Introduction

In recognition of the small business community's contribution to the American economy and society, the President of the United States designates one week each year as National Small Business Week.

Leading up to that week, the U.S. Small Business Administration, in co-sponsorship with public- and private-sector small business supporters, will host special events to honor and present awards to the nation's entrepreneurs and small business champions at the SBA district, state and national levels.

The award winners from those local and state events in the following categories will be invited to Washington, D.C., for SBA Expo '05 — Celebrating National Small Business Week:

- Small Business Person of the Year (from each of the 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands, and Guam);
- Phoenix Awards (for disaster recovery);
- Small Business Champions (individuals or organizations dedicated to supporting small businesses);
- Small Business Prime Contractor of the Year; Small Business Subcontractor of the Year; Frances Perkins Vanguard Awards; Dwight D. Eisenhower Awards for Excellence; and Gold Star Awards (all for federal government contracting).

The National Small Business Person, Small Business Prime Contractor, and Small Business Subcontractor of the Year will be announced and honored at the Expo during National Small Business Week. They will be joined by government officials, corporate leaders and small businesses from around the country.

The Awards

Small Business Person Awards

- State Small Business Person of the Year

The National Small Business Person of the Year is selected from the state winners.

Phoenix Awards

- Disaster Recovery
- Outstanding Contributions to Disaster Recovery:
  — by a private-citizen volunteer
  — by a public official

The Phoenix Awards are presented only at the national level.

Small Business Champion Awards

- Financial Services Champion of the Year
- Home-Based Business Champion of the Year
- Minority Small Business Champion of the Year

Small Business Champion Awards, continued

- Small Business Exporter of the Year
- SBA Young Entrepreneur of the Year
- Small Business Journalist of the Year
- Veteran Small Business Champion of the Year
- Women in Business Champion of the Year
- SBA Family-Owned Small Business of the Year

Federal Procurement Awards

- Small Business Prime Contractor of the Year
- Small Business Subcontractor of the Year
- Dwight D. Eisenhower Award for Excellence
- Gold Star Award
- Frances Perkins Vanguard Award

To Nominate for Small Business Person and Small Business Champion Awards

Any individual or organization dedicated to the support of the small business community in the United States, including, but not limited to, trade and professional associations and business organizations, may submit nominations for Small Business Person awards and Small Business Champion awards. All nominees for Small Business Person of the Year must own or operate a business defined as small under the SBA's size standards.

Nominations must be submitted to the nearest U.S. Small Business Administration district office in the state or territory of the nominee (see list beginning on page 14). All nominations except The Gold Star and Frances Perkins Vanguard Awards must be postmarked or hand delivered no later than Dec. 3, 2004. Nominations for these two awards only must be postmarked or hand delivered no later than Nov. 30, 2004.

You may not nominate an individual for more than one award category. Nominations must be typewritten on one side of 8½" x 11" white stationery, collated and secured in a 1½" binder. Incomplete nomination packages will not be considered. A complete nomination package will include, in the following order:

1. A single cover page with —
   - the nominee's full name, title, business and home addresses with telephone and fax numbers, and e-mail address if applicable;
   - the award for which the nomination is being made;
   - the nominator's name, title, place of business, business address and telephone number and e-mail address if applicable; and
   - a one-paragraph description of the nominee's business for Small Business Person of the Year, Small Business Exporter of the Year, and SBA Young Entrepreneur of the Year nominations, or the profession occupation for all Champion of the Year nominations.
2. A completed background form which will be made available to SBA field offices. For "team" nominations" for Small Business Person of the Year, a background form is required for each team member
3. An original 8" x 10" or 5" x 7" photo of the nominee; photocopies are not acceptable.
4. A nomination letter, not exceeding two pages.
5. A brief biography of the nominee, not exceeding one page.
6. A business profile, not exceeding one page.
7. A concise statement of the qualities and performance that merit the award, not exceeding two pages.
8. A financial statement of the nominee — including balance sheets, profit-and-loss statements and financial reports — not exceeding 12 pages, on 8½" x 11" paper (required only for Small Business Person of the Year, Exporter of the Year, Home-Based Business of the Year, the SBA Young Entrepreneur of the Year and the SBA Family-Owned Small Business of the Year).
9. Any other supporting documentation deemed significant by the nominator, including news clips, letters of recommendation and other evidence of the appropriateness of the nomination. Supporting documentation must not exceed 10 pages. Videos will not be considered.
10. A completed Consent for Disclosure of Information (SBA Form 2137), available at SBA offices.

