



*Message from the
Regional Administrator*

With only a few weeks remaining in the 2003 fiscal year, now is the time for each of us to assess where we stand against our district and regional goals, to review our own personal performance and conduct a critical self- assessment of our individual contributions toward the success of our division, our office and the region.



By any measure this is stacking up to be a banner year for SBA. We are touching more small businesses than ever and are making significant headway toward the Administrator's goal of reaching a greater percentage of America's 25 million small businesses. On the regional level, even with most offices on track to meet or exceed their goals, there remains room for growth, particularly in lending.

Clearly, there are considerable external factors over which we have no control that impact our ability to effectively serve our customer and to increase access to capital. It is those elements we can control, however, that can make all the difference. How do we manage our time at work? Are we really using our brain power to develop innovative marketing projects? Are we putting forth our best effort and truly serving the public well?

Let's use these next few weeks to push just a little harder and go the extra mile. It's a great way to observe SBA's 50th Anniversary and frankly, our Small Business customers deserve no less.



Nuby

Happy Birthday SBA

Celebrations Planned Around the Country

On August 1, SBA launched a year long celebration of our 50th anniversary at the Dwight Eisenhower childhood home and Presidential Library in Abilene, Kansas. Mary Eisenhower, granddaughter of the late president, was on hand to recognize SBA as part of her grandfather's presidential legacy.

The celebration will continue in September with National Entrepreneur Conference and Expo in Washington, followed by a series of nationally sponsored events in every region of the country, including Jacksonville, Florida in Region IV. Each event will be tied to the celebration of SBA's Anniversary as a backdrop for substantive dialogue and discussion on job creation and the economy.

Following the Abilene event, NECE will be the second of three anchor events for the anniversary. NECE will be a major conference, match-maker event, expo and awards event for 2003 National Small Business and Small Business Advocacy winners that will be held September 17-19. Online registration is available.

This promises to be a great event with much to offer small business people from every part of the country.



Administrator Barreto, Deputy Admin. Sabelhaus, and Mary Eisenhower at the Abilene event

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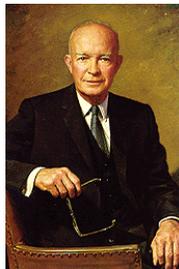
Milestones in SBA History

WHERE WERE YOU WHEN?

1953

SBA was created through the ratification of the Small Business Act.

It was 1958 when Congress made SBA permanent. By then, lending activity had grown from 24 business loans and 41 disaster loans totaling \$1.7 million in 1953 to 5,315 business loans and 1,225 disaster loans totaling over \$266 million.



1958



1993

SBA Creates the **Office of Ombudsman** to assist small business federal regulatory compliance.



1995

SBA announces the Low Documentation loan program for loans under \$100,000.

1963

SBA recognized the need for a network of qualified technical assistance counselors for small business and called on retired executives and businessmen to volunteer.

SCORE

Within weeks, more than 4,000 qualified retirees responded.

1976

– Congress Creates the **Office of Advocacy** to protect, strengthen and represent small business in the legislative and rulemaking process.

1977

SBA created the SBDC Network.

It was written into law in 1980.

1980



2002

Nuby Fowler is appointed Region IV Administrator by President Bush.

2003

Administrator Hector Barreto launches Agency Transformation that will reshape and streamline SBA's organization and program delivery systems.



Also anticipated in **2003**: SBA tops lending records for number of loans to small businesses.

Region IV Businesses Selected for SBA Hall of Fame

Four companies in Region IV have been nominated for the inaugural entries into the SBA Hall of Fame. A formal announcement of inductees will be made within the next few weeks. More than one of the Region IV companies will be very recognizable. States with winners are Florida and Tennessee.

