



BUFFALO DISTRICT NEWS

SBA, 1311 Federal Building, 111 West Huron Street, Buffalo, New York 14202

Volume 5 ISSUE 7 APRIL 2004

District Director, Franklin J. Sciortino

SMALL BUSINESS WEEK 2004

The Buffalo District Office of the U.S. Small Business Administration (SBA) is pleased to announce the winners of the Small Business Week Awards for 2004. Small Business Week has been held annually each year in the United States since 1963. Over the past 40 years, the President has designated a week to salute the many small businesses make to the American economy and society. This year May 16th to May 22nd has been Designated by President Bush. (see page 2 for reservation form).



REGISTER NOW ! SBA Expo '04 Celebration

Online attendee registration for the U.S. Small Business Administration's *SBA Expo '04: Celebrating National Small Business Week* opens today.

The annual celebration honoring the nation's leading small business entrepreneurs will be held in Orlando, Fla., May 19-21, 2004, at the Orange County Convention Center. Highlights of *SBA Expo '04*, co-sponsored by SCORE, "Counselors to America's Small Business," include the announcement of the *National Small Business Person of the Year*.

"This year's Small Business Week promises to be an outstanding event," Administrator Hector V. Barreto said. "*SBA Expo '04* will honor America's small business owners and their contributions to our economy and our country. It will also be an opportunity for small business owners from across the country to gather together, learn from each other, compete for contracts, and participate in three full days of events that can help them grow their own businesses."

Interested small business owners, business organizations, and other individuals may now register for *SBA Expo '04* events online at www.sba.gov/50. Exhibitor registration will be available by March 5. Complete information on Expo events is available on the SBA's conference Web site, and will be updated regularly with new event information. Registrants who complete the process by April 17 will be rewarded with an "early bird" discount.

Special events scheduled include a business expo, a business matchmaking event, business seminars, a town hall meeting, and award ceremonies honoring women entrepreneurs and state and national small business winners. *SBA Expo '04* will also feature business industry leaders and speakers from trade associations, and state level and federal government.

AWARD WINNERS

Herbert J. Ego, Biocube, Inc. has been named for the **Exporter of the Year** for the Buffalo District, New York State, and Region II.

Randall M. White, J.N. White Associates, Inc. has been named the Buffalo District **Small Business Person of the Year**.

Judith A. Nolan Powell, HSBC Bank has been named **Women in Business Advocate of the Year**.

Dorothy Madden, Organize It has been named **Home-Based Business of the Year** for the Buffalo District.

Brian Hickey, M&T Bank has been named **Financial Services Advocate of the Year** for the Buffalo District.

Sidney Clanton Jr., Clanton Real Estate has been named **Veterans Advocate of the Year** for the Buffalo District.

District Director's 2004 Small Business Week Special Award of Distinction and Achievement is awarded to the Veterans Administration Health Care Network Upstate New York (Network 2) in recognition of VA's extraordinary support of SBA's 8a Minority Business Development Program.

Reminder to our Lenders:

Your award recipient selections are due. Please fax or e-mail Business First Senior Editor Donna Collins, (854-7960 –fax or dcollins@bizjournals.com). The contact names, company names, addresses and phone numbers of your selections. A Business First reporter will contact each award winning company, to make arrangements to do a story and set up a photo assignment. Stories and photos of all winning companies will be appearing in a special publication of Business First.

We look forward to working with you in honoring WNY's outstanding small businesses.



Lender Update Participation By Numbers

BUFFALO DISTRICT ALL 7(A) LOAN PROGRAMS FY'04 THRU MARCH 2004

LENDER	# OF LOANS	\$ AMOUNT
1. HSBC BANK USA	54	\$4,598,600
2. M & T BANK	34	\$7,205,000
3. FIRST NIAGARA BANK	24	\$3 001,500
4. WYOMING COUNTY BANK	19	\$2,164,500
5. CAPITAL ONE FSB	14	\$545,000
6. KEYBANK NATIONAL ASSOCIATION	13	\$2,919,000
7. FLEET NATIONAL BANK	7	\$260,200
8. THE BANK OF CASTILE	6	\$487,500
9. UPS CAPITAL BUSINESS CREDIT	4	\$2,450,000
10. CITIBANK, N.A.	4	\$200,000
11. COMMUNITY BANK	3	\$165,000
12. CIT SMALL BUSINESS LENDING	2	\$1,172,000
13. FIRST TIER BANK AND TRUST	2	\$477,000
14. INDEPENDENCE BANK	2	\$280,000
15. GREATER BUFFALO SAVINGS BANK	2	\$184,000
16. BUSINESS LOAN CENTER	1	\$1,350,000
17. ADVANTAGE CAPITAL FUNDING	1	\$800,000
18. WACHOVIA SBA LENDING, INC.	1	\$586,000
19. COMERICA BANK	1	\$547,000
20. BANCO POPULAR NORTH AMERICA	1	\$135,000
21. JAMESTOWN SAVINGS BANK	1	\$120,000
22. JPMORGAN CHASE BANK	1	\$100,000
23. STEUBEN TRUST COMPANY	1	\$30,000
24. NATIONAL CITY BANK – PA	1	\$10,000



