade
Rural Designations by SBA
0
1
2 - 3
4 - 10
11 - 30
Scale Legend
0
40
80

South Florida District Office
2003
Rural Counties

SOURCE: U.S. Department of Agriculture (USDA) and
U. S. Department of Housing and Urban Developement (HUD)

Counties
DeSoto
Glades
Hardee
Hendry
Highlands
Monroe
Okeechobee

Total = 7


South Florida District Office
Rural Counties
As determined by USDA and HUD
Non-Rural County
Rural County
Scale Legend
0
40
80
Hardee
Okeechobee
Highlands
DeSoto
Glades
Hendry
Monroe

South Florida District Office

Special Designated Places by County

Source: State and local designations

FY 2004

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED
BREVARD	4	Economic Development	Cocoa
		Economic Development	Merritt Island
		Economic Development	Space Coast
		Highway	State Road 520
BROWARD	1	Horizons II Project	Parts of Broward County
CHARLOTTE	2	Qualified Target Industry (QTI)	Charlotte County
		Airport	Charlotte County
COLLIER	6	Bayshore/Gateway Project	
		Brownstone Project	
		Haidelman Creek-Boathouse Grill	
		Immokalee	
		Naples Botanical Gardens	Naples
		Sandpiper Village	
DESOTO	2	Florida's Heartland	
		Rural Area of Critical Economic	
		Concern (designated by Governor)	
GLADES	2	Florida's Heartland	
		Rural Area of Critical Economic	
		Concern (designated by Governor)	
HARDEE	2	Florida's Heartland	
		Rural Area of Critical Economic	
		Concern (designated by Governor)	
HENDRY	1	Florida's Heartland	
HIGHLANDS	3	Florida's Heartland	
		Champion Community	
		Rural Area of Critical Economic	
		Concern (designated by Governor)	
HILLSBOROUGH			
INDIAN RIVER			
LEE			

South Florida District Office

Special Designated Places by County

Source: State and local designations

FY 2004

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED
MANATEE			
MARTIN			
MIAMI-DADE			
MONROE			
OKEECHOBEE		Florida's Heartland	Okeechobee
OSCEOLA			
PALM BEACH			

South Florida District Office

Special Designated Places by County

Source: State and local designations

FY 2004

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED

South Florida District Office

Special Designated Places by County

Source: State and local designations

FY 2004

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED

South Florida District Office

Special Designated Places by County

Source: State and local designations

FY 2004

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED
PASCO			
PINELLAS			
POLK			
ST. LUCIE			
SARASOTA			
TOTAL	**23**		

South Florida District Office

Special Designated Places by County

Source: State and local designations

FY 2004

COUNTY	NUMBER OF SPECIAL DESIGNATIONS	NAME	CITIES/AREAS COVERED

South Florida District Office

Loan Distribution by County

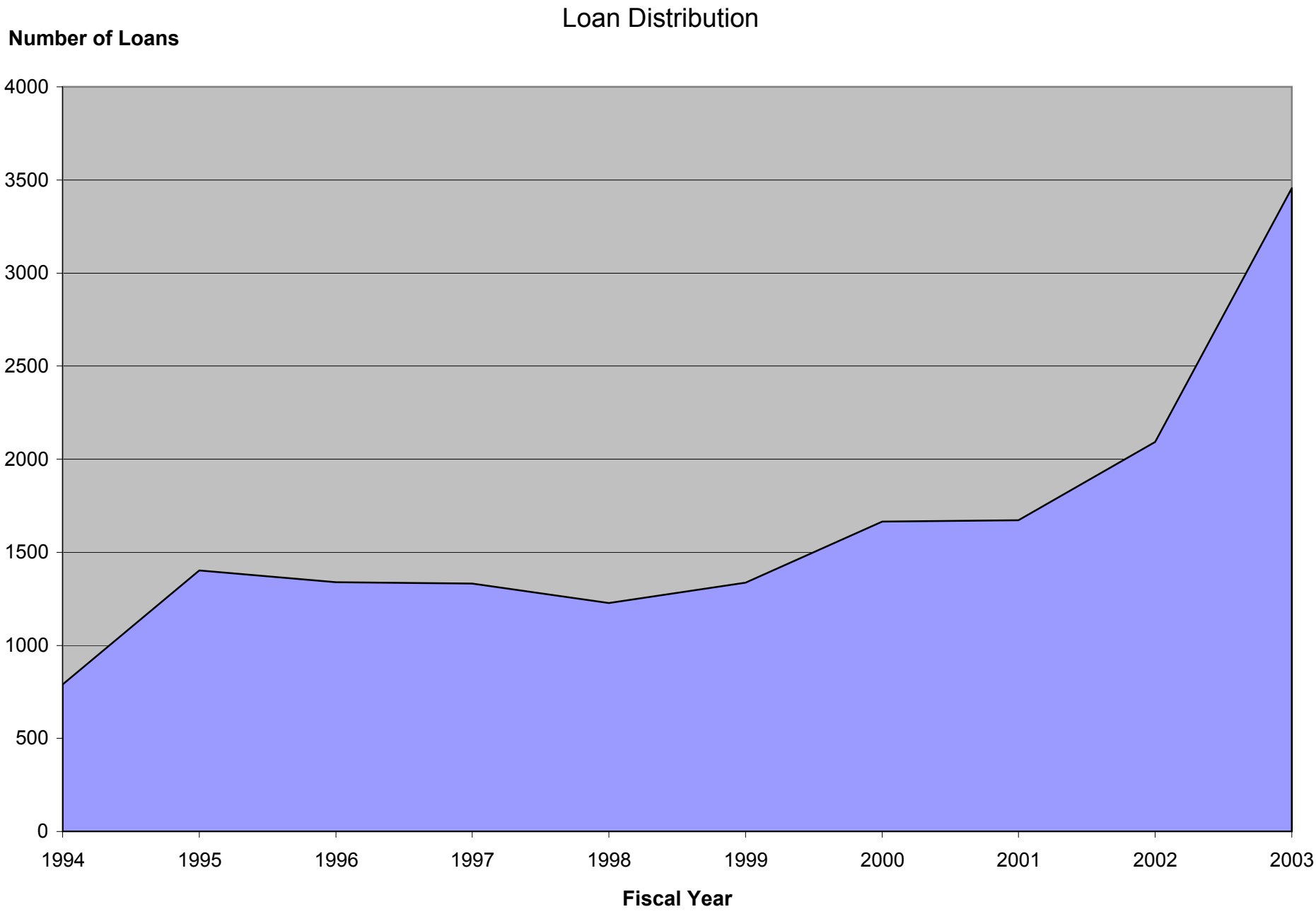
FY 1994 and 2003

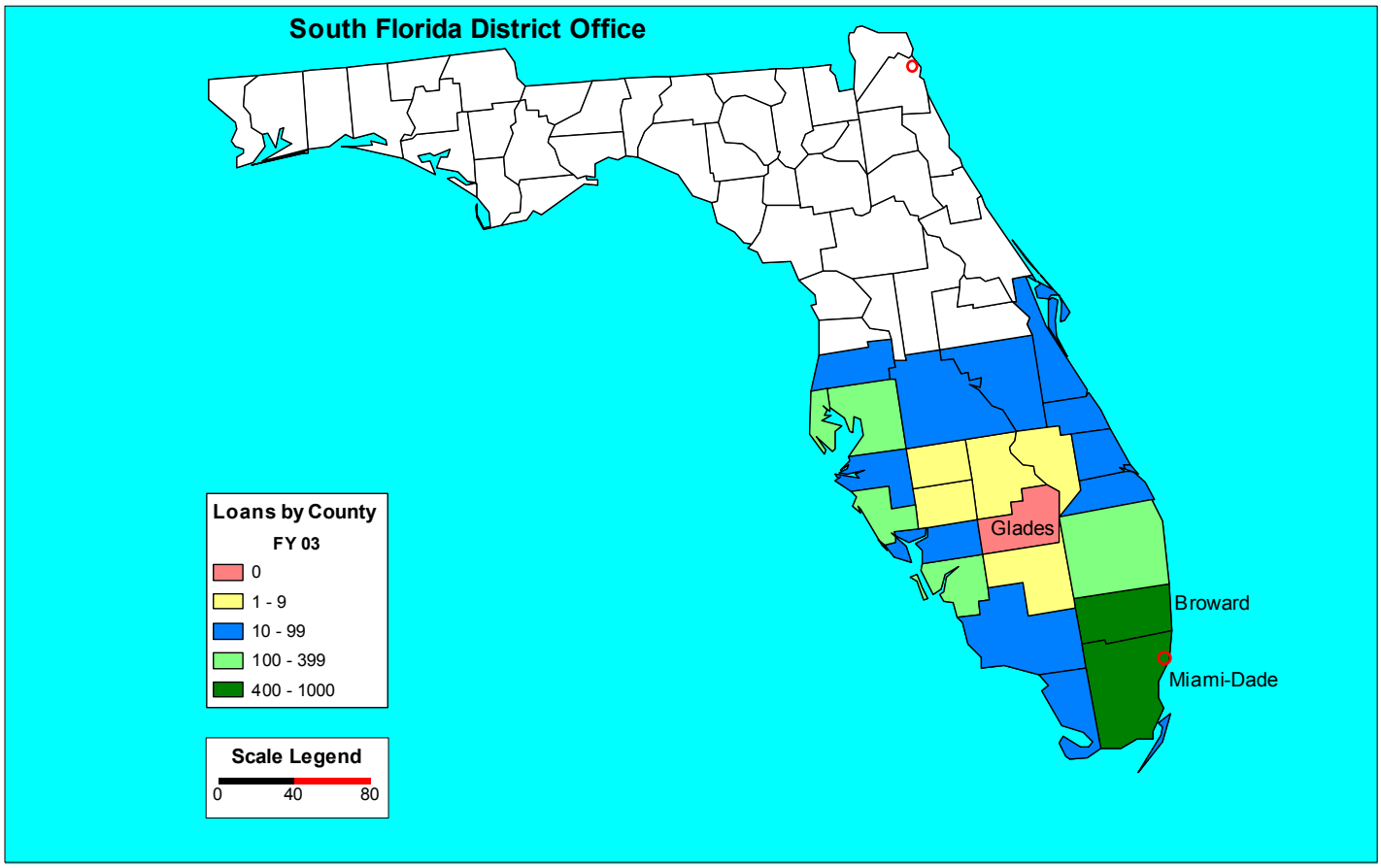
FY 2004

County	No. of Loans FY 1994	No. of Loans FY 1995	No. of Loans FY 1996	No. of Loans FY 1997	No. of Loans FY 1998	No. of Loans FY 1999	No. of Loans FY 2000	No. of Loans FY 2001	No. of Loans FY 2002	No. of Loans FY 2003
BREVARD	46	57	32	55	51	53	52	60	55	80
BROWARD	127	233	233	199	187	193	410	403	473	799
CHARLOTTE	7	11	11	18	13	14	26	27	29	22
COLLIER	10	18	18	23	25	23	32	36	33	58
DE SOTO	0	2	0	0	2	5	3	2	2	4
GLADES	0	0	0	0	0	1	0	0	0	0
HARDEE	0	0	1	0	0	0	0	0	0	1
HENDRY	0	0	1	0	1	1	0	1	1	4
HIGHLANDS	1	4	3	3	2	5	4	0	2	4
HILLSBOROUGH	63	101	102	91	97	130	110	137	194	247
INDIAN RIVER	6	8	10	9	3	8	6	8	12	34
LEE	20	65	63	57	56	70	53	56	56	111
MANATEE	13	23	28	31	32	39	39	32	57	47
MARTIN	2	11	23	21	13	15	24	19	35	25
MIAMI-DADE	197	456	363	370	286	272	352	316	428	1,005
MONROE	11	15	12	12	12	17	11	16	11	17
OKEECHOBEE	1	1	2		4	3	6	5	1	6
OSCEOLA	4	5	12	23	17	15	25	21	32	53
PALM BEACH	102	179	191	175	154	154	216	197	263	362
PASCO	15	15	19	14	22	36	34	32	28	63
PINELLAS	81	100	106	140	145	161	161	187	225	313
POLK	29	22	22	15	29	26	22	39	42	53
SAINT LUCIE	10	21	18	14	14	17	24	30	31	38
SARASOTA	41	48	64	59	58	73	53	48	69	106
OTHER	3	6	5	3	5	5	1	1	14	4
TOTAL	**789**	**1,401**	**1,339**	**1,332**	**1,228**	**1,336**	**1,664**	**1,673**	**2,093**	**3,456**

2000 - 2003 Includes Microloans

SOUTH FLORIDA DISTRICT OFFICE




South Florida District Office
Loans by County
FY 03
0
1 - 9
10 - 99
100 - 399
400 - 1000
Scale Legend
0
40
80
Glades
Broward
Miami-Dade

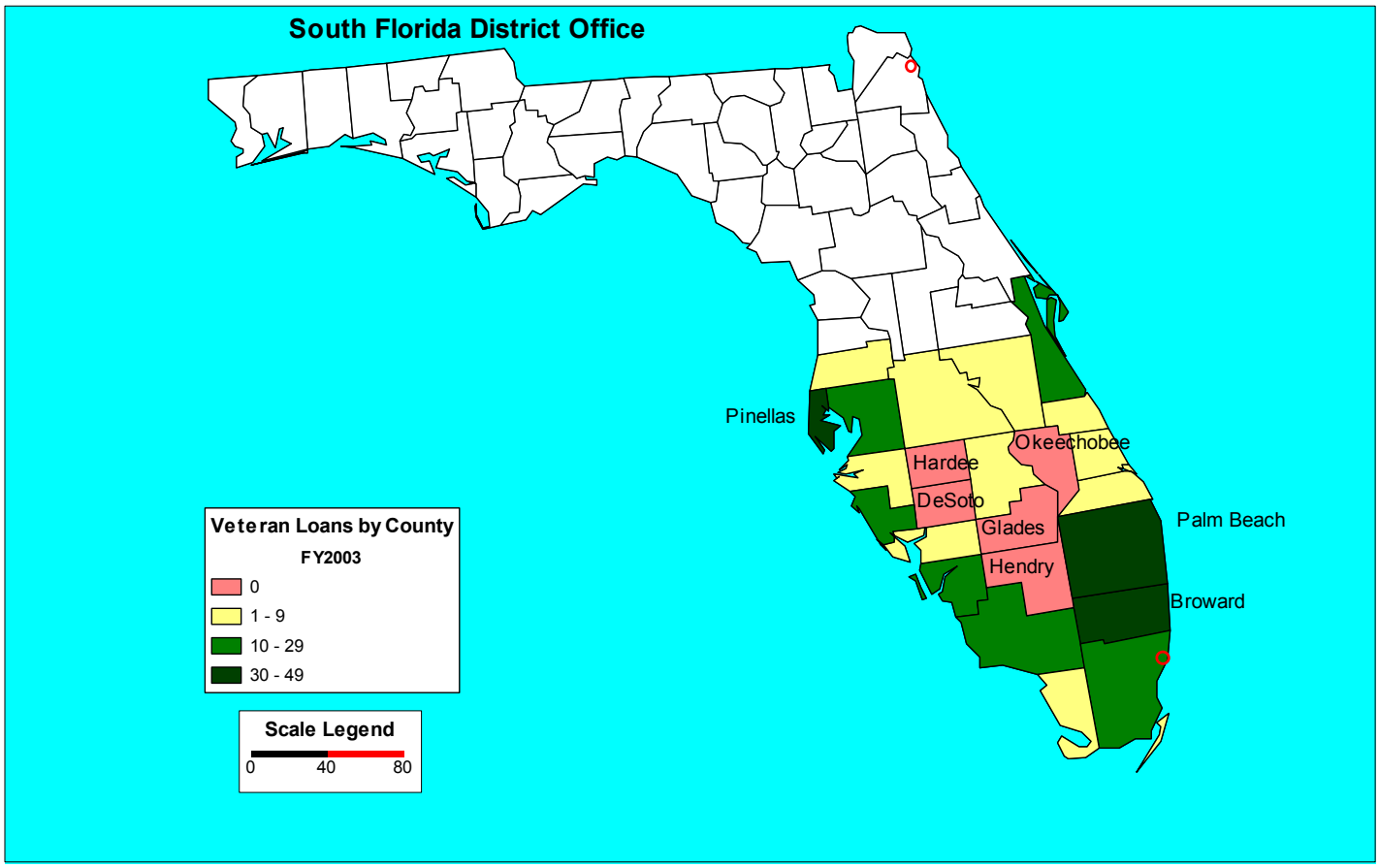
South Florida District Office

Loan Distribution by County for Veterans

FY 2002 and 2003

FY 2004

COUNTY	LOANS to VETERANS FY2002	LOANS to VETERANS FY2003
BREVARD	4	18
BROWARD	23	47
CHARLOTTE	10	4
COLLIER	4	10
DE SOTO	0	0
EMANUEL (GA)	1	0
GLADES	0	0
GWINNETT (GA)	1	0
HARDEE	0	0
HENDRY	0	0
HIGHLANDS	1	1
HILLSBOROUGH	29	27
INDIAN RIVER	0	5
LEE	9	10
MANATEE	9	3
MARTIN	8	1
MIAMI-DADE	18	22
MONROE	1	2
OKEECHOBEE	0	0
OSCEOLA	2	5
PALM BEACH	25	33
PASCO	6	7
PINELLAS	19	36
POLK	3	3
SARASOTA	11	12
ST. LUCIE	4	4
Totals	**188**	**250**

