U.S. Small Business Administration
SBA
Your Small Business Resource

SBA's Region V Office
Volume 2, Issue 2
Summer 2005

SBA's REGION V OFFICE TAKE FIVE

Midwest Entrepreneurs' Small Business Resource
SBA Region V Office Services the States of Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin

INSIDE THIS ISSUE:

MESSAGE FROM THE REGION V ADMINISTRATOR	1
EXPERIENCED STATE AND LOCAL GOVERNMENT OFFICIAL RAY MARCHIORI JOINS ADVOCACY AS REGIONAL ADVOCATE	1
SPEEDY SUCCESS FOR WOLFDEN PRODUCTS *by the Columbus District Office*	2
SBA COLUMBUS DISTRICT OFFICE EMBRACES ELECTRONIC TECHNOLOGY AS A WAY OF DOING BUSINESS	2
TAKE FIVE EMPLOYEE SPOTLIGHT	3
SBA COLUMBUS DISTRICT OFFICE FEATURED IN COLUMBUS CEO MAGAZINE	4
SCORE TIP OF THE DAY *by Bob Stern, Chapter 27 Chair*	4
SBA WELCOMES ABOARD NEW PROCUREMENT REPRESENTATIVE FOR WRIGHT-PATTERSON AIR FORCE BASE	4

Midwest Regional Office
U.S. Small Business Administration
500 West Madison, Suite 1240
Chicago, IL 60661-2511
Phone: 312-353-0357; Fax: 312-353-3426
Website: www.sba.gov/region5

Take Five is published quarterly by the SBA's Region V Office.

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or visit www.sba.gov

- TDD: 704-344-6640 Your rights to regulatory fairness:
- 1-800-REG-FAIR

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

MESSAGE FROM THE REGIONAL ADMINISTRATOR

Patrick E. Rea
Region V Administrator

Welcome to another edition of "Take Five".

I am pleased to announce the progress we are making as the nation's leading economic agency. SBA Region V continues to accomplish its mission of helping America's entrepreneurs start, grow or expand their business. Presently ranked **number 2** in the nation, our Region is making phenomenal achievements in servicing our small business clients from counseling services to providing financial assistance. Since October 2004, we have provided over 4,103 loans totaling over $700 billion to Midwest entrepreneurs.

We have been working on several programs—the ***Rural Radio Initiative***, the ***Minority Affiliate Initiative*** and the ***Faith Based and Community Initiative***—that will enhance our outreach in the rural and urban small business communities.

The ***Rural Radio Initiative*** is a public service program designed to better inform members of the Region V rural community about the wide range of financial products and programs that the SBA can offer to the rural business community. It is my feeling that we can be an active partner in the expansion of agri-business within my six states.

Through the ***Minority Affiliate Initiative***, we are analyzing the assets of minority entrepreneurs throughout the Midwest. Once these assets are determined, we will then establish a process to address those needs.

The ***SBA Faith Based and Community Initiative*** continues to make tremendous inroads in our 6-state region. Most recently we distributed throughout the region over 3,000 Region V Faith-Based and Community brochures. The brochures included extraordinary testimonies from our regional partners such as Leech Lake Band of Ojibwe in Minnesota, Padua Franciscan High School in Ohio and the Joseph Center for Business Development in Illinois.

For information on the full array of SBA's programs and services, visit our Internet site at **www.sba.gov/regions/states**. You can call the Midwest Regional Office at (312) 353-0357 or contact the district or branch office nearest you.

EXPERIENCED STATE AND LOCAL GOVERNMENT OFFICIAL RAY MARCHIORI JOINS ADVOCACY AS REGIONAL ADVOCATE

Will Work With Small Businesses, Trade Associations, Legislators and Local Governments

Raymond P. Marchiori is the Office of Advocacy's Regional Advocate for Region V, covering Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin. He is the direct link between small business owners, state and local government agencies, state legislators, small business associations, and the Office of Advocacy of the U.S. Small Business Administration.