Pictured above: national guaranty purchase center located in Hernadon, Virginia.

National Guaranty Purchase Center Web Page

A web page has been established for the National Guaranty Purchase Center located in Herndon, Virginia.

- The address to access the web page is <http://www.sba.gov/banking/herndon.html> . The web site will be modified and items (such as the Purchase and Liquidation Process) will be added to and/or updated in the near future.
- You may e-mail the center at sbapurchase@sba.gov for issues relating to guaranty purchases, or loanresolution@sba.gov for general liquidation issues.
- Questions or concerns may also be faxed to 202-481-4674.
- For urgent issues, you may call 703-487-9283.

If you have any questions, please contact the center by e-mail at loanresolution@sba.gov .

Lender Update Participation By Dollars



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12th Annual Small Business Week 2004 Awards Luncheon

Western New York banks and organizations are congratulating small businesses that exemplify the entrepreneurial spirit. Executives of banks and business organizations will honor area companies and community groups at the May 5th Small Business Awards Luncheon at the Marriott Hotel - Buffalo/Niagara.

I would like _____ reservations for the 2004 SBW Awards Luncheon

Amount enc. _____ \$30.00 per person or \$300 per table (10 seats)

Purchaser: _____

Address: _____ City: _____

State: _____ Zip Code: _____

Phone: _____ ****Make Check Payable to
Business First**



At left: County Executive Joel Giambra presents Small Business Week Proclamation to Franklin Sciortino, DD

RESERVATIONS: Please complete and return form by April 30, 2004 with payment to: **SBA, 111 West Huron St., Suite 1311, Buffalo, New York 14202.** For more information: Kelly LoTempio @ 551-3249 or e-mail: Kelly.lotempio@sba.gov.



NEWS

Buffalo District



Small Business America's Job Creators By Michael Pappas

The spirit of American entrepreneurship is alive and well. Our nation's small business owners are risk-takers whose vision, ingenuity and perseverance have made our nation strong and revitalized the national economy. The U.S. Small Business Administration recognizes that the small business community sustains and improves the quality of life for all citizens through economic growth and job creation.

As President George W. Bush has often said, "the role of government is to create an environment in which the entrepreneurial spirit flourishes." The President's recently enacted Jobs & Growth Tax Relief Act helps create such an environment. The contributions entrepreneurs make to our country are considerable and in recognition of the key role they play in our economic vitality, the President's plan delivers specific relief to small businesses and the opportunity for them to grow. This new law encourages small business owners to purchase the technology, machinery, and other equipment they need to expand, by providing an increase in the expensing for new investment from \$25,000 to \$100,000. As a result, new jobs will be created and people will work in jobs running equipment and manufacturing equipment.

With 25 million small businesses across the country accounting for two out of every three new jobs created, the benefits they generate for the economy are great. Let's consider the facts: Small businesses hire a larger proportion of workers who are younger, older, women, workers formerly on public assistance, and those who prefer to work part-time. Small businesses represent 90 percent of all employers in the United States and 53 percent of the private sector workforce. They receive 35 percent of all federal contract dollars, provide 55 percent of innovations, and account for 51 percent of private sector output.

The SBA is committed to fostering business formation and job creation in the small business sector. Administrator Hector Barreto has set ambitious goals for SBA offices nationwide to sharply increase lending, technical assistance and government contracting opportunities, particularly to America's traditionally underserved markets including women, minorities and veterans. The SBA is uniquely positioned to meet these challenges through a variety of lending, counseling, business development and procurement assistance programs.