Selection Procedures

Small Business Persons of the Year and Small Business Champion Awards will be selected at the state and national levels. In those states served by more than one SBA district office, awards will also be presented at the district level. Winners at each level will be considered for awards at the next highest level. Nomination packages for each state winner will be sent to regional SBA offices and prepared for transmittal to the SBA's National Advisory Council Office for review. The National Small Business Person of the Year will be selected by the SBA's Administrator based on the recommendations of the agency's Small Business Week panel of judges. The winner will be announced during National Small Business Week.

Key Deadlines

Dec. 3, 2004	National Small Business Week 2005 nominations must be received by SBA district offices.
Jan. 7, 2005	SBA district winners are selected from multidistrict states; state winners are selected from single-district states.
Feb. 9, 2005	A panel of judges selects state winners in multidistrict states.
Mar. 16, 2005	State Small Business Persons of the Year are announced.

Eligibility and Evaluation Criteria

Nominees must be residents of and employed in the United States or its territories and will be subject to background checks. Small businesses owned and operated by nominees must comply with federal civil rights laws (see page 1 for nomination requirements). The U.S. Small Business Administration's size standards apply in defining a business as small. Consult your nearest SBA district office if you have questions.

Small Business Person Awards

Small Business Person of the Year

Any individual who owns and operates or bears principal responsibility for operating a small business may be nominated.

Partners who jointly own and operate a small business may be nominated as a "team," so long as the number of individuals in the team nomination does not exceed four.

Evaluation Criteria:

1. Staying power — a substantiated history as an established business; including:
   - Number of years in business.
   - Sustained expansion, addition of territories, growth in square footage occupied.
   - Steady growth in net worth as evidenced by total assets less total liabilities on fiscal year end annual balance sheets over three years.
2. Growth in number of employees — a benchmark to judge the impact of the business on the job market.
   - Sustained over a minimum of three years.
   - Increase over the three years must be in excesses of growth in Gross National Product.

3. Increase in sales and/or unit volume — an indication of continued growth over the last three years.
   - Consistent growth in net income as evidenced by fiscal year on annual profit-and-loss statements for a minimum of three years.
4. Current and past financial reports — a substantiation of improved financial position of the business.
   - Profit-and-loss statements for the last three years, reflecting sustained upward growth.
   - Balance sheets for the last three years, showing consistent increase in net worth and/or partners' return.
5. Innovativeness of product or service offered — an illustration of the creativity and imagination of the nominee.
   - Specific description of uniqueness of product or service.
   - Explanation of how product or service fits a niche not being adequately addressed by the competition.
6. Response to adversity — examples of problems faced in the nominee's business and the methods used to solve them, including:
   - Specific description of financial, physical, legal or other crisis.
   - Substantiation of the threat to the continuity of the business.
   - Defined actions taken by the nominee to resolve the crisis.
7. Contributions to aid community-oriented projects — evidence of the use of his/her personal time and resources, including:
   - Specific listing of contributions of money, time, or resources to charitable causes.
   - Membership in councils, boards and clubs providing support and services to the community.

Phoenix Awards

Phoenix awards are given to those individuals whose efforts and contributions have enabled their businesses or communities to recover successfully from a disaster. The SBA disaster area offices will nominate and check Phoenix Award nominees.

Phoenix Award for Small Business Disaster Recovery

Any individual who owns and operates a small business that suffered physical damage following a disaster and received an SBA physical disaster loan may be nominated.

Evaluation Criteria:

- Recent disaster — The business suffered a physical disaster loss and received an SBA disaster loan during fiscal 2003 and/or fiscal 2004.
- Extent of damage — The business suffered at least 40 percent damage.
- Resiliency — The business successfully resumed its operations within the same area.
- Staying power — The business maintained at least 90 percent of its pre-disaster employment level.
- Contribution to the local community (e.g., the only supermarket in town, a major employer in the city, etc.)
- Speed of recovery.
- Initiative and innovation displayed during recovery.
- Efforts made by the business to protect the property from future disaster losses.

