

FSBDC to Demonstrate Its Role in Economic Recovery

A special thank you to the Secretary of State's Office for approving the FSBDC's after-hours use of The Capitol to hold the Awards Reception.

On Wednesday, February 27, 2002, the FSBDC Network will demonstrate its role in fostering the recovery of Florida's economy at its Third Annual Product Exposition, Luncheon and Reception: A Capitol-Business Experience. The Exposition will take place on the 22nd Floor of The Capitol, from 10:30 a.m. - 2:00 p.m., with the Awards Reception following from 5:30 - 7:00 p.m.

Due to the need for increased security at The Capitol, a suspension of after-hours activities was issued. The exception to the suspension is to obtain approval from a Member of the Governor's Cabinet. The Secretary of State's Office, in particular, David Mann, Assistant Secretary of State, saw the need for this important event to take place and approved the FSBDC's request for use of the 22nd Floor.

This year's event takes on special significance due to the negative impact the events of September 11 have had on small businesses and the Florida economy. At the Exposition and Reception invited attendees will have the opportunity to talk directly with a diverse group of entrepreneurs from across the state who have successfully established and/or grown their businesses thanks to the professional assistance they received from the SBDCs. They are examples of the entrepreneurs who will be the backbone in the recovery of Florida's economy.

At the Awards Reception, a member from the House and Senate will be presented with the FSBDC's Annual *Small Business Dividend\$ Award* for advocating on behalf of the small business community. The FSBDC will once again utilize the Florida Chamber of Commerce's Legislative Report Card, which tracks the voting records of legislators on identified business and economic development issues as adopted by the Chamber Legislative Policy Council and its Board of Directors, in selecting the award winners. Last year, Lt. Governor Frank Brogan presented the inaugural awards to Senator John McKay and Representative Marco Rubio. The Governor and Lt. Governor are invited to present this year's awards.

The FSBDC Network deeply appreciates the support of its co-sponsoring Partners in Business, including Enterprise Florida, Florida Power, Gulf Power, Florida Chamber of Commerce and Florida Drug Screening, Inc.



Florida's Business DIVIDEND\$ Newsletter

Editor: Kelly McLeod

Winter 2001/02

"...the SBDC continues to provide me with education, information, encouragement, motivation, networking opportunities, fellowship, counseling, and exposure for my growing business. Having survived the startup phase, I intend to take advantage of the many services they offer to help grow and expand our business. They haven't seen the last of me yet," says Don Kramer.



Don Kramer

Entrepreneur to Participate in Expo Despite Impact of 9/11

contributed by the Brevard Community College SBDC

In the early '90s, Don Kramer owned a totally unrelated business in New York City designing and building custom props and sets for commercial photographers, magazines, catalogs, and ad agencies. He loved being in business, so when his family moved back to Florida, he and his wife, Beth, immediately began looking for opportunities. They had both grown up in Florida, and Beth had been a critical-care registered nurse for years, so they began to lean in the direction of providing some sort of health-related service. After several months of research, beginning in mid-1997, they discovered there was a large and rapidly growing population of relatively healthy seniors who needed help living at home. To them, it looked like the classic entrepreneurial opportunity... an unmet need.

Don's first contact with the SBDC came when he attended one of its New Venture Clinics, a sort of "nuts and bolts of starting a new business" class. Soon Don began attending many of the SBDC's (free) Roundtables and says that much of what he knows about developing a business plan, marketing, accounting and taxes, business insurance, business law, banking and finance, and writing a press release he learned at the Roundtables. He says he heard more good ideas than he could scribble down. Over the next few months, Don phoned several of the presenters at their offices for advice. He received counseling from SCORE, and downloaded forms and software from the SBA website.

