

SBA News and Views is a monthly publication of the SBA Wisconsin District Office. Its purpose is to provide Wisconsin lenders and small business leaders with up-to-date information on SBA programs and small business issues. It is distributed at no cost, and the reprinting of articles is encouraged

Serving America's Small Businesses

**U.S. Small Business
 Administration
 Wisconsin District Office**

**Eric Ness, District Director
 October/November 2005**

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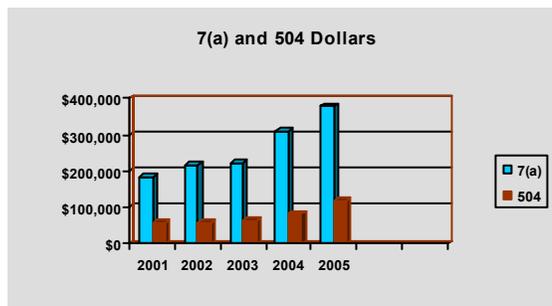
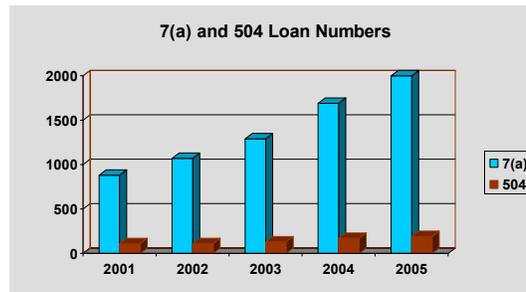
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SBA Home Page
<http://www.sba.gov>
 Wisconsin SBA Home Page
<http://www.sba.gov/wi>

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Wisconsin SBA Lends Almost One-Half Billion Dollars in 2005

In Fiscal Year 2005, that ended September 30, 2005, the Small Business Administration in Wisconsin closed out the year with record breaking numbers. In Wisconsin, SBA approved 1,997 7(a) loans totaling \$377 million to small businesses and 197 loans worth \$119 million under the 504 or Certified Development Company program.



This represents a 127 percent increase in numbers of 7(a) loans and a 71 percent increase in the number of 504 loans over the number of loans in 2001. This also reflects a 105 percent increase in dollars for the 7(a) program and a 107 percent increase in dollars for the 504 program over the dollar amounts in 2001.

Minorities received \$50.1 million in 7(a) and 504 financing. SBA guaranteed 489 7(a) and 504 loans to women, representing a 34 percent increase over FY 2004. The total dollar amount for women loans was \$71.3 million, representing a 27 percent increase over FY 2004. SBA also guaranteed 169 7(a) and 504 loans to veterans, representing a 26 percent increase over FY 2004. The total dollar amount was \$33.9 million, representing an increase of 13 percent over FY 2004. SBA guaranteed 38 International Trade loans that represents a 46 percent increase over FY 2004.

SBA Launches GO Loan Pilot Program to Help Gulf Coast Small Businesses Hurt By Hurricanes Rita and Katrina

By: Wisconsin District Director Eric Ness, U.S. Small Business Administration

On November 8, the U.S. Small Business Administration announced the roll-out of the Gulf Opportunity Pilot Loan (GO Loan) program. GO Loans will strengthen and expand the role of local commercial banks in accelerating the recovery and rebuilding of Gulf Coast small businesses impacted by Hurricanes Katrina and Rita. This new financing product will allow banks to employ streamlined, expedited processing under the direction of the SBA.

GO-Loans, modeled after the SBAExpress loan program, will allow commercial lenders to use their own forms and underwriting to get working capital into the hands of small businesses in the Gulf region quickly. These loans will be available up to \$150,000 dollars; they will have an 85 percent guarantee; and applicants will receive a decision from the SBA in 24 hours or less. GO Loans will be made available through Sept. 30, 2006.

The SBA prescribes maximum interest rates participating banks may charge, but the actual rate is negotiated between the lender and the borrower. Repayment terms are generally between five and 25 years.

The GO Loan program was launched in response to an eagerness expressed by the private sector and the banking community to plan an important role in the rebuilding of small businesses.

For complete details on GO Loans, please visit www.sba.gov/financing/goloans.