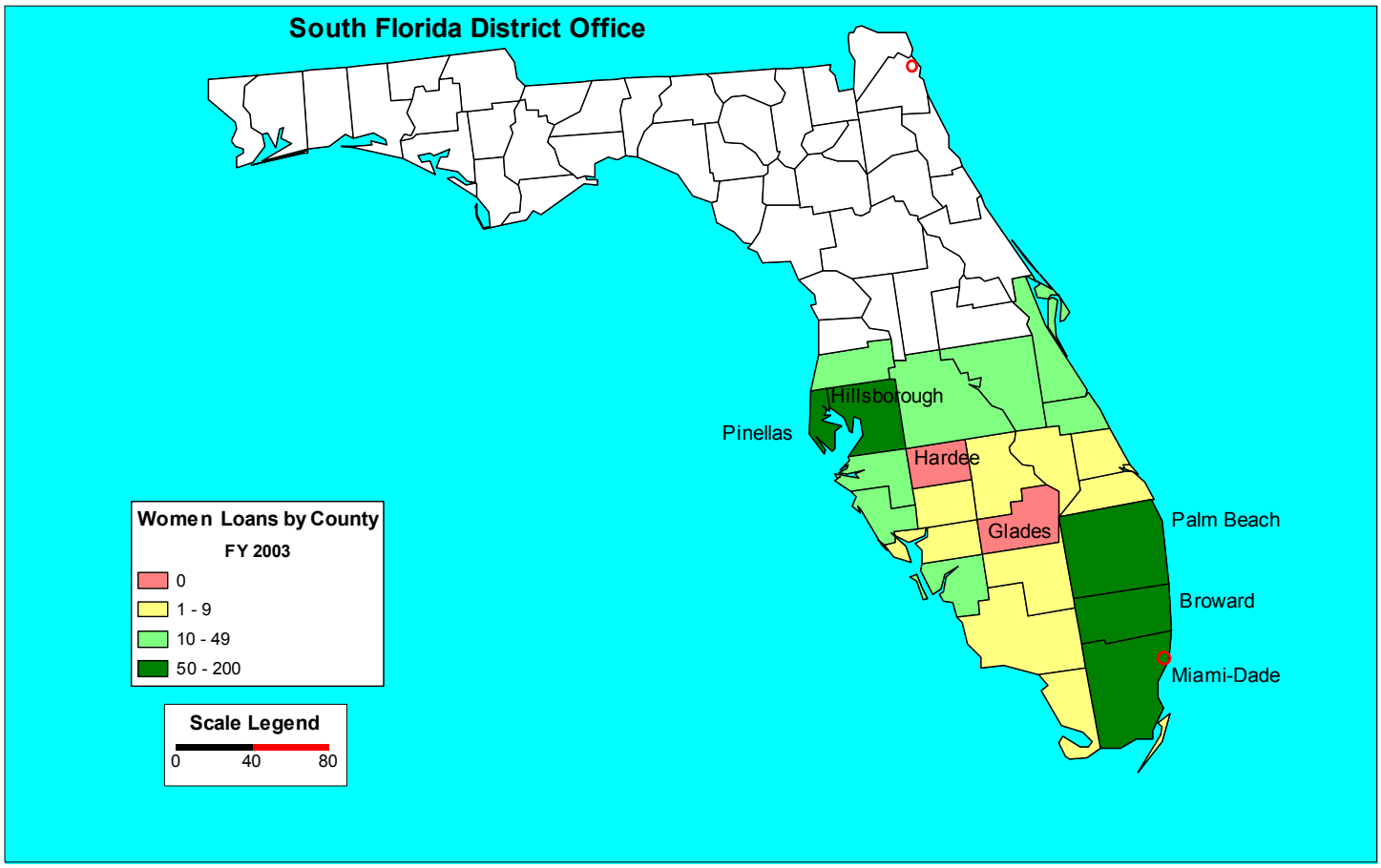

South Florida District Office
Pinellas
Hardee
Okeechobee
DeSoto
Glades
Hendry
Palm Beach
Broward
Veteran Loans by County
FY2003
0
1 - 9
10 - 29
30 - 49
Scale Legend
0
40
80

South Florida District Office

Loan Distribution by County for
Women Owned Businesses
FY 2002 and 2003

FY 2004

COUNTY	LOANS to WOMEN FY 2002	LOANS to WOMEN FY 2003
BREVARD	17	15
BROWARD	75	115
CHARLOTTE	6	2
COLLIER	8	8
DE SOTO	0	2
GLADES	0	0
HARDEE	0	0
HENDRY	0	1
HIGHLANDS	0	1
HILLSBOROUGH	31	53
HOLMES (NF)	1	0
INDIAN RIVER	1	10
LEE	19	22
MANATEE	14	17
MARTIN	3	6
MIAMI-DADE	82	199
MONROE	5	4
OKEECHOBEE	0	2
OSCEOLA	6	10
PALM BEACH	56	75
PASCO	7	17
PINELLAS	35	58
POLK	8	13
SARASOTA	13	36
ST. LUCIE	10	7
TAYLOR (NF)	1	0
Totals	**398**	**673**

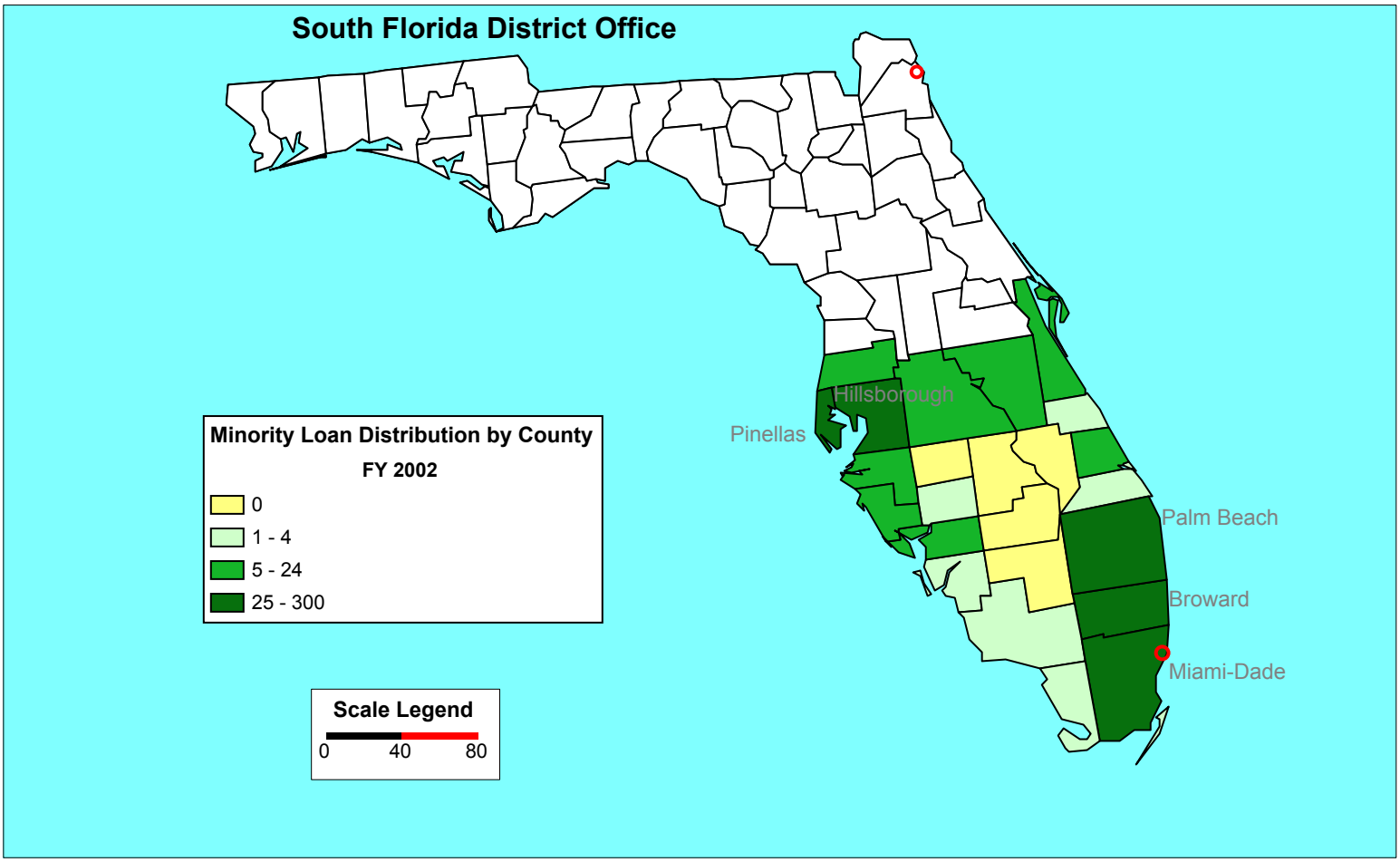

South Florida District Office
Hillsborough
Pinellas
Hardee
Glades
Palm Beach
Broward
Miami-Dade
Women Loans by County
FY 2003
0
1 - 9
10 - 49
50 - 200
Scale Legend
0
40
80

South Florida District Office

Loan Distribution by County for Minority Business in FY 2002

FY 2004

COUNTY	LOANS				
	AFRICAN AMERICAN	ASIAN AMERICAN/ PACIFIC ISLANDER	HISPANIC AMERICAN	NATIVE AMERICAN	TOTAL MINORITY
BREVARD	5	8	2	1	16
BROWARD	15	24	56	1	96
CHARLOTTE	2	2	1	0	5
COBB (GA)	0	2	0	0	2
COLLIER	0	1	1	1	3
DE SOTO	0	0	0	1	1
DOUGLAS (GA)	1	0	0	0	1
FULTON (GA)	1	0	0	0	1
GLADES	0	0	0	0	0
GWINNETT (GA)	0	1	0	0	1
HARDEE	0	0	0	0	0
HENDRY	0	0	0	0	0
HIGHLANDS	0	0	0	0	0
HILLSBOROUGH	8	22	16	0	46
INDIAN RIVER	1	0	0	0	1
LEE	1	1	0	0	2
MANATEE	1	4	1	0	6
MARTIN	0	0	2	1	3
MIAMI-DADE	23	25	250	2	300
MONROE	0	0	1	0	1
OKEECHOBEE	0	0	0	0	0
ORANGE (NF)	0	1	1	0	2
OSCEOLA	0	4	9	1	14
PALM BEACH	7	23	23	1	54
PASCO	0	2	2	1	5
PINELLAS	7	10	3	5	25
POLK	2	7	2	1	12
SAINT LUCIE	1	2	3	0	6
SARASOTA	0	2	4	1	7
Totals	**75**	**141**	**377**	**17**	**610**

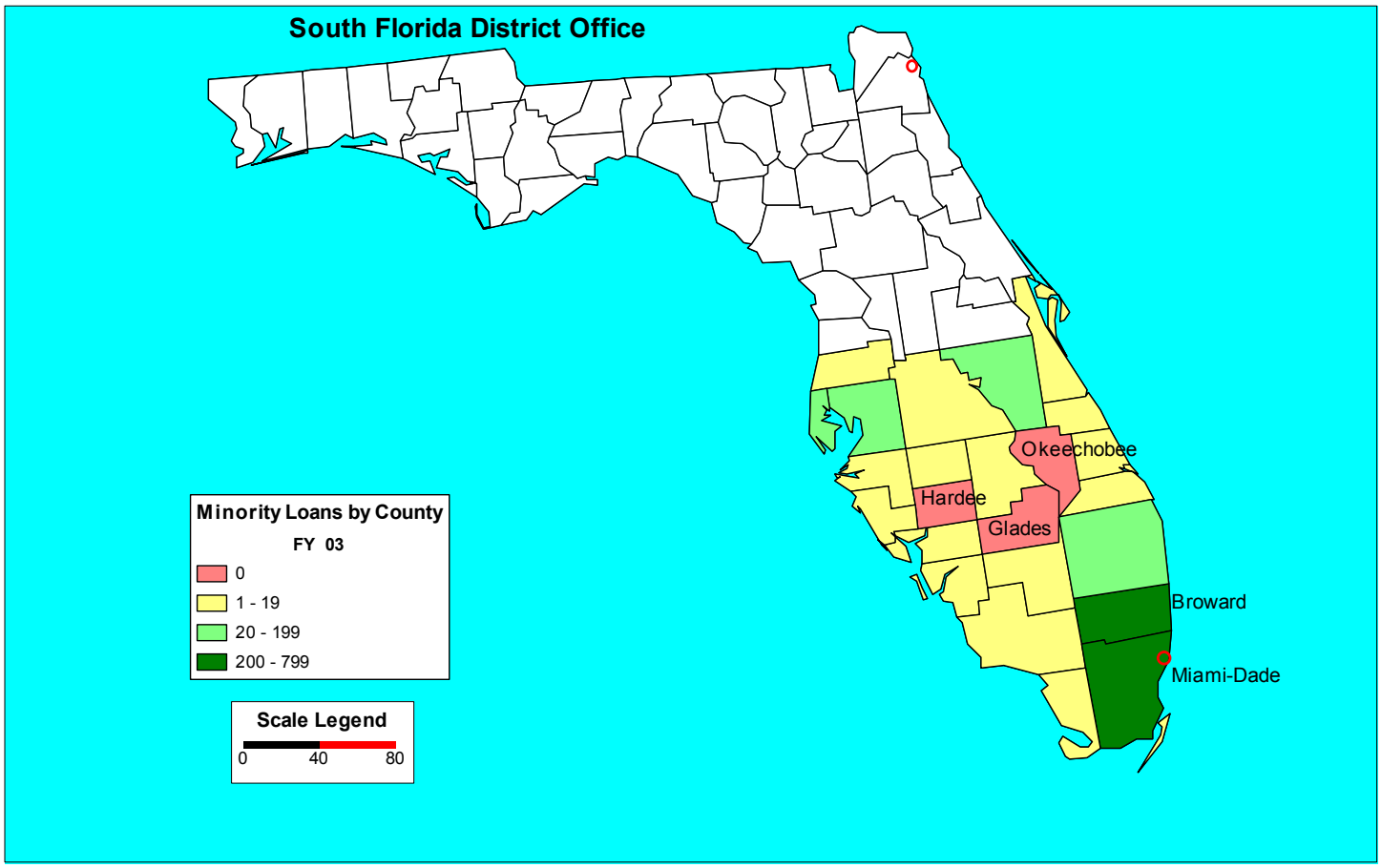

South Florida District Office
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade
Minority Loan Distribution by County
FY 2002
0
1 - 4
5 - 24
25 - 300
Scale Legend
0
40
80

South Florida District Office

Loan Distribution by County for Minority Business in FY 2003

FY 2004

COUNTY	LOANS				
	AFRICAN AMERICAN	ASIAN AMERICAN/ PACIFIC ISLANDER	HISPANIC AMERICAN	NATIVE AMERICAN	TOTAL MINORITY
BREVARD	3	4	5	2	14
BROWARD	38	44	150	6	238
CHARLOTTE	3	0	0	0	3
COLLIER	1	1	3	0	5
DE SOTO	0	0	0	0	0
GLADES	0	0	0	0	0
HARDEE	0	0	1	0	1
HENDRY	0	0	1	0	1
HILLSBOROUGH	15	23	31	1	70
INDIAN RIVER	0	1	1	0	2
LEE	3	3	9	1	16
MANATEE	3	6	1	1	11
MARTIN	0	3	1	1	5
MIAMI-DADE	35	49	627	7	718
MONROE	0	0	5	1	6
OKEECHOBEE	0	0	0	0	0
ORANGE (NF)	0	0	0	0	0
OSCEOLA	1	5	14	0	20
PALM BEACH	14	20	37	4	75
PASCO	0	5	2	2	9
PINELLAS	6	16	19	4	45
POLK	0	7	3	0	10
SARASOTA	1	2	6	2	11
ST. LUCIE	1	3	0	0	4
Totals	**124**	**192**	**916**	**32**	**1264**


South Florida District Office
Okeechobee
Hardee
Glades
Broward
Miami-Dade
Minority Loans by County
FY 03
0
1 - 19
20 - 199
200 - 799
Scale Legend
0
40
80

