

SBA News and Views is a 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
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In this issue:

Sr. Management Conference...page 1

Meeting with Women
Entrepreneurs.....pages 1 - 2

Newest PLP Lender.....page 2

Computer Security
Training.....page 2

SBA Guide In
Spanish.....page 3

IRS Website.....page 3

SBA Personnel.....page 3

SBA Ranks 7th.....page 4

SBA's Business
Gateway.....page 4

Editors Notes.....page 4

Link to SBA August Loans.....page 4
SBA August Micro Loans.....page 4

Procurement Event for
Service Disabled Veterans.....page 4

2009 Awards Nomination.....page 5

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

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Wisconsin Hosts SBA Senior Management Conference



SBA Acting Administrator
Sandy K. Baruah

Earlier this month, Wisconsin was host to SBA's Senior Management Conference. The conference was held at the Hilton Hotel in Milwaukee.

Along with SBA Acting Administrator Sandy K. Baruah, SBA Deputy Administrator Jovita Carranza and other headquarters personnel, all SBA Region Administrators and District Directors were in attendance. Over 100 people attended the conference.

A nice feature at the conference was a military color guard and singing of the Star Spangled Banner.

The Conference proved to be a big success and everyone liked Milwaukee. They were pleasantly surprised at what the city had to offer.

The Conference proved to be a big success. Participants enjoyed Milwaukee and were pleasantly surprised at what the city had to offer. One evening a group attended a Milwaukee Brewers baseball game at our new world class stadium (Miller Park) with the retractable roof. Many visited our downtown restaurants, museum, and shops

and had positive comments about their experience in Milwaukee. Needless to say, the Milwaukee District Office was very pleased with feedback.



Military Color Guard and Mayor of
Milwaukee Tom Barrett

SBA Acting Administrator Baruah and President Bush Meet With Women Entrepreneurs

President George W. Bush and U.S. Small Business Administration (SBA) Acting Administrator Sandy K. Baruah met in Oklahoma City with women small business owners to discuss the benefits of Health Savings Accounts (HSAs), which can be used to obtain affordable healthcare coverage.

An HSA is a tax-preferred account owned by an individual and used to pay for current and future medical expenses, including deductibles, co-payments, and other forms of cost sharing.

President Bush and Acting Administrator Baruah participated in a roundtable discussion at SBA's Womens Business Center with local women entrepreneurs. They listened to first-hand testimony of women business owners who are currently benefiting from these accounts, and those who are considering them. Both leaders highlighted the many

benefits of Health Savings Accounts and answered questions for those who have yet to start these HSAs.

"In my roles at the U.S. Dept. of Commerce and now as head of the SBA, I have met with many small business owners throughout the country and they have shared their concerns with me. A topic that always arises is the rising cost of health care. Health Savings Accounts provide small business owners and the self-employed with an affordable option to health care coverage," said Baruah.

The roundtable discussion was a joint effort of the U.S. Small Business Administration, the National Economic Council and the Department of Treasury to promote the benefits of Health Savings Accounts. This joint effort uses many resources to educate the small business community of the benefits of Health Savings Accounts.

A new web site www.hsa.gov has been developed as an online resource for small businesses and individuals considering Health Savings Accounts. Also, SBA, NEC and Treasury have produced a fact sheet highlighting the benefits of Health Savings Accounts. SBA will distribute the fact sheet to its district offices and resource partners as a greater outreach effort to promote Health Savings Accounts.

In addition to www.hsa.gov and the fact sheet, an online training module outlining the basics of Health Savings Accounts will be available for small businesses and individuals.



IRS
DISASTER
INFORMATION TAX
CENTER

**Foundations Bank is
Wisconsin's Newest
SBA Preferred Lender**



L to R – Foundations Bank
Executive Vice President, Heidi Kilton,
President/CEO Greg Kolton and
SBA District Director Eric Ness

On Friday, August 29, 2008, Foundations Bank President/CEO Greg Kolton was presented with a PLP plaque by SBA District Director Eric Ness in recognition of Foundations Bank attaining Preferred Lender status with the Small Business Administration.

Additional attendees at the presentation were Foundations Bank Executive Vice President Heidi Kolton, First Vice President Christopher Brock and SBA Business Development Specialist Mary Trimmier.