Phoenix Award for Outstanding Contributions to Disaster Recovery

Phoenix awards may also be presented to a private-citizen volunteer and public official who have each made an outstanding contribution to a community's recovery following a natural disaster.

Small Business Champion Awards

Financial Services Champion of the Year

Individuals who assist small businesses through advocacy efforts to increase the usefulness and availability of accounting or financial services may be nominated. Nominees may or may not be small business owners.

Evaluation Criteria:

- Outside of regular business duties, the amount and quality of assistance given small businesses to obtain financing.
- Advocacy of changes in the financial services industry to assist small companies.
- Encouragement of the flow of investment capital to small ventures.
- Active support for legislative or regulatory action designed to help small firms.
- Other significant contributions through the financial services or accounting industries to advance small business interests.

Home-Based Business Champion of the Year

Individuals who have experienced the rewards and difficulties of home-based businesses and have volunteered to improve the climate for these businesses may be nominated. Nominees may or may not be small business owners.

Evaluation Criteria:

- Volunteering time and energy to improve the conditions for home-based businesses.
- Engaging in entrepreneurial training, policy development efforts, or financial or business planning specifically tailored for home-based businesses.
- Demonstrated interest in home-based businesses as an owner or former owner.
- Measurable accomplishments in advanced home-based businesses, such as adoption of public policy or expansion of a program.

Minority Small Business Champion of the Year

Individuals who have fulfilled a commitment to support minority entrepreneurship may be nominated. Nominees may or may not be small business owners.

Evaluation Criteria:

- Volunteer efforts beyond business/professional responsibilities to advance minority small business interests within the community, state and/or nation.
- Demonstrated efforts to improve conditions in the minority small business community as a whole, not solely for individual personal advancement.
- Voluntary provision of professional services to the minority small business community in a legal, legislative, managerial or financial capacity.

- Demonstrated accomplishments in advising minority small business groups of opportunities within the overall business community.
- Other accomplishments demonstrating the nominee's merit as an effective advocate for minority small business interests.

Small Business Exporter of the Year

Any individual who owns and operates a small business engaged in exporting may be nominated.

Evaluation Criteria:

- Increased sales, profits and/or growth of employment because of exporting (the nomination package must include profit-and-loss statements and balance sheets for the past three years).
- Creative overseas marketing strategies, with a description of the products exported and markets served.
- Effective solutions to export-related problems.
- Demonstrated encouragement of other small businesses to export.
- Volunteer assistance to other small businesses entering the export market.
- Cooperation with other businesses in the creation of export trading companies and/or introduction of unique trading relationships, products or services.

SBA Young Entrepreneur of the Year

Any individual who serves as a majority owner and operates or bears principal responsibility for operating a small business with a three-year track record, and who will not have reached the age of 30 by June 1, 2005, may be nominated.

Evaluation Criteria:

- Evidence of success as measured by sales and profits (the nomination package must include profit-and-loss statements and balance sheets for the past three years).
- Increased employment opportunities created by the nominee's business.
- Development and/or utilization of innovative or creative business methods.
- Demonstrated entrepreneurial potential necessary for long-term business success and economic growth.

Small Business Journalist of the Year

Journalists representing television, radio, electronic or print media may be nominated. Sample articles or tapes are encouraged.

Evaluation Criteria:

- Concerted efforts to increase public understanding of the importance of small business contributions to the economy.
- Contribution of news and feature stories, editorials, columns and commentary that highlight and analyze small business issues.
- Voluntary community service aimed at enhancing small business opportunity and growth.
- Other achievements that exemplify the nominee's media efforts to improve the understanding of the role of small business in the U.S. economy.

Veteran Small Business Champion of the Year

Individuals who have fulfilled a commitment to advancing small business opportunities for veterans of the U.S. armed forces may be nominated. Nominees may or may not be veterans.

Evaluation Criteria:

- Active support for legislative or regulatory action designed to help small businesses.
- Evidence of increased business opportunities for veterans as a result of the nominee's actions.
- Advisory activities to improve awareness among veterans' groups of small business opportunities.
- Advocacy of special consideration for veteran-owned small businesses in government policymaking.
- Demonstrated accomplishment in obtaining support within the community for the establishment of veteran-owned small businesses.
- Other accomplishments demonstrating the nominee's effective advocacy of veteran-owned small businesses.

