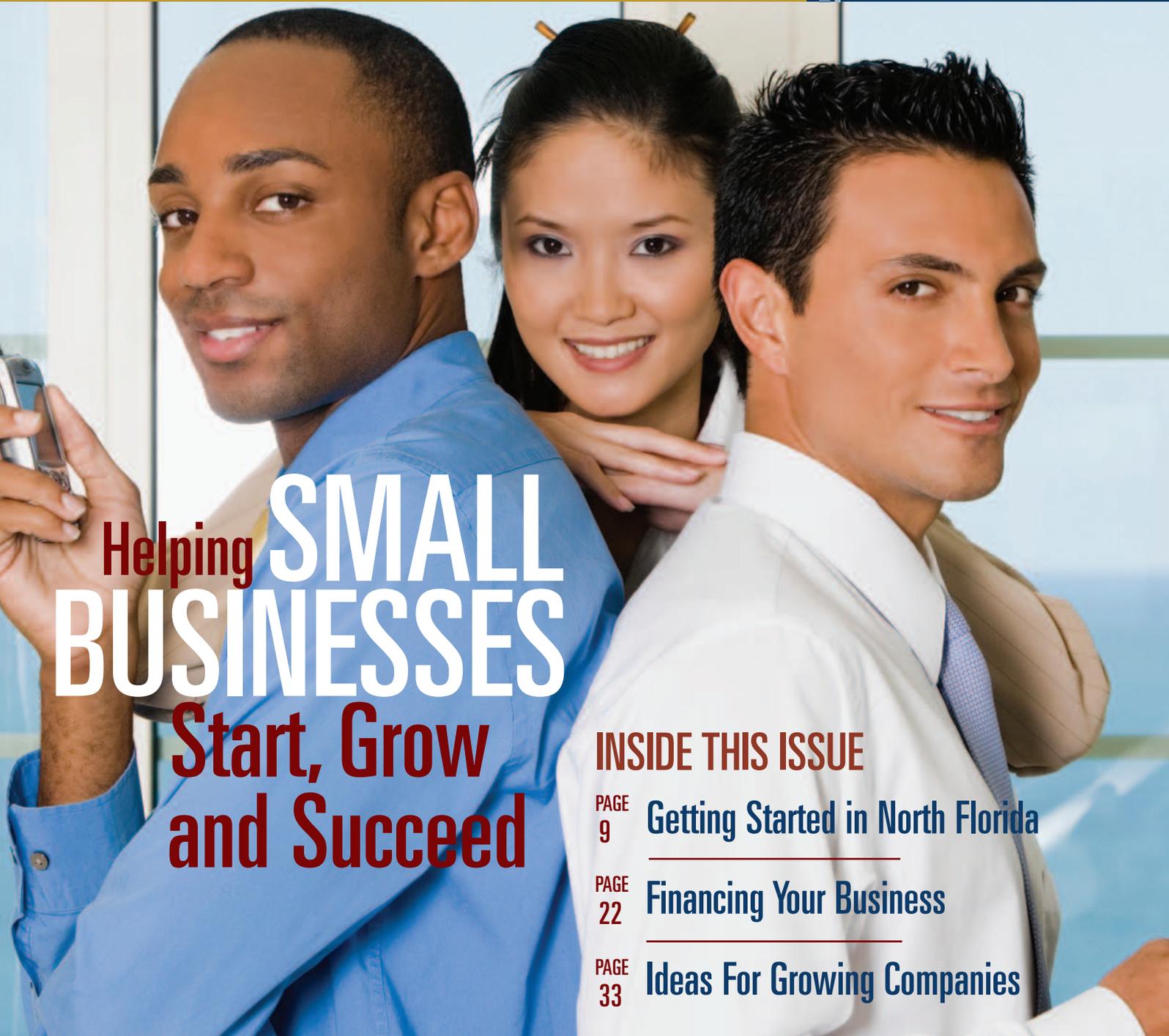


SBA SMALL BUSINESS

RESOURCE

U.S. SMALL BUSINESS ADMINISTRATION

NORTH FLORIDA



Helping **SMALL
BUSINESSES**
Start, Grow
and Succeed

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“Everything you need to know about setting up, marketing and managing the revenue of your business.”



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From the Administrator



Steven C. Preston
SBA Administrator

Several American business icons—Apple Computer, Ben & Jerry's, Staples, Intel, Nike and Federal Express to name a few—got their start with assistance from the U.S. Small Business Administration. These companies took advantage of SBA's many resources—business counseling, loan guaranties, information about federal procurement opportunities—and took their great ideas into the marketplace. The rest is history.

The SBA's *Small Business Resource Guide* is another great tool for those working to create a successful company. In its pages you'll find detailed information on SBA's varied assistance programs for small businesses.

Last year the agency made tremendous progress in helping business owners. More than 1.5 million entrepreneurs received business counseling and technical assistance from the SBA, and the agency Web site received 26 million hits. The agency currently guarantees more than \$78 billion in loans and investments. In 2005 the SBA helped small businesses secure almost \$80 billion in prime contracts from government agencies. Meanwhile, we have more than 14,000 counselors from our Small Business Development Centers, Women's Business Centers and SCORE available to small business owners or those trying to start a business.

Such resources are invaluable to small business and are often the gateway to other SBA offerings. This *Resource Guide* serves as a link to the SBA's expanding support network, providing important information about starting and growing a successful business.

President Bush recently said that when people "across the world look at America's economy what they see is low inflation, low unemployment and the fastest growth of any major industrialized nation. The entrepreneurial spirit is alive and well in the United States."

America's economy will continue to depend on the ingenuity and energy of its small business owners. There will be many partners in support of this effort, and SBA is ready to do its part.

The SBA team has worked hard to ensure the information presented in this *Resource Guide* is useful in the starting and growing of your small business. We hope you will seek assistance and advice at one of our many offices nationwide, via the Internet at www.sba.gov or through our extensive network of resource partners.

Steve Preston was unanimously confirmed by the U.S. Senate June 29, 2006, as the 22nd Administrator of the U.S. Small Business Administration. With almost 25 years of experience in financial and operational leadership positions, Preston is committed to serving the small business community.

In his business experience as an executive and as an investment banker, Preston has been deeply involved in small businesses and recognizes the vital role they play in society. Preston most recently served as Executive Vice President of The ServiceMaster Company, where he also served as chief financial officer during a period of expansion, restructuring and significant change in the regulatory environment. He worked extensively on initiatives to improve the customer experience and employee effectiveness through the use of process reengineering and technology.

Preston graduated with Highest Distinction from Northwestern University with a political science degree, and received an MBA from the University of Chicago Graduate School of Business.



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Message From The District Director

Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

The world of entrepreneurship is rapidly expanding. I would like to use this message to embrace our military personnel and encourage their participation in the area of small business. The SBA has a great new loan program called the Patriot Express. This provides a vehicle for Veterans to have greater access to capital in creating or enhancing their businesses.

The SBA, in a small way, wants to serve our Veterans in recognition of the services they have given to our great country. If you are a Veteran, contact us for more information.

The North Florida District Office continues to experience an increase in requests for assistance for start-ups and expansion. This Small Business Resource Guide has proven to be an excellent resource for those inquiries. It is concise, comprehensive and easy to read.

The SBA North Florida District Office is located in Jacksonville, and serves 43 counties in North Florida from Orange County to the Panhandle. Included in this guide are resources that the SBA has made available to you across North Florida in order to best achieve your small business goals. Many thanks to the numerous resource partners of the SBA that assist in strengthening our small business community, including the Small

Business Center, the Small Business Development Centers, the Women's Business Centers, SCORE (Counselors to America's Small Business), the Disney Entrepreneur Center, the North Florida District Advisory Council, the minority/ethnic chambers and many more that you will find included in this guide.

We will continue to update this resource guide every year. If you have any ideas on how to make it better...let us hear from you. We want to continue to grow and expand our horizons just as you do when it comes to operating your own business.

We extend a special thanks to our advertisers. Because of their participation, we are able to make this guide free to everyone.

Once again, we hope you find this year's Guide to be a valuable asset and refer to it often. We wish you the best in your future endeavors. Please contact us if you have any questions or suggestions.

Sincerely,

Wilfredo J. Gonzalez

District Director of

SBA's North Florida District Office



■ The SBA helps business owners grow and expand their businesses every day.



SUCCESS STORY

Glen & Gary Boutwell

A Woman-Owned Pensacola Small Business Becomes International Success

Pensacola, Fla. – In May, 1994, eight Naval Aviation Depot employees lost their jobs with the closing of the depot due to BRAC (Base Realignment and Closure). These employees took their skills private and started their own small business, Aviation Systems of Northwest Florida, Inc. (ASI). Glen and Gary Boutwell instigated the creation of this company with 10 employees (former Navy Depot employees) and have navigated the company to what it is today—a true international success with a staff of 54. ASI specializes in overhaul, repair, modification and manufacturing of Aviation Training Devices, including flight simulators and maintenance trainers as well as manufacturing and repair of aviation support equipment.

Glen Boutwell is the President & CEO of ASI. She has over 25 years banking experience while her husband, Gary, ASI General Manager has over 28 years experience in Civil Service; specifically in aviation. The combined experience of the Boutwells has proven advantageous for the operations of this successful small business. ASI is located very near downtown Pensacola. The business is located in an extremely large warehouse with aviation systems and devices no one would begin to imagine would be located in downtown Pensacola. Although the business is successful today, the Boutwells have had challenges that many small business owners face.

continued on page 24

Doing Business in North Florida

THE NORTH FLORIDA DISTRICT OFFICE

The North Florida District Office is responsible for the delivery of SBA's many programs and services. The District Director is Wilfredo J. Gonzalez. The District Office is located at 7825 Baymeadows Way, Suite 100B, Jacksonville, FL. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE NORTH FLORIDA DISTRICT OFFICE

For program and service information, please contact the North Florida District Office at (904) 443-1900.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of Retired Executives (SCORE), Small Business

Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Donna Padgug at (904) 443-1971 or e-mail: donna.padgug@sba.gov.

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Ronald V. Johnson at (904) 443-1965 or e-mail: ronald.johnson@sba.gov.

The SBA helps business owners grow and expand their businesses every day.

We Welcome Your Questions

For extra copies of this publication or questions please contact:

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INTRODUCTION

Getting Started

How The SBA Can Help You Start And Expand Your Own Business

Every day the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving new business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance. SBA resources can help organize your thoughts on what type of business you want to open.

How to Use the Resource

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 100 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on www.score.org, www.sba.gov/sbdc for SBDCs or www.sba.gov/services/ and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.



These professionals can also help you with writing a formal business plan, filling out loan applications to finance your business, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA even has programs for helping special audiences, such as women and veterans, become small business owners.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business – but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

Are you a self-starter? It will be entirely up to you to develop projects, organize your time, and follow through on details.

How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?

How good are you at making decisions? Small business owners are required to make decisions constantly – often quickly, independently, and under pressure.

Do you have the physical and emotional stamina to run a business? Business

ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?

How well do you plan and organize? Research indicates that poor planning is responsible for most business failures. Good organization of financials, inventory, schedules and production can help you avoid many pitfalls.

Is your drive strong enough? Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

How will the business affect your family? The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

FRANCHISING

Franchisees have been active participants in the SBA's small business loan program for many years.

There are primarily two forms of franchising:

- 1) product/trade name franchising and
- 2) business format franchising.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements for success.

