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001. paper	US Small Business Administration; RE: phone numbers [partial] (1 page)	06/24/1999	P6/b(6)
002. paper	US Small Business Administration; RE: phone numbers [partial] (1 page)	06/24/1999	P6/b(6)

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OA/Box Number: 20589

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2012-0043-S

ms263

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

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Fax Transmission Cover Sheet

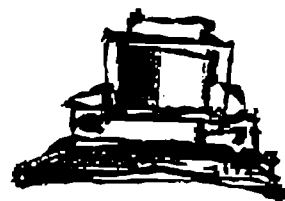
To: Lisa Green
 Organization: NEC
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From: William J. Hodge
 Office: New Mts
 Telephone: 401-1353 Fax: _____

Message:

- ① Our field staff is working on gathering info. on the Sweet Auburn businesses
- ② Attach are "Other" success stories that we've pulled
- ③ Is there any additional news regarding tomorrow's events?

On January 1, 2000, some computer-based systems will begin processing information as if it were January 1, 1900. This is called the Year 2000 problem or the "Y2K bug." It may cause problems for your small business unless you act now. This is not just a computer problem. It could affect any equipment that uses a computer chip as well as the suppliers and business partners you rely on.



Are You Y2K OK?

For more information contact the SBA at
 1-800-U-ASK-SBA
 Y2K Fax-Back: 1-877-RU-Y2K-OK
<http://www.sba.gov/y2k/>

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		Created	Company	Business...	Busi...	Busi...	First Na...	Last Na...	Business Ph...
Business Address State : GA (16 items)									
1		April 99	Heart Pine Holding Company	Allentown	GA	31003	Aubrey	Snipes	(912) 962-0222
2		October 98	D.J. Miller & Associates Inc.	Atlanta	GA	30308	Dave	Miller	(404) 876-7500
3		March 99	LATCO Construction Co.	Atlanta	GA	30329	Lat	Nguyen	(404) 315-1606
4		October 98	MicroCoating Technologies Inc.	Chamblee	GA	30341	Andrew	Hunt	(770) 457-8400
5		October 98	S&W International Food Special...	Decatur	GA	30035	Jason	Slaughter	(404) 363-1199
6		October 98	SMS Associates Inc.	Dunwoody	GA	30338	Chrysanthia	Sermons	(770) 395-1114
7		October 98	Harmon Masonry and Construct...	Macon	GA	31210	Paul	Harmon	(912) 474-2004
8		October 98	Logmatix Inc.	Marietta	GA	30066	Craig	Timony	(770) 792-3777
9		October 98	Montemayor, Inc.	Marietta	GA	30068	Olga	Montemayor	(770) 971-1831
10		October 98	R&H Clean and Wear Co.	McRae	GA	31055	Thomas	Ross	(912) 868-6064
11		October 98	Corporate Message Services Inc.	Savannah	GA	31405	Richard	Bensmen	(912) 355-1819
12		October 98	Eliza Thompson B&B	Savannah	GA	31401	Carol	Day	(912) 236-3620
13		March 99	Whit I	Savannah	GA	31403	Kevin	Whitfield	(912) 447-0602
14		May 99	EnVision	Savannah	GA		J.	Parker-Herr...	
15		October 98	Intertrade International Inc.	Stone Mountain	GA	30087	Richard	Kaszycki	(770) 879-8180
16		October 98	Omega Environmental Services ...	Tucker	GA	30084	Keith	Jackson	(770) 621-9414

Taylor, Cecelia M

Full Name: Aubrey Earl Snipes (Earl)
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Business Fax: +1 (912) 962-0224

Categories: Export

Markets: Caribbean and Europe

Heart Pine Holding Company of Allentown, Georgia is a sawmill that produces lumber totally for the export market. The product is of the highest quality and could be considered an art form. The company does not concentrate on volume but rather producing the prime quality for the export market. The company began operation in July of 1997 and surviving El Nino has now developed strong export markets through domestic brokers.

Heart Pine Holding Company mainly exports to the Caribbean and European countries such as Germany, Spain, Austria, Italy, and England. They had received assistance from the Georgia Department of Industry, Trade and Tourism (GDITT) trade specialists in marketing their product overseas and were looking for working capital to help carry the cost of the logs, lumber, and overseas sales. While they knew about Small Business Administration (SBA), they contacted their lender, Farmers and Merchants Bank in Dublin, and through the bank's attorney contacted GDITT. Since GDITT works closely with SBA in providing trade finance, they soon had the representatives from both agencies in Allentown and Dublin to help with their needs. According to Wallace Miller, President of Farmers and Merchants Bank in Dublin, "The Small Business Administration Export Working Capital Loan Program afforded us the opportunity to do something for our customer that we could not have done without the guaranty."

The company now has a \$300,000.00 export working capital loan through Farmers and Merchants Bank guaranteed by SBA and had that approval within 48 hours after submission of the application. While sales hit the one million dollar mark in 1998, they are now projecting and are on track for sales of over \$1.8 million this year and are proud of the fact that all of the sales are exported. "This loan was absolutely vital to our existence and 13 people are employed in Allentown because of this export assistance", says Earl Snipes, President of Heart Pine Holding Company.

Taylor, Cecelia M

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Categories: 8(a), W-2-W

***D.J. Miller and Associates Inc.
Was Early Welfare-to-Work Advocate***

ATLANTA, Ga. -D.J. Miller & Associates Inc., a management consulting firm that will graduate from the SBA's 8(a) Program in December, took an early lead here in providing job skills to former welfare recipients. The company's efforts have resulted in over 25 former welfare recipients gaining temporary and full-time employment in the local office management field.

"I would say close to a half dozen of our former welfare trainees are still with us," said Dave J. Miller who has led his company's welfare-to-work program.

Miller said his initiative began in early 1996 when a welfare mother responded to an office job ad placed by his company. "At first her abilities were less than what we needed," he recalled of the woman. "However, we were able to hire her after we provide the lady with good training in office skills, filing, proper telephone usage, and customer relations. We took this model training and made it the cookie-cutter for other people we wanted to help."

Miller said company's leads on able, former welfare recipients came primarily from word of mouth. "We asked the first woman if she knew of other people who needed this opportunity, and she did," he explained.

D.J. Miller & Associates became certified in the SBA's 8(a) Development Program in December of 1990, and has been successful in getting a number of federal small business contracts through the years. Names after Section 8(a) of the Small Business Act, the program allows the SBA to direct certain federal contracts to small, disadvantaged companies that meet agency requirements.

"The 8(a) program has been an excellent tool for us," said Miller. "It helped our clients shorten the contract process for us to go to work for them. We could get contracts faster with the federal government because we were 8(a)."

-more-

Miller's company, which opened new offices recently in Memphis and Washington, D.C., specializes in provide expert management advice and assistance in the fields of Procurement, Facilities Management, Organizational Development, and Minority and Female Business Programs.

In recent years, the company has received 8(a) contracts and private-sector agreements to provide management assistance to over a dozen agencies and corporations, including the U.S. Department of Commerce, the U.S. Department of Agriculture, the U.S. Department of Health and Human Services, the Atlanta Olympic Committee, Delta Air Lines, the City of Houston, the Charlotte North Carolina Airport, the Georgia Department of Transportation, and the Port Authority of New York/New Jersey.

Miller noted that his company currently has an 8(a) contract with DOC's Minority Business Development Office to do supply and demand studies in the nation's top 50 markets on business formation and creation. "We are in the process of completing a comprehensive report on this to support minority business formations in these markets," he said.

Miller's company had a contract with the SBA in 1992 and 1994 to provide 7(j) management training to other 8(a) companies in the region that were in the construction business. "We had a portfolio of 200 firms in the region that went from over \$600 million in contracts, to over \$1 billion as a group, following our management training," Miller said. "A lot of these companies got increased bonding because we were there as support, we could help them with their bond packages and the bonding companies."

Miller sees further growth for his company following its graduation from 8(a). "We have a lot of clients that are not part of the program," he said. "We want to build our relationship with them and create new relationships."

Miller established his company in 1986. Other members of his management team are Scott Comeaux, Chief Financial Officer; and Sherry Williams, Vice President for Strategic Planning and Markets.

Miller grew up on his family's farm in Early County where he attended public schools before going to Morehouse College here. Following college graduation in 1972, he worked with the City of Atlanta for 12 years before starting his own business.

Miller is on the board of the Atlanta Business League and active with the Atlanta Chamber. His company has created a scholarship fund for students at Morehouse College. For additional information, call D.J. Miller & Associates at 404/876-7500.

##

Taylor, Cecelia M

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Categories: Asian American, 8(a), Surety Bond

SBA's 8(a) Program Helps Former Janitor Get \$3 Million Contract in Vietnam

ATLANTA, GA - As a refugee from war torn Vietnam, Lat Nguyen used grit and determination to slowly build his small business in America. Nguyen came to Savannah, Georgia in 1975 with only the clothes on his back and found work as a janitor. He started doing minor home repairs in Savannah where he received sponsorship from a group of doctors and other civic leaders.

In 1979, Nguyen incorporated his business, LATCO Construction and in 1984, made his move to Augusta where he was involved in a number of historic renovations. These included the \$5 million Partridge Inn and the 850-seat Imperial Theater.

Nguyen's reputation for working hard and performing quality work on difficult building renovations spread throughout the business community. In 1988 Nguyen wanted to expand his operation and contacted the U.S. Small Business Administration for guidance. The SBA's 8(a) program and Surety Bond services allowed LATCO Construction to reach new levels of achievement. In Atlanta, Nguyen completed the Martin Luther King National Park Headquarters under an 8(a) contract, as well as President Jimmy Carter's high school building in Plains, Georgia.

In late 1996, Nguyen's reputation for outstanding work took him back to Vietnam as the general contractor for a \$3 million project in Hanoi. Nguyen, a former South Vietnamese Air Force officer, was selected by the U.S. State Department to manage the total renovation of an historic mansion in Hanoi. It now serves as the U.S. Ambassador's official residence.

Nguyen gained his reputation in renovating historic properties in both Savannah and Augusta. But when he became certified under 8(a), the program put him into a national data bank where he caught the eye of the Louis Pruitt, Foreign Builders Program Coordinator for the State Department.

"I found Lat Nguyen when I conducted a search for SBA 8 (a) participants who might be familiar with the Vietnamese language and culture and had experience as general contractor in the renovation of historic properties," said Pruitt who is based in Washington with the U.S. State Department.