The Preferred Lender's Program (PLP) is another step in SBA's process of "streamlining" the procedures necessary to provide financial assistance to the small business community. Under PLP, SBA delegates loan approval, closing, and most servicing and liquidation authority and responsibility to these selected lenders.

"The PLP program provides us an additional enhanced tool to assist small businesses in their start-up and growth plans," says Foundations President and CEO Greg Kolton. "We are delighted to partner with SBA in this economic development effort."

Foundations Bank is committed to making a real difference for its customers and the community. They strengthen the local commerce and job growth by helping individuals and businesses achieve their financial goals.

Foundations provide handcrafted financial solutions to help customers make more money.

They pair each customer with a retail or commercial private banker who is responsible for helping them succeed and guide them through a five-step process for building a solid financial foundation. In essence, a private banker.

"We are pleased to congratulate Foundations Bank for attaining Preferred Lenders Program (PLP) status," said SBA Wisconsin District Director, Eric Ness. "Through utilization of the PLP program, Foundations will be able to respond faster to small businesses requests for SBA guaranteed financing."

Computer Security Training

SBA's BDS Becky Freund and PSA Robin Dittberner attended a Computer Security Workshop that was held at Alverno College in Milwaukee on September 8, 2008. This workshop was co-sponsored by SBA and Becky and Robin coordinated the event.

Along with SBA and FBI InfraGard sponsoring this free workshop, Rich Kissel from the National Institute of Standards and Technology (NIST) conducted and sponsored the course.

The purpose of the workshop was to assist the small business owners to increase their information system security.

The workshop included how to define information security (IS), examples of common types of threats and understanding how to determine the extent their organization should proactively address threats, learning common best practices and procedures to operate more securely, hear basic explanations of current technologies used in reducing IS vulnerabilities, and learning of resources freely available to their organizations. The workshop was a very successful endeavor and, with anticipation, this workshop will be offered again.

**Popular SBA Guide
Now In Spanish**

A popular guide to exporting, published by the U.S. Small Business Administration, has been translated into Spanish and is available on SBA's web site and will be made available soon to all Spanish-speaking countries of the Western Hemisphere.

SBA's "Breaking into the Trade Game: A Small Business Guide to Exporting" was translated by Argentina's Chamber of Exporters and will be disseminated as a joint effort between the Argentinean Chamber and the Small and Medium Enterprise Congress of the Americas on International Trade. SBA is part of a multinational steering committee that leads the SME Congress, a hemispheric partnership to promote and facilitate the small business participation in international trade (www.smecongress.net).

The Chamber will work with the SME Congress to identify public and private organizations throughout the Americas that can tailor the translation specifically to the institutions and regulatory environment of that particular nation.

"In our global economy, trade among nations has proven to be a leading factor in economic development and job growth. For small businesses, learning how to break into the international trade game is necessary to make them more competitive," said SBA Acting Administrator Sandy K. Baruah. "We are very pleased that this translation will make this invaluable tool available to thousands of businesses in our hemisphere, including the many Spanish-speaking entrepreneurs in the U.S., and we thank those who made it possible."

The Spanish version of "Breaking into the Trade Game: A Small Business Guide to Exporting" is already available online at www.sba.gov/oit. The availability of the Spanish translation was officially announced at the America's Competitiveness Forum 2008 in Atlanta on August 19 following a panel on Small and Medium Enterprise Trade Capacity Building. The panel focused on best

practices to prepare micro, small-and-medium-sized businesses to effectively engage in international trade.

The SME Congress of the Americas on International Trade, which coordinated the panel at the Americas Competitiveness Forum, is a network, spearheaded by the SBA that brings together representatives of small business support agencies throughout the Americas in a joint effort to share best practices generate enthusiasm for and strengthen the voice of small business in international trade in the Americas.

The First SME Congress of the Americas on International Trade was held in Reñaca, Chile in 2004 and was attended by 75 representatives from 12 countries. The Second SME Congress convened in Mexico City in 2006 and gathered more than 150 representatives from 17 countries. A Third SME Congress is currently being planned for Spring 2009

IRS Web Site New Products

Two new IRS products make it easier for small businesses and the self-employed to locate the information they need on the IRS's official Web site, IRS.gov.