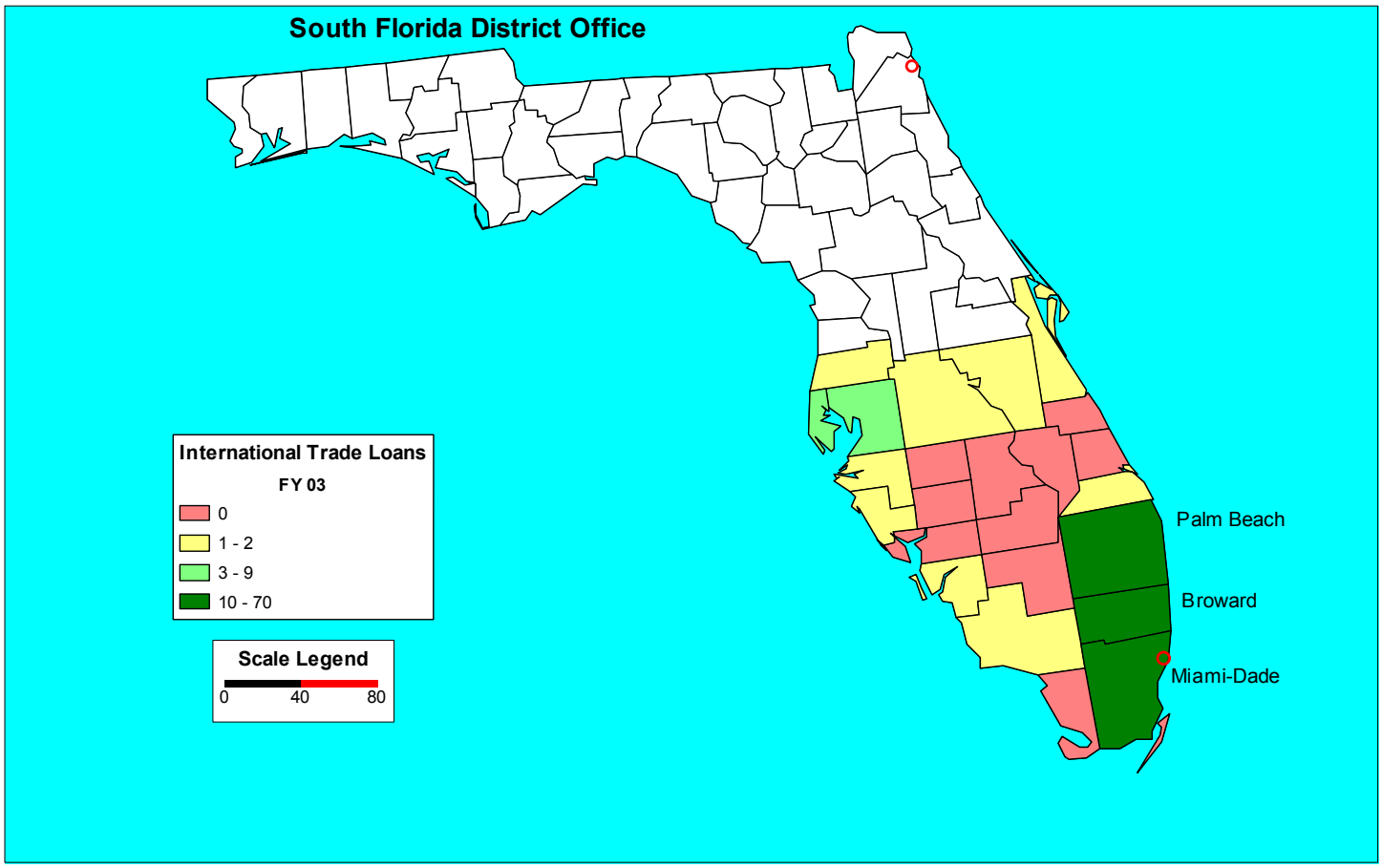
South Florida District Office

Export Loan Distribution by County

FY 1994 and 2003

FY 2004

County	No. of Loans FY 1994	No. of Loans FY 1995	No. of Loans FY 1996	No. of Loans FY 1997	No. of Loans FY 1998	No. of Loans FY 1999	No. of Loans FY 2000	No. of Loans FY 2001	No. of Loans FY 2002	No. of Loans FY 2003
BREVARD	0	2	1	0	0	0	2	2	0	2
BROWARD	1	14	9	1	0	6	8	7	12	22
CHARLOTTE	0	0	0	0	0	0	0	0	0	0
COLLIER	0	2	0	0	0	0	0	0	0	1
DE SOTO	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	0	8	2	0	1	2	0	2	2	3
INDIAN RIVER	0	0	0	0	0	0	0	0	0	0
LEE	0	2	0	1	0	0	0	0	0	2
MANATEE	0	1	0	1	0	0	0	0	0	1
MARTIN	0	0	1	0	0	0	0	0	0	1
MIAMI-DADE	24	56	51	25	20	39	36	29	21	61
MONROE	0	1	0	0	0	0	0	0	0	0
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	0	0	0	0	0	0	1
PALM BEACH	5	5	8	3	0	4	5	2	2	17
PASCO	0	0	1	1	1	0	1	0	0	1
PINELLAS	3	4	0	0	0	2	2	3	2	7
POLK	1	1	0	0	0	1	0	1	2	2
SAINT LUCIE	0	2	0	0	0	1	1	0	0	0
SARASOTA	1	1	0	3	1	2	3	1	5	1
TOTAL	**35**	**99**	**73**	**35**	**23**	**57**	**58**	**47**	**46**	**122**


South Florida District Office
International Trade Loans
FY 03
0
1 - 2
3 - 9
10 - 70
Scale Legend
0
40
80
Palm Beach
Broward
Miami-Dade

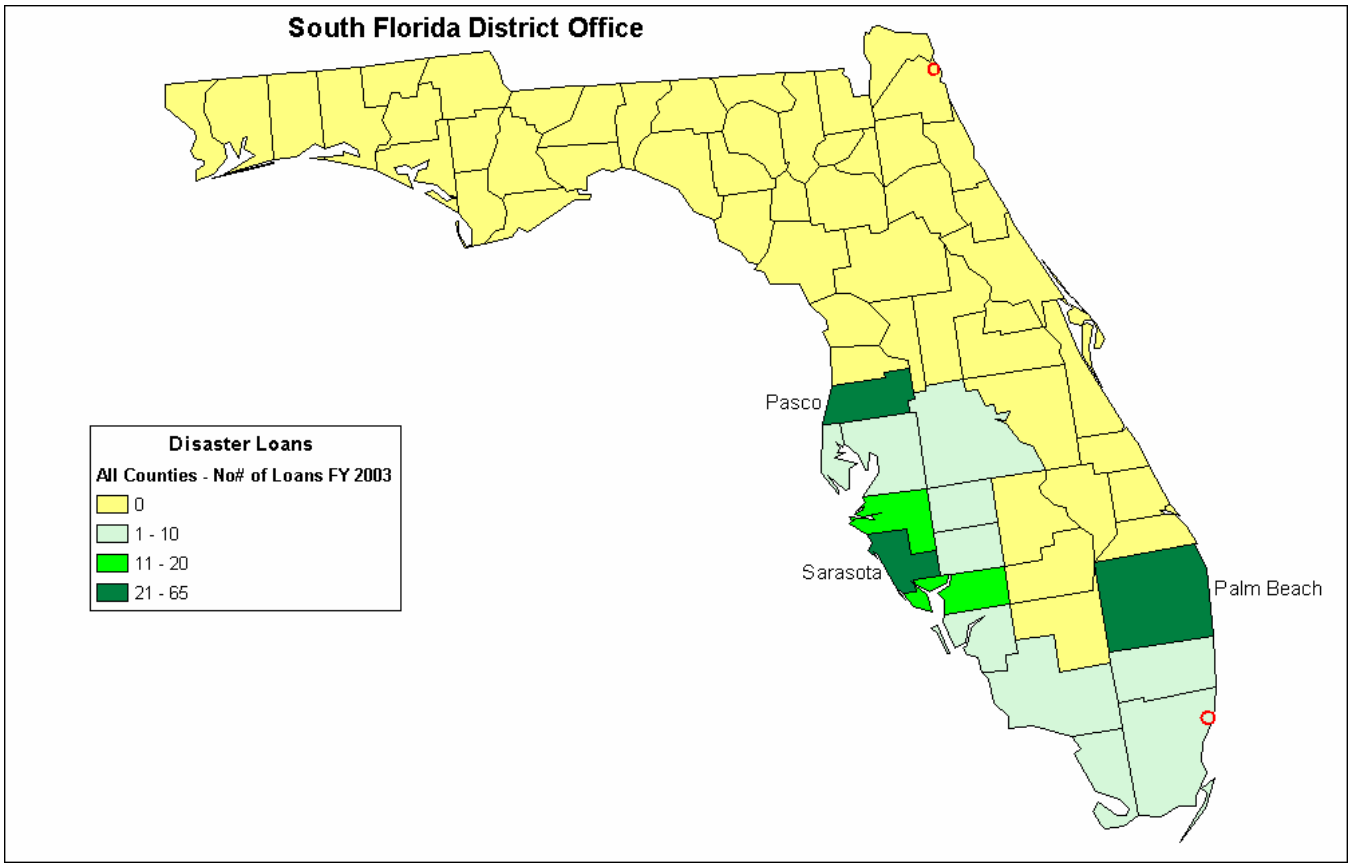
South Florida District Office

Disaster Loan Distribution by County

FY 1994 and 2003

FY 2004

County	No. of Loans FY 1994	No. of Loans FY 1995	No. of Loans FY 1996	No. of Loans FY 1997	No. of Loans FY 1998	No. of Loans FY 1999	No. of Loans FY 2000	No. of Loans FY 2001	No. of Loans FY 2002	No. of Loans FY 2003
BREVARD	0	242	0	0	34	10	102	0	96	0
BROWARD	0	0	6	0	33	0	242	121	164	6
CHARLOTTE	0	57	0	0	4	0	1	0	19	12
COLLIER	0	33	7	0	3	0	4	0	14	3
DE SOTO	0	11	0	0	15	0	0	1	10	6
GLADES	0	0	0	0	0	0	1	5	1	0
HARDEE	0	0	1	0	17	0	4	0	2	1
HENDRY	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	20	7	6	0	1	0
HILLSBOROUGH	0	1	0	17	167	3	3	0	39	1
INDIAN RIVER	0	0	0	1	0	0	41	1	5	0
LEE	0	72	70	0	15	0	1	0	31	9
MANATEE	0	3	3	60	19	0	0	0	27	15
MARTIN	0	0	135	0	0	0	40	34	8	0
MIAMI-DADE	0	4	1	4	224	0	1207	2663	296	1
MONROE	0	0	0	0	1891	168	71	5	32	1
OKEECHOBEE	0	0	0	0	10	0	3	20	2	0
OSCEOLA	0	0	0	0	207	0	1	1	42	0
PALM BEACH	0	3	264	0	0	23	214	9	58	30
PASCO	0	38	0	59	175	7	2	0	9	63
PINELLAS	8	6	0	120	64	2	0	0	42	1
POLK	0	8	0	0	121	1	2	6	17	1
SAINT LUCIE	0	0	0	1	0	0	41	1	5	0
SARASOTA	0	19	0	6	17	0	1	0	62	34
OTHER	0	0	0	0	0	0	0	0	0	0
TOTAL	**8**	**497**	**487**	**268**	**3,036**	**221**	**1,987**	**2,867**	**982**	**184**


South Florida District Office
Disaster Loans
All Counties - No# of Loans FY 2003
0
1 - 10
11 - 20
21 - 65
Pasco
Sarasota
Palm Beach

South Florida District Office

Number of Jobs Created by County

FY 2002 and 2003

FY 2004

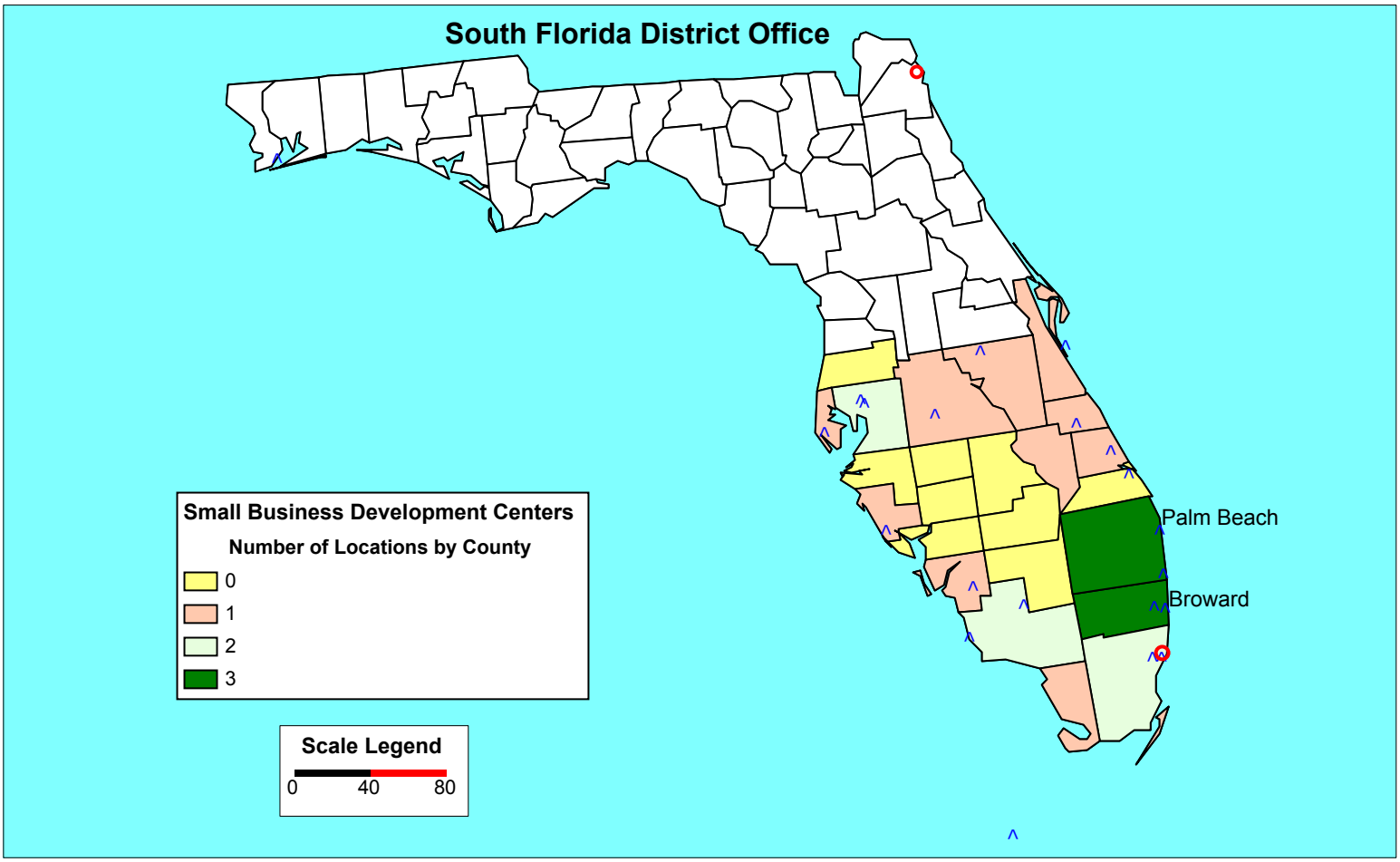
COUNTY	Jobs Created FY 2002	Jobs Created FY 2003
BREVARD	139	249
BROWARD	1108	1804
CHARLOTTE	39	47
COLLIER	122	237
DE SOTO	40	0
GLADES	0	0
HARDEE	0	1
HENDRY	0	24
HIGHLANDS	0	0
HILLSBOROUGH	521	788
INDIAN RIVER	40	37
LEE	89	196
MANATEE	115	141
MARTIN	53	37
MIAMI-DADE	1333	2062
MONROE	46	28
OKEECHOBEE	0	12
OSCEOLA	67	141
PALM BEACH	677	868
PASCO	106	122
PINELLAS	478	605
POLK	149	147
SARASOTA	243	335
ST. LUCIE	41	53
Totals	**5406**	**7934**

South Florida District Offce

SBDC by Counties Covered

FY 2004

Organization	City	Counties
Florida SBDC Network/University of West Florida	Pensacola	Statewide
University of Central Florida/Brevard Community College	Kissimmee	Osceola
	Melbourne	Brevard
University South Florida/Central Florida Development Council	Bartow	Polk
University of South Florida	Largo	Pinellas
	Tampa	Hillsborough
	Temple Terrace	Hillsborough
	Venice	Sarasota
Florida Atlantic University/Indian River Community College	Ft. Pierce	St. Lucie
	Vero Beach	Indian River
Florida Atlanta University	Boca Raton	Palm Beach
	Ft. Lauderdale (Broward Library)	Broward
	Ft. Lauderdale (Office Depot)	Broward
	City of Ft. Lauderdale	Broward
	Key West	Monroe
	Lauderhill	Broward
	Miami	Miami-Dade
	Palm Beach Gardens	Palm Beach
	Stuart	Palm Beach
Florida Gulf Coast University	Ft. Myers	Lee
	Immokalee	Collier
	Naples	Collier