Nguyen signed a contract with the State Department in September 1996 and the reconstruction of what had been a boarded-up building was completed in April of 1998. The project contained a number of logistical and

political difficulties. It had to be negotiated through the bureaucracy of the Hanoi government and called for the unique skills and knowledge of someone like Nguyen.

"The cement, steel, and sand were from local sources over there," says Nguyen who escaped by helicopter from Vietnam just before its takeover by the communists. "Everything else for the job had to be shipped in from the States, and approved by local officials." The Hanoi mansion itself had been built by the French over 70 years ago when Vietnam was one of its colonies.

LATCO Construction, before it graduated from the agency's 8(a) Program in 1997, was awarded nearly 30 contracts through SBA. The jobs included a \$4.8 million warehouse facility at Pope Air Force Base and a \$1.8 million battalion headquarters building, both in North Carolina.

"The 8(a) program helped me get my feet in many doors," says Nguyen. "The program is a vehicle to help you grow your company."

Nguyen gives special thanks to the 8(a) program for helping him get the contract in Hanoi. To oversee the job, he had to travel back and forth a number of times to the Asian country over an 18-month period. "During this time, I was also able to show new construction techniques to the Vietnamese who numbered about 100 at the site at different times."

Under the 8(a) program, the SBA has statutory authority to provide business development and federal contract support to small disadvantaged firms, such as LATCO Construction. After graduating from the program, Nguyen, and his experienced company, is still obtaining sizable government contracts.

While participating with the SBA's 8(a) program, LATCO Construction used the SBA's Surety Bond Program. This program provides guarantees on bid, performance, or payment bonds for contracts up to \$1.25 million for small businesses that cannot obtain surety bonds through regular commercial channels. LATCO, which has its headquarters on Buford Highway in Atlanta, can now post a construction bond level of \$5 million per contract.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, the SBA is the nation's largest single financial backer of small businesses. Last year, the SBA offered management and technical assistance to more than one million small business owners. The SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses. For more information about SBA programs and services, call (404) 347-4147.

Taylor, Cecelia M

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Profession: coatings (high tech)
Categories: SBIR

***MicroCoating Technologies Uses SBIR Program
To Expand Its Research and Development***

ATLANTA, Ga. -- MicroCoating Technologies Inc. (MCT) was established in 1993 by Dr. Andrew Hunt in a small one-man office here on the strength of a coating technology he developed while a student at Georgia Tech.

Backed with an exclusive license from Ga. Tech, MCT recently established a relationship with a large American company on a new coating product which is expected to be announced in 1998, according to Hunt who holds several patents dealing with coating technology.

Over the past four years, the company has built its staff to over 20 people following its active participation in the Small Business Innovative Research (SBIR) Program. This program is coordinated by the Small Business Administration, with participation by some of the nation's largest federal departments and agencies including the Department of Defense, Department of Energy, and the National Aeronautics and Space Administration (NASA).

SBIR has helped thousands of small businesses, including MCT, to compete for federal research and development awards. Each year, 10 federal agencies and departments are required by SBIR to reserve a portion of their R&D funds for awards to small business.

"This company might never have existed without the SBIR program," said Dr. Hunt who completed his Ph.D in Ceramic Engineering at Georgia Tech. "Our technology was a high risk for conventional funding sources, such as venture capital, and banks were not an option at all," he continued. "In fact, this particular technology could have been stuck in a closet, if it were not for SBIR."

Following submission of proposals, agencies make SBIR awards based on small businesses' qualifications, degree of innovation, technical merit, and future market potential. Small businesses that receive awards or grants under SBIR then begin a three-phase program. SBIR Phase I awards can go up to \$100,000 for support of various ideas or technology. Phase II awards range up to \$750,000 for as many as two years, and are used for R&D work and to evaluate the commercial value of the idea or technology.

Only Phase I winners are considered for Phase II awards. The small business must find private funding

for Phase III development which moves the technology from the laboratory into the marketplace.

MCT has been awarded over 12 Phase I awards under SBIR in various application areas and two Phase II research awards in the areas of ferroelectric materials and corrosion resistance. MCT's primary goal is the commercialization of a patented, open-atmosphere coating process called Combustion Chemical Vapor Deposition or CCVD.

The company says its CCVD process has the potential to revolutionize the thin-film coating industry.

The company's low cost process is flexible enough to deposit various advanced materials onto metals, ceramics, glass or some plastics. As a low-cost, production-friendly process, CCVD is ideal for any number of application areas, including electronics, corrosion-resistant surfaces, fuel cells, catalytic systems, glass and plastic coatings and thermal barriers. MCT says it is focusing initially on corrosion resistance, electronics and glass coatings.

CCVD does not require reaction/vacuum chambers and chemicals like conventional technologies. Because it is open-atmosphere process, CCVD is production friendly and enables uninterrupted processing. MCT has been able to deposit over 60 different materials with its coating process on a variety of surfaces ranging from metals and plastics to ceramics. With excellent composition control, complex multi-material films are possible, says a company spokesman.

"CCVD has more application capabilities than any other thin-film coating process," explained Hunt. "This process can be implemented into production lines, or handle other large areas that can't be fit into a closed environment chamber."

MCT was housed for three years at the Advanced Technology Development Center (ATDC) at Georgia Tech, before moving to its current location in Chamblee. The ATDC is one of the nation's first university affiliated technology development centers. ATDC allows newly-formed high tech firms to be housed at its "incubator" facility until a company grows to the point it can afford commercial rates for its own office or plant. The Center graduated a total of 15 high-tech companies between 1995-1997. Their combined revenues in 1996 exceeded \$37 million with nearly 500 employees.

Taylor, Cecelia M

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Profession: food manufacturing, minority-owned
Categories: 7(a), W-2-W

***S&W International Foods Uses SBA Loans
 To Expand Production; Add New Workers***

ATLANTA, Ga. - After getting several long-term contracts, Jason Slaughter recently used two SBA guaranteed loans from Heller First Capital Corp., to add new plants and equipment at his company which manufactures a unique line of frozen biscuits and cut and repackage meat products for the foodservice and retail industry.

"These SBA loans were extremely important," said Slaughter who spent 8 years with Kraft Foods in executive and quality management. "The level of support received from the SBA and Heller has allowed my company to grow significantly and meet its contract obligations."

Earlier this year, Slaughter's company, S&W International Food Specialties (IFS) secured contracts with PYA Monarch (Sara Lee Corp.), HomeAde Foods and a supply agreement with America's Favorite Chicken (Church's & Popeyes) to supply a new line of frozen biscuits and beef products to these companies. The IFS biscuits come in a variety of flavors including Southern Style, Buttermilk, Honey Buttered Drop Style, Jalapeno Drop Style, and Garlic Cheddar Drop Styles. The biscuits are manufactured at a 35,000 square foot plant in Forest Park, Ga., and distributed to retail and foodservice markets.

Slaughter's company will be supplying over 2.9 million pounds annually of cut and repackaged beef products which are being manufactured and distributed out of two USDA approved plants at Forest Park and Lake City, Ga.

Working with other distributors, IFS is selling its biscuits to WalMart, Publix, Kroger, and Bi-Lo, according to Slaughter who has a degree in Chemistry & Biology from LaGrange College, LaGrange, Ga.

"We also have our own house-brand of biscuits called 'Miss Marcile's' Biscuits," he said.

IFS used its most recent \$730,000 SBA-backed loan to buy the USDA approved plant building in Lake City, Ga.

At Lake City, IFS produces its line of meat products which include cubed steaks, stew beef, T-Bone, Rib Eye and Porterhouse steaks, filet mignon, and ground beef under its new contract with PYA Monarch, a \$4.5 billion division of Sara Lee. The plant, in metro Atlanta, is equipped with six large freezer rooms, with total capacity of 14 million pounds of meat.

"With these new contracts, our employment is going from 12 to about 40 full and part-time employees," said Slaughter who also gained food production experience with the Pillsbury Co. Several of the new IFS employees are former welfare recipients who are part of Georgia's 'WorkFirst' program, he noted.

A national SBA goal is to encourage companies, like IFS, to hire employees under various Welfare-to-Work programs.

Slaughter's company, established in 1996, has another division, SCAI Adhesives, which distributes adhesive supplies for packaging used by food manufacturer. This division recently entered into an alliance with Henkel Adhesives, a German company that is one of the world's largest adhesive manufacturers.

Prior to its SBA-backed loans, IFS was producing its meat and biscuit products at the one plant in Forest Park and shipping dry goods out of the Decatur facility. The Heller financial package, including some monies for working capital, was made over the past two years. It allowed the company to add the second plant and eliminate the daily conversion of its production process at one facility.

"Our two SBA-backed loans gave us longer terms on the pay-back, with good interest," explained Slaughter. "And the paperwork was no problem."

A native of Henry County, Slaughter is a graduate of Morrow High School. After graduation from LaGrange College, he earned an MBA in Strategy & Marketing from Pepperdine University in Malibu, California.

Slaughter is a member of the National Minority Suppliers and Development Council, and the Atlanta Chamber of Commerce. His company takes part in the annual DeKalb County Feed the Hungry Christmas program as well as the one in Atlanta. IFS also supports local firemen and police charity drives.

For additional information, contact Jason Slaughter at 404/289-2790.

Taylor, Cecelia M

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Profession: distributor, gasoline and diesel

Categories: ProNet

***SMS Associates Awarded Three Federal Contracts
Following Help from SBA Contracting Office***

Atlanta, GA. -- SMS Associates Inc., is a young company specializing in petroleum distribution, specifically the wholesaling of gasoline and diesel fuels.

The company started its operations in 1996 with the goal of getting some government contracts for petroleum products.

While optimistic, the company was realistic about its expectations of winning fuel contracts in an industry that is tight-knit and made up of just a few players.

However, SMS officials credit SBA and its Government Contracting Office here with helping it break into government contracting in less than a year, a time-frame about half the normal schedule for such an undertaking. "The SBA was among the initial resources that we sought when developing our marketing strategy," says Chrysanthia Y. Sermons, SMS President. "It was the SBA that provided multiple contacts and other resource agencies which assisted with our company's growth."

Sermons said major assistance also came from the Georgia Procurement Assistance Center at Georgia Tech, and Larry Fountain, one of its procurement counselors.

