

Vision 2000: The States and Small Business Conference

Models of Excellence

Award-Winning Programs and Policies
Advancing Small Business

Office of Advocacy
U.S. Small Business Administration

December 1998

The Office of Advocacy of the U.S. Small Business Administration was established in 1976 by Congress under Public Law 94-305 to, among other things, examine the current role of small business in the economy, present current and historical data on the small business sector, and identify economic trends that will or may affect the small business sector and the state of competition. In fulfillment of this mandate, the Office of Advocacy funds research and publishes reports, such as *The State of Small Business*, *Small Business Profiles*, the *Small Business Answer Card*, and *Small Business Economic Indicators*.

For more information, write to the Office of Advocacy at 409 Third Street, SW, Washington, DC 20416; call (202) 205-6533; fax (202) 205-6928; or visit the Office's Internet site at <http://www.sba.gov/ADVO/>.



Foreword

In 1978, not long after the Office of Advocacy was first established by law and located within the U.S. Small Business Administration, then Chief Counsel for Advocacy Milt Stewart, put together the first conference of state small business leaders—bringing together both state policy makers and practicing small business owners. This critical mass of small business leaders enabled a lively discussion of helpful state programs and of burdensome problems from across the country. These activists went back to their states and started pushing to replicate successful programs and solutions that were working in other states that they had heard about at this conference.

Now, 20 years later, the wisdom of this approach has become increasingly clear. This book, *Models of Excellence: Award-Winning Programs and Policies Advancing Small Business*, was prepared for *Vision 2000: The States and Small Business Conference*, another gathering of small business leaders from throughout the country. One of the main purposes of Vision 2000 is to spotlight and honor programs and policies across the country at the state and local level that help promote small business growth.

The Office of Advocacy has identified 17 categories in which there are a wide number of successful small business programs. For the past year we have been aggressively soliciting nominations from diverse sources. Several hundred programs were identified as possible candidates for recognition as outstanding small business assistance efforts. From these, our judges have selected over 100 programs and policies. Certainly there are many other programs that for one reason or another were not brought to our attention. Nonetheless, all of the programs here represent models of excellence that states and local areas should consider for what they might contribute to small business viability.

If imitation is the sincerest form of flattery, we sincerely hope that all of these programs will be widely copied throughout the country. While all of these programs suggest that we have come a long way since 1978, they still represent a beginning—not an end. With continued focus on small business policies at both the state and federal levels, small businesses will continue to lead the economy into a prosperous new millennium. Please share this information with the policy makers in your state who can make a difference.

A handwritten signature in black ink, reading "Jere W. Glover". The signature is fluid and cursive, with a long, sweeping underline.

Jere W. Glover
Chief Counsel for Advocacy



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Introduction to the *Models of Excellence*

Models of Excellence are programs and policies that work for small business at the state and local levels. *Models of Excellence* are programs and policies that work for the economies of towns of all sizes, inner cities, the suburbs, rural counties, and the states. *Models of Excellence* are about good public policy that should be emulated.

The Office of Advocacy at the U.S. Small Business Administration (SBA) is proud to bring *Models of Excellence* to the *Vision 2000: The States and Small Business Conference*. This effort is part of a continuing mandate to deliver better policies and programs for small businesses at all levels of government. The Office of Advocacy was established by Congress in 1976 with mandates that include:

- Examining the role of small business in the American economy and the contributions small business make to improving competition;
- Stimulating innovation and entrepreneurship;
- Measuring the direct costs and other effects of government regulation on small business;
- Studying the ability of financial markets and institutions to meet small business credit needs;
- Working with small businesses in resolving questions and problems concerning the impact of the federal government on them;
- Representing the views and concerns of small businesses before the federal government; and
- Finding ways to disseminate information about programs and services important to small business.

A significant part of Advocacy's mission is to build relationships among key activists who develop small business legislative and regulatory programs and policies at the state and local level. Regional advocates located in the 10 SBA regions throughout the nation support this effort. The regional advocates serve as the "eyes and ears" for the Chief Counsel for Advocacy and play an important role in identifying topics of concern to the small business community. In their efforts, they recognized a need for a conference highlighting the tremendous expansion of successful small business programs and policies, and a renewed effort to emulate these initiatives. As a result, *Vision 2000: The States and Small Business Conference* was planned for December 9-10 in Washington, DC.

Advocacy has always recognized that it is important to look at and encourage strong policies by state and local governments, as well as the federal government. In 1978, just two years after the Office of Advocacy was created, the first Advocacy-sponsored conference on the states and small business was held. Since that time, 13 other conferences have been held on a periodic basis. The impact of these conferences and related efforts by small business leaders is clearly demonstrated by the dramatic growth in small business assistance programs at the state and local level.

To identify successful programs and policies, the regional advocates identified 17 award categories. Many of these categories, such as Venture and Seed Capital Development, reflect ongoing, traditional small business areas. Others reflect new issues such as technology. Many of the categories were outgrowths of issues spotlighted by the small business community during the White House Conference on Small Business in 1995.

Introduction to the *Models of Excellence*

A very concerted effort was made to identify and nominate as many prospective programs and policies for the awards as possible. Nomination information was broadly distributed to thousands of state and local leaders. Broad-based small business organizations were consulted and urged to bring the conference to the attention of their members. Regional advocates worked with local SBA district offices and Small Business Development Centers. Individuals who had participated in the 1995 White House Conference on Small Business were brought into the process as well.

All of this generated several hundred nominations. This was a very satisfying result, and it reflected the significant growth in state and local small business programs since the first Advocacy conference in 1978. At this point it was necessary to identify those nominations that were most meritorious and most worthy of being called *Models of Excellence*.

Representatives of various small business organizations were brought in to judge the nominations. It quickly became evident that it would not be possible to have one award winner in each category. There were simply too many truly outstanding programs. Further, it was quickly decided that while some nominations might, indeed, be deserving of an award, many others were also *Models of Excellence* and deserved special recognition because they were worthy of being emulated elsewhere. Both award winners (designated with a star) and special recognition winners are included in this book.

In determining which nominations would be recognized, a number of criteria was used. First and foremost, the program had to be directed toward helping small business. This would seem

to be a very obvious part of the Advocacy mission, but some nominations were programs clearly directed to other target audiences. Past that, the various judges took into consideration such matters as the number of small businesses assisted; how long the programs were in existence; were the programs innovative or imaginative; and, again, very importantly, could the programs easily be replicated in other states and local areas.

Small businesses can take great encouragement from the large number of successful programs and policies. While much remains to be done to share this information with policy makers in every state, small businesses can take great pride in these achievements. Looking to the future, there is no doubt that small business will continue to be the vital and dynamic sector of our national economy. And government and local organizations must constantly find new ways to maximize the value of small firms to local communities. Many of the programs that can achieve success are included in this book. All state and local areas should feel free to borrow and adapt. No one has a monopoly or a patent on good ideas. Everyone has an interest in seeing programs like these adopted everywhere.

Upon entering the new millennium, the Office of Advocacy will not be even 25 years old. Nonetheless, Advocacy has a remarkable track record of bringing together good ideas for small business. This effort to promote and encourage sound state and local programs and policies is part of that success. Advocacy will continue in its mission to be the small business community's link to the federal government and facilitator for public policy deliberations at the state and local level. To enhance economic opportunities for entrepre-

neurs, Advocacy will continue its economic research and vigilantly serve as an advocate to reduce the unnecessary burdens of regulations.

The Office of Advocacy takes its congressional mandate on behalf of small business very seriously and will continue to work with the small business community to improve the climate for success—at every level of government.



Chief Counsel's Special Awards for Small Business Advocacy



The Committees on Small Business of the Oklahoma Senate and the Oklahoma House of Representatives

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In 1997, recognizing the importance of the state's small business community and the issues that concern it, Oklahoma's speaker of the House of Representatives and the president pro-tempore of the Senate created a Committee on Small Business in each respective body. With the organization of these committees, Oklahoma small businesses now have a direct link to the legislative process.

Responding immediately to one of the greatest problems facing small business everywhere, government regulation, the Small Business Committees secured the enactment of the Oklahoma Regulatory Review Act, by unanimous vote in both chambers. The Act requires all state agencies to review all regulations under their purview and rescind or amend any redundant or unnecessary rules already in place. On or before July 1, 1999, each agency is required to report its findings and actions to implement the act.

Tax reform has also been a major focus of the Small Business Committees. Specifically, they were successful in passing small business provisions in an

omnibus tax reform legislation. The bill included estate tax relief and a provision allowing a tax credit for Oklahoma businesses to offset the federally mandated fee charged by the U.S. Small Business Administration on its small business loan guarantees. They also secured approval of legislation harmonizing tax filing dates for both corporate and franchise taxes.

Another notable achievement was Governor Keating's approval of the committees' request to name a cabinet-level Oklahoma Small Business Advocate. Lieutenant Governor Mary Fallin was appointed, and her work has already had a major impact. The Director of the Small Business Division of the Oklahoma State Chamber, L. Matt Robison, nominated the Oklahoma Small Business Committees.



The Honorable Tom Ridge, Governor of Pennsylvania

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Pennsylvania's Governor Tom Ridge understands small business. Since being sworn in as the Commonwealth's 43rd governor in January 1995, he has led what has been called the "Quaker State Business Earthquake" and made Pennsylvania a national leader in community and economic development. Formerly a popular U.S. congressman from Erie, Ridge's championing of issues and policies important to small business has always characterized his public service. As governor, he has developed a comprehensive range of initiatives that together have revitalized Pennsylvania's business climate and created nearly one-quarter million new jobs in three years.

Chief Counsel's Special Awards for Small Business Advocacy

One of the most important of Governor Ridge's initiatives was a workers' compensation (WC) reform package approved in 1996. As a result, Pennsylvania's WC costs have gone from the highest in its region to the lowest. Employers are now saving an average of 32 percent on their premiums, while at the same time workplace injuries are down 25 percent and workplace deaths at their lowest levels in history, due in part to safety incentives included in the reform package and to the Governor's PENNSAFE initiative. Also under Governor Ridge, Pennsylvania launched the country's largest electric-choice pilot program in 1997 which, when fully implemented, is expected to save Pennsylvania consumers, including virtually all of its small businesses, more than \$1 billion.

Under Governor Ridge, Pennsylvania has become a high-tech hot spot with a variety of new initiatives to encourage high-tech startups. Projects include a research and development tax credit, the elimination of taxes on computer services, and the convening of an advisory panel of technology entrepreneurs called "Technology 21" which has also won a *Vision 2000* award. New community development banks and entrepreneurial education programs in the Ridge administration's Department of Community and Economic Development have also won top awards. The Pennsylvania small business community has applauded the Governor's initiatives for regulatory reform, tax reduction, export development, education, and crime prevention. Pennsylvania Governor Tom Ridge was nominated for the Chief Counsel's Special Award for Small Business Advocacy by SMC Business Councils in Pittsburgh and its more than 5,000 member companies.



The Delaware State Chamber of Commerce

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The Delaware State Chamber of Commerce has embarked on two important and innovative projects to reach out to segments of the small and micro-business community which do not typically enjoy the benefits of large chamber membership. The State Chamber recognized that forging alliances to specialized "affinity group" chambers in Delaware would be mutually beneficial, bring new diversity to its own organization, and benefit the Delaware business community generally. Working closely with leaders of the Delaware Hispanic Chamber of Commerce, the State Chamber established the Latino Business Alliance. Months later, it formed a Microbusiness Alliance with the MicroBusiness Chamber of Commerce, organized with the assistance of Working Capital Delaware, a program of the YWCA of New Castle County with 450 microbusiness clients.

Recognizing the growth in Hispanic and Latino businesses in Delaware, the State Chamber has encouraged members of the Hispanic Chamber of Commerce to participate in its programs and has made its benefits and services available at a greatly reduced rate through the Latino Business Alliance. Through the Microbusiness Alliance, members of the MicroBusiness Chamber, who are primarily women- and minority-owned and the state's smallest businesses, are offered complimentary membership in

the State Chamber and access to its full benefits package. These Alliances bridge a gap between between affinity group members and the larger business community, offering networking opportunities, hard-to-get employee benefits, and political advocacy.

Both the Latino Business Alliance and the Microbusiness Alliance are excellent examples of how a mainline, established chamber of commerce can further its own goals through a cooperative and noncompetitive collaboration with smaller affinity business associations whose members share special bonds and derive special benefits from their affiliation. The Delaware State Chamber of Commerce's support for the role of these affinity associations is what makes these partnerships work. The Delaware State Chamber of Commerce was nominated by Joseph M. Kopp, the director of the U.S. Small Business Administration's Delaware office.



The National Renewable Energy Laboratory

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The National Renewable Energy Laboratory (NREL) is the world leader in renewable energy technology development. Since its inception in 1977, NREL's mission has been to develop renewable energy technologies and transfer these technologies to the private sector. A commitment to help small business is central to NREL's mission. NREL actively seeks partnership opportunities with small companies to help commercialize renewable energy technologies and to supply the NREL with essential products and services through collaborative research methods and technology transfer activities.

About 45 percent of NREL's funding is returned directly to the private sector through subcontracts, cost-shared research agreements, and procurements. Research partners include more than 70 universities, 250 private companies, 25 state energy offices, and 80 not-for-profit organizations. In 1998, NREL awarded approximately \$83 million in subcontracts and procurements, and \$67 million or approximately 80 percent of these awards and procurements were made to small companies, including \$10.8 million awarded to small disadvantaged minority-owned firms and \$4.7 million awarded to women-owned firms.

A key strategy in achieving NREL's impressive record in maximizing small business participation in its activities is the development of outstanding corporate and community partnerships that result in a desire by the small business community to do business with it. NREL affirms its commitment to small businesses through a comprehensive and mature outreach program that couples proven techniques with the latest technology and best business practices. This outreach program not only goes into the community to encourage small business participation, but also operates within NREL, where research and procurement staff must justify why an identified small business set-aside is not used. NREL has consistently received the highest national recognition for its efforts on behalf small business, both from within government and from small business organizations, and it has earned the Chief Counsel's Special Award for Small Business Advocacy.



Ms. Hattie Bryant and SMALL BUSINESS 2000, New Orleans, LA

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Hattie Bryant of New Orleans had a vision. She wanted to educate the public about the vitality and power of small businesses in their own communities, and she wanted to bring this message to every corner of the country and beyond via public television. With her own funds, Bryant produced a ten-minute pilot and then began a search for corporate sponsorship to make her dream a reality. She convinced IBM, *BusinessWeek*, and MCI to underwrite the first 13 half-hour long programs, even though there was no guarantee that they would ever be aired.

In 1994, the first series was broadcast on approximately 120 public television stations reaching 60 million households. Today sponsored by IBM, the U.S. Postal Service, and Travelers Property Casualty, *SMALL BUSINESS 2000* is carried weekly by over 200 public stations reaching over 90 million households. It is estimated to have about 700,000 viewers in the United States and is also broadcast to more than 300 principal cities worldwide via the United States Information Agency's WorldNet Global Satellite system. *SMALL BUSINESS 2000* is translated into six languages.

Bryant has now produced 104 half-hour programs and continues to produce 26 new shows each year. The intent of the series is to produce content that is evergreen and "how to." Every show focuses on the experiences of just one highly successful entrepreneur and on the business concepts and principles that have worked for him or her. As a result, each

program is still fresh and timely.

Every *SMALL BUSINESS 2000* program can be used as an excellent school curriculum resource, for which Bryant has created detailed study guides. Case studies based on each program are also under development for business school use. *SMALL BUSINESS 2000* has developed a 90-minute introduction to business tape, *Business Basics*. Hattie Bryant has also written a book, *Beating the Odds*, and has helped raise more than \$1 million in on-air pledges for public television stations. Hattie Bryant's remarkable vision, persistence, success, and service have earned her and *SMALL BUSINESS 2000* the Chief Counsel's Special Award for Small Business Advocacy.



The Colorado Public Employees Retirement Association (PERA) and the Colorado Housing and Finance Authority

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The Colorado Public Employees Retirement Association (PERA) in partnership with the Colorado Housing and Finance Authority (CHFA) has provided Colorado small businesses with a source of long-term, fully amortized, fixed interest rate loans since 1989. Since then, PERA has made over \$100 million available for small business programs operated by CHFA.

PERA commits to bond purchases to fund specific programs based upon program guidelines and a commitment by CHFA to provide its general obligation on the bonds. Unique to this

relationship, PERA provides a forward commitment up to two years in advance of the delivery of the bonds. PERA's commitment includes a mechanism that allows for the quarterly re-pricing of the bond commitment during the two-year loan commitment period. In this manner, PERA is assured a fair return for its members and CHFA is assured of providing a fixed interest rate in step with the market. CHFA then markets the loan programs to small businesses, lenders, and referral sources such as Small Business Development Centers, chambers of commerce, and economic development organizations. CHFA warehouses the resulting loans until delivery of the bonds to PERA.

The partnership between PERA and CHFA has provided the benefit of long-term, fully amortizing, fixed interest rates to users of a variety of government loan programs. It has provided more than 500 businesses with more than \$100 million in below-market rate loans, creating more than 5,000 jobs. Through the purchase of CHFA bonds, PERA has filled a gap in the capital marketplace and kept significant investment funds at home to work in the Colorado economy. The program is administered by David W. Herlinger, executive director of CHFA and Colleen Schwartz, CHFA's director of commercial programs, in cooperation with Norman Benedict, director of investments for PERA. It was nominated by Ronald L. Reuss, executive director of the Front Range Regional Economic Development Corporation in Denver.



The Y2K Initiatives of the City of Lubbock, Texas

The Honorable Windy Sitton
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The "Year 2000 Problem" or, as it has come to be known, the Y2K problem, is bearing down on us as inexorably as the calendar itself. Just as a hurricane is preceded by squall lines of wind and rain announcing its approach, so Y2K has already sent ripples through government agencies and businesses alike. These agencies and businesses use systems to calculate loan amortizations, insurance premiums, credit card expiration dates, and a thousand other functions that look forward past December 31, 1999. Estimates on what effect Y2K will have on our economy and small businesses in particular vary, but there is a general consensus that the problem is serious enough to require a thorough preparedness review by all levels of government and businesses of all sizes.

Y2K is serious enough that President Clinton has established a special office in the White House to coordinate planning and work with state and local governments, business, and key infrastructure components to identify its potential effects and minimize its impact. The Small Business Administration has embarked on a major effort to ensure that small businesses aren't "blindsided" and is helping them devise preparedness strategies. Still, without an aggressive effort on the part of state and local governments, all small businesses are potentially at risk from Y2K. While the federal government and most large businesses have been working on Y2K for years, far too many state and local governments have ignored the problem, placing their small businesses at risk.

The City of Lubbock, Texas, under the leadership of Mayor Windy Sitton and City Manager Bob Cass, has set an important example in conducting the first citywide Y2K simulation in the nation in September 1998. Emergency personnel devised the drill, and Y2K experts alone knew what simulated crises would next be unleashed by e-mail to city managers, emergency and public safety personnel, and utility workers at a city hall emergency command post. A response judging system was set up and post-drill evaluations conducted. While city personnel performed extremely well, unanticipated problems were identified—which of course is the purpose of such an exercise. City officials have testified before the U.S. Senate about their experience, and have led the way nationally in preparing for Y2K.



Community and Economic Development



The Utah Business Resource Network

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The Utah Business Resource Network (UBRN) is a voluntary partnership of federal, state, and local government and nonprofit organizations. The mission of the partnership is to provide assistance to small businesses in Utah. UBRN was established in August 1996 to enhance and promote the development of Utah small business through an efficient network of business resources and assistance programs. With a membership of nearly 30 organizations, virtually every small business assistance provider in Utah now participates in the Network.

UBRN has from its beginning sought to make the delivery of its members' services more efficient. Toward this end, UBRN partners meet monthly to share information and coordinate activities. These meetings have had the further benefit of making all of the partners aware of the missions and services of the others. Information on all small business events and activities throughout the state is disseminated, and duplication of efforts is avoided. Organizations both within and outside of the UBRN can quickly reach all other members for assistance in projects benefiting small business. For example, the City of Salt Lake was able to communicate to all UBRN members its plans to apply for an Empowerment Zone designation and explain how they could become involved.

UBRN members work together on a variety of projects, including providing a presence at trade shows and business conferences, the

preparation of publications, and the development of a shared Web site. UBRN partners are planning a *Celebrate Utah Business Week* in May 1999. Each day will be sponsored by a different partner and feature events targeted toward different segments of the small business community. The week will conclude with the Small Business Administration's annual small business awards luncheon. UBRN is an excellent example of how diverse groups with the common objective of community and economic development through small business assistance can work together to more efficiently and effectively achieve their goals and serve their clients. Michael C. Finnerty, state director of the Utah Small Business Development Center, nominated UBRN.

The Education and Training Program of the Washington State Department of Community, Trade and Economic Development



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In 1991, the Washington legislature established an educational and training component within the state's Department of Trade and Economic Development to provide comprehensive professional development training to economic development practitioners. In order to achieve a coordinated economic development program that would complement the state's strategic plan, the legislature understood that community practitioners and businesses needed to maintain a high level of competency in their fields. The purpose of the Education and Training Program is to assist people,

communities, and businesses succeed in a global economy through the transfer of knowledge and information to help them make more informed choices.

Working with Economic Development Councils throughout Washington, the Education and Training Program has provided structured opportunities to communities to help them create and retain businesses and jobs. A wide variety of training sessions are continually held throughout the state in the general areas of entrepreneurial development and business expansion and retention. Recent entrepreneurial development training has included sessions on franchising, home-based businesses, training for displaced workers, and training for women and minority entrepreneurs. Recent sessions on business expansion and retention have included training on advertising and marketing, export financing, creative fund raising, and developing a business visitation program.

