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LOAN REPORT AS OF JANUARY 31, 2012

7(a) and 504 Loans Combined

| Bank | Number Approvals | Dollars (In Thousands) |
|--------------------------|------------------|------------------------|
| Huntington National Bank | 283 | \$34,841 |
| KeyBank | 45 | \$14,739 |
| JPMorgan Chase Bank | 25 | \$5,903 |
| FirstMerit Bank | 20 | \$5,918 |
| Lorain National Bank | 17 | \$9,232 |

504 Loans

| Bank | Number 504 Approvals | Dollars (In Thousands) |
|---|----------------------|------------------------|
| Huntington National Bank | 10 | |
| JPMorgan Chase Bank | 5 | |
| Fifth Third Bank | 4 | |
| FirstMerit Bank | 4 | |
| Lorain National Bank | 4 | |
| Dollar Bank | 3 | |
| Cortland Banks | 2 | |
| Croghan Colonial | 2 | |
| Ohio Commerce Bank | 2 | |
| PNC Bank | 2 | |
| Westfield Bank | 2 | |
| CDC | 504 Approvals | (In Thousands) |
| Growth Capital Corp. | 23 | \$15,420 |
| Cascade Capital Corp. | 11 | \$4,644 |
| Lake County Small Business Ass't. Corp. | 5 | \$2,739 |
| Mentor Economic Assistance Corp. | 3 | \$758 |
| Mahoning Valley Economic Dev. Corp. | 2 | \$654 |
| Northwest Ohio Development Ass't. | 2 | \$1,599 |
| Ohio Statewide | 1 | \$1,230 |
| Stark Development Board | 1 | \$429 |

SBA to Honor Small Businesses at National Small Business Week May 20-22 in Washington, D.C.

Event Features Awards, Forums and the Naming of National Small Business Person of the Year – Events Open to the Public

WASHINGTON – The nation’s top entrepreneurs will be honored at the U.S. Small Business Administration’s National Small Business Week events May 20-22 in Washington, D.C. A series of award ceremonies, small business events and educational forums will mark the 59th anniversary of the agency and the 49th annual proclamation of National Small Business Week. National Small Business Week is cosponsored by the SCORE Association as well as numerous corporate and trade sponsors to be announced.

More than 100 outstanding small business owners from across the country will receive awards while gathering for three days at the city’s Mandarin Oriental Hotel. They will meet with top administration officials, congressional representatives and national business leaders. The highlight of the celebration will be the announcement of the **National Small Business Person of the Year**.

“Small business owners and employees across America are proving their resiliency as they continue to help drive economic recovery, economic growth and job creation,” said SBA Administrator Karen Mills. “National Small Business Week gives us an opportunity to honor their achievements and the spirit of entrepreneurship, innovation and determination that makes them the engine of our economy and our nation’s economic recovery.”

Men and women also will be recognized for their involvement in disaster recovery, government contracting and their support for small businesses and entrepreneurship, and awards will be presented to SBA partners in financial and entrepreneurial development, including the year’s top SCORE Chapter, Small Business Development Center and Women’s Business Center. Interested parties can register online at www.nationalsmallbusinessweek.com where additional information (updated weekly) is available regarding registration, awards ceremonies, small business forums and educational and matchmaking sessions. The event also will be webcast live at the web site.♦

U.S. Small Business Administration’s participation in this cosponsored activity does not constitute an express or implied endorsement of any cosponsor’s, donor’s, grantee’s, contractor’s or participant’s opinions, products, or services. All SBA programs and cosponsored programs are extended to the public on a nondiscriminatory basis.

Reasonable arrangements for persons with disabilities will be made if request at least two weeks in advance, by contacting sbw@sba.gov. Cosponsorship Authorization #SBW2012.

Government Contracting 101: Five Winning Tips!

