

SBA News and Views is a monthly publication of the SBA Wisconsin District Office. Its purpose is to provide Wisconsin lenders and small business leaders with up-to-date information on SBA programs and small business issues. It is distributed at no cost, and the reprinting of articles is encouraged

Serving America's Small Businesses

U.S. Small Business Administration Wisconsin District Office

Eric Ness, District Director
April 2004

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SBA Home Page
<http://www.sba.gov>

Wisconsin SBA Home Page
<http://www.sba.gov/wi>

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SBA Selects Wisconsin's 2004 Small Business Person of the Year

Tammy and Gregory Guite of Elite Carriers, LLC in Wausau, WI have been named Wisconsin's Small Business Person of the Year for 2004 by the U.S. Small Business Administration.

Elite Carriers is an over-the-road carrier that provides trucking services for approximately forty local companies as well as over 700 national, broker accounts. The Guites have been very successful in managing pool/dedicated runs (guaranteed, next-day delivery) for companies to ensure a high level of reliability. Elite Carriers has managed to post profitable years since starting despite an economic slowdown, substantial increases in fuel and insurance expenses, and a shrinking market for drivers. Elite's tractors and trailers have been used to haul medical and miscellaneous supplies from a Boston collection center to Good News Charity in Wausau, Wisconsin. These supplies are eventually shipped to Grenada. They have grown to become a successful Wisconsin based company that initially employed four company drivers and three owner operators. Over the last five years, they have continued to expand their

operations and now have ninety employees. Elite has expanded its fleet to 64 semi-tractors and 133 trailers and is well-positioned to continue positive sales growth in 2004.

As Wisconsin's Small Business Person of the Year, Tammy and Gregory Guite and Elite Carriers are judged on their staying power, growth in number of employees, increase in sales and/or unit volume, current and past financial reports, innovativeness of product or service offered, response to adversity and contributions to community-oriented projects.

Wisconsin's SBA celebration of our Small Business Winners will be held Friday, May 21, 2004 at the SBA's 19th Annual Small Business Awards Presentation Breakfast at Milwaukee Marriott West in Waukesha.

(See Page 7 for Details).

The Wisconsin SBA District Office also announced the state's Small Business Advocates of the Year and special category winners. The following categories and winners are:

Runner-Up Small Business Person James Lindenberg, World Class Wire and Cable, Inc., New Berlin

Small Business Exporter Andy Grimmer & Craig Clerkin, ANGI International, Milton

Young Entrepreneur of the Year

Kirk Davies, DDS, Davies
Orthodontics, LLC, Waukesha

Minority Small Business Person of the Year

Michael Weber, Integrated
Systems Corporation, Milwaukee

Emerging Small Business Person

Joan Shelley, KnobGallery,
Oconomowoc

Minority Small Business

Advocate – Craig Anderson,
American Indian Chamber of
Commerce, West Allis.

Financial Services Advocate

Dan Dooce, Smith & Gesteland,
LLP, Middleton

Veteran Small Business

Advocate
Gary Meyer, Oshkosh Workforce
Development Center, Oshkosh

Small Business Legal Assistant

Chris Jenny, Lathrop & Clark,
LLP, Madison

Women in Business Advocate

Josephine Oyama-Miller,
Community Action Coalition for
SC Wisconsin, Madison

Small Business Journalist

Richard Sean Fitzgerald, Lake
Winnebago B2B, Oshkosh

Family-Owned Small Business

James Green, WG&R Furniture
Co., Green Bay

The U.S. Small Business
Administration, which sponsors
Small Business Week, congratulates all the winners and thanks them for their commitment and contributions to Wisconsin's small business communities.

**President Bush Signs
Bill Boosting Small
Business Loans**

President George W. Bush signed legislation on Monday, April 5, 2004 that increased loan authority for the U.S. Small Business Administration's flagship 7(a) loan program by more than \$3 billion. The 30 percent increase in small business loans for the current year will allow the SBA to lift a three-month-old cap of \$750,000 on 7(a) loans and drop restrictions on piggyback loans.

The new law increases the 7(a) program's lending authority for this year to \$12.5 billion, allowing the program to reach up to 90,000 small businesses in fiscal year 2004, creating or retaining up to 500,000 jobs for hard-working Americans.

The legislation also allows the SBA to immediately remove the \$750,000 cap on 7(a) loans, returning it to its previous \$2 million level. The bill also raises the maximum on SBA Express loans to \$2 million and allows the SBA to raise the maximum guaranty to 75 percent on loans up to \$2 million. Piggyback loans will once again be allowed.

