

SBA News and Views is a monthly publication of the SBA Wisconsin District Office. Its purpose is to provide Wisconsin lenders and small business leaders with up-to-date information on SBA programs and small business issues. It is distributed at no cost, and the reprinting of articles is encouraged

Serving America's Small Businesses

U.S. Small Business Administration Wisconsin District Office

Eric Ness, District Director
March 2006

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SBA Home Page
<http://www.sba.gov>

Wisconsin SBA Home Page
<http://www.sba.gov/wi>

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Wisconsin Selects 2006 Small Business Person of the Year

Jim Hatt, President;
Kory Brockman, VP-Finance;
Scott Ziarnik, VP-Operations and
Bob Braun, VP-Engineering of
Wisconsin Aluminum Foundry
Company, Inc. (WAF) of Manitowoc,
Wisconsin has been named
Wisconsin's Small Business Person of
the Year for 2006 by the U.S. Small
Business Administration.

Wisconsin Aluminum Foundry is
an ISO 9002 and QS9000 certified
manufacturer of non-ferrous metal
castings. Their castings are produced
for a variety of industries including
manufacturers of gasoline commercial
engines, generators, diesel engines,
marine engines, farm, construction
and paper making machinery, to name
a few. They also have a consumer
product line of pressure cookers, cast
aluminum utensils and medical
sterilizers.

Despite the challenges faced by
American manufacturing
companies, rising costs, aging
workforce and exodus of
manufacturing to offshore
companies), Wisconsin Aluminum
Foundry is planning for and optimistic
about its future. Sales have grown and
net profits as a percentage of sales
have grown.

WAF's management team is
among 53 top small businesses
persons—one from each state, plus the
District of Columbia, Puerto
Rico/Virgin Islands, and Guam—who
will be honored by SBA at national
ceremonies in Washington, D.C.,
April 12-13, 2006. As the winners of
the Wisconsin Small Business Persons

of the Year, WAF's management team
was judged on their staying power,
growth in number of employees, in-
crease in sales and/or unit volume,
current and past financial reports, in-
novativeness of product or service
offered, response to adversity and con-
tributions to aid community-oriented
projects.

The Wisconsin SBA celebration
of our Small Business winners will be
held Friday, May 19, 2006 at SBA and
SCORE's Awards Presentation
Breakfast at Milwaukee Marriott West
in Waukesha. For more information,
contact Mary Trimmier at
(414) 297-1093 or email at
mary.trimmier@sba.gov.

Wisconsin's SBA District Office
also named the state's Small Business
Champions of the Year and special
category winners. The following
categories and winners are:

- **Honorable Mention Small Business Persons** – John Walton & Rodney Tegels, Advanced Lasser Machining, Inc., Chippewa Falls
- **Small Business Exporter**
Robert Gardenier, M E Dey, Inc., Milwaukee
- **Young Entrepreneur of the Year** – Ryan Ipsa, Arturo's Pizzeria, Milwaukee
- **Minority Small Business Person of the Year**
Robert Wangard, President, Cartridge Savers, Inc., Madison
- **Emerging Small Business Person** – Ken and Meg Thoreson, Solon Springs Mercantile, Solon Springs
- **Minority Small Business Champion** – Charles Vang, Charles Vang Agency, American Family, Milwaukee.
- **Financial Services Champion**
Timothy Schneider, Investors Community Bank, Manitowoc

- **Women in Business Champion**
Susan K. Eick, Park Bank, Brookfield
- **Small Business Journalist**
Heidi Pascual, Asian Wisconzine, Madison
- **District Director Award -Small Business Champion**
Erica Kauten, SBDC, Madison

The U.S. Small Business Administration, which sponsors Small Business Week, congratulates all the winners and thanks them for their commitment and contributions to Wisconsin's small business communities.

SBA Upcoming Events In Wisconsin

On March 21 and 22, SBA personnel will participate in the Wisconsin Business Development Finance Corporation seminar, *Financing Business Acquisitions*, in Rhinelander and Stevens Point.

Private Sector Participation in Disaster Loan Processing

The U.S. Small Business Administration and the Gulf Coast Rebuilding Office has announced the *Disaster Loan Partners Initiative*, designed to increase the role of private sector financial institutions in the hurricane recovery efforts throughout the Gulf region.