For more information visit the SBA Web site at:

www.sba.gov/smallbusinessplanner/start/ and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at www.franchiseregistry.com/ or call your local SBA office.

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HOME-BASED BUSINESS CONSIDERATIONS

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – the home-based business person.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Finding Your Niche

Choosing a home business must be approached carefully.

Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your state's department of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. For home-based businesses, a separate business telephone and bank account are normally required.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. The SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. There are women's business ownership representatives in every SBA district office to help women access all of SBA's programs and services, including loan guaranties, federal contracting opportunities, training, counseling and more. These local representatives can also provide information about other local resources available for women entrepreneurs.

Another valuable tool available for women business owners and entrepreneurs is the Women's Business Center Program, funded in part through a cooperative agreement with the SBA. Located across the country, approximately 100 WBCs provide training, technical assistance, counseling and mentoring specifically to women, especially those who are socially and economically disadvantaged. Mindful of the special needs of women entrepreneurs, the centers try to offer their services at the times and in the places most convenient to economically

challenged women. In addition, some centers provide child care, and many provide their materials in Spanish and other languages, depending on the unique needs of the communities in which they are located. Many classes offered by the centers are either free or offered for a small fee. And often there are scholarships to help those who need them.

If you can't get to a Women's Business Center, the full range of services is available through the SBA's Web site for women entrepreneurs, which provides access to all of the SBA's online services, including its extensive library of information, training courses and electronic tools designed to help small businesses. This site also contains information about the services available in local communities. To find it, click on: <http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

Women's business centers in North Florida are located in Jacksonville and Orlando. For additional information, contact:

SBA North Florida Women's Representative
Donna Padgug

(904) 443-1971

donna.padgug@sba.gov

Jacksonville Women's Business Center

A program of the Jacksonville Regional Chamber of Commerce

5000-3 Norwood Avenue

Jacksonville, FL 32208-5001

Sandy Bartow, Executive Director

sandy.bartow@myjaxchamber.com

(904) 924-1100 ext. 224

(904) 765-8966 Fax

www.myjaxchamber.com

The Jacksonville Women's Business Center provides mentoring, training, counseling, and networking opportunities to advance the success of women growing and starting businesses. JWBC serves women business owners in a six-county area.

Alliance Women's Business Center

A program of the Minority/Women Business Enterprise Alliance, Inc.

135 E. Colonial Drive, 2nd Floor

Orlando, FL 32801

Carrie T. Williams, Project Director

(407) 398-0743 • (407) 428-5869 Fax

cwilliams@allianceflorida.com

www.allianceflorida.com

The Alliance Women's Business Center provides business counseling (face-to-face, by telephone and via e-mail), training, mentoring and networking. In addition, the AWBC assists women business owners by providing information about various loan products available to assist them with securing needed capital. Service Area: Orange, Osceola, Lake, Seminole, Polk, Brevard, Volusia, Hernando, Citrus and Pasco counties.

VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from soldier to small business owner. Each of SBA's 69 district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare and plan for entrepreneurship. The Veterans Business Outreach Program provides entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide management assistance to veterans who are current and prospective small business owners. SCORE also provides resources and counseling services online at: www.score.org

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of a key employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: www.sba.gov/reservists

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: www.sba.gov/VETS/

For more information on special government contracting programs for

veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication.

SBA North Florida Veterans Business Development Office

Ronald Johnson, Veterans Affairs Officer
(904) 443-1965
Ronald.johnson@sba.gov

The Veterans Business Outreach Center (VBOC)

Director, Doug Swartout
2500 Minnesota Avenue
Lynn Haven, FL 32444
(850) 271-1108 or (800) 542-7232
(850) 271-1109 Fax
vbc@knology.net

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA also features programs for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at:

www.sba.gov/aboutsba/sbaprograms/naa/index.html

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures generally chosen for liability and tax reasons. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits appropriate for different personnel situations. If you're uncertain where to start, contact your local SBA office, SBDC, SCORE or WBC for assistance.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively

little regulation and are fairly easy to establish. A formal partnership is recommended to address potential conflicts such as, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, this is established by an agreement between two or more individuals. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

"C" Corporation

A "C" corporation is a legal entity made up of persons who have a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. The corporation can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and have the advantage of limited liability, but not total protection from lawsuits.

Subchapter "S" Corporation

This is a special section of the Internal Revenue Code and permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter "S" status. Contact the IRS for information.

LLCs and LLPs

The limited liability company is a popular business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is aimed at professional organizations.

WRITING A BUSINESS PLAN

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at:

www.sba.gov/sbdc/

The nearest SCORE chapter can be located at: www.score.org

To find WBCs, click on:

<http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at:

<http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

IN GENERAL, HERE'S WHAT A GOOD BUSINESS PLAN CONTAINS:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to problems that may develop.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring, personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate or SCORE counselor or Small Business Development Center representative.

When you feel comfortable with the content and structure, review and discuss it with your lender. Remember, the business plan is a flexible document that should change as your business grows.

BUSINESS.GOV

Business.gov, the official business link to the U.S. government, is managed by the SBA in partnership with federal agencies providing business-oriented programs and services.

Business.gov helps businesses save time and money spent on regulatory compliance by providing quick and easy access to business laws, government regulations, forms and agency contacts. The Web site also offers compliance guides and a compliance search mechanism.

Need Help Growing Your Business?

As a Preferred Lender for the Small Business Administration (SBA), First Peoples Bank has actively provided help to growing businesses for over 8 years.

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The compliance guides provide easy access to resources and programs that help businesses understand their regulatory requirements and improve their operations. Organized by Business Area and Industries, these guides provide a one-stop shop for regulatory assistance and include links to clearly written fact sheets, guidelines, answers to frequently asked questions, interactive tools, training resources and contacts at federal regulatory agencies. Business.gov also features a unique search engine which intelligently locates, organizes and retrieves compliance assistance information published by federal regulatory agencies searchable by business topics or industry.

You're just a computer click away from help 24-hours a day at: www.business.gov

Small Business Center (SBC)

The SBA is one of the partners at the Small Business Center (SBC). The mission of the Small Business Center (SBC) is to assist the growth and development of small businesses by assessing their needs, collaborating with service providers and offering technical assistance, mentoring and access to capital. This center is a one-stop shop with comprehensive support, training and assistance to the Jacksonville and surrounding communities through a cooperative initiative between the center's partners. Aspiring and existing business owners have access to a personal business advisor, research tools and resources, networking groups and business-related workshops and seminars. Each year the Small Business Center (SBC) programs and services benefit thousands of entrepreneurs and small business owners to create hundreds of new jobs and secure millions in capital investment.

The Small Business Center (SBC) offers workshops including business start-up, financing, business plan writing and many other topics to assist clients. The center also offers advice and classes and one-on-one counseling on how to do business with local, state and federal government agencies. The center has counselors who specialize in attracting new and existing businesses to Jacksonville's Empowerment and Enterprise Zones. The Small Business Center (SBC) has specialized small business counselors to meet with you in a one-on-one setting to assess your needs, guide you through the available resources and help you develop goals and a business plan. The Small Business Center (SBC) houses a business library that provides clients with all the tools necessary to expand or start a business. These tools include state-of-the-art personal computers, graphics work-station,

Internet access, access to market research databases and a vast business library with how-to books. Between the counseling and technology, the Small Business Center provides a substantial resource to the Jacksonville business community. The Small Business Center counseling partners include:

- Consumer Credit Counseling Service
- Florida Procurement Technical Assistance Center (PTAC)
- Green Team Project
- Jacksonville Chamber of Commerce
- Jacksonville SCORE Chapter
- Jacksonville Women's Business Center
- Small Business Development Center – University of North Florida
- U.S. Small Business Administration

Clients are encouraged to attend a new client orientation, offered several times monthly, to help you become familiar with our latest tools and programs.

The Small Business Center (SBC) is located in the Gateway Shopping Center at 5000-3 Norwood Avenue, Jacksonville, FL 32208. The center is open Monday – Friday, 8:30 a.m. – 5 p.m. and after hours, by appointment. For more information call (904) 924-1100 or visit www.myjaxchamber.com.

The Disney Entrepreneur Center

The Disney Entrepreneur Center is a community partnership dedicated to the support and success of entrepreneurs. In one single location, the Disney Entrepreneur Center houses a network of service providers and other resources to offer a one-stop center where owners of startup and existing businesses can access the full range of coordinated services they need to be successful. The SBA Area Manager for Central Florida maintains an office close to the Disney Entrepreneur Center and he is active in serving their clients. He is:

Ed Ramos

SBA Central Florida Area Manager
200 E. Robinson Street, Suite 1270
Orlando, FL 32801
(407) 648-6162
www.floridanec.org

The Disney Entrepreneur Center is supported by three lead co-sponsors: Orange County Government, the University of Central Florida, and Walt Disney World Company. Many local banks and government organizations have also contributed financial and in-kind support.

The main focus of the Disney Entrepreneur Center is getting the right knowledge, tools, and resources into the hands of Florida entrepreneurs. The Disney Entrepreneur Center offers business owners counseling and training in a variety of business topics including writing a business plan, accounting and taxes, strategic marketing, and obtaining a patent. The Center

also offers access to small business lenders and related financial services.

The center is open Monday through Friday, from 8:30 a.m. to 5:00 p.m. and is closed on federal holidays. For more information:

Disney Entrepreneur Center

Landmark One Building
315 E. Robinson Street, Suite 100
Orlando, FL 32801
(407) 420-4848
www.floridanec.org

SCORE

SCORE is a 10,500-member volunteer association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both present and prospective small business owners.

A nonprofit association, SCORE has dedicated more than 40 years to helping small businesses succeed.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before a business start-up is an important part of SCORE's service.

SCORE North Florida Directory 2008

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Jerry Benedict, Assistant District Director
(Lake Sumter)
Skip Honigstein, Assistant District Director
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(352) 621-0775 • (352) 527-2588 Fax
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Gainesville SCORE #408

John Hermann
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www.scoregainesville.org

Jacksonville SCORE #86

Linda Nottingham
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Jacksonville, FL 32256
(904) 443-1911 • (904) 443-1980 Fax
Chapter E-Mail: info@scorejax.org
www.scorejax.org

Lake-Sumter SCORE #414

Martha Moses
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Chapter EMail: chapter_chair@score414.org
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Jack White: Office Manager

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Orlando SCORE #138

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Volusia/Flagler SCORE #87

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www.score87.org

SCORE's Presence on the Internet

SCORE can also be found on the Internet at www.score.org. SCORE's presence on the Internet makes it possible to reach more small business clients than ever with mentoring and counseling services.

Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters,

hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyberchapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site to take advantage of the many services SCORE has to offer your business.

SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers, in coordination with federal, state, local and private-sector resources, including funding through a cooperative agreement with the SBA, meet the needs of small businesses and promote economic development in local communities by helping create and retain jobs.

As the SBA's largest non-finance program, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.



Be Business Smart

Turn to the SBDC
Start, Grow and Succeed



"The SMART assessment reassured me that I was doing the right things to grow my business. The process opened my eyes to things that could be better," said Brett. "SBDC CBA Cathy Hagan (left) helped me develop a game plan...and it's working."

Brett Duncan (right), The UPS Store, Ponte Vedra

Locate an SBDC near you

1.866.737.7232
www.FloridaSBDC.org

The FSBDCN is a statewide service network funded in part through a cooperative agreement with the U.S. SBA.

