

NORTH FLORIDA LENDER NEWS

January 2008

Going Green is all the BUZZ

INSIDE THIS ISSUE:

<i>Going Green</i>	1
<i>Calendar of Events</i>	2
<i>504 Loans</i>	2
<i>Going Green continued</i>	3
<i>Loans by County</i>	4

Special Points of Interest

- Going Green is In!
- North Florida District Calendar of Events
- FY 2008 Loan Approvals

Going green makes good business sense...by Sarah Boren, Executive Director of the Green Team Project (helps small businesses save money by becoming environmentally-friendly in their every day practices) and At-Large Steering Committee Member of the USGBC North Florida Chapter

Looking for ways to save money, increase efficiency, attract new customers, reduce regulatory costs, motivate and retain employees, and improve the environment all at the same time? Adopting easy green practices just might be the answer for you. Here are ten easy steps your small business can take to reduce your environmental impact and save money:

Energy

- Control your heating and air conditioning with a programmable thermostat. Shoot for 78 degrees in the summer and 68 degrees in the winter during the day and 80 and 55 degrees respectively at night and on weekends when no one is in the office.
- Turn off all computers, copiers, coffee makers, etc. when not in use
- Install energy efficient lighting wherever possible and use task lighting instead of overhead lighting.

Waste

- Reduce the amount of waste you create in the first place. Order only what you need, buy in bulk, and reuse things like file folders easily by setting up a reuse closet that all employees can put things into and take out of.
- Set up a recycling system. This is very easy to do. Designate a large trash can near copiers and provide little cardboard bins at each desk. Keep recycling bins for cans, bottles, plastics, and newspapers in areas like break rooms, kitchens, and near vending machines.

Chemicals

- Purchase only non-toxic cleaning supplies. They are just as effective and do not cost any more than your typical, toxic cleaners. Look for third party certification such as Green Seal. If the ingredients are not on the label or you need a chemistry degree to understand what is in the product, look elsewhere. This action helps keep your indoor air quality high and reduces sick days.
- Properly dispose of your toxics. Set up a well-ventilated location where employees can put toxics such as bleach, computer and button cell batteries, compact fluorescent bulbs (have mercury), paints, etc. and then take to the household hazardous waste facility in your area.

Water

- Fix all leaks. You are throwing money down the drain – more than you would think – with leaks. A steady drip can waste 20 gallons of water per day, and a toilet leak up to 200. (Source: U.S. EPA)
- Install low flow fixtures. Low flow toilets that only use 1.6 gallons per flush or less will save you a lot of money and water. Installing aerators on all faucets and low flow showerheads if appropriate will also help your pocketbook.
- Create a Florida Friendly Landscape that reduces your need for potable water outside. 50% of our potable water in Florida is being used on our lawns and landscaping. Plant natives, use mulch, reduce your turf size, and install soil moisture sensors to a drip irrigation system.

You can do these actions and more for very little time, effort and money but with big payback to your bottom line, community good will, and the employee “feel good” factor.

Resources: *Greening Your Business: A Primer for Small Business* (http://www.greenbiz.com/toolbox/essentials_third.cfm?LinkAdvID=15205); Florida Friendly Landscapes (www.floridayards.org)

Continued on Page 2

Helping small businesses start, grow and succeed.



Your Small Business Resource

SBA FINANCE DIVISION CALENDAR OF EVENTS

January through March, 2008: Jacksonville

The Small Business Development Center at UNF and SCORE: Counselors to America's Small Businesses present the Boomerpreneur Roundtable. This series is perfect for individuals that have decided on an idea for a business or have recently started a business and would like to obtain information and discuss areas of concern with their peers under the guidance of a facilitator. The Roundtable will meet on January 17, 31, February 14, 28, March 13, & 27 from 7:30 - 9:00 a.m. at the Small Business Development Center at UNF. For more information call 620-2476 or go to www.sbdc.unf.edu.

January 29, 2008– Jacksonville

SBA Programs & Services– What the SBA is All About 10:00 am to 12:00 pm at the SBA District Office in Jacksonville– to register and for more information, please call (904) 443-1923.

February 13, 2008 Tallahassee: The SBA and the Florida A & M University Small Business Development Center are hosting a Women's Business Roundtable at the SBDC, located at 2035 East Paul Dirac Dr. For more information, please contact Chris Workman, 850-599-3407.

February 29, 2008- Jacksonville

The SBA North Florida District Office will host a Women's Business Roundtable in Jacksonville from 11:30 am to

1:30 pm. To register, please contact

donna.padgug@sba.gov.

March 11, 2008– Jacksonville

The SBA North Florida District Office will hold a training session on the SBAExpress and Patriot Express Loan programs. To register or for more information, please contact Veronica Wallace (904) 443-1923.

March 25, 2008– Jacksonville

SBA Programs & Services– What the SBA is All About 10:00 am to 12:00 pm at the SBA District Office in Jacksonville– to register and for more information, please call (904) 443-1923.

Let us know what you are up to! Please send any upcoming events to lola.naylor@sba.gov

North Florida District 504 Loan Report for Month ending December 31, 2007

Lender Name	Number of Loans	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	32	\$15,529,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	27	\$13,858,000.00
GULFCOAST BUSINESS FINANCE, INC.	2	\$483,000.00
COASTAL AREA DISTRICT AUTHORITY, INC.	1	\$753,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$600,000.00
Total:	63	\$31,223,000.00

Going green makes good business sense..... Continued from Page One

The Green Team Project in Jacksonville is a resource partner of the U.S. Small Business Administration and it is housed in the Jacksonville Regional Chamber of Commerce's Small Business Center in Jacksonville.

Another great resource for small businesses is ENERGY STAR; a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy which helps us all save money and protect the environment through energy efficient products and practices.