After help from SBA and others, SMS received a contract for gasoline and diesel products in 1997 from the U.S. Postal Service in Savannah, and two other contracts later that year with the U.S. Army at Ft. Benning, Georgia.

This year, the company also registered on Pro-Net, the SBA's one-stop Website which is open to small businesses seeking federal, state and private contracts. Companies with internet home pages can link their site to a Pro-Net profile. E-mail links are also offered with this referral system to the \$200 billion federal market. Pro-Net is found on the SBA's Website at <http://pro-net.sba.gov>.

In addition, Sermons said the company is working on an application for the SBA's 8(a) Program. Named after Section 8(a) of the Small Business Act, this program allows the agency to award certain federal contracts to small, disadvantaged companies that meet SBA requirements for certification.

The owners of Dunwoody-based SMS Associates have over 30 years of combined business-owner experience, and used personal resources to fund the start-up of the company.

Looking ahead, the company recently issued several bids on one-year fuel contracts handled by the State of Georgia for county agencies. The winning bids on this work is expected to be announced within the next 30 to 60 days.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, SBA is the nation's largest single financial backer of small businesses. Last year, SBA offered management and technical assistance to more than one million small business owners. SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses.

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For more information, please contact Chris Sermons, SMS President, at 770/395-1114.

Taylor, Cecelia M

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Profession: Construction, minority-owned
Categories: 8(a), W-2-W

***Harmon Masonry & Construction Inc.
 Uses SBA Programs to Build Its Business***

Macon, Ga. - Starting with \$95 he borrowed from his mother, Paul Harmon has built his construction company here into a prosperous business with work in the private sector and military installations in Georgia that include Ft. Benning, Ft. Gordon, and Robins Air Force Base in nearby Warner Robins.

Assisting Harmon along the way have been the SBA's Minority Enterprise Development Program, its 8(a) contracts, and SBA guaranteed surety bonds which allow small contractors, like Harmon, to bid on government contracts they otherwise would not be eligible to apply for.

"In the construction arena, we would not have been able to get off the ground without SBA and the 8(a) program," said Harmon, President of Harmon Masonry and Construction Inc. here. "Our 8(a) contracts have allowed us to build up working capital and increase our bonding capacity... and in construction you have to have bonding."

Harmon, the son of a sharecropper farmer, established his company in 1972 after serving in Vietnam and working his way through nearby Fort Valley State College. For the next 20 years, Harmon's largest contracts consisted of building homes, averaging annual company revenues of some \$400,000. During this time, Harmon networked to build solid banking and business relationships in the Macon area.

To overcome barriers of being small and minority-owned, Harmon sought out the help of the SBA and was accepted into its 8(a) contracting program in 1993. Named after Section 8(a) of the Small Business Act, this program allows the SBA to award certain federal contracts to small, disadvantaged companies that meet agency requirements.

Harmon Construction started work on its first 8(a) contract two years into the program by renovating some warehouse space at Robins Air Force Base.

That first \$349,000 contract at Robins AFB was a major accomplishment for the company and brought increased support from its local bank, said Harmon.

"We received two more 8(a) contracts at Robins and several other contracts at Ft. Benning, including

work to renovate a school and the administration building," said Harmon who grew up in the Lizella community near Macon.

The company has gained an 8(a) contract for roofing work at Ft. Gordon in Augusta, Ga., and is currently replacing air conditioning units at base housing at the Army base under the SBA program.

The SBA also helped Harmon Construction with consulting and training in marketing, management and financial systems. Under the agency's 7(j) training program, Harmon attended executive training at Clark Atlanta University and Dartmouth College's Tuck Business School in 1997.

Those courses were excellent," said Harmon. "The instruction was very intensive and worthwhile."

Harmon's son Adrian is a graduate of Tuskegee University in Construction Management. He has joined the company as a project manager-estimator.

This summer, Harmon's company hired two Macon area high school students as part of the Mayor's Summer Youth Program. Harmon says he is interested in the state's "Work First" Program for former welfare recipients, and is willing to hire construction helpers, under welfare-to-work, if he can find qualified people.

Harmon is a board member of the Region IV 8(a) Contractors' Association and the Entrepreneur and Employment Training Center Inc. His volunteer work includes the 100 Black Men, American Red Cross, Muscular Dystrophy, his church, and the Fraternal Order of Police. He was recently honored by Secretary of State Lewis Massey for his continued work with the African American Business Enterprise Day program.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, the SBA is the nation's largest single financial backer of small businesses. Last year, the SBA offered management and technical assistance to more than one million small business owners. The SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses.

##

Taylor, Cecelia M

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First Name: Craig
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Kennestone Circle
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Profession: bar-codes, other material handling systems
Categories: 7(a)

***Logmatix Inc. Uses SBA-Backed Financing
To Acquire Another High-Tech Company***

Atlanta, GA. - Logmatix Inc., was established here in 1983 by Phil Angevine and his wife, Kay, as a bar-code service firm with most of its customers supplying products and services to the Department of Defense.

Over the next few years, Angevine, President of Logmatix, developed significant expertise in automated identification, material handling and sophisticated bar-code systems for labeling and other industrial uses. By the late 1980's, the Marietta-based company had expanded its operation and customer base as well as its markets as the demand for bar codes grew.

With the help of a 7(a) SBA guaranteed loan from Bank of America, Logmatix has nearly doubled its annual revenues with the acquisition last year of Coast Graphics of Norcross, Ga. "The SBA guarantee absolutely helped us do this deal," said Craig Timony, Chief Operating Officer and part owner of Logmatix.

Under the SBA's 7(a) Program, the agency reduces risk to banks and other lenders by guaranteeing major portions of loans made to small businesses. The SBA can guarantee as much as 80 percent on loans up to \$100,000 and 75 percent on loans up to \$1 million.

Timony, who joined the company in 1995, said Bank of America officials here looked at his company's business plan to buy out Coast Graphics and they understood the opportunity the deal represented. "We think our combined company will grow and that means some new jobs for Atlanta," Timony added. "Today, Logmatix has close to 1,000 customers including Fortune 100 and 500 companies."

Following the recent acquisition, Logmatix has aligned its business into three basic areas. One is prime labeling which can

include up to eight color labels or tags, UV and other special coatings. These labels are used for product identification and are applied to plastic and metal containers for items such as pet food, personal care products, and medical supplies.

The company's specialty warehouse products take in various bar-code symbologies, long-range scanning and other imprinted data for tracking customer inventories. "The majority of these products go into warehousing and distribution systems~~places~~ that inventory, store and ship material," Timony explained. "We have some bar-code labels that can be scanned by electronic equipment standing 20 to 30 feet away in a warehouse."

The third product line is made up of blank thermal transfer and direct thermal labels and tags which are used for in-house, commercial printing. Logmatix also distributes a major brand of thermal transfer ribbon. In addition, the company preprints many price tags and UPC bar codes for clothing and other goods for major retail customers.

Looking ahead, the company is consolidating its operations with those of Coast Graphics in a single plant facility at the Kennestone Corners Office Park in Cobb County. Sales this year should reach over \$6 million, according to Timony, a 50-year old entrepreneur who has owned several businesses in recent years.

The company, with some 40 employees, has combined facilities that feature a large flexographic pressroom, in-house artwork/graphic design and plate-making abilities for multi-color as well as full (process) color printing capabilities.

**

For additional information, contact Craig Timony, Chief Operating Officer, at 770/792-3777.

Taylor, Cecelia M

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Profession: construction, environmental services
Categories: 8(a), 7(a)

***SBA Loan and Bonding Programs Benefit
 Olga Montemayor and Her Small Business***

GRIFFIN, Ga. - Olga Montemayor credits a host of SBA programs, including one of the agency's guaranteed loans, for helping her small business, Montemayor Inc., survive and grow following its establishment in 1993.

Ms. Montemayor received a SBA-backed loan of \$120,000 in 1996 for new equipment and working capital for her company which provides a number of environmental and construction services. These include underground storage tank removal and installation services as well as building renovations.

"The loan was very important, it kept me in business and allowed me to compete for new contracts," said Montemayor who grew up in San Jose, California.

Montemayor got her small business loan through NationsBank, a SBA Preferred Lender. The SBA, under its 7(a) Loan Guaranty Program, reduces risk to lenders such as NationsBank, by guaranteeing major portions of bank loans made to small business. The SBA can guarantee up to 80 percent on loans of \$100,000 or less, and 75 percent on loans up to \$1 million.

Two years ago, Montemayor received other SBA assistance when her company became certified under the agency's 8(a) Program. Named after Section 8(a) of the Small Business Act, this program allows the SBA to award certain federal contracts to small, disadvantaged companies that meet agency requirements, as well as management training to company owners.

-more-

Last year, Montemayor got her first 8(a) contract to build a connecting addition on an operations building at Ft. Gordon, near Augusta, as well as renovate roofing and air conditioning on the structure.

Prior to getting the contract, Montemayor obtained a SBA guaranteed surety bond through The Surety Group in Atlanta.

She used another SBA-backed surety bond for \$300,000 as a prerequisite for an 8(a) contract the company got to upgrade fuel storage tanks at Ft. Stewart, near Savannah.

"The SBA's 8(a) Program has given me the opportunity to take on projects that have helped my company move to the next level of the construction business," said Montemayor. "Using the agency's bonding program, and performing the 8(a) work has given me a chance to show what my company can do."

Based on her work at Ft. Gordon, Montemayor says her company is negotiating on another 8(a) contract to renovate a warehouse for use as office space at nearby Ft. Gillem. In addition, her company plans to bid on another project at Dobbins Air Force Base in north Atlanta.

Before getting her SBA loan, Montemayor got help in preparing a business plan, to take to her bank, from the Small Business Development Center (SBDC) at Clayton State College. Georgia's SBDC network is a resource partner with the SBA, which oversees federal funding to the development centers.

Montemayor's company employs from 8 to 12 people depending on current volume of its business. She attended West Valley College near San Jose, and worked with her former husband in his consulting business with auto dealerships. She also helped her son, Greg, in the late 1980's when he had a small excavation business.

For additional information, contact Ms. Montemayor at 770/228-4148.

Taylor, Cecelia M

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Profession: laundry, commercial
Categories: 7(a)

***Thomas Ross Used Personal Savings and SBA
To Expand His Laundry Business in McRae, Georgia***

McRae, GA. - Thomas Ross worked 12 years as a meat-cutter manager with the Piggly Wiggly grocery chain, building his savings with a plan to start his own business. In 1983, Ross used that savings to buy the R&H Clean and Wear Co., a local dry cleaner and laundry where he had worked part-time.