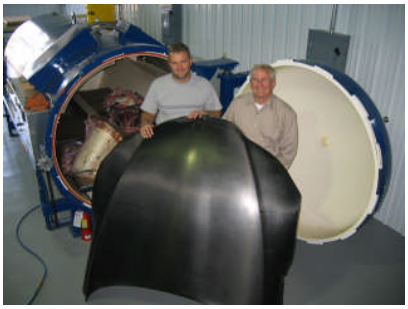
Ray Marchiori

Ray's background is one of public service. He has extensive local, state, and federal government experience. Most recently, he served as Chief of Staff to the Administrator for the Rural Development/Rural Utilities Service at the United States Department

(Continued on page 3)

SPEEDY SUCCESS FOR WOLFDEN PRODUCTS

Wolfden Products began about five years ago when Alex Wolford decided he wanted to have control of his own destiny. Wolfden Products makes lightweight replacement carbon fiber composite parts to replace heavier steel parts.



Among other items, Wolfden Products makes replacement parts for leading race car teams throughout the United States and Canada. The company also creates and helps design custom molds and patterns to meet customers' needs. Wolfden Products currently has eight employees and as a result of an SBA 504 loan they were able to move to a larger facility.

When asked how his business affected his life and what advice he would give someone starting a business Wolford said, "Your business becomes a major portion of your life, and you need to learn to balance your business life with your personal life. Be prepared for the long haul, it doesn't happen overnight. Make sure you're an authority on both your business idea and the industry in which you hope to make your mark. The key to really gaining respect is doing what you say you'll do and providing the absolute best product or service you can."

He added, "When something seems impossible to accomplish, I try to think of ways to get it done. I also try to reinvest profits back to the business rather than taking them for myself. In this way, I think the overall business will benefit. You also must have the discipline to spend the time needed to get all the work done."

SBA COLUMBUS DISTRICT OFFICE EMBRACES ELECTRONIC TECHNOLOGY AS A WAY OF DOING BUSINESS

The Columbus District Office is embracing the President's management agenda by incorporating the use of electronic media and technology whenever and wherever possible. We are now offering Ready Talk with all lender and small business training events if the facility permits. We have transformed our local website into a user friendly site where small business clients can register for up-coming training events, find an SBA lender in their area, (with giving the client a contact name, address, phone number, and E-mail of a loan officer), office ready to do business and clients can also find a counselor of choice via our website.

SBA Columbus District Office

In the training arena, in conjunction with the Ohio SBDC we are conducting monthly video conferences to small business clients throughout the state. By gaining permission through the Ohio Jobs and Family Services to use their video conference center, we now have the ability to conduct an interactive video conference to 50 sites at one time in Ohio (there is over 100 locations in Ohio). Our next training project is also in conjunction with the Ohio SBDC where we will offer a "Distinguished Speakers Series" and will potentially offer this training across state lines.

In marketing our agency, our office is working on a number of projects. This year the staff has made a conscious effort to "get on" radio and TV talk shows to promote our services. To date we have been on three TV and two radio talk shows. We are currently working with Time Warner Cable, WBNS radio (the forth largest sports radio station in the U.S.) and WSNY-FM (the dominate women listing radio station in the Columbus market) to promote SBA in major ways. We are also in the planning stages of developing a monthly TV show which will be broadcast on public assess channels throughout the district.

The Columbus District Office has seen how electronic technology can increase our productivity and plan on using this technology to a grater extent next year.

(Continued from page 1)

of Agriculture. There he focused on the President's Rural Broadband Deployment Initiative and the Rural Utilities Service management plan. Previously he served as a Commissioner of the Northeastern Illinois Planning Commission, the Executive Director of the DuPage County (IL) Workforce Board and worked in both the legislative and executive branches of Illinois state government.

As a Regional Advocate, Marchiori helps identify new issues and concerns of small business owners. He also monitors the impact of federal and state policies on small business at the local level and works closely with local government officials, state officials and legislators, and the Chief Counsel for Advocacy to develop programs and policies that help, rather than hinder, small business growth.

Ray Marchiori grew up working in his family's restaurant, which his mother still runs in Hennepin, IL. In high school he started a small business that helped pay his way through college.