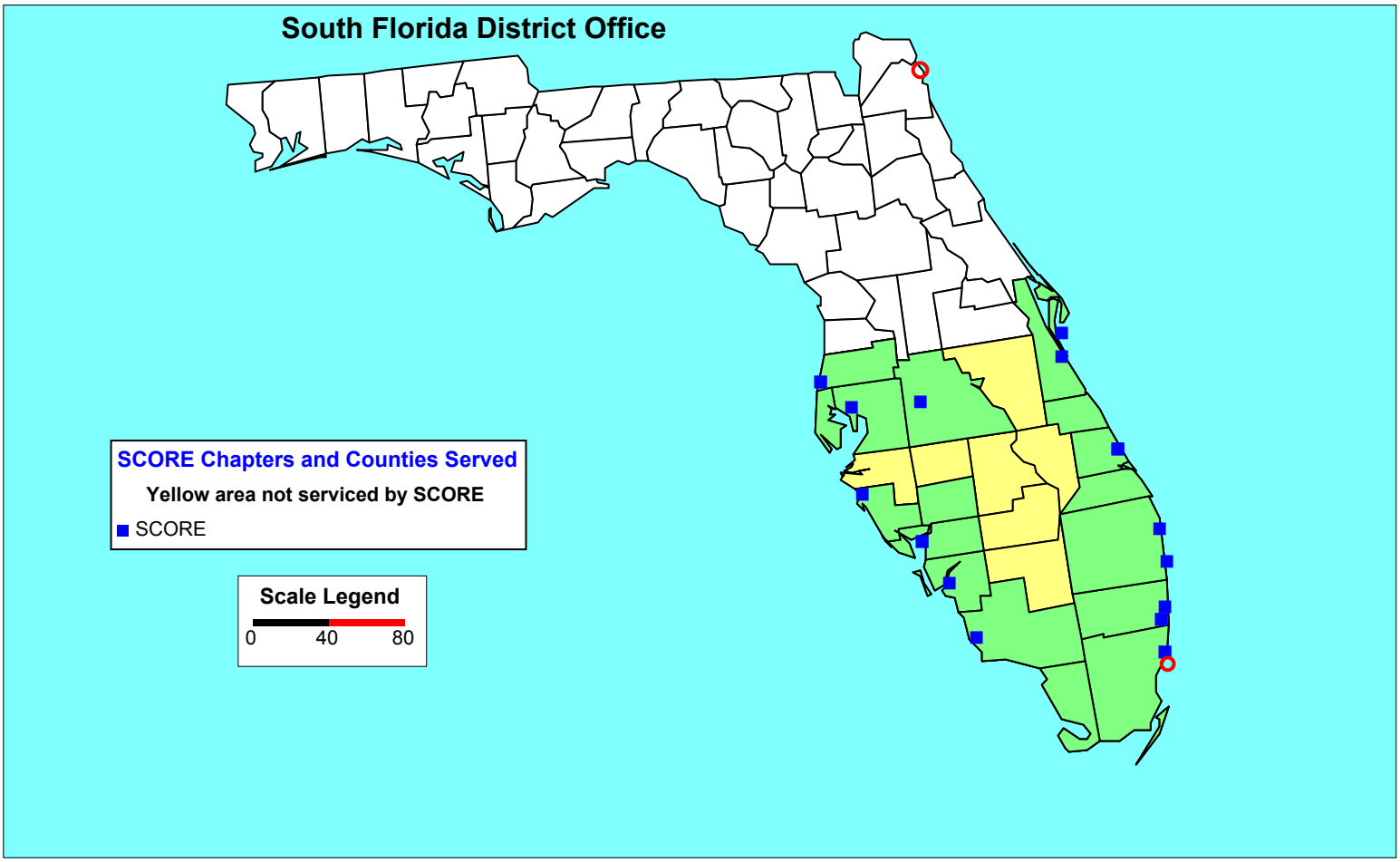

South Florida District Office
Small Business Development Centers
Number of Locations by County
0
1
2
3
Scale Legend
0
40
80
Palm Beach
Broward

South Florida District Office

SCORE Chapters by Counties Covered

FY 2004

Chapter	City	Counties Served
Regional Director, Region IV	Melbourne	Brevard
17	Ft Lauderdale	Broward County
29	Miami	Miami Dade
		Monroe
115	Clearwater	Pinellas
116	Sarasota	Sarasota
122	Lakeland	Polk
203	Tampa	Hillsborough
219	Ft Myers	Lee
224	West Palm Beach	Palm Beach
235	Hollywood	Broward
		Miami-Dade
308	Ft Pierce	Indian River
		Martin
		St. Lucie
318	Punta Gorda	Charlotte
		Desoto
400	Melbourne	Brevard
412	Delray Beach	Palm Beach
439	New Port Richie	Pasco
		Hernando
573	Naples	Collier

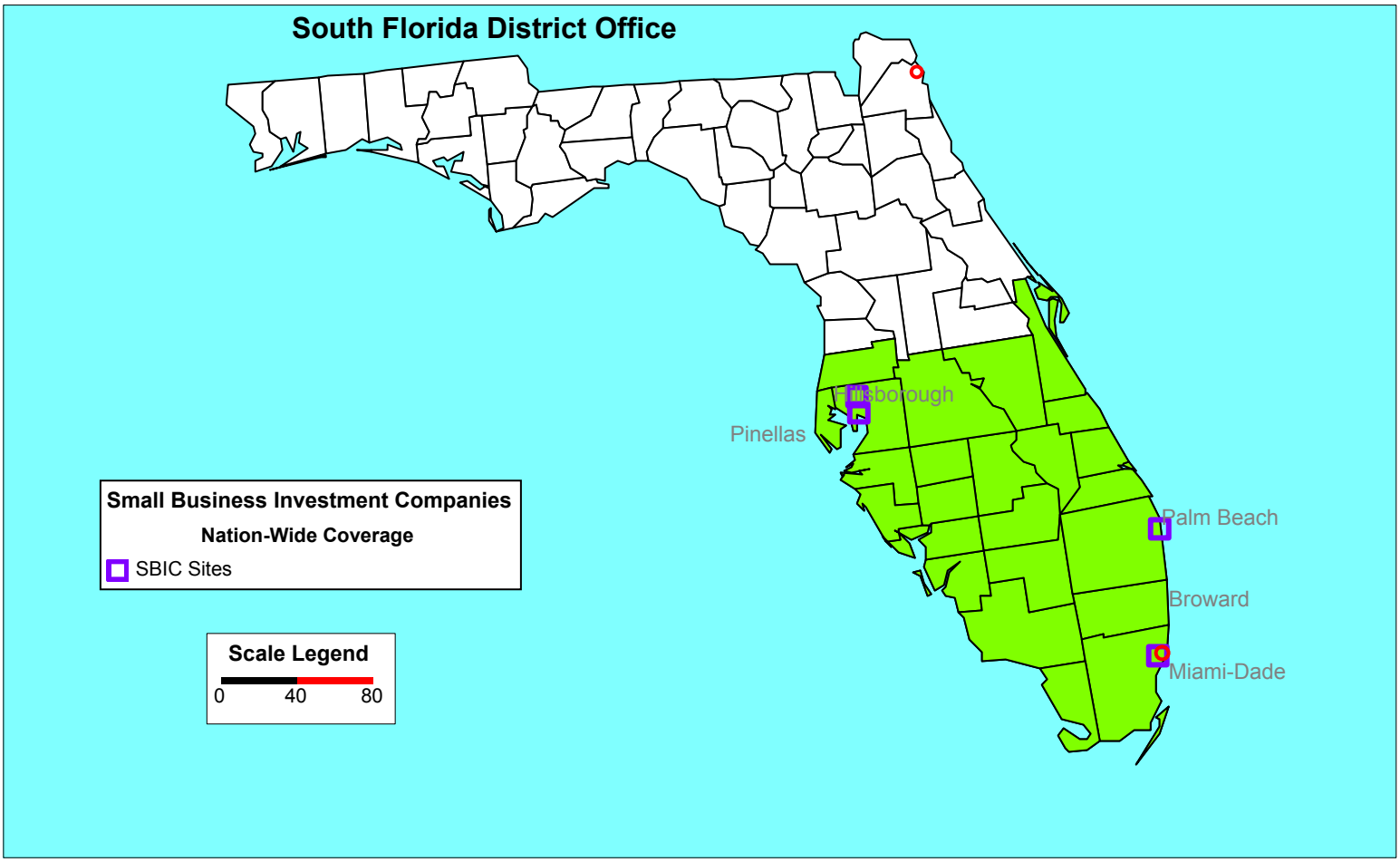

South Florida District Office
SCORE Chapters and Counties Served
Yellow area not serviced by SCORE
SCORE
Scale Legend
0
40
80

South Florida District Office

Small Business Investment Companies (SBICs)

FY 2004

Organization	City	County
Banyan Capital Advisors, LLC	Miami	Miami-Dade
Crossbow Venture Partners, LP	West Palm Beach	Palm Beach
Market Capital Corp.	Tampa	Hillsborough
Stonehenge Capital Corporation	Tampa	Hillsborough


South Florida District Office
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade
Small Business Investment Companies
Nation-Wide Coverage
SBIC Sites
Scale Legend
0
40
80

South Florida District Office

Microloan Intermediaries by Counties Covered

FY 2004

Organization	Address	Address2	City	Zip	County
Central Florida Community Development Company	P O. Box 15065		Daytona Beach	32115	Brevard
MicroBusiness USA	3000 Biscayne Blvd.	Suite 102	Miami	33137	Broward
					Miami-Dade
The Business Loan Fund of the Palm Beaches, Inc.	1016 N. Dixie Highway		West Palm Beach	33401	Hendry
					Indian River
					Martin
					Palm Beach
					St. Lucie
Minority/ Women Business Enterprise Alliance, Inc.	3700 34th Street	Suite 100	Orlando	32805	Brevard
					Hillsborough
					Osceola
					Polk
Clearwater Neighborhood Housing Services, Inc.	608 North Garden Avenue		Clearwater	33755	Pinellas

South Florida District Office

Prequalification Program Intermediaries by Counties Covered

FY 2004

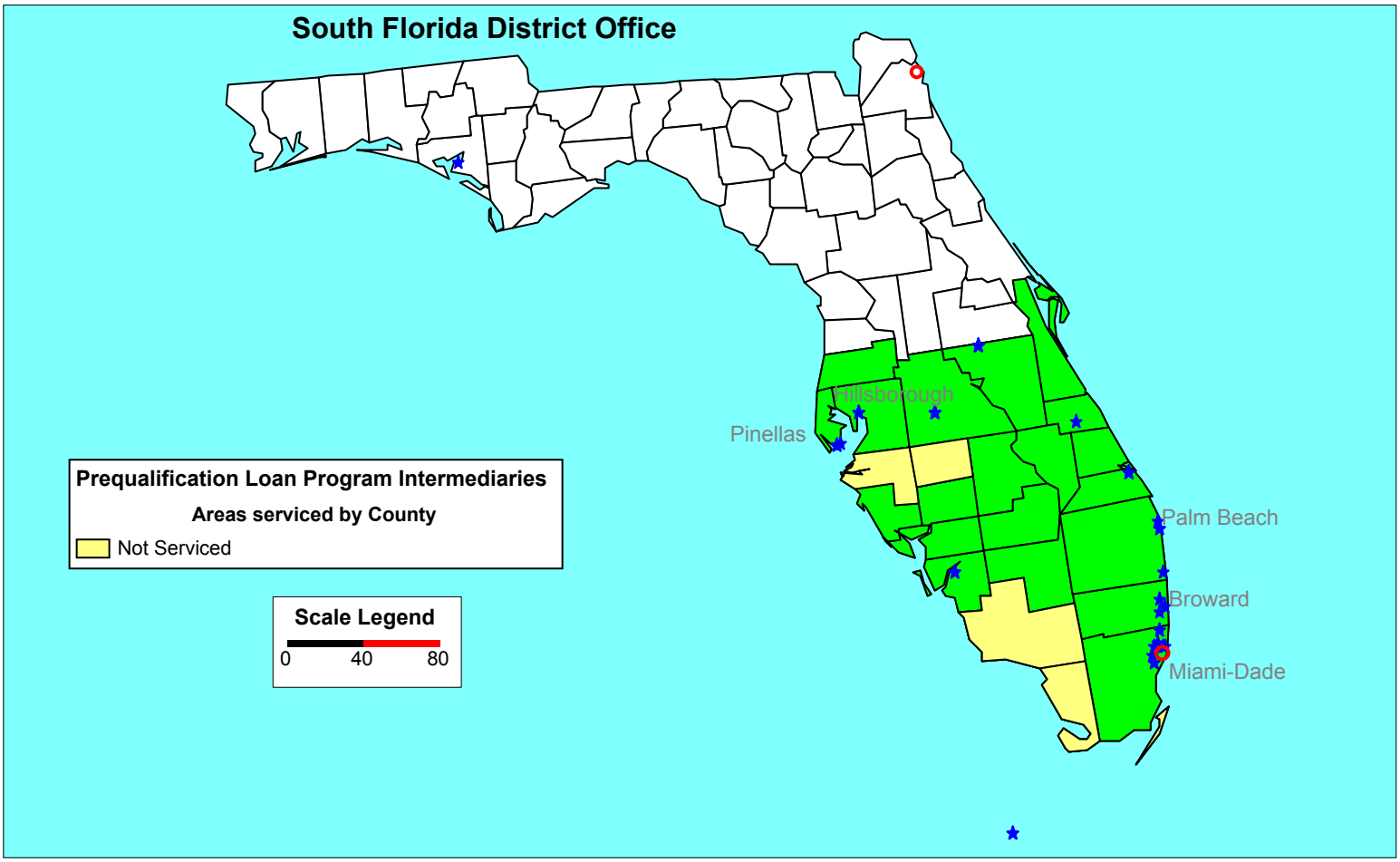
Organization	City	Counties Covered
BAC Funding Corp.	Miami	Miami-Dade
Brevard Community College - SBDC	Melbourne	Brevard
Florida Atlantic University - SBDC	Boca Raton	Palm Beach
Florida Atlantic University - SBDC	Miami	Miami-Dade
Florida Atlantic University - SBDC	Ft. Lauderdale	Broward
Florida Atlantic University - SBDC	Key West	Monroe
Florida Gulf Coast University - SBDC	Ft. Myers	Collier Lee
Gulf Coast CDC	St. Petersburg	Pinellas
Hialeah-Dade Development, Inc.	Hialeah	Miami-Dade
Hispanic Chamber of Commerce - Palm Beach County	West Palm Beach	Palm Beach
Indian River Community College - SBDC	Vero Beach	Indian River Martin St. Lucie
Juveda & Associates	Hollywood	Broward Miami-Dade Palm Beach
Korean American Chamber of Commerce	Hollywood	Broward
Lee County Employment & Development Corporation	Ft. Myers	Lee
M. Gill & Associates, Inc.	Ft. Lauderdale	Broward
M. Gill & Associates, Inc.	Miami	Miami-Dade
National Center for Faith Based Initiative, Inc.	West Palm Beach	District-Wide

South Florida District Office

Prequalification Program Intermediaries by Counties Covered

FY 2004

Organization	City	Counties Covered
Odeon Group, Inc.	Miami	Miami-Dade Broward
Palm Beach County Resource Center, Inc.	Riviera Beach	Palm Beach
Polk County Small & Minority Business Dev Ctr	Bartow	Polk
Puerto Rican Chamber of Commerce	Kissimmee	Brevard Indian River Okeechobee Osceola Martin St. Lucie
SCORE Chapter 17	Ft. Lauderdale	Broward
SCORE Chapter 224	West Palm Beach	Palm Beach
Tampa Bay Black Business Investment Corporation	St. Petersburg	Hillsborough Manatee Pasco Pinellas Polk
Tampa Bay Black Business Investment Corporation	Tampa	Pinellas Hillsborough Manatee Pasco Polk
Tools for Change	Miami	Miami-Dade
Treasure Coast Regional Planning Council	Stuart	St. Lucie Indian River Martin Palm Beach
Veterans Business Outreach Center	Lynn Haven	District-Wide
Women Business Development Center	Miami	Miami-Dade Broward


South Florida District Office
Hillsborough
Pinellas
Palm Beach
Broward
Miami-Dade
Prequalification Loan Program Intermediaries
Areas serviced by County
Not Serviced
Scale Legend
0
40
80

South Florida District Office

Certified Development Companies
by Counties Covered

FY 2004

Organization	Office Location	County
FLORIDA BUSINESS DEVELOPMENT CORP.	Lake Worth	Palm Beach
	Miami	Miami-Dade
		Brevard
		Broward
		Charlotte
		Collier
		Indian River
		Lee
		Manatee
		Martin
		Monroe
		Osceola
		Palm Beach
		Polk
		Sarasota
		St. Lucie
	Orlando	Orange

NOTE: The CDC is now able to operate statewide per Federal Register 13 CFR Part 120.

South Florida District Office

Certified Development Companies
by Counties Covered

FY 2004

Organization	Office Location	County
FLORIDA FIRST CAPITAL FINANCE CORP.	Tallahassee	
		Brevard
		Broward
		Charlotte
		Collier
		DeSoto
		Glades
		Hardee
		Hendry
		Highlands
		Hillsborough
		Lee
		Manatee
		Martin
		Monroe
		Okeechobee
		Osceola

NOTE: The CDC is now able to operate statewide per Federal Register 13 CFR Part 120.