Ross' new venture was successful at first, as it generated business by stone-washing new children's jeans that were made at a large plant here. But after a couple of years, Ross realized he couldn't remain dependent on his laundry business with the McRae jeans plant, as textile production continued to decline throughout the Southeast.

Ross used an SBA guaranteed loan in 1988 from First South Bank in Fort Valley to finance the purchase of a building and equipment to handle larger commercial laundry work. The year before, he had gotten a laundry contract with the Marine Base in Albany, but he needed to expand his facilities in order to continue this type of commercial work.

"My SBA loan was the key," says Ross, a native of McRae. "Without that loan my business would have bitten the dust."

Ross said he also got a lot of assistance from Napoleon Daniely, director of the Rural Outreach Institute at Fort Valley State University. Daniely consulted with Ross on his government contracts and his loan with First South Bank. The Rural Institute is funded by the U.S. Department of Agriculture's Office of Rural Economic Development.

After Ross got the SBA-backed loan, the jeans plant in McRae did close, but his commercial work with area military bases has grown to about 80 percent of his business. The laundry work, on items such as bed linens and uniforms, is handled by 10 employees in McRae, and includes contacts with Moody Air Force Base in Valdosta; Warner Robins Air Force Base; the Naval Air Station in Jacksonville, Fla.; and the King's Bay Navy Base on

the Georgia coast.

Looking ahead, Ross says he wants to become certified under the SBA's 8(a) Program. Named after Section 8(a) of the Small Business Act, this program allows the agency to award certain federal contracts to small, disadvantaged companies that meet SBA requirements and become certified.

Family members who work with the company include Ross' wife, Christine, and a daughter Tara who is a senior in high school. Ross attended public schools in McRae and was a member of the local marching band. He is active with the Stewart Chapel Baptist Church and sings with the "Five Stars of Harmony," a gospel quartet which will celebrate its 66th anniversary next July.

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##

For more information, contact Thomas Ross, R&H Clean President,

Taylor, Cecelia M

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Spouse: Holly Bensmen
Profession: telephone answering services
Categories: 7(a)

***Corporate Message Services Uses SBA 7(a) Loan
 To Finance Expansion of Its Business in Savannah***

SAVANNAH, Ga. -- Rick Bensman gained his wide knowledge about the telephone answering business when he worked in Atlanta as a regional sales representative for a manufacturer of computerized telephone answering equipment.

While calling on customers in five states, Bensman noticed that most cities had at least several computerized telephone answering companies, but there were none in Savannah.

That would change in July of 1988 when Rick and his wife, Holley, started Corporate Message Services Inc., here. The young couple began with two clients and themselves as the company's only employees. These entrepreneurs used personal savings, a family loan as well as small bank financing to help establish the business, including its first telephone answering switch and an initial leased voice-mail system.

By the end of CMS's first year, the Bensman's telephone answering service was already on a steady growth pattern, expanding to 66 corporate customers and two new employees.

To handle its rapid growth, the Bensman's company got some badly needed capital in 1992 from Coastal Bank in Savannah in the form of an SBA guaranteed loan for \$110,000. This financing for CMS was under the SBA's 7(a) program which guarantees up to 75 percent of a bank loan for more than \$100,000.

"Our SBA loan was extremely important to us," says Bensman who had 13 years of experience in the telecommunications business when his loan closed. "We could not have put another customer on without it."

After going to Coastal Bank, Bensman said approval for his small business loan came in about two weeks, and the money was available in another 30 days. Bensman said the loan was used to buy additional equipment to expand his telephone answering switch and a larger voice-mail system to replace the one that had been leased.

Today, CMS has approximately 200 customers utilizing live operators and another 75 who have voice-mail services with the company.

In addition to standard live answering and voice-mail, the company's other services include catalog and internet order processing and reservations; as well as corporate surveys, both inbound and outbound.

Bensman is projecting an average revenue growth of some 20 percent into the Year 2000 for his company and 15 employees. He said the order-processing side of his business could jump by up to 50 percent during the next year alone.

Using his industry contacts, Bensman said his company has a new contract with Cortelco Inc., of Memphis, Tenn., to distribute and service its line of digital switching equipment used by the telephone answering industry.

A native of Toledo, Ohio, Bensman moved in 1982 to Atlanta where he met his wife, who is from Marietta. The Bensmans are members of the Association of Telemessaging Services International (ATSI) and the Professional Inbound Network.

Rick is also active with the regional Boy Scouts Office on fund raisers to support inner-city youth. His company recently donated several voice-mail boxes for a job and housing search for a homeless mission in Savannah.

##

Taylor, Cecelia M

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First Name: Carol
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Company: Eliza Thompson B&B

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Business Fax: +1 (912) 238-1920

Profession: bed & breakfast, historic building

Categories: 504, SCORE

***Innkeeper Carol Day Used SBA Loan
 To Buy/Renovate Award-Winning B&B***

SAVANNAH, Ga. - In just three years, Carol Day and her husband Steve have built the Eliza Thompson House into the leading ranks of Bed & Breakfast establishments here. They marked their achievement recently by winning the Savannah Chamber's 1998 Hospitality Small Business of the Year.

The Days used an SBA-backed 504 Economic Development Loan in 1996 to help finance the purchase of the 25-room inn as well as a small building on nearby Whitaker Street which was converted into an executive conference facility for their B&B.

"One of the biggest considerations of our 504 Loan was it allowed us to put less down on the property and free up money to do major renovations to the inn itself," explained Day. She and her husband spent most of their lives in their hometown of Decatur, Ill. After her children were grown, she worked for a local doctor as his collections manager.

Before retirement, Steve Day was a manager with the international truck division for Caterpillar Inc. During this time, Steve and Carol traveled throughout the world. When they moved to Savannah, they brought along a 40-foot container of antiques from England which they used to redecorate the Eliza Thompson House located in the middle of the historic port city at 5 West Jones Street.

"It was a lifestyle change for us," says Carol Day of their move here to operate an inn built in 1847 by cotton trader Joseph Thompson for his wife, Eliza. "We wanted to live in a wonderful city and have our own business... the SBA and the bank made that possible."

The Days' 504 Loan, for \$474,000, was also made possible by the Small Business Assistance Corp., an SBA Certified Development Company (CDC) based in Savannah. The loan, representing some 40 percent of the total financing for the inn, was raised through the sale of SBA-backed debentures by the CDC. Another 50 percent of the financing for the inn came from Bank South.

"We renovated both the inn and our rooms in the carriage house, along with the conference facility in what is known as the M.O. Seckinger Building," explained Mrs. Day. "We painted all of the rooms, put in a new kitchen, and installed new central heating, and air conditioning."

Since they acquired ownership, the Day's occupancy rate has grown from about 42 percent to close to 80 percent this year. Mrs. Day, a member of the board of the Savannah Convention and Visitor's Bureau, handles marketing and sales for the inn. Her husband does the bookkeeping, payroll, purchasing and other back office work. Their son, Lee, also works with them in the business.

"The previous owner was not hands-on," explained Mrs. Day, a former UPS office staffer. "When the owner becomes the on-site manager, you have a different property." Since they got the inn, the Days have doubled their employment to about 19 full and part-time staff.

The Days have their own web site to market the inn throughout the world on the internet. The inn is listed in several major guidebooks published in Europe; in several dozen here in this country; and recommended by large travel agencies both here and overseas.

For more information, call Carol Day, the Eliza Thompson House, at 912/236-3620.

##

Taylor, Cecelia M

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Categories: W-2-W, LowDoc, African American

Kevin Whitfield Uses SBA 'LowDoc' Loan To Start Mini fast-food Empire in Savannah

SAVANNAH, Ga. -Kevin Whitfield is only 35, but his age belies the years of hands-on experience and accomplishments he has already recorded in the fast-food business.

As the only African-American fast-food chain owner in Savannah, Whitfield has expanded from his original two Church's Chicken restaurants on Montgomery Street to a total of eight fast-food restaurants including ones in Hinesville, Sylvania, and Panama City, Florida.

"Without the dedicated employees we have, none of the success we have achieved would have been possible," says Whitfield who started with Church's as a fry cook in 1981 while attending the University of South Carolina.

Whitfield credits part of his success to the \$100,000 U.S. Small Business Administration (SBA)-backed "LowDoc" loan he used in 1994 to acquire his first two Church's Chicken restaurants in Savannah.

"I had heard nothing but horror stories about the program," recalled Whitfield, a native of Queens, N.Y. "But from the time we walked into Coastal Bank here, it took about 10 days to get approval for the loan."

Whitfield says the paperwork on his SBA guaranteed loan from Coastal Bank was also minimal. Indeed, "LowDoc" stands for low documentation on these popular small business loans. The SBA uses only a one-page application for LowDoc Loans, which can be made for up to \$150,000 and carry a fast approval turnaround.

When Whitfield and his wife, Lisa, acquired the two Church's in Savannah, the restaurants were worn around the edges and sales were marginal. But that changed dramatically for the better. "We raised their revenues by 110 percent the first year," declared Whitfield.

After they turned the first two Church's around, Kevin and Lisa were able to use some of the profits to add two new Church's units inside Kroger Stores in Savannah. "Using our LowDoc Loan to get started, our first two restaurants here have given us the resources to open the other five stores," explained Whitfield.

The Hinesville unit is a Popeye's Chicken restaurant while the two in Panama City are Church's outlets. Whitfield actually got his first restaurant in Georgia in early 1994 when he bought a company-owned Church's in

Covington just west of Atlanta. He sold that unit, however, two years later to baseball great, Hank Aaron.

Looking ahead, Whitfield says he has plans to add another restaurant soon in Savannah, but he's not saying exactly where or when.

The Whitfields own three small houses directly across from their Church's at 4119 Montgomery Street. One has been restored into attractive offices for "Whit 1," their fast-food management company,

A small sign is posted on the wall in Whitfield's conference room that reads: "If we don't take care of our customers, someone else will." That philosophy and taking care of his employees seems to be the secret to this entrepreneur's success.

"Absolutely no bosses do the things he does," said TaQuita Dubard, the manager of the Church's store just across the street from Whitfield's office. Whitfield is helping Dubard save enough money to buy a house for her three children.