SBA will solicit bids from local banks and other entities for contracts to assist in processing SBA disaster loans. The contract is designed to complement the loan processing currently under way by SBA's Office of Disaster Assistance and field offices throughout the country as a result of last year's devastating hurricanes affecting the Gulf Coast.

SBA is issuing a request for proposals (RFP) for assistance in loan processing and closing functions through the disaster loan program because of the devastation caused by Hurricanes Katrina, Rita, and Wilma. To date, the SBA has received more than 381,000 applications, with a total of over 400,000 expected before the March 11 filing deadline.

"SBA is committed to delivering aid as quickly as possible to those in need," said SBA Administrator Hector V. Barreto. "We have heard the offers of the private sector, and have discussed the needs and available resources. This partnership with the private sector will allow local financial institutions to become more involved in the rebuilding efforts. We believe they know their communities best and we are eager to engage them in this initiative."

"This SBA contract for assistance in processing loan requests will help the agency further ramp up its capacity to get loans out to the people who stand ready to roll up their sleeves and rebuild," said Federal Coordinator for Gulf Coast Rebuilding Donald E. Powell. "This will help expedite the provision of credit needed to stimulate growth and forward momentum in the economy of the region."

Multiple contracts will be awarded by the SBA and the selected contractors. The contract runs through September 30, 2006, but will have four option years.

To date, SBA has processed over 245,000 disaster loan applications in six months. Disaster loans have been processed for 147,000 victims in Louisiana, followed by 61,000 for Mississippi, 7,000 for Alabama, 17,000 for Texas and 13,000 for Florida. Complete details on the solicitation for bids, including the statement of work, is available at www.fedbizopps.gov.

SCORE's Top 10 Business Questions

1. Why should I care about the competition? I trust the merits of my product.

Very few businesses operate without competition in a specific market. Indirect competitors can have a significant impact on customer buying decisions. Knowing your competition enables you to gain a competitive advantage, which results in more sales and profits.

2. What do I need to know about financial statements to start and manage my small business?

You should have a basic understanding of these important financial statements: a balance sheet, which shows the financial conditions of your business at some point in time; a statement of operations or a profit and loss statement, which shows whether you made a profit during a particular time; and a cash flow statement, which shows your cash position during a specific period of time. These statements will help you keep an eye on your business and events requiring special attention.

An accountant can prepare these statements from data you supply. There are also computer programs that will help you generate these statements from your input of regular transactions such as sales, collections, purchases, payments and payroll.

3. What are the most important design elements I should consider when putting together a brochure?

- State your selling message on the cover of your brochure.
- One large image portrays your services or products better than several smaller ones.
- Always put captions on photos – they are read almost twice as often as body copy.
- Include facts and testimonials when possible.

- Make your brochure worth keeping. Add a calendar of events or other useful data for potential clients.
- Quality is important – limit colors and use a quality paper stock.
- Include all contact information – phone, mail, e-mail, Web site, and fax.

4. How do I do business on the Internet?

You can set up your internet presence yourself, or you can have a professional do it for you. If you are considering complex content and online services, you may need a professional Web designer. You may also want to have your own domain name, which is the address of your Web site – or URL.

After you get started, the key to a successful Web site is to keep it simple and up-to-date. Just as in conventional advertising, you'll want to offer something that will attract your customers. Finally, be prepared to respond promptly to any internet inquiries. Internet users are accustomed to fast responses.

5. I am not planning to apply for a bank loan, so why is it important to make a business plan?

The primary purpose of a business plan is to guide you in successfully operating your business, whether it is a sole proprietorship or a complex corporation. Making a plan forces you to consider all aspects of your business and to confront problems the plan will highlight. The business plan is a vital management tool that enables you to anticipate situations before they become problems.

6. What location should I consider for my restaurant?

Before deciding on a location, answer these questions:

- Who and where is your market, and what location will maximize this market?

- What locations get the highest amount of walk-bys? drive-bys?
- Is the traffic pattern of people or cars seasonal? Does this affect your concept?
- If it is a destination location, is there parking?
- Is the rent in line with the amount of traffic (people and drive-by) in the area?
- Is the rent in line with the amount budgeted in your business plan?

