

# NEWS & VIEWS

Wisconsin District  
310 W. Wisconsin Ave.  
Milwaukee, WI 53203  
414-297-3941  
740 Regent Street  
Madison, WI 53715  
608-441-5263  
[www.sba.gov/wi](http://www.sba.gov/wi)

Eric Ness, District Director

FY 2009—Issue One

<i>Marketplace 2008</i>	1
<i>Online Training</i>	1
<i>SBA's e200</i>	2
<i>SBA in Action</i>	2
<i>SBA Encourages Lenders</i>	3
<i>On Line for Baby Boomers</i>	3
<i>Loan Totals</i>	4

## Women Veterans' Conference

Jim Simelton, Lead BDS and Joe Rosner, BDS/Veteran Liaison participated in the 2nd Annual Women Veteran's Conference at the Wisconsin Military Academy, Ft. McCoy on September 25th through the 28th. Approximately 175 women veterans were in attendance.

Helping small businesses **start, grow** and **succeed.**



Your Small Business  
Resource

## SBA PARTICIPATES IN MARKETPLACE 2008 HELPING WISCONSIN BUSINESSES

On October 2nd, SBA District Director Eric Ness, Lead BDS Jim Simelton and BDS's Joe Rosner and Cheryl Jordan, along with SCORE counselors' Jules Matsoff and Al Balda, participated in Marketplace 2008, the Governor's Conference on Minority Business Development at the Wyndham Hotel in Milwaukee. The Conference focused on small business growth and business opportunities. Over 300 small businesses attended this event.

The Governor's lunch was the highlight of the day where SBA and the State of Wisconsin presented awards. SBA awards were given to the SBA 2008 Minority Small Business Person of the Year, Baly Ambegaoker of IDL Solutions, Inc. and SBA 2008 Minority Small Business Champion Ylonda Glover of Tri-Success Management Institute.

IDL Solutions combines expertise, experience and insight to its customers interactive technologies, enterprise business applications, infrastructure and business process management.

Tri-Success Management Institute offers help with financial makeovers and assists in addressing racial and ethnic divides that may exist in the business community.

The Governor's Conference "Marketplace 2008" honored a number of firms that are also involved with SBA. Hurt Electric, LLC, a participant in the SBA 8(a) Business Development Program won the Wisconsin Department of Commerce Outstanding Business Award and Spann & Associates, LLC, a participant in the SBA e200 program (see related story on page 2), was a finalist for the outstanding minority business.



L-R-Baly Ambegaoker, IDL Solutions  
SBA District Director Eric Ness  
Ylonda Glover, Tri-Success  
Management Institute

## SBA OFFERS NEW ONLINE TRAINING

A new online course will help small businesses explore exporting opportunities in international markets. **Global Enterprise: A primer on Exporting** is a free, self-paced course that provides practical guidance on exploring international markets. The new course is available from the SBA training website at [www.sba.gov/training](http://www.sba.gov/training). To access the course, click on "Free Online Courses," and then select the first course listed under International Trade.

The course is a comprehensive training module using script and audio to provide fundamental information about selling in global markets. It illustrates how to identify international markets, develop an export strategy, make and receive international payments, and finance trade operations, plus guidance on determining a firm's readiness and suitability for exporting. The Exporting Primer includes more than 45 direct links to many key international resources. Course participants completing the 30-minute online training programs can earn a certificate of completions from the SBA, with their name, date and course title.

## E200 Participants

Buveck Consultants, LLC  
 Companion Natural  
 Pet Food  
 Cross Management  
 Services, Inc.  
 Maures Development  
 Group  
 McDowell Construction  
 PEC, Inc.  
 The Penebaker  
 Enterprises  
 Pinnacle SL, Inc.  
 Prism Technical  
 Management &  
 Marketing Services  
 Ramirez Restoration  
 Spann & Associates  
 Wild Flour Bakery  
 Zoe Engineering

## FY 2008 YEAR-END LENDER TOTALS

We will not be adding the Lender Year-End totals to the Newsletter. If you wish to have a copy of the Lenders Year-End Totals, please contact Cindy Merrigan at (608) 441-5560 or email her at [cindy.merrigan@sba.gov](mailto:cindy.merrigan@sba.gov).

## Help SBA Assist You

SBA is looking to collect ideas on how to improve access to our programs and other ideas that will help us do a better job in assisting small businesses. Please share your ideas and experiences with us as small business owners during the current economic condition. You can do so at [economyideas@sba.gov](mailto:economyideas@sba.gov).

## SBA'S EMERGING 200 CALLS UPON

In the face of economic challenges and low growth rates in America's inner cities, the *Emerging 200* initiative, dubbed e200 for short, focuses on helping leaders and owners of small businesses in America's hard-pressed communities achieve their full potential.

Milwaukee, along with Albuquerque, Atlanta, Baltimore, Boston, Chicago, Des Moines, Memphis, New Orleans and Philadelphia, is a participant in the e200 initiative. e200 focuses on small companies with high potential for rapid expansion and job creation.