Whitfield is converting one of his houses across from the Church's unit into a day-care center for his female employees. "The number one reason we don't keep employees is they don't have day-care or can't afford it," he says.

He is also involved with Savannah's extensive welfare-to-work program. He hires former welfare recipients, and also serves as a monthly speaker to those applicants for welfare required to go through the local "Peach" career development program.

Whitfield calls success a "never ending journey." He and his wife met when he hired her in 1986 to work in a Church's unit he was managing. Six years later, they had a son, Kevin Jr. who says he wants to join his dad on that journey as a Church's manager when he grows up.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. For information on SBA programs, please call SCORE at 912/652-4335, or the Savannah Small Business Development Center (SBDC) at 912/651-3200. Both are SBA resource partners.

##

Taylor, Cecelia M

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First Name: J.
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Company: EnVision

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 10010 Abercorn Street
 Savannah, GA

Categories: SDBC, African American, PreQual

SBA's First Prequalification Loan in Georgia Helps A Dream Come True in Savannah

SAVANNAH, Ga. - "This is a dream come true," said Dr. J. Annette Parker-Herriott as the young optometrist stood in the middle of her gleaming, new eye-care center here. "I want to thank my parents, my husband, all of my family for helping to make this, my own business, happen."

Dr. Parker-Herriott also credits the U.S. Small Business Administration's (SBA) Prequalification Loan Program for helping her state-of-the-art, "EnVision Eye Care" center, "become a reality. "My SBA loan was instrumental in starting my business," she says. "My interest rate is low, my pay-out period is better...I would highly recommend the Pre-Qual program to other people."

The SBA developed its Prequalification Loan Program to improve access to capital for underserved markets, including women, minorities, and veterans. Under the program, an intermediary, such as Georgia's Small Business Development Centers (SBDC) works on behalf of the borrower to first obtain SBA approval for a loan, up to \$250,000. If a person's loan application qualifies, the SBA issues a "prequalification" letter stating the agency's intent to authorize a loan guaranty.

The potential borrower can then take their Pre-Qual letter, along with a business plan and other documentation, to a bank or other lender. The SBA guaranty commitment letter is intended to encourage the lender to make the loan. A Pre-Qual loan carries a maximum SBA guaranty of 80 percent on loans up to \$100,000 and 75 percent for loans above \$100,000.

Darby Bank & Trust Company in Savannah made the loan to Dr. Parker-Herriott, the first PreQual Loan issued in the State of Georgia. Savannah is fortunate to have two Pre-Qual intermediaries that worked together to help with loan applications. They are the SBDC Office in Savannah and the Small Business Assistance Corporation (SBAC), a SBA Certified Development Company (CDC) as well as the state's only SBA Microlender.

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"The Prequalification Program was implemented in Georgia to help unlock doors and make capital more readily available to people, like Dr. Parker-Herriott, who want to start their own businesses," said Charles Anderson, SBA Georgia District Director. "I was very pleased to participate in the ceremony to recognize her as the first recipient in Georgia of a loan approved under this new program."

Others present with Anderson at the opening ceremonies included Savannah Mayor Floyd Adams Jr.; Salita R. Hill, Vice President, Darby Bank; Thomas L. Williams, District Services Representative of U.S. Sen. Max Cleland; Tony O'Reilly, Executive Director of the SBAC; and Lynn Vos, Area Director, SBDC.

Dr. Parker-Herriott says she first went to Ms. Vos at the Savannah SBDC in December of 1998 to get help with her business plan before she applied for her loan. "After my business plan was completed, I found out about the SBA's Prequalification program from the staff at the Small Business Assistance Corp." added the young optometrist.

Following her SBA-backed loan, Dr. Parker-Herriott established her "EnVision Eye Care" center in a 4,000 square-foot location in the Piccadilly Square Shopping Center at 10010 Abercorn Street.

A native of Macon, Dr. Parker-Herriott graduated from Southwest High School before earning a Bachelor's Degree from the city's Mercer University. After college, she earned her 4-year optometry degree from the Pennsylvania College of Optometry in Philadelphia.

Dr. Parker-Herriott is the daughter of Jacob and Annie Parker of Macon. She and her husband, Jeffery Herriott were married in 1997 after meeting in Savannah. Jeffery Herriott is a Chief Warrant Officer in the U.S. Army stationed at Hunter Air Field where he is an AH-64 Apache "Attack" Helicopter pilot.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. For information on SBA programs, please call SCORE at 912/652-4335, or the Savannah SBDC at 912/651-3200. Both organizations are SBA resource partners.

Taylor, Cecelia M

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Business Fax: +1 (770) 879-9992
Profession: export
Categories: EWCP

***SBA Export Loans Help Intertrade International
Boost Its Business to Eastern Europe and Asia***

Atlanta - Richard Kaszycki started his company, Intertrade International Inc., nearly 10 years ago as a consultant to poultry producers on their export business with international customers.

Today, Intertrade International is a trading company, buying poultry and pork direct from domestic producers and exporting it to customers in Hong Kong, Japan, Singapore, as well as other countries including Poland and Russia.

More than 95 percent of the company's revenues are in exporting and those sales have jumped from \$7.5 million in 1995 to over \$17 million in 1997. Helping drive these sales is the company's short-term financing obtained through the SBA's Export Working Capital Program (EWCP).

"I don't know how we could have reached this level of sales without the help of the SBA and its working capital loan program," said Kaszycki. "The SBA program has helped keep our company running and growing."

The company's first year as an independent export trader in 1995 was a real struggle, according to Kaszycki. "A lot of banks would not look at us," he said. "They did not understand our business."

Intertrade International was faced with markets halfway around the world, requiring 30 days shipping time and suppliers requiring payment in 10 days. The company needed cash to cover the 20-day gap between their sales and suppliers wanting to be paid.

Kaszycki said his company heard about the SBA Export Working Capital Program through the Georgia Small Business Development Program (SBDC) and Charles Boyanton, an SBDC export specialist who is based at the U.S. Export Assistance Center in downtown Atlanta.

The company has gone from an original \$500,000 EWCP revolving line of credit made a year ago, to a new line for approximately \$1 million.

The company received its SBA export lines of credit from Summit National Bank, one of the agency's leading small business lenders in Georgia. EWCP can only be used for export-related transactions. Under EWCP, the SBA guarantees up to 80 percent of a secured loan made to a company by a bank or other financial institution.

Intertrade International has five staff people at its office in Stone Mountain, and another business agent based in Hong Kong. Before going into direct exporting, the company was under contract for five years with Maple Leaf Foods, Toronto, Canada, to serve as its export management company.

Kaszycki is a graduate of Duquesne University in Pittsburgh. He started his food management career with Armour Foods in Pittsburgh and was a sales manager there before going to Atlanta-based AJC International in 1977. At AJC, he became a trader in poultry exporters. He gained other international experience with Gold Kist Poultry in Atlanta and another poultry company in Virginia.

A former officer in the U.S. Air Force, Kaszycki and his family live near Lilburn in Gwinnett County.

Kaszycki sees continued expansion for his company's poultry and pork exports despite the monetary problems that have developed recently in Asia. "People will still have to eat and our job is to feed people," he said.

He added that his company has seen no major changes in doing business in Hong Kong after its takeover by the Chinese government in Peking. Kaszycki also projects increased export sales to Poland and other eastern European countries in 1998.

##

Taylor, Cecelia M

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Business Fax: +1 (770) 934-2451
Profession: hazardous waste removal, minority-owned
Categories: 8(a)

***SBA 8(a) Development Program Helps Grow
 Atlanta-based Omega Environmental Services Inc.***

ATLANTA, Ga. - While he is thankful for the SBA assistance, Keith R. Jackson is keeping himself and his award-winning company, Omega Environmental Services Inc., (OES) focused on the future as it prepares to graduate from the agency's 8(a) Business Development Program in early October.

"The SBA's 8(a) program has been an excellent support system for us," says Jackson. "Our SBA contracts have provided us (Omega) with the credibility that we needed to secure larger contracts." Over the past 11 years, his company has used the agency's sole-source contracts and other public/private work to successfully complete over 300 hazardous waste clean-up projects throughout the United States.

Jackson, a native of Augusta, Ga., established OES in March of 1987 as a minority-owned environmental service company. Jackson said that since its inception, his company has finished over \$30 million in hazardous waste removal contracts, about half of the work coming from SBA 8(a) contracts.

Named after Section 8(a) of the Small Business Act, this program allows the SBA to direct certain federal contracts to small, disadvantaged companies that meet agency requirements. The same program also provides what is known as 7(j) executive management training to certified companies. In Georgia, approximately 200 companies are certified for a period of nine years, under the program.

In recent years, OES has performed work for a number of government agencies including the Army Corps of Engineers, National Park Service, U.S. Environmental Protection Agency, U.S. Navy, U.S. Air Force, as well as commercial clients throughout the country.

The company's 8(a) contracts this year have included removal of underground storage tanks for the Department of the Army; replacement of fuel lines for the Department of Transportation; and removal of 50

underground storage tanks for the Navy.

"In the beginning, the SBA Surety Bond program was another critical part of the services the agency provided to us," added Jackson who worked for a large environmental firm, USPCI, for five years prior to starting his own company. OES used at least a dozen SBA guaranteed surety bonds in order to get some of its early government contracts, he noted.

Jackson said the SBA was instrumental in OES gaining hazardous waste removal contracts through the Defense Reutilization & Marketing Office. One of these contracts played a role in the opening of a new OES office in Sunrise, Fla., last year.

In 1996, OES expanded into the Southwest by opening another office in Irving, Texas. The company's full-time staff has grown from 15 to 35 over the last four years.

"Sales for OES have increased from \$2 million to \$9 million in the past four years," said Jackson. "Last year, our company experienced a 25 percent increase in sales and we project an additional 25 percent growth by the end of this year."

Looking ahead, Jackson, who has a degree in Biology from Tuskegee Institute, says his company is moving into nuclear waste cleanup.

Jackson and his company have received numerous awards for outstanding work. This year, OES was nominated by Texaco/Star Enterprise as the National Minority Business of the Year. In 1997, the company received the Department of Defense Nunn-Perry Award for its excellent company growth and participation in the DoD's Mentor-Protégé Program. Another award came in 1996 when OES was presented the DoD Environmental/Small Business Excellence Award for superior services and commitment to environmental restoration.