SBDC Certified Business Analysts (CBAs) assist entrepreneurs and small business owners to:

- increase sales • reduce costs • improve cash flow • win government contracts • obtain financing
- start a business • improve management skills • prepare for/recover from disasters • and more

Profit From Our Experience

Introduction

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

Their services are available to all small businesses or prospective small businesses.

There are specialized programs for minorities, women, veterans, Reservists, people with disabilities, 8(a) businesses in all stages and persons in low- and moderate-income urban and rural areas.

For more information, visit the Web site at: www.sba.gov/aboutsba/sbaprograms/sbdc/index.html

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SBDC at the University of North Florida

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3 Lynn Haven (Pensacola City) 850.271.1108	13 Kissimmee 407.847.2452	25 *Immokalee 239.658.3327
4 Tallahassee 850.599.3407	14 Melbourne 321.433.5570	26 *Clewiston 863.517.0097
5 *Madison 850.973.1629	15 Tampa 813.905.5800	27 Boca Raton 561.297.1140
6 *Perry 850.584.5366	16 *St. Petersburg 727.873.4753	28 Port St. Lucie 772.873.3428
7 Jacksonville 904.620.2476	17 Temple Terrace 813.914.4028	29 *Okeechobee 863.462.5350 x121
8 Jacksonville (Gateway Mall) 904.924.1100	18 Bartow 863.534.2503	30 Jupiter 561.799.8101
9 Gainesville 352.334.7230	19 *Sebring 863.385.3672 x240	31 Ft. Lauderdale 954.762.5145
10 Ocala 352.622.8763	20 Sarasota 941.363.7000	32 Ft. Lauderdale 954.357.8068
11 Orlando 407.420.4850	21 Venice 941.408.1412	33 Miami 786.388.9040
12 Daytona Beach 386.506.4723	22 Ft. Myers 239.225.4220	34 *Key West 305.292.2396

■ Regional Service Center
● Satellite Service Center

SBDC at the University of Central Florida

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*SBDC at USF - St. Petersburg

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SBDC at Central Florida Development

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Yetunde Oyewole,
SEB Programs Coordinator

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(904) 357-3003

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Procurement Technical Assistance Program

Procurement Technical Assistance Program
The Florida Procurement Technical Assistance Center (FPTAC) Program is funded by the Defense Logistics Agency (DLA), with a goal to assist Florida businesses interested in obtaining contracts with the Department of Defense, other federal agencies and state/local government agencies and participating prime contractors. The FPTAC staff provides small business training opportunities and one-on-one counseling at many locations throughout the state. For additional information please go to www.ftpac.org or contact one of the following:

Procurement Technical Assistance Center (PTAC) Program

Geographical Coverage & Location of Centers

University of West Florida

Covering Pensacola, Panama City and Tallahassee areas
401 E. Chase Street, Suite 100
Pensacola, FL 32502
Laura Subel, Florida PTAC Program Manager
(850) 473-7806
lsubel@uwf.edu

UWF Purchasing Department

Minority Business Enterprise Procurement Program
11000 University Parkway, Building 8
Pensacola, FL 32514
Judy Jasmyrn, UWF MBE Coordinator
(850) 474-2633
jjasmyrn@uwf.edu

Covering Ft. Walton Beach and Crestview areas
409 Racetrack Road
Ft. Walton Beach, FL 32547
Paul Briere, PTAC Specialist
(850) 301-3514
pbriere@uwf.edu

Chamber of Commerce - Jacksonville Jacksonville Small Business Center

Covering Jacksonville area
5000-3 Norwood Avenue
Jacksonville, FL 32208
Paul Arrington, PTAC Specialist
(904) 924-1100 ext. 231
paul.arrington@myjaxchamber.com

University of Central Florida

Covering Orlando area
315 E. Robinson Street, Suite 100
Orlando, FL 32805
Tony Espinosa, PTAC Specialist
(407) 420-4859 or (407) 420-4862
tespinosa@bus.ucf.edu

University of South Florida

Covering Tampa, Bartow, Ocala and Melbourne areas
1101 Channelside Drive, Suite 210
Tampa, FL 33602
Charlene Bostic, PTAC Specialist
(813) 905-5800
cbostic@coba.usf.edu

Covering St. Petersburg, Sarasota and Pasco Counties

The Pinellas Park Technical Services Building
6051 78th Avenue
Pinellas Park, FL 33780
Nakita Hanley, PTAC Specialist
(727) 541-0805 ext. 2108 or (800) 733-7232
nhanley@coba.usf.edu

Florida Atlantic University

Covering Boca Raton area, Palm Beach, and Martin County
777 Glades Road, Building T 11
Boca Raton, FL 33431
Carole Hart, PTAC Specialist
(561) 297-1145
chart@fau.edu

Florida Atlantic University

Covering Miami-Dade area, and Broward County
Reubun O'D. Askew Tower, Room 520
220 S.E. 2nd Avenue
Ft. Lauderdale, FL 33301
Jackie Rule, PTAC Specialist
(954) 762-5231
jrule1@fau.edu

Florida Atlantic University

Covering Palm Beach, Indian River, Okeechobee and St. Lucie County
777 Glades Road, Building T 11
Boca Raton, FL 33431
Mike Bell, PTAC Specialist
(561) 297-0674
mbell31@fau.edu

Florida Gulf Coast University

Covering Lee, Collier, Charlotte, Glades, and Hendry counties
12751 Westlinks Drive, Building 3, Unit 7
Ft. Myers, FL 33913-8615
Dan Telep, PTAC Specialist
(239) 225-4218
dtelep@fgcu.edu

Knowing the Rules

Paying Attention To Detail Can Save Time and Money



It may be inconceivable to you that your home-based consulting service or hand-knit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. Bear in mind that regulations vary by industry. If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully

investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which affect tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and departments. Consult your state or local government for assistance.

Building Codes, Permits and Zoning

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town in which the business is located.

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information contact the county clerk's office in the county where your business is based.

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance -- Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property -- There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption -- While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" -- If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other "key" employee.

Automobile -- It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result for such usage.

Officer and Director -- Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office -- If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

EMPLOYER IDENTIFICATION NUMBER

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can call a toll-free number, (800) 829-4933, to get an EIN. Internal Revenue Service customer service representatives are available to answer calls Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS Campus' that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: www.irs.gov/smallbiz, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

Holtville, NY (631) 447-8960
Cincinnati, OH (859) 669-5760
Philadelphia, PA (215) 516-3990

IRS accepts third party Form SS-4's. Tax practitioners complete the new "Third Party Designee" section on their client's behalf by obtaining the client's signature on Form SS-4. IRS no longer requires that practitioners file a Form 2848, Power of Attorney or Form 8821, Tax Information Authorization to get an EIN for their clients.

Federal Self-Employment Tax

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information contact the IRS at (800) 829-1040.

Business Tax Information

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the Internal Revenue Service (IRS). To obtain the registration form and reference documents, contact the IRS at (800) 829-1040 or visit their website: www.irs.gov/smallbiz for complete information.

Sales Tax Exemption Certificate

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on Sales Tax issues, visit your state's Web page.

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit & loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax (Form 1120) Return. You will also be required to file an personal federal income tax return (Form 1040) on your earnings from the corporation based on the W-2 received from your employer.

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person other than the owner must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call (800) 829-3676 or (800) 829-1040 if you have questions.

Federal Insurance Contribution Act (FICA): Any business owner who employs one person other than himself must pay the current rate of 6.20 percent on each employee's gross wages, up to \$87,900 for Social Security Benefits and 1.45 percent for Medicare from each wage paid through 2004. The employee contributes from wages, through payroll withholding, 6.20 percent for Social Security Benefits and 1.45 percent for Medicare on all wages paid for 2005. (Consult

forms 1040 ES or Publication 15, Circular E.) Call (800) 829-3676 if you have questions.

Both these withholdings (federal withholding tax and FICA tax) require the preparation of a W-2 Form for each employee. The W-2 Form is due once a year and must be prepared, mailed and received by the employee before January 31 of the following year.

Federal Unemployment Tax Act (FUTA): For 2007 the FUTA tax is .8 percent of wages paid during the year. The tax applies to the first \$7,000 you pay each employee as wages during the calendar year. The employer is responsible for paying FUTA tax. It must not be deducted from employee's wages. Form 940 must be prepared and paid by January 31 of the following year. Refer to Circular "E" Employer's Tax Guide, Publication 15 from Internal Revenue Service. Call (800) 829-3676 for information.

SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in. No deductions may be made by any employer for any reason unless the employee has previously signed a paper authorizing the deduction. There are no exceptions.

EMPLOYEE CONSIDERATIONS

Taxes - If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

[North Florida Small Business/Self Employed Division of the Internal Revenue Service](#)

Samuel F. Froio
Internal Revenue Service
Stakeholder Liaison
Jacksonville, FL 32202
(904) 665-0776 • (904) 665-1881 Fax
sam.froio@irs.gov

Social Security Administration

www.ssa.gov
(800) 772-1213

Federal Withholding U.S. Internal Revenue Service

www.irs.gov
(800) 829-1040

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

USCIS

The Federal Immigration Reform and Control Act of 1986 requires all employers to verify the employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance for this process through the Employer Hotline. In addition, USCIS forms and the Employer Handbook can be obtained by calling the Forms Hotline. For forms call (800) 870-3676, for the Employer Hotline call (800) 357-2099.

Americans With Disabilities Act

For assistance or clarification with the ADA, call (800) 669-3362 or visit them at: www.ada.gov

SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. OSHA outlines specific health and safety standards adopted by the U.S. Department of Labor.

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance.

COPYRIGHTS, TRADEMARKS & PATENTS

Federal Registration of Trademarks and Patents

Trademarks are names or symbols used in any commerce that is subject to regulation by state government or the U.S. Congress.

To register a trademark, contact:
Patent & Trademark Office:

P.O. Box 1450
Alexandria, VA 22313-1450
(800) 786-9199
www.uspto.gov

Trademark Information Hotline

(703) 308-9000

State Registration of a Trademark

Trademarks and service marks may be registered in a state for a term of 10 years. For filing fees or more information about applications for registration of trademark or service mark contact the:

State Trademark

(850) 245-6051
www.sunbiz.org

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are encouraged to check for conflicts with federal trademarks.