These new products are part of a year-long campaign at www.irs.gov/newsroom/article/0,,id=181721,00.html to help educate new self-employed small business owners about federal tax responsibilities and about filing Schedule C, Profit or Loss from Business.

Publication 4667, Tax Information for Small Businesses and the Self-Employed, a free, laminated bookmark, provides Key Search Words to help them locate important tax information on IRS.gov quickly and easily. They can order this free laminated bookmark on the Small Business Products Online Ordering page. www.irs.gov/businesses/small/article/0,,id=101169,00.html. A new page on IRS.gov at www.irs.gov/businesses/small/article/0,,id=115045,00.html, "Self-Employed

Individuals Tax Center," is a one-stop, starting point for small businesses and self-employed taxpayers who file Schedule C with their Form 1040 and provides links to information on the most common issues new business owners face.

To get the latest information about other future Schedule C program events and learn about new products and services as they become available, start a FREE subscription to e-News for Small Businesses; just go to IRS.gov at www.irs.gov/businesses/small/content/0,,id=154826,00.html, type in your e-mail address and submit.

SBA Personnel In Action

BDS Linda Krysiak was a presenter at the Wisconsin Physicians Services (WPS) Contracting Forum in Monona.

District Director Eric Ness and BDS Patricia Pettey explained the SBA Disaster programs to the Southeast Wisconsin Emergency Management Group.

BDS Mary Trimmier participated in the Business Finance Seminar at Capitol Library in Milwaukee and a Small Business Connections event at Waukesha County Technical College.

Lead BDS Jim Simelton and BDS Joe Rosner provided training to an SBA lender in West Bend.

Jim also explained SBA's programs to the Wisconsin Hmong Chamber, participated in an IRS Small Business Forum and met with lenders in Eagle River, Minocqua, Lincoln, Oneida and Vilas counties introducing SBA's Rural Advantage Loan Program initiative.

Chief BDS John Mirenda visited County Veteran Service Offices in Adams, Juneau and Portage counties.

BDS Becky Freund provided SBA information to Edgewood High School in Madison and participated in a Business Roundtable in Columbus.

SBA Ranks 7th in Federal Agency E-Government Effectiveness

The U.S. Small Business Administration jumped from 13th in 2007 to 7th in 2008 in rankings of overall electronic-government effectiveness, according to a recent Brookings Institute Study.

The Report, "State and Federal Electronic Government in the United States, 2008," by Darrell M. West, assessed whether state and federal e-government initiatives effectively use interactive Web features to improve service delivery and public outreach.

Federal Web sites are rated by the same criteria as those of the 50 states. An identical e-government index rates federal Web sites on contact information, publications, databases, portals and number of online services.

The SBA Web site offers more than 15,000 pages of information on starting, financing, developing and managing a successful business. Topics include information on SBA-backed financial assistance, contracting opportunities, training and counseling, disaster recovery, and international trade, to name just a few.

Small businesses can access online tools such as timely advice from experts, pod casts, a library, periodic newsletter, startup guide, statistics and much more. Key contact information for local SBA District Offices, Small Business Development Centers, Womens Business Centers, SCORE Chapters and Veterans Business Outreach Centers nationwide and in U.S. territories, are available.

SBA's Business Gateway Wins Search Engine Award

Business Gateway is the only government program to win

The U.S. Small Business Administration (SBA) Business Gateway Program was selected by the Search Engine Strategies (SES) Conference for the prestigious Best Use of Local Search award on August 20, 2008, the only government finalist in any category. Business Gateway was selected over two private sector companies.

In celebration of its 10th anniversary, SES incorporated its first annual awards, honoring 15 outstanding "search marketers." The Business Gateway Program is a cross-agency program providing small businesses with a single access point – www.business.gov – to easily find government information, including forms and compliance assistance resources and tools.

Business.gov uses the Google search engine and is able to improve upon it by intelligently reading a user's query for geographic context (city, state, zip code). The Business.gov search feature returns only the most relevant results that align with the specific geographic area for which a user is seeking information.