The legislation reauthorizes the 504 loan program and sets authorization levels for the Small Business Investment Company program through the end of the fiscal year. The bill also guarantees that the SBA's Small Disadvantaged Business and Preferred Surety Bond programs will remain in continual service through the end of June 4, 2004.

**SBA Announces
Record Year for Small
Business Contracts**

SBA Administrator Hector V. Barreto announced that the federal government, for the first time ever, awarded more than a quarter of its prime contracting dollars to small businesses in fiscal year 2003. The FY 2003 data indicate that small businesses did \$62.7 billion of business with the federal government as prime contractors, representing 25.37 percent of all government prime contracting dollars. That is an increase of \$9.7 billion over FY 2002.

The \$62.7 billion in prime contracts awarded to small businesses in 2003 will create or retain approximately 469,632 jobs.

Every category of small business tracked by SBA showed impressive gains in federal contracts in FY 2003. Small disadvantaged businesses were awarded \$2.3 billion more in federal contracts in FY 2003, receiving \$18.2 billion in contracts. Likewise, participants in the 8(a) Business Development program received \$3.97 billion more than in FY 2002, for a total of \$9.6 billion in FY 2003.

The dollars to women-owned small businesses increased by \$1.1 billion, from \$6.8 billion to \$7.9 billion in FY 2003. The HUBZone program, which just celebrated its fifth anniversary, was awarded \$2.447 billion in contracts. Service-disabled veterans also saw an impressive jump in the value of contracts awarded, receiving \$510 million in FY 2003 as opposed to \$298 million in FY 2002.

Two agencies in particular showed strong results from their efforts to reach out to small businesses in 2003. The Department of Defense awarded 24.8 percent of its prime contracts to small businesses, and the Department of Homeland Security awarded an impressive 40.68 percent of its prime contracts to small businesses in its first year.

In addition to outreach through traditional contracting methods, last year the SBA employed a new initiative called Business Matchmaking.

Business Matchmaking is a series of events being held across the country in which small business owners can schedule one-on-one meetings with buyers from federal, state and local governments as well as larger corporations, cutting through the red tape that is too frequently part of the federal contracting process. So far more than 4,000 small businesses have participated in more than 14,500 one-on-one meetings with buyers at Matchmaking events across the country.

SBA's HUBZone Celebrates Fifth Anniversary

U.S. Small Business Administration Administrator Hector V. Barreto announced that SBA's HUBZone program has approved 10,000 small businesses as program participants, just as the successful job creation program marked its fifth anniversary. By reaching the 10,000 mark in five years, HUBZone, or Historically Underutilized Business Zone, which provides federal contracting

assistance for qualified small businesses located in economically distressed communities, can stake a claim as the fastest growing certification program in the entire federal system.

"I am pleased to announce that in only five short years, the HUBZone program has certified 10,000 small businesses, providing more than \$2.45 billion in federal contracts to help create jobs in economically distressed areas," Barreto said. "HUBZone is a proven, powerful tool for entrepreneurship and job growth. There are now HUBZone firms in all 50 states, as well as the District of Columbia, Puerto Rico and the Virgin Islands.

More than 13,500 locations have been certified as HUBZone areas. The program uses modern information technology and the Internet to grow while remaining customer-friendly. All of these accomplishments translate into a successful program that is helping create an environment in which entrepreneurship and job growth can flourish in economically distressed areas.

The HUBZone program was created in 1997 as a result of legislation sponsored by Senator Christopher 'Kit' Bond (R-MO). For a small business to be HUBZone-certified, its principal office must be located in a HUBZone and at least 35 percent of its employees must reside in one of these specially designated areas. Additionally, the firm must be owned and controlled by U.S. citizens, a community development company or an Indian tribe. Part of the HUBZone

program's tremendous success is a result of its easy availability online. Small businesses can research their location via the Internet to determine if they are located in a HUBZone. If so, they can then apply for HUBZone certification using the Web-based application and usually receive a determination within 30 days. The HUBZone program also boasts an online application that features a streamlined presentation with pop-up menus directing applicants to an online guide to the actual regulations. The system also allows an applicant to check the status of an application at any time during the review process. The online application and more information can be accessed at www.sba.gov/hubzone.

SBA Disaster Loan Update

SBA announced that federal disaster loans are available to small, non-farm, agriculture-dependent businesses in various counties in Wisconsin and Illinois.