The Education and Training Program also offers training on regulatory reform to state and local regulators, with sessions on facilitating regulatory fairness and developing and reviewing clear and usable rules and guidelines. It also offers professional development training, including the popular Economic Development Games aimed at rural practitioners, and the National Development Council's rigorous Finance Professional Certification Program. The Education and Training Program Coordinator, Dr. Maury Forman, has earned a national reputation for his efforts and continues to seek new ways to promote community and economic development in Washington.



The Delaware Small Business Resource Partnership

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The Delaware Small Business Resource Partnership is a consortium of federal, state, and nonprofit agencies and organizations with programs that benefit small and growing businesses. It was created in 1996, after 12 agencies joined together to provide small business information in one booth at the Delaware State Fair, seeking to coordinate their efforts, save taxpayer funds, and minimize confusion to the public. Now with 42 members, the Partnership has become an important tool for Delaware small businesses and prospective entrepreneurs, providing them with easy access to all providers of business information, services, and assistance. The Partnership has also served to facilitate communication among its members, educating them on each other's programs and services, helping them to cooperate and leverage their resources, and making it easier for them to avoid unnecessary duplication of efforts.

From permitting to site selection, from taxes to business plans, from loans to specialized training, there are programs and information available from Partnership members designed to help small businesses grow and prosper. Additionally, the Partnership has designed its own Web site to provide instant communication with its small business constituency and among its own members. Partnership

members have provided information at trade shows in every Delaware county and have appeared on local television and radio to discuss small business issues and assistance. They also sponsor the annual Small Business Administration Delaware awards luncheon and other small business events.

Interagency cooperation has been a hallmark of the Partnership. For example, the Delaware Manufacturing Extension Partnership (DMEP) and the Delaware State Chamber of Commerce have developed Y2K seminars, and the U.S. Department of Agriculture has provided funding to help the nonprofit Working Capital Delaware provide technical assistance to its micro-loan clients in rural Delaware. This collaborative approach complements the personal relationships and networking which characterize business relationships in Delaware.



The Siouxland Chamber of Commerce's W. Edwards Deming Business Center

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The Siouxland Chamber of Commerce in Sioux City, Iowa, has a well-deserved reputation for hands-on involvement in community and economic development. Its "can do" attitude can be seen in projects throughout the Siouxland area, including its ownership and development of Sioux City's convention center. The Siouxland Initiative (TSI) is the economic development mechanism for the Siouxland Chamber.

TSI is in its third year of a privately funded, five-year phase and has raised a total of more than \$9 million. TSI, staffed by three full-time professionals, emphasizes business attraction, expansion, and retention. A steering committee of volunteers from the business community sets policy and approves the macro-strategy of the economic development program.

An important part of the Chamber's economic development program is the work done with, for, and through the Siouxland small business community. A key component of this effort is the successful operation of the W. Edwards Deming Business Center (DBC), one of only a handful of nationally recognized, privately funded small business incubators. The DBC was founded in 1988 during a period of economic stress for Sioux City. Since then, it has grown into its current facility with more than 13,000 square feet and has served 38 businesses, 24 of which remained in business after leaving the incubator. TSI has helped support the DBC during its early years with staff and direct funding, but last year the DBC achieved the break-even point and is now self-supporting.

Another TSI initiative is the Small Business Enhancement Fund that provides matching grants to very small and startup businesses to help them pay for specific projects, machinery, training, travel, or other development costs. This approach helps the firms bring a new product or service to market or to compete in new markets. The Siouxland Chamber of Commerce and W. Edwards Deming Business Center were nominated by Stephen J. Salem, president of Rudy Salem Staffing Services in Sioux City, Iowa.



**The Pennsylvania
Community
Development Bank
of the Pennsylvania
Department of
Community and
Economic
Development**

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The Commonwealth of Pennsylvania has established the Pennsylvania Community Development Bank (PCD Bank) program to help empower communities faced with economic and social decline. The PCD Bank offers funding for community and economic development that is not generally available through existing public or private sector financial programs. It provides capital to local financial organizations to establish and support Community Development Financial Institutions (CDFIs). The ultimate beneficiaries are low-income individuals and development organizations that support comprehensive community revitalization, including job creation. The PCD Bank was developed by the state Department of Community and Economic Development and is administered through the Pennsylvania Economic Development Financing Authority.

Pennsylvania has appropriated \$10 million for the initial capitalization of the PCD Bank's loan fund, which will be leveraged to raise an additional \$30 to \$40 million from the private sector, creating a pool of liquidity debt sufficient to support a statewide network of accredited CDFIs. These CDFIs, in turn, will provide loans and development services for small-scale business expansions,

new business startups, nonprofit community facilities, and microenterprise development. Local CDFIs will make end-user loan decisions, not the PCD Bank, keeping the program focused on local community needs. The commonwealth has approved an additional \$7 million in grants for "capacity building" to help CDFIs and not-for-profit technical assistance providers get started.

The PCD Bank initiative empowers individuals and stimulates asset accumulation at the local level by:

- (1) promoting new business startups or expansions of very small businesses that provide economic opportunity in disadvantaged communities;
- (2) addressing the challenges faced in low-income communities by encouraging comprehensive community development plans that link housing, access to employment opportunities, quality education, and community service facilities;
- (3) assisting community-directed local CDFIs with state funds leveraged in the private sector capital markets; and
- (4) supporting nonprofits that provide capacity building and technical assistance to CDFIs. The PCD Bank program was nominated by the Delaware Valley Community Reinvestment Fund.

The New York State Industrial Retention Network

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In January 1997, the New York Industrial Retention Network (NYIRN) was launched as a citywide initiative to strengthen New York's manufacturing sector, to save well-paying jobs, and to build the capacity of network participants to engage in economic development. NYIRN mobilizes an extraordinarily diverse pool of stakeholders to identify companies at risk, develop remedial strategies, and link the manufacturers to network members who can help implement those strategies. NYIRN is an integrated service network in which participating members use their organization's specific skills to help shared clients. Its network includes over 80 local development corporations, government agencies, financial institutions, unions, and other interested parties.

NYIRN acts as a repository for information and "leads" about companies that are fed to it by network participants or developed through its own outreach efforts. After consulting with a target firm, NYIRN provides information to the most appropriate network participants and assembles a team that can respond to that company's needs. NYIRN serves as the case manager for the team, tracking progress to ensure that each team member follows through with his or her responsibilities. This process allows NYIRN to control the quality of services and craft specific strategies to assist each manufacturer.

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Of the 12,000 manufacturers in New York City, 11,500 employ fewer than 100 people and are particularly susceptible to the problems for which NYIRN provides assistance. In its first 18 months, NYIRN had contact with 270 small manufacturers and provided over 500 referrals to network participants. As a result, these companies have received information about new technologies, developed succession plans, obtained financing, found space to relocate and grow, and have recruited or trained new employees. NYIRN was nominated by Sean Moss, business development director of the New York City regional office of the Empire State Development Corporation.

The University of Washington's Business and Economic Development Program

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The University of Washington Business and Economic Development Program (BEDP) focuses the resources of the business school to increase economic opportunity in distressed communities. Through this program, the school supports efforts of the private sector to create and retain jobs and wealth within these communities through:

- (1) implementing consulting programs to assist individual business owners, business associations, and community development organizations;
- (2) researching and analyzing development strategies;
- (3) creating opportunities for business owners to

improve their business practices; (4) creating learning opportunities for students; and (5) developing forums for corporations, financial institutions, and government agencies to support economic development.

Each year the BEDP board screens and selects businesses into this six-month intensive program. Firms must be at least one year old, have at least two employees, and be located in Seattle's distressed communities. The business owner must also demonstrate the desire to grow the company. Much like a venture capital company, BEDP attempts to identify promising businesses and motivated management teams. Once a company has been accepted into the program, the BEDP completes, with the owner, a comprehensive business performance audit, a structured analysis of each area of the company, from which a contract is developed.

Consulting teams are led by business school students and assisted by one alumnus and one mentor from the Seattle Rotary Club. The alumnus and corporate mentor provide their experience and other resources, and they assure that the student's work is of the highest quality. After the students complete their work, the alum and mentor continue to work with the business for up to three months to ensure that the student's recommendations are effective and to help the business owner implement the plan. The BEDP board conducts annual program evaluations. The BEDP has attracted national recognition.

The City of Scottsbluff, Nebraska

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The City of Scottsbluff, Nebraska, is the largest regional trade center in Western Nebraska. With a population of 14,000 and a trade area accounting for another 40,000, Scottsbluff is far from the state's more populous eastern cities and has a distinctly Western ambiance. The virtues of self-reliance and community pride are still very much alive in Scottsbluff, which is situated underneath the first rugged landmarks on the great Western emigration trails that told pioneer travelers of the mountains they would soon encounter. Its residents are accustomed to working together to solve their own problems and have brought this approach to community and economic development efforts in their area.

In 1995, Scottsbluff voters took advantage of Nebraska's Local Option Municipal Economic Development Act and approved an economic development package including both a dedicated local sales tax and property tax relief. A portion of the sales tax proceeds is allocated for economic development projects aimed at the creation and retention of jobs. Scottsbluff's city manager serves as program administrator and is assisted by an Application Review Committee that makes recommendations on individual projects. The city council has the last word on proposals forwarded by the program administrator.

A wide variety of businesses are eligible for economic development grants under Scottsbluff's program, and its administrators have broad

discretion as to other approval criteria. Although there are no set limits on these grants (which can also take the form of forgivable loans), most require job creation commitments over a 10-year period. The normal requirement is to create at least one full-time job, with full benefits including health insurance, for each \$5,000 advanced. A credit of 10 percent or \$500 per employee is earned each year for each full-time employee. Any credits not earned at the end of 10 years must be repaid to the city. Scottsbluff has awarded more than \$1.1 million under this program. The City of Scottsbluff was nominated by Robert E. Bernier, state director of the Nebraska Business Development Center.

The City of Jacksonville, Florida

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The City of Jacksonville, Florida, has experienced amazing growth in recent years. Blessed by a moderate climate and strong economy, the four-county Jacksonville Metropolitan Statistical Area has boasted impressive gains in population, household income and retail sales. Small businesses have also prospered in this environment because the Jacksonville community is strongly supportive of small business. Jacksonville offers a variety of programs providing business development, financial, and procurement assistance.

The Jacksonville Chamber of Commerce, in partnership with the City of Jacksonville, has created a Business Service Center to provide resources for small and startup

businesses. This supportive environment and Jacksonville's strong economy have placed it in the 73rd percentile of cities where a small firm is least likely to fail. The number of new business starts has risen sharply. In a recent study conducted by Dun & Bradstreet, Jacksonville's startup rate was better than 65 percent of all cities that were examined. In September 1998 alone, the city issued 900 new business licenses, up from 750 for the same month last year. In 1998, almost 13,000 new jobs have been created in Jacksonville as a result of business relocations and/or expansions of existing businesses. Most of these companies have fewer than 100 employees.

An important factor of Jacksonville's success in attracting and retaining small business is its relative low cost of doing business, in which it ranked in the 66th percentile in the Dun & Bradstreet study. The city's cost of living has consistently been below the national average, and its average wages in 1997 were 9 percent lower than the national average. Florida's tax structure is also attractive to small business, particularly the fact that the state has no personal income tax. The combined efforts of Jacksonville's business and government communities in supporting small business have paid community and economic development dividends worthy of national recognition.

The Greater Des Moines Chamber of Commerce Federation

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The Greater Des Moines Chamber of Commerce Federation is the principal economic development organization and the lead voice for business in Central Iowa. The Chamber represents 2,100 members, 5,000 executives, 17 affiliate groups, and 37 alliances located in nine Central Iowa counties. The Chamber's Government Policy Group fosters and promotes positive economic policy for business through the development and advocacy of the Chamber's state and federal legislative agendas. As part of this agenda, the Chamber has been a strong supporter of efforts to encourage business development and growth in low-income areas in Des Moines.

The Chamber was an early supporter of 1993 federal legislation to establish Empowerment Zones and Enterprise Communities. In 1994, President Clinton designated a federal Enterprise Community (EC) in Des Moines, one of 60 such communities in the nation. The Des Moines EC Strategic Plan calls for job training programs ranging from job skill development to remedial education. The Chamber is a key partner in these programs, together with the State of Iowa, area educational institutions, and nonprofit organizations serving the EC. The Chamber has successfully encouraged its members to open offices in the EC and to create new jobs there. It also led efforts to secure funding for school-to-work programs to help young

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people in the EC with their education needs, job training, transportation, counseling, and child care.

Complementing its EC activities is another Chamber initiative that is designed to improve the competitive advantage for targeted industries, such as value-added agriculture and biotechnology. The Chamber helped develop and secure enactment of legislation to create Iowa Enterprise Zones (EZ) in 28 rural counties and nine urban areas to encourage development of value-added agriculture businesses. The Iowa EZ legislation allows cities to offer businesses special tax incentives to create new jobs in designated low-income areas. In response to this initiative, the City of Des Moines created a 600-acre agribusiness industrial business park within its EZ, attracting 18 new companies.

The Greater Raleigh Chamber of Commerce

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The Greater Raleigh Chamber of Commerce (GRCC) has more than 2,700 members in the three-county Research Triangle Park (RTP) area; however, its services reach beyond to cover six surrounding counties. More than \$500 million in capital investment was made in the RTP area in the past year, and 3,200 new jobs were created. Approximately 92 percent of the Chamber's members have 100 or fewer employees. The GRCC takes a proactive role in

reaching out to smaller businesses and entrepreneurs interested in starting a business, providing a wide variety of programs and services to them and cooperating with other small business service organizations.

The GRCC provides educational and training opportunities through seminars, workshops and guest speakers on topics ranging from the various stages of business development to the Y2K problem to women's business issues. Another initiative provides multi-cultural networking opportunities and seeks to involve in Chamber activities more businesses owned by African Americans, Hispanic Americans, and Asian Americans. Another program, Chamber Roundtables, provides an opportunity for peers to meet monthly to share ideas, solve problems, gain operational knowledge, and grow professionally. Currently roundtables are held for CEOs, chief operating officers, human resource directors, and sales managers.

In 1994, GRCC and the North Carolina Small Business Technology and Business Development Center formed a partnership through the MCI Small Business Resource Center (SBRC) to provide services and resources to small businesses in the RTF region. GRCC provides office space and other resources to the SBRC, which has counseling offices, a conference room, and computer lab. The GRCC has also secured private sector funding to develop a Web site for the SBRC.

The Louisiana Economic Development Corporation

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The Louisiana Economic Development Corporation (LEDC) is the financial assistance division of the Louisiana Department of Economic Development. LEDC provides small businesses a wide range of financial assistance programs designed to complement, not duplicate federal programs. LEDC seeks to make its programs user-friendly and acts as a single "entry point" for both debt and equity programs.

LEDC services include: loan guarantees up to 75 percent and loan participation up to 40 percent with banks providing assistance to small businesses; loan guarantees of up to 90 percent and loan participation up to 50 percent with banks providing assistance to economically disadvantaged businesses; micro-loan guarantees for loans of \$5,000 to \$50,000; and contract loan guarantees and participation. LEDC also enjoys preferred status under the EX-IM Bank City/State program through which it serves as a facilitator for export loans for small Louisiana businesses. LEDC also has several venture capital programs to make it easier for small businesses seeking equity to locate investors. Its Venture Capital Network maintains a data base of potential investors with their investment criteria. LEDC's Venture Capital Match Program provides match investments of up to \$5 million to Louisiana venture capital funds that have at least \$5 million of private investment. LEDC's Venture Capital Co-Investment

Program provides for a co-investment of up to one-quarter of the investment round in a small business, not to exceed \$500,000, with any qualified venture capital fund with at least \$7.5 million in private capital. LEDC can also provide a match or co-investment in certified business and industrial development companies.

The Southeastern Utah Business and Technical Assistance Center

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The Southeastern Utah Business and Technical Assistance Center (BTAC) in Price, Utah is a small business incubator, encouraging the development of new businesses, thereby fostering local economic growth. The BTAC operates as a nonprofit community development corporation sponsored by city and county governments, as well as the Southeastern Utah Association of Local Governments. It encourages a mixed occupancy of both new and growing firms from a wide variety of industries.

The BTAC occupies over 15,000 square feet in a restored building which can now accommodate up to 20 new businesses under one roof with affordable rents, shared services and equipment, and access to a wide range of financial and technical assistance. The BTAC provides utilities, telephone service with voice mail, fax machines, computers, a business library, a copy center, and conference room. It also provides access to the Small Business Development Center in the same building, help in obtaining

financial assistance, and referrals to other small business service providers in Utah.

The BTAC clients are in an environment where small businesses can share experiences and conduct business with one another. They share costs and building maintenance responsibilities, and they pay competitive market rents. Program sponsors are able to identify suppliers for subcontracting and purchases of their own products and services. They are also exposed to potential investment opportunities. The community profits through job creation and job retention, the revitalization of underutilized property, and the establishment of public-private partnerships.

Since its establishment, BTAC has assisted in the development of 16 new businesses that have provided over 300 jobs in Southeastern Utah. The Utah Business and Technical Center was nominated by William D. Howell, executive director of the Southeastern Utah Association of Local Governments.

The Illinois Department of Commerce and Community Affairs

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The Illinois Department of Commerce and Community Affairs (DCCA) has wide-ranging responsibilities, from work force development to business financing, from public infrastructure to tourism development, from creating economic opportunities in recycling to

energy development. The DCCA has developed many programs which benefit small business. Two programs form the basis for this recognition: the “First Stop” regulatory assistance program and the Illinois Focused Industrial Retention Support Team (FIRST).

The First Stop Program is operated by the DCCA’s Office of Business Permits and Regulatory Assistance. It provides information, assistance, and advocacy to small businesses and entrepreneurs on government regulations and requirements, in order to reduce artificial barriers they face and thereby to increase their competitiveness and profitability. The Office seeks to reduce the problems of escalating regulations and the lack of responsiveness by regulatory agencies to the small business community. It maintains a comprehensive data base that profiles every Illinois license, permit, registration, and certificate that Illinois businesses must have. The office serves as an ombudsman for businesses experiencing difficulties with regulatory agencies and maintains close working relationships with more than 40 such agencies in carrying out this role. It also publishes and distributes *Starting a Business in Illinois*, in addition to business profiles that summarize the basic requirements and demographic data for nearly 100 of the most popular business startup industries in Illinois.

The Illinois Focused Industrial Retention Support Team identifies and assists small manufacturers that are going through a major transition and may need technical assistance, technological upgrading or other modernization, relocation, or work force training or retraining to remain competitive in a global economy. Illinois FIRST clients are given personalized assistance by a team with members drawn from both the

public and private sectors and referrals to other appropriate assistance providers.

Mr. William F. Pfaff, Director of the Small Business Development Center, serving Sussex County, Delaware

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William F. Pfaff is director of the Small Business Development Center in Georgetown, Delaware, serving Sussex County. He has been innovative in his work by developing and marketing small business seminars specifically tailored to the Sussex area and its “hot” industries. The programs fit the natural attractions of the county and the lifestyle of the community.

Sussex County is home to many of Delaware’s finest beach communities. With the area attracting hundreds of thousands of visitors annually, Pfaff decided he would capitalize on the growing tourist industry to foster an interest in the small business community in antique dealerships, bed and breakfasts, and seasonal businesses. The combination of enthusiasm and a keen sense of the local market have made his seminars on these subjects extremely popular.

Building on his success, Pfaff convinced producers of the popular television show *Antique Roadshow* to visit Sussex County so that local residents could join in the fun of having their family heirlooms valued by experts. The event drew 165

residents, but more importantly it gave invaluable exposure of their community to a nationwide audience. This is just one example of Bill Pfaff’s “can do” attitude at work in the service of his small business friends and neighbors. Pfaff’s style of small business advocacy and community development is always refreshing and deserving of special recognition. Bill Pfaff was nominated by Ms. Paula Klepper, president of the Mid-Atlantic Business Finance Company.

The Fort Worth Business Assistance Center

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The Fort Worth Business Assistance Center (FWBAC) is a consortium of service providers with a solid record of performance. The FWBAC serves startups and established small businesses in the Dallas/Fort Worth metroplex, and it has brought together existing service providers in a one-stop environment to make a broad range of business support services available at one convenient location.

In the last three years, the service providers at the FWBAC have provided business planning, technical support, financial counseling, procurement assistance support and training to over 21,000 local business owners. By leveraging local community resources, the FWBAC has assisted in the creation of over 2,400 jobs and has facilitated over \$52 million in business loans from local banks, the Small Business Administration’s loan programs, and other community-based loan programs. In addition, the FWBAC has

participated in over 100 workshops and seminars each year.

The FWBAC has been particularly aggressive in reaching out to women and minorities. As of the third quarter of 1998, the FWBAC has facilitated 4,194 client visits. Twenty-five percent of these visits were by African Americans, 7 percent by Hispanic Americans, and over 41 percent were made by women seeking to start or grow their business. In addition, the FWBAC has worked hard to develop good relationships with small business organizations within their area. All of this adds up to a model program of small business development assistance services that has received considerable recognition for its success.

Mr. James R. Tomlinson and Oak Park Village

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A key element in any successful community and economic development strategy must always be how to provide decent and safe low-income housing which is well integrated into the rest of the community. Cities across the nation have wrestled with this problem over the years, and government programs have come and gone. Sadly, there is still an acute shortage of low-income housing in far too many locales. A model program of community and economic development has emerged, however, in Boise, Idaho.