Copyrights

Copyrights protect the thoughts and ideas of authors, composers and artists. A copyright prevents illegal copying of written matter, works of art or computer programs. In order to ensure copyright protection, the copyright owner should always include notices on all copies of the work. For general information contact:

U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
Washington, DC 20559
(202) 707-9100 - Order Line
(202) 707-3000 - Information Line

Patents

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

U.S. Patent and Trademark Office

(800) 786-9199 • www.uspto.gov

Product Coding

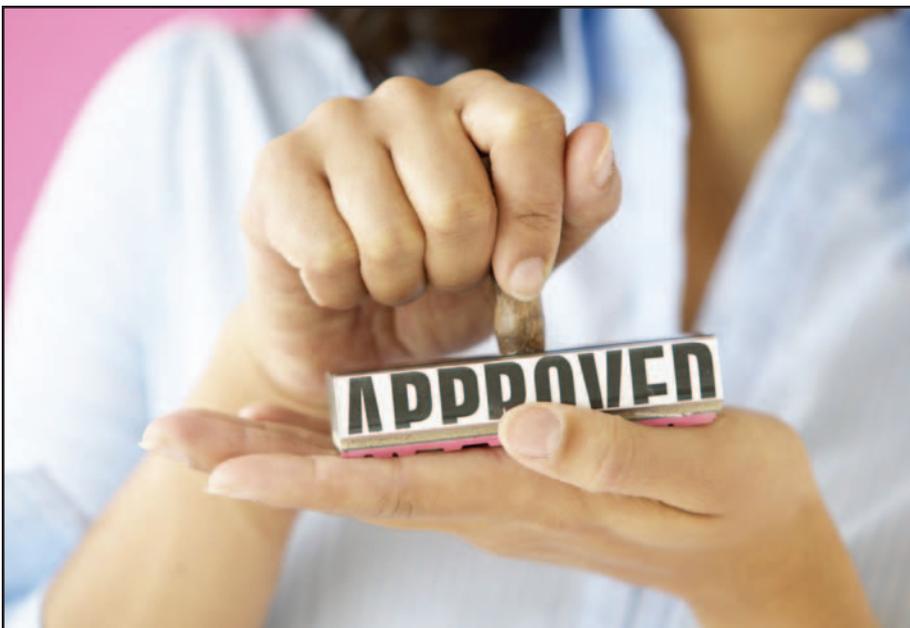
GS1 US™ (not a government agency) provides a unique company number that is used to create bar codes (including UPCs) for your products. Many stores require bar coding on the packaged products they sell. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GS1 US, formerly the Uniform Code Council, Inc.® (UCC®), provides tools and assistance to help you meet these requirements. For information, visit www.gs1us.org/pc. For additional questions, contact:

GS1 US

7887 Washington Village Drive, Suite 300
Dayton, OH 45459-8605
(937) 435-3870

Getting Approved

Financing Options To Start Or Grow Your Business



Many entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing.

These sources can include family and friends, venture-capital financing, and business loans.

The SBA Resource Guide will discuss the primary business loan programs of SBA and the equity financing program. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Program. The distinguishing features for these programs are the total dollar amount that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

Note: The SBA does not offer grants to start or grow a business. The only grants

the SBA is authorized to provide to private businesses are for businesses providing management technical assistance to other businesses.

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are – the small business, the lender and the SBA. The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as

SBA requirements. SBA will look to the lender to do much of the analysis before it provides its guaranty to the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance programs because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other lenders, including development companies, intermediaries and venture capital firms that make loans to investment capital. The loans are funded by these organizations and they make the decisions to approve or not approve the requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion of what it lent from SBA if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this

loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the loan must be eligible, creditworthy and structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTIES

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can guaranty two loans with a maximum level of participation at \$1.75 million.

Loans made under the *SBAExpress* program, which is discussed subsequently, have a 50 percent guaranty.

INTEREST RATES AND FEES

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as high as prime plus 2.75 percent. For loans under \$50,000 and for loans processed through *SBAExpress*, rates are permitted to be higher.

The SBA charges the lender a nominal upfront fee to provide its guaranty, and the lender may pass this charge on to the borrower. The fee is based on the total amount of the loan and whether the loan is short-term (12 months or less) or long term (over 12 months). The fee is computed based on the amount that SBA guarantees.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not over \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of



0.25 percent on any guaranteed portion over \$1 million.

* All references to the prime rate refer to the lowest prime rate as published in the *Wall Street Journal* on the day the application is received by the SBA.

7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds, and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to 10 years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the

interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when applicable) to allow the business time to generate the income to start repaying the loan. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

COLLATERAL

The SBA expects every loan to be fully secured, however the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at:

<http://www.sba.gov/services/contracting> then select "Size Standards" from the "Contracting Opportunities" listing along the bottom.

SBA Size Standards:

- Manufacturing from 500 to 1,500 employees
- Wholesaling — 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, and businesses involved in gambling or any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

Use of Proceeds

The third eligibility factor is what the loan proceeds can and cannot be used for. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;

- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used to pay an associate of the business, for floor plan financing, research & development (except for the Energy Loan Program) or to have funds for the purpose of making investments.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA credit elsewhere and utilization of personal assets requirements where the applicant business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and prohibitions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA's most important eligibility rules, including:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

More can be found out about SBA's eligibility requirements at: <http://www.sba.gov/services/> then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

What to Take to the Lender

Documentation requirements may vary; contact your lender for the information you must supply.

Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

How the 7(a) Program Works

Applicants submit their loan application to a lender for their initial review. The lender will generally review the credit merits of the request before they decide if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

SUCCESS STORY

Aviation Systems of Northwest Florida

continued from page 7

In 1994, Glen and Gary Boutwell found it very difficult to secure a loan to begin the operations of ASI. As with many small business owners, they had to secure a loan using their own funding to get started. After securing funding, the largest challenge the Boutwells faced was getting their foot in the door to prove their capabilities to potential clients. Patience was necessary to build a dependable clientele basis. ASI relies 100 percent on government contracts for business. In the 7th year of business, the Boutwells were very close to closing their doors due to the challenges they faced as small business owners. The shareholders of the company talked Glen Boutwell into giving the business one last try, and she is very thankful today that she did. The hard work has paid off, and all shareholders have realized that endurance, patience and hard work are necessary tools to maintaining and growing a successful small business.

In December of 2001, the Boutwells decided that it was necessary to enter into the U.S. Small Business Administration's (SBA) 8(a) Business Development Program to grow their business in a direction they

hoped. This program proved necessary for the small Pensacola business to compete against big business competitors in the very fast growing, competitive market. The SBA's 8(a) Business Development Program is a nine year program designed to assist eligible small disadvantaged businesses to compete in the American economy through business development and government contracting. You may learn more about the 8(a) Business Development Program by visiting www.sba.gov/8abd/.

With the help of the SBA's 8(a) Business Development Program, the Boutwells were able to secure additional contracts in the federal contracting market, maximizing the business's opportunities. Glen and Gary Boutwell have been married 31 years, and together with their experiences and dedicated work ethics have created a true North Florida success story.

Glen and Gary Boutwell and Aviation Systems of Northwest Florida may be contacted at (850) 469-0069, www.aviationsystems.net or asiadmin@aviationsystems.net.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

How Lenders Apply for a Guaranty

Once the lender (bank, credit union, savings & loan, or other private-sector lender) decides to apply for an SBA guaranty it has several options. It can use standard SBA processing procedures and have SBA conduct a full analysis of the application the lender submits. This may be beneficial for lenders with limited experience in making SBA loans. Another option available to selected lenders with staff dedicated to making SBA-guaranteed loans is

the Preferred Lenders Program where SBA delegates the credit decision to the lender, and SBA will not re-analyze the lender's credit decisions. This results in less overall processing time.

SBAExpress

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact your local SBA office available at www.sba.gov/localresources/index.html Small Business Administration
North Florida District Office
7825 Baymeadows Way, Suite 100 B
Jacksonville, FL 32256-7504
(904) 443-1900

Patriot Express

The Patriot Express Initiative combines a pilot loan initiative with SBA's traditional small business ownership training for veterans military community members wanting to establish or expand small businesses. Eligible military community members include:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working

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**American Enterprise Bank
of Florida**



Ward Rainnie
Vice President, SBA
Lender



Marge Cirillo
Asst. Vice President,
Small Business Lender

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capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at:

www.sba.gov/patriotexpress.
Small Business Administration

North Florida District Office
7825 Baymeadows Way, Suite 100 B
Jacksonville, FL 32256-7504
(904) 443-1900 • (904) 443-1980 Fax

CommunityExpress Pilot Loan Program

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However lenders must provide technical assistance to the borrowers under this program. For a list of lenders in your area, contact your local SBA office available at

www.sba.gov/fl/north or
Small Business Administration

North Florida District Office
7825 Baymeadows Way, Suite 100 B
Jacksonville, FL 32256-7504
(904) 443-1900 • (904) 443-1980 Fax

Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

CAPLines

This specialized umbrella loan program is designed to help small businesses meet their short-term and cyclical working capital needs. The CAPLines can be used to finance seasonal

working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction performed on a speculative basis (without a firm commitment for purchase); finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides a 85 percent guaranty. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** Is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- **The Seasonal Line of Credit Program** Finances the short-term, seasonal increases of accounts receivable and inventory. The business must have a definite established seasonal pattern and thus must have been in business for a period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** Provides financing for small general contractors involved in residential or commercial construction or building rehabilitation for resale. Loan maturity is generally three years but can be extended up to five years if necessary. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** Can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory and/or accounts receivable. Repayment comes from the collection of accounts receivable or sale of inventory, and this line of credit must revolve. It does require periodic servicing and monitoring of the collateral for which service the lender can charge up to two percent annually to the borrower. These lines are generally used by

businesses providing credit to their customers.

- **The Standard Asset-Based Line** Is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring, and the lender may pass the costs along to the borrower.

EXPORT TRADE FINANCING

Export Working Capital Program

www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html

The SBA's Export Working Capital Program assists lenders in responding to the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$1.5 million with a 90 percent guaranty. Under certain circumstances the maximum amount of an international trade loan can go up to \$1.75 million. The maximum amount of some export loans can be increased to \$2 million through co-guaranty between the SBA and the Export-Import Bank. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The Borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support Standby Letters of Credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

- Guaranteed loans must be fully collateralized at all times.
- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

How to Apply – A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity a borrower may reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is .25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

Eligibility of Exporter

The same as for the SBA EWCP Program.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

Use of Proceeds

Same as the SBA EWCP.

Ineligible Use of Proceeds

- Goods or services with less than 50 percent US content.

- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

Same as the SBA EWCP.

How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.



International Trade Loan Program

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program combines a guarantee

for short-term export working capital with a regular term loan. SBA can guarantee up to \$1.75 million, less the amount of SBA's guaranteed portion of other loans outstanding to the borrower under SBA's other financial assistance programs. Loans for facilities and equipment can have maturities of up to 25 years and the guarantee fee and interest rate is the same as for any standard 7(a) loans. Loans for the export working capital portion of the transaction are generally for a term of 12 months, and the borrower negotiates the interest rate and all other fees with the lender. The guaranty fee that SBA charges is the same as the EWCP for a loan of 12 months.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.
- For refinancing of existing debts structured with unreasonable terms. Only debts originally taken out for the purchase of fixed assets may be refinanced.
- Working capital is not an eligible use of proceeds for the International Trade Loan; however, working capital can be included in a companion 7(a) or Export Working Capital Program loan.

Collateral Requirements - Collateral requirements are the same as regular 7(a) loans.

- **How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000.

Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Applicants with operations, facilities, or offices overseas, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S., are not eligible for Export Express or SBAExpress.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes

projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

U.S. Export Assistance Center (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations.

For additional information, visit: www.sba.gov/oit/export or contact: **Ray Gigeau, Regional Manager**
International Trade Programs
Sunbelt U.S. Export Assistance Center
75 Fifth Street N.W., Suite 1055
Atlanta, GA 30308
(404) 897-6089 • (404) 897-6085 Fax
raymond.gigeau@sba.gov

Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

Energy and Pollution Control Loan Programs

Two other adaptations of the 7(a) programs resulted in the Energy Loan Program for businesses that make, install and service energy savings devices and the Pollution Control Loan Program for businesses that want to install or operate a pollution control facility.

See www.sba.gov/services, then select "Special Purpose Loans" from the "Financial Assistance" menu along the bottom.

SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities

through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The 504 loan is backed by a 100 percent guaranteed debenture sold to investors.