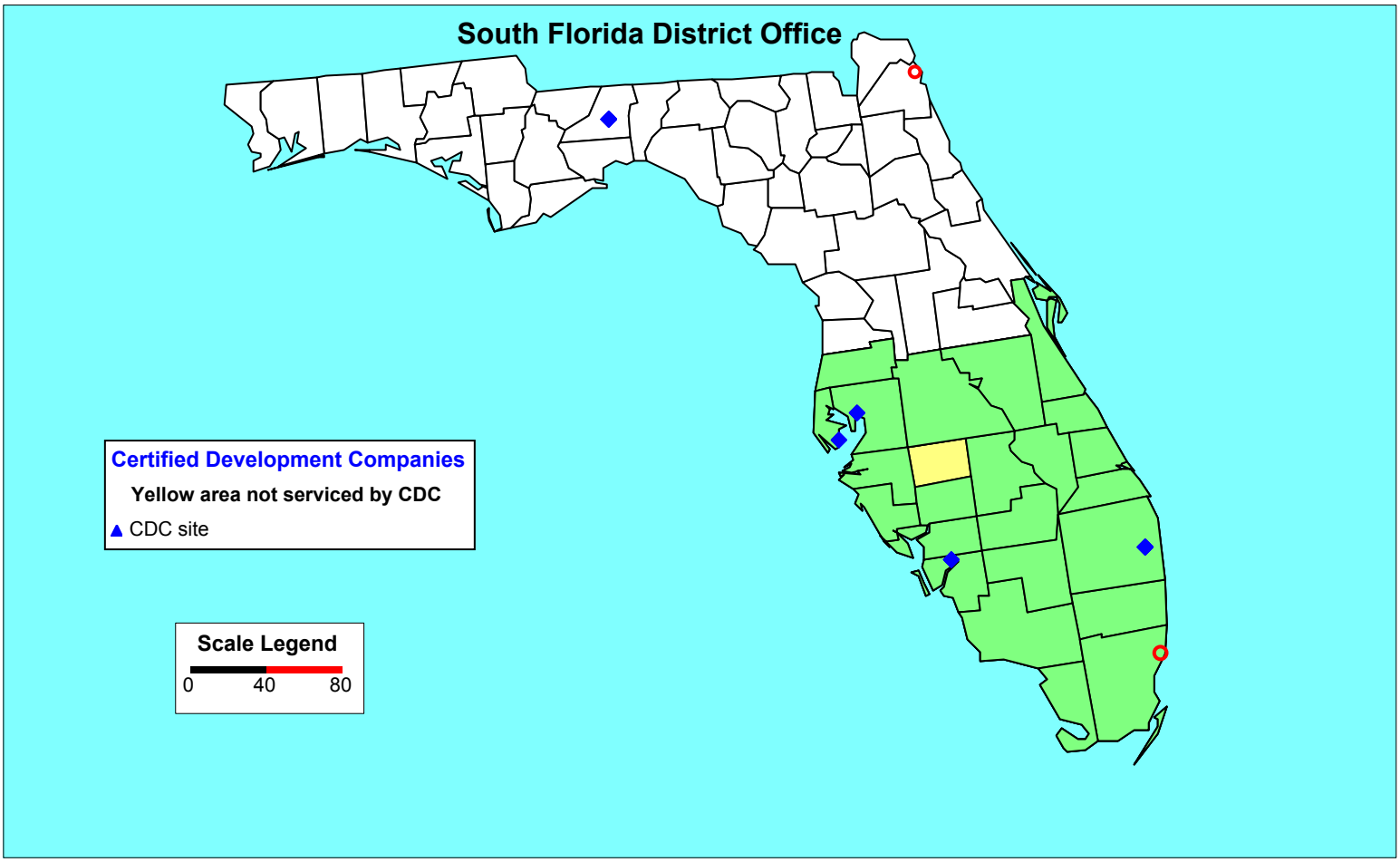
South Florida District Office

Certified Development Companies
by Counties Covered

FY 2004

Organization	Office Location	County
ST. PETERSBURG CERTIFIED DEVELOPMENT CORP.	St. Petersburg	Palm Beach
		Pasco
		Sarasota
		St. Lucie
		Pinellas
		Manatee
SOUTHWEST FLORIDA REGIONAL DEVELOPMENT CORP.	North Fort Myers	Pasco
		Sarasota
		Lee
		Charlotte
		Collier
		DeSoto
		Glades
		Hardee
		Hendry
		Polk
TAMPA BAY ECONOMIC DEVELOPMENT CORP.	Tampa	Sarasota
		Hillsborough

NOTE: The CDC is now able to operate statewide per Federal Register 13 CFR Part 120.


South Florida District Office
Certified Development Companies
Yellow area not serviced by CDC
CDC site
Scale Legend
0
40
80

South Florida District Office

Partnership Agreements by County

FY 2004

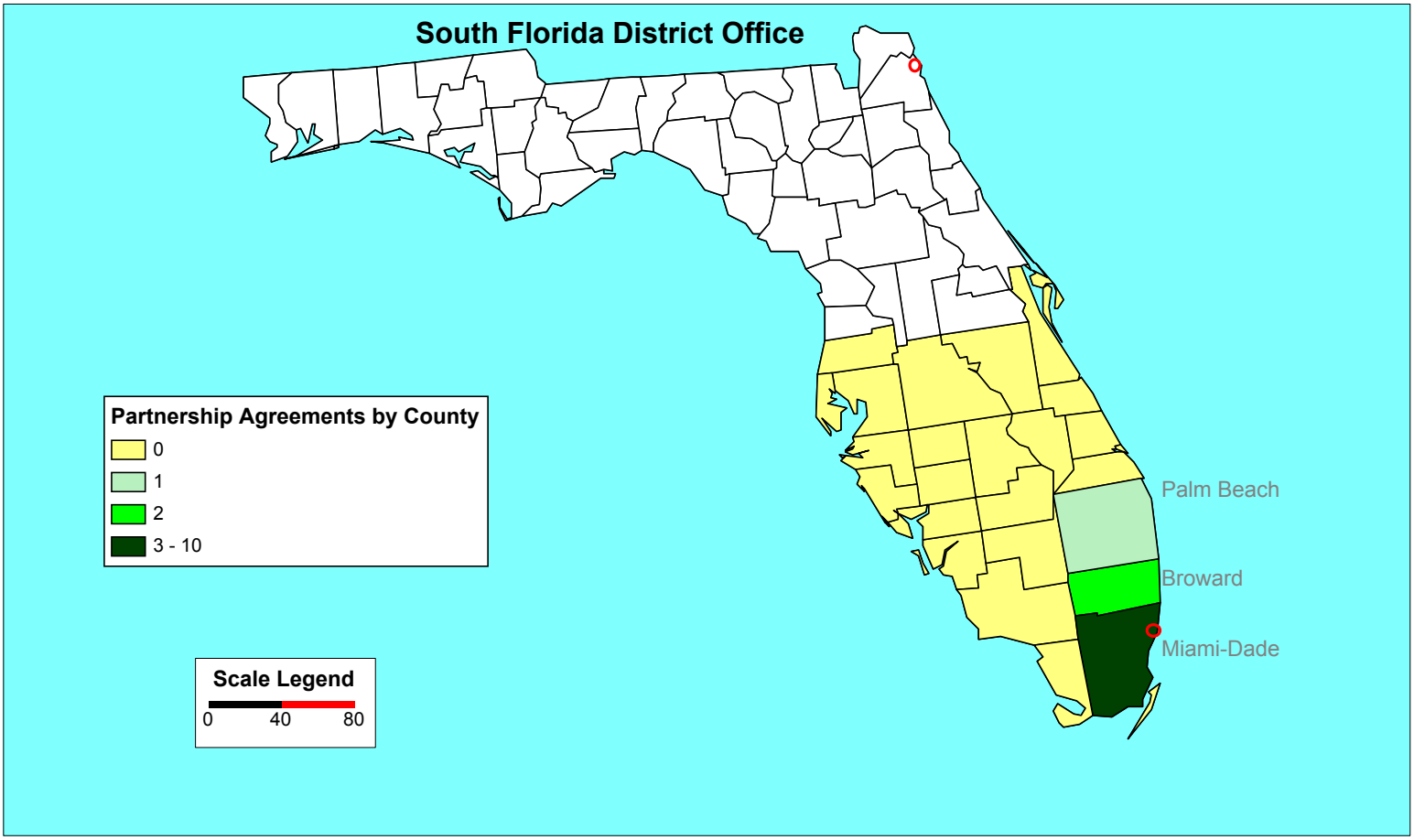
Organization	City	Counties Covered
BAC Funding Corp.	Miami	Miami-Dade
Brevard Community College - SBDC	Melbourne	Brevard
Florida Atlantic University - SBDC	Boca Raton	Palm Beach
Florida Atlantic University - SBDC	Miami	Miami-Dade
Florida Atlantic University - SBDC	Ft. Lauderdale	Broward
Florida Atlantic University - SBDC	Key West	Monroe
Florida Gulf Coast University - SBDC	Ft. Myers	Collier Lee
Gulf Coast CDC	St. Petersburg	Pinellas
Hialeah-Dade Development, Inc.	Hialeah	Miami-Dade
Hispanic Chamber of Commerce - Palm Beach County	West Palm Beach	Palm Beach
Indian River Community College - SBDC	Vero Beach	Indian River Martin St. Lucie
Juveda & Associates	Hollywood	Broward Miami-Dade Palm Beach
Korean American Chamber of Commerce	Hollywood	Broward
Lee County Employment & Development Corporation	Ft. Myers	Lee
M. Gill & Associates, Inc.	Ft. Lauderdale	Broward
M. Gill & Associates, Inc.	Miami	Miami-Dade
National Center for Faith Based Initiative, Inc.	West Palm Beach	District-Wide
Odeon Group, Inc.	Miami	Miami-Dade Broward
Palm Beach County Resource Center, Inc.	Riviera Beach	Palm Beach
Polk County Small & Minority Business Dev Ctr	Bartow	Polk
Puerto Rican Chamber of Commerce	Kissimmee	Brevard Indian River Okeechobee Osceola Martin

South Florida District Office

Partnership Agreements by County

FY 2004

		St. Lucie
SCORE Chapter 17	Ft. Lauderdale	Broward
SCORE Chapter 224	West Palm Beach	Palm Beach
Tampa Bay Black Business Investment Corporation	St. Petersburg	Hillsborough Manatee Pasco Pinellas Polk
Tampa Bay Black Business Investment Corporation	Tampa	Pinellas Hillsborough Manatee Pasco Polk
Tools for Change	Miami	Miami-Dade
Treasure Coast Regional Planning Council	Stuart	St. Lucie Indian River Martin Palm Beach
Veterans Business Outreach Center	Lynn Haven	District-Wide
Women Business Development Center	Miami	Miami-Dade Broward


South Florida District Office
Partnership Agreements by County
0
1
2
3 - 10
Scale Legend
0
40
80
Palm Beach
Broward
Miami-Dade

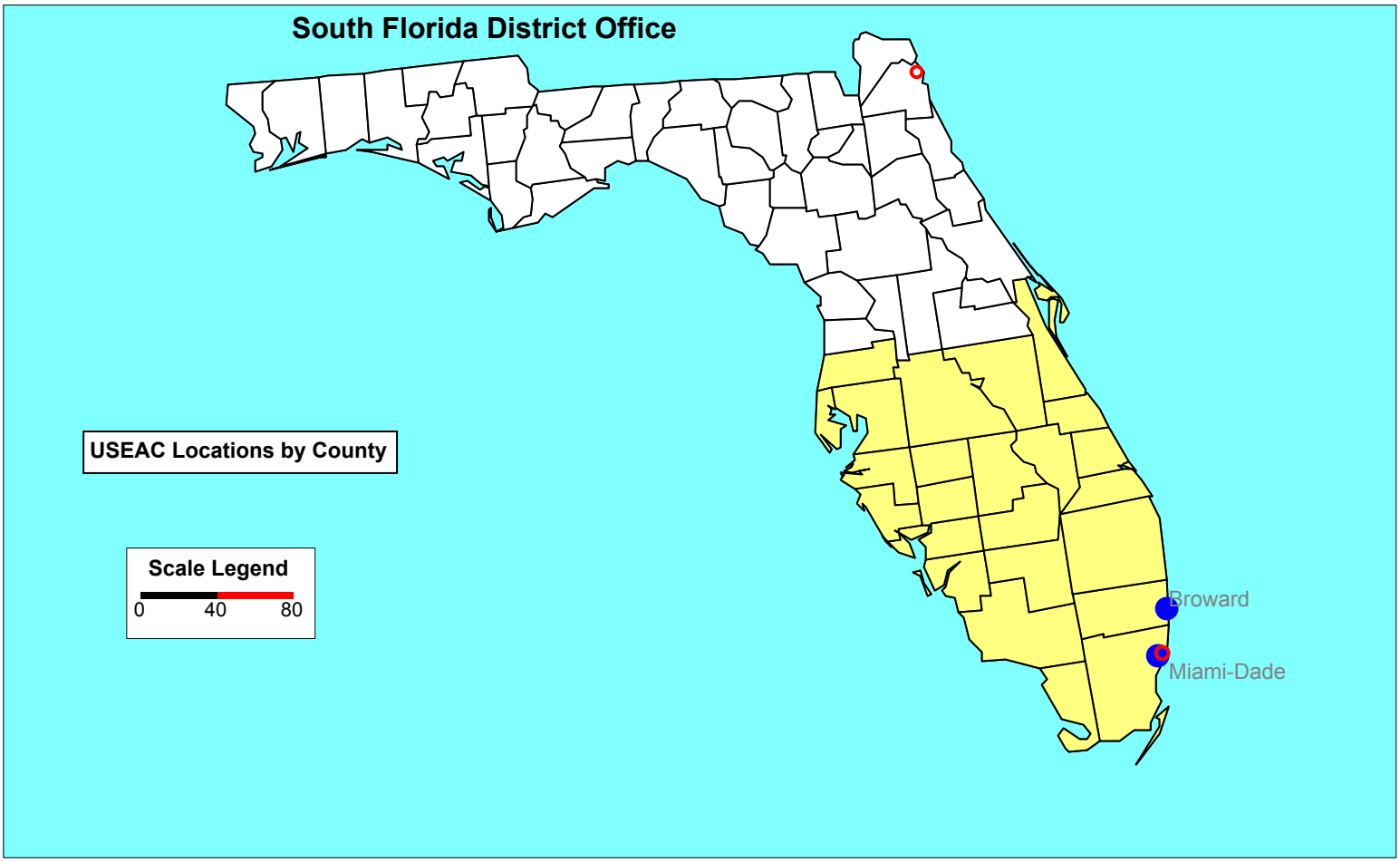
South Florida District Office

U. S. Export Assistance Center (USEAC)

Services State of Florida

FY 2004

City	Counties
Ft. Lauderdale	Entire State
Miami	Entire State


South Florida District Office
USEAC Locations by County
Scale Legend
0
40
80
Broward
Miami-Dade