In early 1998, operating out of a corner of their family room, the Kramers opened Senior Partner At-Home Care and began offering non-medical homecare and related services designed to help seniors live at home. Senior Partner grew rapidly, and today has four administrative staff and over 40 employees delivering approximately 1,500 hours of home-care every week to clients all across Brevard County. In late 2000, the company incorporated as Senior Partner Care Services, Inc. and also became an authorized provider of Lifeline™ Personal Medical Alarm systems. In the summer of 2000, the company undertook an expansion designed to position Senior Partner as a one-stop source of elder homecare and services. Three full-time administrative staff were added: Administrator/Director of Nursing, Marketing Director, and Scheduler. The company rolled out the "new" Senior Partner at the grand opening of their south county office in September and, in November, the expansion was complete when they received licensure as a Florida Nurse Registry.

To show his appreciation and support of the SBDC, Don plans to participate in the FSBDC's Third Annual Product Exposition on February 27, 2002, in Tallahassee, despite the impact of September 11.

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FSBDCs Step Up to Help With Disaster Recovery Efforts

When disaster strikes, it is inevitable that small businesses in the affected area, as well as the surrounding areas, will suffer some sort of economic loss. Once declared a disaster by the U.S. Small Business Administration, at the request of the Governor, the declaration makes low-interest loans available to small businesses unable to pay bills and meet expenses as a result of the disaster.

As the state's largest business assistance program, Florida SBDCs step up to help small business victims by providing one-on-one counseling and educational training programs that help them survive and prosper in difficult times. Whether assistance is needed with preparing a disaster loan application, evaluating company assets or restructuring debts, specially-trained FSBDC professionals are always there to help.

In the past, typical disaster declarations that the FSBDCs have assisted with include hurricanes, floods and droughts. The most recent disasters declared in Florida include the economic downturn resulting from the September 11 attacks; Lake Okeechobee drought; and Red Tide in Franklin County.

September 11 Economic Injury Disaster Loan (EIDL) Program: Since the September 11 incident and the subsequent declaration of the Economic Injury Disaster Loan (EIDL) program by the U.S. SBA, the FSBDC has seen a dramatic increase in small business clients needing assistance on how to survive the economic downturn. FSBDC Business Analysts attended the SBA's EIDL facilitators' training, in early November 2001, and received specialized training on packaging disaster loans. The FSBDC also participated in a series of six regional workshops aimed at educating Florida businesses on the eligibility requirements for SBA EIDLs. The workshops were coordinated by Enterprise Florida on behalf of the Governor's Office of Tourism, Trade and Economic Development (OTTED). In addition, SBDCs promoted the loan program through local media, as well as conducting local seminars on the loan program. With SBDC assistance, business owners in Orlando, Lynn Haven, Palm Beach Gardens, Vero Beach, Tampa (2), St. Petersburg, Cocoa, Melbourne, Merritt Island, Satellite Beach, Tallahassee, Destin, Fort Walton Beach, Mary Esther, Gulf Breeze and Ft. Lauderdale were approved for disaster loans totaling over \$1,000,000. One example of an SBDC client who received an SBA disaster loan is highlighted on page 3.

Lake Okeechobee Drought: In July, 15 counties around Lake Okeechobee were declared a disaster area, making small businesses hurt by low lake levels eligible for low-interest loans. Because of both freeze and drought, South Florida water managers were forced to draw water out of the lake to protect ecosystems and water supplies. As a result, business owners suffered lost fishing, boating, hotel and other revenues from the decline in visitors. Governor Bush requested the disaster declaration in an effort to alleviate further economic loss and prevent business failure. Florida Atlantic University, Indian River Community College and Florida Gulf Coast University SBDCs responded to the declaration by participating in workshops scheduled by State officials to explain the loan process to business owners. One-on-one counseling sessions were also provided by SBDC Business Analysts. Highlighted on this page is an SBDC client who received approval for an SBA disaster loan. Several other loans have been approved, including a FGCU SBDC client in Glades County who was awarded \$405,000. Numerous other business owners are awaiting approval from the SBA.

