

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
March 2008

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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's Wisconsin 2008 Small Business Award Winners



L-R-Bob Beach, Jim Jourdan, John Petek

Robert Beach, James Jourdan, and John Petek of Marvel Manufacturing Company, Inc. in Oshkosh have been named SBA's Wisconsin's Small Business Person's of the Year for 2008.

Marvel Manufacturing, Inc. (formerly Armstrong-Blum Mfg. Co.) has been designing and manufacturing the highest quality metal cutting saws available for the past 100 years. Their products include Marvel vertical tilt frame bandsaws, horizontal bandsaws (under both Marvel and Spartan names), Spartan ironworkers, plate saws, carbide tip circular saws and a full line of material handling equipment, including conveyors, loaders, ejectors, and length gauges.

The three managers of Marvel purchased the assets of Armstrong-Blum Mfg., Co. in 2004 and renamed the company Marvel Manufacturing, Inc. Due to this new management structure and expertise, the company rebounded extremely well from prior losses incurred before the purchase

of the company. Their purchase of the company also allowed Marvel to remain in Oshkosh while retaining 70 jobs. They provide their products to thousands of customers throughout North America and export five percent of their equipment to Europe and Asia. They have a leading twenty percent share in the US and their largest volume machine has a market share of over seventy percent in its category. They estimate that they have more than 30,000 machines in the market today.

Marvel has been able to continue development and introduction of products to a worldwide market, maintain and foster strong sales and continue employment growth. They are well positioned for continued growth and profitability and truly live up to their quality statement of commitment to meet or exceed their customers' expectations by providing them with dependable, quality products and services. To help accomplish this commitment, they provide an environment for all customers, suppliers, and employees that promote continuous improvement aimed toward total customer satisfaction.

The Wisconsin SBA celebration of our Small Business winners will be on Friday, June 6, 2008 at SBA and SCORE's Awards Presentation Breakfast at Country Springs Inn and Resort in Waukesha. For more information, contact Mary Trimmier at (414) 297-1093 or email at mary.trimmier@sba.gov.

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

- **Women in Business Champion NATIONAL WINNER**
Julann Jatczak, WI Women's Business Initiative Corp. in Milwaukee
- **Jeffrey Butland Family Owned Small Business REGION WINNER**
Ronald, Steve, and David Buholzer, Klondike Cheese Co., in Monroe
- **Honorable Mention Small Business Persons**
Neil and Jessica Peters-Michaud, Cascade Asset Management, LLC in Madison.
- **Small Business Exporter**
Bruce Swing, Wisconsin Knife Works in Beloit.
- **Young Entrepreneur**
Casey Frisch, Advanced Exteriors, Inc. in Middleton
- **Minority Small Business Person of the Year**
Baly Ambegaoker, IDL Solutions in Germantown
- **Veteran Small Business Person**
Stanley Kogutkiewicz, Milwaukee Job Center in Milwaukee
- **Emerging Small Business Person**
Jill Kenehan-Krey, Interpreting Solutions, Inc. in Milwaukee
- **Minority Small Business Champion**
Ylonda Glover, Tri-Success Management Institute, Inc. in Milwaukee
- **Financial Services Champion**
Joseph Wolfe, WI Business Development Finance Corporation in Madison
- **Small Business Journalist**
Diane Chamness, Chamness Group in Milwaukee
- **Small Business Development Center Service Excellence Award - WI Business Answer Line, SBDC-University of WI in Madison**

- **SBA District Director Award**
Jules Matsoff and Rubin Sharpe of SCORE.

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

Cities Listed for New SBA Emerging 200 Initiative

SBA Names 11 Cities to Launch Emerging 200, an Intensive Jobs and Growth Initiative for 200 Inner City Businesses

The U.S. Small Business Administration announced the selection of 11 cities to participate in the Emerging 200 initiative, a jobs and growth stimulation effort targeting promising inner-city small businesses. The designated cities where the program will begin are Boston, Philadelphia, Baltimore, Memphis, Atlanta, Chicago, **Milwaukee**, Albuquerque, New Orleans, Des Moines, and Oakland.

The SBA initiative will focus on small, poised-for-growth inner-city companies with potential for job creation. Research shows that small firms with fewer than 20 employees created 80 percent of the net new jobs in the economy from 1990 to 2003, and that small businesses in inner cities added nearly three times the number of new jobs than larger companies between 1995 and 2002.

