

## 2003 Performance Awards Presented at Conference



Award Winners present at Conference

Front L-R: Dan Cavanaugh; Teri Takahashi; Barbara Boles; Pauline Davis; Laura Subel; Eunice Choi; Stephen Kaufman; Tim Ledvina / Back L-R: Julio Estremera; Terri Reshard; Wayne Harris; Suzanne Specht; Mario Iezzoni; Phil Scruton

On June 9, FSBDC employees and volunteers were recognized for their extraordinary efforts in supporting and fulfilling the Network's mission to help entrepreneurs start and grow successful businesses in Florida. State Director Jerry Cartwright and Karen Johnson Street, U.S. SBA's Deputy Administrator of Entrepreneurial Development in Washington, D.C., presented the following awards in conjunction with the FSBDC's Annual Professional Development Conference held at the Hilton Garden Inn on Pensacola Beach:

### Star Performer

- Miguel Nieves, FAU SBDC, Miami  
Excellibur Award for Excellence
- Suzanne Specht, FGCU SBDC, Ft. Myers  
Statewide Volunteer of the Year Award
- Martin Nebojsic, FAU SBDC, Boca Raton  
Regional Volunteer of the Year Awards
- Wallace Weeks, UCF/BCC SBDC, Melbourne
- Len Hamel, USF SBDC, Tampa
- Stephen Kaufman, UNF SBDC, Jacksonville
- Jacqueline Henry & Alberta Granger, FAMU SBDC, Tallahassee
- Wayne Harris, UWF SBDC, Pensacola
- Karen Mosteller, FGCU SBDC, Ft. Myers  
Regional CBA Impact Awards
- Dan Cavanaugh, UWF SBDC, Pensacola
- Mario Iezzoni, USF SBDC, Tampa
- Phil Scruton, FAU SBDC, Boca Raton
- Eunice Choi, UCF SBDC, Orlando
- Julio Estremera, FGCU SBDC, Ft. Myers  
Regional & SDO Employee of the Year Awards
- Laura Subel, PTAC, Pensacola
- Tim Ledvina, UNF SBDC, Gainesville
- Teri Takahashi, FAU SBDC, Boca Raton
- Barbara Boles, FAMU SBDC, Tallahassee
- Alberto Chavez, FGCU SBDC, Ft. Myers
- Pauline Davis, UCF SBDC, Orlando
- Terri Reshard, UWF SBDC, FWB
- Pat Bryant, USF SBDC, Tampa

"I'm extremely pleased to present our statewide outstanding employees of the year who exemplify the SBDC program's guiding principles of: service to the client above all else; hard work, individual productivity and continuous improvement; excellence in reputation, being part of something special; recognition and respect for all employees; honesty and integrity and, work is fun," says Cartwright. "These dedicated professionals have ensured that entrepreneurs and small business owners receive the best information and assistance possible to contribute to their success. Their customer impact speaks for itself and their customers speak loudly of them. We're proud of their service to the business community and to the institution they represent."



# Florida's Business DIVIDEND\$ Newsletter

Editor: Kelly McLeod

Summer 2003

Says Senator Graham, "Thank you for your kind words and gracious gift of the Small Business Dividend\$ Award... Small Business Development Centers offer vital skill training and counseling to Florida's entrepreneurs."

## U.S. Senator Bob Graham Recognized as FSBDC's 2003 Dividend\$ Award Winner at the Florida House



▲ Sarah Adams and Jerry Cartwright

▼ Doug Davis; Allen Boyd; Kaaren Johnson Street; Jerry Cartwright



The FSBDC Network held its *Fourth Annual Capitol-Business Briefing & Reception* on March 19 at the Florida House on Capitol Hill, in Washington, D.C. At the Reception, U.S. Senator Bob Graham was recognized as the *2003 Small Business Dividend\$ Award Winner* for his 37 plus years of supporting small business while serving in various political capacities in Florida. Sarah Adams, Graham's Small Business Staffperson, accepted the award for the Senator. The Senator was unable to attend, as he was recuperating from heart surgery.

The FSBDC initiated this event four years ago to provide a unique opportunity for SBDC professionals and key partner representatives to meet with Florida Congressional Members to discuss the impact of federal funding on the small business community. Past award winners are Bill Young in 2002; Connie Mack in 2001; and Andy Ireland in 2000.