Red Tide: On November 27, the Governor declared Franklin, Gulf, Liberty and Wakulla counties a disaster area due to economic injury resulting from Red Tide, which closed the Apalachicola Bay to commercial oystering. Florida A&M University SBDC Director Patricia McGowan and Business Analyst Janet Starks responded to the declaration by providing assistance to commercial fishermen affected by the Red Tide. Approximately 130 loan applications were provided during a special meeting scheduled by Governor Bush. At a return trip to Franklin County in December, SBDC staff conducted a workshop and provided one-on-one counseling on the completion of the loan application. Approximately 30 additional loan applications were provided. The results of the loan approvals for SBDC clients are pending.

Okeechobee Bait Shop Awarded SBA Disaster Loan

contributed by Indian River Community College SBDC



L-R: Kenneth Stephanz, Gail Powers, Donnie Powers

Gail Powers stated, "Without Mr. Stephanz' assistance in helping me to submit all the proper information and documents plus his subsequent direct follow-up and involvement with the SBA in Atlanta, I'm sure we would never have received approval for our \$17,800 SBA Disaster Loan. We are most grateful."

Gail's Bait Pail is a bait and tackle shop located in Okeechobee, Florida and is owned and operated by Sandra Gail Powers and her husband, Donnie. The SBDC's initial contact with this business was made as a result of the client's need for assistance in completing the application for the Economic Impact Disaster Loan Program. This SBA program was established to address the financial needs of small businesses affected by freezing temperatures occurring in late 2000 and the subsequent draw down of Lake Okeechobee. These events severely impacted the fishing and tourist industry in the Lake Okeechobee area resulting in Gail's Bait Pail becoming one of the victims.

IRCC SBDC Certified Business Analyst Ken Stephanz met with Gail Powers to assist in her preparation of the loan application and continued to follow-up directly with the SBA in Atlanta to address any concerns or questions they might have. The initial loan application was denied by the SBA, and Stephanz was particularly helpful in assisting Gail in her re-submission and then compliance with SBA's requirements.



Dan Regelski (Far Left), SBDC Team, FGCU Officials and Governor Bush at Award Ceremony

Governor Presents Award to SBDC Regional Director

On January 4, 2002, Governor Jeb Bush presented Florida's "Economic Patriotism Award" to Dan Regelski, Regional Director of the Florida Gulf Coast University Small Business Development Center for his exemplary efforts in helping small business owners recover from the negative impact of the 9/11 attacks. Dan and his staff worked closely with local representatives, as well as the Governor's Office, to provide solutions and technical assistance to those businesses affected by this disaster. The SBDC team attended numerous town hall meetings in Moore Haven and provided one-to-one counseling to business owners. Says Governor Bush, "Dan's efforts helped keep many small businesses afloat, ensuring that employees kept their jobs and were able to provide for their families. I commend him for going above and beyond the call of duty to help his fellow Floridians-not only in the aftermath of 9/11, but in his day-to-day regime."



Vicky Peake, BCC SBDC Director; Scott Denniston

Veterans Conference Highlights

contributed by the Brevard Community College SBDC

Brevard Community College Regional SBDC held its first Veterans Conference on November 15, 2001 at the King Center for Performing Arts in Melbourne, attracting approximately 60 participants. Keynote speaker was Scott Denniston, Director of the Center for Veterans Enterprise in Washington, D. C. Also attending from Washington was Lieutenant Colonel James C. Lloyd, Office of Small and Disadvantaged Business Utilization, DOA.

SBA representatives who spoke and counseled included: Ron Ammerman, North Florida District Office in Jacksonville; Walt Wallace, SBA Procurement Assistance, Orlando; and Gary Davison, SBA Disaster Area 2 Office, Atlanta. Doug Davis and Angela Burnes spoke to the group about the Gulf Coast Community College SBDC's Veterans Business Outreach Center.

Special counsel in government contracting was provided by Gloria Marsh, NASA Industry Assistance Council; Terry Pinkelton, Sverdrup and Space Coast President, Nat'l Minority Supplier Dev. Council; and Linda Sherod, Chief, Small Business Office, 45th Space Wing at Patrick Air Force Base.