The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
 - \$2 million for businesses that meet a specific public policy goal, including veterans; and
 - \$4 million for manufacturers.
- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are only required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
 - Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); SBA provides a 100 percent guaranteed debenture that finances up to 40 percent of the project costs secured by a subordinate lien on the project assets. The borrower provides the balance of the project costs.
 - Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at www.nadco.org
 - All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
 - Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.

- Long-term; real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.
- Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

Businesses that receive 504 loans are:

- Small – net worth under \$7.5 million, net profit after taxes under \$2.5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business – retail, service, wholesale or manufacturing.

The SBA's 504 Certified Development Companies serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

Business Development Corporation of Northeast Florida

6850 Belfort Oaks Place
Jacksonville, FL 32216
Contact: Steve Mahaven, Executive Director
(904) 279-0850 • (904) 279-0881 Fax
smahaven@bdcjaxnfl.org
www.nefrpc.org

Florida Business Development Corp.

6801 Lake Worth Road, Suite 209
Lake Worth, FL 33467
Contact: Manny Manos, President
(561) 433-0233 • (561) 433-8545 Fax
fbdc_sba504@20l.com
or
7021 Grand National Drive, Suite 100
Orlando, FL 32219
Contact: Timothy Cramer, Vice President
(407) 352-2551 • (407) 352-2859 Fax
tcramer504@aol.com
or
6821 Southpoint Drive N., Suite 113
Jacksonville, FL 32216
(904) 296-8550 • (904) 296-8551 Fax
Contact: Greg Bossow, Vice President
gbossow504@aol.com

Florida First Capital Finance Corporation, Inc.

1351 N. Gadsden Street
Tallahassee, FL 32303
Contact: Todd Kocourek, President
(850) 681-3601 • (850) 681-3699 Fax
todd@fffc.com
www.fffc.com
or
7825 Baymeadows Way, Suite 124A
Jacksonville, FL 32256
Contact: James Taylor, Vice President
(904) 861-2270 • (904) 730-4711 Fax
Kristen@fffc.com

Coastal Area District Development Authority

501 Gloucester Street, Suite 201
Brunswick, GA 31520
Contact: Teena Hicks, Sr. Loan Officer
(912) 261-2500 • (912) 261-0032 Fax
thicks@cadda.com
Service area: Nassau, Duval, Clay and St. Johns Counties

Essential Capital

1300 Riverplace Boulevard, Suite 105
Jacksonville, FL 32207
Contact: Cleve Warren, President
(904) 398-9411 • (904) 398-4995 Fax
cleve.w@essentialcapital.net or
www.essentialcapital.net

Georgia Certified Development Corporation

950 E. Paces Ferry Road
Suite 3250, Atlanta Plaza
Atlanta, GA 30326
Contact: Ronald W. Tigner, President
(404) 442-2480 • (404) 442-2481 Fax
rwtigner@gacdc.com
Service area: Baker, Calhoun, Columbia, Duval, Gadsden, Hamilton, Jackson, Jefferson, Leon, Liberty, Madison and Nassau Counties

St. Petersburg Certified Development Corporation

dba GulfCoast Business Finance, Inc.
227 Second Avenue N.
St. Petersburg, FL 33701
Contact: Ron Reuss, President or
(727) 895-2504 • (727) 822-2504 Fax
gcdc@tampabay.rr.com

Independent Development Services Corp.

8280 College Parkway, Suite 204
Fort Myers, FL 33919
Contact: Thomas Wallace, President
(239) 652-5588 • (239) 652-9988 Fax
admin@idscorp.org

Tampa-Bay Economic Development Corp.

7402 N. 56th Street, Suite 425
Tampa, FL 33617
Contact: Ken Hornung
(813) 984-8105 • (813) 914-8810 Fax
khornung@tedco.com

Microloan Program

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs,

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including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans." **Central FL. Community Development Corp.**

P.O. Box 15065
Daytona Beach, FL 32115
Microloan Contact: Gerald O. Chester
(386) 258-7520 • (386) 238-3428 Fax
geraldc@cfcdc.com
www.cfcdc.com
Service area: Brevard, Flagler, St. Johns and Volusia counties.

Community Equity Investments, Inc.

302 N. Barcelona Street
Pensacola, FL 32501
Daniel Horvath, President
Microloan Contact: Elbert Jones
(850) 595-6234 • (850) 595-6264 Fax
ejones@ceii-cdc.org
www.ceii-cdc.org
Service area: Florida Panhandle including Bay, Calhoun, Escambia, Gadsden, Gulf, Jackson, Holmes, Liberty, Leon, Franklin, Wakulla, Walton, Washington, Okaloosa and Santa Rosa counties.

Minority/Women Business Enterprise Alliance, Inc.

135 E. Colonial Drive, 2nd Floor
Orlando, FL 32801
Andrew G. Davis, President
Contact: Rosina Seip, Director of Access to Capital
(407) 428-5860 • (407) 428-5869 Fax
alliance@allianceflorida.com
Service area: Orange, Osceola, Lake, Seminole, Polk, Hillsborough, Sumter, Brevard, Volusia and Marion counties.

Small Business Investment Company Program

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment firms that make capital available to small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity capital and long-term loans, SBICs provide debt-equity investments and management assistance. The SBIC Program provides funding to all types of manufacturing and service industries. Some investment companies specialize in certain fields, while others seek out small businesses with new products or services because of the strong growth potential. Most, however, consider a wide variety of investment opportunities. For more information contact your nearest SBA office or the Web site at www.sba.gov/services, then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

Banyan Mezzanine Fund, L.P.

Contact: John A. Miller
1395 Brickell Avenue, Suite 500
Miami, FL 33131
(305) 755-0376
jmillier@banyanmezzanine.com

BOCF, LLC

Steven Lux, Director
707 W. Azeele Street
Tampa, FL 33606
(813) 221-4413 • (813) 221-6453 Fax
sflux@stonehengecapital.com

Market Capital Corporation

Eugene C. Langford, President
1715 W. Cleveland Street
Tampa, FL 33606
(813) 251-6055 • (813) 251-1900 Fax
marketcapitalcorporation@langfordlawgroup.com

CapitalSouth Partners Fund I, L.P.

David Reed, Director
1414 W. Swann Avenue
Tampa, FL 33606
(813) 202-8128 • (813) 835-4197 Fax
www.capitalsouthpartners.com

KLH Capital, L.P.

Mark J. Hunter, Contact
101 E. Kennedy Boulevard, Suite 3925
Tampa, FL 33602
(813) 222-8000
mark@klhcapital.com

The Surety Bond Guarantee Program

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment and performance bonds issued by surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HubZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at www.sba.gov and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond" or contact:

U.S. Small Business Administration Office of Surety Guarantees

2401 Fourth Avenue, Suite 450
Seattle, WA 98121
(206) 553-0961 • (206) 553-6259- Fax

Or contact one of the following bonding agents:

Roger Bouchard Insurance, Inc.

101 Starcrest Drive
Clearwater, FL 33765
(727) 373-2710 • (727) 449-1267 Fax
Mark D. Pichowski
markpichowski@bouchardinsurance.com

Brevard Mutual Insurance Agency Corp.

1980 N. Atlantic Avenue, Suite 308
Cocoa Beach, FL 32931
P.O. Box 321348 (32932-1348)
(800) 793-8097 or (321) 799-0873
(321) 799-8523 Fax
Tony Lauretta
tony@bmiac.com

Florida Surety Bonds, Inc.

435 S. Ridgewood Avenue, Suite 203
Daytona Beach, FL 32114
(386) 898-0507 • (386) 898-0510 Fax
Donald P. Bramlage
Don@floridasuretybonds.com

Brown & Brown, Inc.

220 S. Ridgewood Avenue
Daytona Beach, FL 32114
(386) 252-9601 • (386) 239-5729 Fax
Becky Robinson
brobinson@bbdaytona.com
Anita Navarra
anavarra@bbdaytona.com

Brown & Brown, Inc.

5900 N. Andrews Avenue, #300
Fort Lauderdale, FL 33309
(954) 331-1364 or (954) 331-1253
(954) 772-7542 Fax
Shawn Burton
sburton@bbftlaud.com
Michael Bonet
mbonet@bbftlaud.com
Carmen Pillot
cpillot@bbftlaud.com

Norton Insurance of Florida

102 S. Beal Parkway
Fort Walton Beach, FL 32548
(850) 244 1574 • (850) 244-0353 Fax
Vicki Dixon
vicki@norton-insurance.com
Tamara Edwards
tamara@norton-insurance.com

Bonds Only, Inc.

1515 County Road 210 W., Suite 211
Jacksonville, FL 32259
(800) 576-8087 or (904) 733-8885
(904) 733-9995 Fax
Peter A. Kessler
peter@surety-bonding.com
Jennifer Shepherd
Elvy Kavashansky
elvy@surety-bonding.com
Amber Jones
amber@surety-bonding.com

Bowditch Insurance Corporation

101 Century 21 Drive, Suite 200/P.O. BOX 16409
Jacksonville, FL 32245
(904) 855-0744 ext. 232
(904) 855-0828 Fax
David L. Cain (Ext. 232)
DLCain@bowditch.net
Julie Jones (Ext. 230)
jjones@bowditch.net
Diane Barton (Ext. 216)
dbarton@bowditch.net

C&D Insurance & Bonds, Inc.

3491 Pall Mall Drive, Suite 204
Jacksonville, FL 32257
(904) 292-0803 • (904) 292-2864 Fax
Carol A. Hopson
Bonds2U@aol.com

Cecil W. Powell & Company

219 N. Newnan Street
P.O. BOX 41490 (32203-1490)
Jacksonville, FL 32202
(904) 353-3181 • (904) 353-5722 Fax
Robert T. Theus
btheus@cwpowellins.com
Mary Mulcahey
mmulcahey@cwpowellins.com
Annette Evans
aevans@cwpowellins.com
Roger Hurst
rhurst@cwpowellins.com

Surety Specialty Group, Inc.

385 Bell Branch Lane
Jacksonville, FL 32259
(800) 639-4958 or (904) 230-1324
(904) 230-0921 Fax
Jason Centella
jason@bondssg.com

Guignard Company

1904 Boothe Circle
Longwood, FL 32750
(407) 834-0022 • (407) 260-1767 Fax
Jack W. Guignard
jack@guignardco.com
Bryce R. Guignard
bryce@guignardco.com

Florida Surety Bonds, Inc.

620 N. Wymore Road, Suite 200
Maitland, FL 32751
(888) 786-2663 or (407) 786-7770
(407) 786-7766 Fax
Kim Niv
kim@floridasuretybonds.com
Jan Carey
jan@floridasuretybonds.com
Greg MacKenzie
greg@floridasuretybonds.com
Susan Reich
susan@floridasuretybonds.com
Debbie Mahl
Debbie@floridasuretybonds.com
Patricia Slaughter
Patsy@floridasuretybonds.com

Security Bond Associates, Inc.