Staff Profile

Tennessee's Dave Higgs, Staff Attorney – Radio Personality

Contributed by David Tiller – Tennessee District Office PIO

Dave Higgs, staff attorney with the TN District Office in Nashville, has hosted a syndicated radio show for WPLN public radio in Nashville for almost fifteen years. “Bluegrass Breakdown,” according to WPLN, is “an emotionally-charged, heart-rending, paint-peeling, splinter-kicking one-hour bluegrass show” and can now be heard on other public radio stations including WILL, Urbana, IL; WNKV, Highland Heights, KY; WNIN, Evansville, IN; WSIU, Carbondale, IL; KTNA, Talkteena, AK; and WZRU in Roanoke Rapids, NC. Higgs features theme shows such as bluegrass songs about rivers, songs about dogs and songs about the blues, in addition to lively interviews. “I haven’t even begun to run out of themes, yet,” says Higgs. Congratulations Dave, and here’s to fifteen more big years on the radio (at least). For more information on Dave Higgs and his show, check out the Blue Grass Break Down web site at <http://www.wpln.org/bluegrass>



FROM THERE TO HERE

Debbie Brown, North Florida DDD to Director, Disney/SBA National Entrepreneurial Center, Orlando Florida

Darlene Milhouse, Georgia, to AO

Janel Hein, South Florida, to Lending Specialist

Patrice Dozier, Georgia, to Economic Development Assistant

Jerome Orr, Loan Specialist from the Varick Street, HLSC, to North Florida

Ilene P. Rubio, South Florida, to Marketing Manager

SO LONG, FARE WELL

Allen Daughtery, North Florida, Loan Servicing Assistant, Retired

Bob Starr, Georgia, Loan/Surety Bond Specialist, Retired

Dinora Gonzalez, Georgia EDS, to the Department of Commerce

ADDITIONS

Maritza Perez, South Florida, Business Resource Clerk, gave birth to 7 pound 1 ounce *Brandon Ariel* on June 23.

THANKS TO OUR SUMMER INTERNS

Ben Evans – Regional Office

Andrea Brown-Watson – Kentucky

Jonathan Adams – Mississippi

Kayla Fields – North Carolina

TRANSFORMATION UPDATE

CONTRIBUTED BY MIKE ERNANDES

PIO Charlotte District Office

In North Carolina the Transformation is up and running.

During the last week of June, NCDO staff participated in Partner Identification Management System (PIMS) training. PIMS is a tool that contains a centralized database, with a variety of information on Lenders, Resource Partners, and CDC's, etc. Paul Bishop and Linda Rusche from the Office of Lender Oversight demonstrated how PIMS can be used to extract data to

increase marketing efforts to lenders. The NCDO team is busy looking for marketing opportunities and trying new approaches in its over 52,000 square mile coverage area. One best practice includes a joint venture to conduct monthly "SBA Days" at local Chambers of Commerce. During SBA Days, staff conducts one-on-one counseling sessions with chamber members and other firms in the area. Each counseling session includes:

- A brief interview
- A needs assessment for the firm
- A discussion of relevant SBA programs
- A referral to local sources of help

Feedback about the partnership has been positive. "We are pleased with the response from our chambers," said District Director Lee Cornelison. "Their members and clients find the help useful and convenient."

The Greensboro, NC Chamber summarizes their experience:

"We have had an overwhelming response to our SBA Days. The businesses that have attended leave with valuable information that helps prepare them for going to our local banks, while our local banks are the recipients of better prepared loan applicants. A win-win for the community. Our small businesses benefit from a great service that we are only able to offer with this cooperative effort with the Small Business Administration."



South Florida's John Dunn Honored by Lender's Group

**Thaddeus Hosley
South Florida PIO**

John N. Dunn, Jr., Chief of Finance in the South Florida District Office received the 2003 Small Business Advocate of the Year Award from the South Florida SBA Lenders Group. The award was presented during a ceremony at the 1st annual South Florida SBA Lenders and Partners Golf outing hosted by SCORE. Over 80 lenders and economic development partners participated in the event that took place at PGA National Resort in Palm Beach County.

In addition to checking out your office goal standing, use the SBA Scorecard for best practice ideas from offices across the country.

"In our 10-year history, it is the first time we have recognized an SBA employee for this prestigious award," said Kevin Rafferty, Vice President for Comerica Bank and President of the South Florida SBA Lenders Group.



Each year, the advocate award is presented to an individual who uses their professional skills and personal talents to contribute to entrepreneurial and economic development in the South Florida business community.

The Lenders Group promotes the awareness of the SBA's loan guaranty programs and other SBA services.

SBA BRANDING COMPLIANCE

REGION IV COMPLIANCE IN EFFECT OCTOBER 1

Check your Branding Knowledge

Select the company represented by the slogans listed below.