*By Marianne Markowitz,
SBA Region V Administrator*



*Marianne Markowitz
SBA Region V Administrator*

Can you imagine your small business providing that key product or service to the Department of Navy, the Environmental Protection Agency or the Department of Agriculture? All of this can be a reality! The federal government spends more than \$500 billion a year in contracts, making it the largest purchaser of goods in the world. Small businesses throughout the country **CAN** and should take advantage of contracting opportunities so that they can grow, innovate and create jobs! At SBA we have a variety of resources to assist small firms in navigating government contracting. Chicago businesswoman Lynn Sutton, founder and managing principal of Kairos Consulting Worldwide, LLC took advantage of our government contracting programs. She began her path with SBA’s 8(a) certification program and counseling services. These avenues opened the door to several government contracting opportunities. To date, she has secured contracts with the Department of Energy, Department of the Navy and more in the works! We want to help you also navigate government contracting like Lynn Sutton. Here are five winning tips:

Get a counselor. You can find counselors in 68 SBA district offices, 885 Small Business Development Centers, 110 Women’s Business Centers, 350 SCORE chapters, and 300 Procurement Technical Assistance Centers (PTACs) across the country. These professionals are standing by to help you get in the contracting game, and most of their services are free. Visit www.SBA.gov/direct.

Get certified. A number of certification programs can increase your chances of winning a contract. SBA’s 8(a) program provides counseling, mentoring and access to set-aside and sole-source contracts. Service-disabled veteran-owned businesses and small companies in Historically Underutilized Businesses Zones (HUBZones) are also eligible for set-asides. SBA recently launched the Women’s Federal Contract Program which opens up contracting opportunities for women-owned small businesses in more than 300 industries where they are underrepresented. Find out more at www.SBA.gov.

Be targeted. The most successful contractors have a specific product or service that federal agencies need. Decide what you have to offer and target your efforts at the federal agencies that need it most.

Market your business. Get your foot in the door by attending match-making events with agency contracting officers, or by reaching out to agencies’ Offices of Small and Disadvantage Business Utilization (OSDBUs). Visit www.osdbu.gov to find out more.

Identify contracting opportunities. Be proactive! Once you’ve determined the agencies most likely to buy from you, you need to find contracts to bid on. Stay in close contact with the agency’s OSDBU and contracting officers you have met, and visit the Federal Business Opportunities Web site (www.fbo.gov), which has a list of all contracts available for bid. Also, look for new tools like green.sba.gov, an online portal that houses all of the clean-energy small-business opportunities across the federal government. Winning a government contract is hard work, but small business owners are not in it alone. Contact us today to learn how government contracting can benefit your small business.♦

SBA Kicks Off Emerging Leaders Initiative for 2012, Maintains Focus on Underserved Communities

Entrepreneur Training Initiative Offered in Youngstown

WASHINGTON – The U.S. Small Business Administration has kicked off its 2012 e200/Emerging Leaders executive-level training initiative in 27 cities and communities. Since 2008 the e200/Emerging Leaders initiative has helped nearly 1,000 promising small business owners in underserved communities across the country sustain and grow their businesses, providing training they use to succeed and create jobs.

“Over the last few years Emerging Leaders has helped expand opportunities for many promising small businesses in underserved communities – in particular those that have been most impacted by these tough economic times,” SBA Administrator Karen Mills said. “Graduates of the program have increased their revenue, created jobs and helped drive local economic growth in their communities. Continuing with this year’s lineup of new classes builds on this success and provides even more entrepreneurs in underserved communities with the support, resources and skills to succeed.”

Despite the difficult economy, more than half of the businesses that have completed the e200/Emerging Leaders training have shown an increase in revenue totaling more than \$7 million. Nearly 60 percent have reported creating new jobs in their communities. Surveyed participants also reported having secured more than \$7 million in new financing for their businesses, and an increase in confidence when applying for government contracts. As a re-

sult, program graduates have reported securing nearly 500 federal, state and local contracts, worth more than \$112 million.

The Emerging Leaders initiative has been a catalyst for expanding opportunities for both urban small business owners and Native American communities. In 2011, there were 17 urban host cities and 10 Native American host cities. Combined, the program graduated 340 small business owners, representing the largest graduating class since the e200 initiative began in 2008.

The eight-month training includes approximately 100 hours of classroom time per participant and provides the opportunity for small business owners to work with experienced mentors, attend workshops and develop connections with their peers, city leaders, and financial communities. Local recruitment for the 2012 training cycle will start in February through SBA district offices, and classes are scheduled to begin in April.