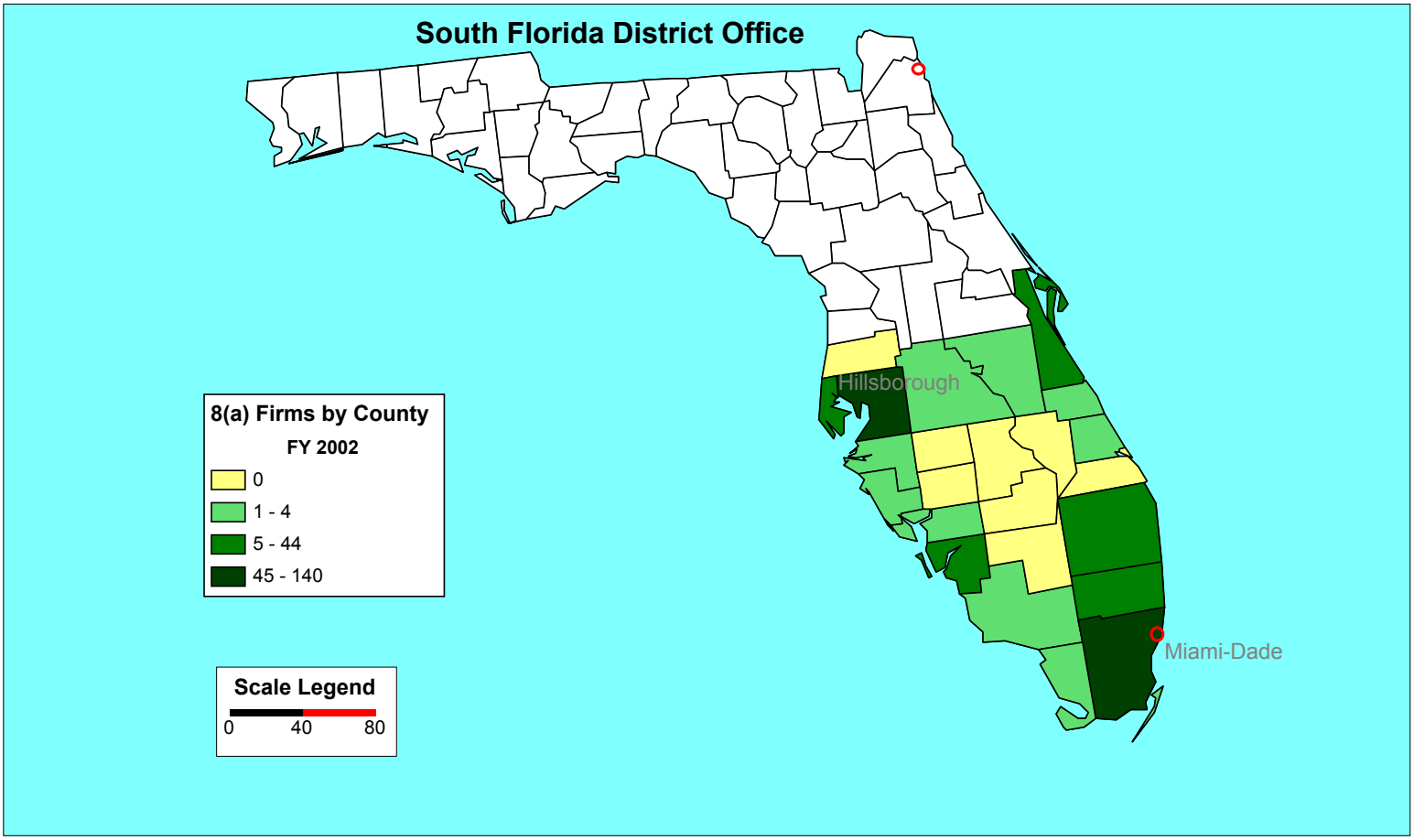
South Florida District Office

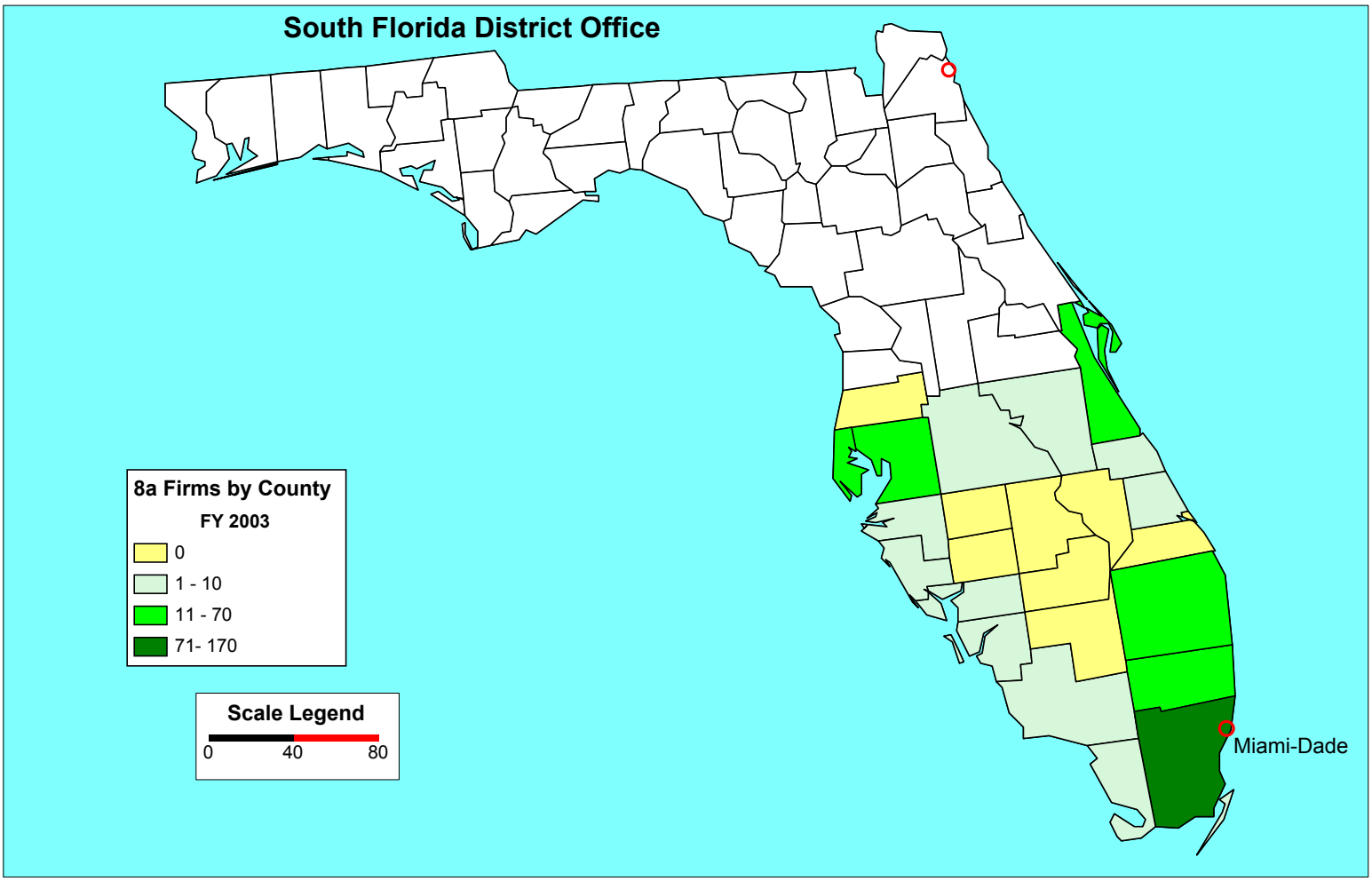
8a Firms by County

FY 1994 and 2003

FY 2004

County	No. of Firms FY 1994	No. of Firms FY 1995	No. of Firms FY 1996	No. of Firms FY 1997	No. of Firms FY 1998	No. of Firms FY 1999	No. of Firms FY 2000	No. of Firms FY 2001	No. of Firms FY 2002	No. of Firms FY 2003
BREVARD	15	17	18	20	18	18	18	23	25	26
BROWARD	10	10	9	13	14	22	18	20	27	35
CHARLOTTE	1	1	1	1	1	0	0	1	1	1
COLLIER	0	0	0	0	0	0	0	1	1	1
DE SOTO	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	18	22	30	35	39	35	42	54	45	12
INDIAN RIVER	0	0	0	0	0	0	1	1	1	1
LEE	0	0	0	0	0	3	3	4	6	8
MANATEE	0	0	0	0	0	1	1	1	1	1
MARTIN	2	2	2	2	1	0	0	0	0	0
MIAMI-DADE	36	58	55	55	63	57	80	90	117	166
MONROE	1	2	2	2	2	2	3	2	4	3
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	1	2	3	4	2	2	1
PALM BEACH	8	8	10	10	7	9	12	16	19	18
PASCO	2	2	2	2	1	2	1	2	0	0
PINELLAS	7	7	10	10	10	12	13	16	20	20
POLK	2	3	2	3	2	5	5	4	4	4
SAINT LUCIE	2	3	3	3	3	3	4	4	2	2
SARASOTA	0	0	0	0	0	0	0	1	1	1
TOTAL	**104**	**135**	**144**	**157**	**163**	**172**	**205**	**242**	**276**	**300**


South Florida District Office
Hillsborough
Miami-Dade
8(a) Firms by County
FY 2002
0
1 - 4
5 - 44
45 - 140
Scale Legend
0
40
80


South Florida District Office
8a Firms by County
FY 2003
0
1 - 10
11 - 70
71- 170
Scale Legend
0
40
80
Miami-Dade

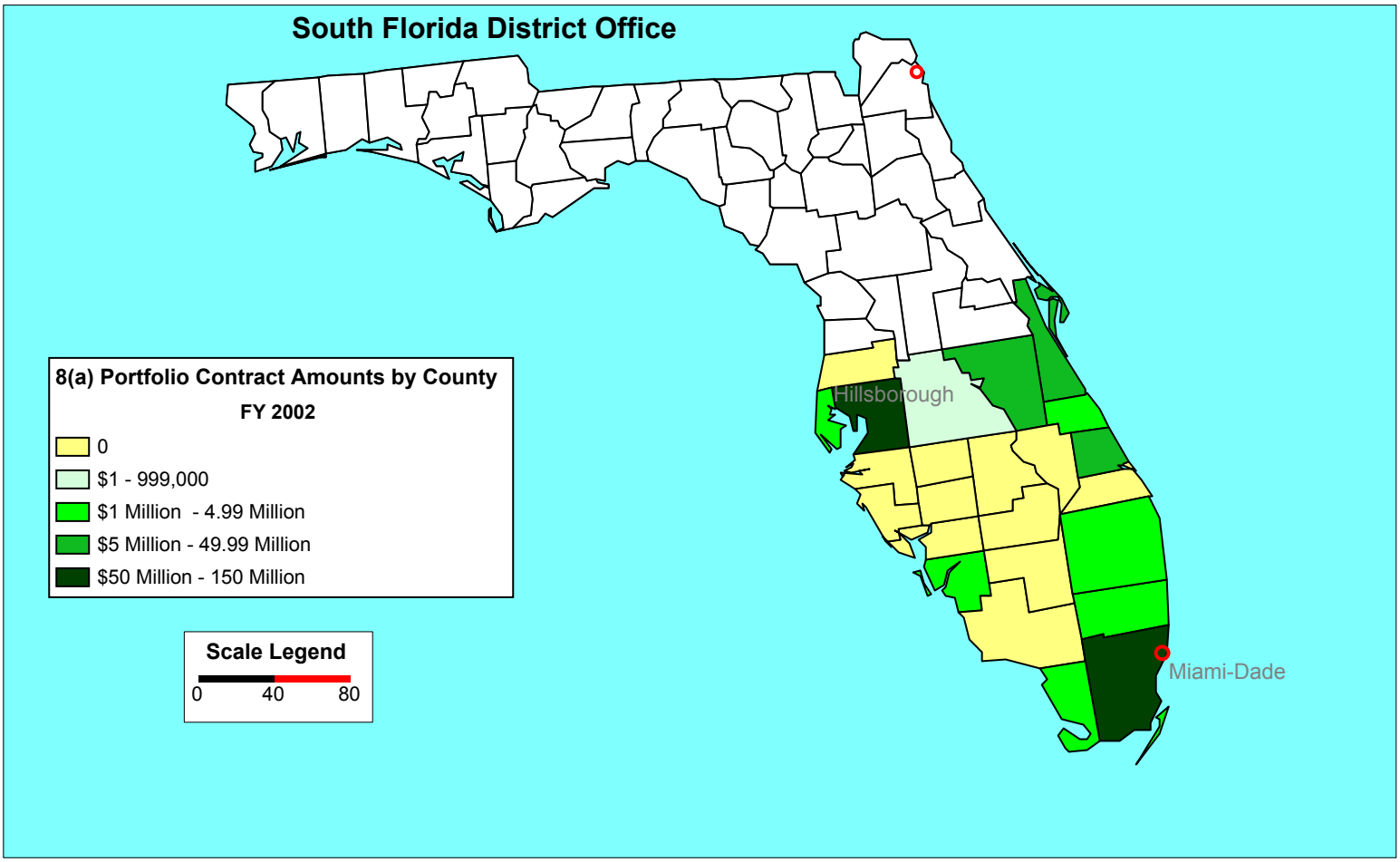
South Florida District Office

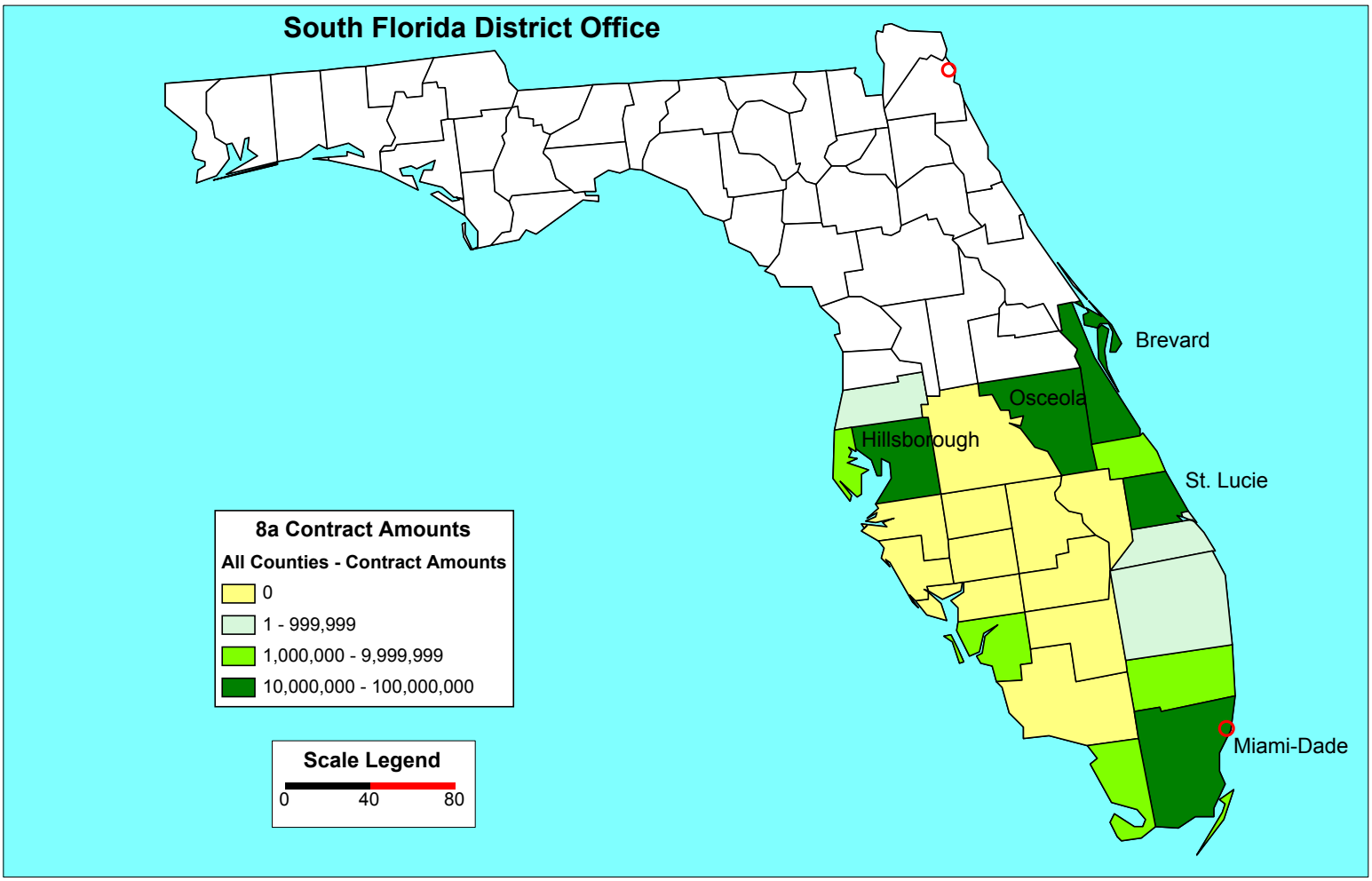
8a Contract Amounts (In Millions) by County

FY 1994 and 2003

FY 2004

County	Contract Amount FY 1994	Contract Amount FY 1995	Contract Amount FY 1996	Contract Amount FY 1997	Contract Amount FY 1998	Contract Amount FY 1999	Contract Amount FY 2000	Contract Amount FY 2001	Contract Amount FY 2002	Contract Amount FY 2003
BREVARD	24	31.1	24.3	38.1	20.2	44.2	36.3	18.5	22.8	68
BROWARD	2.6	6.2	3.6	23.7	0	0	0.028	0.413	1.1	5
CHARLOTTE	0.25	0.16	0.18	0	0	0	0	0	0	0
COLLIER	0	0	0	0	0	0	0	0	0	0
DE SOTO	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	8.5	20.1	31.6	64	101.4	26.9	131.8	137.3	121.6	63.7
INDIAN RIVER	0	0	0	0	0	0	0	0	1.5	1.9
LEE	0	0	0	0	0	0	0.549	0	4.5	3.9
MANATEE	0	0	0	0	0	0	0	0	0	0
MARTIN	0.046	0	0	0	0	0	0	0	0	0.094
MIAMI-DADE	43.9	45.8	52	18.3	24.3	90	31.7	65.4	60	88.8
MONROE	0	0.32	4.4	0.193	0.155	0.34	0.138	0.129	2.1	3
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	0	0	0	1.5	0	5.2	24.3
PALM BEACH	0.11	0.58	1.8	0.869	0.103	0.437	0.295	0.93	2.2	0.038
PASCO	0.9	0.32	3.6	1.5	0.676	2.4	0.895	0	0	0.296
PINELLAS	6	0	0	1	0	0	0	0.179	5	1.4
POLK	0	0	9.5	0	0	0	1.4	1.5	0.7	0
SAINT LUCIE	0	0	2.7	0	11.2	5	11.9	4.8	12.4	11.1
SARASOTA	0	0	0	0	0	0	0	0	0	0
TOTAL	**86.306**	**104.6**	**133.7**	**147.7**	**158.0**	**169.3**	**216.5**	**229**	**239**	**271.5**


South Florida District Office
8(a) Portfolio Contract Amounts by County
FY 2002
0
$1 - 999,000
$1 Million - 4.99 Million
$5 Million - 49.99 Million
$50 Million - 150 Million
Scale Legend
0
40
80
Hillsborough
Miami-Dade


South Florida District Office
Brevard
Osceola
Hillsborough
St. Lucie
Miami-Dade
8a Contract Amounts
All Counties - Contract Amounts
0
1 - 999,999
1,000,000 - 9,999,999
10,000,000 - 100,000,000
Scale Legend
0
40
80

South Florida District Office

8a Contracts by County

FY 1994 and 2003

FY 2004

County	Contracts FY 1994	Contracts FY 1995	Contracts FY 1996	Contracts FY 1997	Contracts FY 1998	Contracts FY 1999	Contracts FY 2000	Contracts FY 2001	Contracts FY 2002	Contracts FY 2003
BREVARD	18	25	30	38	26	37	25	47	45	65
BROWARD	6	11	4	5	0	0	1	4	4	16
CHARLOTTE	2	1	1	0	0	0	0	0	0	0
COLLIER	0	0	0	0	0	0	0	0	0	0
DE SOTO	0	0	0	0	0	0	0	0	0	0
GLADES	0	0	0	0	0	0	0	0	0	0
HARDEE	0	0	0	0	0	0	0	0	0	0
HENDRY	0	0	0	0	0	0	0	0	0	0
HIGHLANDS	0	0	0	0	0	0	0	0	0	0
HILLSBOROUGH	15	28	31	31	33	18	42	77	63	62
INDIAN RIVER	0	0	0	0	0	0	0	0	2	5
LEE	0	0	0	0	0	0	12	0	2	18
MANATEE	0	0	0	0	0	0	0	0	0	0
MARTIN	2	0	0	0	0	0	0	0	0	1
MIAMI-DADE	38	53	46	51	35	40	53	31	69	108
MONROE	0	2	5	2	2	3	4	1	3	6
OKEECHOBEE	0	0	0	0	0	0	0	0	0	0
OSCEOLA	0	0	0	0	0	0	10	0	35	61
PALM BEACH	2	2	2	2	1	5	2	9	6	3
PASCO	5	3	8	7	2	6	4	0	0	2
PINELLAS	6	0	0	1	0	0	0	4	5	13
POLK	0	0	2	0	0	0	5	1	2	0
SAINT LUCIE	0	0	1	0	4	3	2	5	8	5
SARASOTA	0	0	0	0	0	0	0	0	0	0
TOTAL	**94**	**125**	**130**	**137**	**103**	**112**	**160**	**179**	**244**	**365**