SBA & GSA Provide 800 Number Following Katrina and Rita

SBA has partnered with GSA and other federal agencies to provide a toll-free number, **1-800-FED-INFO (800-333-4636)**, to help small businesses learn about hurricane relief efforts,

contracting and rebuilding opportunities. A customer service representative from GSA will field the calls and direct callers to the appropriate SBA district office representative. The SBA has designated personnel from each district office to respond to these inquiries and make referrals to the SBA's procurement center representatives and others as necessary.

Small businesses interested in learning more about contracting opportunities in the affected areas can find more information on the SBA's Web site at www.sba.gov. There they will find a banner titled "Information on Hurricane Contracting Opportunities." By clicking on it, small businesses will:

- Learn about different types of contracts available to them
- Learn the procedure for registering to do business with the federal government
- Obtain a list of procurement center representatives for contracting opportunities
- Obtain specific federal and state contact information, and
- Obtain SBA district office contact information.

SBA's HUBZone Program Provides Economic Boost to Small Businesses Hurt by Base Closure and Realignment

Small businesses affected by the military's Base Realignment and Closure (BRAC) Commission, can receive an economic boost from the SBA's HUBZone program.

Under the new law, SBA has designated all military establishments affected by BRAC as HUBZones, allowing small businesses located in these areas to possibly be certified as HUBZone companies and compete for federal contracts through set-asides, sole source contracting and price evaluation preferences reserved for HUBZone small businesses. The federal government has set a goal of awarding at least 3 percent of all federal prime contract dollars to HUBZone firms.

Firms interested in pursuing HUBZone status must apply for the certification, a

process that can be accomplished online at www.sba.gov/hubzone. A mapping tool on this same site can be used to determine whether a specific address is located within one of these new HUBZone BRAC locations.

The SBA's 504 and 79a) loan programs also can provide assistance to small businesses in these communities. For additional information on the 7(a) and 504 loans, visit SBA's Web site at www.sba.gov/financing/sbaloan/7a.html and www.sba.gov/financing/sbaloan/cdc504.html.

Webcast Training for Veteran Business Owners

Veteran-owned small business owners will be able to participate in a live interactive webcast that will provide training and raise awareness of federal contract assistance for Veteran and Service-Disabled Veteran-owned businesses offered by the U.S. Small Business Administration

The four-hour live webcast will take place on December 14, 2005, at 1:00 p.m. EST and is one of a series of training sessions for veteran-owned businesses that will take place around the country. Subsequent training courses will be announced at a later date.

"We are excited about this opportunity to partner with the Veterans Task Force and USVets.TV to help educate the veteran community on a variety of topics including how to start their own business and navigating the federal contracting arena," said SBA Administrator Hector V. Barreto. "This initiative is in accordance with the President's Executive Order to help the courageous men and women who served this country honorably gain access to contracting opportunities in the federal marketplace."

Individuals planning to participate in the live webcast, should visit www.usvets.tv or www.tvworldwide.com on Dec. 14, at 12:45 p.m. EST and have the free Windows Media Player installed prior to the event. The webcast will be archived for later viewing for a full year. DVD and CD-ROM copies will also be made available to interested Veteran and Service-Disabled Veteran-owned businesses.

The webcast, which will be produced by George T. Brown Associates, Inc., a service-disabled veteran-owned business, will feature interactive discussions with Teresa Lewis, SBA assistant administrator for the Office of Federal Contract Assistance for Veteran Business Owners, William Elmore, associate administrator for the Office of Veterans Business Development, representatives from the Task Force for Veterans Entrepreneurship and other speakers and panelists. During the webcast, veterans will be able to e-mail their questions directly to the participants and get immediate responses.

The webcast will also highlight:

- How to market to the federal government (Central Contractor Registration and business plans);
- How to get on the General Services Administration's Federal Supply Schedule;
- How to establish a teaming arrangement (joint venture agreements, subcontracting agreements and mentor protégé agreements);
- How to finance your business (start-up capital, loans, SBA loan guarantees, bank loans, budgeting, capital for growth and expansion);
- Methods for forecasting contracting opportunities; and
- How to successfully get contract opportunities.

The SBA recently held a live Web chat with Jessica Salanis, director of the Veterans Business Outreach Center at the University of Texas-Pan American and Mark Lano, a veteran business owner to share insightful information on veterans' business development as it relates to federal contracting and tools and resources available to support the success of veteran-owned small businesses.