In 1993, the Mayor of Boise asked James R. Tomlinson, a small business leader, to head a task force to find ways to increase the stock of low-income housing in the city. Tomlinson became

president of the Boise Housing Corporation (BHC), a 503(c) qualified nonprofit, and he orchestrated a partnership between several public and private groups to replicate a luxury market apartment community with a new twist: it was affordable. The BHC built the community with a creative financial structure that made it affordable for low-income families and individuals.

The plan involved a set of transactions in which the BHC, the City of Boise, the Idaho Housing Finance Association, the Idaho Power Company, private banks and developers, and the Federal Low Income Housing Tax Credit Program all played major roles. When completed, Oak Park Village boasted 200 new units, 75 percent of which were reserved at below-market rates for three tiers of low-income or very low-income renters. All residents, regardless of their income, live side-by-side in similar units with similar amenities.

Rounding out Oak Park Village are 43 townhouses, again with some available to low-income buyers with special mortgage assistance, and a 20,640 square-foot commercial development with rent-free space reserved for a child care facility and police substation. The entire project has been a success in every way and can serve as a model for others like it anywhere in the country. Jim Tomlinson and the staff at his small business, Tomlinson & Associates, donated 3,000 hours of their time without compensation to make Oak Park Village a reality. He has shown that local business leaders usually know best how to get things done, and he deserves national recognition.



Entrepre- neurial Education



The Center for the Advancement of Small Business, Arizona State University

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The Center for the Advancement of Small Business at Arizona State University (ASU), with the generous assistance of its founder, Shirley G. Schmitz, is dedicated to creating and sustaining a leading edge, preeminent Center to provide students from all disciplines and the community the resources to prepare them for leadership in small business. The Center, through ASU's College of Business, has created the nation's first undergraduate small business minor, a program specifically designed for non-business majors. It also supports a certificate in small business and an entrepreneurship program for business majors.

The interdisciplinary undergraduate minor is unique in American universities. Business co-teachers, mentors and case studies of actual businesses are the key elements of the minor. Classes are taught by academics in partnership with business co-teachers and business resource people. Mentors guide students in two ways. Each student in the minor is assigned an individual business mentor. Business leaders also mentor student teams as they do required research case study projects on Arizona-based businesses.

The establishment of the Center for the Advancement of Small Business and

its small business minor program was based on the conviction that its offerings be, in the words of founder Schmitz, "relevant and reality-based." The day-to-day involvement of actual small business entrepreneurs is a central feature of the Center's activities. Mary Lou Bessette, chair of Arizona's delegation to the 1995 White House Conference on Small Business, was named "Business Owner on Campus" and works closely with ASU's academic team, led by College of Business Dean Larry E. Penley and Professor William A. Verdini.



The Oklahoma State Department of Commerce's Program: Energizing Your Local Economy - Business Tax Incentive Training

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Subsequent to the 1995 White House Conference on Small Business, the Oklahoma Department of Commerce organized a Small Business Task Force to make recommendations to Governor Keating and the Oklahoma legislature on what the state could do to help small businesses. The task force, including Oklahoma delegates to the White House Conference, agreed on the importance of state tax incentives, but also found that existing state tax incentives were not well understood in the small business community and that information was not readily available. Accordingly, the task force recommended that a mechanism to disseminate current tax incentive information be designed.

The Business Development Division of the Oklahoma Department of Commerce took up this challenge and,

working with the Oklahoma Society of Certified Public Accountants, developed a training course and manual, *Energizing Your Local Economy – Business Tax Incentive Training*. It was designed specifically for certified public accountants and other professional service providers to enable them to better serve their small business clients. Because most small businesses rely on their accountants for tax counsel and preparation, this approach went straight to the most vital link in the information chain.

A series of two-hour seminars feature detailed small business tax incentive training and include a hard copy manual for practitioners to use for reference. The sessions are accredited for continuing education, and post-training surveys have shown uniform satisfaction among participants. An additional benefit was the establishment of a practitioner hotline by the Oklahoma Tax Commission for accountants to quickly obtain precise information on questions affecting their small business clients. *Energizing Your Local Economy – Business Tax Incentive Training* was nominated by Larry Mocha, an Oklahoma delegate to the White House Conference on Small Business.



The Premier FastTrac Program of the Entrepreneurial Education Foundation

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Premier FastTrac entrepreneurial training programs began in Los Angeles in 1986 with a one-day seminar for women- and minority-owned businesses, which then led to its first, pilot 45-hour intensive training program for 63 entrepreneurs, 90 percent of whom graduated after completing business plans. Since this modest beginning, Premier FastTrac has achieved international recognition and helped more than 30,000 entrepreneurs define, launch and grow their business ideas.

The Premier FastTrac I training program is geared for emerging entrepreneurs and focuses on startups. It emphasizes entry strategies for start-up ventures through 32 hours of instruction and nine sessions of coursework. Entrepreneurs identify business opportunities, research their markets, develop and expand business concepts, test the feasibility of their ventures, determine venture profitability, write feasibility plans, and launch their ventures. Premier FastTrac II focuses on lifestyle entrepreneurs who have revenues between \$25,000 and \$2 million. It provides training for existing business owners in planning, researching, and evaluating the strategic growth and operational aspects of their businesses. The 45-hour, 11-session program culminates in the development of a viable business plan by each entrepreneur.

Premier FastTrac is a program of the Entrepreneurial Education Foundation (EEF) in Denver and is supported by the Kauffman Center for Entrepreneurial Leadership, Inc. in Kansas City, Missouri. EEF reports that about 80 percent of program participants graduate, and that 50 to 75 percent of FastTrac I graduates launch a new business within one year of graduation, with up to 20 percent more starting companies within two years. EEF further reports that 10 to 25 percent of FastTrac II graduates more than double their sales within one year after graduation, and 40 to 55 percent double their sales within two years of graduation. More than 90 percent of graduates are still in operation five years after graduation. The Premier FastTrac Program was nominated by Ms. Marilyn E. Force, director of the Boulder Chamber Small Business Development Center.

The "Camp Entrepreneur" Program of the National Education Center for Women in Business at Seton Hill College



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The "Camp Entrepreneur" Program was designed by The National Education Center for Women in Business (NECWB) at Seton Hill College in Greensburg, Pennsylvania. Established in 1992 as a nonprofit institution, the NECWB promotes women's business ownership through collaborative research, educational programs, and curriculum development. It also serves as an

information clearinghouse for women entrepreneurs.

Historically, girls and young women have not been exposed to entrepreneurship as a viable career option. Camp Entrepreneur is a model educational program for young women, ages from 12 to 18 years old. It encourages them to explore alternative career choices by helping them recognize their ability to run their own businesses and by developing their leadership abilities and self-confidence. It introduces basic business skills and features computer simulations of business startups and operations, seminars by local business professionals, field visits to local businesses and interaction with real entrepreneurs, training in teamwork for effective decision making, and experience in public speaking to develop presentation skills and self-confidence.

Camp Entrepreneur typically is conducted over an intensive five-day period. During this time, participants are guided by a detailed workbook entitled *The Adventure to Entrepreneurship: A Journey to Self-Discovery for Young Women* which becomes both a journal of their learning experience and a plan for the future. The curriculum for Camp Entrepreneur was developed at NECWB, which operates the program in cooperation with host sites throughout the country. Most recently, Camp Entrepreneur was held at the University of North Florida in Jacksonville, Florida; Youngstown State University in Youngstown, Ohio; The College of St. Mary in Omaha, Nebraska; and DePaul University in Chicago, Illinois.



The Entrepreneurial Education Network of the North Carolina Technological Development Authority, Inc.

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The Entrepreneurial Education Network (EEN) is a distance learning network which provides live, interactive business seminars, workshops, and other programs to entrepreneurs and managers of small businesses in rural North Carolina. The North Carolina Technological Development Authority, Inc. (TDA) administers the EEN, a private, nonprofit corporation which has helped establish 26 business incubators throughout North Carolina. Most of these incubators are in rural areas, some in communities with populations of less than 1,000.

Entrepreneurs in rural areas usually do not enjoy the same information, training, and technology resources as those in urban areas such as Charlotte or Raleigh. The EEN distance learning network is a means to provide the same quality entrepreneurial education programs to businesses in rural North Carolina as are available in major urban areas and educational centers—programs that are accessible, convenient, effective and cost-efficient. To accomplish that end, the EEN uses today's high technology to link all of North Carolina.

Each participating incubator in the network has terminals linked to TDA's incubator in Research Triangle Park. EEN participants at end-user sites are

offered workshops and programs exploring the critical elements of growing a successful business, including training in financial, marketing, legal, and personnel matters, cash flow analysis, and short- and long-term planning. The goal of the EEN program is to assure the survival and growth of entrepreneurs and small businesses in rural North Carolina and the job creation and economic vitality that they bring to their communities.

The "Train the Trainer" Program of the Pennsylvania Department of Community and Economic Development



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Pennsylvania supports an extensive network of approximately 600 small business technical assistance providers who share a common mission of offering no-cost consultation to small business owners and startup entrepreneurs. Together, these providers consult with tens of thousands of entrepreneurs each year on all aspects of starting and operating a business. To assist these providers, the Entrepreneurial Assistance Office of the Pennsylvania Department of Community and Economic Development developed a program that provides training and collateral materials on regulations that affect

and resources available to their small business clients.

The project began with the formation of an interagency team from eight state agencies which developed a comprehensive seminar presentation and manual including forms, explanations of regulations and compliance materials, reference guides, and other information from each agency. The program is directed to the staff of business associations, chambers of commerce, Small Business Development Centers, local development districts, bankers, attorneys, accountants, economic development agencies, and other interested parties. A total of 14 four-hour sessions were held during the 1997-1998 year. The presentation and training manuals are provided free of charge.

The flow of information does not stop once a training program is completed. Each participant's name and address is maintained in a data base. The Entrepreneurial Assistance Office acts as a depository of all program information, and agencies notify it of revisions in their programs or training materials. As changes occur in programs or regulations, each "Train the Trainer" Program participant receives updated material on a timely basis.



The Self Employment Assistance Program of the New York State Small Business Development Center and New York State Department of Labor

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The Self-Employment Assistance Program (SEAP) is a partnership effort of the New York State Small Business Development Center (SBDC) and the New York State Department of Labor (DOL). It is an ambitious and innovative initiative to encourage entrepreneurship among unemployed, dislocated workers. SEAP was designed as a re-employment option for those Unemployment Insurance (UI) recipients who are statistically profiled as high-skilled but have the greatest possibility of exhausting their UI before finding new work and potentially becoming welfare recipients. Most of these individuals were the victims of plant closings, downsizing, outsourcing, or similar problems. They generally come from long-term employment with one employer, tend to be over 40, and have at least some college. They are highly motivated and skilled, with a wealth of knowledge that is convertible to self-employment. Sixty-seven percent of SEAP enrollees have never collected UI benefits in the past.

For SEAP enrollees, the process of beginning a business becomes their full-time job. At an orientation session, the risks and responsibilities of starting a business and SEAP's rigorous program requirements are explained.

Those who remain begin an intensive program with established benchmarks to measure progress, including completion of a minimum of 20 hours of entrepreneurial training, meeting one-on-one with SBDC advisors, writing a business plan, and sending periodic reports to their DOL coordinator. An incredible 77 percent of enrollees actually finish and start a small business. Another 12 percent find employment with other small businesses while researching their business development plan, resulting in an 89 percent placement rate for all enrollees. Over 1,500 enrollees have come to the SBDC for SEAP, and graduates have created more than 5,400 new jobs. SEAP enrollees have experienced a post-UI jobless rate of only 1.8 percent.

New York and the SBDC were the first delivery system in the country to implement a self-employment program for UI recipients. Since SEAP's inception in 1995, seven other states have begun similar programs based on New York's model.



Home- Based Business Development



SOHO Station – The Home Based Business Association of South Florida

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After being asked to deliver a speech on home-based businesses in South Florida, Trina Pulliam was asked whether there were any organizations in the community that focused on this business segment. She answered in the negative but immediately committed herself to start something. From this experience, SOHO Station (formerly The Home-Based Business Association) was developed.

In addition to being a wife and mother, Pulliam operated a business, Contract Corporate Training, from her home. She was a volunteer for the Service Corps for Retired Executives and the Small Business Development Center. She did not know where she would find the time but she was soon consumed with a passion to help other home-based business owners.

SOHO Station was initially organized to provide information to home-based business owners. From the members of SOHO Station, she soon learned that there was a critical need for networking and problem solving opportunities. The organization quickly became a resource broker between large corporations and home-based businesses.

SOHO's data base has grown since spring of 1997 to 3500 home-based businesses in South Florida. With the membership fee of \$125 per year, SOHO Station is able to provide its members with a newsletter, monthly meetings, access to free publicity, trade

shows, conventions, a Web site and electronic incubator, voice mail, mailing services, insurance, and access to the Internet at below-retail prices. The organization's Premier Learning Series, conducted one evening a month at Florida Atlantic University, provides home-based business owners with a wealth of information on a variety of success-related topics.

SOHO Station and Trina Pulliam have been recognized by public and private entities throughout Florida for their contributions to the growth and success of home-based businesses. The organization began a national expansion campaign in September 1998.

Mr. Randy Johnson, President of the Rocky Mountain Home-Based Business Association

Mr. Randy Johnson
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Aurora Small Business
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The Rocky Mountain Home-Based Business Association is a nonprofit organization founded in 1996 by Randy Johnson, director of the Aurora Small Business Development Center, to foster and strengthen the development of home-based businesses in the Rocky Mountain region. Through the state Small Business Development Network, local chambers of commerce, and local governments, the Rocky Mountain Home-Based Business Association works to create a business environment in which home-based businesses can thrive and survive.

The association offers individualized counseling to home-based business owners, advises them on legislative and regulatory matters, provides networking opportunities, and

conducts business development and educational seminars. In addition, Randy Johnson has developed a series of three-hour workshops that can be customized to help home-based business owners around the state to set up and manage successful businesses. They offer a broad range of legal and regulatory information and are ideal for delivery to rural communities. To date, the association has conducted over 250 classes for over 5,000 home-based business owners.

Mr. Johnson has secured funding from US West to write a training manual, *NxLevel*, for home-based business startups. The association also has a strong focus on training for home-based businesses in the forestry industry. It works with forestry agencies to help them better serve and attract the services and products of home-based businesses, and it works with businesses to market their goods and services to the agencies.

The Rocky Mountain Home-Based Business Association was nominated as a *Model of Excellence* by Dawn Gardner, director of the Center for the New West.

The Staten Island Economic Development Corporation's Home-Based Business Development Program

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Staten Island Economic Development Corporation was developed by the Staten Island Home-Based Business Development Program to provide assistance to the 3,000 home-based and cottage businesses on Staten Island and

to help them achieve their full potential as small businesses.

The program is managed by a Business Development Coordinator who does targeted outreach, organizes training seminars, maintains a database, provides on-site counseling, and helps to identify commercial space for those businesses planning to expand. Training seminars have been developed on marketing, business plans, and acquisition of commercial space. The coordinator has assembled an advisory council that is co-chaired by executives of two local banks. The council, composed of small business professionals including the Service Corps of Retired Executives, provides management and technical assistance and assists business owners with business plans.

To date, 112 businesses have sought services through the Staten Island Home-Based Business Development Program, and an additional 75 have been referred to the advisory council for assistance. Three businesses have successfully expanded to commercial space. Several of the other New York City boroughs are currently looking at this home-based business model to determine if it can benefit local small business owners.

Ms. Nancy Engel, Owner of The Sunny Window

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Nancy Engel grew up in a family that was on welfare since she was 11 years old. Even though she was very active in high school and demonstrated leadership qualities, she was unable to attend college because she lacked financial support. After a few years of wan-

dering, getting married and giving birth to a daughter, Engel found herself again on welfare.

In 1981, while she was in the middle of a divorce, she read an article in *Family Circle* magazine about selling spices from home. She took the last \$30 of her welfare check to buy spices which she then bagged and sold at the local flea market. Engel sold the spices in a matter of hours and earned over \$200. She was eventually able to build the business, The Sunny Window, to a \$250,000 enterprise in which she employed neighbors.

Divorce and financial problems almost destroyed The Sunny Window until Nancy Engel decided to rebuild it in 1996. She went to the Center for Women and Enterprise in Boston to seek assistance. The Center sent her to the Jewish Vocational Services, the local micro-lender for the U. S. Small Business Administration. Engel used a \$2,500 loan to build a booming mail order business and manufacture fragrant soaps and potpourri in an antique barn behind her home. She expects sales to exceed \$100,000 for the current year.

Engel is most proud of the fact that she has been able to send her daughter to college. She plans to pursue her own college education in the near future. In May of 1998, she was honored as the Small Business Administration's "Welfare-to-Work Entrepreneur of the Year" for the state of Massachusetts.

Nancy Engel serves as a speaker and role model to other women entrepreneurs and to women who are or have been on public assistance.



International Trade



The New Hampshire International Trade Resource Center

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Department of Resources and
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The New Hampshire International Trade Resource Center has already been recognized as an exemplary model of public service. A number of other states have approached the Center for guidance on creating this type of partnership and working environment. The quality and array of services offered by the Center have consistently helped New Hampshire companies access the various resources available to enable them to compete in seeking international business.

The Center is a true one-stop shop, created before the idea became popular. It is staffed by New Hampshire's Office of International Commerce, the U.S. Department of Commerce, the U.S. Export-Import Bank, the Small Business Development Center, and the private New Hampshire International Trade Association. Together, these organizations offer a complete package of assistance, services, and resources under one roof.

Exports from New Hampshire have shown a healthy steady growth since 1992, and have taken a lead in New England. Less than one year ago, the Center issued a performance survey to its clients. Of the respondents, 62 percent rated the Center as excellent and 31 percent rated it as good. Further, 73 percent of the clients have, in fact, become more active in some manner in the international marketplace. The New Hampshire

International Trade Resource Center was nominated by New Hampshire Governor Jeanne Shaheen.

The Alabama International Trade Center

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The Alabama International Trade Center (AITC) is one of the nation's first university-based trade centers established to promote export trade for small business. Located in Tuscaloosa at the University of Alabama, AITC takes a results-oriented approach to international trade development. Through a staff of international trade specialists, it helps small businesses find export markets, allowing for job growth and expansion of Alabama's economy.

Since its creation in 1979, the AITC has operated statewide serving over 3,500 small businesses throughout Alabama. This work has resulted in more than \$62 million in new export sales. A variety of services are offered including international market research, strategic planning, and export training. Other services are targeted for specific Alabama industrial sectors and foreign countries. These include a wood products export program and a Japan export program. There is also an extensive in-house trade library that enables access to significant export data.

Brian Davis, director of AITC, points out that small U.S. companies should export to increase profits, smooth out cycles in business demand, and maximize capacity. AITC helps make that happen. The Alabama International Trade Center was

nominated by John Sandefur, State Director of the Alabama Small Business Development Consortium.

The International Division of the Mississippi Department of Economic and Community Development

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The International Division of the Mississippi Department of Economic and Community Development fosters long-term growth, job creation and the internationalization of the state's economy through the implementation and operation of comprehensive programs that provide international business assistance and export promotion and attract foreign investment. The international trade assistance program provides small businesses with the resources to identify and evaluate international opportunities and advise companies on all aspects of international business, in effect serving as the export department for companies that do not have the expertise in-house.

The division offers a wide variety of market services to Mississippi companies, including market research, export development seminars and workshops, technical assistance and export consultation, trade lead dissemination, export financing, international catalog shows, international trade fairs and exhibitions, and trade missions. Three regional commercial offices are maintained in primary markets

of the world.

The program continues to grow as more and more small businesses take advantage of all the services that the International Division can make available to them. Over 1,100 firms are now registered—an all-time high. Thousands of other firms take advantage of the materials that are distributed through the International Division, including an excellent publication providing basic export information for companies just beginning this activity.

The Colorado Export Legal Assistance Network

Ms. Louise Aron
Coordinator
Colorado Export Legal Assistance Network
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It is difficult for small businesses to consider going into international trade when legal advice on the subject has been scarce and often prohibitively expensive. The Export Legal Assistance Network (ELAN), which was set up nationally in 1983, has handled referrals and dedicated many hours to persons and companies needing consultation on international copyright protection, distributor agreements, agricultural exporting regulations, and many other subjects of concern to the international trader.

The Colorado Chapter of ELAN (which has 36 chapters in 29 states) is one of the most active in the nation. Since 1983, nearly 300 hours of attorneys' time has been provided to Colorado businesses at no charge. Louise Aron, Colorado ELAN coordinator, has spoken on and taught international trade. She is past chair and an active member of the Colorado Bar Association International Law

Committee, which helps keep them up to date on matters relating to international trade.

The volunteer lawyers of ELAN not only provide small and startup exporters advice on legal matters but also steer them in the direction of trade assistance programs of the U.S. Commerce Department and the Small Business Administration. While thousands of small businesses have the potential to sell overseas, fear of foreign legal systems often holds them back. Colorado ELAN helps businesses in Colorado to overcome that fear.

The Office of International Trade of the Georgia Department of Agriculture

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With increasing international competition for agricultural markets, it is more important than ever for farmers and agribusinesses to continue to have assistance in developing new markets for their raw agricultural commodities and processed products. The Office of International Trade of the Georgia Department of Agriculture has assisted countless numbers of the South's small business ventures to expand into new markets abroad. Through extremely valuable seminars, lectures, consultations and hands-on assistance, the office has played a vital role in promoting a boom in agricultural exports from Georgia.