The cities hosting e200/Emerging Leaders initiative classes in 2012 include:

Urban Markets

Atlanta, Ga.
Baltimore, Md.
Boston, Mass.
Chicago, Ill.
Dallas, Texas
Denver, Colo.
Des Moines, Iowa
Detroit, Mich.
Fresno, Calif.
Jacksonville, Fla.

Memphis, Tenn.
Minneapolis, Minn.
New Orleans, La.
Philadelphia, Pa.
St. Louis, Mo.
Syracuse, N.Y.
Youngstown, Ohio

Native American Communities

Albuquerque, N.M.
Helena, Mont.
Farmington, N.M.
Honolulu, Hawaii
Milwaukee, Wis.
Phoenix, Ariz.
Rapid City, S.D.
Santa Ana, Calif.
Spokane, Wash.
Tulsa, Okla. ♦



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216-522-4180**

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District Director,
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**James Donato,
Deputy District Director,
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John Renner, Manager, ext. 211**

**Vanessa Behrend,
ext. 220**

**Sonya Wagasky,
ext. 202**

**Lender Relations:
Jim Duffy, Manager,
ext. 218**

**Tim Ensich,
ext. 213**

**Mark Hansel,
ext. 230**

Office of Advocacy Releases Small Business Profiles for All 50 States

Small Businesses Play a Vital Role in Ohio's Economy

WASHINGTON, D.C. — The Office of Advocacy has released the annual *Small Business Profiles for the States and Territories*. This is the 16th year Advocacy has published a state-by-state profile of American small business for all 50 states, the District of Columbia, and U.S. territories. The profiles are an invaluable resource for small businesses, legislators, academics, government officials, and policymakers in each state. The Ohio profile uses the most recent data available to provide details about the state's small business employment; business starts and closings; bank lending; business ownership by minorities, women, and veterans; and firm and employment change by major industry and firm size.

"Small businesses are the foundation of economic growth in Ohio and in our nation" said Dr. Winslow Sargeant, Chief Counsel for Advocacy. "By supporting policies that promote innovation and entrepreneurship, we help small businesses tackle these challenging economic times. These statistics are a resource for a path to economic growth."

Here are some highlights from Ohio's small business profile:

- There were 886,099 small businesses in Ohio in 2009. Of these, 189,099 were employers and they accounted for 48 percent of private sector jobs in the state. Small firms made up 98.1 percent of the state's employers.
- Throughout 2010, the number of opening establishments was higher than closing establishments and the net employment change from this turnover was positive.
- Ohio's real gross state product decreased 1.3 percent and private-sector employment decreased 0.8 percent per cent in 2010. By comparison, real GDP in the United States decreased 1.3 percent and private sector employment declined by 0.8 percent.
- Self-employment in Ohio surged over the last decade. Male self-employment fared the best compared with other demographic groups during the decade.

State profiles from previous years are available at <http://archive.sba.gov/advo/research/profiles>; these provide a historical perspective of each state economy.

For more information and a complete copy of the current state and territory small business profiles, visit the Office of Advocacy website at <http://www.sba.gov/advocacy/848/41391>. *The Office of Advocacy of the U.S. Small Business Administration (SBA) is an independent voice for small business within the federal government. The presidentially appointed Chief Counsel for Advocacy advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policymakers. Regional advocates and an office in Washington, D.C., support the Chief Counsel's efforts. For more information, visit <http://www.sba.gov/advocacy>, or call (202) 205-6533.* ♦

SBA Program Helps to Bridge the Small Business Gap

WASHINGTON – The U.S. Small Business Administration's national network of Small Business Development Centers (SBDCs) plays an essential role in the economic development of their states and local communities through their direct, face-to-face counseling for small businesses, according to a report released by the SBA. The report, produced by the National Small Business Development Center Advisory Board, focuses on SBDCs' impact on small business access to SBA's programs and services, including access to SBA capital, procurement, disaster and international trade programs.