The chat also engaged business owners in a national dialogue on assistance available for self-employed veterans, including Reserve and National Guard member small business owners and allowed Web Chat participants to get information on veterans' business assistance from the SBA. To view the transcript of the chat, visit www.sba.gov/chats. For more information on how to receive veterans business assistance from the SBA, visit www.sba.gov/gc/indexprograms-vets.html.

**SBA Announces New
Internet Reporting System
for Small Business
Subcontracting**

The U.S. Small Business Administration and U.S. General Services Administration's Integrated Acquisition Environment Program Management Office today announced a new system to streamline reporting of small business subcontracting activity on large federal prime contracts.

As part of the President's Management Agenda for Electronic Government to use technology to streamline federal procurement processes, SBA and GSA have developed a government-wide Electronic Subcontracting Reporting System (eSRS). This Internet-based tool for reporting on subcontracting plans will streamline the process, and provide agencies with immediate access to analytical data on subcontracting performance. The eSRS specifically eliminates submission and processing of paper SF 294's, Individual Subcontracting Reports, and SF 295's, Summary Subcontracting Reports, and replaces them with electronic versions. Contractors will benefit from the eSRS through the elimination of manual computations and the need to distribute paper reports to agencies.

"In launching this new system, the GSA and SBA are taking a big step in making it easier for federal prime contractors, and large subcontractors to report their small business subcontracting activity," said SBA Administrator Hector V. Barreto. "This is very important, because it will give us precise and timely insight into the value of subcontracts awarded to small businesses.

Subcontracting is an increasingly important part of the federal contracting environment for small businesses. For many small firms, it is the first opportunity to demonstrate capability, and to build a track record for pursuing federal prime contract opportunities."

"The eSRS is a development that will substantially improve accountability, transparency, and communication about small business subcontracting," said GSA Acquisition Officer Emily Murphy. "These are concepts that run to the core of the President's Management Agenda for

Electronic Government. Fielding eSRS is a major accomplishment for the acquisition community. It is the result of nearly two years of close collaboration across government and the private sector."

The eSRS was certified and accredited at the initial operating capability (IOC) level on October 31, 2005, for immediate use by all agencies, except the Department of Defense. Full operational capability, which will provide more refined report generation, among other things, will be implemented in approximately 60 days. The Department of Defense is scheduled to begin using the system in the third quarter of fiscal year 2006.

All civilian agencies, their large prime contractors, and large subcontractors should now begin using eSRS. Contracting officers, prime contractors, and large subcontractors should visit the eSRS Web site at www.esrs.gov, to register in the system, determine timelines for their agencies or companies, and begin processing subcontracting reports through eSRS.

**Out and About
With SBA**

Lender Training/Visits

SBA personnel visited Summit Credit Union in Madison and the SBDC in Madison; visited the Wisconsin African American Women's Center to discuss the Center's program.

Workshop/Training

SBA personnel met with the American Indian Chamber of Commerce and discussed their micro-lending application and future training sessions; attended a Small Business Awards Planning meeting with the Business Journal, Reinhart Boerner, Van Deuren, SCORE and Wisconsin Business Development Financing Corp.; attended a networking session of the White House Conference on Faith Based and Community Initiatives; attended a planning meeting for the 2006 LULAC National Convention that will be held at the Midwest Express Conference Center in Milwaukee.

**Meetings/Speaking
Engagements/Special Events**

District Director Eric Ness attended a National District Director's Meeting in New Orleans. Other SBA personnel attended an SBC Supplier Diversity

Symposium; participated in a Small Business Advisory Committee meeting at Waukesha Technical College; spoke at the 2005 Wisconsin Hmong Annual Conference in Wisconsin Rapids; attended a Wisconsin Women Equal Prosperity meeting in Rhinelander; attended a Business Resource Fair in Duluth, MN; attended a Wisconsin Incubator Association meeting in Madison; attended the 2005 WBIA Conference; spoke at a Business Plan class at WCTC and spoke at a Start Smart Class in Sturtevant.

Editor's Notes

September 2005 loan approvals can be accessed at www.sba.gov/wi/sept05approvals.pdf and year-end loan approvals for FY 2005 can be accessed at www.sba.gov/wi/fy2005approvals.pdf

To minimize the size of the Newsletter, we no longer will be adding calendar items to the newsletter. They can be accessed at <http://app1.sba.gov/calendar/states/calendar.cfm?op=group&grp=73>.