Numerous Florida Congressional Members and Small Business Staff attended the event, including Allen

Boyd; Katherine Harris; Kim Warden and Bill Sutey, Senator Bill Nelson's Staff; and Sara Adams, Senator Graham's Staff. Attendees from key partner organizations who attended included Kaaren Johnson Street, SBA's Associate Deputy Administrator of Entrepreneurial Development; two representatives from a recent Mexican delegation visit hosted by the Florida Gulf Coast University SBDC, Juan Alonso and Adriana Elias of Nacional Financiera; Richard Ginsburg, Allen Gutierrez and Manny Rosales, SBA OIT - Export, Finance & Development; Scott Dennison, U.S. Department of Veterans Affairs; Don Wilson, ASBDC President-- just to name a few. Regional SBDC Directors from the University of West Florida, Gulf Coast Community College, Florida A&M University, University of South Florida and University of Central Florida, as well as the State Director's Office and FSBDC Board Member Ed Linsenmeyer, represented the Network at the event.



Jerry Cartwright; Katherine Harris



Manny Rosales; Allen Gutierrez; Jerry Cartwright; Richard Ginsburg



Bill Sutey; Kate Hoelscher; Kim Warden; Patricia McGowan; Larry Strain



Front: Kate Hoelscher; Jerry Cartwright  
Back L-R: Al Poffer; Patricia McGowan; Larry Strain; Doug Davis; Irene Hurst

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**"The FGCU SBDC are the most pleasant, helpful, understanding and professional people I've been associated with. If you are a small business owner, call them with your problem."**

## Day Trips of Seniors Continues With SBA Disaster Loans

contributed by the Florida Gulf Coast University SBDC, Ft. Myers



In 1999, Tony Menchella purchased Premium Travel of Naples, a long-established travel agency in the community. The previous owner lived out of town, and the agency had been run by a local manager, who left the company four months before Tony took over. Tony bought this business for less than the market price knowing that the company needed a more "hands-on" approach. His intention was to actively work at making the agency a highly profitable corporation, although he had no travel experience whatsoever. Soon after, Mr. Menchella

purchased Premium Travel, he suffered the loss of two key employees. Since the previous owner lived out of town, the employees were used to managing themselves and resented a new owner who presented his own work objectives and discipline. To make matters worse, the airline industry was in the process of reducing the commissions that they offered to travel agencies. The first commission cut was from 10-percent to 8-percent, and then from 8-percent to 5-percent, which was very difficult for this new owner to deal with.

In the spring of 2001, Tony decided to start looking for a new office that would be better suited to handling their new clientele. He decided on a retail location on the corner of Airport-Pulling and Pine Ridge Roads. Although the new office was perfect in both its size and location, the new rent was almost twice the amount of the previous site. After a month of remodeling the new office, so that it fit their needs as both a full-service travel agency and a full-scale tour company, Premium Travel was officially moved in on September 1, 2001. Then, the tragic events of September 11th occurred. All business stopped. Air traffic ceased, and when it did resume, the public was afraid to fly. For about four weeks, it seemed that the only time the phone rang was when a client called to cancel an upcoming trip. Lost revenue counted in the hundreds of thousands and threatened to close the business. Premium Travel lost cruise, air, and motorcoach revenue all at the same time. In order to keep the business running, Tony was forced to lay off several employees, reduce the number of hours the remaining employees worked and tap all of his personal savings. In November 2001, the airlines capped their commission rates at \$20 for domestic fares and \$50 for international fares and has, subsequently, discontinued all domestic flight commissions. A double whammy. First, the affects of September 11th, then the airline industry discontinuing domestic commissions.

In January 2002, Tony met with Suzanne Specht, Certified Business Analyst at the Florida Gulf Coast University Small Business Development Center, to apply for a Small Business Administration Economic Injury Disaster Loan that the Federal Government made available to small businesses due to the events of September 11th. With Suzanne's assistance, the loan application, future financial projections and a literary summary of how this business sustained an economic injury was assembled. The loan amount was for \$200,000. Unfortunately, his loan application was not approved due to some unforeseen issues. Suzanne assisted Tony in calling the SBA directly to find out how to overcome the turndown issues. She met with Tony numerous times and helped him in responding to the concerns that the Small Business Administration raised. Tony resubmitted the application. With numerous phone calls and revisions to the application, finally, some light to the end of the tunnel. The loan was approved for \$41,800. However, the dollar amount was not sufficient to cover operating expenses. With this realization, Suzanne advised Tony to apply for a reconsideration loan with an increased loan amount; another loan package was created and this time an additional \$66,400 was obtained. In January 2003, Suzanne assisted Tony with another SBA loan which was approved for \$47,000.