1. "Reach out and touch someone."
A. FTD Florist
B. AT&T
C. IRS
2. "We do it your way."
A. Burger King
B. Toyota
C. Subway
3. "We bring good things to life."
A. Microsoft
B. Psychic Friends Network
C. General Electric
4. "Moving at the Speed of Business"
A. Xerox
B. Federal Express
C. AOL

Answers on Page 6

To submit articles for
Inside Region IV,
please email

David Perry, Regional
Communications Director at
david.perry@sba.gov

Common Branding Mistakes



This logo is for use when printing on blue paper, but it is often mistakenly used when printing on white.



The logo should not be reshaped to fit an application; the dimensions outlined in the SOP are standard for all uses.

From signage to stationary, the new Graphics and Writing guidelines, SOP 90 55, is designed to give SBA a uniform public image and build name recognition for the Agency.

"Over time" the SOP states, "the reinforcement of one consistent, well defined graphic image builds stronger connections in people's minds. They are more likely to remember the SBA brand when they need assistance..."

Be it the golden arches, the Nike swoosh, or recognizable slogans such as "The Ultimate Driving Machine" and "Fly the Friendly Skies", effective branding creates product image and increases consumer identification with a company.

Branding for a federal agency is little different. As we transform SBA into a marketing focused agency, name identification and

recognition of the SBA brand will be increasingly important.

While requiring branding uniformity agency wide may require some adjustments in the way Districts do businesses, the experts will tell you that the benefits far out weigh the challenges. The biggest change is the requirement that all marketing materials produced at the local level, including all newsletters, brochures and promotional material for co-sponsored events, must be reviewed and approved by the Regional Office. Specific guidelines will be issued before October 1.

It is important to remember that these requirements extend to every division in the District.

In preparation for branding compliance, everyone involved in producing branded material should review the new SOP. Direct any questions to the Regional Communications Director, David Perry.

Preparing for Compliance

Review all Agency published marketing materials to insure you have the latest edition

All Divisions should review locally generated signage, brochures, posters, and newsletter mastheads and stationary to insure compliance with SOP 90-55

Anticipate newsletter and other printing schedules to allow time for Regional Office approval for all materials produced/distributed after October 1.

Stay tuned for specific directions on submitting items for review.

Special Feature

The International Trade Route

International Loans exceed goals by leaps and bounds

Ray Gibeau, Atlanta USEAC

Georgia just completed the 21st loan to exporters, which greatly exceeds the goal of 8 for fiscal year 2003. However, Georgia is not alone. Tennessee has 10 loans with a goal of 6. Kentucky has recently exceeded their goal of 5 with the 7th deal. Alabama, with a goal of 3 and has 4 loans.

South Florida has doubled its goal of 52 with 106 loans, North Florida with a goal of 8 has 16 and Mississippi has greatly exceeded a goal of 3 by over 800% with 25 loans.



In fact, all Districts in the Region have met or exceeded their IT loan goals with two months left in the fiscal year.

Most of this is credited to the Agency for recognizing the need to count loans in any of our loan programs that are used to help exporters, and to the District Offices for properly identifying those loans. "Core" loans are considered Export Working Capital Program, International Trade Loans, and Export Express. Qualifications for the Export Working Capital Program and the International Trade Loan are somewhat restrictive, which makes those loans harder to come by. In the South, lenders have embraced the Express Program, and use that program to help exporters.

Congratulations are in order for the great job we have accomplished in exceeding our goals and we continue to work on improving our core programs to provide financing to our exporting clients that will fit their needs.

Celebration

Continue from page 1

The celebration will continue with regional events every month between October and April and will conclude with Small Business Week in May 2004. District Offices are also being encouraged to plan local anniversary celebrations, recognize those businesses that owe their start to SBA and raise the agency's profile

District Offices around the region have held or are planning special events to recognize the occasion. Several offices, including South Carolina, recognized the 50th during their small business winner recognition events. Others, such as Kentucky and Mississippi, plan special 50th anniversary events that will highlight business within their Districts that owe their start to SBA. More events will be announced as the year progresses.