The comprehensive e200 curriculum provides winning expansion strategies to help qualifying businesses explore options for capital investment and take advantage of contracting opportunities. E200 training also makes available a range of practical tools to pursue innovative paths for business development and job growth and e200 participants will gain access to a network of government resources and

mentoring from local business leaders.

"*Emerging 200* training represents the SBA's ground breaking commitment to America's under-served markets. The growth of those communities is a focus of the SBA and we expect e200 to lead the way," said Wisconsin SBA District Director Eric Ness. "Helping inner city business leaders is part of our long-term stimulus strategy. The SBA is in inner city neighborhoods because that's where economic growth and job creation happens."

Milwaukee's Small Business Administration District Office has taken the lead by forging a cornerstone coalition of key business leaders, government organizations and professional business associations. This group of committed individuals and organizations is sponsoring the e200 initiative to encourage the lasting success of its participants.

"Inner city businesses are relatively small in size and revenue but they have almost unlimited capability to create jobs, raise income



and produce wealth for residents," adds District Director Eric Ness. "They are vibrant operations that often provide much needed products and services for diverse inner city communities. There is good reason for the success of small businesses in inner cities. But, by identifying and exploiting competitive advantages, we will prepare inner city businesses to be profitable and well positioned to compete locally, regionally, nationally and even internationally." SBA officials view the e200 initiative as pivotal to establishing a foundation other businesses can build on. From the SBA's perspective, the benefits of the e200 initiative will soon radiate across neighborhoods and have a positive impact on the pilot cities participating in the initiative.

## SBA In Action

BDS's Cheryl Jordan and Joe Rosner, PSA's Cartina Austin and Gloria Hloucal participated in a Matchmaker Fair for Service Disabled Veteran Owned Businesses at the VA in Milwaukee on October 20th. Joe also joined up with BDS Mary Trimmier in providing an in-depth presentation about SB A programs and both participated on a panel discussion at the Annual Fall Conference of Disabled American Veterans in Appleton on October 17th.

SBDC Project Officer Patty Pettey visited all SBDC offices in Wisconsin. BDS Becky Freund presented SBA programs to a Small Business Class at Edgewood High School in Madison and to the MATC-Madison Small Business Planning class. BDS Cindy Merrigan joined Becky in an SBA presentation to the Madison SCORE Chapter.

Mary also visited lenders in Green Bay, Marinette and Sturgeon Bay. Supervisor BDS John Mirenda visited lenders in Waupaca.

## SBA ENCOURAGES LENDERS TO OFFER LOAN DEFERMENT RELIEF

SBA is strongly encouraging its participating 7(a) lenders and Certified Development companies to work with business borrowers to provide them with the flexibility they need to keep their businesses running during these difficult economic times.

As access to credit and capital has tightened, many businesses face increased challenges in meeting their financial obligations. This is especially true of small businesses hit hard by the recent economic slowdown that are now unable to make payroll, or purchase essential inventory.

SBA is reminding participating lenders they have the authority on a case-by-case basis to extend temporary payment relief for qualifying borrowers with 7(a) and 504 loans who are struggling to make their payments.

If a deferment longer than three consecutive monthly payments is needed for a loan, borrowers can work directly with their lenders who in turn will work closely with the SBA to identify the best solution.

At the same time, SBA is asking its lenders not to broadly call borrower loans due to changing financial variables, such as fluctuations in personal credit scores, declining collateral values, and reduced home equity, which are currently affected by the disruption in the financial markets. The SBA has issued a notice that will be distributed widely to its lenders and 120 field offices encouraging them to look at these cases individually and to work with individual borrowers in order to facilitate the longer term success of these small businesses.



## SBA Acting Administrator Sandy K. Baruah

“The SBA is here to help small businesses during these difficult economic times. We are encouraging our lending partners to follow suit by extending three-month payment deferments on their SBA guaranteed loans to qualified borrowers who need relief.” “We recognize that small business owners are faced with challenging decisions right now. By providing three-month deferments to qualifying borrowers who are struggling, our lending partners can help small business owners free up the capital they need to maintain their businesses.”

## SBA INTRODUCES ITS NEWEST ONLINE RESOURCE FOR BABY BOOMER GENERATION ENTREPRENEURS

The U.S. Small Business Administration has unveiled a new Web site geared to the 50-plus entrepreneur, providing useful information, links and resources vital to starting, growing and expanding a small business.

The new Web site at [www.sba.gov/50plusentrepreneur](http://www.sba.gov/50plusentrepreneur) features interactive information and links to help 50-plus entrepreneurs consider the benefits and rewards of business ownership, and to help them make informed choices about business ownership.

“The SBA is working hard to increase opportunities for small businesses of the baby boomer generation at every stage of their business development through better technology tools and effective services through the agency’s district offices and resource partners,” SBA Acting Administrator Sandy K. Baruah said. “We believe 50-plus entrepreneurs will drive significant new business growth in the coming years.”