He received his bachelor's degree in Political Science from Northern Illinois University in DeKalb, Illinois. He resides in Arlington Heights, Illinois with his wife, Terri (Murnane) Marchiori, and their three boys: Jack, Joey and Matthew.

———

Created by Congress in 1976, the Office of Advocacy of the U.S. Small Business Administration (SBA) is an independent voice for small business within the federal government. The Chief Counsel for Advocacy, who is appointed by the President and confirmed by the U.S. Senate, directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Issues are identified through economic research, policy analyses, and small business outreach. The Chief Counsel's efforts are supported by offices in Washington, D.C., and by Regional Advocates. For more information on Regional Advocates, visit ***http://www.sba.gov/advo/region.html****, or call (202) 205-6533.*

TAKE FIVE EMPLOYEE SPOTLIGHT

Welcome to "Take Five's" **Employee Spotlight**. In this column we feature two interns (Bryant Mitchell and Chris Zaczyk) working in the Region V Office.

Mitchell is currently working on his MBA at the University of Chicago. He is the co-founder and managing member of a real estate investment company, enjoys racquet ball and is an avid college and professional basketball fan. Mitchell plans to return to the University of Chicago for his second and last year in the MBA program. Early next year, he plans to study abroad in Johannesburg, South Africa at the Witwatersrand University School of Business. Upon graduating , he would like to return to Texas and gain a position with responsibilities related to finance and/or business development. He later plans on starting his own equity fund that will focus on investing in small business and emerging economies.

Zaczyk will be a senior at Victor J, Andrew High School in Tinley Park, IL. He is active with his Student Government Association, church and community activities. Zaczyk is planning to be a successful entrepreneur.

While at the SBA Regional Office, both interns have spent a great deal of time carrying out SBA's mission through two fascinating projects…

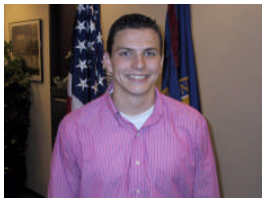
The Region V Minority Affiliate Initiative

According to Bryant Mitchell (*pictured left*), his internship at SBA has made possible the accomplishment of his goals. Through the minority affiliate initiative, Mitchell hopes to accomplish his goal of making a difference to Midwest communities similar to the one he came from.

"As our population grows and becomes closer via globalization it is vital that we as minorities continue to play a crucial role in the development of our society and economy," says Mitchell.

Mitchell says that during his SBA internship, he has met many wonderful people and has gained much insight into the small business world and now understands that it is a "big" business. "When I leave this summer I will have had the unique opportunity to create, define, and more importantly realize the creation of a program that I spearheaded," says Mitchell. "I came here looking to make a contribution but have gained more than I could possibly give. Working here at the SBA has turned out to be a fun, interesting, and enriching experience. Thank you all for contributing to my personal and professional growth!"

The Region V Rural Radio Campaign



Chris Zaczyk *(pictured right)* has been working on Region V's Rural Radio Campaign—a rural radio broadcasting initiative that will better inform members of the rural community about the state of small business in Region V's six-state geographical area which includes Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin. The campaign will be delivered as a "public service program" that will detail small business in the Midwest, interviews with local success stories, and information on how the SBA can help small businesses in the area.

Zaczyk has been tasked with the responsibility of identifying and surveying rural radio station's throughout Region V. He has identified numerous radio stations. "The total radio stations that agreed to work with us on the rural initiative is 178," says Zaczyk.

Zaczyk began the initiative by obtaining a large database of radio stations that broadcast to rural areas. He then sent out a fax containing a description of the initiative. He contacted more than 1,200 radio stations!

Region V is presently in the process of developing a quality program for radio stations to deliver to rural communities. Stay tuned……..

SBA COLUMBUS DISTRICT DIRECTOR FEATURED IN *COLUMBUS CEO MAGAZINE*

The Columbus District Office recently appeared in the *Columbus CEO*—a trade journal which has a circulation of 35,000. The Columbus District Director Tom Mueller is shown on the front page (pictured right) of the article listening to small business owner Amy Lozier of Columbus, OH. To view the complete copy of the article visit **www.sba.gov/oh/columbus** .