Women in Business Champion of the Year

Individuals who have fulfilled a commitment to the advancement of women's business ownership may be nominated. Nominees may or may not be small business owners.

Evaluation Criteria:

- Active support for legislative or regulatory action designed to help small businesses.
- Efforts to increase business and financial opportunities for women.
- Legal, financial or managerial assistance provided to enhance women's business ownership.
- Volunteer efforts to strengthen the role of women business owners within the community.
- Advocacy of the women-owned business community as a whole, not solely for individual personal advancement.
- Other accomplishments demonstrating effectiveness in improving the environment for the creation and expansion of businesses owned and operated by women.

SBA Family-Owned Small Business of the Year

This award honors a family owned and operated business which has been passed on from one generation to another. Nominees must also serve as a majority owner and operator or bear principal responsibility for operating a small business with at least a 15-year track record. Nominations will be evaluated on the following criteria.

Evaluation Criteria:

- Evidence of success as measured by sales and profits. (The nomination package must include profit-and-loss statements and balance sheets for the past three years.)
- Increased employment opportunities for family members and non-family members for the nominee's business.
- Demonstrated potential necessary for long-term business success and economic growth.
- Voluntary efforts to strengthen family-owned businesses within the community.

To Nominate for Federal Procurement Awards

Small Business Prime Contractor and Small Business Subcontractor of the Year

These awards honor small businesses that have provided the government and industry with outstanding goods and services either as prime contractors or as subcontractors. Only federal agencies may nominate a small business for Small Business Prime Contractor of the Year, and only large federal prime contractors may nominate a small business for Small Business Subcontractor of the Year. All small business nominees must be defined as small according to SBA size standards.

Nominations must be submitted to the Government Contracting Area Office, Attn: Government Contracting Area Director where the nominee is located *(see list on page 16)*.

Evaluation Criteria:

The company must excel in the following areas:

- overall management
- technical capabilities
- cost performance
- resource utilization
- financial strength
- delivery performance
- labor relations
- special achievements
- customer interface
- exceptional results

SBA Form 1375 must be used for each Federal Prime Contractor of the Year Award nomination submitted, and SBA Form 883 must be used for each Federal Subcontractor of the Year Award nomination submitted. These forms can be accessed on the Internet at http://www.sba.gov/library/forms.html, then press Contracting & Surety Bonding Forms. Firms which have received these awards within the past three years are not eligible

Dwight D. Eisenhower Award for Excellence

This award recognizes large prime contractors that have excelled in their utilization of small businesses as suppliers and subcontractors. One winner may be selected in each of the following five categories: manufacturing; service; research and development; construction; and utilities.

Evaluation Criteria:

- Standard Form 295 Summary Subcontract Report(s) for the year ending September 30, 2004, must reflect maximum practicable opportunity for small business, veteran-owned small business, service-disabled veteran owned small business, HUBZone small business, small disadvantaged business and women-owned small business as required by statute and regulations.
- The nomination must include a five-year trend analysis table, an SF 295 for each federal agency that the nominee had contracts with in FY 2004, and a detailed narrative summarizing the company's subcontracting program.
- The nominated firm must have received an SBA Award of Distinction during the past three years.

The company's narrative should address the following criteria:

- Demonstrated management support of the small business program.
- Effectiveness of the small business liaison officer.

- Outreach efforts during the past 12 months (i.e. seminars, conferences, trade shows and any other related procurement functions).
- Assistance to small businesses during the past two years and related success stories. Include the various kinds of assistance such as technical, managerial, etc. and where possible, identify recipients by category: small business, HUBZone small business (if applicable), veteran-owned small business, service-disabled veteran-owned small business, small disadvantaged business, and women-owned small business.
- Participation in a mentor-protégé program.
- Recipient of other awards for small business activities (i.e. federal, state, trade shows, etc.) during the past three years.
- Use of CCR's Dynamic Small Business Search Engine and SUB-Net.
- Participation in SBA Subcontractor of the Year Award Program in 2003, 2004 and 2005. (If the company has not yet submitted a nomination, it must indicate if it intends to do so).
- List of all federal agencies with which the company had contracts containing subcontracting plans as of September 30, 2004.

Firms which have received this award within the past three years are not eligible.
For more information, contact the nearest Government Contracting Area Office *(see list on page 14)*.