The report confirms that SBA's SBDC program remains an essential part of the agency's mission to help small businesses. The report, *The SBDC Program: An Indispensable Partner in America's Economic Development*, demonstrates statistically the prolonged impact that

SBA-funded SBDCs have on the formation and growth of small businesses. The report can be viewed online at <http://www.sba.gov/sites/default/files/White%20Paper%20-%20FINAL%20-%202007-15-2011.pdf>.

A key finding of the report is that SBDCs help local economies by improving the odds for startup small businesses. "SBDCs," the report says, "are solely focused on creating and supporting small businesses which in turn pay taxes, provide employment and diversify the economic base for their states. . . The businesses that work with the SBDCs are the job creators and enterprises that have the potential for survival and growth." The report also highlights the effectiveness of SBDC counseling in improving the chances of small businesses that are seeking credit. "

SBDCs have intimate knowledge of what lenders really want and need from borrowers to increase the likelihood of them being able to make a loan. The SBDC Business Advisors provide solid technical expertise to coach borrowers through the lending process." The report found that the 900 SBDC service locations provide a necessary local footprint in the communities they serve, delivering unique offerings tailored to the needs of its small business community.

The report also found that the SBDC program, for which the federal government covers half the cost, remains one of the government's best investments because of its close associations with other SBA resource partners, federal, state and local government small business assistance programs and service providers; universities and community colleges; and private enterprise and local nonprofit economic development organizations.

The nine-member independent advisory board provides advice and counsel to the SBA Administrator and associate administrator for the Office of Small Business Development Centers on the SBDC program. Last year, more than 557,000 entrepreneurs received business advice and technical assistance through the SBDC program. In its more than 30-year history, SBDCs have assisted millions of small business owners and entrepreneurs to successfully start and grow small firms by fostering entrepreneurship and growth through innovation and efficiency. ♦

Ohio Department of Development and The Negev Foundation Sponsor Trade Mission to Israel

The Ohio-Israel Agricultural Initiative of The Negev Foundation and the Ohio Department of Development (ODOD) are jointly sponsoring an Ohio Trade Mission to Israel on May 12-18, 2012. The objective of the trade mission is for Ohio-based companies to explore export opportunities to Israel, to enhance current export to Israel, as well as to look for potential clients and/or distributors. Here are some more details:

- Mission participants will spend 4 days in Israel:
 - 5/14/12 – General orientation sessions on trade with Israel
 - 5/15/12 – A day at Agritech 2012 – The largest international Ag-related tradeshow in the Middle East (www.agritech.org.il)
 - 5/16/12 – B2B meetings and company site visits
 - 5/17/12 – B2B meetings and company site visits
- A designated mission hotel in Tel Aviv will secure (for a limited time) rooms at a special discounted rate for mission participants.
- Registration fee is \$600.00/person (to cover transportation to/from airport/hotel, local transportation within metropolitan Tel Aviv to meetings and events, 1 group dinner, logistics assistance, and arranging for B2B meetings).
- Participants pay their own travel expenses, including transportation to meetings and site visits outside of metropolitan Tel Aviv.
- ODOD has an IMAGE grant that will reimburse up to \$3000 (as a 50% of up to \$6000 qualified expenses) to qualified licensed Ohio businesses that manufacture, supply contract services, or are headquartered in Ohio. To find out if a company is eligible for IMAGE reimbursement, please contact Tim Sword at ODOD (614-728-3120, Tim.Sword@development.ohio.gov)
- Deadline for mission registration is 3/16/2012. Sign up early, as space is limited.
- The trade mission is open to any Ohio company interested in trade with Israel.
- Those companies with interest in the BioMed industry may wish to stay longer in Israel and attend BioMed Israel tradeshow, which takes place in Tel Aviv on 5/21-23/12.

For further questions, to have an estimate of expected travel costs, and for details on the recommended Tel Aviv mission hotel and recommended flight schedule – please contact

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On the next two pages are an overview of the IMAGE grant, and the Registration Form. ♦

SBA State Trade and Export Promotion Grant (STEP) Program Available in Ohio

Many small businesses are already exporting. In fact, U.S. Exports grew 16% in 2010 and 15% in the first ten months of 2011. There is still plenty of opportunity for Ohio businesses to further expand their international markets. The [U.S. Commercial Service](#) is a great place to start for those Companies contemplating international sales expansion. The SBA continues to provide 90% guaranty [export loans](#) of all kinds with a maximum loan amount of \$5 Million. [Ex-Im Bank](#) continues to provide trade finance solutions to allow U.S. Exporters to offer attractive payment options to their foreign buyers.