Now, Tony began to assess the different directions that the company would have to take to increase profits. Premium Travel diversified its markets for the bus tour division and now has more than 50 plus community subdivisions signed up as their tour bus travel agency. Business is coming back and with a great deal of adversity, Premium Travel has survived and continues to market cruises, motorcoach tours and flights to the Southwest Florida community.

## SBDC Expertise Proves Vital to the Success of Day Spa

contributed by the UCF SBDC, Orlando



*"Ms. Davis has a strong reputation in the business community for assisting small businesses, and her experience and expertise proved once again to be vital for Absolutely Beautiful Day Spa."*

Enter the relaxing and serene atmosphere of Absolutely Beautiful Day Spa and prepare yourself to be pampered. Absolutely Beautiful is a unisex spa offering facials, body treatments, electrolysis, massage therapy, and nail and hair care. The company evolved from an electrolysis salon to the beautiful facility it is today.

When Sharon Somner was a college student, she dreamed of opening her own business, but was not sure what type of business she wanted to pursue. After completing her degree, she joined the working world but when the opportunity arose to learn electrolysis she jumped at the chance. She completed the program and received her certification as an Electrologist and Esthetician in 1995. She then decided to open her salon. Working during the day and operating her business part-time at night to build her clientele, the business began to grow. In 2000, Sharon knew it was time to expand, so that's when Absolutely Beautiful Day Spa was born.

The business got off to a good start, but after the September 11 tragedy, the spa began to feel the financial strain of an economic slow down and the lack of job stability in the area. Somner's faith and determination did not falter during this time of uncertainty. Instead, she persevered and called on Pauline Davis, Certified Business Analyst at the UCF SBDC, in Orlando, for advice. With Pauline's assistance and guidance, Absolutely Beautiful was able to participate in the SBA's Economic Injury Disaster Assistance Program. The program has enabled Sharon to stabilize the spa's financial position and to enhance the overall business operation. The future is very positive for the spa, as she continues to work hard to achieve the high goals she has set for herself and business.

## FSBDC Clients & Volunteers Receive 2003 SBA Awards

Annually, small business owners and advocates are recognized by the U.S. Small Business Administration, North and South Florida District Offices, for their achievements and dedication to an entrepreneurial spirit that fosters economic growth in Florida. Congratulations to the following FSBDC Network clients and volunteers who were nominated by Florida SBDCs and won at the District, Regional and/or State levels.

### Small Business Person of the Year

State of Florida and North Florida District

**George L. Gonzalez**

Aerospace Integration Corporation, Fort Walton Beach

South Florida District

**Nancy Crews**

Custom Manufacturing and Engineering, St. Petersburg

### Women in Business Advocate of the Year

State of Florida and North Florida District

**Alice Dianne Barlar**

University of West Florida, Fort Walton Beach

### Minority Small Business Advocate of the Year

Regional, State of Florida and NF District

**Edward A. Gaston**

Duval County Housing Financing Authority, Jacksonville

### Financial Services Advocate of the Year

North Florida District

**W. Ward Rainnie**

CNB National Bank, Jacksonville

South Florida District

**Kaela Lerner**

Wachovia Bank

South Florida District--First Runner Up

**Rick Von Minden**

Temecula Valley Bank

### Home-Based Business Advocate of the Year

Regional, State of Florida and NF District

**Amy Lynn Calfee**

Creative Advertising & Marketing Services, Jacksonville

### Small Business Journalist of the Year

North Florida District

**Rachel B. Sams**

Tallahassee Democrat, Tallahassee

South Florida District

**Jane Meinhardt**

The Business Journal, Tampa Bay

### Small Business Exporter of the Year

South Florida District--Runner Up

**Manuel Bello**

B. Excellent Export, Inc., Miami Beach

### Young Entrepreneur of the Year

State of Florida and South Florida District

**Devon Green**

Devon's Heal The World Recycling, Stuart

"The Miami Office of the Florida Atlantic University Small Business Development Center helped me make my dream of owning my own business come true," said Mr. David Schwartzman. "I highly recommend to anybody starting a business to contact the SBDC for guidance and help to be successful."



David Schwartzman and Wife

## A Dream Come True

contributed by the Florida Atlantic University SBDC, Miami Festival Plaza Office

David Schwartzman lived in Colombia, South America for many years. It was there that he received his elementary and high school education, as well as much of his professional experience. He always dreamed of coming to the United States and owning his own business and, in time, he did just that.