The Office of International Trade has gradually expanded its responsibilities and work in order to accommodate the needs of Georgia businesses in the ever-changing and competitive global economy.
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my. The programs include free consulting for new-to-export firms; a broad range of seminars; quarterly publications; a free trade lead program; trade shows; and overseas in-store promotions.

The state's agriculture exports reached an estimated \$1.3 billion in 1997, up from \$569 million in 1991. Measured as exports divided by farm cash receipts, the contribution of agriculture exports has risen from 14 percent to 22 percent since 1991. Over the years, the Office of International Trade has grown to serve many new as well as established businesses throughout the state and region. The many letters of gratitude received over the years attest that its users hold this program in high esteem. The Office of International Trade of the Georgia Department of Agriculture was nominated by Harold Hagans, president of Atlanta Customs Brokers and International Freight Forwarders, Inc.

The North Carolina-Israel Partnership

Mr. Merritt A. Mulman

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The North Carolina-Israel Partnership (NCIP) redefines state-based international relations by taking a holistic view of the foreign partner, a view which includes the economy, educational structures and institutions, history, arts and culture, and medical and social services. To see trade numbers soar and stable long-term relationships take hold, all facets of the international partner's society must be engaged. The underlying premise behind this approach is the thought

that people do business with their friends—thus, make friends.

NCIP has already fostered a range of significant successes across a wide range of endeavors. For example, through the work of NCIP and the Governor's Office, Israel is developing an information highway modeled upon what is in place in North Carolina. NCIP produced a bi-national industrial conference linking 75 North Carolina and 25 Israeli high-tech companies. Childhood and Trauma Conferences have been held in both countries. NCIP coordinated and presented a live teleconference linking cardiac care centers. Programs promoting tele-archaeology through remote learning are under way.

All of these are just examples of the extremely innovative and imaginative ways the program fosters friendship that will forge strong business ties. In four years, North Carolina has tripled its exports to Israel from \$67 million in 1993 to \$191 million in 1996. State officials hope to reach \$700 million by 2002.

The Native American Trade Incubator, sponsored by the South Dakota International Business Institute at Northern State University

Mr. Joop Bollen

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South Dakota International
Business Institute
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Training and opportunity are crucial elements of any successful international trade effort. The Native American Trade Incubator seeks to fulfill exactly those needs. The objective of this project is to provide

Native American entrepreneurs with an incubator cooperative to develop international trade opportunities. While these opportunities are being developed, the South Dakota International Business Institute (SDIBI) trains the entrepreneurs regarding international business procedures and how to effectively service the international clientele.

The project began over a year ago with a market feasibility study to target the top 10 foreign markets most susceptible to Native American products. On completing this task, SDIBI developed an extensive customer list for the selected countries outlining targeted trade leads. In addition, SDIBI has developed a promotional brochure and developed an Internet home page advertising Native American products. To further promote its efforts, SDIBI representatives attended a European trade show featuring Native American products. In the management area, SDIBI assists in handling responses to inquiries, negotiations, qualifying and selecting of distributors, quotations, documentation preparation, collections, and other activities needed to complete successful international transactions.

Thirteen Native American companies from North and South Dakota participate in the program and there have already been some notable successes. Goods are now exported to five countries in Western Europe and within the past few months three additional Native American companies have entered into an exporting agreement with a large German firm.



Micro- enterprise Development



Mr. Frank Ballesteros,
Executive Director of
the MICRO Industry
Credit Rural
Organization
(MICRO) and Deputy
CEO of the Micro-
business & Housing
Development
Corporation, Inc.

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A pioneer in microenterprise development, Frank Ballesteros has been the executive director of the MICRO Industry Credit Rural Organization (MICRO) since 1986 and is the deputy CEO of the Micro-business and Housing Development Corporation, both of Phoenix, Arizona. Ballesteros has worked as an advocate for microenterprise development locally and nationally as a strategy for alleviating poverty and providing economic self-sufficiency for Hispanic low-income families through self-employment. For his efforts, Ballesteros has won numerous awards, received local and national media coverage, and earned the gratitude of many entrepreneurs.

As an advocate for microenterprise development, Ballesteros has worked tirelessly. He has testified before presidential task forces and congressional committees and has met with policy makers and funding sources in both the private and public sectors to mobilize help for microenterprise development. Through his leadership, Ballesteros has raised public awareness about microenterprise. And through his vision he has taken traditionally "unbankable" businesses and provided them with the tools and support

to make them more attractive for financing.

The MICRO loan fund is capitalized at over \$5 million, with a \$1.6 million portfolio and 398 active loan customers in six Arizona counties. Ballesteros has overseen disbursement of over 2,400 loans to more than 1,100 microenterprises through MICRO. The average loan amount is \$2,200. With these loans, over 600 new jobs have been created and over 800 microenterprises stabilized.

Furthermore, from the original 1,100 businesses that were financed by the MICRO loan fund, 79 percent are still open for business. For his vision and his service as an impassioned advocate for microenterprise, Frank Ballesteros is recognized as a *Model of Excellence* in microenterprise development. This nomination was submitted by Joseph J. Footen, CEO of Portable Practical Educational Preparation, Inc. of Tucson, Arizona.



**The North Carolina
Microenterprise
Loan Program,
operated by the
North Carolina
Rural Economic
Development
Center**

Mr. Phil Black
Director
Business Development Division
Rural Economic Development Center
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Raleigh, NC 27610
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The North Carolina Microenterprise Loan Program is one of the most successful programs in the nation. Helping rural microbusiness entrepreneurs get that important first start, the program is operated by the North Carolina Rural Economic Development Center in partnership with local lending sites located throughout the state. The program serves all 85

rural counties of North Carolina and was initiated in 1989. This outstanding program has been recognized by the Ford Foundation and others for its aggressive loan program.

This program has many unique and successful features that make it a model of excellence. Under the North Carolina Microenterprise Loan Program, five local lending sites operate group-based lending programs. Entrepreneurs participate in these programs by participating in groups of four to 10 people. In turn, each group participates in an intensive training and certification process. Once certified, the group can make credit decisions for its members. Group members also work with each other to support the growth and development of one another's businesses. Individually-based lending programs are available for individuals with more business experience.

The Microenterprise Loan Program is designed for entrepreneurs dedicated to the development of a good business idea. Candidates must demonstrate that they do not have access to more traditional sources of capital, and specific emphasis is placed on providing services to rural, low-income, female and minority participants. At the present time, the program has provided funds for 961 businesses for a total of \$3.5 million in loans. Eighty-three percent of these businesses are in operation today. The North Carolina Microenterprise Loan Program was nominated by Phil Black, director of the Rural Economic Development Center in Raleigh, North Carolina.



Mr. Daniel W. Diener, Dr. Jan Triplett, and the Entrepreneurs' Association

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Dr. Jan F. Triplett and Daniel W. Diener, a husband and wife team based in Austin, Texas, have made small business advocacy a way of life. Not only are their business and professional lives intensely focused on serving the small business community through the Entrepreneurs' Association (EA)—a microbusiness association which they have directed since 1992—but they also give generously of their time and talent as volunteers with the Active Chief Executive (ACE) counseling program and its affiliate, the Service Corps of Retired Executives (SCORE), traveling extensively in rural Texas. Both are noted authors and speakers on small business topics. Together, they co-developed *The Street MBA*, a very successful small business development program at Austin Community College, where they are co-instructors.

In the six years since Triplett and Diener took over the Entrepreneurs' Association, it has grown from fewer than 100 local members to more than 500 from throughout Texas and beyond. With input from its members and a 30-member advisory board, the EA has steadily added programs and services to meet its member needs, and it provides many services that would not otherwise be available to these smaller firms. It currently sponsors some 30 support and training programs each month designed to meet the needs of special segments of its membership, about 30 percent

of whom are women- and minority-owned. Counseling and other information is also available in the EA newsletters and on its Web site. Networking is an important component of EA's success.

Both Triplett and Diener were delegates to the 1995 White House Conference on Small Business. They are active advocates on small business issues in Texas and work closely with legislators and other policy makers. They have been cited for their assistance in the creation of a Small Business Ombudsman's Office in the Texas Economic Development Commission and for their work on health insurance, education, and tax issues. Triplett, Diener, and the Entrepreneurs' Association were nominated by Robert S. Howden, NFIB/Texas State Director and Alex Eschweiler of Austin SCORE Chapter #249.

The Micro Loan Program of the South Central Kansas Economic Development District

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South Central Kansas Economic
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The Micro Loan Program of the South Central Kansas Economic Development District (SCKEDD), located in Wichita, fills a definite void in the area's lending community. Not only does this program lend money to new and existing small businesses, it also provides the management and technical assistance necessary to help ensure success for the participating microenterprises. This program serves the 14 south-central counties of Kansas. Under the Micro Loan Program,

SCKEDD makes loans of \$25,000 or less to new and existing small businesses. To date, SCKEDD has loaned \$1.3 million to 184 businesses.

In order to qualify for a loan under this program, prospective borrowers must develop a business plan. The plan must include components on marketing and operations. And a cash flow plan must be included. Loans in the amount of \$15,000 or more must have a written bank loan rejection.

The technical assistance staff at SCKEDD have truly dedicated themselves to working with businesses in the communities they serve to make an impact. This impact can especially be seen in rural towns where a small grocery store was able to open due to the extra effort of SCKEDD or in the instance of a business owner receiving an education on the ins and outs of inventory control and cash management. As the entrepreneurs of South Central Kansas can attest, the Micro Loan Program of the South Central Kansas Economic Development District is an outstanding program. The nomination was submitted by the Wichita Independent Business Association.

The MicroBusiness Finance Program of the Montana Department of Commerce

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Microenterprise development in the state of Montana has greatly benefited from the MicroBusiness Finance Program (MBFP) of the Montana Department of Commerce. Since its inception six years ago, the MBFP has steadily grown and has been able to offer loans and operational and training grants to 12 different Microbusiness Development Corporations. Each of the 12 corporations serves a designated region of the state, providing training and technical assistance in business planning and making loans of up to \$35,000. This unique program has been used and incorporated by other Microbusiness Development Corporations in the United States and South America.

Working with small businesses that employ fewer than 10 people and generate less than \$500,000 in gross revenues, the MBFP is completely sustainable and the services that are rendered by the state-administered intermediaries are available at a low cost. One of the most important aspects of the program is its willingness to take chances with individuals who present challenges. With its commitment to develop and finance small businesses in the state of Montana, MBFB has targeted businesses that are run by women, minorities, or low-income individuals. It has the additional challenge of

covering the vast area of the entire state of Montana.

Among the various microenterprise development programs around the country, few are as unique and successful as the Montana MicroBusiness Finance Program. This program, created by the Montana legislature, has lent more than \$5.5 million to small businesses throughout Montana since 1992. The Montana MicroBusiness Finance program was nominated by Duane A. Kurokawa, Vice President of Western Bank of Wolf Point, Montana.

Mr. David C. Miller, Director of the Bloomington Business Incubator, L.L.C. and Small Business Development Center

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David Miller's dedication to small business and to the successful economic development effort of the Bloomington community is nothing short of incredible. He provides small businesses with incomparable resources, serves as a leader in the community, and dedicates himself to helping people fulfill their self-employment dreams.

When he saw the business incubator he co-managed lose its subsidy, Miller set out to develop a self-sustaining, subsidy-free incubator where the costs of operation would be built into the revenue streams of the business. After four years of planning and the conversion of a 10,000 square foot, dilapidated, metal warehouse, Miller's vision of a business incubator became a

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reality. The STAR Center (Start-up Training Assistance Resources) accepted its first tenant in July 1995. By November 1997, the facility had reached 100 percent occupancy. In order to help ensure the expanding entrepreneurs an opportunity for success, Miller designed and implemented volunteer advisory teams called "STAR Councils" to provide the tenants additional resources and advice.

Miller has also taken steps to address the obstacle common to most entrepreneurs—the lack of startup capital. Working with several local partners, he formed the Bloomington Area Microenterprise Initiative (BAMI) which was funded with a \$100,000 zero-interest loan by the Indiana Microloan Program. The BAMI program combines an educational component with loans ranging from \$500 to \$25,000. It targets women, minorities, and entrepreneurs who reside in low-income neighborhoods. Since spring 1997, 90 entrepreneurs have graduated from the 12-week BAMI planning courses and the program has lent \$40,000 in seed capital. For his initiative and vision in the community and for his creation of opportunities for entrepreneurs, David Miller is a true *Model of Excellence*.

Business Capital of Colorado, Inc.

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Business Capital of Colorado, Inc. (BCC) is a successful micro-loan fund that has helped to provide critical financing to businesses that are not quite bankable. The flexibility of the financing provided by BCC enables the businesses receiving financing to grow into a bankable position and to therefore contribute financially to the economic growth of their communities.

BCC was founded in 1991 by Denver Civic Ventures, a nonprofit organization, and Wells Fargo Bank to assist small businesses in downtown Denver. BCC's scope and ownership has grown to include eight bank investors that represent a much larger geographical area. In addition to Wells Fargo, US Bank, Bank One, Norwest, FirstBank, Vectra Bank Colorado, and Colorado Business Bank have all purchased stock in and contribute time and effort to BCC. BCC's relationship with its investor banks has helped to make the corporation unique and successful. BCC also works with the offices of the Mayor of Denver, Jefferson County, and the cities of Lakewood and Boulder to use matching funds when available.

As of September 1998, BCC had funded 91 loans totaling \$1,934,234 with an average loan size of \$21,250. Each of these loans was made to a business that did not have another option for financing. The maximum loan amount offered by BCC is \$50,000, and there is no minimum. BCC has been

recognized as a finalist in the Colorado Ethics in Business Awards and has been recognized by the Federal Reserve Bank of Philadelphia in its publication *Small Business=Big Possibilities*. BCC is fortunate to have many successful clients—none of whom would have had the opportunity without BCC. Business Capital of Colorado, Inc., was nominated by Marilyn E. Force, director of the Boulder Chamber Small Business Development Center.

The Utah Microenterprise Loan Fund

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Utah Microenterprise Loan Fund
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Open for business since January 1993, the Utah Microenterprise Loan Fund (UMLF) addresses the needs of underserved seekers of economic self-sufficiency through an innovative and flexible approach. A nonprofit corporation, UMLF has successfully partnered with 24 banks, 30 community agencies, 60 business volunteers, and several county governments to implement its model of providing financing and management support to those who do not have access to traditional funding sources, especially those who are socially and economically disadvantaged.

UMLF is designed to provide modestly secured micro-loans of up to \$10,000 through two loan products. The first is the traditional loan (\$3,000-\$10,000). It is available to startup and existing businesses, and applicants must demonstrate that loans can be repaid from business operations. The second is the Under 3 Step Loan (up to \$3,000). It is structured as a series of graduated short-term loans, and

borrowers receive a relatively small first loan (up to \$500) for two to 18 months in order to ensure capacity to repay. Follow-up loans are progressively larger for longer terms.

In addition to its loan products, UMLF provides a series of support services from resources available in the community including counseling, training, mentoring, and networking. Since beginning its lending services in 1993, UMLF has granted 134 microenterprise loans totaling over \$1.1 million, experienced a default rate of only 5.6 percent and grown the loan pool by raising an additional \$512,000. Over the next two years, UMLF plans to grant 90 to 110 loans to “small businesses with great possibilities” that could otherwise not start or expand. With its innovative approach and delivery, the Utah Microenterprise Loan Fund is an inspirational model for all communities. This nomination was provided by Ramona Rudert, executive director of the Salt Lake City-based Women’s Business Center.

Mr. Ron Thomas and the Foundation For Entrepreneurship, Inc.

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Ron Thomas of New York City is Founder, Chairman and President of the Foundation For Entrepreneurship, Inc. (FFE), a not-for-profit communications and media organization serving small businesses and, in particular, micro-businesses and entry-level entrepreneurs. Thomas is an adjunct assistant professor

of management at New York State University and has devoted his life to business development through education and the dissemination of information via radio, television, the World Wide Web, print media, and seminars.

Thomas is best known for his Ron Thomas Small Business Forum (RTSBF), a radio program for entrepreneurs. One-half hour in length, RTSBF airs twice weekly on WYNE FM in New York City, potentially reaching over one million business owners within its broadcasting range. It has provided practical management advice to small business owners and managers since December 1993, functioning as an interactive, service-oriented radio program discussing issues, resources, and technical advances of interest to the small business community. RTSBF also profiles high-level government officials, successful business owners, and celebrity entrepreneurs. In five years, Ron Thomas has produced 240 RTSBF programs.

The Foundation For Entrepreneurship also offers, in conjunction with the New York City Public Library’s Science, Industry, and Business Library, free fall and spring series of three monthly seminars, entitled *Strategies For Success*. The seminars are designed for smaller and entry-level business owners. The programs extend the work of the RTSBF but allow more time for training and interaction. Seminar subjects have included “Starting and Managing A Business,” “Business Writing,” and “Preparing a Business Plan.” Ron Thomas and the Foundation for Entrepreneurship have diversified their approach to helping microenterprises and entry-level entrepreneurs, using live seminars and the mass media to reinforce and maximize their effect.



Minority Business Development



The Native American Jump-Start Program of the New York State Small Business Development Center

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The Native American Jump-Start Program is a specialized small business ownership training program designed by the New York State Small Business Development Center (SBDC) that includes an integrated series of training sessions and one-on-one counseling directed at the special needs, priorities, and obstacles faced by Native American entrepreneurs. Native American tribal areas have experienced substantially higher unemployment rates than most other communities and have been especially hard hit by the social problems accompanying high unemployment.

In 1993, the SBDC at Jamestown Community College was contacted by the Seneca Nation of Indians to provide assistance in the development of small business counseling and training on the Cattaraugus and Allegany Reservations. The initial cooperative efforts between the Senecas and the SBDC proved so encouraging that additional funding was sought to establish a specialized program. With the assistance of the Ewing Marion Kauffman Foundation's Center for Entrepreneurial Leadership, the Jump-Start Program was designed to address the needs of Native Americans and to specifically focus on the difficulties associated with overcoming cultural differences and legal issues resulting from treaties, some of which pre-date American independence. Specialized instructional manuals for program

participants and trainers' guides were developed for Jump-Start with the assistance of the Seneca Nation.

Since the cooperative efforts between the Seneca Nation and the Jamestown SBDC began, nearly 200 Native American clients have received specialized counseling. Eighteen developed business plans resulting in nearly \$2.5 million in financing. Over 100 new jobs were created and 20 more saved. The Jump-Start Program is being considered for replication with other tribes and at other reservations in New York and five other states. The highest form of commendation is the willingness of the Chiefs of Native American Nations to welcome the SBDC onto their reservations.

Ms. Barbara C. Peek and the North Philadelphia Business Chamber of Commerce



Ms. Barbara C. Peek
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Barbara Peek was named executive director of the North Philadelphia Business Chamber of Commerce in 1996, bringing with her experience as a small business owner who had started with \$100 and a dream. Since then, she and other North Philadelphia business leaders have worked diligently to improve the business climate and quality of life in their community, knowing that by working together they can be a formidable power in addressing its problems and shaping its future. In this, they shared a very special mentor, the late Senator Roxanne H. Jones.

The late Senator Jones was a visionary who overcame all obstacles to become one of the most respected and effective

members of the Pennsylvania legislature. She was a nurturer of existing and dreamed-of small businesses in North Philadelphia and was passionate in her belief that entrepreneurship was a tool of empowerment for all. She was especially dedicated to the education of young entrepreneurs and was responsible for the creation of the Youth Entrepreneurial Training Program administered by the Pennsylvania Department of Community and Economic Development (DCED), in which more than 1,400 students participated last year.

The North Philadelphia Business Chamber of Commerce and Barbara Peek chose to honor the memory of Senator Jones by establishing an annual award for an outstanding young entrepreneur who participated in the Youth Entrepreneurial Training Program sponsored by DCED and the Temple University SBDC in North Philadelphia. The first annual "Roxy" award ceremony attracted considerable attention and has helped to refocus attention on the continuing work of the Chamber to bring business and people together to improve their community. The North Philadelphia Business Chamber of Commerce, like the late Senator Roxanne Jones, is a tireless advocate for its constituents and has that same fire and caring attitude that so distinguished her. Barbara Peek and the North Philadelphia Business Chamber of Commerce were nominated by Thomas G. Tolan, acting district director of the Small Business Administration's Philadelphia District Office.



The New Community Development Corporation

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The New Community Development Corporation (NCDC) pioneered micro-lending in Omaha, Nebraska, with programs specifically targeted to minority communities living in the city's federally-designated Enterprise Community. Actually two geographically distinct neighborhoods, the Enterprise Community suffers from significantly higher unemployment than the rest of Omaha and had been largely overlooked when other microenterprise and entrepreneurial training programs were established in Nebraska's rural areas. Under the leadership of its president and CEO, Mr. Michael Maroney, NCDC serves both an African American community and a Hispanic community with programs aimed to help low-income individuals develop self-employment opportunities.

NCDC's Microenterprise Development Program offers 48 hours of basic business training, ongoing technical assistance, and microloans. Since 1994, NCDC has conducted 21 such sessions, from which 249 individuals graduated. NCDC reports that these graduates have developed 83 self-employment opportunities, created 39 additional jobs, and strengthened 43 existing businesses as a result of their training. During that period NCDC approved 28 micro-loans ranging from \$250 to \$10,000. Three-quarters of NCDC's borrowers have been women, and 28 percent had been on various forms of

government assistance.