"This innovative initiative is designed to accelerate the growth of companies that are poised for sustained expansion," said SBA Administrator Steve Preston. "With the selection of these

eleven cities, the Emerging 200 initiative will begin to prepare 200 high potential companies for their next phase of growth. It will attract and tap the power of these local entrepreneurs to transform their communities, grow wealth, and increase the tax base in a real and lasting way."

The Emerging 200 initiative will have its official unveiling in each of the pilot cities at a series of local launch events to be scheduled in late March and early April.

The SBA Emerging 200 initiative will enable entrepreneurs from the 200 companies to participate in an intensive and comprehensive curriculum focused on developing winning, local strategies and attracting capital to fuel growth. Participants also will have the opportunity to work with experienced mentors, attend workshops, and develop connections with banks and the private equity community.

Engaging the local network of business resources that are already in place in each city is a critical component of Emerging 200. Consequently, the local SBA District Offices will be deeply involved in assembling community partners, including state or local government, technical assistance partners, and capital providers.

The growth of small businesses in underserved markets is a prime focus of the SBA. Increasingly, the delivery of SBA products and services to inner city entrepreneurs has become a high priority for the agency and part of a long-term strategy to stimulate and sustain economic activity.

“Clearly, in inner-city communities throughout our country, it is the small businesses that are creating employment opportunities,” added Preston. “The Small Business Administration, through the Emerging 200 initiative, is now focusing further support on these job producing engines.”

SBA on Morning TV

On March 10, BDS Mary Trimmier represented SBA on a local Milwaukee morning, talk show *Morning Blend* on TMJ4. Along with Mary was SBA’s 2008 Minority Small Business Person of the Year winner, Baly Ambegaoker of IDL Solutions in Germantown. They talked about what it takes to start a business and the resources SBA has to assist budding entrepreneurs.

SBA’s Patriot Express Loan Initiative Over \$100 Million

More Than One Thousand Loans Go To Military Service Members, Veterans and Spouses
In the eight months since its launch, the U.S. Small Business Administration’s Patriot Express Loan Initiative has produced 1,007 SBA guaranteed loans amounting to more than \$100 million, with an average loan amount of nearly \$101,000. Wisconsin has had 32 loan guarantees for \$3.7 million since the inception of the program.

“Each day sees the number of Patriot Express loans rise and the number of participating lenders, currently more than 773 nationwide, rise as well,” said SBA Administrator Steve Preston. “We thank these lenders, and those

coming aboard, for their special efforts on behalf of entrepreneurial veterans and others in our military community.”

The Patriot Express initiative builds on the more than \$1 billion in loans SBA guarantees annually for veteran-owned businesses, and the counseling assistance and procurement support it provides each year to more than 100,000 veterans, service-disabled veterans and Reserve members.

“We have received a remarkable amount of support for Patriot Express from the lending and military communities since we launched the program,” said Preston. “It is important for us to continue to support our servicemen and women. I am particularly appreciative of the news media’s efforts in big cities and small towns alike, to get the word out on this vital program that helps vets and our military community as it grows day by day.”

Patriot Express is a streamlined loan product based on the agency’s highly successful *SBA Express Program*, but with enhanced guaranty and interest rate characteristics.

Loans are available up to \$500,000 and qualify for SBA’s maximum guaranty of up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to secure all available collateral to back the loan and may obtain collateral for smaller loans depending upon individual bank requirements.

Interest rate maximums for Patriot Express loans are the same as those for regular 7(a) loans: a maximum of Prime + 2.25 percent for maturities under seven years; Prime + 2.75 percent for seven years or more. Interest rates can be higher by two percent for loans of \$25,000 or less; and one percent for loans between \$25,000 and \$50,000.

Patriot Express is available to military community members including veterans, service-disabled veterans, service members leaving active duty, Reservists and National Guard members, current spouses of any of the above, spouses of active duty members, and the widowed spouse of a service member who died during service, or of a service-connected disability.

The Patriot Express Pilot Loan Initiative can be used for most business purposes. Details on the initiative can be found at www.sba.gov/patriotexpress.

Patriot Express loans have been approved in all 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico and Guam and currently range from \$5,000 to \$375,000 in individual loan amounts. After loan applications are approved by the bank, they are submitted to SBA for approval. Most applications are approved by SBA within 24 hours.

For more information on the Patriot Express Pilot Loan Initiative, please contact Joe Rosner of SBA at 414-297-1178 or email at joseph.rosner@sba.gov.