Commercial Lending
a special section

The *New* SBA

The Small Business Administration's Columbus District office is leaner, faster and more user-friendly since Thomas Mueller took over in 2003.

BY BOB STEIN

Photos by Tim Johnson

Amy Lozier and entrepreneurs like her are the reasons Thomas Mueller goes to work every morning. Mueller is the director of the U.S. Small Business Administration's Columbus District office, and his 14th-floor office at 2 Nationwide Plaza is an easy walk from Lozier's Omega Artisan Bakery in the North Market. Mueller assumed his SBA post in December 2003, just a few months after Lozier's bakery was up and running—with a $25,000 financial boost from an SBA-guaranteed loan.

"People like her really are the ones driving the economy and keeping the country going," Mueller says. "They're risking everything, their time and effort, to make something work. They're not just sitting back. ... I think she's doing a great job."

Spend a few minutes talking to Lozier about bread, and it's easy to see why Omega Artisan Bakery has been so successful since she opened for business in August 2003. "I don't consider myself an artist, but it is a craft," Lozier says. "I don't see it as a manufacturing process, although I see it very seriously as a business. But the *craft* of making bread: Every single loaf we make is touched by hand. It's shaped by hand. We have very few pieces of equipment."

SBA Director Thomas Mueller pays a visit to Amy Lozier, who owns Omega Artisan Bakery in the North Market. Lozier has been able to hire three full-time workers and four part-timers since receiving her SBA funding.

COLUMBUS C.E.O. JUNE 2005 57

In addition to doing more with less for SBA, the Columbus District Office through its generous monetary donations, has again, " chosen to make a difference". For the sixth time running the Columbus District Office has received the ***Combined Federal Campaign (CFC) Gold Honor Award***. This is an award given to an office based upon its per capita contribution to the Ohio Combined Federal Campaign. The Columbus District office took the top position out of more than 40 participating Federal agencies. The office was ranked number one in both participation (100%) and in per capita giving.

Article reprinting rights granted by ***Columbus CEO Magazine***.

SCORE TIP OF THE DAY

Focus on Serving Clients

Bob Stern, Chapter Chair (Chapter 27, Columbus)

The Columbus SCORE Chapter has faced a daunting task. How does the Chapter provide services to clients who live in the southeast quadrant of Ohio, comprising over 20 counties, some of the highest unemployment in the State, parts of which have official Appalachia designation and for which few good roads exist? In most cases, clients or counselors have to travel 2 hours or more to meet.

The SBDC in Marietta, Ohio has faced a daunting task. How does one person serve the needs of businesses in a 4 county area with difficult terrain to traverse? The SBDC in Parkersburg, West Virginia, just across the Ohio River from Marietta, faced a similar challenge.

The Marietta-Parkersburg area has a population approaching 300,000. To serve the business development needs of the area, the Columbus Chapter of SCORE and the SBDC's have opened a branch of the Columbus Chapter in Marietta. The Marietta based SBDC hosts the SCORE branch, provides office space, telephones, and additional support. The Directors of both SBDC's helped recruit SCORE volunteers.

The branch operation began in late 2004 with 6 counselors and now has 10. The clients that the branch serves include a business trying to expand that needed marketing advice, businesses trying to recover from 2 devastating floods that hit the area within a 12 month span, a local grocery fighting increased competition, and a business whose market has changed and has had difficulty changing fast enough to stay ahead of the market trend and some start ups.

In an area with high unemployment, jobs in big companies are declining or at best not growing, the development of the small business sector provides the most meaningful growth potential for the local economies. The SBDC's and SCORE together provide a substantial resource to support this sector.

Our SCORE Chapter could not support a branch over 2 hours from the base without the support of the SBDC's. The SBDC's could best serve clients by utilizing volunteers to augment limited staffs. A partnership resulted because the focus remained on service to clients.

As this article goes to press, we have not had a single jurisdictional issue that we did not resolve in advance, most with as little as 5 minutes of discussion.