One day, while listening to the radio, Mr. Schwartzman happened to tune into a station where he heard that the Florida Atlantic University Small Business Development Center's Miami Office provided assistance to individuals interested in starting or growing a small business. There was also mention about an SBDC seminar being offered at the West Regional Library in Miami. Mr. Schwartzman attended the seminar to learn more about the SBDC and obtain information for his idea of starting his own business.

"I personally met Mr. Alfonso [SBDC Certified Business Analyst] at the seminar... After the presentation, I approached him about my idea of buying a nursery business and my previous experience in the field. Immediately, he took a special interest in me", claims Mr. Schwartzman. Mr. Alfonso began by helping him understand the start-up procedures and completing a business plan. They moved to the next step, which was to apply for an SBA loan, specifically the SBA's Pre-Qual Loan. They worked long hours putting together all the required financial information that needed to be presented to the SBA. Mr. Schwartzman continued attending other seminars offered by the SBDC where he obtained a wealth of information he could apply to his business.

"After I completed all the necessary information, with the guidance of Mr. Alfonso, my application was submitted to the SBA for the amount of \$200,000. Shortly after...my application came back approved by the SBA and, thereafter, was funded by Zion Bank. My dream came true!!!" eagerly tells Mr. Schwartzman. He and his wife now have their own nursery and sales continue to grow. They are very grateful to the Festival Plaza Office of the Florida Atlantic University Small Business Development Center.



David Schwartzman and Pedro Alfonso

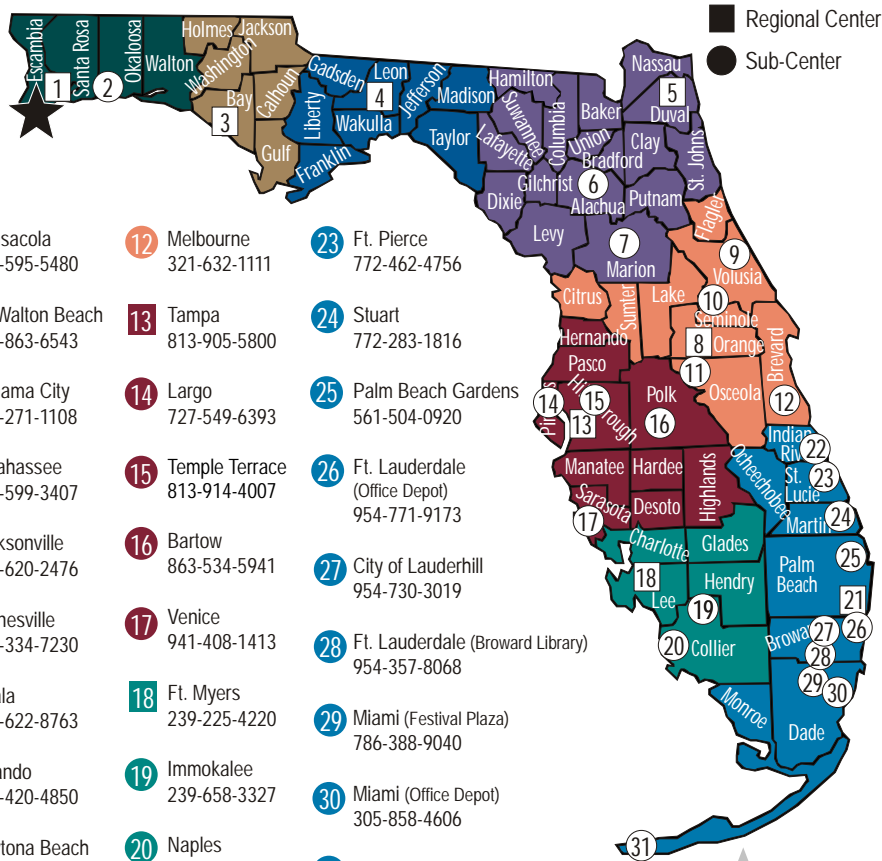


◀ L-R: Kaaren Johnson Street; George Gonzalez, State of Florida and NF District Small Business Person of the Year; Larry Strain



▶ L-R: Kaaren Johnson Street; Dianne Barlar, State of Florida and NF District Women in Business Advocate of the Year

In conjunction with the FSBDC's recent Annual Professional Development Conference held at the Hilton Garden Inn on Pensacola Beach, SBA's Associate Deputy Administrator of Entrepreneurial Development Kaaren Johnson Street and University of West Florida SBDC Executive Director Larry Strain recognized local SBA Small Business and Advocacy Award Winners.