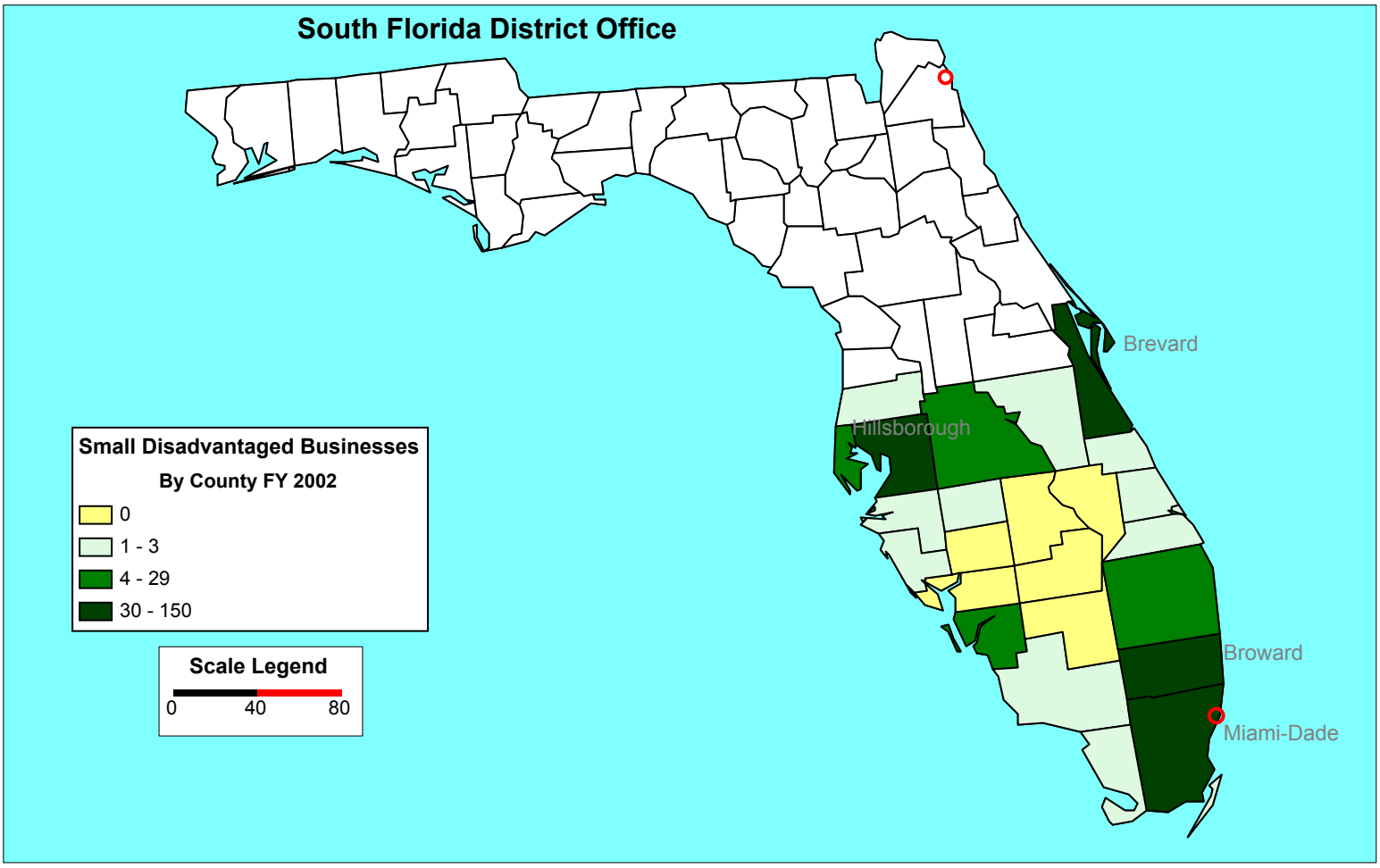
South Florida District Office

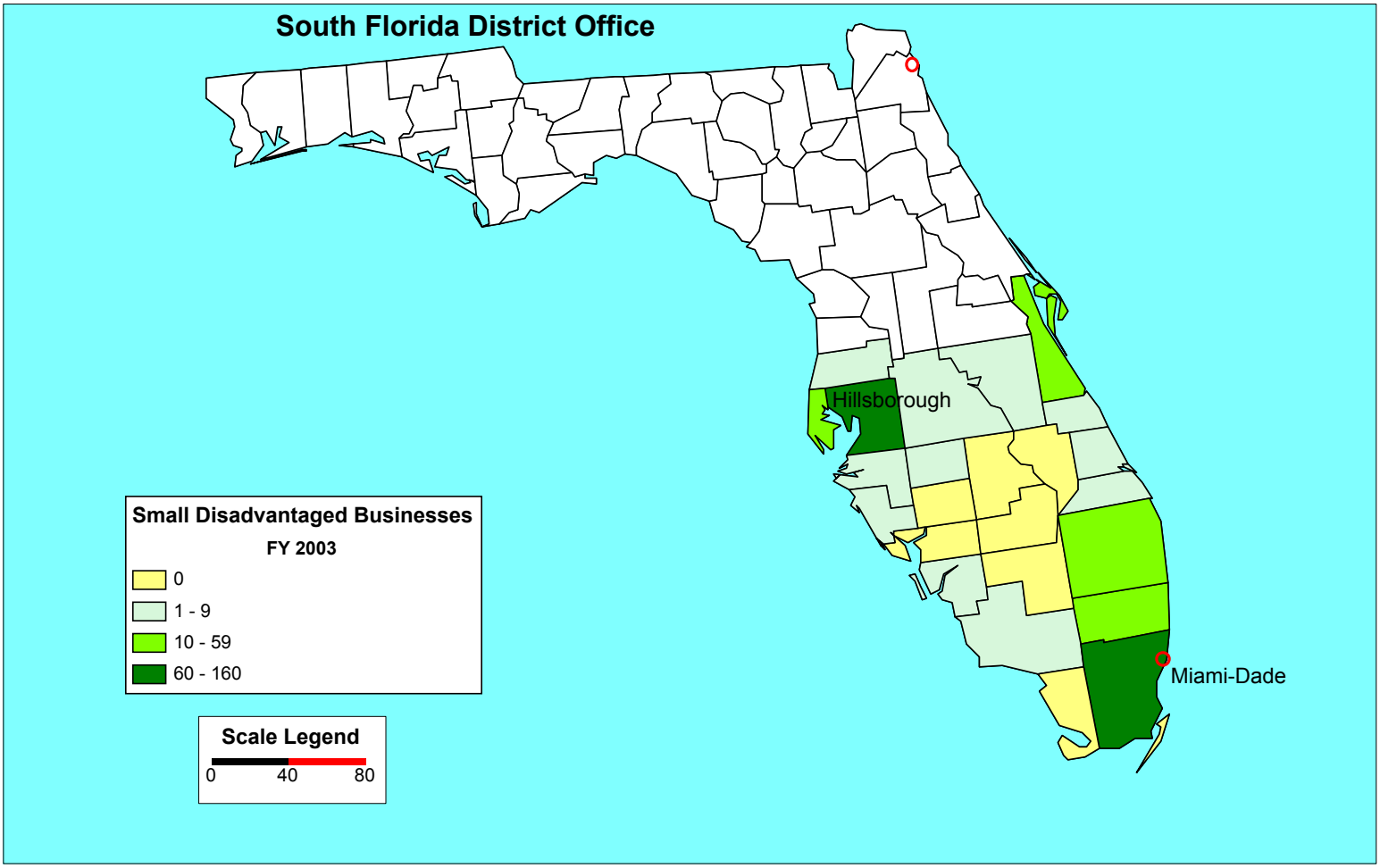
Small Disadvantaged Businesses

by County FY 2002 and 2003

FY 2004

County	Small Disadvantaged Businesses in FY 2002	Small Disadvantaged Businesses in FY 2003
Brevard	31	36
Broward	45	48
Charlotte	0	0
Collier	2	2
DeSoto	0	0
Glades	0	0
Hardee	1	1
Hendry	0	0
Highlands	0	0
Hillsborough	60	60
Indian River	1	1
Lee	7	8
Manatee	3	3
Martin	2	1
Miami-Dade	149	154
Monroe	3	0
Okeechobee	0	0
Osceola	2	1
Palm Beach	27	24
Pasco	2	1
Pinellas	29	28
Polk	5	3
Sarasota	2	2
St. Lucie	1	1
Total	**372**	**374**


South Florida District Office
Brevard
Hillsborough
Broward
Miami-Dade
Small Disadvantaged Businesses
By County FY 2002
0
1 - 3
4 - 29
30 - 150
Scale Legend
0
40
80

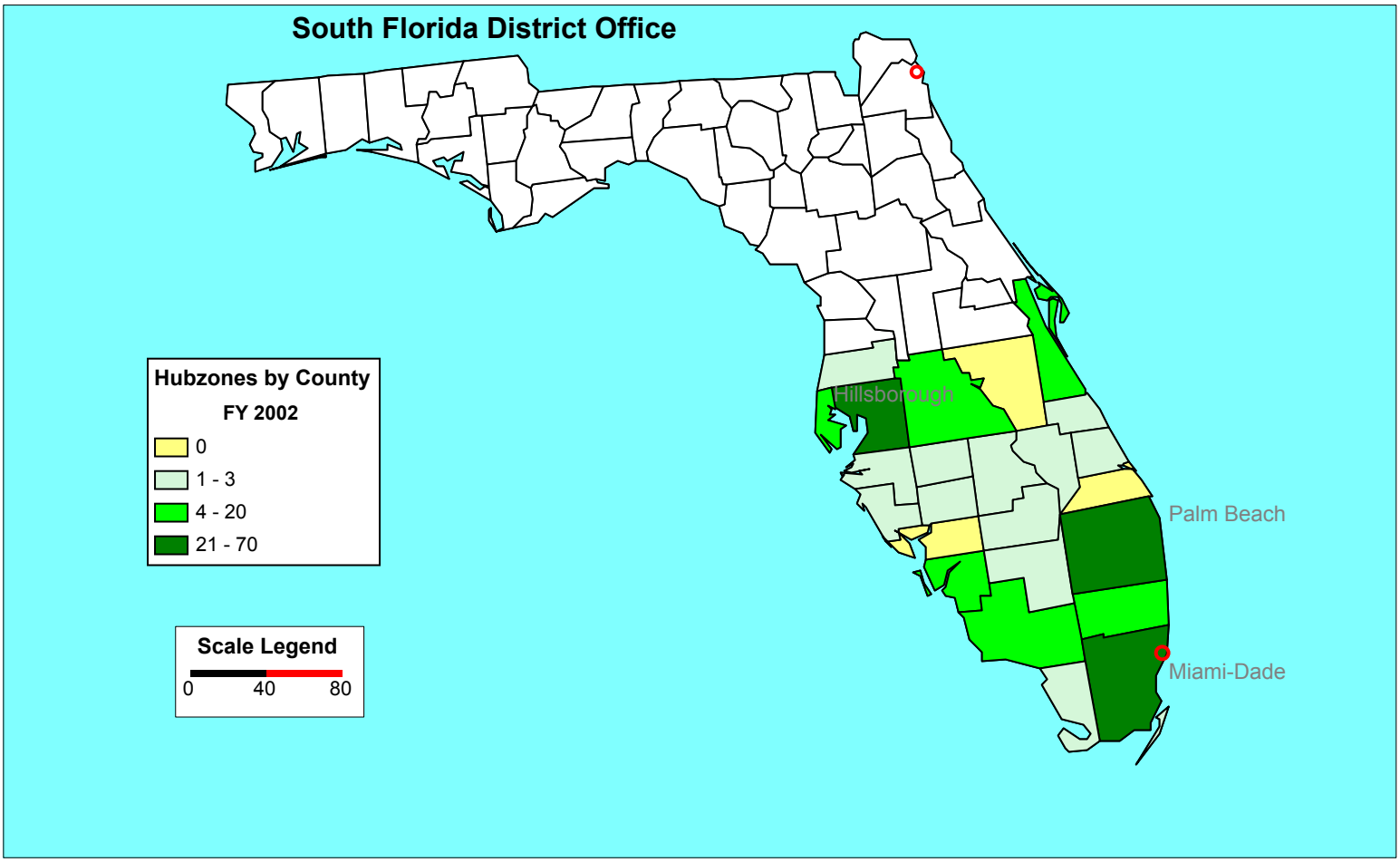

South Florida District Office
Hillsborough
Miami-Dade
Small Disadvantaged Businesses
FY 2003
0
1 - 9
10 - 59
60 - 160
Scale Legend
0
40
80

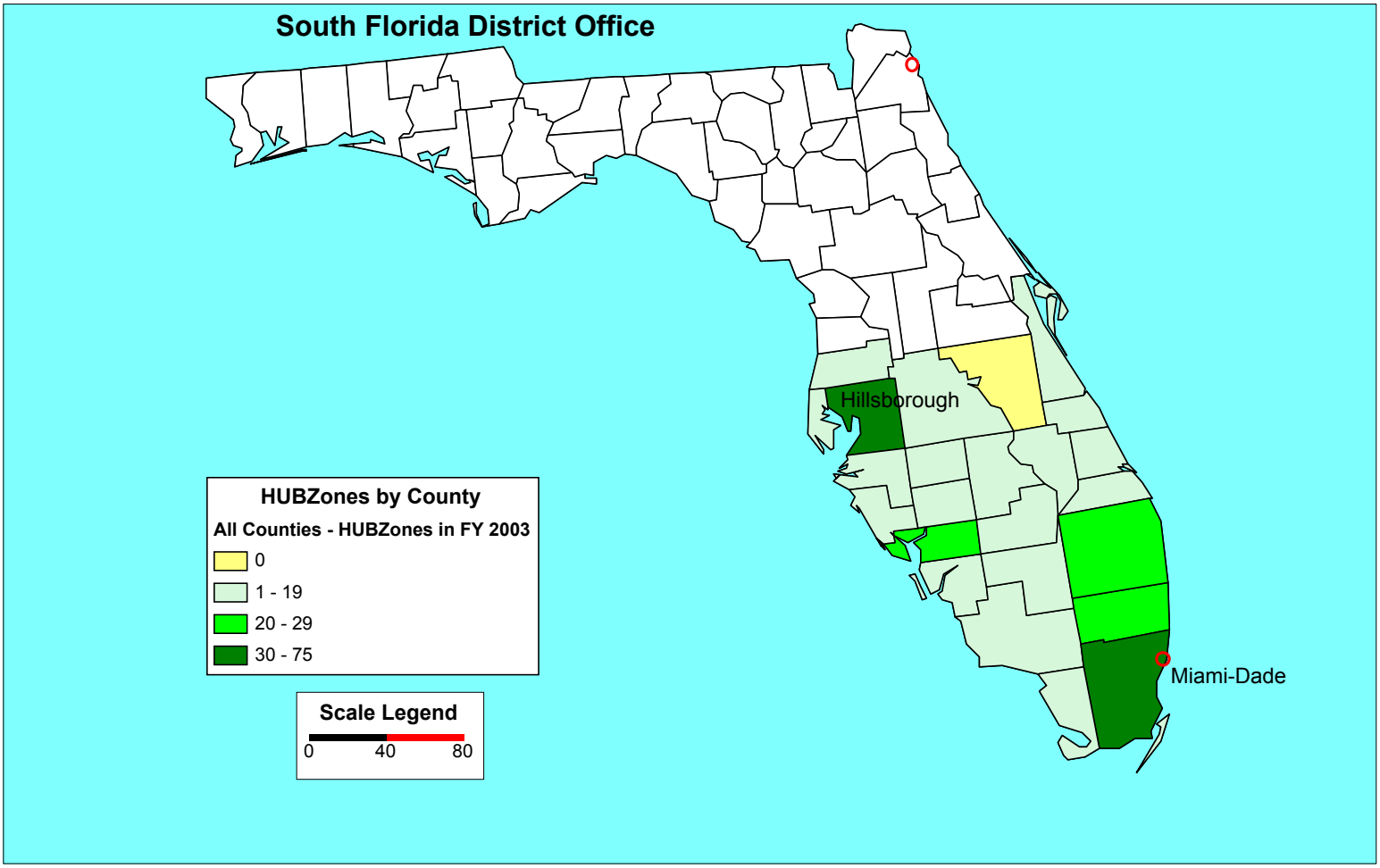
South Florida District Office

HUBZones by County

Source: www.sba.gov/hubzone
(based on 1990 Census Data)
FY 2004

County	HUBZones in FY 2002	HUBZones in FY 2003
Brevard	5	5
Broward	24	24
Charlotte	0	0
Collier	6	6
DeSoto	1	1
Glades	1	1
Hardee	1	1
Hendry	2	2
Highlands	2	2
Hillsborough	32	32
Indian River	2	2
Lee	6	6
Manatee	4	4
Martin	1	1
Miami-Dade	71	71
Monroe	1	1
Okeechobee	2	2
Osceola	0	0
Palm Beach	26	26
Pasco	4	4
Pinellas	14	14
Polk	8	8
Sarasota	2	2
St. Lucie	6	6
Totals	**221**	**221**


South Florida District Office
Hubzones by County
FY 2002
0
1 - 3
4 - 20
21 - 70
Scale Legend
0
40
80
Hillsborough
Palm Beach
Miami-Dade


South Florida District Office
Hillsborough
Miami-Dade
HUBZones by County
All Counties - HUBZones in FY 2003
0
1 - 19
20 - 29
30 - 75
Scale Legend
0
40
80