Jackson's own civic commitment includes the position of President of "Project Uplift," a non-profit organization designed to uplift and inspire minority students. Seven years ago, he established a summer internship program to hire high school students in the area. Jackson, recipient of a 1992 Citizen of the Year Award, is also a director of the Minority Entrepreneurial Development and Training Program, and a board member of Project Read, a community-based program designed to teach adults how to read.

For additional information, contact Keith Jackson at 770/621-9414.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, the SBA is the nation's largest single financial backer of small businesses. Last year, the SBA offered management and technical assistance to more than one million small business owners. The SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses.

Withdrawal/Redaction Marker

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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. paper	US Small Business Administration; RE: phone numbers [partial] (1 page)	06/24/1999	P6/b(6)

COLLECTION:

Clinton Presidential Records
Policy Development
Lisa Green
OA/Box Number: 20589

FOLDER TITLE:

Small Business Administration [2]

2012-0043-S

ms263

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

b(1) National security classified information [(b)(1) of the FOIA]
b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
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b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

U.S. Small Business Administration

POTUS Arizona Trip Potentials

June 24, 1999

Republican 86 Award
[001]

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P6(b)(6)

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PRIME CONTACT FOR PERSONS & EVENTS LISTED BELOW

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P6(b)(6)

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THEME FOR POTUS VISIT TO PHOENIX

NEW MARKETS: PARTNERING COMPANIES & COMMUNITIES

DESIRED LEGACY

The theme, forum, venue, participants and the process presented in this proposal uses the POTUS visit as a fresh **vibrant catalyst** for action in the New Markets in South Phoenix and Arizona in general **with a tangible legacy that stimulates investment and partnership.**

OVERALL CONCEPTS OF THE PHOENIX VISIT

- Include as many small businesses that have successfully partnered as possible, and recognize these small businesses.
- A goal of the POTUS visit will be to **demonstrate the continuum of financing** that has been put into place in Arizona – from microlending done to assist home-based businesses, through to larger mezzanine type financing to be made available because of the New Markets initiative.

- **Educate** other small business people and leaders on the varied ways in which partnerships between businesses and the community can work.
- When Air Force One takes off, the President will be leaving in Arizona the theme and blueprint for **New Markets: Partnering Companies And Communities**.

OUTLINE OF PHOENIX VISIT

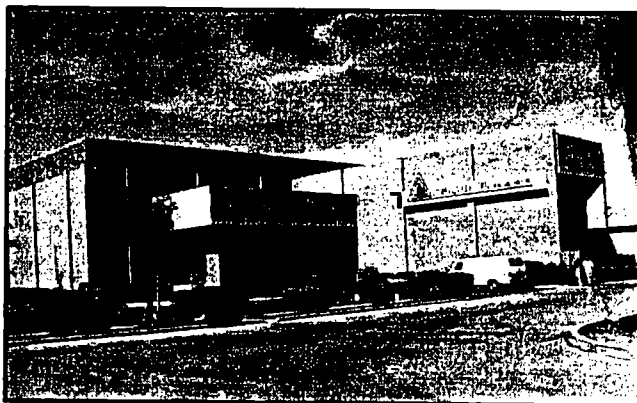
SITE ONE: Corella Electric Wire and Cable Plant, 4910 West Latham Street, See attached map.

TRAVEL TIMES: 15 minutes from Airport to plant by freeway; 30 minutes at site; 20 minute return via local streets through South Phoenix; total time 1 hr. 5 min. to Site 2.

EVENT: 30 minutes combination plant tour and visit in plant with company founder and strategic partners; and visit with employees.

RATIONALE FOR THIS SITE:

- Major success story of strategic partnering with big corporation — AT&T.
- Over 50% of employees are minority (predominantly Hispanic and mostly from South Phoenix) with excellent success stories of individual minority employees who grew through plant training program.
- South Phoenix youth makes good as a man and gives back to his community.
- Arizona MultiBank (a CDFI) helped to finance this startup. Bonus received bank from Corella Electric was used to help more businesses with microloans.



Corella Electric

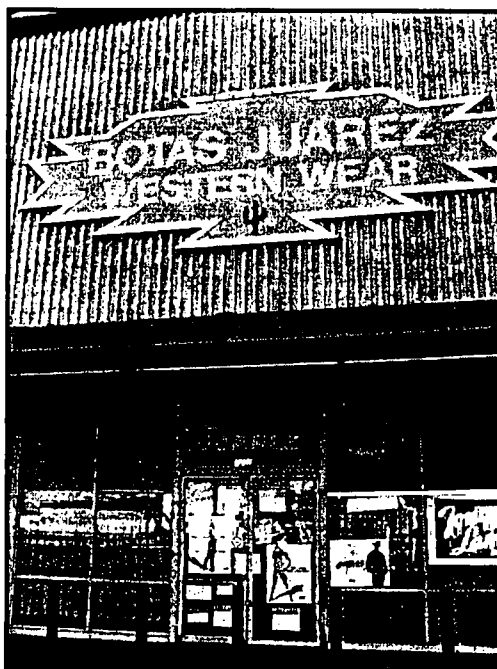
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SITE TWO: Start at Botus Juarez Western Wear located in retail commercial strip on Broadway and Central in heart of South Phoenix. Two block walk by President through commercial strip lined with people from the community, (President could also walk by poor housing development.) to **NFL YET ACADEMY**, 4838 South Second Street (See attached map.)

TIME FOR SITE TWO: 90 minutes

RATIONALE FOR THIS SITE:

- ✓ Botas Juarez Western Wear is a South BOTAS JUAREZ WESTERN WEAR that could provide boots, cowboy hat and/or belt to the POTUS. Botas Juarez Western Wear is a South Phoenix retailer that was assisted by Chicanos Por La Causa (a CDFI) through an SBA-supported technical assistance program.



Botus Juarez

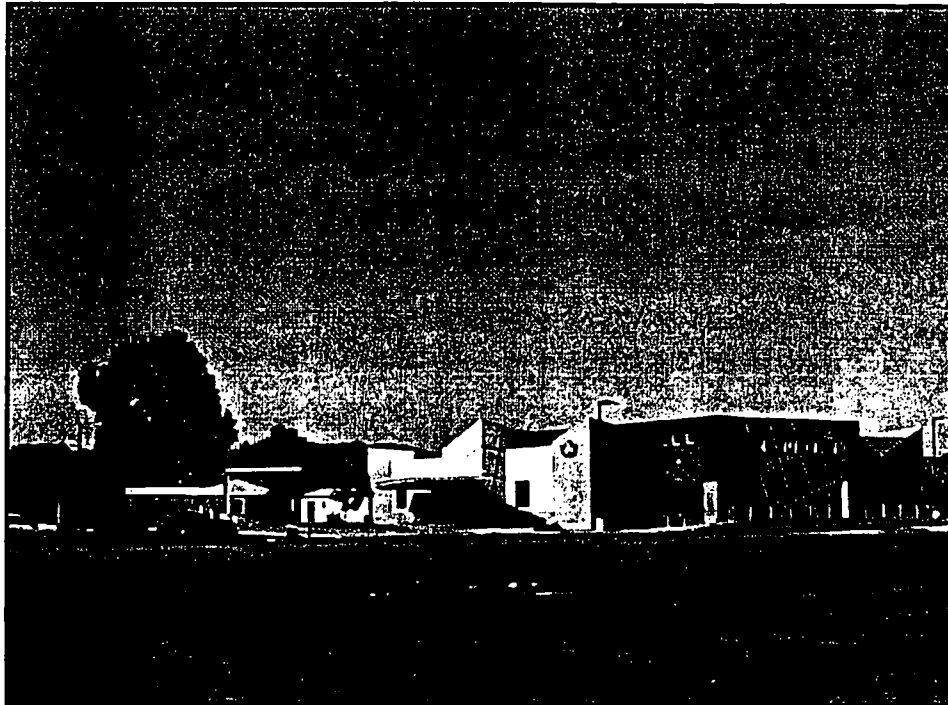
- Regarding NFL YET Academy, the National Football League's Super Bowl XXX left its legacy in Phoenix by funding \$1 million toward the creation of this campus dedicated to the betterment of youth and community.
- Academy is located in the heart of South Phoenix on a former junk yard and at the center of some important self-help housing initiatives.
- Over 700 students, from pre-school through 12th grade, have opted to attend this school of hope. The Academy is a hub for comprehensive community development, youth leadership, housing development and it has lots more on the drawing board.
- Arizona MultiBank played a role in the financing of the NFL YET Academy.

EVENTS

- Start with 10-15 Round table groups of up to 10 people each. Each Round Table will represent one small business and will include its employees and partners with a community of interests concerning that individual small business. A member from each group will present to the President and all others present, their small business success story, highlighting the theme *Partnering Companies*

And Communities – New Ways To Invest For New Markets.

- Presentation by *Wells Fargo Bank* and *Bank One*, each with \$1.5 million to capitalize *Magnet Capital*, first company to file an application to be an SBIC with an LMI (Low and Moderate Incomes) orientation
- Speech by President.



NFL ACADEMY Football Field and Building

-/-/-/-/-/-/-/-/-

SUMMARY OF TIMES IN PHOENIX

15 minutes airport to Corella Electric
 30 minutes at Corella Electric
 20 minutes from Corella Electric to South Phoenix
 90 minutes in South Phoenix and at NFL YET Academy
 10 minutes travel to airport
 2 hr. 45 min. Total

-/-/-/-/-/-/-/-/-

DETAILS OF PHOENIX TRIP

Can go to other sites

BACKGROUND

The following potential schedule of events for the POTUS visit incorporates a number of ideas that were discussed at a meeting on Wednesday afternoon, held at the NFL YET Academy.

The meeting included representatives from the Small Business Administration, Congressman Pastor's office, HUD, Arizona MultiBank and the NFL YET Academy. Based on everybody's input, the theme for the visit was following proposed concept was developed after the representatives of SBA, HUD and Congressman Pastor's office left the meeting. As opposed to the President visiting individual companies in a driving tour we proposed having the President go to two sites and bringing companies to the second site (e.g., NFL YET Academy).

An advantage of this proposed event is that potentially more companies can be included, which will help to mitigate the feeling of winners and losers in the community. Also, the public and private partners that assisted these companies with their successes can now participate in a meaningful way.

In 1993, Arizona MultiBank provided debt with an equity feature to this **start-up venture** that was originally **strategically partnered with AT&T**. Corella Electric Wire and Cable is **now a \$30 million a year** producer of precision color coated copper wire. This transaction, in many ways, epitomizes a form of finance where the investment itself is but one of the elements of positive community development activity.

