

# *SBA Success Story*

MISSISSIPPI PRESS OFFICE

---

## **SBA Guaranty Provides Clearer Future for Mississippi Small Business**

Cleve Barham opened Fine Eyes, an eyewear boutique in Ridgeland, Mississippi, in September 1995, and has steadily built a reputation for offering the latest in sunglasses, frames with flair and the finest lens available.

He launched his career in the optical industry in 1984 as a representative of Menrad, a Germany company. Calvin Klein hired Cleve ten years later as the first representative to sell his eyewear in the Deep South. Cleve discovered a niche for his business when he realized many boutique styles of eyewear were not available in his home state of Mississippi. He sought financing and received a \$63,000 loan guaranteed by the Mississippi U.S. Small Business Administration.

SBA's loan guaranty programs provide guarantees on loans up to \$5 million. The guaranty minimizes the lender's risk which is favorable for most business startups as well as expanding businesses.

A longtime wearer of prescription lens, Cleve believes everyone should like their glasses, and eyewear should be not only functional but also fashionable. He stays abreast of the most current styles in frames and keeps in mind those who favor a slightly more traditional approach.

“The industry has changed,” said Cleve. “Twenty years ago, there were basically two lenses, plastic and glass. Today there are several dozens lens materials, all different types of plastics and glass.” Among the choices: lenses with anti-reflective coating that improve night-driving safety and reduce glare and reflections; polycarbonate lenses that are super-thin, ultra-light and may be tinted any color; photochromic lenses that change color when exposed to light and lenses coated with UV protection for coverage against the sun's harmful rays; and lenses with special treatment for computer usage. “I try to match the prescription needs of the patient so they can get the best quality eyewear at the best price,” he said.



His commitment to fine eyewear extends beyond fashion to clear vision. Fine Eyes partnered with Italee Optics, an innovator in the optical industry, to bring clients lens from Varilux, Sharmir and Zeiss and anti-reflective coating by Crizal Alize and Zeiss. He also carries some of the most stylish eyewear brands available. They include Oliver Peoples, Paul Smith Spectacles, Mosley Tribes, Ooh-La-La de Paris and a host of others.

He expanded his business in 2004 by opening a second location, Fine Eyes Too! located in Brandon, MS. Brandon has become one of Mississippi's hottest retail markets. Fine Eyes Too! offers the same service and style as the original Fine Eyes.

For more information about SBA's guaranty loan programs, visit SBA's Web site at [www.sba.gov/ms](http://www.sba.gov/ms).

Fine Eyes Eyewear  
680 Hwy 51, Suite J  
Ridgeland, MS 39157  
Ph.: 601-853-1695  
Web: <http://www.fineeyes.com>