BCC SBDC Success Stories were a highlight of the program. Speaking about the opportunities and challenges of building their businesses were 8(a) CEO's Bob Becerra, Becerra Trading Company; Convergent Information Technology and Telecommunications; and Moses Harvin, American Services Technology, Inc. Dr. Daryl Turner, Director of Commercial Investment and Business Development, Century 21 The Turner Group, discussed building his business and also practicing medicine.

Debra Dodson, Chief of Acquisitions and James A. Haley VA Medical Center offered tips to the group on doing business with the VA.



Bay County Business Awarded SBA 9/11 Disaster Loan

contributed by the Gulf Coast Community College SBDC

Lisa Strickland opened her doors to Xtremely Board, the only Surf, Wake and Skateboard shop in Bay County, Florida on November 5th, 2000. After her divorce in October 2000, Lisa knew as a single mother she would need to seek employment opportunities to take care of her two children. Having no retail sales background but with the desire to be in control and have the involvement of her children, Lisa started her own small business. At the time, her daughter Rachel was competing in wake boarding. Each week she traveled with her daughter to various competitions, investing more time and money in better equipment, but also meeting new and excited teens in this clean, self-motivated sport of wake, skate and surf boarding. She was encouraged by the dedication and enthusiasm of her children and youth from all over the world who participated in this nontraditional sport.



Lisa Strickland

Lisa's involvement increased to the level of State Coordinator of INT-International Novice Tournament for Wake and Ski. While at this position, Lisa found herself placing product (boards and equipment) with buyers. She said to herself "this is easy enough", so when she was approached to join a partnership she was willing to go for it. But it was only after she had invested all of divorce settlement money into equipment that the prospective partner backed out. Since Lisa had the initial investment in the equipment she decided to continue the venture on her own. She had the assets, now she needed to find a location, and the financing to build and start operating. Lisa found the 1900 year old originally built, Lynn Haven School house on Main Street, and the named the company, Xtremely Board.

Financial backing was the next step, and the Small Business Development Center was the answer. Lisa came in and talked to SBDC Director Doug Davis and Certified Business Analyst Angela Partin about buying the building. Mr. Davis explained the importance of permanent financing and helped to prepare a SBA loan package. One of Lisa's biggest business strengths was her belief in the consumer: the kids that competed and promoted this "untalked about sport." They are her marketing tools. "Kids know their skate companies, what's in and what's not."

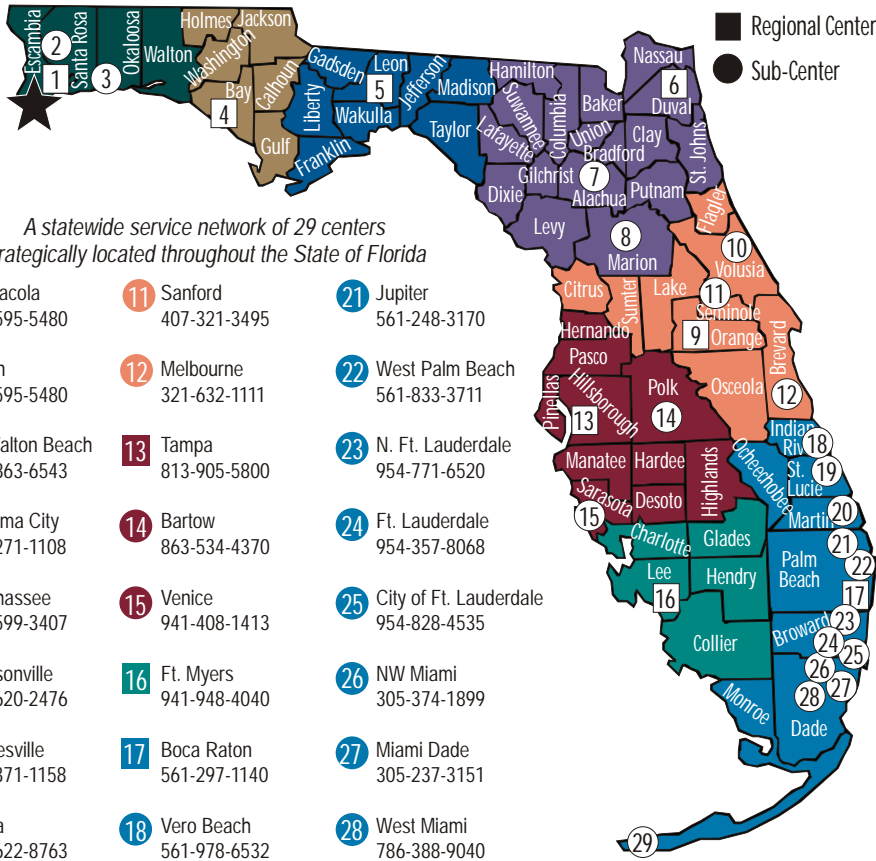
As a result of her attention to her market, and the services provided by the Gulf Coast Community College Small Business Development Center, Xtremely Board was awarded an SBA loan of \$172,000. This Innovative new business provides two full-time positions, represents over fifty (50) different company lines and establishes the preservation of a historical building with 3,600 square feet of floor space.