Gold Star Award

This award recognizes the exemplary performance of federal personnel within a federal government agency's Office of Small and Disadvantaged Business Utilization who carry out the aggressive goals and strategic initiatives that help ensure a role for small business in the federal marketplace.

Evaluation Criteria:

- This is a self-nomination award proposed by a federal department or agency which has had progressive goals in the prime contract goaling category of "small business" for a minimum of three years and at least three years of progressive goals in another prime or subcontract goaling category.
- Agencies will be required to not only furnish the 3-year goals sheet, they are also required to furnish the department or agency outreach and marketing initiatives that have supported the increased goal achievement.
- The Office of Government Contracting and Business Development will select the winner(s) based on data provided by the Federal Procurement Data System.

Federal agencies which have received this award within the past three years are not eligible. Submissions must be forwarded to the Office of Government Contracting and Business Development, Attention: Gold Star Award, U.S. Small Business Administration, 409 3rd St. SW, Washington, D.C. 20416 by Nov. 30, 2004.

Frances Perkins Vanguard Award

This award honors government and industry for their excellence in the use of women-owned small businesses as prime contractors and subcontractors.

Awards should include the following:

Exemplary utilization of women-owned small businesses by:

- a federal buying activity
- industry – large prime contractors
- Self-nominations must include a narrative summarizing efforts to utilize women-owned small businesses in subcontracting programs. For industry, the nomination must also include a 3-year trend analysis table and a Standard Form 295 for FY 2004. Industry nominees must also have achieved the 5 percent statutory Women Owned Small Business subcontracting goal for the last two fiscal years and must do business with a federal agency that negotiates goals with SBA. Extra evaluation credit will go to nominees demonstrating improvement in the percentage of prime contract awards or subcontract awards to women-owned small businesses from the previous year's achievements. In addition, Industry Buying Activities can receive extra credit for being a current Award of Distinction holder.

Evaluation Criteria:

- Leadership — includes, but is not limited to, such factors as: written policy supporting women-owned small businesses; reference to women-owned small businesses in standard operating procedures; designation of a senior executive responsible for implementing women-owned small business initiatives and formal recognition of procurement personnel who utilize women-owned small businesses.
- Advocacy — includes, but is not limited to, such factors as: outreach efforts including newsletters; business assistance and training seminars for women business owners; facilitating trade show/marketplace presentations.
- Innovation — includes, but is not limited to, such factors as: using new technologies; new methodologies; new processes and challenging the conventional procedures, resulting in an increase in women-owned small business' participation.
- Implementation — includes, but is not limited to, such factors as: development and administration of an agency plan to ensure maximum practicable opportunities for women-owned small businesses as prime contractors and subcontractors; requiring prime contractors to establish aggressive subcontracting plans.

Submissions must be forwarded to the Office of Government Contracting and Business Development, Attention: Frances Perkins Vanguard Award, U.S. Small Business Administration, 409 3rd St. SW, Washington, D.C. 20416 by Nov. 30, 2004. Firms or federal agencies which have received this award within the past three years are not eligible.

For More Information

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or contact:

- Home page: www.sba.gov
- Fax: 202-481-6190
- Phone: 1-800-U ASK SBA
- E-mail: answerdesk@sba.gov
- TDD: 704-344-6640

SBA Regional Offices

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Tel: 215-580-2807

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Region V
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Tel: 312-353-4493

`Region VI
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Fort Worth, TX 76155
Tel: 817-684-5581

Region VII
323 West 8th St.
Suite 307
Kansas City, MO 64105
Tel: 816-374-6380

Region VIII
721 19th St.
Suite 101
Denver, CO 80202
Tel: 303-844-0503

Region IX
455 Market St.
S-2200
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Tel: 415-744-2118

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1110 Vermont Ave., N.W.
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Suite 1050
Portland, OR 97201
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Tel: 215-580-2700

1000 Liberty Ave.
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Tel: 804-771-2400

Washington
Park Place Building
1200 6th Ave.
Suite 1700
Seattle, WA 98101
Tel: 206-553-7310