10131 S.W. 40th Street
Miami, FL 33165
(305) 552 5414 • (305) 226-7876 Fax
Burton Harris
sbaibonds@aol.com

Nielson, Alter & Associates

8000 Governors Square Boulevard, Suite 101
Miami Lakes, FL 33016
(800) 557-2663 or (305) 722-2663
(305) 558-9650 Fax
Warren M. Alter (Ext. 107)
www.suretybondsusa.com

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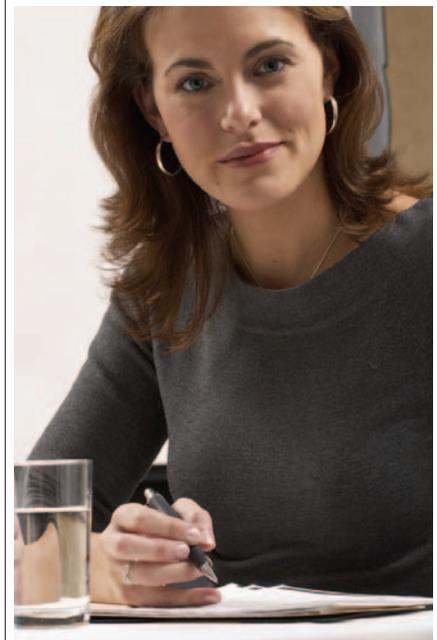
17121 N.E. 6th Avenue
North Miami Beach, FL 33162
(305) 653-7998 • (305) 653-2712 Fax
Otto Latimer
otto.latimer@lmcpro.com

M.B. Underwriters, Inc.

1001 W. Nine Mile Road
Pensacola, FL 32534
(800) 375-2753 or (850) 478 0400
(850) 478-2134 Fax
Steve Bedford
Mountie Bedford
mbuinc3@aol.com

The Prosure Group, Inc.

7217 Benjamin Road
Tampa, FL 33634
(800) 480-3883 or (813) 243-1110
(813) 243-1109 Fax or (813) 979-8758 Fax
David B. Shick
daves@prosuregroup.com
Steven Schumacher
steven@prosuregroup.com
Nela Barnola
nela@prosuregroup.com



SBA QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

Program	Maximum Loan Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies
7(a) Loans Regular 7(a) and PLP	\$2 million gross (\$1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation, new construction, purchase land or buildings; purchase equipment, fixtures, leasehold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & Machinery & Equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans 7 years or less: max. prime +2.25%; over 7 years: prime +2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; and 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guaranteed portion of loan only.) Maturity 1 year or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount) or less = 2%; \$150,001 - \$700,000 = 3.0%; over \$700,000 = 3.5%. 3.75% on guar. portion over \$1 million. Ongoing fee of 0.494%.	Must be for profit & meet SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business.
www.sba.gov/financing/sbaloan/7a.html							
SBAExpress Lender minimal paperwork for SBA	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)
www.sba.gov/financing/lendinvest/sbaexpress.html							
Community Express. Same as Regular 7(a) but must be located in a low or moderate income urban or rural area, or owned by a minority, woman or a veteran.	\$250,000	85% of loans of \$150,000 or less. Loans over \$150,000 receive a 75% guaranty.	See 7(a)	See 7(a)	Same as 7(a) except that lines of credit may resolve for only 5 years and must be repaid within no more than 7 years.	2% on guaranteed portion of loans up to \$150,000; 3% on the guaranteed portion of loans more than \$150,000. 1/4% for lines of credit up to one year.	No SBA application required. Bank has delegated authority. Program provides Technical Assistance as needed for marketing, financial, management and planning.
www.sba.gov/services/financialassistance/7aLenderprograms/comexpress/index.html							
Patriot Express Lender approves loan. Minimal additional paperwork for SBA.	\$500,000	Maximum guaranty of 75% up to \$375,000; 85% if gross loan is \$150,000 or less.	Same as SBA Express	See 7(a)	Same as Regular 7(a)	See 7(a)	See 7(a). In addition, small business must be owned and controlled by one or more of the following groups: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service-connected disability.
www.sba.gov/services/financialassistance/7alenderprograms/pe/index.html							
CAPLines: Short-term/ Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000 85% if total loan is \$150,000 or less	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business
www.sba.gov/financing/lendinvest/caplines.html							
International Trade	\$2 million (Separate working capital loan plus IT loan together may have \$1.75 million combined guaranty.)	75% if more than \$150,000 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long-term, fixed assets or the refinancing of debt for these purposes. Separate working capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	See 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/ preparing to engage in international trade/adversely affected by competition from imports
www.sba.gov/financing/loanprog/tradeloans.html							
Export Working Capital Program 1 page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term working capital loans for exporters	Matched single transaction cycle or generally 1 year for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.
www.sba.gov/financing/loanprog/ewcp.html							
Non-7(a) Loans Microloans Loans through nonprofit lending organizations; technical assistance also provided	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase Machinery & Equipment, fixtures, leasehold improvements; finance increased receivables; Working Capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary	No guaranty fee	Same as 7(a)
www.sba.gov/financing/sbaloan/microloan.html							
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 M to \$4.0 M depending on project.	Project Costs financed by: 504 Loan up to 40% Lender: 50% Equity 10-20%	Long-term fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term. Lender (unguaranteed) financing may have a shorter term.	Fixed rate on 504 Loan established when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	0.5% upfront fee to SBA on the first mortgage amount. Ongoing guaranty fee (FY 2008) is 0.021% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$7.5 million in tangible net worth and do not have average net income over \$2.5 M for past 2 years.

U.S. Small Business Administration • Your Small Business Resource • Information current as of July 2007 • SBA programs and services are provided on a nondiscriminatory basis • MCS xxxx.

BUSINESS PREPARATION

Small Business Training Network

How To Get Equipped With Business Intelligence



Throughout its history, the SBA has complemented its financial assistance programs with resources aimed at helping small business owners gain skills required to start, manage and grow a small enterprise.

The nearly 60 publications listed in its Resource Directory for Small Business Management include titles related to business planning, financial management, management and planning, marketing, products/ideas/inventions, personnel management, crime prevention and emerging business.

The publications are now available for downloading from the SBA's Web site at: www.sba.gov/tools. Select "Publications" from the "Library & Resources" menu along the bottom.

SBA Small Business Training Network

The Small Business Training Network is a virtual campus complete with courses and programs to help the small business owner.

The SBTN reaches new markets and trains small business clients in a changing global environment. The on-line classroom features easy-to-use, electronic business courses available 24 hours-a-day. The network provides interactive, easily accessible courses on topics most in demand by small business clients.

The SBTN includes several key components:

- Online courses and resource areas
- SBA online courses
- Library & online research materials
- Access to business counselors

On this site, you can read articles, take courses, or begin researching areas of small business development that interest you. Or, through a SCORE Cyber-Chapter, you can access via e-mail business advice on an issue that you're struggling with today.

Now featured in the network are four new eCommerce resources, designed to help small businesses increasingly influenced by the Internet and other emerging technologies.

The SBTN can be accessed from SBA's Home Page at:

<http://www.sba.gov/services/>, Then choose "Online Training" from the menus across the bottom.

CONTRACTING OPPORTUNITIES

Partnerships Work

How To Apply For Government Contracts



The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: www.sba.gov/gc

THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, review prime contractors' subcontracting plans, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: www.sba.gov/gc for a listing of PCRs and buying installations nationwide.

The Subcontracting Assistance Program

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance

reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs work with agencies to ensure subcontracting with small and small, disadvantaged businesses through inclusion of subcontracting evaluation factors and sub-factors.

THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency Program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent successful offeror. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, www.sba.gov/size/indextableofsize.html)

implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on "Size Standards" under the "Contracting Opportunities" menu across the bottom.

Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm's claim that it is small is challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration (CCR) System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on:

http://dsbs.sba.gov/dsbs/dsp_dsbs.cfm

or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

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SUB-Net is available at the SBA Web site by visiting: <http://web.sba.gov/subnet>

HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;

- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, or Community Development Corporation or an agricultural cooperative, or an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in the HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit: www.sba.gov/hubzone/

ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES 8(A) BUSINESS DEVELOPMENT PROGRAM

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these

businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain equal access to the resources necessary to develop their businesses and improve their ability to compete on an equal basis in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and operated by an individual(s) who is socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

Social disadvantage:

Social disadvantage is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit:

www.sba.gov/8abd/indexprograms.html
SBA North Florida District Office

7825 Baymeadows Way, Suite 100B
Jacksonville, FL 32256-7504
(904) 443-1900 • (904) 443-1980 Fax
www.sba.gov/fl/north

Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

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Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant or participant and the equity in the primary residence.

Day-to-Day Management:

- Management and daily business operations must be controlled by disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise directly related to the primary product or service of the business.

For additional information on the 8(a) Business Development Program, please visit: www.sba.gov/8abd/

Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Once certified by the SBA, the firm can be added to an online registry of SDB-certified firms maintained in CCR/DSBS. Firms remain on the list for three years. Contracting Officers and prime contractors may search this registry for potential contractors.

For additional information on SBD Certification and Eligibility, visit the SBD Web site at: www.sba.gov/services, and select "Small Business Certifications" from the "Contracting Opportunities" menu in the center of the page.

U.S. Small Business Administration

Office of Business Development
409 Third Street S.W.
Washington, DC 20416
(202) 619-1850

SBA North Florida District Office

7825 Baymeadows Way, Suite 100B
Jacksonville, FL 32256-7504
(904) 443-1900 • (904) 443-1980 Fax
www.sba.gov/fl/north

Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

This is one example of how the SBA utilizes technology such as the Internet to simplify the interaction between small business and the federal government.

You may access the electronic 8(a)/SDB application by visiting:

<https://sba8a.symplicity.com/applicants/guide>

If you are having difficulty with SBA's General Login System (GLS), please contact ITSecurity@sba.gov.

If you are having difficulty with the Central Contractor Registration (CCR), please go to <http://www.ccr.gov/help.asp> for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact Robert.Connolly@sba.gov.

Small Disadvantaged Business (SDB) E-application, please contact SDB@sba.gov.

8(a) Business Development E-application, please contact 8ABD@sba.gov.

The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens the agency's efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For additional information, please visit: www.sba.gov/8abd/mentoroverview.html



Smart Growth for your Business

BBIF
Growing Central Florida Minority Businesses
Through Management Consulting and Business Financing

**BUSINESS LOANS
BUSINESS DEVELOPMENT
BUSINESS OPPORTUNITIES**

<p>Business Development Services</p> <ul style="list-style-type: none"> ■ Monthly orientations ■ One-on-one staff counseling ■ Monthly one-on-one meetings with our Technical Consulting Team ■ Monthly business owners roundtables ■ Business annual assessment 	<p>Access to Opportunity</p> <ul style="list-style-type: none"> ■ BBIF monthly business opportunity luncheons ■ Special community meetings <p>Access to Networking</p> <ul style="list-style-type: none"> ■ Annual Networking Event 	<p>Loan Services</p> <ul style="list-style-type: none"> ■ Direct Loans - \$5,000 - \$75,000 ■ Guaranteed & Facilitated Loans - More than \$75,000 ■ Partnership Loans - \$500 - \$50,000
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315 EAST ROBINSON STREET, SUITE 660 • ORLANDO, FLORIDA 32801
PHONE: (407) 649-4780 • WEBSITE: WWW.BBIF.COM

Partners


Investors




and that the award can be made at a fair market price.

Veterans and service-disabled veterans participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business development at www.sba.gov/vets.

For more information about SBA's Service-Disabled Veterans Business program, visit www.sba.gov/VETS/index.html

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

Service-Disabled Veteran-Owned Small Business

In 1999 public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.