Recognizing that women on welfare often have special problems to overcome, NCDC developed the Women Mean Business Program in 1997. In designing the program, NCDC consulted with its prior program dropouts who had been welfare recipients to learn what they needed. As a result of this research, NCDC developed a six-week, 90-hour training course that focused on life management skills as well as business basics. Participants identify the top three barriers to their success and work on those issues during their training and in follow-up consultations. Of the first graduating class, all but one who was in further training either found jobs or started businesses. The New Community Development Corporation was nominated by Glenn Davis, the Small Business Administration's Omaha District director.

Dr. Robert L. Jeffrey, Sr., Founder of the Black Dollar Days Task Force

Dr. Robert L. Jeffrey, Sr.
Executive Director
Black Dollar Days Task Force
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Dr. Robert L. Jeffrey, Sr., founded in Seattle in 1988 the Black Dollar Days Task Force, a member-based, nonprofit organization committed to facilitating economic self-sufficiency for inner city African Americans. It seeks to promote principles of self-help and self-determination through economic justice. Dr. Jeffrey is senior pastor of New Hope Baptist Church in Seattle, and he has successfully used his closeness to the inner city community to energize its members to take greater control of their own destiny through economic empowerment. All Task Force

programs are designed with community empowerment and human dignity in mind.

The Task Force works with inner city residents in small groups of 15 to 20 people to introduce them to an entrepreneurial skill set. It provides training and support services, including skills assessments, training in business basics, and assistance in networking, marketing, using Internet resources and referrals. It also operates a revolving loan fund, capitalized primarily by more than 800 stakeholders, each providing \$200 or more. The Task Force also established and maintains an African American Community Endowment Fund, which generates income through socially responsible investments. Income derived from the Endowment Fund is transferred quarterly to the revolving loan fund.

Dr. Jeffrey and the Task Force continue to work for economic empowerment in the inner city. Each year they sponsor a week-long Black Dollar Days campaign to stress the need for job creation and business support and expansion in their community. Programs include an annual African American Business Reception, an annual economic development rally, the annual publication of *The African American Business Directory* covering two states and three major cities, annual stakeholders' meetings, and monthly community group support meetings. Dr. Jeffrey and the Black Dollar Days Task Force were nominated by Lester Roddy, Executive Director of the Seattle Minority Business Development Center.

The Side Street to Main Street Business Development Program of the Middlesex County Chamber of Commerce

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The Side Street to Main Street Business Development Program is sponsored by the Middlesex County Chamber of Commerce in Middletown, Connecticut. It is designed to help existing minority-owned businesses become more successful by providing specialized training, especially to those who have not had the opportunity and advantage of such help before. The program builds success by focusing simultaneously on business planning, excellence in sales, and personal, career, and management skills. It helps participants find their core competencies and to build on them to expand the scope and profitability of their businesses. Areas needing improvements are also identified and developed to reduce risks to success.

In the Side Street to Main Street Program, participants develop a comprehensive operational plan with goals and check points to monitor their progress. This is accomplished in 10 facilitated, interactive, three to four hour weekly work sessions designed to exploit the true entrepreneurial interests of each person, produce a compelling, operational version of their business and financial plans, and most importantly, have participants take action on their plans. Participants analyze their personal and career goals, build personal and business action plans, and develop their sales and man-

agerial capabilities. They are also trained in total quality and customer service concepts.

Participants schedule three follow-up meetings spread out over a year to monitor progress. Each person commits to the others that he or she will accomplish certain goals, and the follow-up meetings are used to provide mutual support, monitor progress, and identify corrective actions. A combination of group activities and individual counseling is used. Graduates are introduced to networks of other successful entrepreneurs for ongoing support.

The Colorado Minority Business Advisory Council

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The Colorado Minority Business Advisory Council (CMBAC) was originally created in 1987 by Governor Roy R. Romer to advise the state's Minority Business Office and to monitor its activities. Comprised of members from more than 40 business, community, and government organizations, it has become a forceful and effective advocate for the minority community. It is the only statewide organization that represents the mutual business interests of all ethnic minorities throughout the Colorado.

The CMBAC developed a statewide procurement program for prison construction totaling \$400 million in which representatives of both majority and minority construction firms set vol-

untary minority/women business enterprise (MWBE) utilization goals. Since this program began five years ago, the use of MWBEs has risen from 3 percent to over 24 percent. Other state agencies are now adopting this model. The CMBAC also led the effort to fund a statewide disparity study demonstrating the under utilization of MWBEs in state procurement. Subsequently, an executive order was approved to implement recommendations addressing this problem.

In 1997, the CMBAC hosted a Business and Community Economic Summit to develop an action agenda in three main areas: legislative and public policy; business development and procurement; and community economic development. Roundtable discussions were held in the African American, Hispanic, Asian, and Native American chambers of commerce both before and after the Summit to receive community input and support for this initiative. Four task forces were created to implement the Summit's recommendations. The Colorado Minority Business Advisory Council was nominated by Kit Williams, Director of Colorado's Minority Business Office.

Mr. Thomas Giossi, Executive Director of The Lowell Small Business Assistance Center

Mr. Thomas Giossi
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Thomas Giossi is the first executive director of the Lowell Small Business Assistance Center in Lowell, Massachusetts. The Center opened in February 1998 to serve small businesses and prospective entrepreneurs in Lowell's Enterprise Community, and is operated by Middlesex Community College and Community Teamwork, Inc. It is the culmination of a two-year community driven process involving 55 public, private, and nonprofit groups. Since its inception, 23 organizations have become full partners of the Center, pledging operating funds, furniture, resource materials, equipment, and assistance with outreach. Thirteen partners contribute professional business counselors on a rotating basis.

The Center is an educational and financial resource for businesses, aspiring entrepreneurs, and students. It offers free professional consulting, counseling, training, meeting space, and a comprehensive library of software, video, and hard cover reference materials. The Center's staff and counselors are sensitive to the diverse needs of their community and speak 12 languages. Open 44 hours per week, including two evenings and Saturdays, the Center is a comprehensive business assistance center in New England.

The Lowell Small Business Assistance Center is an investment in the future

of the Merrimack Valley. It is providing current and potential business owners with the technical assistance and tools needed to succeed. The diversity of small and minority-owned businesses in the Lowell Enterprise Community and its surrounding area are a tremendous resource for economic development, and the Center has already shown how important it is to its clients. In its first eight months, it has logged nearly 1,400 visits.

The Greater Washington Board of Trade's Community Business Partnership Project

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The Greater Washington Board of Trade (BOT) is a regional Chamber of Commerce that advocates on behalf of and represents the issues and concerns of business owners in Maryland, Virginia, and the District of Columbia. The BOT has long been an important voice on economic development issues in Washington and has been an active revitalization advocate. In 1993, BOT reassessed its strategy and goals and determined to play a larger role in the economic empowerment of all citizens of Washington, especially those who live and work in its urban neighborhoods. The Board realized that although downtown Washington was prosperous, many of the city's neighborhoods and their commercial corridors were on a downward spiral. It further agreed that the health and vitality of these neighborhoods would reap substantial rewards for those who live,

work and do business in the nation's capital.

BOT designed a program, *The Community Business Partnership Project*, to foster relationship building between community leaders and its members. The mission of the program is to: (1) encourage, build, and strengthen relationships between BOT members and Washington's neighborhoods; (2) empower neighborhood businesses; and (3) facilitate a better environment for longer-term and larger-scale investment and development. The aim of these activities is to create business expansion opportunities and employment and to revitalize communities. BOT's plan called on its members to contribute in areas of their expertise. It also called for the active participation of community development corporations, neighborhood businesses, local universities, community development organizations, and civic and political leaders.

Individuals from BOT member companies provide technical assistance to businesses in targeted communities, both to improve their business skills and to develop one-to-one partnerships, including purchasing relationships. BOT also sponsors training and business development seminars to help community businesses better integrate into the larger regional economy. BOT is also strengthening the efforts of its Business Leadership Task Force to promote neighborhood development.



Regulatory Reform



The New York State Governor's Office of Regulatory Reform

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The New York State Governor's Office of Regulatory Reform (GORR) was created in 1995 by Governor George Pataki during a temporary moratorium on the adoption of new rules and a review of the effect of existing regulations on the New York economy. In November, Governor Pataki signed Executive Order #20 (EO #20), which establishes the framework for how the state now manages the exercise of its regulatory power. The order provides guidance on the development of regulations and specifies the criteria by which all new regulations are evaluated.

EO #20 requires the Director of GORR to review all newly proposed regulations before they are formally published for public notice and comment. GORR conducts these reviews under specific criteria set out in EO #20, including requirements for clear legal authority, clarity, no unfunded mandates unless specifically required by statute, and cost-benefit analysis. When necessary, the Office can require the proposing agency to subject a rule to risk assessment, peer review, and/or detailed cost-benefit analysis. With its regulatory review and reform efforts organized into functional areas (e.g., labor, health, environment, etc.), GORR works proactively with business groups, nonprofits and local governments to solicit their input and ideas for reform. GORR also has put new emphasis on the processes by

which New York annually issues more than 1.7 million business permits in more than 1,000 categories. GORR has compiled an impressive record of achievement in its short life, having had an active role in eliminating or substantially amending nearly 1,200 rules. Since its creation, the average number of new state rules proposed has dropped 45 percent. In addition, it is estimated that the regulatory, statutory, and permitting reforms originating at GORR have reduced government mandated operating costs to businesses, nonprofits and local governments by over \$1.7 billion. The Governor's Office of Regulatory Reform was nominated by the National Federation of Independent Business/New York.



The State of Montana's One-Stop Licensing Program

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The State of Montana's One-Stop Licensing Program was authorized in legislation approved in 1997. Its goal is to provide a single point of contact within state government for a variety of business licensing needs. These include obtaining and renewing licenses, permits, and registrations; paying fees; inquiring about license status; and requesting information about licenses and the licensing process.

Begun as a pilot project, the program became fully operational on July 1, 1998 and now focuses on the specific licensing needs of grocery stores, convenience stores, and gasoline stations. Already, more than 1,000 Montana businesses are participating in one-stop licensing. The program centralized into one office the

administrative duties for 10 license types formerly handled by seven state agencies, which now share a single database on license applicants. Participating Montana businesses have one point of contact to obtain or renew most licenses they require. They use one master form, eliminating redundant paperwork; make one payment for all program licenses, by either check or credit card; renew all covered licenses on the same annual renewal date; and can renew licenses by telephone.

The Montana Department of Revenue administers the One-Stop Licensing Program. The program has been received enthusiastically by the business community and state government alike. It is anticipated that the current pilot program will be expanded to include a larger number of businesses and license types. Dramatic reductions in time and paperwork have resulted from this program, representing a win-win for both business and government. The Montana One-Stop Licensing Program was nominated by National Federation of Independent Business/Montana.



The Maryland Business License System

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The Maryland Business License System (BLIS) System, an initiative of the Maryland State Department of Business & Economic Development, is an Internet-based system to help

business owners determine which state permits and licenses are required to operate their businesses. Available 24 hours a day, seven days a week, BLIS employs the latest technology to provide up-to-date, accurate information in a user-friendly Internet session at a time and place chosen by the user.

In BLIS, users first identify the type of business they operate or plan to operate. BLIS then asks questions about the business, such as its location and activities. Based on the information supplied, the system then creates a list of permits and licenses that are needed. BLIS also displays a fact sheet on each permit or license type that describes the purpose of the license, the method and length of time needed to obtain the license, license fees, a contact person and telephone number for additional help, and other pertinent information. BLIS also connects users with electronic application forms that can be downloaded and allows users to apply for some permits and licenses on-line.

BLIS seeks to save businesses and prospective business owners time and money in: (1) researching the requirements for business licenses and permits; (2) contacting state agencies to collect information; and (3) applying for and receiving licenses and permits. In its first month of operation, BLIS logged more than 5,000 sessions. The Business License Information System was nominated by Governor Parris N. Glendening.

The Georgia Department of Administrative Services, State Purchasing

Mr. Hugh M. Farley
Director

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The 1996 Georgia Procurement Reform Act included provisions intended to streamline state government purchasing practices and break down regulatory and paperwork barriers to greater competition. Two reforms have been of particular benefit to small businesses: the establishment of the Internet-based Georgia Procurement Registry, and the extension of authority for purchasing officials to use a state Visa credit card for purchases of up to \$2,500.

The Georgia Procurement Registry is a central index of procurement opportunities for prospective vendors interested in doing business with the State of Georgia. The registry has been available on the Internet since November 1, 1996, permitting vendors immediate access to information on contracts for which bids are being solicited. The state reports that, since "going electronic," requests to bid on its purchasing requirements have nearly doubled. It is clear that the new system has encouraged more small businesses to consider doing business with the state and increased competition. The results have been good for everyone—the taxpayers in particular.

The authority to allow government offices to make smaller purchases without a formalized and time-consuming competitive bidding process

is also a win-win strategy. For the procuring agency, the administrative costs for a small purchase can often exceed the cost of the purchase itself. For a small business, operating on small margins, the paperwork and regulatory burdens of the conventional procurement process often make such “opportunities” unattractive. Allowing local discretion for small purchases vastly reduces transaction costs, provides quick response time to fill the purchasing office’s needs, and opens a new market for small vendors unable to cope with the complexities of a procurement system designed around major purchases. Georgia reports that since its first cards were issued, they have been used for \$12.2 million in purchases and have saved \$10.3 million in administrative costs—all with increased accountability.



Rural Development



**Rural Enterprises of
Oklahoma, Inc.**

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Rural Enterprises of Oklahoma, Inc. (REI), is a private, nonprofit organization providing financial services and business assistance to firms in rural Oklahoma communities with the ultimate result of job retention, job creation, and economic activity. REI is a Certified Development Company of the U.S. Small Business Administration (SBA) and has been designated by the SBA as a One Stop Capital Shop. Its combination of small business services is unparalleled.

Incorporated in 1982, REI has developed into the most comprehensive economic development organization in Oklahoma. Its programs have made an impressive difference in the lives of the low-income population in a 50-county service area, with some programs administered statewide. These programs include financial services, business incubators, business assistance, rural housing, and international trade assistance. In short, REI's services and programs have been extremely successful in providing permanent benefits in economically distressed regions of Oklahoma.

In addition to its credibility and reputation for excellence in small business services, REI has taken another innovative step to assist Oklahoma businesses by providing an opportunity for affordable housing needed by the rural Oklahoma work force. REI recently agreed to serve as the issuer of Taxable Single Family Mortgage Revenue Bonds. This program will provide needed assistance

with worker retention since many workers leave the area for lack of adequate housing.

Rural Enterprises of Oklahoma, Inc., with its staff of 22 professionals, was nominated for this award by Greg Massey, President of First United in Durant, Oklahoma.



**The Maine
Governor's
Regional
Conferences on
Small Business**

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The Governor's Regional Conferences on Small Business were initiated three years ago with the purpose of providing small business owners in Maine, especially those in rural areas with less than 20 employees, with a high-quality, educational experience. The conference provided opportunities for networking, training, and access to state government and other resource personnel. Its success is well known and much heralded in the Maine small business community where it is not uncommon for over 1,800 small business owners, state legislators, economic development professionals, and other friends of small business to attend these valuable sessions.

Nominated by Henry Bourgeois, President of the Maine Development Foundation, the conferences are provided through the efforts of a public-private collaboration between the State Department of Economic and Community Development, Governor Angus S. King, Jr., and the Maine Development Foundation. The conferences, which are held at nine regional locations and are conducted over a two-month period, provide an outstanding model for rural economic develop-

ment through their multi-faceted effort and community-wide participation. Each event is conducted within the University of Maine System and the Maine Technical College System, which host the event. Major corporations underwrite the cost of delivering the conferences.

Two themes run strong among attendees of the conferences who indicated they would attend again: the networking opportunities and the impressive availability of resources. Conference participants particularly appreciate the Governor's participation and the inspirational stories of those whose businesses have succeeded. This ongoing collaboration on behalf of the rural small business community has indeed provided a model program for fostering small business growth and is an excellent example for other states that want to help strengthen their small business sector.

The Alaska Small Business Development Center's Rural Outreach Program



Mr. Bill Bear

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The Alaska Small Business Development Center's Rural Outreach program, created to reach communities across the vastness of the 49th state, provides an impressive and truly collaborative effort to bring economic development opportunities to rural small business. It assists new or existing small businesses by delivering

training and providing one-on-one counseling, by coordinating and focusing public and private resources on the development needs of rural Alaska, and by partnering with other organizations including the twelve regional native associations to provide additional funding and services for their customers.

Serving the sparsely populated areas using a "circuit rider" model, the Rural Outreach Program has addressed its logistical challenges through an innovative array of solutions. For example, it is not unusual to find the program director flying his bush plane into very small Native Alaskan communities. And problems that most Americans equate with third world countries are the norm in most rural Alaskan communities. The Small Business Development Center has handled these and other complex issues with a series of custom-designed programs and resources that have received strong and enthusiastic support. In just seven months of operation, the director of the Rural Outreach Program has provided business counseling and workshop training in nine rural locations, has counseled 47 rural clients, provided 17 business workshops comprising over 650 hours of training to 250 rural residents.

This rural business assistance outreach program can and should be replicated across the United States. While specific interests, issues and challenges may vary by location, the types of alliances formed by the Rural Outreach Program in Alaska provides a universally strong and effective model for rural economic development. The Alaska Rural Outreach Program was nominated for recognition by Gail C. West, CRA Officer of First National Bank of Anchorage.
The Northeast Nebraska Economic Development

District

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Since its designation as an economic development district in 1976, the Northeast Nebraska Economic Development District (NENEDD) has been working to identify and address economic problems and opportunities in a predominantly rural area through an overall economic development program. With a mission of economic development coordinated through a locally controlled organization, NENEDD has been a champion for promoting the development and growth of small businesses. It is a proactive group that has excelled in its job of fostering entrepreneurial activity and collaborative community development in its sixteen county, 10,000 square mile region.

NENEDD—a grassroots community organization that is creating a windstorm over the rolling sand hills of northeast Nebraska—has been a champion for promoting rural development. Its success is evidenced by several efforts. In 1996-1997, the District facilitated \$4 million in loan and grant awards and created 126 jobs as a result. The revolving loan fund that is sponsored by the District created an additional 29 jobs and retained seven jobs. In 1998, its revolving loans amounted to \$800,000, the micro-loan funds were \$115,000, and 90 new jobs were created with these loan funds.

Its projects have helped improve the quality of life for a wide range of people. For example, NENEDD has provided assistance in writing grant

and loan applications for such programs as day care centers to housing projects for the elderly. As a result, more than \$12 million in financial assistance has been brought to this region, another example of its positive role in improving the quality of life in this rural area. The state director of the Nebraska Business Development Center, Robert E. Bernier, nominated the Northeast Economic Development District for this award.

The Mississippi Rural Minority Business Development Center

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The Mississippi Rural Minority Business Development Center is a program funded by the U.S. Department of Commerce-Minority Business Development Agency and administered by the Mississippi Department of Economic and Community Development-Minority Business Enterprise Division. It is the only Minority Business Development Center in the nation that is operated by a state agency and funded by the U.S. Department of Commerce. The Center has a uniquely rural focus and helps to promote the creation and expansion of viable and competitive minority firms throughout the state of Mississippi.

The Center provides a wide range of services aimed both at startup firms and at insuring that existing firms receive the help they need for their business infrastructure. Services offered include marketing and financial consulting, business plan preparation, Small Business

Administration 8(a) package preparation, construction and bonding assistance, international trade assistance, and merger negotiation assistance. The Center's strength is its focus on assisting minority firms and individuals to obtain the full range of knowledge and skills they need to enter the competitive marketplace.

The Mississippi Rural Minority Business Development Center has made tremendous strides in bringing minority business development into the 21st century. Their innovations and dedication to minority business development has changed the face of minority participation in the economic environment of the state of Mississippi. The Center was nominated by Walter C. Scott, Director of the Minority Business Enterprise Division of the Mississippi Department of Economic and Community Development.

Alabama's Small Business Development Week

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Alabama's *Small Business Development Week* is an innovative program designed to provide technical training and support, make available capital resources, and help local communities establish effective economic development plans to assist new and existing businesses located in rural areas and small towns. It is a program that is tailored to bringing economic development resources to rural Alabama.

During *Small Business Development*

Week, a small community in Alabama is host to the many resources provided by the Alabama Small Business Development Consortium, the Alabama Chambers of Commerce, the Tennessee Valley Authority, the U.S. Small Business Administration, the U.S. Department of Agriculture, and other local sponsors. Each week begins with the opening breakfast or lunch that is followed by a ribbon cutting at the Mobile Small Business Assistance Center, a self-contained 45-foot trailer equipped with an area for technical assistance as well as a resource room with literature computers and video presentations. Training programs and networking forums are held during the week at nearby community facilities.

In fiscal year 1997-98, 19 *Small Business Development Weeks* were held in Alabama communities with a total of 3,476 attendees. This grassroots-style outreach service provides a multitude of valuable opportunities to small businesses in rural communities and is certainly a *Model of Excellence*. Alabama's *Small Business Development Week* was nominated by John Sandefur, State Director of the Alabama Small Business Development Consortium.

The Jackson County Entrepreneurship Center

Mr. Phillip W. Danhauer
Director
Jackson County Entrepreneurship
Center
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Located in a rural Appalachian county that is part of a federal Empowerment Zone, the Jackson County Entrepreneurship Center has provided an innovative and effective approach to assisting new and existing businesses in a remote region. With a focus on fostering the free enterprise system, the Center's efforts have helped to bring focus to the value of entrepreneurship as an economic development tool and have made opportunities available to an underserved population.