Components of the new Web site include a self-assessment feature to help the aspiring entrepreneur determine his or her business readiness, information on borrowing and credit, and Inspirational success stories from baby boomer entrepreneurs. The Web site will help users evaluate the reasons for business ownership after age 50, the risks involved, and how to devise a plan of action at every phase of business development.

This is the first new offering under the structure of the re-launched Office of Entrepreneurship Education (OEE). OEE combines SBA’s online education programs, business and community initiatives, and outreach to underserved markets under a single umbrella.

As baby boomers consider career and lifestyle shifts that extend beyond their work careers, tapping into the world of business ownership can allow them to leverage their flexibility, know-how and business acumen to go into business for themselves. Many have already joined the ranks of the nation’s self-employed and small business owners.



## Training

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 also includes state, local and private activities that pertain to small business development.

## SBA SEPTEMBER 2008 LOANS

### Associated Bank

Green Bay - 40 Loans for \$2,581,500

### US Bank NA

Cincinnati, OH -21 Loans for \$1,967,100

### Wells Fargo Bank NA

Sioux Falls, SD—10 Loans for \$5,690,700

### Community Bank & Trust

Sheboygan - 10 Loans for \$1,086,500

### M&I Marshall & Ilsley Bank

Milwaukee—8 Loans for \$1,305,700

### First Bank Financial Centre

Oconomowoc—3 Loans for \$931,021

### Johnson Bank

Racine—3 Loans for \$238,200

### The Park Bank

Madison—3 Loans for \$157,000

### The Baraboo National Bank

Green Lake—2 Loans for \$1,890,000

### Park Bank

Holmen—2 Loans for \$1,417,000

### Cornerstone Community Bank

Grafton—2 Loans for \$686,000

### Altra FCU

La Crosse—2 Loans for \$556,000

### Bank First National

Manitowoc—2 Loans for \$200,000

### Shoreline CU

Two Rivers—2 Loans for \$188,500

### Wisconsin Community Bank

Madison—2 Loans for \$170,000

### Bremer Bank NA

Saint Cloud, MN—2 Loans for \$148,000

### Farmers & Merchants State Bank

Waterloo—2 Loans for \$35,000

### Live Oak Banking Company

Wilmington, NC—1 Loan for \$1,950,000

### Legacy Bank

Milwaukee—1 Loan for \$1,145,700

### First Citizens State Bank

Whitewater—1 Loan for \$860,000

### Baylake Bank

Sturgeon Bay—1 Loan for \$500,000

### First National Bank of Pennsylvania.

Hermitage, PA—1 Loan for \$467,700

### Citizens State Bank

Hudson—1 Loan for \$350,000

### DuPaco Community CU

Dubuque, IA—1 Loan for \$350,000

### Badger Bank

Fort Atkinson—1 Loan for \$240,000

### Heartland Bank & Trust Company

Bloomington, IL—1 Loan for \$217,997

### Citizens Bank

Flint, MI—1 Loan for \$205,000

### State Bank of Chilton

Chilton—1 Loan for \$200,000

### Fidelity National Bank

Medford—1 Loan for \$150,000

### The First National Bank of River Falls

River Falls—1 Loan for \$150,000

### Community State Bank

Union Grove—1 Loan for \$130,000

### Foundations Bank

Pewaukee—1 Loan for \$125,000

### First Business Bank

Madison—1 Loan for \$110,000

### The First National Bank-Fox Valley

Neenah—1 Loan for \$100,000

### Middleton Community Bank

Middleton—1 Loan for \$90,000

### AnchorBank FSB

Madison - 1 Loan for \$80,000

### Commerce State Bank

West Bend—1 Loan for \$63,000

### Farmers & Merchants Bank & Trust

Marinette—1 Loan for \$50,000

### The Riverbank

Wyoming, MN—1 Loan for \$50,000

### Covantage CU

Antigo—1 Loan for \$34,600

### Peoples State Bank

Wausau—1 Loan for \$10,000

## SBA September 2008 CDC Loans

### Wisconsin Business

#### Development Finance

Monona

14 Loans for \$5,551,000

#### Great Lakes Asset

#### Corporation

Green Bay

3 Loans for \$1,609,000

#### Racine County Business

#### Development

Racine—1 Loan for \$861,000

#### Western Wisconsin

#### Development Corp.

Almena—1 Loan for

## SBA September 2008 Micro-Loans

### WI Women's Business

#### Development Corp.

2 Loans for \$40,000

## SBA FY 2008

### WI Women's Business

#### Development Corp.

33 Loans for \$623,067

#### Lincoln Neighborhood

#### Redevelopment Corp.

4 Loans for \$63,777

#### Impact Seven, Inc.

2 Loans for \$16,774

#### Advocap

1 Loan for \$14,000

#### Northeast Entrepreneur

#### Fund

1 Loan for \$11,487