Now, the STEP program will be another constructive mechanism to assist companies with their export expansion.

The SBA STEP Initiative provided grants to the States for small business exporting assistance programs. The aim of the STEP Initiative is to increase the number of small businesses that are exporting and increase the value of exports for those small businesses that are currently exporting. Ohio was awarded \$983,399. Ohio has developed the [Ohio International Market Access Grant for Exporters \(IMAGE\)](#) with their STEP funding and **individual companies can receive up to \$6,000 to support their export development activities.**

<http://www.development.ohio.gov/globalmarkets/Image.htm> ♦



Ohio

John R. Kasich, Governor

Department of
Development

Christiane Schmenk, Director

SBA
U.S. SMALL BUSINESS ADMINISTRATION

Ohio International Market Access Grant For Exporters (IMAGE)

Overview

The Ohio International Market Access Grant for Exporters (IMAGE) is a program funded by the State of Ohio and the United States Small Business Administration as part of the National Export Initiative to double U.S. exports by 2015.

Purpose

Increase exports and create jobs by helping small businesses promote their Ohio-made products in new international markets.

Eligibility

An eligible company must be incorporated in the State of Ohio and have been operating in Ohio for at least one year, assert that it is a small business as defined by the U.S. Small Business Administration, and be in good standing with all state agencies.

How IMAGE Works

IMAGE funds will reimburse companies a maximum of \$6,000 (50 percent on qualifying expenditures up to \$12,000) for activities associated with new international marketing initiatives.

Companies located in the Ohio Appalachian region may qualify for an additional 50 percent reimbursement up to \$2,000 to use toward the eligible export-related activities listed below.

Companies electing to participate in a State of Ohio or other approved trade mission will be eligible to apply for a 50 percent reimbursement up to \$3,000; OR up to \$2,000 for any U.S. Department of Commerce-led trade mission.

Eligible Export-Related Activities

- International trade show participation (excluding airfare, meals, and lodging)—e.g., Booth space rental and construction, interpreter fees, freight costs to ship booth, trade show participation fees
- Subscription to services provided by the U.S. Department of Commerce and other approved providers—e.g., International Partner Search, Gold Key Service, Single Company Promotion, International Company Profiles, etc.
- Select international marketing and technical translation services—e.g., Website and marketing material translation services, technical manual translations, label translation services
- Exporter specialized education programs—e.g., GlobalTarget, ExporTech
- International trade mission participation (up to \$3,000)—e.g., Participant fees, market research and appointment setting fees, economy class airfare, lodging
- Other export-related initiatives reviewed and approved by the Ohio Department of Development's Office of Export Assistance

For more information, please visit www.IMAGE.development.ohio.gov or contact us at IMAGE@development.ohio.gov or (614) 466-5017.

Joint ODOD/OIAI Trade Mission to Israel, May 12-18, 2012 Registration Form

Registration Fee: \$600.00/Person

Company or Organization Name

Contact Person and Title

Address

E-mail

Work Phone

Website

Cell Phone

Description of company, products and services

What are you looking to achieve by participating in the trade mission (e.g., looking for clients, reps/agents, manufacturers in Israel).

Do you have specific Israeli companies or people you would like to meet with? Please specify.

- Please e-mail the Registration Form as an attachment to sarah@negev.org
- Please mail a check, payable to the Negev Foundation, to the address in the box below, to cover the cost of registration.
- Please also prepare a 1-page leaflet with a description of your company/organization, products/services, your interest in trade with Israel, and your contact info, and e-mail it to Sarah Horowitz at Sarah@negev.org
- If you have any questions, contact Sarah Horowitz, Program Director, Ohio-Israel Agricultural Initiative of The Negev Foundation, at 216-691-9997 or sarah@negev.org OR Tim Sword, Global Agricultural Program Manager, Office of Business Assistance, Ohio Department of Development, at 614-728-3120 or tim.sword@development.ohio.gov

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