Message: It takes a community of interests to shape successful business opportunities in New Markets. Specifically at this site in 1993, AT&T, Arizona MultiBank, Bank of America, Corella Electric and the Southwest Harvard Group came together in a community of interests to launch Corella Electric Wire and Cable (CEWC). John Corella, owner of Corella Electric, is a South Phoenix native and continues to contribute to the community of his roots. Two of the partners of Southwest Harvard Group were also raised in South Phoenix. Although the plant is not in South Phoenix proper, it is located in a state-designated enterprise zone called "Opportunity Park".

PROJECT ELEMENTS

- ✓ Tour of plant, which annually purchases 24 million pounds of copper from mines in rural Arizona and manufactures nearly 4 million miles of finished wire.
- ✓ 51% owner, John Corella, Hispanic from South Phoenix. Corella's former electrical contracting company was an SBA borrower and, in 1986, it was recognized as SBA's "Minority Small Business of the Year".
- ✓ More than half of CEWC's 40 employees are minority, predominately Hispanic. CEWC provides to entry-level employees a training program that may last up to 12 months.
- ✓ One employee (Hispanic) of CEWC started at the company at an entry-level training wage of \$5.00 per hour and, in six year's time, has worked his way up to assistant to the plant manager and earns \$14.00 per hour. He now boasts being a first-time homeowner with a personal savings account.

- ✓ One employee (African American) also started at CEWC at \$5.00 an hour and has worked his way up to \$12.00 per hour in four years' time and now operates two high tech equipment lines. This employee continues to live in South Phoenix.
- ✓ The proposed round table, held on the plant floor, would include representatives from all the entities that came together to successfully create CEWC (named in the background section above). They would discuss with the President their respective roles, challenges and the reasons for the decisions to play a role in this community of interests.
- ✓ The proposed round table would include: employees as discussed above, any CEOs accompanying the President and representative from the State of Arizona, which designated this site as an enterprise zone.
- ✓ The purpose of the round table at the plant is to give the President and others a first-hand account of a very successful **partnering of companies and communities**.
- ✓ MultiBank's equity like role in the CEWC project yielded a \$50,000 supplemental payment from to MultiBank and that payment seeded a new "circle of lending" microloan program, called Self Employment Loan Fund (SELF), for aspiring small businesses, many home-based in South Phoenix. SELF and its successes will be presented at the second site (NFL YET Academy, see below).
- ✓ The SELF program has been visited previously by Administrator Alvarez and, because of SBA's multi-year funding to SELF for managing a Woman's Business Resource Center, many small business entrepreneurs, and MultiBank borrowers, are beneficiaries of important technical assistance.
- ✓ Corella himself has served as a mentor to a SELF participant, Marilyn's Day Care and Child Development Center. Marilyn's has grown from 4 enrolled children to a new location licensed for 100 children.

SITE TWO: SOUTH PHOENIX and NFL YET ACADEMY, 4838 South Second Street in air conditioned tent on football field of Academy.

TIME: 90 minutes

(Academy management believes that the President of the NFL would be interested in participating in the POTUS visit.)

EVENT: 10-15 ROUND TABLE GROUPS of up to 10 people each.

Each Round Table will represent a small business and include partners with a Community of Interests concerning that small business. Each group will present their small business story, highlighting **Partnering Companies And Communities – New Ways To Invest For New Markets**. (Other tent participants would include a representative mix of small business owners, community and civic leaders, students from the Academy and people from the neighborhood.)

- ✓ Each small business success story will last no more than 5 minutes.

- ✓ Each table will have the following: a) a written summary of the small business story as the centerpiece of the table; b) a enlarged group picture of the employees of the small business (to be signed by the President so attending business owner may take it back to their company); c) representatives of the partners (e.g., business owner, employee, financing source(s) and technical assistance provider(s)); and e) local business leaders interested in **Partnering Companies And Communities – New Ways To Invest For New Markets**.
- ✓ The first small business story will be an abbreviated version of the Corella Electric and Wire Cable story. Having heard the story at the plant, the President will be in a good position to participate, if he wishes. The Corella story will finish with CEWC's financial link and John Corella's personal link to the SELF program (discussed as part of the Project Elements of SITE ONE, the CEWC plant tour). CEWC Table will include John Corella and representatives of the partners described above in CEWC Project Elements.
- ✓ The second story will be from a microenterprise business from South Phoenix that is a participant in the SELF program. SELF is a SBA-funded Women's Business Resource Center as well as an SBA-approved Prequalification Loan Program Intermediary. Arizona MultiBank has funded loans from \$500 to \$5,000 to over 75 SELF borrowers. The borrower will discuss the success of their business and positive influence of their partners.
- ✓ Another story would be introduced by Leonard Moreno, of Moreno Welding, a successful employer and community fixture in the South Phoenix Enterprise Community. In 1995, this small business received a \$303,000 loan for expansion from First Interstate Bank, enhanced by a CDBG program funded by HUD through the City of Phoenix. In 1996, Moreno Welding was awarded the Minority Enterprise Development Week Award, in recognition of its success, stability and commitment to the community. Moreno Welding's table will include, Mr. Moreno and employee(s), his banker, representative of HUD's CDBG program and the City of Phoenix.
- ✓ Other invited guests could include: 1) representatives of all Arizona CDFI's (Hopi Credit Association (35-year lender to small businesses and housing projects on the Hopi Reservation); PPEP Microbusiness and Housing Development Organization (an SBA Microlender); First American Credit Union (Native American community development credit union); Neighborhood Housing Services of Phoenix (affordable housing program and mortgage banker); South Park/Pueblo Gardens Community Credit Union; and Chicanos Por La Causa); 2) SBA Microenterprise Lenders and SBA Technical Assistance/Resource Providers; 3) high school students in the leadership council at the NFL YET Academy; 4) local business leaders and 5) others interested in **Partnering Companies And Communities – New Ways To Invest For New Markets**.

EVENT: SPEECH AND PRESENTATIONS.

PROJECT ELEMENTS

- ✓ **SPEECH BY PRESIDENT.** President talks about his plant tour, the small

business(es) he met, the issues they face and how the New Markets initiative is the right program, at the right time, with the right partners in Arizona and, in particular South Phoenix. The speech could highlight **Partnering Companies And Communities – New Ways To Invest For New Markets**.

- ✓ **DEBUT OF MAGNET CAPITAL -- a major link between community development and large banks.** An initiative and development project of Arizona MultiBank, Magnet Capital will submit an application for an SBIC license under the SBIC LMI program concurrent with the POTUS visit. Based on the current status within the Investment Division of the SBA, it is anticipated that this would be the first SBIC application submitted to the SBA under the LMI program within the New Markets initiative.

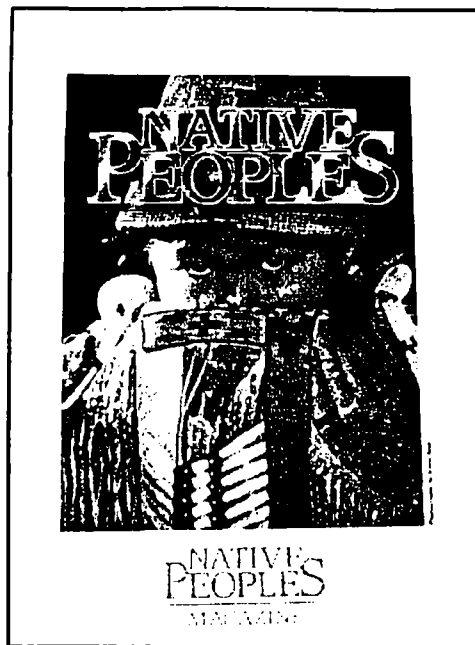
The financial commitments to capitalize the SBIC by private sector investors will be presented in the form of a single enlarged facsimile of a check (\$5 million). CEOs and local presidents of the investors (e.g., Wells Fargo Bank, Bank One, Sears National Bank and Bank of America) would be invited to make the presentation.

NOTE: ARIZONA MULTIBANK is the leader in founding Magnet Capital. Multibank is an initiative of the Arizona Bankers Association, and capitalized in the amount of \$10.3 million by 16 banks operating in Arizona, Arizona MultiBank, a CDFI, provides financial and technical assistance to small businesses, affordable housing projects and non-profit organizations. Since 1993, Arizona MultiBank has provided in excess of \$12.5 million to over 200 projects throughout Arizona. Loans range from \$500 to \$500,000 and total project costs exceed \$50 million. Eighty six percent (86%) of the loans have been made to small businesses and **74% of the small business loans have been to minority and woman-owned businesses.**

- ✓ Other remarks: Senior executive from Bank One and president of Arizona MultiBank.

ADDITIONAL POTENTIAL SITES

- ✓ A CAKE TO REMEMBER could provide a custom cake to the POTUS in the tent after his speech. A Cake to Remember is a SELF borrower.
- ✓ TWO ARIZONA MULTIBANK BORROWERS ON THE NATIONAL SCENE. *Native Peoples Magazine* is dedicated to the sensitive portrayal of the life and ways of Native Americans and, in partnership with the Smithsonian Institution, it is distributed quarterly to donors to the NATIONAL MUSEUM OF THE AMERICAN INDIAN.