Since her initial counseling with Doug Davis, Ms. Strickland has taken advantage of other services provided by the SBDC, including training events. In early November 2001, Ms. Strickland attended an SBA Economic Injury Disaster Loan Workshop, hosted by the GCCC SBDC, in cooperation with Enterprise Florida, the FSBDC Network, representatives from SBA's North Florida District Office and the Governor's Office. The following week, SBDC Certified Business Analyst Tony Zacchio attended SBA Disaster Loan Training at the SBA District Office in Atlanta, Georgia. Upon his return, Ms. Strickland called the SBDC for an appointment for assistance in preparing her SBA Disaster loan application. Shortly after submission to the SBA, the application was approved.

The relationship between the GCCC SBDC and its clients, such as Lisa Strickland, is an ongoing process, fostering her needs, as well as the business community's.

Afternoon breakout sessions included: Business Planning with Roy Valdes; Job Seekers Workshop with Bill Fitzpatrick; Personal Coaching with John Dibble; Finance with Ron Ammerman and Wallace Weeks. BCC SBDC wishes to acknowledge the advocacy and counseling of the following Brevard Small Business Assistance Council members during our Veterans Conference: Debra Melvin, The Boeing Company; Vivian Hogan Harris Corporation Government Communications Systems Division; Kurt Weiss, Murphy, Murphy & Weiss, Attorneys, PA; Neil Mullins, Northrop Grumman; Kay Tencati, Dynacs Engineering Company and Dr. Jay Davis, SCORE.



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Third Annual Congressional Briefing Scheduled 3/20/02

On Wednesday, March 20, 2002, the FSBCD Network will host its Third Annual Capitol-Business Briefing and Reception in Washington, D.C. The event will take place from 5:30 p.m. until 8:00 p.m. at the Florida House on Capitol Hill.

Regional SBDC Directors, as well as staff from the FSBCD Network State Director's Office, will be participating in the event to inform and educate Florida's Congressional Delegation about the impact of federal funding on the overall economy of the small business community and, in particular, impact in each member's district.

Another key component of the event is the recognition of a Floridian whose service to the state included support of legislation that is vital to the success of the small business community. The 2001 Small Business Dividend\$ Award was presented to Congressman Connie Mack by the inaugural award winner, Congressman Andy Ireland, for working to double the funding of the SBA's 7(a) loan program. The 2002 award winner will be announced in the near future.

The FSBCD is the only program in the national network of more than 1,100 SBDCs that coordinates an entire delegation briefing in a relaxed informal setting.

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The Florida Small Business Development Center (FSBDC) Network is a partnership program with the U.S. Small Business Administration. The support given by the U.S. Small Business Administration through such funding does not constitute an express or implied endorsement of any of the cosponsor(s) or participants' opinions, products or services. Reasonable arrangements for persons with disabilities will be made if requested with sufficient advance notice. The services of the Florida Small Business Development Center Network shall be rendered on a nondiscriminatory basis.