The Center has been in operation for three years and is staffed by a full time director who provides formal 12-week training sessions in the spring and fall of each year. The training process generates a comprehensive written business plan that will guide the entrepreneur in their venture operation. The business plan can also be used to obtain financing or attract investors. Tuition for the training sessions is provided by the Empowerment Zone Grant. Other services and accomplishments attributed to the Center, its director, and its community partnerships include: one-on-one technical assistance to clients, the establishment of a \$200,000 micro-loan program, the establishment of the Jackson County High School Entrepreneurship Club, direct assistance in the start up of 19 new business ventures, and direct assistance in the expansion of 28 existing business ventures.

The Jackson County Entrepreneurship Center is an outstanding example of economic development assistance in a rural setting. The Center has proven to be a critical component in building the local economy of Appalachian Kentucky.

The Georgia ARC Business Development Revolving Loan Fund

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Georgia Department of
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The Georgia ARC Business Development Revolving Loan Fund (ARC RLF) provides loans to small and medium businesses throughout the Appalachian region of Georgia. It has a \$2.2 million pool that can be used for loans to projects that create or save jobs in the region. The loan recipient must in fact create or save at least one job for every \$20,000 of loan funds received. The program targets value-added industries and downtown businesses in this primarily rural area.

The focus of loaning to businesses in downtown areas has allowed the agency to accomplish many goals including job creation and the ability to attract private investors. ARC RLF also has been able to help in preserving the downtown areas, to provide funds and training for startups, and to assist a significant number of women-owned businesses.

Since the program's inception, 35 loans totaling \$2,388,303 in ARC RLF funds have been made and over \$2.5 million in private funds have been leveraged. In addition, 93 jobs have been created or saved. The Georgia ARC Business

Development Revolving Loan Fund is to be congratulated on its impressive achievements.

Mr. Tony S. Grindberg, Senior Vice President- Workforce Development, Fargo-Cass County Economic Development Corporation

Mr. Tony S. Grindberg
Senior Vice President-Workforce
Development
Fargo-Cass County Economic
Development Corporation
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As North Dakota state senator and as Senior Vice President of Workforce Development for the Fargo-Cass County Economic Development Corporation, Tony Grindberg has brought vision and leadership to the rural economic development efforts of the state of North Dakota. He has taken the lead in labor development and rural economic development in perhaps the most rural state in the country. Senator Grindberg, through his work for the Cass County Economic Development Agency, has brought thousands of new jobs to North Dakota during a difficult time of out-migration.

One example of Senator Grindberg's leadership role in rural economic development is in the development of the Skills and Technology Training Center in Fargo. The Center, a joint partnership of North Dakota State College of Science and North Dakota State University as well as a consortium of businesses and organizations, is designed to meet the specialized job training needs of employers and individuals across the state of North Dakota. The Center is aimed at increasing the availability

of skilled labor and reducing unemployment by offering training and retraining programs for workers in all stages of their careers. Senator Grindberg has been instrumental in seeing the Center through to fruition.

Senator Grindberg has consistently pushed for a strong economic agenda for North Dakota. He has long been a leader in the community and has served as chairman of the Chamber of Commerce Leadership program. His reputation and accomplishments in rural economic development have been outstanding. Senator Grindberg was nominated for this award by Penny P. Retzer, Director of the Women's Business Institute in Fargo, North Dakota.

The Business First Stop Support Center of the Mountain Association for Community Economic Development

Ms. Melissa Taylor
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Entrepreneurship Initiative
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The Mountain Association for Community Economic Development (MACED) has created an innovative resource for rural Kentucky with its Business First Stop, a virtual Internet-based small business support center. The primary focus of Business First Stop—located at <http://www.maced.org>—is to promote and stimulate entrepreneurship through the development of the most convenient and comprehensive access to business information and resources for the population it serves.

Business First Stop is distinguished from other Web sites for entrepreneurs by its extensive local content and its emphasis on creating a local virtual community. Though the site will evolve based on user feedback, the four initial components of Business First Stop are:

- **The Smart Directory:** a searchable database of business resources;
- **What's Going On:** a searchable calendar of business management and industry-related events;
- **Business Community:** on-line conferencing, on-line forums, and an electronic marketplace; and
- **Crash Course:** links to web sites in business and finance areas.

A prototype of Business First Stop has been demonstrated at several conferences, including the Commission on the Future of the South in June 1998. As part of this conference, MACED participated in the Southern Innovators Fair as one of the most innovative economic developments programs in the South. This innovative initiative is a model program for small businesses and communities throughout the country.

The Cornell Cooperative Extension of Monroe County

Cornell Cooperative Extension
Monroe County
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Rochester, NY 14620-3036
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Fax: (716) 442-7577

Throughout its 80-year history, Cornell Cooperative Extension has focused on the educational development needs of its residents and has served as a leader in providing research-based information from Cornell University (and other universities nationwide) to

industries that utilize this information. Industries such as agriculture, horticulture, parent and youth development, and food and nutrition can access a wide range of information and resources available through the extension.

The extension personnel and volunteer staff work with farmers, nurseries and garden stores, greenhouses, and golf courses and play an important role in the development of small business. The horticultural diagnostic laboratory is known as a national model and serves a variety of agribusinesses in solving their pest and disease problems. An important result of their work has been a major reduction in the total amount of pesticides being used throughout the country.

The Cornell Cooperative Extension has undergone a variety of changes since its inception with its initial focus on helping farmers grow better crops. It is recognized for its ability to change along with the community, to assist the industries in Monroe County prepare for the challenges of the 21st century, and to help its residents and businesses build stronger relationships with other agencies and with county government. In short, the extension, throughout its history, has remained a model example of grassroots community education in a rural setting. The Cornell Cooperative Extension was nominated by Cindy A. Halm, Operations Manager of Broccolo Tree and Lawn Care, in Rochester, New York.



Small Business Advisory Councils



The Governor's Small Business Council of the State of Oregon

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Oregon Governor John A. Kitzhaber, M.D., created the Governor's Small Business Council in July 1998 with the signing of Executive Order 98-14. Working with Oregon's 24-member delegation to the 1995 White House Conference on Small Business, Governor Kitzhaber recognized the value of seeking active and ongoing input from the small business community in the development of policies that affect them and Oregon's future. The Council includes 11 small business owners or managers appointed by the Governor for three-year terms. It is staffed by Oregon's Economic Development Department and meets monthly.

The Council's responsibilities include: the development of a formal policy statement for the Governor supporting the advancement and success of the small business sector and ensuring that Oregon remains a small business friendly state; the development of a broad public policy agenda enabling small businesses to have a voice in state policy making; the identification and evaluation of state regulations which have the potential to adversely affect small business; and the recommendation of changes in state programs, laws, policies, and services for the more efficient development of small business in Oregon. The Council will produce an annual report on its activities and findings.

In addition to these duties, the Council will periodically conduct a statewide Governor's Conference on Small Business, preceded by regional conferences, at which small businesses may provide input to state government on its policies affecting the climate for small business in Oregon. In working with Governor Kitzhaber to establish the Council, members of Oregon's White House Conference delegation examined existing models in other states, including Washington, Hawaii, and Colorado, to see how they encouraged a progressive state small business agenda.



The North Carolina Small Business Council

Lieutenant Governor Dennis A. Wicker
Chairman
North Carolina Small Business Council
State Capitol
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Raleigh, NC 27603-8006
Phone: (919) 733-6248

The North Carolina Small Business Council was established by Executive Order and is chaired by Lieutenant Governor Dennis A. Wicker. It includes 16 small business members from across the North Carolina and six high-ranking state officials who serve in a non-voting, ex-officio capacity. Officials participating include the secretary of state, the secretary of commerce, the secretary of revenue, the commissioner of labor, the president of the University of North Carolina System, and the president of the North Carolina System of Community Colleges.

The Small Business Council makes recommendations to the governor, General Assembly, and Economic Development Board concerning legislation, programs and other actions to nurture small business growth and development. It promotes coordination and collaboration among state

agencies and private, nonprofit organizations involved in small business development. It also identifies needs for small business education and training, funding resources, and marketing, procurement, export, and technology assistance. The Council is responsible for assisting in the creation of a state clearinghouse of requests for assistance from small businesses. Finally, it is charged with increasing the number of women-owned and minority-owned business startups in North Carolina.

The North Carolina Small Business Council has worked with the Governor and the General Assembly to provide tax and regulatory relief to small businesses. It has also been successful in obtaining implementation of its recommendations to provide information on state procurement opportunities on-line via the internet, to provide additional time to prepare bids on state solicitations, and to establish a tracking system to measure how many state contracts and dollars go to small business. With the assistance of the North Carolina Small Business and Technology Development Center, the Council has published a state procurement guide, *How to Do Business with the State of North Carolina*, which is revised to reflect changes in law, regulations and contact points.



The Rhode Island Advisory Council to SBA

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Chair
Rhode Island SBA Advisory Council
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The Rhode Island Advisory Council to the Small Business Administration (SBA) is by any measure one of the most active and effective in the nation. Its routine duties include advising SBA on the needs of the local small business community, evaluating the agency's performance, and recommending strategies for improving services. But the Council also has taken a proactive leadership role in serving Rhode Island small businesses and in addressing a wide range of issues that affect them. Its membership includes business leaders from throughout the state, delegates to the White House Conference on Small Business, a Small Business Regulatory Fairness Board member, small business service providers, and others dedicated to meeting the needs of Rhode Island small businesses.

The Council's many ongoing activities include its annual Rhode Island Salute to Small Business. This half-day and evening Small Business Week event is the largest of its kind in the Nation, last year bringing together 1,450 business people from across the state. The Council also created an annual MedWeek conference and celebration and facilitated the development of a *Women In Business: Power-Up!* training and mentoring program, a concentrated 13-week certificate program providing training on starting and growing a small business and a one-on-one business mentor for one year.

The Advisory Council also helped establish two Business Information Centers in Rhode Island linked to 10 satellite offices, at which over 5,500 client sessions were logged in fiscal year 1998. The Council was the first in the nation to establish its own Internet site with a variety of communication, information, and training resources, in addition to links to other sites of interest to small businesses.

The Rhode Island Advisory Council has worked hard on a legislative agenda at the national and state levels, coordinating its efforts with national and local small business organizations. In Rhode Island, it led successful efforts to enact legislation to provide a full state tax credit to offset the fee charged on SBA-guaranteed bank loans.

The Queens Borough President's Economic Development Networking Council

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The Queens Borough President's Economic Development Networking Council was established in 1996 by Queens Borough President Claire Shulman to improve conditions for economic growth in the Borough of Queens through shared information and networking. The Council is a partnership of government agencies, business organizations, local not-for-profit organizations, and private sector stakeholders. The Networking Council is staffed by the Borough President's Office of Economic Development with additional services provided through

the Queens County Overall Economic Development Corporation. It meets formally four times a year as a group, although subgroups meet on a project-by-project basis.

The Council's goals include business retention and attraction, marketing, and data collection. It works with businesses to cut red tape, access public sector programs, and identify appropriate referrals on a case-by-case basis. The Council actively promotes Queens County and markets its assets, which include its labor force and diversity. The Council also compiles and disseminates information about the economics and demographics of the Borough and its communities.

The Economic Development Networking Council has worked one on one with more than 100 businesses on retention or attraction issues and has developed action plans on these cases. It has conducted general business and targeted seminars, including sessions designed for women-owned businesses and real estate and banking professionals on public sector incentive programs. The Council publishes *Queens Employment and Workforce Guides* to assist employers seeking workers and workers seeking information on employment and training programs. The Council also publishes, in cooperation with the Queens County Overall Economic Development Corporation, *Queens USA*, a quarterly update promoting Queens.

The Arizona Friends of Small Business

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 State Director
 Arizona Small Business Development
 Center Network
 Maricopa Community Colleges
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The Arizona Friends of Small Business is the advisory council to the Arizona Small Business Development Center (SBDC) Network. The Arizona SBDC Network is a partnership of 10 community colleges that annually provide 4,500 small business owners and prospective small business owners with basic services through 36 service delivery sites across Arizona. Services include: (1) one-on-one counseling from experienced small business practitioners on how to solve specific problems; (2) practical, low-cost training at times and places convenient to their clients; (3) referrals and assistance in finding financial resources, specialized consulting, and other services; and (4) tools for success, including practical reference materials, computers, and software.

In 1996, Michael N. York, state director of the Arizona SBDC Network, reorganized its advisory council to do more than advise. The Arizona Friends of Small Business are private and public sector leaders who are both active participants in evaluating the operations of the Network and effective small business advocates. The Friends accompany Network managers to subcenter site reviews, lead task forces to develop new strategies to improve Network services, counsel Network personnel on legislative and other government policy matters, and tirelessly volunteer their time and talents to ensure that Arizona small

businesses receive the best possible services from the Network.

The quarterly meetings of the Arizona Friends of Small Business have become a regular forum for leaders in both the private and public sectors to share their views and agendas. And the Friends are respected as small business advocates in their own right, consulting with both federal and Arizona officials. The Arizona Friends of Small Business is an excellent example of how dedicated private and public sector business leaders can work together to make a difference for the larger small business community.



Small Business Advocacy



Oklahoma Lt. Governor Mary Fallin, Oklahoma Small Business Advocate

Lieutenant Governor Mary Fallin
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Oklahoma City, OK 73105
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Oklahoma Lieutenant Governor Mary Fallin was named Oklahoma Small Business Advocate by Governor Frank Keating in April 1998. The governor created this cabinet level position with the full support and encouragement of the Oklahoma House of Representatives and Senate Small Business Committees. The office serves as the voice of small business in Oklahoma government, as a contact for assistance in dealing with state agencies and regulations, and as a source of information on the resources, programs and services available to small businesses.

Lieutenant Governor Fallin was aggressively pursuing a small business agenda before her appointment. Heading the Fallin Commission on Workers' Compensation, she tackled a top priority of the Oklahoma small business community, workers' compensation reform. The Commission spent nearly two years studying the problem, formulating recommendations, drafting legislation, and working with the Oklahoma legislature to enact the most comprehensive workers' compensation reform package in Oklahoma history. Fallin also led efforts to expand small business opportunities and cut red tape in state procurement by increasing the threshold on simplified small purchase procedures and by utilizing value-based rather than cost-based purchasing. Also on her agenda was a successful effort to place on the ballot measures removing constitutional obstacles to Oklahoma's public institutions of higher learning partnering with private sector interests to encourage business research and

development.

As Small Business Advocate, Lieutenant Governor Fallin is currently leading the organization of the 1999 Governor's Conference on Small Business. The Conference is designed to adopt and promote a small business agenda for the 1999 state legislative session. A newly created, 310-member Small Business Commission is charged with the duty of developing specific legislative agenda issues. Fallin has tirelessly promoted both the current small business legislative agenda and the upcoming Governor's Conference, taking her message to the people throughout the state in local presentations known as "Fallin's Forums." Fallin is indeed an exemplary small business advocate. Lieutenant Governor Mary Fallin was nominated for this award by The State Chamber of Oklahoma.



Mr. Joseph T. Dean, Arizona Small Business Advocate

Mr. Joseph T. Dean
Small Business Advocate
Arizona Department of Commerce
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In May 1994, the governor of Arizona appointed Joseph T. Dean as the Arizona Small Business Advocate. The mission of this position is to promote the creation, growth, and vitality of Arizona small businesses, and to act as the voice for small business interests before the governor, legislature, state agencies and the community at large. The advocate reports to the governor and works with business organizations and other advocacy groups to develop policies and programs that address issues of statewide concern to the Arizona small business community. The advocate also works with state regulatory agencies to improve their responsive-

ness to small businesses and assists entrepreneurs in resolving problems with state government.

Dean was certainly no stranger to small business advocacy when named Arizona Small Business Advocate. He had organized, and continues to direct, the Arizona Business Connection (ABC), a one-stop business assistance center designed to help entrepreneurs start, expand, or relocate their business. ABC is located within the Arizona Department of Commerce. It provides a wide variety of information about licenses, applications, permits, taxes, and other requirements for operating a business. ABC also provides referrals and counseling on financing and regulations, and it helps resolve problems with state agencies.

Dean and his staff have a well-deserved reputation for customer satisfaction. Each customer contact—more than 3,000 per month—results in a customized response after an interview to determine the type of assistance needed. A database of more than 1,500 items is used to generate this response. This data base is linked to another with more than 1,600 topical entries dealing with a vast range of business needs. Both databases are updated daily. ABC has served more than 210,000 clients since it opened in 1990. Customer service surveys conducted each month confirm an extraordinary rate of customer satisfaction. The precept that has made Joe Dean's small business advocacy so effective is simple – government should serve the people, not the other way around.



**The Maryland
Office of Business
Advocacy**

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Director
Office of Business Advocacy
Department of Business and
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The Maryland Office of Business Advocacy was established in August 1995 within the state's Department of Business and Economic Development. Simply put, its mission is to assist Maryland businesses in navigating through government regulations. It acts as a liaison with state, local, and even federal agencies to facilitate the process of opening and operating a business in Maryland, solving problems with one-on-one representation and highly customized service to handle problems as diverse as its customers. It also provides a central source of information on regulations affecting Maryland businesses.

A small business either operating or intending to operate in Maryland may contact the Office of Business Advocacy directly for information and assistance. An ombudsman trained in regulatory issues assists that business in identifying and securing necessary licenses and permits needed from any regulatory agency. The ombudsman will be that firm's point person, charged with ensuring that it understands all regulatory requirements and that the agencies involved respond in a timely matter. The Office of Business Advocacy's ombudsmen can also work with agencies to cut through red tape and solve unusual or complex regulatory problems. The office has provided its

customized services to more than 500 clients.

In addition to helping its clients one-on-one, the Maryland Office of Business Advocacy and Director Terrence Sawyer work to identify and eliminate duplicative, excessive, and cumbersome regulations. They also provide analysis of the impact of proposed legislation on small business and economic development in Maryland. The Maryland Office of Business Advocacy was nominated by Governor Parris N. Glendening.

**Mr. Scott R. Daugherty,
Executive Director, North
Carolina Small Business
and Technology
Development Center**

Mr. Scott R. Daugherty
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Scott Daugherty, Executive Director of the North Carolina Business and Technology Development Center (SBTDC), was its first employee and helped the University of North Carolina to develop the original plan for its creation in 1984. Since then, the Center has grown to include 11 regional centers, 15 offices, and 70 full-time staff members, annually serving over 6,000 small business clients. Recognized as one of the top SBDCs in the nation, it is one of only three to receive the highest level of certification by its peers in the Association of Small Business Development Centers.

Daugherty's accomplishments at the SBTDC include the development of a variety of innovative programs including: Project 2000, serving high-growth, high-impact companies; an

MBA student competition program; in-house market research services; a professional development and continuing education program; the development of a corporate needs assessment instrument; and strategic statewide public/private planning. These initiatives are over and above the wide variety of services normally provided by SBDCs, for which SBTDC has been nationally recognized. Daugherty believes that his mission goes beyond his already demanding institutional and program responsibilities. It also extends to small business advocacy at the state and national level.

Daugherty is recognized as one of North Carolina's top authorities on issues affecting small business and is a key player in shaping small business policies in the state. He serves on a number of policy boards, including the North Carolina Governor's Small Business Council, the North Carolina Business Partnership, the Governor's Economic Development Board, and the North Carolina Entrepreneurial Development Board. At the national level, Daugherty has testified as an expert and as a small business advocate at numerous congressional hearings. He has also served as President of the National Association of Small Business Development Centers and continues to serve on a number of its working committees. Scott Daugherty has "reinvented" his role as an SBDC director to that of a small business advocate who cares as much about the issues as his clients do.

The Campbell County Chamber of Commerce

Ms. Charlene Murdock
President
Campbell County Chamber
of Commerce
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The membership of the Campbell County Chamber of Commerce in Gillette, Wyoming, has put the monitoring of legislation and other government actions at the top of its list of priorities. Chamber members and staff constantly watch for legislative, administrative, regulatory, and other government actions which affect the business community, keeping their members informed. The Chamber maintains an active presence in the Wyoming legislature, and confers directly with its area legislators through "weekly call-ins" while the legislature is in session. Many chambers of commerce do this, but the Campbell County Chamber has gone further.

For six consecutive years, the Chamber has published a "Business Agenda" for use by legislators and other policy makers. Its Government Affairs Committee solicits input from a wide cross section of chamber members and others in the community about their concerns and what should be done to address them. After identifying issues and reaching consensus on how to deal with them, recommendations are formulated in 10 areas, including budget and taxation, labor relations, education, agriculture, transportation, health care, tourism, economic development, government relations, and minerals. After recommendations are approved by the Chamber's Board of Directors, they are compiled and professionally printed as an agenda for action for distribution to elected officials, policy makers, and other

chambers of commerce.

The Chamber's annual business agenda resembles very much similar reports produced at state and even national small business conferences. And like those reports, it derives its influence from the fact that small businesses themselves developed the agenda, identifying issues, reconciling sometimes diverse opinions, formulating recommendations and following up on their implementation. The fact that a local chamber in rural America has made this approach work for them and that small business advocacy and engagement does not require the resources of much larger organizations is heartening. The Campbell County Chamber's small business advocacy is certainly a *Model of Excellence*.