Our **Tip of the Day**… "stay focused on why we exist, to serve clients". Remain open minded and look at how to provide services from the client perspective. Create ways, via local partnerships, Internet, or telephone to serve clients where they live and work.

While this one partnership does not solve the entire challenge for serving all of southeast Ohio, it has made a huge inroad into the area and serves as a model for future expansion. We have made a very successful start.

SBA WELCOMES ABOARD NEW PROCUREMENT REPRESENTATIVE FOR WRIGHT-PATTERSON AIR FORCE BASE

SBA's Office of Government Contracting is happy to welcome aboard Thomas Wayne Krusemark as the Procurement Center Representative for Wright-Patterson Air Force Base, Ohio (Region V).

Krusemark is responsible for counseling small businesses, conducting out-reach training, subcontracting, procurement reviews and handling small business liaison issues for the Small Business Administration at Wright-Patterson AFB, which executes an annual budget of more than $18 billion—about 20% of the overall Air Force budget.

Thomas Wayne Krusemark, SBA Procurement Center Representative for Wright-Patterson Airforce Base

Wright-Patterson Air Force Base is home to more than 12,000 active-duty and civil service employees, and more than 9,000 contractor employees. Krusemark's span of responsibility includes covering small business issues for more than 40 separate program offices in five acquisition wings and two direct reporting groups for fighter attack, long-range strike, reconnaissance, mobility, agile combat support, special operations forces, and training aircraft. In addition he coordinates with the Small Business Specialists at the 88th Air Base Wing for contract services/maintenance, Information management acquisitions under authority of the Material Systems Group and Air Force Material Command to include locally generated contracts in support of Logistics Centers under cognizant authority of Air Force Material Command.

Tom's immediate goals are to increase awareness of the vital role small business plays in contributing to the Wright-Patterson AFB mission. He plans to accomplish this mission by increasing customer education, providing a visible presence of the SBA at procurement reviews, and assisting small businesses in capitalizing upon potential procurement opportunities at Wright-Patterson AFB in the face of an ever-changing mission of facilitating clear requirements and increasing small business participation to provide capabilities-based systems and services.

Recently retired from the Air Force as a Lieutenant Colonel after 27 years of active duty service, Tom recently worked at Wright-Patterson AFB as Program Director for Advisory and Assistance Services Contracting, managing more than $150 Million a year in new contract service starts. In his 27 year career in the Air Force, he was a Commander of Contracting twice, a Center Director, Major Command Division Chief, Chief of Contracting Contingency Operations in the Pacific Theater for Pacific Air Forces Command, Major Command Acting Deputy Inspector General, and Major Command Small Business Director.

Tom is a native of Atchison, Kansas, and is a graduate of the University of Kansas (Undergraduate degrees), and Central Missouri State University and the United States Naval War College (Graduate degrees). He is married, and resides in Beavercreek Ohio with his wife Renee, and their 6 children. His hobbies are coaching Junior league football, golf, and music.

SMALL BUSINESS NETWORKING

AUGUST 2005

August, 10, 2005 (8:00AM-3:30PM): ***Doing Business with the Government: A Contracting Opportunity*** in Toledo, OH at the Owens Community College Performing Arts Center. Considering expanding your business through contracting with the government? Find out what it requires and meet with government buyers who may have a need for your product or service. Presented by the Northern Ohio Procurement Technical Assistance Center, in conjunction with the Chamber of Commerce, the Regional Growth Partnership's Launch Program and EISC, Inc., this day-long event will provide an introduction to doing business with the government. Attendees will have access to information on certification requirements and GSA schedules. In addition, business participants will have the opportunity to meet with buyers from local and federal government agencies such as NASA, EPA, VA, U.S. Army Tank Command and other local government agencies as well as prime contractors. For more information, contact Jim Duffy at SBA's Cleveland District Office [(216) 522-4180]**.**

August 17, 2005 (8:30AM-5:30PM): ***Chicago Federal Executive Board Procurement Conference*** in Chicago at the University of Chicago's Gleacher Center (450 Cityfront Plaza Drive in downtown Chicago. http://www.gleachercenter.com). The Conference provides small disadvantaged, women-owned and minority-owned business entrepreneurs with information about how to do business with the Federal Government. Again, this year, a training component has been added for government procurement and acquisition specialists as well as a business matchmaking session. The registration fee is $60.00. Deadline for registration is Wednesday, August 10, 2005. To register, visit **www.chicago.feb.gov** (click on "Procurement Conference").