- The anticipated award price of the contract (including options) won't exceed \$5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or
- \$3 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers

AWARD WINNERS

SBA North Florida District Office Small Business Week Winners 2007



Small Business Person of the Year:

Rod E. Vargas,
P.E. District & State Winner
President
Apex Environmental Engineering & Companies, Inc.
Orland, FL

Financial Services Champion of the Year:

Pamela V. Korn, District Winner
Sr. Vice President
American Enterprise Bank of Florida
Jacksonville, FL

Women in Business Champion of the Year:

Candace Moody, District Winner
Vice President
WorkSource
Jacksonville, FL

Jeffrey Butland Family-Owned Business of the Year:

Zelda Fraden-Greenberg,
District & Regional Winner
President
Fraden's Produce, Inc.
Jacksonville, FL

SBA Young Entrepreneur of the Year:

Alejandro (Alex) Juarez,
District Winner
President
Tropical Smoothie Café
Neptune Beach, FL

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit www.sba.gov/services, then scroll down the "Contracting Opportunities" menu along the bottom and click on "Contracting Program." From there, select "SBIR/STTR Programs" from the menu that appears on the right-hand side.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

For more information on the SBIR Program, please visit:
www.sba.gov/sbir/indexsbir-sttr.html

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
 - Nonprofit college or university.
 - Domestic nonprofit research organization.
 - Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

TECH-Net

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

Where is your business today?



*Starting up? Branching out?
Talk to Hancock Bank,
an SBA Express Lender.*

Talk to us about where you are and where you want to be. Use our specialized expertise to make better financial decisions about everything from your current cash management to your future retirement income. As an SBA Express Lender, we streamline SBA loan applications to get businesses answers in days, not weeks.

*Call us: 850-432-9018, Pensacola area
850-425-6140, Tallahassee area*

 **Hancock Bank.**
Equal Housing Lender. All loans subject to credit approval. Member FDIC. hancockbank.com

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:
<http://tech-net.sba.gov>

MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

www.sba.gov/8abd/indexgrantinfo.html



SUCCESS STORY

A Woman-Owned Jacksonville Small Business Becomes National Success

Jacksonville, Fla. – Anne Urban incorporated Destination Planning Corporation in 2003. She'd spent 20 years in the hospitality industry, the last five working as vice president of sales for the Jacksonville and the Beaches Convention and Visitor's Bureau, ending her term there in 2002. Anne had been thinking about going into business for years – she knew she had the contacts, skills, and market to be successful. In anticipation of Super Bowl XXXIX, she believed the time was right to make her move.

Anne started her business from her home, with the help of a part-time assistant. Her plan was to become a Destination Management Company (DMC), the general contractors of meeting and events. "We manage the project for event planners," Anne explained. "We prepare the budgets; can provide all creative design services, negotiate with vendors... just as a general contractor does for a building project."

Part of Anne's company advantage is her network of local contacts. "Before the (client) company sees the contract," she says, "I can negotiate prices, menus and cancellation clauses. I can save the company thousands before they ever bite into an hors d'oeuvre, so to speak!" She also has a network of six partner properties locally, including hotels that use her as their in-house destination management service company.

Like any business owner's dream, Anne's phone started ringing at 9:00 a.m. on her first day in business. Her first project was a contract to plan an event for 500 attorneys, with 14 activities including themed events and décor at Sawgrass Marriott. Anne was warned not to plan on making her million dollars during Super Bowl week in 2005. And she didn't – quite. She did, however, book over \$900,000 in event sales during that week, which helped fund her expansion into much-needed office space (there were now seven employees working out of her home). When Anne installed nine phone lines, she was stunned to find they were constantly in use. How much business had she lost, she wondered, with her single line call-waiting system at home?

In her first year of business, Anne generated \$375,000 in revenue. In year three, the company's revenues will exceed \$2 million. There are five DMCs in Jacksonville, just about the right number, she says, to handle the conference business in this market. In contrast, Orlando boasts 63 DMCs. Anne finds that her

customers have started to refer out of town business. She planned a Phoenix event in October 2006 for one of her repeat corporate customers.

Anne's business is more than woman-owned; right now her workforce is 100 percent women. She started attending the Jacksonville Women's Business Center's (JWBC) Business Advisory Council in 2005 as a member of the accomplished group. She calls it "the single best business decision I ever made." The speakers, the peer discussions, and the referrals are worth their weight in gold, she says. "I've been referred to my corporate attorney and met an insurance professional that significantly reduced my business liability," she says. "I even learned how to manage my stress better. These women, these friends, are so smart and are willing to share from their experiences. I bring home a notebook of ideas from every meeting."

Anne is thrilled with the advice she's received from the JWBC executive director Sandy Bartow. Sandy advised her to hire three full-time employees to handle sales, finance administration and office management. "She's nailed the right decision every time, at the right moment," Anne said.

Motivated by her profitable JWBC experiences, Anne applied for and ultimately received an AthenaPowerLink advisory panel. She is one of three women business owners to be the first to be accepted to this unique, fast track program. For the next year, Anne will be accountable to a volunteer advisory panel composed of eight of the best business minds in the community.

She still believes, more than ever, it's the right time to make her move.

A great resource the SBA has available to women is the Women's Business Centers. The SBA partially funds more than 100 women business centers nationwide. The centers provide counseling, training and mentoring to help women (and men) start and manage their businesses. The Jacksonville Women's Business Center, managed by Executive Director Sandy Bartow, is located on Jacksonville's North side within the Small Business Center. For more information about the Jacksonville Women's Business Center, go to www.jaxwbc.com.

Anne Urban and Destination Planning Corporation is located at 11330-2 St. Johns Industrial Parkway, Jacksonville, FL 32246 Office: (904) 249-3729, www.destinationplanning.com

Disaster Assistance

Knowing the Types of Assistance Available for Recovery



The SBA's Disaster Assistance Program is the only federal program providing loan assistance to homeowners, renters and businesses following disasters. The program provides eligible applicants with certain financial assistance only after an affected area is declared a disaster by the President or the Administrator of the SBA. This loan program is intended for funding of private-sector, non-agricultural losses for which the victims are uninsured or underinsured.

Eligibility is determined by review of a business' or an individual's financial situation as reviewed against established SBA guidelines. A low interest rate (not to exceed 4 percent) is available to applicants without credit available elsewhere; a higher rate (not to exceed 8 percent) is available to applicants with credit available elsewhere.

There are several types of assistance available to qualified applicants.

Physical Disaster

Loans are available to businesses and homeowners and renters. Loans are available to qualified business applicants of any size for uninsured or underinsured disaster losses of up to \$1.5 million. Businesses may use these funds to replace or repair real estate, equipment, fixtures, inventory, and leasehold improvements to pre-disaster condition. Homeowners receive loans, up to \$200,000 for real property losses to repair or restore a primary residence to pre-disaster condition. Homes which are not primary residences are ineligible. Qualified renters and homeowners may also obtain loans for uninsured or

underinsured personal property losses up to \$40,000 to repair or replace personal property such as clothing, furniture, cars, etc. Loans are not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure craft, recreational vehicles or fur coats.

Economic Injury Disaster Loans

Loans of up to \$1.5 million are available for small businesses only which sustain economic injury as a direct result of the disaster event. These working capital loans are intended to be made to small businesses, without credit elsewhere, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. Businesses may receive combined EIDL and physical disaster loans up to \$ 1.5 million, unless the business meets the federal criteria as a major source of employment. In that event, the \$1.5 million may be waived when appropriate application is made and documentation provided.

Military Reservist Economic Injury

During Title 10 activations, loans are available to \$1.5 million to assist eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee, including the owner, was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

More information is at:

www.sba.gov/services/disasterassistance/index.html, then choose from the topics under "Disaster Assistance" at the center of the page.

ADVOCACY

Watching Out For You

The SBA Is Your Voice In Washington



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Advocacy also funds outside research into small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the

office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level. Finally, the office is headed

by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: www.sba.gov/services, then select "Small Business Advocacy" from the "Laws & Regulations" column at the bottom.

OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The National Ombudsman receives comments from small business owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owner. Each year the National Ombudsman files a report with the U.S. Congress on how federal agencies have treated small businesses.

To request help, send the National Ombudsman a completed Federal Agency Comment Form. You may do this by fax at (202) 481-5719; online at the Ombudsman's Web page: www.sba.gov/serviceslawsandregulations/ombudsman/index.html, or by mail at: 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call (888) REG-FAIR.

OTHER ASSISTANCE [In Your Area]

OTHER SOURCES OF ASSISTANCE

STATE RESOURCES

GOVERNOR'S OFFICE

400 S. Monroe Street
The Capitol
Tallahassee, FL 32399-0001
(850) 488-4441 • www.myflorida.com

BLACK BUSINESS INVESTMENT FUND (BBIF)

315 E. Robinson Street, Suite 660
Orlando, FL 32801
(407) 649-4780
info@bbif.com
www.bbif.com

ENTERPRISE FLORIDA

390 N. Orange Avenue, Suite 1300
Orlando, FL 32801
(407) 316-4600 • www.eflorida.com

ENTERPRISE FLORIDA

3 E. Independent Drive
Jacksonville, FL 32202
(904) 359-9350
lbernaski@eflorida.com

FLORIDA SMALL BUSINESS

DEVELOPMENT CENTER NETWORK

Jerry Cartwright, State Director
(850) 473-7830

DEPARTMENT OF FINANCIAL SERVICES

For Insurance Purposes
(850) 410-9370 • www.dep.state.fl.us

BUSINESS AND PROFESSIONAL REGULATION

Professional Licensing
(850) 487-1395 • www.myflorida.com/dbpr/

WORKFORCE FLORIDA

Human Resources Assistance
(850) 921-1119 • www.workforceflorida.com

DEPARTMENT OF ENVIRONMENTAL PROTECTION

For Construction Purposes
(850) 245-2118 • www.dep.state.fl.us

AGENCY FOR WORKFORCE INNOVATION

Labor Market Statistics, Unemployment
Information, Etc.
(866) 778-7356 • www.floridajobs.com

DEPARTMENT OF REVENUE

Taxpayer Services, Sales Tax Information
(850) 488-6800 or (800) 352-3671
www.myflorida.com/dor

DIVISION OF CORPORATIONS

Corporations, Fictitious Names, LLC's
(800) 755-5111 • www.dos.state.fl.us

NORTH FLORIDA COUNTIES

The SBA's North Florida District Office serves
43 counties in North Florida:

Alachua: www.co.alachua.fl.us/
Baker: www.bakercountyfl.org
Bay: www.co.bay.fl.us
Bradford: www.bradford-co-fla.org

Calhoun: www.mycalhouncounty.com
Citrus: www.bocc.citrus.fl.us
Clay: www.claycountygov.com
Columbia: www.columbiacountyfla.com
Dixie: www.dixie-county.com
Duval: www.coj.net
Escambia: www.co.escambia.fl.us
Flagler: www.flaglercounty.org
Franklin: www.franklincountyflorida.com
Gadsden: www.clerk.co.gadsden.fl.us
Gilchrist: www.co.gilchrist.fl.us
Gulf: www.gulfcountygovernment.com
Hamilton: www.hamiltoncountyflorida.com
Hernando: www.co.hernando.fl.us
Holmes: www.holmesclerk.com
Jackson: www.jacksoncountyfl.com
Jefferson: www.co.jefferson.fl.us
Lafayette: www.lafayetteclerk.com
Lake: www.lakegovernment.com
Leon: www.co.leon.fl.us
Levy: www.naturecoast.org
Liberty: www.tfn.net/Liberty_County/
Madison: www.mylocalgov.com/MadisonCountyFL/index.asp
Marion: www.marioncountyfl.org
Nassau: www.nassauclerk.com
Okaloosa: www.co.okaloosa.fl.us
Orange: www.orangecountyfl.net
Putnam: www.putnam-fl.com
Santa Rosa: www.co.santa-rosa.fl.us
Seminole: www.co.seminole.fl.us
St. Johns: www.co.st-johns.fl.us
Sumter: www.sumtercountyfl.gov/
Suwannee: www.suwclerk.org/index2.html
Taylor: www.taco.perryfl.com
Union: www.unionclerk.com
Volusia: www.volusia.org
Wakulla: www.wakullacounty.org
Walton: www.co.walton.fl.us
Washington: www.washingtonfl.com

Business Incubators

Worldwide, a new trend in economic development is taking shape so fast - and so successfully - that local organizations are double-timing to catch up. The trend is business incubation, an organized process of expertise, networking and tools entrepreneurs need to make their ventures successful.