- 1 Pensacola 850-595-5480
- 2 Ft. Walton Beach 850-863-6543
- 3 Panama City 850-271-1108
- 4 Tallahassee 850-599-3407
- 5 Jacksonville 904-620-2476
- 6 Gainesville 352-334-7230
- 7 Ocala 352-622-8763
- 8 Orlando 407-420-4850
- 9 Daytona Beach 386-947-5463
- 10 Sanford 407-321-3495
- 11 Kissimmee 407-847-3174
- 12 Melbourne 321-632-1111
- 13 Tampa 813-905-5800
- 14 Largo 727-549-6393
- 15 Temple Terrace 813-914-4007
- 16 Bartow 863-534-5941
- 17 Venice 941-408-1413
- 18 Ft. Myers 239-225-4220
- 19 Immokalee 239-658-3327
- 20 Naples 239-434-4804
- 21 Boca Raton 561-297-1140
- 22 Vero Beach 772-978-6532
- 23 Ft. Pierce 772-462-4756
- 24 Stuart 772-283-1816
- 25 Palm Beach Gardens 561-504-0920
- 26 Ft. Lauderdale (Office Depot) 954-771-9173
- 27 City of Lauderhill 954-730-3019
- 28 Ft. Lauderdale (Broward Library) 954-357-8068
- 29 Miami (Festival Plaza) 786-388-9040
- 30 Miami (Office Depot) 305-858-4606
- 31 Key West 305-292-2396

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**Affiliated Universities/Community Colleges and Partner Organizations Include:** University of West Florida, Gulf Coast Community College, Florida A&M University, University of North Florida, Jacksonville Chamber of Commerce, Alachua County, Marion County, University of Central Florida, Seminole Community College, Daytona Beach Community College, Brevard Community College, Kissimee/Osceola County Chamber of Commerce, University of South Florida, Polk County, Hillsborough County, Manatee Community College, Florida Atlantic University, Indian River Community College, City of Ft. Lauderdale, Office Depot, City of Lauderhill, Florida Gulf Coast University, Empowerment Alliance of SW Florida

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*The SBDC Network is a statewide service network in partnership with the U.S. Small Business Administration and administered by the University of West Florida. The SBDC program is partially funded by the U.S. SBA. SBA's funding is not an endorsement of any products, opinions or services. SBA funded programs are extended to the public on a non-discriminatory basis. Reasonable arrangements for persons with disabilities will be made if requested with sufficient advance notice.*

## Pensacola Chamber Officiates New UWF FSBC Downtown Location



On Tuesday, June 3, the University of West Florida Downtown Center Small Business Development Center and Statewide Network Offices held its *Grand Opening & Open House* to commemorate its move into the 401 East Chase Street space located in Downtown Pensacola. Representatives from the Pensacola Area Chamber of Commerce officiated the move with a ribbon-cutting ceremony. The new 12,000 square-foot building offers the SBDC expansion room for counseling and specific classroom facilities, as well as additional parking for small business clients visiting the Center.

## FGCU SBDC Sponsors Teen Entrepreneurial Conference

On May 7th, more than 120 girls, ranging in ages from 11 to 16, participated in the fourth annual "Girls Going Places: An Income of Her Own" entrepreneurial conference at the Florida Gulf Coast University. The conference is designed to encourage financial literacy and help girls learn about starting businesses and managing personal finances. At the conference, successful local business women share their ideas and experience as facilitators. The event was sponsored by Guardian Life Insurance Company of America, the Alliance Financial Group, the FGCU Small Business Development Center and Women of Vision and Action.

The teens spent the first part of the day interviewing local women from a wide range of fields, such as publishers, construction, contractors and doctors. They learned about the day-to-day aspects of business ownership through a board game called "Hot Company," and then prepared for the culmination of the day: "Product in a Box". "Product in a Box" tested the girls' creativity and problem solving skill, both individually and as a team. Each team was given a small cardboard box filled with items, such as pieces of cloth, plastic tubes, springs, a few sheets of transparent film. They had to assemble the pieces into a tangible product, design a business plan around it, decide how to make it and to whom, and come up with a price for their new invention. The results showed just how much can be accomplished when teamwork, imagination, and fun are applied to a given challenge.