State Small Business Conferences



The Washington State Governor's Conference on Small Business

Mr. Chris Crowley
Co-Chair
Governor's Conference on
Small Business
Small Business Improvement Council
Office of the Governor
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The Washington State Governor's Conference on Small Business was held in Bellevue, Washington, in April 1998. Convened by Washington Governor Gary Locke and co-chaired by Chris Crowley, the Conference brought together more than 400 small business owners from across the state to discuss, define, and prioritize the issues of importance to them. Eight sessions were held on regulatory reform, infrastructure, the environment, capital access, work force issues, taxation, international trade, and technology. As a result of deliberations in these sessions, 180 issues were identified, with 24 (three from each subject area) being forwarded to the full Conference, which then voted on the top 10 issues. This prioritization of issues provided the basis on which a set of recommendations could be sent to Governor Locke and the Washington State legislature.

The work of the Washington Governor's Conference on Small Business had just begun, however. After the issues of greatest importance to Washington's small business community had been identified, additional information and testimony from a variety of knowledgeable sources in these areas was solicited, and reports were provided to the Conference participants, seeking their response. With this additional input, detailed positions and recommendations were developed for the governor, the Washington legislature, and other policy makers.

The Washington Governor's Conference on Small Business is an excellent example of how an action agenda for a state can be developed by small business owners themselves. When "grassroots" small business speaks with such a unified voice, policy makers listen. The Washington Governor's Conference is truly a *Model of Excellence*; other states are already planning to use it as model for similar efforts of their own. The Washington Governor's Conference on Small Business was nominated by the State of Washington's Small Business Improvement Council.



The Hawaii Congress on Small Business

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Hawaii delegates to the 1995 White House Conference on Small Business wasted no time when they returned from Washington in June that year. Full of enthusiasm and commitment to further the implementation of the recommendations of the national conference, they also seized the opportunity to bring the process closer to home. In November 1995, 800 small businesses participated in the first meeting of the Hawaii Congress on Small Business in Honolulu.

At the two-day 1995 Hawaii Congress on Small Business, co-chaired by Bette Tatum and Tim Moore, small businesses from throughout the islands discussed the issues and formulated a set of 20 recommendations with 52 sub-items. More than half of these have been acted on, including the enactment of the Hawaii Regulatory Relief Act, the enactment of legislation to allow the creation of limited liability partnerships and companies, adoption of a venture

capital investment strategy by the Hawaii Employee Retirement System, and paper-work reduction such as the introduction of a one-page Basic Business Application, which consolidated a dozen separate tax forms and license and permit applications once totaling more than 20 pages.

In September 1998, the Second Hawaii Congress on Small Business was held in Honolulu, preceded by county conferences throughout the islands. In addition to renewing efforts on unfinished 1995 agenda items and bringing new small businesses into the process, the second Congress formulated a new action agenda of 10 recommendations. Hawaii small businesses have demonstrated that they understand public policy is an ongoing process and that periodic reassessment, renewal and revitalization are needed to insure that policy makers hear the concerns of small business.



The Colorado Statehouse Conference on Small Business

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The 1997 Colorado Statehouse Conference on Small Business produced an action agenda of 20 recommendations, with eight top priorities. The October Conference was preceded by 15 regional conferences held throughout the state. An important feature of the Colorado Conference was the preparation that went into framing the issues before 260 delegates assembled during a snowstorm that

closed down much of the state.

Under the direction of Conference Chair Carol O'Dowd, a core team of more than 40, organized into six committees, worked with 15 Regional Teams for nine months in preparation for the Denver meeting. Even before the 15 regional meetings had convened, more than 500 small businesses and numerous small business organizations and associations were involved in developing proposals for consideration. Each of the 15 regional conferences forwarded its top five priorities to the Statehouse Conference. There, 26 papers were considered, a 20 point agenda was agreed to, and eight top priorities were selected. Implementation plans were drafted for the eight top priorities, and each implementation plan included the naming of a task force to be responsible for that recommendation and a list of actions to be taken by the task force. A ninth priority was subsequently added due to a high level of interest in information technology.

The 1997 Colorado Statehouse Conference on Small Business was marked by an unusual degree of advance preparation. This extended preparation enhanced an effect noted at other small business conferences—the development of collaborative networks of businesses and associations that had not worked together previously. These collaborations can be lasting and valuable, apart from the more immediate goals of implementing Conference recommendations. The 1997 Colorado Statehouse Conference on Small Business and Co-Chair Carol O'Dowd, were nominated by the Colorado Women's Economic Development Council.



The Delaware Governor's Conferences on Small Business

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Chairman
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Organizing Delaware's delegation to the 1995 White House Conference on Small Business became the catalyst for convening Delaware's first Governor's Conference on Small Business in October 1995. Chaired by Sam Waltz, also chair of Delaware's delegation to the White House Conference, the Delaware conference was attended by approximately 200 small business and public policy leaders—the largest such gathering ever assembled in Delaware. Participants discussed 10 main issue groups with three breakout sessions to: (1) define the issues; (2) define the preferred future state, where they wanted to go; and (3) develop a strategic plan of action. Fifty recommendations were forwarded to Governor Thomas R. Carper, the Delaware legislature, the Delaware Economic Development Office, and trade associations.

Continuing the work of the 1995 conference, a second Delaware Conference on Small Business was convened in June 1997, with Waltz again serving as chair. A steering committee developed eight issue area workshops in which the 180 conference registrants discussed the issues and formulated three to five recommendations in each area. As in 1995, these were forwarded to Governor Carper, the Delaware legislature, and other interested parties.

Among the results of recommendations made by the two Delaware State Conferences on Small Business were a reduction in the state's gross receipts tax, implementation of one-stop environmental permit shopping, and workforce development improvements. A greater awareness of small business sensitivity to zoning and land use policies also resulted from the conferences. A notable feature of the 1997 Delaware conference was its timing. Organizers deliberately focused more attention on the conference by scheduling it while the legislature was in session and by including on the agenda the presentation of the Small Business Administration's (SBA) 1997 Small Business Week Awards and National Federation of Independent Business's awards to legislators. The Delaware Governor's Conferences on Small Business were nominated by Joseph M. Kopp, manager of SBA's Delaware Office.



**North Carolina
1997 Governor's
Conference on
Small Business**

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Following the 1995 White House Conference on Small Business, Governor James B. Hunt met with the state delegates and requested that they organize a state conference on small business and "do for North Carolina what you have done for the nation." The North Carolina Delegation for Small Business, Inc. (NCDSB) was organized to host the event that would be modeled after the White House Conference.

A planning committee was immediately formed and co-chaired by Deirdre Jersey, president of Public Images II in Raleigh, and Warren Gulko, owner of Western Auto in Bayboro. Business owners from around the state were nominated by various organizations as delegates to the conference. Each delegate was asked to submit a state issue for consideration at the meeting. These issues were consolidated into 205 issues across nine general issue areas for consideration at the state conference.

Ten regional sessions were held across the state to familiarize the delegates with the conference's procedures and rules prior to the state conference. The regional sessions also allowed the delegates to review the issues to be discussed at the state conference. The Governor's Conference opened in Raleigh April 7, 1997, with a keynote address by Governor Hunt. Other conference speakers included the Honorable Margaret Richardson, IRS commissioner; Dr. Dan Bechter, senior vice president, Federal Reserve Bank of Richmond; and Jere W. Glover, chief counsel for advocacy at the U.S. Small Business Administration. Over 250 business owners and state officials worked together in a historic dialogue to address small business concerns in North Carolina.

After a full day of issue break-out sessions, the 205 issues were reduced to 55. The full body of delegates voted their priorities to select the top 20 issues for the state. A final report was written and presented to the governor, the lieutenant governor, the state secretary of commerce, and the North Carolina Small Business Council. Since the conference, the NCDSB has partnered with trade associations to hold legislative days to raise awareness on various issues. To date, legislative or executive action has taken place on almost one-third of the 20 issues.

Future plans include presentations to newly elected state officials and another conference in 2000.



Tax Incentive Initiatives

The State of Missouri Capital Tax Credit Program

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The Missouri Capital Tax Credit Program (CTCP) provides investors with a powerful incentive to invest in new or growing small businesses located in Missouri. Investors can receive state tax credits based on 40 percent of eligible investments made into an eligible small business. The program is focused on developing smaller firms with job creation potential.

CTCP tax credits can be applied towards a variety of state tax liabilities, including income tax, corporation franchise taxes, and financial institution taxes. Tax credits earned under the CTCP may be transferred, sold, or assigned. They can be used by their owner to offset eligible tax liabilities due in the tax year in which the investment was made, and any remaining credit may be carried forward for up to 10 years. Qualified investments must remain in the business for at least five years to avoid revocation of credits already used. Eligible small businesses must meet certain residency and size standard requirements. Generally, eligible small businesses must have no more than 100 employees and annual revenues not in excess of \$2 million.

The Missouri CTCP plan differs from many other small business investment incentive programs in that the substantial incentive, a 40 percent tax credit, runs to the investor rather than to the small business itself. The investor is more likely to be able to use such a

credit than a young or rapidly growing small business that often is putting all of its earnings back into the business. The flexibility to use the full credit in the year of investment or carry it forward as needed is also appealing to an investor.

The Georgia Business Expansion and Support Act

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The Georgia Business and Support Act (BEST) was enacted in 1994 and subsequently amended several times to provide new tax incentives to encourage business reinvestment, job training, and expansion. These incentives include both tax credits and sales tax exemptions for specified purposes. The BEST provisions also expand an earlier Job Tax Credit program for use statewide. Although tax benefits are available throughout Georgia, most BEST tax incentives are targeted at counties and census tracts with the highest unemployment, lowest per capita income, highest percentage of residents whose income is below the poverty level, and the lowest average weekly manufacturing wage. Targeting is implemented by providing three different tiers of benefit levels based on the needs of the area, using the factors cited above.

Companies creating at least five new jobs in a "Tier 1" county (the one-third of Georgia counties most in need of development incentives) can claim a \$2,500 income tax credit for five years for each full-time employee job created. The credit is smaller in Tiers 2 and 3, with higher minimum job creation qualifying thresholds. The

relatively low thresholds make it easier for small businesses to take advantage of this incentive. Similarly, a relatively low \$50,000 investment for manufacturing or telecommunications concerns or firms supporting these industries earns a 5 percent credit in Tier 1 counties. These credits can be carried forward for up to 10 years. Georgia also offers a retraining tax credit for 50 percent of the costs of training for each full-time employee, up to \$500 per employee, and a child care credit for employers who provide or sponsor child care for employees, up to 50 percent of the cost.

Of special interest is Georgia's small business growth company tax credit. Firms in certain industries whose state taxable income has grown 20 percent or more in each of the last three preceding years can receive a credit for that amount over 20 percent. Georgia also offers research and development and other state tax credits.

The Rhode Island SBA Advisory Council

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The Rhode Island Advisory Council to the U.S. Small Business Administration (SBA), chaired by Christine Lynch, pioneered a successful effort to provide a state tax credit in the full amount of SBA's loan guarantee fee. This fee, which is charged to offset the costs of operating the agency's loan guarantee program, had risen substantially subsequent to changes in the method of calculating the costs of extending all federal loan guarantees.

The Rhode Island SBA Advisory

Council determined that these changes were impeding small business access to credit in Rhode Island, and it began a concerted effort to address this problem locally, as it was apparent that no relief would be forthcoming from Washington. Working with the small business community and the Rhode Island legislature, the Council was successful in obtaining enactment in 1994 of legislation to offer a full tax credit to offset the guarantee fee.

The guarantee fee tax credit was an important step towards neutralizing the adverse impact of this fee. Soon, however, it became apparent that further action was needed. The original 1994 credit was good only in the year in which the fee was paid. Because many firms using SBA's guaranteed loan program are startup companies or small firms expanding their business, a tax credit may not be needed in the first year of new financing. The Rhode Island Advisory Council went back to work and was successful in securing approval in July 1998 of legislation to allow small businesses to carry the credit forward for up to four additional years. The Council's "can do" attitude in addressing national issues at the local level continues in its ongoing legislative advocacy.



Technology



The Pennsylvania Governor's "Technology 21" Initiative

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Shortly after taking office in 1995, Pennsylvania Governor Tom Ridge commissioned a study by leaders of the state's technology-intensive companies to formulate a comprehensive technology policy for the Commonwealth. The initiative was chaired by Thomas J. Murrin. The result was *Technology 21 - The Keystone Spirit: Putting Technology to Work*, in the words of its authors, "an aggressive and dynamic blueprint building upon Pennsylvania's economic resurgence to launch us into the vanguard of technology states."

The study involved the use of mail surveys, phone interviews, day long retreats and Web site interaction with hundreds of Pennsylvania's senior executives in technology-intensive companies. These industry leaders were organized around six broadly defined industry clusters: advanced manufacturing, advanced materials, agribusiness, biotechnology, environmental technology, and information technology. The members of each cluster offered insights into the strengths, weaknesses, opportunities, and threats facing their industries and defined the critical success factors necessary for their growth. Their final report made specific recommendations in eight areas, in addition to assessing Pennsylvania's position and future in "the new economy," both in the nation and in the global economy.

Action on implementing the Technology 21 initiative recommendations began immediately after the report's publication

in January 1998: legislation was enacted to provide for competition in the electric utility industry; tax credits for research and development projects were approved; the sales tax on computer services was eliminated; and the Governor's Action Team, a group of economic development specialists who work with employers to create and retain jobs in Pennsylvania, was refocused on more technology-intensive projects. A \$50-\$70 million public/private venture capital fund for high-tech startups, the Early Stage Partners Fund, was created, and the state's net operating loss carry-forward provisions were extended from three to 10 years, particularly important for small high-tech firms with long product development times.



The Honorable James S. Gilmore, III, Governor of Virginia

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Virginia Governor James S. Gilmore, III, recognizes the extraordinary importance of the exploding information technology industry to the commonwealth and to its small businesses. "Never in history has a single industry brought about more change in less time than has the information technology industry. It is affecting everyone, everywhere, every day, and it complements the growth of other advanced technology industries." So begins the preamble to an executive

order dated May 21, 1998, by which Governor Gilmore created the nation's first cabinet level Secretary of Technology. The order also established the Governor's Commission on Information Technology to advise the Governor on the implementation of a statewide information technology initiative, including the issues of workforce training and education, business environment, and a statewide technology investment strategy.

Governor Gilmore named Donald W. Upson to serve as Virginia's first secretary of technology. Secretary Upson is the only cabinet secretary in the nation to have the responsibility to oversee effective development of the state's public sector information technology resources. In Virginia, Secretary Upson also works with the fastest growing information technology industry. The commonwealth is home to one of the greatest concentrations of Internet businesses in the world.

Secretary Upson directs the development of a statewide information infrastructure to facilitate more efficient communication and operation of government and education systems and processes. He is also responsible for the development of a strategy to train, educate, and support a technology work force. Further, the secretary develops policy on how to encourage the location and expansion of information and advanced technology businesses in Virginia, and on a business strategy to encourage statewide investment in such businesses. Governor Gilmore was nominated by Michael T. Kehoe, director of the Entrepreneurship Center at George Mason University.



**Mr. Jerry Donahue,
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Jerry Donahue is president of the Boulder Technology Incubator (BTI), a not-for-profit business incubator specializing in technology growth opportunities in the areas of information, process, environmental, biomedical, communication, and related technologies. Founded in 1989, BTI's mission is to speed technology-based startup businesses along the early stages of their development. BTI has facilities in both Longmont and Boulder, Colorado.

The BTI's program is multi-faceted. Its facilities include fully secured offices and standard office support, but also feature amenities including video conferencing, ethernet connections, a health club, and a full service cafeteria. Its education program includes 12-week classes on the basics of business development in which program participants write fully detailed business plans. BTI also uses successful CEO and officer level advisors from private industry who volunteer a minimum of five hours per month to the companies they advise in strategic planning sessions and one-on-one counseling sessions. Once a month, successful CEOs also share their experience in a "CEO Lessons Learned" discussion where all incubator residents meet together. Interns from the University of Colorado also work with incubator firms. An affiliated venture capital fund

provides early stage financing and encourages other funds and investors in subsequent rounds.

The graduates of BTI, including three companies that have had successful initial public offerings, are now capitalized in excess of \$300 million. Recognizing that the success of these firms was in part the result of BTI programs designed to maximize the commercial potential of raw technology, the National Business Incubation Association awarded the Boulder Technology Incubator its prestigious #1 Technology Incubator Award in 1998.



Venture and Seed Capital Development



The California Capital Formation and Business Investment Committee

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In early 1995, the Capital Formation and Business Investment Committee was formed as a subcommittee of the California Defense Conversion Council, to determine what role, if any, the State of California should play in increasing the accessibility and availability of equity capital to help fast growing small businesses. The Committee membership included highly experienced professionals from both the public and private sectors, including the legal and investment communities. Milton L. Lohr of San Diego was chair.

The Committee carefully studied incentives for increasing the available pool of resources and eliminating or reducing regulatory burdens inhibiting the flow of capital to small business. The Committee also conducted an assessment of the competitiveness of California companies in the domestic and international marketplaces. After extensive dialogue with state and federal legal and economic experts, elected officials, business associations, investors, and other stakeholders, the Committee developed a legislative agenda. This was only the beginning, as it turned its efforts to educating the public and California's legislature on the importance of its proposals.

As a result of the Capital Formation and Business Investment Committee's efforts, California approved in 1998 the Capital Access Company Law. The legislation permits the creation of

regulated "capital access companies" that can avail themselves of a new exemption from regulation under long-standing federal law, allowing them to become publicly held small business capital funds. These new funds can attract venture capital from accredited investors for reinvestment in high-growth potential small firms, which now have very little access to such capital. The Committee continues to work on other legislative initiatives.

Larry Milov and the PROMISE Program of the West Virginia High Technology Consortium



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Laurance A. Milov serves as President and Chief Executive Officer of the West Virginia High Technology Consortium (WVHTC) Foundation in Fairmont, West Virginia. Founded in 1990 under the guidance of Representative Alan B. Mollohan, WVHTC has grown from its founding six members to more than 180 in 1998. As the WVHTC grew and became more diverse, the WVHTC Foundation was formed in 1993 as a nonprofit education and research corporation. It is dedicated to leading the development of high-technology industries and research facilities in West Virginia through advanced technology-based research, development, and educational initiatives.

WVHTC offers a wide array of education, training, and technical support programs and facilities for West Virginia small businesses. Its 110,000 square foot Mollohan Innovation Center includes a state-of-

the-art small business incubator, a fully staffed Business Information Center, the Fairmont State College Small Business Development Center, and Service Corps of Retired Executives (SCORE) counseling. WVHTC continually looks for new ways to serve West Virginia small businesses and noted that the state had historically received few federal research and development grants through the highly successful Small Business Innovation Research (SBIR) Program. Milov and WVHTC developed the PROMISE Program to help small businesses pursue and win SBIR Phase I awards.

The PROMISE Program provides grants of up to \$5,000 to help small businesses develop SBIR Phase I proposals. Teaming with higher education faculty members, applicants submit proposal concepts for review and evaluation by economic development professionals before finalizing their SBIR submissions. Since PROMISE began, there has been a significant increase in SBIR proposals from and awards to West Virginia businesses, with further growth expected. Milov and the WVHTC were nominated by Jayne E. Armstrong, Director of the Small Business Administration's West Virginia district office.



The Colorado Capital Alliance

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The Colorado Capital Alliance (CCA) is an independent, statewide, not-for-profit angel capital network. With the support of business leaders from throughout Colorado, CCA has shown impressive results since its inception in January 1997. CCA has helped to facilitate more than 450 introductions between angel investors and entrepreneurs seeking capital in amounts too small to be of interest to institutional investors and venture capital companies. CCA estimates that, since its inception, it has facilitated investments of more than \$4 million at a monthly rate of approximately \$200,000. These "early returns" bode well for the extremely active entrepreneurial community in Colorado.

The CCA has gone beyond its original role as a matchmaking service, however. It quickly learned from its clients and professional business service providers that there was a need for more information on angel financing, and it responded by compiling a comprehensive guide for both private investors and entrepreneurs seeking angel financing. Entitled *Business Angels: A Guide to Private Financing*, CCA's guide was quickly recognized by venture capital experts as the only one of its kind and "required reading." Topics covered include deal sourcing, stages of financing, tax and legal issues in angel financing, due diligence, valuation, and deal structure.

In addition to publishing *Business Angels*, CCA has worked to raise the level of knowledge of potential private investors and to improve the ability of angels to make wise investment decisions. It conducts seminars for private investors using a curriculum developed with the assistance of successful business leaders and university faculty. These efforts will help potential angels decide whether small business investment is right for them, and hopefully increase the pool of angel investors. The Colorado Capital Alliance was nominated by the Boulder Chamber Small Business Development Center.



Mr. Mark S. Clevey,
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Mark S. Clevey has compiled an impressive record of service to Michigan's small and high-tech business community. He currently serves as Vice President of the Michigan Energy and Resource Research Association (MERRA), a statewide association of technology-based industries, research universities, and governmental and economic development organizations. MERRA's mission is to promote economic

development in Michigan by assisting its clients in securing financing to accelerate technology development and commercialization. Clevey initiated and directs MERRA's Small to Medium Sized High Tech Business Development Program which helps such concerns use university technology transfer, government-sponsored research and development grants, and third-party investment financing to develop and commercialize new technologies, products, and processes. Since its inception, this program has helped its clients receive more than \$312 million in government-sponsored research and development grants.

Clevey was also instrumental in securing approval in Michigan of the Model Accredited Investor Exemption drafted by the North American Securities Administrators Association to harmonize state securities regulations and facilitate small stock offerings. This paved the way for MERRA to become the Michigan network operator in the nationwide Angel Capital Electronic Network (ACE-Net), for which he also secured startup funding.