August 18, 2005 (8:45AM – 12:45PM): ***Elements of a Business Plan*****.** Learn how to write an effective business plan for business success. Cost $40 in advance, or $50 at the door. Pre-registration is required. Sponsored by SCORE. Michigan Business and Professional Association, 27700 Hoover Road, Suite 100, Warren. For more information and to pre-register, call SCORE at (313) 226-7947.

FIRST "WEDO" FOR OHIO

The Columbus District Office and the Cleveland District Office are participating with National City Bank to present the Women's Economic Development Outreach (WEDO). The WEDO mission is to provide a FREE forum that directly impacts women-owned businesses by providing focused resources that increase opportunities for expansion. WEDO is a half-day program filled with the information, insights, contacts and tools that women need to take their business to new levels.

The Ohio WEDO schedule:

Monday, October 24th Cleveland
Tuesday, October 25th Toledo
Wednesday, October 26th Dayton
Thursday, October 27th Cincinnati
Friday, October 28th Columbus

The same daily agenda will be presented at each site: Building Your Business, Promoting Your Business, Certifying Your Business: One Woman Business Owner's Story, Financing Your Business, Growing Your Business Through Networking, and an optional Certification Workshop offered in the afternoon. Seton Hill University's National Education Center for Women in Business is taking online registration via their website at **www.e-magnify.com**.

August 31, 2005 (9:00AM – 12:00PM): *Business Basics.* Learn the basic steps involved in starting and operating a successful small business. Topics to be covered include: Legal Structure, Insurance, Bookkeeping, Marketing, Taxes, Licensing, Financing, Business Planning, etc. Class is FREE, but you must pre-register. Sponsored by the Michigan SBTDC. Michigan Works Service Center, 43630 Hayes, Clinton Township. For more information and to register, call the SBTDC at (586) 469-5118.

SEPTEMBER 2005

September 14, 2005: ***Business Matchmaking Midwest Regional Face-to-Face Event*** in Milwaukee, WI at the Hyatt Regency Milwaukee, 333 West Kilbourn Avenue. Registration for Business Matchmaking is FREE but there are eligibility requirements. One registration per company, please. To initiate your registration, please obtain a Registration Pass code from the SBA host office: SBA Milwaukee, District Office [310 West Wisconsin Avenue, #400, Milwaukee, WI 53203; (414) 297-3941; **www.sba.gov/wi**].

NOVEMBER 2005

November 3, 2005: ***The Third Annual Veteran Owned Business Symposium*** in Lorain, OH at the John A. Spitzer Conference Center, Lorain Community College. This one day event will offer Veterans information about business assistance resources, updates on current veteran related legislative issues, government contract training, networking opportunities with federal, state and local buying activities and Prime Contractors. For more information, contact John Renner at SBA's Cleveland District Office [(216) 522-4180].

Region V District Offices

ILLINOIS
Illinois District Office
(312) 353-4528
Springfield Branch Office
(217) 793-5020
www.sba.gov/il

OHIO
Cleveland District Office
(216) 522-4180
www.sba.gov/oh/cleveland
Columbus District Office
(614) 469-6860
Cincinnati Branch
(513) 684-2814
www.sba.gov/oh/columbus

WISCONSIN
Wisconsin District Office
(608) 441-5263 (Madison)
(414) 297-3941 (Milwaukee)
www.sba.gov/wi

MICHIGAN
Michigan District Office
(313) 226-6075
www.sba.gov/mi

INDIANA
Indiana District Office
(317) 226-7272
www.sba.gov/in

MINNESOTA
Minnesota District Office
(612) 370-2324
www.sba.gov/mn