South Florida District Office

Matchmaking Events

FY 2004

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* Data is pending

South Florida District Office

Training Events

FY 2004

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* Data is pending

South Florida District Office

Congressional Delegation
FY 2004

LastName	Graham (D)	***EntityType***	Senator
FirstName	Bob	***EntityName***	United States Senate
Title	Honorable	***Reps E-mail***	
Dear	Senator	***FL Phone***	(850) 907-1100
District	State	***FL Fax***	(850) 894-3222
Committies	Financial Services	***DC Address***	524 Hart Senate Office Bldg.
Address	2252 Killearn Center Blvd.	***DC City/State/Zip***	Washington, D.C. 20510
		DC Phone	(202) 224-5621
Address2	Suite 300	***DC Fax***	(202) 224-2237
City	Tallahassee	***DC Contact***	Caroline Berber
State	FL	***FL Contact***	Becky Liner
Zip	32309-3573	***E-mail***	

LastName	Nelson (D)	***EntityType***	Senator
FirstName	Bill	***EntityName***	United States Senate
Title	Honorable	***Reps E-mail***	
Dear	Senator	***FL Phone***	(850) 942-8415
District	State	***FL Fax***	(850) 942-8450
Committies	Commerce	***DC Address***	818 Hart Senate Office Bldg.
Address	111 North Adams Street	***DC City/State/Zip***	Washington, D.C. 20510
		DC Phone	(202) 224-5274
Address2	U.S. Courthouse Annex	***DC Fax***	(202) 224-2183
City	Tallahassee	***DC Contact***	
State	FL	***FL Contact***	Lynn Banister, Regional Directo
Zip	32301	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Brown-Waite (Rep)	***EntityType***	Congresswoman
FirstName	Virginia	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congresswoman	***FL Phone***	(352) 799-8354
District	05th	***FL Fax***	(352) 799-8776
Committies	Veteran's Affairs, Financial Services	***DC Address***	1516 Longworth House Office
Address	20 North Main Street	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-1002
Address2	Room 200	***DC Fax***	(202) 226-6559
City	Brooksville	***DC Contact***	Brian O. Walsh
State	FL	***FL Contact***	Shirley Anderson
Zip	34601	***E-mail***	shirley.anderson@mail.house.g

LastName	Ros-Lehtinen (Rep.)	***EntityType***	Congresswoman
FirstName	Ileana	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congresswoman	***FL Phone***	(305) 275-1800
District	18th	***FL Fax***	(305) 275-1801
Committies	International Relations, Government Reform	***DC Address***	2160 Rayburn House Office Bld
Address	9210 SW 72nd Street	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-3931
Address2	Suite 100	***DC Fax***	(202) 225-5620
City	Miami	***DC Contact***	Fredrick Ratliff
State	FL	***FL Contact***	Henry Pollack
Zip	33173	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Davis (D)	***EntityType***	Congressman
FirstName	Jim	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(813) 353-9217
District	11th	***FL Fax***	(813) 354-9514
Committies	Budget, International Relations	***DC Address***	327 Cannon House Office Bldg.
Address	3315 Henderson Blvd.	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-3376
Address2	Suite 100	***DC Fax***	(202) 225-5652
City	Tampa	***DC Contact***	John Hill
State	FL	***FL Contact***	Suzanne Knapp
Zip	33690	***E-mail***	

LastName	Deutsch (D)	***EntityType***	Congressman
FirstName	Peter	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(954) 437-3936
District	20th	***FL Fax***	(954) 437-4776
Committies	Energy & Commerce	***DC Address***	204 Cannon House Office Bldg.
Address	10100 Pines Blvd.	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-7931
Address2		***DC Fax***	(202) 225-8456
City	Pembroke Pines	***DC Contact***	Eric Lynn
State	FL	***FL Contact***	Jeniffer Irving
Zip	33026	***E-mail***	eric.lynn@mail.house.gov

South Florida District Office

Congressional Delegation
FY 2004

LastName	Diaz-Balart (Rep.)	***EntityType***	Congressman
FirstName	Lincoln	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(305) 470-8555
District	21st	***FL Fax***	(305) 470 8575
Committies	Rules, Subcommittee on the Legislative & Budget Process	***DC Address***	2244 Rayburn House Office Bld
Address	8525 NW 53rd Terrace	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225 4211
Address2	Suite 102	***DC Fax***	(202) 225-8576
City	Miami	***DC Contact***	Mark Erickson
State	FL	***FL Contact***	Anna Carbonell
Zip	33166	***E-mail***	mark.erickson@mail.house.gov

LastName	Diaz-Balart (Rep.)	***EntityType***	Congressman
FirstName	Mario	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(202) 225-2778
District	25th	***FL Fax***	Not available
Committies	(Pending)	***DC Address***	313 Cannon House Office Bldg.
Address	12851 SW 42nd Street	***DC City/State/Zip***	Washington D.C. 20515
		DC Phone	(202) 225-2778
Address2	Suite 131	***DC Fax***	Not available
City	Miami	***DC Contact***	Not available
State	FL	***FL Contact***	Not available
Zip	33175	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Feeney (Rep.)	***EntityType***	Congressman
FirstName	Tom	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(407) 208-1106
District	24th	***FL Fax***	(407) 208-1108
Committies	Financial Services, Judiciary	***DC Address***	327 Cannon House Office Bldg.
Address	12424 Research Parkway	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-2706
Address2	Suite 135	***DC Fax***	(202) 226-6299
City	Orlando	***DC Contact***	Brandon Stienmann
State	FL	***FL Contact***	Cheryl Moore
Zip	32826	***E-mail***	jason.roe@mail.house.gov

LastName	Foley (Rep.)	***EntityType***	Congressman
FirstName	Mark	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(561) 627-6192
District	16th	***FL Fax***	(561) 626-4749
Committies	Ways & Means, Oversight, Select Revenue Subcommittee	***DC Address***	113 Cannon House Office Bldg.
Address	4440 PGA Blvd.	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-5792
Address2	Suite 406	***DC Fax***	(202) 225-3132
City	Palm Beach Gardens	***DC Contact***	Shawn Gallager
State	FL	***FL Contact***	Ms. Meridith Tuckwood
Zip	33410	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Goss (Rep.)	***EntityType***	Congressman
FirstName	Porter J.	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(941) 332-4677
District	14th	***FL Fax***	(941) 332-1743
Committies	Vice Chairman, House Rules, Chairman, Legislative and Budget Process Subcommittee	***DC Address***	108 Cannon House Office Bldg.
Address	2000 Main Street	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-2536
Address2	Suite 303	***DC Fax***	(202) 225-6820
City	Fort Myers	***DC Contact***	Allison Beach
State	FL	***FL Contact***	Christie Hahn
Zip	33901	***E-mail***	

LastName	Hastings (D)	***EntityType***	Congressman
FirstName	Alcee L.	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(954) 733-2800
District	23th	***FL Fax***	(954) 735-9444
Committies	Rules, Subcommittee on the Legislative & Budget Process	***DC Address***	2235 Rayburn House Office Bld
Address	2710 W. Oakland Park Blvd.	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-1313
Address2	Suite 200	***DC Fax***	(202) 225-1171
City	Oakland Park	***DC Contact***	Ann Jacobs
State	FL	***FL Contact***	Franklin Johnson
Zip	33311	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Keller (Rep.)	***EntityType***	Congressman
FirstName	Ric	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(407) 872-1962
District	08th	***FL Fax***	(407) 872-1944
Committies	Education and the Workforce, Judiciary	***DC Address***	419 Cannon House Office Bldg.
Address	605 E. Robinson St. Office	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-2176
Address2	Suite 650	***DC Fax***	(202) 225-0999
City	Orlando	***DC Contact***	Jason Miller
State	FL	***FL Contact***	Michael Miller
Zip	32801	***E-mail***	michale.miller@mail.house.gov

LastName	Meek (D)	***EntityType***	Congressman
FirstName	Kendrick	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(305) 690-5905
District	17th	***FL Fax***	(305) 690-5951
Committies	(Pending)	***DC Address***	1039 Longworth House Office
Address	111 NW 183rd Street	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-4506
Address2	Suite 315	***DC Fax***	(202) 226-0777
City	Miami	***DC Contact***	Clarence Williams
State	FL	***FL Contact***	Pending
Zip	33169	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Miller (Rep.)	***EntityType***	Congressman
FirstName	Dan	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(941) 747-9081
District	13th	***FL Fax***	(941) 749-5310
Committies	Appropriations, Commerce	***DC Address***	102 Cannon House Office Bldg.
Address	2424 Manatee Ave. West	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-5015
Address2	Suite 104	***DC Fax***	(202) 226-0828
City	Bradenton	***DC Contact***	Malisa Figge, Press Sec.
State	FL	***FL Contact***	Glenda Wright
Zip	34205	***E-mail***	lauralee.coleman@mail.house.

LastName	Putman (R)	***EntityType***	Congressman
FirstName	Adam	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(863) 534-3530
District	12th	***FL Fax***	(863) 534-3559
Committies	Budget	***DC Address***	506 Cannon House Office Bldg.
Address	710 East Main Street	***DC City/State/Zip***	Washington, D.C. 20415
		DC Phone	(202) 225-1252
Address2		***DC Fax***	(202) 226-0585
City	Bartow	***DC Contact***	Christopher Sheild
State	FL	***FL Contact***	Sue Loftin
Zip	33830-4832	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Shaw, Jr. (Rep.)	***EntityType***	Congressman
FirstName	E. Clay	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(954) 522-1800
District	22th	***FL Fax***	(954) 768-0511
Committies	Ways & Means	***DC Address***	2408 Rayburn House Office Bld
Address	1512 E. Broward Blvd.	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-3026
Address2	Suite 101	***DC Fax***	(202) 225-8398
City	Fort Lauderdale	***DC Contact***	Michael Sewell
State	FL	***FL Contact***	Peggy Kaiser
Zip	33301	***E-mail***	michael.sewell@mail.house.go

LastName	Weldon (Rep.)	***EntityType***	Congressman
FirstName	Dave	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(321) 632-1776
District	15th	***FL Fax***	(321) 639-8595
Committies	Banking, Finance	***DC Address***	332 Cannon House Office Bldg.
Address	2725 Judge Fran Jamieson Way	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-3671
Address2	Bldg. C	***DC Fax***	(202) 225-3516
City	Melborne	***DC Contact***	Wade Lawrence
State	FL	***FL Contact***	Pam Gillespie
Zip	32940	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Wexler (D)	***EntityType***	Congressman
FirstName	Robert	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(561) 988-6302
District	19th	***FL Fax***	(561) 988-6423
Committies	Judiciary, Intrernational Relations	***DC Address***	213 Cannon House Office Bldg.
Address	2500 N. Military Trail	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-3001
Address2	Suite 100	***DC Fax***	(202) 225-5974
City	Boca Raton	***DC Contact***	Allen Mclaren
State	FL	***FL Contact***	Windy Lipsich
Zip	33431	***E-mail***	

LastName	Young (Rep.)	***EntityType***	Congressman
FirstName	C.W. Bill	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(727) 893-3191
District	10th	***FL Fax***	No Fax
Committies	Appropriations (Chairman)	***DC Address***	2470 Rayburn House Office Bld
Address	144 First Ave. South	***DC City/State/Zip***	Washington, D.C. 20515
		DC Phone	(202) 225-5961
Address2	Suite 627	***DC Fax***	(202) 225-9764
City	St. Petersburg	***DC Contact***	Brian Mabry
State	FL	***FL Contact***	George Cretekos
Zip	33701	***E-mail***	

South Florida District Office

Congressional Delegation
FY 2004

LastName	Bilarakis (Rep.)	***EntityType***	Congresman
FirstName	Michael	***EntityName***	United States Congress
Title	Honorable	***Reps E-mail***	
Dear	Congressman	***FL Phone***	(727) 441-3721
District	09th	***FL Fax***	(727) 442-8081
Committies	Energy & Commerce, Veterans Affairs	***DC Address***	2269 Rayburn House Office Bld
Address	1100 Cleveland Street	***DC City/State/Zip***	Washington, D.C. 20510
		DC Phone	(202) 225-5755
Address2	Suite 1600	***DC Fax***	(202) 225-4085
City	Clearwater	***DC Contact***	Rebcca Hyder
State	FL	***FL Contact***	Sonja Stefanadis
Zip	33755	***E-mail***	

South Florida District Office

Loan Distribution by Congressional District

FY 2004

Congressional District	Number of Loans in FY 2002	Amount in FY 2002
9th Congressional District	120	$34,968,700.00
10th Congressional District	116	$38,248,980.00
11th Congressional District	119	$40,288,262.00
12th Congressional District	63	$19,259,800.00
13th Congressional District	144	$40,834,563.00
14th Congressional District	104	$34,848,625.00
15th Congressional District	99	$32,862,823.00
16th Congressional District	144	$41,905,953.00
17th Congressional District	81	$33,627,498.00
18th Congressional District	115	$31,389,850.00
19th Congressional District	165	$50,589,800.00
20th Congressional District	128	$35,239,647.00
21st Congressional District	198	$53,459,052.00
22nd Congressional District	174	$56,082,900.00
23rd Congressional District	73	$20,996,250.00
TOTAL	**1,843**	**$564,602,703.00**

Other Congressional Districts	Number of Loans in FY 2002	Amount in FY 2002
1st Congressional District	1	$347,000.00
2nd Congressional District	1	$750,000.00
5th Congressional District	2	$325,000.00
6th Congressional District	4	$2,408,000.00
8th Congressional District	3	$416,600.00
SUBTOTAL	**11**	**$4,246,600.00**
GRAND TOTAL	**1,854**	**$568,849,303.00**

South Florida District Office

Loan Distribution by Congressional District

FY 2004

Congressional District	Number of Loans in FY 2003		Amount in FY 2003
9th Congressional District	196	$	30,992,200
10th Congressional District	158	$	25,081,897
11th Congressional District	149	$	30,794,433
12th Congressional District	75	$	11,318,217
13th Congressional District	155	$	28,400,384
14th Congressional District	170	$	34,543,000
15th Congressional District	149	$	27,980,200
16th Congressional District	141	$	26,439,600
17th Congressional District	248	$	38,254,100
18th Congressional District	301	$	31,674,200
19th Congressional District	311	$	56,289,200
20th Congressional District	260	$	38,634,109
21st Congressional District	362	$	48,896,900
22nd Congressional District	210	$	38,148,309
23rd Congressional District	44	$	11,376,000
TOTAL	**2,929**	**$**	**478,822,749**

Other Congressional Districts	Number of Loans in FY 2003		Amount in FY 2003
Congressional Districts Uncoded	27	$	7,469,800
3rd Congressional District	1	$	425,000
5th Congressional District	50	$	8,693,000
6th Congressional District	7	$	715,000
8th Congressional District	5	$	657,000
24th Congressional District	14	$	4,269,000
25th Congressional District	134	$	12,537,500
TOTAL	**238**	**$**	**34,766,300**
TOTAL	**3,167**	**$**	**513,589,049**

South Florida District Office

8(a) Firms by Congressional District

FY 2004

Congressional District	8(a) Firms in FY 2002	8(a) Firms in FY 2003
9th Congressional District	7	13
10th Congressional District	15	14
11th Congressional District	28	46
12th Congressional District	3	5
13th Congressional District	2	3
14th Congressional District	5	10
15th Congressional District	19	23
16th Congressional District	5	5
17th Congressional District	25	41
18th Congressional District	29	33
19th Congressional District	16	19
20th Congressional District	12	13
21st Congressional District	36	52
22nd Congressional District	4	7
23rd Congressional District	6	13
25th Congressional District *	67	3
TOTAL	**279**	**300**

** New Congressional District in 2002*

South Florida District Office

8(a) Portfolio in Dollar Amounts
by Congressional District

FY 2004

Congressional District	Amount in FY 2002	Amount in FY 2003
9th Congressional District	$103,525,097	$15,558,577
10th Congressional District	$10,362,097	$10,702,915
11th Congressional District	$40,676,991	$107,074,173
12th Congressional District	$2,826,415	$7,563,926
13th Congressional District	$4,263,883	$2,381,720
14th Congressional District	$5,539,190	$11,143,874
15th Congressional District	$4,923,073	$15,257,586
16th Congressional District	$1,245,434	$0
17th Congressional District	$30,156,659	$0
18th Congressional District	$18,463,879	$0
19th Congressional District	$1,147,561	$5,836,359
20th Congressional District	$130,000	$18,218
21st Congressional District	$503,410	$88,866,133
22nd Congressional District	$441,210	$2,448,331
23rd Congressional District	$3,069,502	$4,664,440
25th Congressional District	$11,622,498	$0
TOTAL	**$238,896,899**	**$271,516,252**

SOUTH FLORIDA DISTRICT OFFICE

Small Disadvantaged Businesses (SDBs)
by Congressional District

FY 2004

Congressional District	Number of SDBs in FY 2002	Number of SDBs in FY 2003
9th Congressional District	9	17
10th Congressional District	18	20
11th Congressional District	34	50
12th Congressional District	4	7
13th Congressional District	4	3
14th Congressional District	7	9
15th Congressional District	24	39
16th Congressional District	7	8
17th Congressional District	30	44
18th Congressional District	31	44
19th Congressional District	19	25
20th Congressional District	15	22
21st Congressional District	43	53
22nd Congressional District	8	13
23rd Congressional District	10	10
24th Congressional District	0	0
25th Congressional District	0	3
TOTAL	**263**	**367**

U. S. Small Business Administration
South Florida District Office
Market Profile FY 2003

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