SBA at Veteran Stand Down Rally



SBA’s Wisconsin Veteran Liaison Joe Rosner participated in a Veteran’s Stand Down Rally in Milwaukee. Stand down is designed and intended to provide a comprehensive therapeutic program to homeless and at-risk veterans that integrates employment, housing, medical, legal and a broad range of social services. Joe explained SBA’s programs and services that are available to veterans.

New Web-Based Course for Small Business Owners

The U.S. Small Business Administration has launched its latest free online course, **Business Opportunities: A Guide to Winning Federal Contracts**. The instructional, self-paced guide is easy to follow and available on SBA’s website at www.sba.gov/training. From the SBA’s training site, click on the menu of free online courses, and then select the first course listed under Government Contracting.

The Business Opportunities online course is designed for all small businesses, especially women entrepreneurs and small firms in underserved markets that have historically had difficulty in tapping into federal contract markets. The course is comprehensive and uses both script and audio to provide information about the \$400 billion federal market, contract rules, and most importantly, where to find contract opportunities and how to sell to the government.

“Federal contracts offer many opportunities for small businesses and this training program will help prepare firms to benefit from federal buying markets,” said SBA Administrator Steve Preston.

The course module includes more than 40 links highlighting the best contracting resources and directly engages entrepreneurs in the contracting process. For example, the course encourages and leads participants to the Central Contract Registration (CCR) – generally considered the first step in engaging in the federal market place. The course also includes several other practical “next steps,” all designed to engage business owners in the federal contracting space.

Once completing the 30-minute tutorial, business owners can earn a certificate of completion from the SBA.

The Business Opportunities online course is one of more than 24 online tutorials offered by the SBA. On a typical day, 700 to 1,500 customers register for online courses offered by SBA through its virtual campus at the Small Business Training Network (www.sba.gov/training).

Small Business Education & Advocacy

On March 25, 2008 representatives from industry and government from North Central Regional Council’s (NCRC) 12 state region will be meeting to discuss current federal contracting and small business issues and policy. The U.S. Small Business Administration’s (SBA) Region VII Regional Administrator Samuel C. Jones, Kansas City, MO will be the keynote speaker.

On March 26, 2008, the Small Business Administration, the Wisconsin Procurement Institute, National Contract Management Association, and the members of their executive advisory group will be hosting this year’s **B2Gconnect-Your Link to the Federal Business Community** event. B2Gconnect focuses on the development of the Wisconsin Federal contracting community.

Highlights include:

- ✓ Wisconsin’s Governor award for the Federal Contractor of the Year and Oshkosh Corporation’s Federal Subcontractor of the year.
- ✓ A broad range of presentations and workshops for large and small federal contractors presented by local and national private and Government agency experts.
- ✓ Track for new or soon to be contractors and new staff of current contractors.
- ✓ Networking and individual meetings with representatives from Federal government agencies, Prime and subcontractors, presenters and guests.
- ✓ There will also be a mentoring panel where Wisconsin’s SBA Deputy District Director Julious Hulbert and Business Development Specialist Linda Krysiak will be sharing their expertise.

Both events will be held at the Brookfield Suites and Conference Center in Brookfield, WI. Additional information and registration are available at www.wispro.org or contact Jason Rathsack at 414-270-3607 or jasonr@wispro.org.

Editor's Notes

TRAINING CALENDAR

Be sure to visit <http://web.sba.gov/calendar/public/index.cfm?op=group&grp=73> for business training opportunities offered by SBA, SCORE, Small Business Development Centers, Women Business Centers,

Procurement Assistance Centers and the Wisconsin Procurement Institute. This site will become your first stop when looking for training sessions, conferences and seminars at the federal level but will also include state, local, and private activities that pertain to small business development.

SBA WI February 2008 Loans

SBA February 2008 Micro-Loans

WWBIC
2 Loans for \$40,000

2008 LENDERS CONFERENCE - MAY 15 & 16, 2008

**23rd ANNUAL
SMALL BUSINESS AWARDS
BREAKFAST**

Friday, June 6, 2008

REGISTRATION:

7:00 am – 7:30 am

AWARDS BREAKFAST

7:30 am – 9:00 am

*Country Springs Inn and Resort
(Waukesha)*

GUEST SPEAKER

*Deloris Sims
Founder, President & CEO
Legacy Bank*

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