In 1992 the US Environmental Protection Agency (EPA) introduced ENERGY STAR as a voluntary labeling program designed to identify and promote energy-efficient products to reduce greenhouse gas emissions. Computers and monitors were the first labeled products. The ENERGY STAR label is now on over 50 product categories including major appliances, office equipment, lighting, and home electronics. EPA has also extended the label to cover new homes and commercial and industrial buildings.

The typical household spends \$1,900 a year on energy bills. With ENERGY STAR, you can save up to 30% or more than \$600 per year, with similar savings of greenhouse gas emissions, without sacrificing features, style or comfort. ENERGY STAR helps you make the energy efficient choice. For more information, please visit www.energystar.gov.

Lender	Number of	Dollar Amount
INNOVATIVE BANK	85	\$1,440,000.00
BANCO POPULAR NORTH AMERICA	39	\$7,735,700.00
BANK OF AMERICA, NATIONAL ASSOCIATION	36	\$1,058,300.00
COMPASS BANK	20	\$1,509,400.00
SUNTRUST BANK	16	\$1,055,000.00
FIRST COAST COMMUNITY BANK	13	\$4,011,700.00
WASHINGTON MUTUAL BANK	12	\$397,000.00
BUSINESS LOAN CENTER, LLC	10	\$1,138,100.00
CAPITAL ONE BANK	10	\$360,000.00
AMERICAN ENTERPRISE BANK OF FLORIDA	10	\$2,728,500.00
BANKFIRST	8	\$1,007,500.00
CIT SMALL BUSINESS LENDING CORPORATION	7	\$2,884,400.00
SUPERIOR FINANCIAL GROUP, LLC	7	\$57,500.00
UPS CAPITAL BUSINESS CREDIT	6	\$4,281,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	6	\$571,000.00
COMERICA BANK	6	\$2,033,900.00
CAPITAL ONE, NATIONAL ASSOCIATION	5	\$250,000.00
BRANCH BANKING AND TRUST COMPANY	5	\$1,595,000.00
NATIONAL CITY BANK	4	\$120,000.00
WACHOVIA SBA LENDING, INC.	4	\$4,582,300.00
PNC BANK, NATIONAL ASSOCIATION	4	\$1,313,500.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	3	\$962,500.00
FIRST NATIONAL BANK OF ARIZONA	3	\$546,600.00
FIRST COMMERCIAL BANK OF FLORIDA	2	\$300,000.00
CENTERBANK OF JACKSONVILLE, N.A.	2	\$125,000.00
REGIONS BANK	2	\$435,600.00
SMALL BUSINESS LOAN SOURCE, LLC	2	\$872,000.00
BEACH BUSINESS BANK	2	\$1,408,000.00
THE HUNTINGTON NATIONAL BANK	2	\$1,883,700.00
UNITED BANK	2	\$265,000.00
HAVEN TRUST BANK	2	\$255,000.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	2	\$75,000.00
FIFTH THIRD BANK	2	\$1,320,000.00
STEARNS BANK NATIONAL ASSOCIATION	1	\$485,500.00
COMMUNITY SOUTH BANK D.B.A COMMUNITY	1	\$662,000.00
PLANTERSFIRST	1	\$188,440.00
BUSINESS LENDERS, LLC	1	\$1,000,000.00
SILVER STATE BANK	1	\$25,000.00
RIVERSIDE NATIONAL BANK OF FLORIDA	1	\$10,000.00
FIRST NATIONAL BANK OF NASSAU COUNTY	1	\$332,000.00
COMMERCE BANK, NATIONAL ASSOCIATION	1	\$380,000.00
MOUNTAIN 1ST BANK & TRUST COMPANY	1	\$2,000,000.00
MERCHANTS & SOUTHERN BANK	1	\$100,000.00
M&I MARSHALL & ILSLEY BANK	1	\$50,000.00
FIRST INTERNATIONAL BANK	1	\$2,000,000.00
FIRST PRIORITY BANK	1	\$250,000.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	\$25,000.00
UNITY BANK	1	\$1,795,100.00
NCB, FSB	1	\$400,000.00
Total:	355	\$58,281,240.00

NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH ENDING DECEMBER 31, 2007

County	Number of Loans	Dollar Amount
ALACHUA	7	\$983,200.00
BAKER	3	\$360,000.00
BAY	6	\$1,719,000.00
CITRUS	7	\$2,746,000.00
CLAY	9	\$2,168,000.00
DUVAL	68	\$19,288,600.00
ESCAMBIA	12	\$778,500.00
FLAGLER	6	\$2,707,100.00
GADSDEN	1	\$1,118,000.00
HERNANDO	7	\$2,279,800.00
LAKE	14	\$2,023,000.00
LEON	9	\$1,453,700.00
LEVY	3	\$1,217,000.00
MARION	5	\$120,000.00
NASSAU	8	\$3,010,000.00
OKALOOSA	7	\$3,094,000.00
ORANGE	157	\$25,948,200.00
PUTNAM	1	\$75,000.00
SANTA ROSA	4	\$305,000.00
SEMINOLE	42	\$9,543,700.00
ST. JOHNS	10	\$1,884,000.00
SUMTER	4	\$2,308,000.00
SUWANNEE	1	\$45,000.00
VOLUSIA	21	\$3,255,940.00
WAKULLA	2	\$225,000.00
WALTON	4	\$848,500.00
Total:	418	\$89,504,240.00

U. S. Small Business Administration

SBA North Florida District Office
7825 Baymeadows Way
Suite 100B
Jacksonville, FL 32256

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Fax: 904-443-1980
E-mail: lola.naylor@sba.gov

*43% of SBA' North
Florida 7(a) Loans as
of November 30, 2007
are SBAExpress
Loans.*

Helping small businesses
start, grow and **succeed**.