SC DD Elliott Cooper and Nuby Fowler at 50th Anniversary event in SC

Answers to Branding Quiz: 1, B: 2, A: 3, C: 4, B

Getting Wired

André Travis

Telecommuting: SBA's Other Computer Environment

The Office of The Chief Information Officer has been very busy this year upgrading our computer technology, giving it greater flexibility for the "mobile" employee. Traditionally, employees whose jobs required regular computer access had little choice than to be physically present at an SBA office. However, with the advent of Agency Transformation, telecommuting, and the use of laptops at remote worksites, OCIO has been working at top speed to purchase and configure tools that allow employees to set up a Virtual SBA office both at their homes and while on travel.

One of the tools being used to accomplish this is called the Virtual Private Network or VPN. VPN is a tool that allows computers, such as your home computer or laptop computer, to attach to SBA's secured network. Computers that are outside of SBA's network of computers cannot connect to our environment for security reasons. The VPN software allows trusted computers to gain access by being authenticated (given permission) with the use of a user account and password.

Once given permission to electronically link to SBA, the employee is then able to use any computer system or computer function they would normally have if they were working on an internal PC. There are, however, different ways to get at that information. In order to get the full benefit from your virtual office make note of the version of the operating system your home pc or laptop is using. The most common operating systems in use today are Windows 95/98, Windows ME, Windows XP, and Windows 2000. Each operating system may have a different way to perform the same task. Consult with your office's Information Technology Specialist for additional information about operating systems.

Below is a list of tasks that can be accomplished using the Virtual Private Network software. (*Your IT Specialists will have instructions on how to accomplish the list of tasks below.*)

1. When connected through the VPN software you will be able to utilize most mainframe applications on your home PC – Qterm and InfoQuest to name a few.
2. You will be able to remotely control your desktop PC using SBA sanctioned software such as tightV NC, PC Anywhere or Microsoft's Terminal Services Client. (see your IT Specialists for these applications)
3. The VPN software will allow you to connect to the hard drive of your PC in your SBA office to retrieve work files and other documents you may need while away from your office.
4. The VPN software will allow you to connect to the Intranet, YES Page (yes.sba.gov) and any internal SBA web page.
5. Through your VPN connection you are able to send and receive Faxes through your e-mail box (Outlook or Outlook Webaccess)
6. Through your VPN connection you have the ability to print directly to printers located in your SBA office.

Your assigned VPN account makes it possible for you to accomplish several of your daily tasks while away from your office and while in mobile or travel status. As we embark on a new government and new SBA, doing more with less is becoming the standard practice. Therefore those responsible for technology in SBA realize that to be truly productive, the tools must be available to follow you to your non-traditional or Virtual Office.

Scorecard Briefing held at District Directors Meeting

Blake Isaacson, Senior Advisor to the Deputy Administrator, briefed Region IV District Directors on upcoming enhancements to the 2004 SBA Scorecard. The changes will make the Scorecard more flexible and user friendly and give District Offices greater latitude to adapt their strategic plans if changes are warranted during the year. The 2004 Scorecard is anticipated to be up and running on October 1.



PHOTO FILE

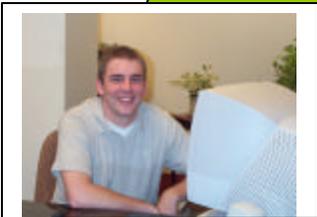


District Director Janita Stewart congratulates Mississippi's 2003 Small Business Week winners at the annual award ceremony on June 25.



Paul Thomas of the North Florida DO is chef-in-charge for an office BBQ held to honor the retirement of Allen Daugherty.

Region IV District Directors discuss goal attainment at the annual DDs meeting in Atlanta



Regional Office summer intern Ben Evans reviews the SBA Scorecard rankings.



Nuby Fowler presenting the regional Research Advocate Award to Dr. David Hovey of Richards College of Business in Carrollton, Georgia.

Got a shot to share, send it to david.perry@sba.gov along with a description of the picture.



Regional Office Staff celebrates Adele Kehoe's ?? Birthday



Preparing for the annual Kentucky Derby Parade; Karen Wright, Kentucky DO Loan Specialist, with the Operation Christmas Child float (above) and Jeri Grant, Kentucky DO EDS/PIO with the AAA Float (Right) .