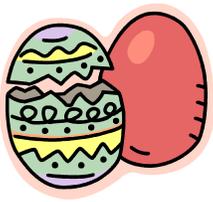
Over the past 50 years, the SBA has helped more than 20 million entrepreneurs start, grow and expand their businesses, guaranteeing more than \$170 billion in direct and guaranteed loans. As small businesses continue to drive America's economic expansion and job creation, the SBA will continue to serve as their partner in government.

Michael Pappas is regional administrator of the U.S. Small Business Administration, (SBA), with jurisdiction over agency activities in New York State, New Jersey, Puerto Rico and U.S. Virgin Islands.

Are you on the LIST?

Tell a Friend, Co-Worker, and Neighbor about our News

In order to receive our Buffalo District Newsletter via e-mail, please visit www.sba.gov/list and join.....now!!!



Buffalo District Office Newsletter

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WWW.SBA.GOV



RETIREMENT

A 32-year employee of the SBA, Peter Flihan, Branch Manager of the SBA Rochester Branch Office is retiring. . From 1972 to 1980 he worked as a loan officer in loan processing, loan servicing and liquidation. In 1980 he was designated POD Manager and continued working in the three F/I areas while supervising a staff of seven people. In 1990 he was designated Branch Manager of the Rochester office. He is a graduate of Syracuse University with a B.S. degree in Business and Economics.

*Retirement requires a goodbye,
Entailing a sudden separation.
The wound is often deeper than the why:
In truth, an unexpected revelation.
Ravenous the passage of the years
Even as we spend the days together,
Meaning more than we can tell with tears,
Each entangled in the constant other.
Now you must go, and we remain behind,*
Ties so strong will not so soon unbind.*

MINORITY ENTERPRISE DEVELOPMENT **NEWS**

The following firm was recently approved into the 8(a) Business Development Program:

L & D PLUMBING & HEATING, INC.
Buffalo, NY
Lenny L. Johnson, President

- Plumbing, Heating & Air-Conditioning Contractors

The 8(a) Business Development staff would like to congratulate Ms. Silvia Fakler, Owner of Office Automation & Training Consultants (OATC), Orchard Park, NY for being a Beta Awards winner receiving the Minority/Woman-Owned Award on March 25 at the Buffalo Convention Center. Ms. Fakler has been in the 8(a) Business Development Program since October 2002 and recently received her first federal contract.



SBA

It's Your Business

MONTHLY LENDER UPDATE PROPER TRACKING OF LOAN STATISTICAL DATA IMPORTANT

SBA loan applicants provide statistical information on the 7(a) and LowDoc application forms and the Supplemental Information sheet for PLP/SBAExpress loans. SBA measures loan activity under these categories for race/ethnicity:

- African American
- Hispanic Americans
- Asian or Pacific Islander
- Native-American
- Eskimo or Aleut
- White
- Multi Ethnic(Does not count in SBA statistics-please make a determination)

Additional Statistical Information tracked by SBA:

- Women Business Loans
- Veteran Business Loans
- Export Loans

This statistical information is found in the following sources:

- Application for Business Loan, Management Section of SBA Form 4
- Application for SBA LowDoc Loan, Section D2 for SBA Form 4L
- SBA Express Borrower Information form-SBA Form 1919.(PLP/SBA Express lenders report this information to SBA on the PLP/SBA Express Processing Data Collection Sheet, under the ownership section)
- CDC Application for Section 504 Loan, SBA Form 1244 (CDC's report this information to SBA using this form)
- Applicants resume (A resume may show a status, such as Veteran, that was missed in the review process)

Please report changes to Paul Hoffman at (716) 551-3242 - paul.hoffman@sba.gov or Richard Keffer (716) 551-5664 – Richard.keffer@sba.gov.

SCORE FY 2004 WORKSHOP AND SEMINAR PROGRAMS

Date, Time, & Cost	Event	Subjects Included	Location
Wednesday April 14, 2004 8:30-12:30 \$25.00	Advertising and Marketing	This is an advertising and marketing workshop for individuals planning to start a new business and for those wanting to grow and expand their existing businesses.	Canisius College Center at Amherst 300 Corporate Pkwy, Amherst, NY
Wednesday April 21, 2004 8:30-4:30 \$25.00	Pre-Business Planning Workshops	This is a pre-business workshop for individuals planning to start a new business and for those wanting to grow and expand their existing businesses.	Lackawanna Public Library 560 Ridge Road Lackawanna, NY 14218