Under this declaration, SBA's Economic Injury Disaster Loan (EIDL) program is available to small agriculture-dependent businesses and small agricultural cooperatives that suffered economic injury as a direct result of the weather's effect on agricultural producers. For example, a business that sells goods/services to agricultural producers may be unable to pay bills and/or meet expenses because of the reduced purchasing power of the farmers and ranchers.

Eligible small businesses may qualify for loans of up to \$1.5 million. These loans are available at a 2.953 percent interest rate with

loan terms up to 30 years. SBA determines eligibility for the program based on the size and type of business and its financial resources. Under this disaster declaration, SBA does not provide loans to agricultural producers, and cannot provide loans to non-agricultural dependent businesses. However, nurseries that are victims of drought disasters are eligible.

The declaration designates the primary counties of Adams, Ashland, Barron, Bayfield, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Douglas, Dunn, Eau Claire, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, La Crosse, Lafayette, Langlade, Lincoln, Marquette, Milwaukee, Monroe, Oneida, Ozaukee, Pepin, Pierce, Polk, Portage, Racine, Richland, Rock, Rusk, Sauk, Sawyer, St. Croix, Trempealeau, Vernon, Vilas, Walworth, Washburn, Washington, Waukesha, Waupaca, Waushara, Winnebago, and Wood and the contiguous counties of Brown, Manitowoc, Marathon, Marinette, Menominee, Oconto, Outagamie, Price, Shawano, Sheboygan, and Taylor in the State of Wisconsin and the contiguous counties of Boone, Jo Daviess, Lake McHenry, Stephenson and Winnebago in the State of Illinois. Contiguous counties are eligible because they are adjacent to one or more of the primary counties and SBA recognizes that disasters don't usually stop at county or state lines.

Interested business owners should contact the SBA Disaster Area 2

Office at One Baltimore Place, Suite 300, Atlanta, GA 30308, or call 1-800-359-2227 for more information and to obtain a loan application. Loan applications must be returned to SBA no later than October 27, 2004.

Score Corner

Bob Stollenwerk Named SCORE District Director

The SCORE Association "Counselors to America's Small Business" has appointed Bob Stollenwerk as District Director for the state of Wisconsin beginning April 1, 2004. In this position, Bob will oversee the implementation of policies and programs for the nine SCORE chapters throughout Wisconsin that provide counseling and training to entrepreneurs and small business owners.

Bob has been a volunteer counselor for Milwaukee SCORE Chapter 28 for eleven years. He has served in numerous chapter leadership positions, including chapter chair, treasurer, and workshop chair. He served as chapter chair for more than two years.

SCORE CEO Ken Yancey says, "Bob Stollenwerk's leadership will have a very positive impact on SCORE chapters in Wisconsin." Yancey adds, "He is dedicated to helping small businesses achieve success and will ensure the superior level of service that SCORE offers to entrepreneurs across the state."

Bob's business career spanned thirty-six years. He held numerous management positions with Ladish Matting Co., including executive vice president. Bob participated in the negotiations when Ladish was

sold to Cargill, Inc., and retired from Cargill in 1993. He is an active member of several trade associations and his civic involvement includes working with youth through Junior Achievement.

Since 1964, the SCORE Association has assisted 6.5 million aspiring entrepreneurs and small business owners through counseling and business workshops. More than 10,500 volunteer business counselors serve their communities through entrepreneur education dedicated to the formation, growth and success of small businesses. For information about starting or operating a small business, call 1-800-634-0245 for the SCORE chapter nearest you. Or visit Wisconsin SCORE on the Web at www.sba.gov/wi/wiscore.html.

SBA Lenders for March 2004

American National Bank Fox Cities
Appleton – 2 Loans for \$131,950

Associated Bank NA Green Bay
10 Loans for \$947,400

Bank Mutual Milwaukee
3 Loans for \$220,000

Bank of Kenosha Kenosha
1 Loan for \$70,000

Bank One NA Columbus, OH
5 Loans for \$496,400

Baylake Bank Sturgeon Bay
6 Loans for \$1,135,000

Bremer Bank NA Siren
1 Loan for \$120,000

Capital One Federal Savings Bank
Falls Church, VA
6 Loans for \$285,000

CIT Small Business Lending Corp.