7. How can I get help on the Internet in regards to setting up my business?

Visit the SCORE Web site www.score.org and click on "Ask SCORE". You may scroll down a list of more than 600 skills or submit your business concern. You will be presented with a listing of SCORE counselors. Select a counselor and submit your question. They will respond with a free, confidential e-mail from which an ongoing mentoring dialogue can begin.

8. If the income projections for my business indicate that it will be profitable in the first year or operation, why is it important to do a monthly cash flow?

By developing a monthly cash flow projection, you can see the timing for cash needs and quantify the amount needed. Sufficient cash is critical for a business to pay its expenses and enable it to expand. If your monthly cash flow projection indicates frequent cash shortfalls, it will lead you to review the type of products and services that you will offer, the mix of sales, the pricing and terms of the sale and your short-term borrowing needs.

9. How do I determine whether I am capable of starting a business?

Compare your skills and expertise with those of people who are successful in similar business pursuits. Can you duplicate and surpass the capability that other successful businesses possess? What unique skills can you provide to obtain a

sufficient share of the market in the area you plan to serve? What level of capitalization, technical acumen, energy, passion, organizational strategy, other resources or equipment can you incorporate into the business to command the essential market share for viability?

10. How do I use the local newspapers to advertise my products in conjunction with a community event?

- Place an ad in the Sunday paper one week before the event.
- Be sure your business name and the date of the event is prominently displayed.
- Request that your ad appear as far forward in the front section as possible.
- Make sure to get a proof one week before publication.

Editor's Note

We are no longer adding calendar items to the newsletter. They can be accessed at <http://app1.sba.gov/calendar/states/calendar.cfm?op=group&grp=73>.

SBA February 2006 Lenders

- Amcore Bank NA**
Rockford, IL – 2 Loans for \$51,500
- American National Bank Fox Cities**
Appleton – 3 Loans for \$246,000
- Associated Bank**
Green Bay - 29 Loans for \$3,108,500
- Bank of Wausau**
Wausau – 1 Loan for \$10,000
- Baylake Bank**
Sturgeon Bay –
4 Loans for \$1,337,500
- Business Bank Fox River Valley**
Appleton – 1 Loan for \$50,000
- Capital One Federal Savings Bank**
McLean, VA – 8 Loans for \$205,000
- Citizens Bank**
Kaukauna – 1 Loan for \$512,000

Citizens Bank of Mukwonago
Mukwonago – 1 Loan for \$115,000

Community Bank & Trust
Sheboygan – 4 Loans for \$1,032,000

Community First CU
Appleton – 5 Loans for \$285,000

Cornerstone Community Bank
Grafton – 2 Loans for \$575,000

Farmers & Merchants State Bank
Waterloo – 1 Loan for \$30,000

First Bank Financial Centre
Oconomowoc – 2 Loans for \$361,000

First National Bank-Fox Valley
Neenah – 3 Loans for \$428,000

First National Bank New Richmond
New Richmond-1 Loan for \$57,000

Great Lakes Asset Corporation
Green Bay – 1 Loan for \$824,000

Green Lake State Bank
Green Lake – 1 Loan for \$206,000

Hometown Bank
St. Cloud – 3 Loans for \$1,149,000

Independence Bank
East Greenwich, RI
1 Loan for \$180,500

Innovative Bank
Oakland, CA – 1 Loan for \$5,000

Investors Bank
Waukesha – 1 Loan for \$76,275

Johnson Bank
Racine – 1 Loan for \$50,000

JPMorgan Chase Bank NA
Houston, TX – 6 Loans for \$355,600

Layton State Bank
Milwaukee – 2 Loans for \$91,000

M&I Marshall & Ilsley Bank
Milwaukee – 21 Loans for \$5,087,200
West Allis – 1 Loan for \$276,200
TOTAL 22 Loans for \$5,363,400

Milwaukee Economic Development Corp.
Milwaukee – 1 Loan for \$924,000

Newtek Small Business Finance, Inc.
New York, NY – 1 Loan for \$207,000

Park Bank
Milwaukee – 1 Loan for \$503,000
Brookfield – 1 Loan for \$65,000
TOTAL: 2 Loans for \$568,000