The SES Award is one of the most recent of eight noteworthy award recognitions for the Business Gateway Program this year. Nancy Sternberg, the Business Gateway Program manager, comments on the continued success of Business.gov: "It is truly an honor to be gaining so much recognition for doing something we at Business.gov feel so passionate about. At the end of the day, as long as we're saving businesses owners' time and money, we have done our jobs. These awards are icing on the cake."

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.

Link to SBA August 2008 Loans

SBA August 2008 Micro-Loan Totals

Impact Seven, Inc.
1 Loan for \$15,000
WI Women's Business Development Corp. – 5 Loans for \$68,250

SERVICE DISABLED VETERAN SMALL BUSINESS OWNERS Procurement Event for Bid Matchmaking October 20th, 2008

Clements J. Zablocki VAMC
3rd FLOOR AUDITORIUM
Room 3435
5000 W. National Ave.,
Milwaukee

To Register, Speak to Cartina Austin or phone her @ 414/297-1092

Contact one of us listed below for more details:
[Cheryl Jordan](mailto:Cheryl.Jordan@sba.gov) @ 414/297-3951 or
[Joseph Rosner](mailto:Joseph.Rosner@sba.gov) @ 414/297-1178



2009 SMALL BUSINESS AWARD NOMINATION

Help us recognize outstanding leaders in the small business community

SBA's size standards apply in defining a business, as small- individuals who own and operate or bear principal responsibility for operating a small business are eligible.

AWARD CATEGORIES

Please check one or more potential categories:

- Small Business Person of the Year:** For developing an outstanding, growing business; innovative product(s), increasing jobs, increasing sales, overcoming adversity, and community contributions.
- Small Business Exporter of the Year:** Significantly increased export sales and profits, encouraging other firms to export, increased jobs through exports, and innovative methods of creating markets.
- SBA Young Entrepreneur of the Year:** Owner will not reach 30th birthday by June 1, 2009, three-year evidence of success in sales and profits, increased jobs, innovative products, demonstrated potential.
- Entrepreneurial Success:** Business that started 'small' by SBA standards, then developed into a large business. Business must have received SBA assistance.
- Jeffrey Butland Family Owned Small Business** – A family owned business that has passed from one generation to another and owner has responsibility for operating the business with at least a 15 year track record
- Emerging Small Business Person** For developing an outstanding business with at least a three year track record, under 25 employees, under \$2.5 million in sales and less than 10 years in business (Wisconsin award)

Small Business Champions of the Year: Those who promote small business, including volunteering time and services to small business interests and groups, advocating the cause of small business in the legislative process. Champions may or may not be small business owners.

- | | |
|---|--|
| <input type="checkbox"/> Women in Business Champion | <input type="checkbox"/> Veteran Small Business Champion |
| <input type="checkbox"/> Small Business Legal Assistance (WI Award) | <input type="checkbox"/> Minority Small Business Champion |
| <input type="checkbox"/> Financial Services Champion (Accountant advocate merged with this category) | <input type="checkbox"/> Small Business Journalist |
| <input type="checkbox"/> Small Business Development Center Service Excellence | <input type="checkbox"/> Home Based Business Champion |
| <input type="checkbox"/> Women's Business Center of Excellence Award | |

NOMINEE INFORMATION:

I nominate _____ Title _____

Company/Organization _____ Address _____

Phone _____ Fax _____ E-mail _____

Nominees Qualifications for this Award—attach short description on why this business/advocate should be considered:

When nominating a business owner please complete the following: Is the company operating profitably _____
of years in business _____ # of employees _____ annual sales \$ _____ SIC/NAICS code _____

NOMINATOR'S INFORMATION:

Nominator Name _____ Title _____

Organization _____

Address _____

Phone _____ Fax _____ E-mail _____

Reply by October 10, 2008 mail (or fax 414-297-1377) this form to:
Small Business Awards Committee, U.S. Small Business Administration
310 West Wisconsin Avenue, Suite 400
Milwaukee, WI 53203

For more information, please contact: (414) 297-1093. Self-nominations accepted. This form may be duplicated. **For further consideration, a nomination binder with detailed materials will be requested.** SBA will contact the nominator with details. Thanks for your support!