Morristown, NJ
1 Loan for \$665,000

Citizens Bank of Mukwonago

East Troy – 1 Loan for \$100,000

Comerica Bank

Detroit, MI 1 Loan for \$540,000
Auburn Hills, MI 1 Loan for \$330,000
Total: 2 Loans for \$870,000

Community Bank & Trust

Sheboygan – 16 Loans for \$3,074,700

Community Bank Delavan

Delavan
1 Loan for \$50,000

Community Development Bank FSB

Ogema, MN 1 Loan for \$50,000

Community First CU

Appleton
1 Loan for \$143,000

Community State Bank

Union Grove
1 Loan for \$79,500

Covantage Credit Union

Antigo
1 Loan for \$45,000

Fifth Third Bank

Cincinnati, OH
1 Loan for \$70,000

First Bank Financial Centre

Oconomowoc – 1 Loan for \$150,000

First Citizens State Bank

Whitewater – 1 Loan for \$130,000

First National Bank Fox Valley

Menasha – 4 Loans for \$277,000

First State Bank

New London
1 Loan for \$50,000

Great Lakes Asset Corporation

Green Bay – 1 Loan for \$380,000

Hometown Bank

Saint Cloud
1 Loan for \$365,000

Investors Community Bank

Manitowoc – 2 Loans for \$250,000

M&I Marshall & Ilsley Bank

Milwaukee – 30 Loans for \$5,149,600
Tomah – 2 Loans for \$98,000
Total: 32 Loans for \$5,247,600

Milwaukee Western Bank

Milwaukee – 1 Loan for \$574,575

Monona State Bank

Monona
2 Loans for \$48,000

National Exchange Bank & Trust

Fond du Lac – 1 Loan for \$21,000

Ozaukee Bank

Cedarburg
1 Loan for \$350,000

Park Bank

La Crosse
3 Loans for \$214,500

Peoples State Bank

Prairie du Chien
1 Loan for \$150,000

Pigeon Falls State Bank

Augusta
1 Loan for \$100,000

River Valley State Bank

Eagle River
1 Loan for \$25,000

Royal Credit Union

Eau Claire
1 Loan for \$88,000

S&C Bank

Eau Claire
1 Loan for \$350,000

Saint Francis Bank FSB

New Berlin
1 Loan for \$150,000

State Bank of Chilton

Chilton
1 Loan for \$140,000

State Bank of Withee

Withee
1 Loan for \$79,000

State Financial Bank

Brookfield
1 Loan for \$100,000

The First National Bank of Berlin

Berlin – 1 Loan for \$47,500

The Park Bank

Madison
1 Loan for \$120,000

The Riverbank

Osceola
1 Loan for \$250,000

Union State Bank

Kewaunee – 1 Loan for \$210,000
Green Bay – 1 Loan for \$131,000
Total: 2 Loans for \$341,000

US Bank NA

Cincinnati, OH
14 Loans for \$2,032,700

Waukesha State Bank

Waukesha
3 Loans for \$800,000

Wells Fargo Bank NA

San Jose, CA
4 Loans for \$488,400

Wells Fargo International

Minneapolis, MN
1 Loan for \$118,500

Wells Fargo Bank Minnesota NA

Minneapolis, MN
1 Loan for \$83,500

Western Wisconsin Development Corp.

Almena
1 Loan for \$251,000

Wisconsin Business Development Finance Corp.

Monona
19 Loans for \$9,078,000

Wisconsin Community Bank

Cottage Grove – 3 Loans for \$760,000

Microlenders for March 2004

Wisconsin Women's Business Initiative Corporation

3 Loans for \$31,015

Calendar of Events and Small Business Training Opportunities

2004 LENDERS' CONFERENCE

MAY 12 & 13, 2004

Kalahari Resort Wisconsin Dells Wisconsin

FOR: *Bank Presidents, CEO's, Board & Chamber Directors, CPA's, Commercial Lenders, Tellers, Credit Analysts, Collection Managers*

Pre-Conference Fee:
SBA –Jump Start and Refresher
*\$150 Pre-Conference Workshop ONLY
May 12 (includes lunch & materials)*

Conference Fee:
*\$265 Before April 30, 2004
\$295 After April 30, 2004
(Includes Kick-Off Reception)*

**Pre-Conference Workshop
& Conference Fee**
*\$340 Before April 30, 2004
\$370 After April 30, 2004
(Includes Kick-Off Reception)*

Fee INCLUDES:
Wednesday *Kick Off Reception & Keynote Speaker
Rocky Bleier, Legendary Super Bowl Running Back*
Thursday *Breakfast Buffet, Refreshment Breaks,
Lunch, Conference Material & CD Rom
Luncheon Speaker-Jermicko Shoshanna Johnson,
2003 Manufacturer of the Millennium*

TO REGISTER CALL: *1-800-898-9472 or 715-346-3838*
www.uwsp.edu/extension
click on "Browse our Brochure" then 2004 Lenders Conf.