Peoples State Bank
Soldiers Grove – 1 Loan for \$67,000

River Valley State Bank
Rothschild - 2 Loans for \$95,000

S & C Bank
New Richmond
1 Loan for \$1,860,000

State Bank of Chilton
Chilton – 3 Loans for \$905,000

The First State Bank
New London – 1 Loan for \$563,000

The Park Bank
Madison – 3 Loans for \$683,000

Town Bank
Delafield – 1 Loan for \$854,866

Twin Cities-Metro Certified Development
Shoreview, MN
1 Loan for \$418,000

Union Bank of Blair
Blair – 1 Loan for \$525,000

Union State Bank
Green Bay – 1 Loan for \$792,000

US Bank NA
Cincinnati, OH
28 Loans for \$734,400

Waukesha State Bank
Waukesha – 1 Loan for \$1,380,000

Wells Fargo Bank NA
San Jose, CA
11 Loans for \$2,001,400

Wisconsin Business Development Finance Corp.
Monona – 11 Loans for \$4,773,000

**SBA February 2006
Microlenders**

Lincoln Neighborhood Redevelopment Corp.
2 Loans for \$56,000

Wisconsin Women’s Business Initiative Corp.
4 Loans for \$65,709

FREE EVENT
Small Business Forum

March 29, 2006
9:15 a.m. to 12:30 p.m.
(Registration begins at 9:00 a.m.)

West Allis Public Library
7421 W. National Ave.
West Allis, WI

Speakers:
Small Business Administration
Department of Labor
OSHA
Social Security Administration
Internal Revenue Service (IRS)
WI Department of Revenue

Topics:
Financing
Safety
Hiring Issues
Unemployment Issues
Sales Tax e-Filing
Federal e-Filing & e-Payments

RSVP Today
Send e-mail to
Deanna.Esser@NFIB.org

Include:
Name
Business Name
Phone Number
E-mail address
Questions: Call Susan Logsdon
414-297-3421

2006 LENDERS' CONFERENCE

MAY 17 & 18, 2006

Kalahari Resort Wisconsin Dells Wisconsin

FOR: *Bank Presidents, CEO's, Board & Chamber Directors, CPA's, Commercial Lenders, Tellers, Credit Analysts, Collection Managers*

REGISTRATION FEES:

SAVE \$60.00 *by registering for both Pre-Conference & Full Conference*

\$340.00	<i>May 17 Pre-Conference, Reception, Dinner and May 18 Conference Day</i>
\$275.00	<i>May 17 Evening Reception, Dinner and May 18 Conference Day</i>
\$250.00	<i>May 18 Conference Day ONLY</i>
\$125.00	<i>May 17 Pre-Conference Workshop ONLY</i>
\$25.00	<i>May 17 Spouse/Guest Dinner Fee</i>

TO REGISTER CALL: *1-800-898-9472 or 715-346-3861*
www.uwsp.edu/conted/conferences/lenders/

LODGING: *To reserve your room, call the Kahalari Resort at **877-253-5466** or **608-253-5466**. Mention you are attending the Lenders' Conference. **\$99** rooms will be held until April 16, 2006.*

GOLF OUTING INFORMATION: SPACE IS LIMITED TO 120

Join us for the 2006 Lenders' Conference Golf Outing on Wednesday, May 17, 2006 at Trappers Turn Golf Course. Golf fee is \$75 per person and includes: Eighteen holes of golf, cart, use of practice facility and range, sleeve of balls, personalized bag tag, box lunch, drink tickets, gift certificate in pro shop and prizes. For golf information, call Jules Matsoff, Golf Outing Coordinator at 414-297-3934 by April 30, 2006.

*21st Annual
Small Business Awards
Breakfast*

*Friday
May 19, 2006*

REGISTRATION:
7:00 a.m. – 7:30 a.m.

AWARDS BREAKFAST
7:30 a.m. – 9:00 a.m.

*Milwaukee Marriott West
(I-94 & Hwy. 164 Waukesha)*

JOIN US FOR

*Informational Session on
Small Business Health Care
(Following the Breakfast)*

For further information contact: 414-297-1093