Business incubators help diversify local economies, commercialize emerging technologies, create jobs and build wealth - big reasons why many communities have already launched incubator programs. Today, some 950 business incubators are operating in the U.S. and Canada, up from 587 in 1998 and just 12 in 1980.

Successful business incubators have a tremendous impact on local economies. The National Business Incubation Association (NBIA) members report that 84 percent of incubator graduates stay in their communities and continue to provide a return to their investors. And for every \$1 of public investment, incubator graduates generate some \$45 million in local tax revenues. That's a tremendous return by any measure.

Incubators typically provide hands-on management critical assistance, access to financing and orchestrated exposure to critical business or technical support services. Most incubators offer shared office services, access to equipment, flexible leases and expandable space - all under one roof.

FL/NASA BUSINESS INCUBATION CENTER

Bonnie O'Regan, Incubator Manager
Technological Research and Dev. Authority
Florida/NASA Business Incubation Centers
1311 N. U.S. Highway 1
Titusville, FL 32796
(321) 267-5601 • (321) 267-5099 Fax
boregan@trda.org
www.trda.org

USF TAMPA BAY TECHNOLOGY INCUBATOR

Rod Casto, Assoc. V.P. for Economic Dev.
4202 E. Fowler Avenue, FAO126
Tampa, FL 33620
(813) 974-1082 • (813) 558-8094 Fax
rcasto@research.usf.edu
www.research.usf.edu

FLORIDA TECHSTART

Sherry Acanfora
150 W. University Boulevard, #ECE125
Melbourne, FL 32901
(321) 674-8324
cfausnar@fit.edu
www.fit.edu/floridatechstart/

SEMINOLE TECH. BUS. INCUBATION CENTER (STBIC)

Wayne Hardy, Director - Small Business Dev.
1445 Dolgner Place
Sanford, FL 32771
(407) 321-3495 • (407) 321-4184 Fax
hardyw@scc-fl.edu
www.seminoleinc.com

STAR TECHNOLOGY ENTERPRISE CENTER (STAR TEC)

Tonya Clark, Executive Director
Young-Rainey STAR Center
7887 Bryan Dairy Road, Suite 220
Largo, FL 33777
(727) 549-6435 • (727) 549-6492 Fax
clarkt@ctc.com
www.STARTECFlorida.com

UCF TECHNOLOGY INCUBATOR

Thomas O'Neal, Chief Executive Officer
12443 Research Parkway, Suite 207
Orlando, FL 32826
(407) 882-1120 • (407) 823-3299 Fax
oneal@mail.ucf.edu
www.incubator.ucf.edu

DAYTONA BEACH ENTERPRISE CENTER

Gerald Chester, President & CEO
P.O. Box 15065
Daytona Beach, FL 32115-5065
(386) 258-7520 • (386) 238-3428 Fax
geraldc@cfcdc.com
www.cfcdc.com

OTHER ASSISTANCE [In Your Area]

SID MARTIN UF BIOTECHNOLOGY DEVELOPMENT INCUBATOR

Patii Breedlove, Manager
12085 Research Drive
Alachua, FL 32615
(386) 462-0880 • (386) 462-0875 Fax
patti@biotech.ufl.edu
www.biotech.ufl.org

BETA - 1 BUSINESS & EMERGING TECHNOLOGY ACCELERATOR

Raymond Chauncey, President & CEO
1273 Manucy Road
Amelia Island, FL 32034
(904) 261-4334 • (904) 261-8566 Fax
Rchauncey@BETA-1.com
www.BETA-1.com

GAINESVILLE TECHNOLOGY ENTERPRISE CENTER (GTEC)

Booker Schmidt, Executive Director
2153 Hawthorne Road, Suite 101
Gainesville, FL 32641-7553
(352) 393-6000 • (352) 393-6015 Fax
Booker@gtecflorida.com
www.gtecflorida.com

BAY COUNTY SMALL BUSINESS INCUBATOR

Stephen Whitt, Director
2500 Minnesota Avenue
Lynn Haven, FL 32444
(904) 271-1107
bcsbi@knology.net
www.nfci.org

BEAVER STREET ENTERPRISE CENTER

Jacquelyn V Perry, Manager
1225 W. Beaver Street
Jacksonville, FL 32204
(904) 265-4702 • (904) 265-4771 Fax
perryj@bsecenter.com
www.bsecenter.net

ENTERPRISE NORTH FLORIDA

Patrick M. Healy, President
4905 Belfort Road, Suite 110
Jacksonville, FL 32256
(904) 730-4700 • (904) 332-9925 Fax
phealy@enfci.org
www.enfci.org

CARRIE P. MEEK CENTER FOR BUSINESS

Hilda Hall, Incubator Manager
Technological Research and Dev. Authority
Carrie P. Meek Center for Business
301 Civic Court
Homestead, FL 33030
(786) 243-7600 • (786) 243-7603 Fax
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SMALL BUSINESS ADMINISTRATION NORTH FLORIDA DISTRICT OFFICE By Participating Lenders, Year to Date for FY2007

County	Number of Loans	Dollar Amount
ALACHUA	51	\$8,599,900.00
BAKER	2	\$886,000.00
BAY	30	\$13,247,800.00
BRADFORD	6	\$1,685,000.00
CALHOUN	1	\$5,000.00
CITRUS	26	\$5,133,000.00
CLAY	65	\$9,459,200.00
COLUMBIA	5	\$1,592,000.00
DIXIE	3	\$85,000.00
DUVAL	309	\$69,949,000.00
ESCAMBIA	54	\$15,654,600.00
FLAGLER	28	\$7,411,800.00
FRANKLIN	3	\$677,200.00
GADSDEN	4	\$1,697,000.00
GILCHRIST	2	\$107,000.00
GULF	1	\$1,050,000.00
HAMILTON	1	\$36,000.00
HERNANDO	45	\$13,142,000.00
HOLMES	3	\$85,000.00
JACKSON	4	\$2,275,000.00
JEFFERSON	1	\$10,000.00
LAKE	75	\$21,671,500.00
LEON	52	\$14,025,300.00
LEVY	4	\$813,000.00
LIBERTY	1	\$5,000.00
MADISON	2	\$30,000.00
MARION	54	\$18,669,600.00
NASSAU	35	\$10,414,224.00
OKALOOSA	44	\$11,919,700.00
ORANGE	626	\$109,043,466.00
PUTNAM	12	\$1,557,000.00
SANTA ROSA	25	\$5,794,200.00
SEMINOLE	213	\$44,868,300.00
St. Johns	61	\$16,694,800.00
SUMTER	4	\$2,153,000.00
SUWANNEE	2	\$50,400.00
UNION	2	\$400,000.00
VOLUSIA	117	\$22,376,500.00
WAKULLA	6	\$1,128,000.00
WALTON	22	\$6,921,500.00
WASHINGTON	5	\$655,000.00
Total	2006	\$441,977,990.00

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SUCCESS STORY

A Woman-Owned Jacksonville Business Works To Insure Small Businesses

Jacksonville, Fla. – Vicky Zelen, AAI, ARM, CIC, CRM started Zelen Risk Solutions, Inc., after 17 years in the insurance industry. The Milwaukee native got her first part-time job in an insurance agency while still in high school. She worked on the service side of the business for years before coming to Jacksonville in 1998 to take a job with an independent agency. Later, she started a commercial insurance division of an agency that had specialized in personal lines.

With professional achievements, multiple industry accreditations, and a passion to serve, Vicky opened her own agency in 2003.

With the help of an investor, she weathered the first couple of months it took to sell her first few policies. She built her clientele from the ground up, deciding not to approach any clients she'd serviced while employed at other insurance agencies. Many of her early and current referrals came from her speaking engagements at a local construction school.

Vicky connected with small business owners and found her passion in helping them understand how to save money and manage risk for their growing enterprises.

As a result, her agency has grown from one to six full-time employees who write property, general liability, professional liability, commercial auto and worker's compensation policies. Although the majority of her clients are in the construction trades, she also serves the restaurant, manufacturing, property management, and transportation segments. She plans to continue to diversify her client base to include other industries. Vicky recently purchased an office building just West of downtown, which has space for approximately four to five more employees.

Vicky connected with the Jacksonville Women's Business Center (JWBC) through her membership with Women Business Owners of North Florida. Intrigued by the benefits of Business Advisory Councils, Vicky joined the Growth Council, and received immediate results by acting on advice from her peer group. Her interaction with other successful women helped her solve hiring and personnel issues. Additionally, Vicky realized she needed help managing her financial statements to become more responsive to her investor's requests for information.

She applied and was accepted into JWBC's Financial Matters mentoring program in June 2005. Gail Byrd, her banking mentor from Wachovia, helped her to arrange refinancing of her home. Dwin Horne, Vicky's CPA mentor from Ennis Pllum & Associates, helped her to organize her company's financial statements. Tackling her personal finances gave Vicky the confidence to address the pressures of managing her business' finances.

"I really love what I do," Vicky says, "and now, I feel I'm managing my business more effectively. Since I'm a small business owner, too, I know how to respond to my clients' needs. For instance, we always pick up the phone – our clients deserve to talk to a person when they call. I think it's that kind of service from the beginning that will distinguish us."

Her clients seem to agree, as evidenced by Zelen Risk Solutions' 2006 sales figures, which almost doubled from 2005 and continue to grow in 2007. And with the help of her Financial Matters mentors, she's confident her financial reporting will be a more accurate reflection of her company's growth.

Vicky is currently involved in the Athena Powerlink Program, where she has nine business professionals as mentors for an entire year to help her with strategic planning to reach her goals and better manage and grow her agency. "The JWBC is awesome and I'm lucky to be a part of it," says Vicky Zelen.

A great resource the SBA has available to women is the Women's Business Centers. The SBA partially funds more than 100 women business centers nationwide. The centers provide counseling, training and mentoring to help women (and men) start and manage their businesses. The Jacksonville Women's Business Center, managed by Executive Director Sandy Bartow, is located on Jacksonville's North side within the Small Business Center. For more information about the Jacksonville Women's Business Center, go to www.jaxwbc.com.

Vicky Zelen, AAI, ARM, CIC, CRM and Zelen Risk Solutions, Inc is located at 7964 Devoe Street, Jacksonville, FL 32220 Phone: (904)262-8080 or (866)416-7510 Fax: (904)262-1444 E-mail: Vicky@zelenrisk.com.

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