Join us for the 2004 Lenders' Conference Golf Outing on Wednesday, May 12, 2004 at Trappers Turn Golf Course. Fee includes cart, lunch on the course, refreshments, eighteen holes of golf and prizes. Golf fee is \$78 per person. For golf information, call Jules Matsoff, by April 30, 2004, at 414-297-3934.

**19th Annual
Small Business Awards
Breakfast**

**Friday
May 21, 2004**

REGISTRATION:

7:00 am – 7:30 am

AWARDS BREAKFAST

7:30 am – 9:00 am

NEW LOCATION!

**Milwaukee Marriott West
(I-94 & Hwy. 164 Waukesha)**

NEW THIS YEAR!

9:30 am – 11:30 am

Access to Capital: Learn to Effectively Tap Financial Resources

Panel Presentation Includes:

Legal & Accounting advice to help you understand financial resources

GUEST SPEAKER

**Terry Anderson, CEO.
OmniTech Corporation**

For further information contact: Mary Trimmier at 414-297-1093



MAKE YOUR VOICE HEARD



REGULATORY FAIRNESS BOARD ROUNDTABLE For Small Business Tuesday – April 27, 2004 Madison, WI

This is Small Businesses' chance to tell the government what's right and what's wrong about the enforcement activities of the federal agencies that regulate them.

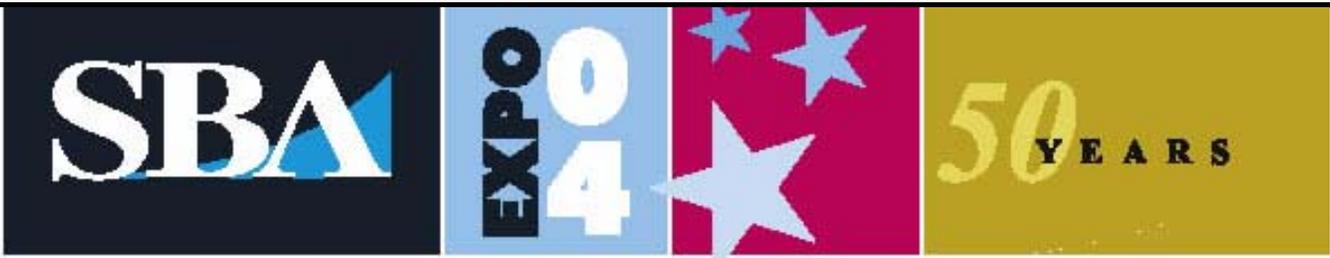
Who: **SBA NATIONAL OMBUDSMAN Senior Adviser Peter Sorum**, along with key federal and state contacts will be present to hear the comments of small businesses. Their comments will identify issues that the small businesses face regarding regulatory enforcement and compliance activities of the federal government.

Where: American Family Insurance National Headquarters
Training Center, Building "A" Training Center
6000 American Parkway
Madison, Wisconsin 53738

When: Tuesday, April 27, 2004 – 9:00 a.m. to 12:00 p.m. (Registration 8 a.m. to 9 a.m.)

***We Encourage You To Join Us at This
RegFair Roundtable***

To register or for additional information contact Becky Freund at (608) 441-5519 or email becky.freund@sba.gov. To register online visit www.sba.gov/wi/regfair.html.



CELEBRATING NATIONAL SMALL BUSINESS WEEK

Orange County Convention Center **Orlando, Florida**
 Wednesday, May 19 through Friday, May 21, 2004
www.sba.gov/50

Register Now!

Register Now!!!

Early Bird discounts available by registering before April 17.

Join us at the U.S. Small Business Administration's SBA Expo '04 in Orlando May 19-21 for an incredible three days of networking and learning cutting-edge business practices. Great procurement opportunities will be available by connecting with government and corporate buyers.

Conference Highlights

BUSINESS MATCHMAKING

This is a unique and valuable way for small businesses to meet one-on-one with public and private organizations for procurement opportunities.

EXPO FLOOR

More than 300 exhibitors from both the public and private sector will be participating at the event to provide information as well as conduct business with small businesses.

BUSINESS SESSIONS

A superb lineup of educational seminars featuring expert panelists discussing the latest developments and best practices in the world of business and entrepreneurship.

For schedule and event information visit our website at www.sba.gov/50/expo2004.html

Plus,

Join us at special events at Disney!

SBA Expo '04
 brought to you by

and

Look for a lineup of exciting speakers coming soon!

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