In 1998, Clevey formed the Michigan Angel Investor Network (MAIN). It will serve as a feeder to ACE-Net and provide services to high-growth Michigan businesses and private investors. MAIN will stimulate early stage investment capital formation by linking together and adding value to existing angel networks and will showcase entrepreneurial ventures via investment forums and Internet matching.



The Venture Network of Iowa

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The Venture Network of Iowa (VNI) was established in 1990 by The Greater Des Moines Chamber of Commerce Federation to provide a forum through which entrepreneurs could interact with investors in the hope of forging profitable, long-term business relationships. Until 1996, the VNI program was managed solely by Chamber staff. Bimonthly meetings were held in Des Moines at which entrepreneurs were given a "Five Minute Forum" to introduce themselves and their companies to investors and other business leaders. During this period, most investors were from the Des Moines area, but presenters came from all over Iowa and beyond. Recognizing its potential, the Chamber looked for ways to expand the VNI program.

In 1996, the Chamber, led by its President and CEO, Michael V. Reagen, joined with the Small Business Resource Office at Iowa's Department of Economic Development to link VNI meetings at 10 sites across the state via the Iowa Communications Network (ICN). Presenters and investors from all of Iowa can now interact via the ICN and one on one at each local site. The Greater Des Moines Chamber of Commerce Federation now serves as a community program facilitator for its area. It is responsible for identifying presenters, lending support and resources to assist them, logistics, and the marketing and promotion of the

program. The Chamber also assists entrepreneurs or matches them with professional mentors to help prepare business plans and market analyses and to refine presentation skills.

In addition to entrepreneurial presentations, VNI meetings also feature guest speakers who share their business success stories, describe new technologies being developed at Iowa universities, and inform participants of new programs or legislation which could affect them. As a measure of the success of VNI, three of the six presenters at the September, 1998 meeting received venture capital funding totaling \$800,000.



Technology Ventures Corporation and TVC President Sherman McCorkle

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Founded in 1993 by the Lockheed Martin Corporation (contract manager of Sandia National Laboratories in New Mexico), the Technology Ventures Corporation (TVC) was established to commercialize the technology generated by New Mexico's federal laboratories and research universities. Today, TVC's commercialization model is recognized nationally and has been replicated at four other federal facilities. Under the leadership of its president and CEO, Sherman McCorkle, TVC has developed practical approaches to encourage and support entrepreneurship and to move into the marketplace new technologies flowing from the nearly \$3 billion in

federal research and development funds spent annually in New Mexico. TVC continues to be supported by Lockheed Martin, which also funded construction of its \$5 million technology commercialization facility. TVC accepts no fees for its services and does not take equity positions in the ventures that it helps to create.

TVC helps entrepreneurs, many of whom have come from federal laboratories and universities, develop their ideas, start new firms, and hone their presentation skills for potential investors. It has supported its clients with office space, intensive professional mentoring, and \$200,000 in "Road Runner" grants. Further, TVC has worked aggressively to make venture capital more readily available to its firms. It founded the New Mexico Capital Network, an affiliation of investors and investment groups from throughout the state that are interested in new, high-growth potential companies. TVC also established the New Mexico Equity Capital Symposium, a nationally recognized forum which showcases technology-based New Mexico investment opportunities.

TVC's success has been impressive. In less than five years, it has assisted in the creation of 28 new high-technology companies that employ 1,270 New Mexicans. These new firms have generated more than \$120 million in private investment.

Ms. Helen LeBoeuf-Binninger and the Self-Employment and Economic Development Council, Inc.

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The Self-Employment and Economic Development Council, Inc. (SEED) in Clarkston, Washington, was created to provide access to capital for untraditional borrowers, including displaced and disadvantaged workers, displaced homemakers, and disabled workers seeking to achieve economic self-sufficiency through self-employment. SEED was founded by Helen LeBoeuf-Binninger and seven other women who recognized the need for such financing in their area, and it received 501(c)(3) status in 1994. Its mission is to create jobs and economic growth by providing loans, technical assistance, training, and referrals to startup and existing small businesses and microenterprises in North Central Idaho and Eastern Washington.

SEED makes loans to entrepreneurs who either have experience in the type of business that they wish to pursue or who have developed detailed business plans. It operates a revolving loan fund, originally capitalized by commercial banks in its area. SEED has a strong commitment to education and provides one-on-one counseling to both its borrowers and other small businesses and potential entrepreneurs. It also offers a six-week course called *Building Your Business* which helps its clients research their business idea and begin to prepare a business plan. Special efforts have been made to reach out to home-based businesses, women-owned businesses, and

minority-owned businesses, including Nez Perce tribal members.

Since making its first loan in March 1995, SEED has approved 24 loans for nearly \$500,000. All of the loans were made to low- or moderate-income individuals, and most, if not all, would not have been made without SEED's assistance. As a result, 67 jobs were created.

The Technology Development Bridge Program of the Illinois Development Finance Authority

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The Technology Bridge Program is a \$5 million venture fund which makes equity investments in early and seed stage Illinois technology companies which are seeking financing for the development, testing, or initial marketing of a new technological product, process, or invention. The program is a public-private partnership, funded by the Illinois Development Finance Authority, a self-supporting state economic development agency, but marketed and administered by the Illinois Coalition, a nonprofit, private sector organization that seeks to strengthen the Illinois economy through science and technology. The partnership provides a steady source of funds and leverages on a volunteer basis the expertise of the private sector in the review of all applications.

An important feature of the Technology Bridge Program is one or more profes-

sional investors, such as a venture capital firm or experienced angel investor, must match the investment sought from the program fund on at least a one-to-one basis. The matching requirement leverages limited public resources and ensures significant due diligence on applicant companies. Investments are generally from \$150,000 to \$300,000 and in the form of equity financing. All proceeds from program investments will be used to provide financing to additional qualified applicants.

Since the Technology Development Bridge program was established in July 1996, it has made nine investments in eight companies totaling approximately \$2 million. The funding has helped leverage a total of over \$4 million in private financing and has generated 70 jobs so far. Significantly also, the affiliate network of venture capital investors, CEOs, and professional service providers involved in reviewing program applications now totals more than 100, a new intermediary network which has been of service to small companies outside of the program itself.

The California State Loan Guarantee Program

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The California Loan Guarantee Program makes commercial loans available to small business owners who could not qualify for such loans otherwise. Eight nonprofit Small Business Financial Development Corporations (SBFDCs), located throughout the state, extend

guarantees to lenders on loans which are not bankable for a variety of reasons, but which experience has shown are sound business credits. These guarantees are backed by a trust fund managed by the California Trade and Commerce Agency. The SBFDCs can collectively lend up to four times the reserves held in the trust fund, thus further leveraging public resources. Now at approximately \$33 million, trust fund reserves would support total guarantees of \$132 million. The California Loan Guarantee Program includes term loans, lines of credit, and farm loans. It complements U.S. Small Business Administration (SBA) loan programs in making loans to some types of businesses ineligible at SBA, such as agricultural enterprises. It also provides bridge loans to disaster victims waiting for approval of federal disaster assistance. Micro-loans up to \$25,000 can be fully guaranteed.

Currently, the California Loan Guarantee Program has loans to 1,160 businesses in its portfolio, totaling approximately \$80 million. Last year, 11,000 jobs were created or retained as a result of SBFDC loans. A 1996 study by the University of California at Davis concluded that, from 1990 through early 1996, the program returned to the state in tax revenues twice what the state had invested in it. The California Loan Guarantee Program operates on a yearly appropriation of only \$2 million.

Centennial Venture Partners, LLC

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Centennial Venture Partners, LLC, (Centennial) is a \$10 million venture capital fund designed to invest in companies commercializing technologies developed at North Carolina State University or firms affiliated with the university. It was created by the North Carolina Technological Development Authority, Inc. (TDA), in cooperation with the North Carolina State Office of Technology Transfer and Industry Research. TDA is a private, nonprofit corporation with a mission to create jobs and wealth throughout North Carolina by supporting the formation and success of entrepreneurial, innovation-oriented business ventures.

North Carolina State is a distinguished research university supporting more than 1,200 scientific, technological, and scholarly research endeavors. With \$300 million per year in research and development funding from federal, state and industrial sources, the university ranks among the top research universities in the country, particularly in industrial research, in which the National Science Foundation ranked it in the top 10. In 1996-97, NC State ranked 10th in the number of patents awarded among U.S. universities, hospitals and research institutions.

Despite the obvious technology transfer and commercialization potential by this level of research and development spending, North Carolina

had relatively few venture capital funds, and none targeted entirely to university research until the establishment of the Centennial Fund. Centennial's ties to North Carolina State are further strengthened by the fact that the majority of its original capitalization came from endowments and foundations at the university. Two investment closings came only weeks after Centennial opened its doors, with both involving other investors who had not worked with the university previously. The development of such angel networking is another benefit to North Carolina entrepreneurs.

The Anoka Sherburne County Capital Fund

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The Anoka County Economic Development Partnership is a nonprofit corporation formed in 1985 to promote economic development in the 21 communities of Anoka County, Minnesota. In 1993, it formed Minnesota's first multi-bank, multi-investor community development corporation, the Anoka Sherburne County Capital Fund (ASCCF). The focus was providing critical early stage capital to emerging technology-based companies. Ten banks, all utility companies in the area, several private individuals, and two investment clubs are now investors in ASCCF.

The ASCCF has four goals: (1) to draw together local stakeholders, including banks, utility companies, and other investors, to improve the area's economic condition and stimulate job creation by strengthening its

manufacturing and technology-based industries; (2) to provide a source of capital for local small businesses, including women- and minority-owned businesses; (3) to retain existing businesses and their planned expansions; and (4) to generate a cash return to fund investors.

The Partnership and ASCCF have collaborated with Genesis Business Centers, Ltd., a for-profit incubator company, to operate two incubators for its client companies. Genesis barter space, technical assistance, and business services in exchange for their clients' stock. This combination has been called "the Anoka Model." Partnering a for-profit incubator providing space and services for an equity position with a nonprofit early-stage venture fund also providing equity is the key. It provides every opportunity for promising start-up high-tech firms in a supportive atmosphere without straining their cash flows at this critical time in their development. Since the 1994, the ASCCF has made investments totaling over \$800,000 in 21 promising technology-based companies located in its local service area. Over 100 new jobs have been created in high-growth potential industries.



Women's Business Development



Ms. Maria Semidie-Otero, founder of the Women's Venture Fund, Inc.

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The Women's Venture Fund, Inc. was founded in New York City in December 1994 by Maria Semidie-Otero to "make entrepreneurial opportunity real and available for minority and low income women." Semidie-Otero believes, "Women represent the single most powerful untapped resource in the inner-city minority communities. The targeting of enterprise development to women in those communities ... will not only reach those with the greatest need, but will have a profound and enduring community-wide impact."

Armed with this philosophy, Semidie-Otero used the micro-loan model created in Bangladesh by Muhammad Yunus in 1976 to develop a revolving loan fund for poor women who otherwise would not be able to secure funding for home-based businesses. She created the initial loan fund by convincing each member of the Roster of 100 Enterprising Women in New York City to contribute \$1,000.

Today, the Women's Venture Fund makes early stage loans ranging from \$400 to \$15,000 to women in low-income communities who do not meet conventional lending criteria. It also makes business expansion loans up to \$20,000. Each borrower is provided a mentor and entrepreneurial training. The women are required to participate in Peer Circle Groups where they receive feedback from other entrepreneurs on business ideas and growth strategies. Program support services such as daycare, eldercare and

counseling are provided through partnerships with other established community organizations.

To date, the fund has made over 30 loans totaling \$70,485. In 1996, it became a certified Community Development Financial Institution. Through her vision and determination, Maria Semidie-Otero has inspired and empowered poor and minority women to attain self-sufficiency. The Women's Venture Fund, Inc. is truly an economic development *Model of Excellence* for the 21st century.



The Women Business Owners' Trade Show '98 sponsored by Women's Entrepreneurial Mentoring Systems, Inc.

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Women Business Owners' Trade Show '98 was sponsored for the second year by the Women's Entrepreneurial Mentoring Systems, Inc. (WEMS, Inc.), an all volunteer, nonprofit corporation of women business owners whose mission is to provide mentoring, training, and support to women business owners. The trade show is the premier event for WEMS, Inc. and indeed, for women business owners in Boise.

The second trade show, held on May 14, 1998, was attended by over 2,000 people, making it one of the largest women's trade show events in the nation. The show opened with a breakfast that was attended by both the governor of Idaho and the mayor of Boise. The keynote speaker was Betsy Myers, Associate Deputy Administrator for Entrepreneurial

Development at the U.S. Small Business Administration. Over 100 women business owners exhibited their products and demonstrated their services. Seven local banks purchased advertising packages and participated in the trade show.

Pre-trade show training was provided to the exhibitors to help them effectively market and sell their goods and services at the show. Resource partners such as the Small Business Development Center, the Idaho Department of Commerce, and the IDA-ORE Planning and Development Department were given free booth space and made readily available to women business owners throughout the show. A database was developed to track all of the necessary vendor information, including payment. Posters, public service announcements, a 4,000 piece mailing, radio and television interviews, and a special insert in Idaho's only business newspaper, provided invaluable advertising for the trade show and exposure for the small business exhibitors. The Women's Entrepreneurial Mentoring Systems, Inc. and its Trade Show '98 were nominated by H. Brent Coles, mayor of Boise, Idaho, as a *Model of Excellence* for women business owners.

The Colorado Credit Reserve Program

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The Colorado Credit Reserve Program (CCR) was created in 1993 by the Colorado Housing and Finance Authority in partnership with the Colorado Economic Development Commission to address the small business lending gaps in Colorado. After a series of meetings with area lenders and women and minority business organizations, it was determined that there was a great need for working capital loans and lines of credit in amounts less than \$150,000.

The CCR was designed to encourage banks to approve loan requests that would normally be declined because of inadequate collateral, limited operational histories, or extended loan terms. In other words, most of these loans would not have been made without CCR. CCR is based on a pooled loan loss concept in which a reserve account is established with each participating lender to support working capital loans and lines of credit for small business owners. The account contains the registration fees assessed each borrower of that bank as well as the matching CCR fees and program enhancement dollars. The participating bank can use the balance of the account, with authorization from the Colorado Housing and Finance Authority, to cover losses incurred on registered loans.

As of June 30, 1998, \$200,000 from the Economic Development Commission has been placed into loss reserves at participating banks supporting 234 registered loans totaling more than \$8,500,000. Almost two-thirds of these loans have been made to businesses owned by women and minorities. Remarkably, the cumulative loss rate is only 1.7 percent. The CCR program is a valuable tool that has made a significant contribution to the growth of small businesses in Colorado, particularly businesses owned by women and minorities.

The Women in Business Advisory Council and Women in Business Development Center

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The Women in Business Advisory Board is a nonprofit organization formed in 1997 to promote women business ownership in Memphis, Tennessee. The organization, composed of women business owners and women advocates, is committed to empower, train, strengthen, and promote business ownership among women in Memphis. The Council has formed alliances with seven other national and local business organizations in order to expand the network of opportunities for women business owners.

Through its special committees, the Women In Business Advisory Council provides current information to women on legislative issues, financial resources, local business events, and procurement and marketing oppor-

tunities. One of the primary responsibilities of the Council is to oversee the Women In Business Development Center which a part of the city's Division of Housing and Community Development. This center provides individualized counseling and technical assistance for women in marketing, loan packaging, business plans, and financial planning. An extensive business library and computers are also made available to the center's clients.

The Women In Business Center regularly sponsors workshops in Financing and Contracts, Establishing Credit for Your Business, Buyer's Forum, Creative Networking, Certification, Non-Traditional Business Opportunities, and Time Management. An ongoing lunch box program provides women business owners with mentoring opportunities and training in business etiquette. The Women In Business Advisory Council and the Women In Business Development Center are working together to empower women in the City of Memphis to become economically self-sufficient. They are beacons of hope and *Models of Excellence* for the 21st century.



Work Force Development



The "Job Network" Initiative of the San Francisco Small Business Network

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Job Network is an innovative welfare to work strategy that links job seekers with employment opportunities and provides the training and support that are key tools for a successful transition to work. Job Network is a partnership between the San Francisco business community and nonprofit organizations specializing in providing this training and support. The partnership includes three key players. The Small Business Network, a coalition of 21 organizations representing 15,000 small and medium-sized businesses, has committed to hiring 200 participants in the first year of the Job Network project. Juma Ventures is a nonprofit organization with expertise in training and employment for young people. Juma will coordinate the project and provide training and support for young participants, ages 18 to 24 years old. Jewish Vocational Services provides job training and, on average, places four individuals in Bay Area jobs every day. It will provide training and support to adults 25 years and older.

Job Network participants making the transition from welfare to work will spend five to six weeks in a pre-placement training program called Job Prep Track. Their beginning skill level will be assessed, and they will train in customer service skills, basic computer skills, and soft skills vital to success in the workplace. Special emphasis will be placed on overcoming hidden barriers to employment. Upon completion of the Job Prep Track, a workplace specialist will work closely

with each participant, referring them to job openings in small businesses and helping to find the best possible match. Once hired, each new employee will receive up to one year of retention services.

Developers of Job Network went to more than 300 small businesses to identify their concerns about hiring individuals receiving public assistance. Their responses were consistent and formed the basis for Job Network's structure, which includes emphases on pre-placement training, job retention, and post-placement support. The San Francisco Small Business Network's Job Network program was nominated by the California Small Business Association and its chair, Scott Hauge.



The West Virginia Small Business Development Center's Small Business Work Force Program

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The Small Business Work Force (SBWF) Program was developed by the West Virginia Small Business Development Center (SBDC) to provide specialized training to improve the skills of employees of the state's small businesses. The program helps West Virginia businesses remain competitive and grow, particularly in rural areas where access to specialized training resources may be limited. The SBWF Program can provide grants of up to \$5,000 to small businesses for training to upgrade workplace technical skills, technology training to operate specific equipment or software, state and federal regulatory compliance

training, and customer service training, including communication skills. Training can be provided by private sector consultants, training networks, vocational schools, community and technical colleges, or institutions of higher learning. Grants can be used for instructor or course fees, instructional materials, equipment rental, and attendance at conferences or seminars.

The West Virginia SBWF Program is user-friendly with a three-page application form and a streamlined approval process that awards grants each month. It focuses on the individual training needs of each applicant small business and is employer-driven. The SBWF Program can provide voluntary, confidential needs assessments and perform follow-up evaluations. Applicants must be for-profit, have been in business in West Virginia for at least one year, have 50 or fewer employees and less than \$3.5 million in annual revenue, and be current with taxes, workers' compensation, and unemployment insurance.

Since the program's inception in October 1996, SBWF has made more than 250 grants for more than \$500,000, providing training to 2,400 small business owners and employees in 46 West Virginia counties. The West Virginia SBDC's Small Business Work Force Program was nominated by Jayne Armstrong, Director of the Small Business Administration's West Virginia district.



The State of Maryland's Partnership for Workforce Quality

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The Partnership for Workforce Quality (PWQ) is a program of the Maryland Department of Business and Economic Development's Division of Regional Development. PWQ promotes economic development and employment stability through grants to upgrade worker skills and through technical assistance. The objectives of PWQ are to improve business competitiveness and worker productivity, upgrade worker skills for new technologies and production processes, and promote employment stability. PWQ has shown impressive results as a catalyst for modernization and growth, targeting small manufacturing and technology companies that are committed to developing higher-level business and worker competency.

PWQ delivers customized, job-specific training to individual companies and through consortia serving groups of companies. PWQ reimburses employers through grants for 50 percent of approved training costs. Training projects are focused in three general categories: improvement of manufacturing processes, manufacturing modernization and automation, and ISO 9000 series quality management and professional development. Through PWQ, companies establish or formalize their work force development programs.

They conduct a guided self-assessment of their business strengths and weaknesses; they integrate training and human resource development as part of their strategic business plans; and to improve operating efficiencies, they measure success through achievement benchmarks, including increased sales, market penetration, employment stability, and employee productivity. All of these approaches affect competitiveness, growth and the bottom line.

Since PWQ's inception in 1990, \$10 million in public grant funds have been awarded, leveraging an additional \$45 million in private-sector funds toward the PWQ training projects. More than 800 grants have been awarded to help over 1,700 Maryland companies upgrade the skills of more than 38,000 employees. The average grant was \$5,800. The Partnership for Workforce Quality was nominated by Governor Parris N. Glendening.



The Minnesota Jobs Skills Partnership

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The Minnesota Jobs Skills Partnership is a partnership between the Minnesota Department of Trade and Economic Development, Minnesota businesses, and Minnesota educational institutions. The purposes of the program are: (1) to assist businesses and the communities in which they operate to become more competitive through the development of their work force; (2) to provide workers with the training and

skills by which they can retain their jobs and economic self-sufficiency; and (3) to provide a basis for cooperation between business and education.

Businesses identify a specialized training need and are matched with an educational institution. Up to 50 percent of the costs of the proposed training can be funded by the Partnership. Each award requires the participation of at least one business and one educational institution, and consortia of businesses and educational institutions are encouraged. Awards are competitive and require a minimum one-to-one business match. Partnership staff assist with needs assessments, identifying training institutions, and technical assistance in preparing proposals. A related program, the Pathways grant program, is available for individuals moving from welfare to work.

During the past year, the Minnesota Jobs Skills Partnership trained approximately 15,000 workers, improving their skills and the competitiveness of their employers. Minnesota's 2.4 percent unemployment rate underscores the need for quality training as businesses compete for scarce labor and frequently cannot find the skills they need in the current tight labor market.



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