SBA Lenders for October 2005

Acuity Bank
Tomah – 1 Loan for \$63,000
Amcore Bank NA
Rockford, IL – 1 Loan for \$65,000
Anchor Bank
Madison – 1 Loan for \$394,000
Associated Bank NA
Green Bay – 9 Loans for \$2,800,100
Bank Mutual
Milwaukee – 2 Loans for \$220,000
BLC Community Bank
Little Chute – 1 Loan for \$50,000
Bonduel State Bank
Bonduel – 1 Loan for \$225,000
Business Bank
Fox River Valley
Appleton – 1 Loan for \$125,000
Capital One Federal Savings Bank
McLean, VA – 11 Loans for \$460,000

CIT Small Business Lending Corp.
Livingston, NJ
1 Loan for \$152,000
Comerica Bank
Detroit, MI – 1 Loan for \$295,000
Community Bank & Trust
Sheboygan – 5 Loans for \$1,015,000
Community Bank Delavan
Delavan – 1 Loan for \$77,245
Cornerstone Community Bank
Grafton – 5 Loans for \$485,000
Farmers & Merchants State Bank
Waterloo – 1 Loan for \$10,000
Fidelity National Bank
Appleton – 1 Loan for \$144,000
Fifth Third Bank
Traverse City, MI
1 Loan for \$1,500,000
First Bank Financial Centre
Oconomowoc – 3 Loans for \$547,000
First Banking Center
Burlington – 1 Loan for \$100,000
First Citizens State Bank
Whitewater – 1 Loan for \$30,000
First National Bank in Manitowoc
Manitowoc – 1 Loan for \$93,000
First National Bank-Fox Valley
Neenah – 3 Loans for \$372,150
First National Bank River Falls
River Falls – 1 Loan for \$105,000
Fox Communities CU
Appleton – 1 Loan for \$105,000
Great Lakes Asset Corporation
Green Bay – 2 Loans for \$779,000
Great Wisconsin CU
Madison – 1 Loan for \$90,000
Green Lake State Bank
Green Lake – 2 Loans for \$995,000
Heartland CU
Madison – 1 Loan for \$350,000
Hometown Bank
St. Cloud – 2 Loans for \$698,000
Investors Community Bank
Manitowoc – 2 Loans for \$225,000
Johnson Bank
Racine – 1 Loan for \$130,600
JP Morgan Chase Bank NA
Chicago, IL – 3 Loans for \$68,900
Columbus, OH – 1 Loan for \$40,000
Total: 4 Loans for \$108,900
Landmark CU
Hartland – 2 Loans for \$202,000
Layton State Bank
Milwaukee – 1 Loan for \$20,000

M&I Marshall & Ilsley Bank
Milwaukee – 19 Loans for \$3,015,500
Marshfield Savings Bank
Marshfield – 1 Loan for \$78,000
McFarland State Bank
McFarland – 1 Loan for \$525,000
Middleton Community Bank
Middleton – 1 Loan for \$358,000
Monona State Bank
Monona – 1 Loan for \$964,000
The Park Bank
Brookfield – 3 Loans for \$345,000
River Cities Bank
Wisconsin Rapids
1 Loan for \$440,000
River Valley State Bank
Rothschild – 1 Loan for \$304,000
Royal CU
Eau Claire – 2 Loans for \$146,000
S & C Bank
New Richmond – 1 Loan for \$425,000
State Bank of Chilton
Chilton – 1 Loan for \$1,981,300
Stearns Bank
St. Cloud – 1 Loan for \$150,000
Temecula Valley Bank
Temecula, CA
1 Loan for \$1,780,000
The Park Bank
Madison - \$775,000
Tomahawk Community Bank
Tomahawk – 1 Loan for \$227,600
US Bank NA
Cincinnati, OH
23 Loans for \$1,088,200
San Diego, CA
1 Loan for \$1,372,500
Total: 25 Loans for \$2,460,700
Waukesha State Bank.
Waukesha – 2 Loans for \$750,000
Wells Fargo Bank NA.
San Jose, CA – 6 Loans for \$751,600
Wisconsin Business Development Finance Corp.
Monona – 10 Loans for \$7,157,000
Wisconsin Community Bank
Cottage Grove – 2 Loans for \$42,000

Microlenders for October 2005

Lincoln Neighborhood Redevelopment Corp.
1 Loan for \$12,000