801 W. Riverside Ave.
Suite 200
Spokane, WA 99201
Tel: 509-353-2810

West Virginia
320 West Pike St.
Suite 330
Clarksburg, WV 26301
Tel: 304-623-5631

Wisconsin
310 W. Wisconsin Ave.
Suite 400
Milwaukee, WI 53203
Tel: 414-297-3941

Wyoming
100 East B St.
Room 4001
Casper, WY 82601
Tel: 307-261-6501

Office of Government Contracting

Area I (ME, NH, VT, MA, RI, CT, NY, NJ)
U.S. Small Business Administration
Office of Government Contracting
10 Causeway Street, Room 265
Boston, MA 02222-1093
Tel: 617-565-5622
Fax: 617-565-5598

Area II (PA, DE, MD,VA, DC, WVA)
U.S. Small Business Administration
Office of Government Contracting
Robert NC Nix Sr., Federal Building
900 Market Street, 5th Floor
Philadelphia, PA 19107
Tel: 215-580-2767
Fax: 215-580-2776

Area III (KY, NC, TN, SC, GA, AL, MS, FL)
U.S. Small Business Administration
Office of Government Contracting
233 Peachtree Street, N.E.
Suite 1805
Atlanta, GA 30303-1500
Tel: 404-331-7587
Fax: 404-331-2956

Area IV (MI, OH, IN, IL, WI, MN, IA, MO, KS, NB, SD, ND)
U.S. Small Business Administration
Office of Government Contracting
500 Madison Street, Suite 1250
Chicago, IL 60661-2511
Tel: 312-353-4506
Fax: 202-481-4162

Area V (CO, NM, OK, AR, LA, TX)
U.S. Small Business Administration
Office of Government Contracting
4300 Amon Carter Blvd., Suite 116
Ft. Worth, TX 76155-2653
Tel: 817-684-5302
Fax: 817-684-5310

Area VI (MT, WY, ID, WA, OR, UT, NV, AZ, CA, AK, HI)
U.S. Small Business Administration
Office of Government Contracting
455 Market Street, 6th Floor
San Francisco, CA 94105-2420
Tel: 415-744-6843
Fax: 415-744-0314

Did you know that America's 25 million small businesses—

- employ more than 50.1 percent of the private work force?
- generate more than 52 percent of the nation's gross domestic product?
- are the principal source of net new jobs?

SBA Disaster Area Offices

U.S. Small Business Administration
Disaster Area 1 Office
360 Rainbow Blvd. South
3rd Floor
Niagara Falls, NY 14303
1-800-659-2955

U.S. Small Business Administration
Disaster Area 2 Office
One Baltimore Place
Suite 300
Atlanta, GA 30308
1-800-359-2227

U.S. Small Business Administration
Disaster Area 3 Office
14925 Kingsport Road
Ft. Worth, TX 76155-2243
1-800-366-6303

U.S. Small Business Administration
Disaster Area 4 Office
6501 Sylvan Road
Citrus Heights, CA 95610-5017
1-800-488-5323

Celebrating National Small Business Week

SBA

U.S. Small Business Administration

Nominations '05 Guidelines

"The dedication and entrepreneurial spirit of small business owners are vital to our nation's economic growth and prosperity. We celebrate National Small Business Week to applaud the efforts of America's small business men and women in our communities... [They] are a central part of America's economy. They create approximately 70 percent of new, private-sector jobs in this country. As our nation's economy continues to grow stronger, we must encourage their spirit of enterprise."

George W. Bush

President of the United States

U.S. Small Business Administration

SBA

Your Small Business Resource

Dear Friends of America's Small Business Community:

For more than 40 years, National Small Business Week has recognized outstanding small business owners for their personal achievements and contributions to our nation's economy. Each year since 1963, the President has issued a proclamation calling for the celebration of Small Business Week.

In 2005, that celebration will honor an estimated 25 million small businesses in America. Many of those entrepreneurs have achieved remarkable success. Their hard work . . . innovative ideas . . . and dedication to their communities have made them exceptional examples of small business in action.

SBA Expo '05 gives us an opportunity to showcase and recognize some of the best and brightest of those successful entrepreneurs. Please help us to choose the most outstanding candidates for that honor. With your help . . . support . . . and timely nomination of truly outstanding small business owners, we can make SBA Expo '05 the best ever!

Sincere Thanks,
Hector V. Barreto
SBA Administrator

All SBA programs and services are provided on a nondiscriminatory basis.