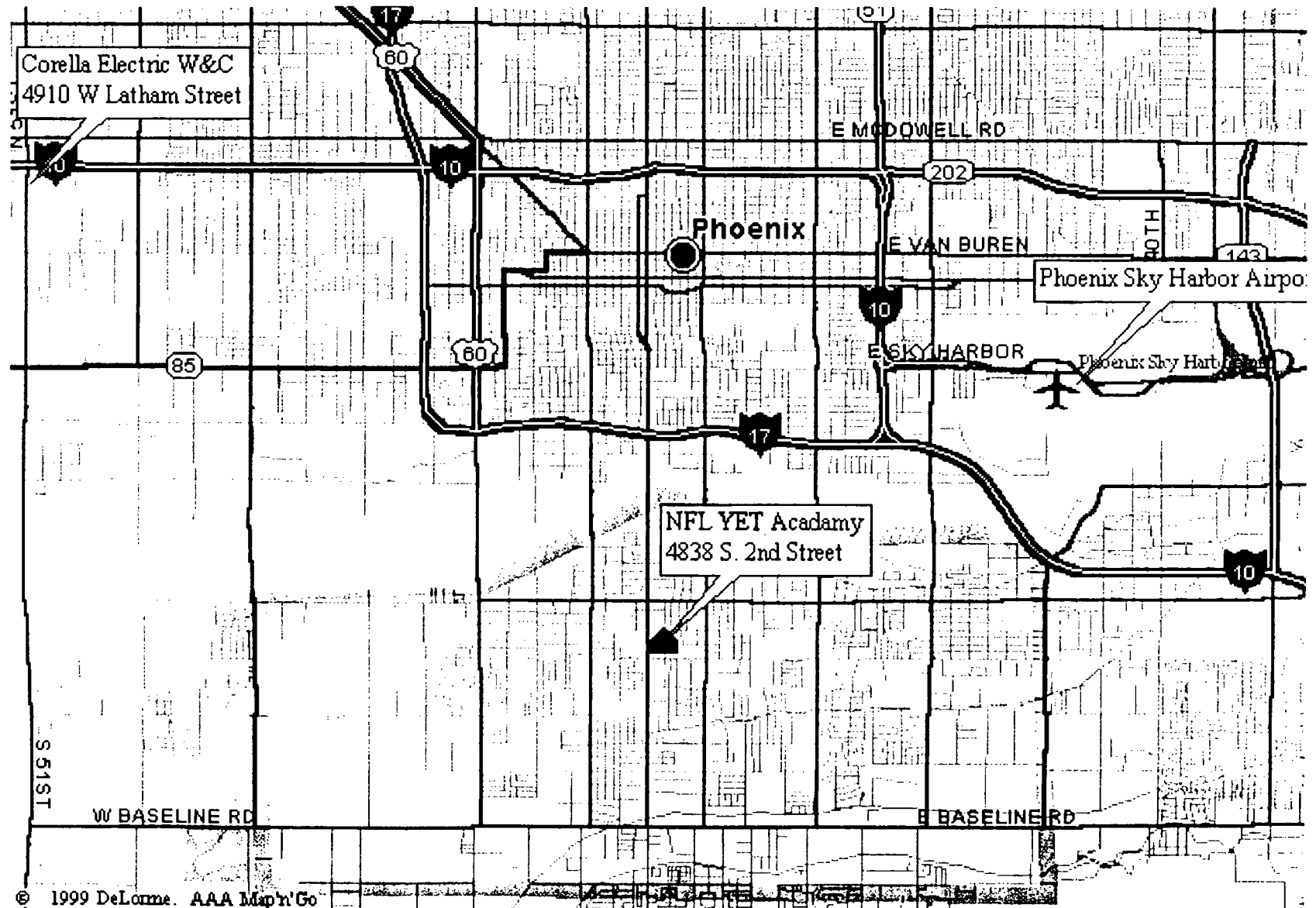


Also, Mama Rose's Gourmet Foods is the exclusive provider to the NATIONAL PARKS, INCLUDING THE GRAND CANYON, food products it manufactures, including salsa, cactus jellies and hot sauces. These products are sold under the label of Fred Harvey. A gift basket of locally produced products, including these, could be presented to the President and/or to visiting CEOs and other officials participating on this leg of the trip.

- ✓ RECOGNIZE THE AMERICORP PROGRAM through Andrew Gordon, president of Arizona MultiBank and former VISTA in the late 1960's. VISTA helped to shape Mr. Gordon's life-long commitment to professionally contribute to the public well being.

U.S. Small Business Administration

POTUS Arizona Trip Potentials



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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
002. paper	US Small Business Administration; RE: phone numbers [partial] (1 page)	06/24/1999	P6/b(6)

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U.S. Small Business Administration

POTUS Arizona Trip Potentials

June 22, 1999

[002]

*Other
Business
in South
Phoenix*

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PRIME CONTACT FOR PERSONS & EVENTS LISTED BELOW Andrew (Andy) W. Gordon, President Arizona Multibank Community Development Corporation A nonprofit, Community Development Financial Institution (CDFI) 101 North 1 st Avenue, 18 th Floor Bank of America Tower Phoenix, Arizona 85003 Phone: (602) 594-4444; [REDACTED] P6/(b)(6) Fax: (602) 594-4433 azmultibank@yahoo.com	

IMPORTANT NOTE: The companies and other entities discussed below are representative of what Andy Gordon and Bob Blaney believe they can mobilize for the POTUS visit. So far, the NFL YET Academy has been contacted in a confidential manner to confirm the availability of space and, also in a similar manner, Corella Electric Wire and Cable has been contacted to confirmed its availability for a plant tour. Time permitting, and with coordination with the White House, Gordon and Blaney are confident they can put together an appropriate mix of message(s) and image(s).

ARIZONA MULTIBANK OVERVIEW: An initiative of the Arizona Bankers Association, and capitalized in the amount of \$10.3 million by 16 banks operating in Arizona, Arizona MultiBank, a CDFI, provides financial and technical assistance to small businesses, affordable housing projects and non-profit organizations. Since 1993, Arizona MultiBank has provided in excess of \$12.5 million to over 200 projects throughout Arizona. Loans range from \$500 to \$500,000 and total project costs exceed \$50 million. Eighty six percent (86%) of the loans have made to small businesses and 74% of the small business loans have been to minority and woman-owned businesses.

DESIRED OUTCOME: A goal of the POTUS visit is to demonstrate the continuum of financing that has been put into place in Arizona -- from microlending to home-based businesses, to the larger mezzanine financing to be made available in the New Markets

through the well-on-its-way proposed SBIC that would be debuted at this event. This visit will provide an opportunity to create a greater awareness of the progress being made by small businesses in a low- and moderate-income community.

POTENTIAL EVENTS. A variety of related ideas have been linked together in presenting the following subject projects and venue for the POTUS visit. Also, estimates of time have been provided for each stage of the visit, including travel time.

15 minutes from Airport (freeway); 20 minute tour; 20 minute return (local streets)

EVENT: PLANT TOUR OF CORELLA ELECTRIC WIRE AND CABLE, INC.

In 1993, Arizona MultiBank provided debt with an equity feature to this **start-up venture** that was originally **strategically partnered with AT&T**. Corella Electric Wire and Cable is **now a \$30 million a year** producer of precision color coated copper wire. This transaction, in many ways, epitomizes a form of finance where the investment itself is but one of the elements of positive community development activity.

Message: business owner from South Phoenix builds personal wealth and continues to contribute to the community of his roots. Although the plant is not in South Phoenix proper, it is located in a state-designated enterprise zone called "Opportunity Park".

PROJECT ELEMENTS

- ✓ 51% owner, John Corella, Hispanic from South Phoenix
- ✓ Corella's former electrical contracting company was an SBA borrower and, in 1986, it received SBA's "Minority Small Business of the Year".
- ✓ Corella hired the first high school graduate of the NFL YET Academy, located in the heart of South Phoenix, more fully described below as the proposed site for the Roundtable Discussion, the President's New Markets speech and the check presentation to the SBIC.
- ✓ MultiBank's equity like role in the AT&T project yielded a \$50,000 supplemental payment from Corella to MultiBank and that payment seeded a new "circle of lending" micro loan program, called Self Employment Loan Fund (SELF), for aspiring small businesses, many home-based in South Phoenix.
- ✓ The SELF program has been visited by Administrator Alvarez and, because of SBA's multi-year funding to SELF for managing a Woman's Business Resource Center, many small business entrepreneurs, and MultiBank borrowers, are beneficiaries of important technical assistance.
- ✓ Corella himself has served as a mentor to a SELF participant, Marilyn's Day Care Center. Marilyn's has grown from 4 enrolled children to a new location licensed for 100 children.

Note: Mr. Corella has agreed to a tour and would have his 50 employees present. For the car ride from the Corella facility to the NFL YET Academy site, the President could be accompanied by Mr. Corella, Andy Gordon, and Bob Blaney to describe the South Phoenix community, including where Mr. Corella was raised.

Ride could include stop for lunch at **Mexican restaurant** in South Phoenix that is owned by La Canasta Mexican Foods, which, **with the assistance of a SBA 504 loan**, constructed a new facility that manufactures, among other food items, tortillas.

presented in the form of a single enlarged facsimile of a check (\$3 to \$5 million). CEOs and local presidents of the investors (e.g., Wells Fargo Bank, Bank One, Sears National Bank and Bank of America) would be invited to make the presentation

ADDITIONAL OPPORTUNITIES

- ✓ A CAKE TO REMEMBER could provide a custom cake to the POTUS in the tent after his speech. A Cake to Remember is a SELF borrower. Arizona MultiBank has funded loans from \$500 to \$5,000 to over 90 SELF borrowers. SELF is an SBA-funded Women's Business Resource Center as well as an SBA-approved Prequalification Loan Program Intermediary.
- ✓ BOTAS JUAREZ WESTERN WEAR could provide boots, cowboy hat and/or belt to the POTUS. Botas Juarez Western Wear is a South Phoenix retailer that was assisted by Chicanos Por La Causa (a CDFI) through an SBA-supported technical assistance program.
- ✓ INVITE ARIZONA CDFI's: Hopi Credit Association (35-year lender to small businesses and housing projects on the Hopi Reservation); PPEP Microbusiness and Housing Development Organization (an SBA Microlender); First American Credit Union (Native American community development credit union); Neighborhood Housing Services of Phoenix (affordable housing program and mortgage banker); South Park/Pueblo Gardens Community Credit Union; and Chicanos Por La Causa.
- ✓ RECOGNIZE THE AMERICORP PROGRAM through Andrew Gordon, president of Arizona MultiBank and former VISTA in the late 1960's. VISTA helped to shape Mr. Gordon's life-long commitment to professionally contribute to the public well being.

EVENT: ROUNDTABLE DISCUSSION**40 - 50 minutes**

ROUNDTABLE OF PRESIDENT, CEOs, SMALL BUSINESSES AND SELECT COMMUNITY LEADERS. Roundtable would include small businesses assisted by Arizona MultiBank and the SBA and discussion could be conducted regarding issues and challenges related to the successful operation of businesses in a LMI community and/or businesses hiring low- and moderate-income persons.

POTENTIAL TOPICS

- ✓ Barriers to access to capital.
- ✓ Business mentoring opportunities (e.g., "BusinessLinc").
- ✓ Strategic alliances (e.g., Corella Electric and AT&T, discussed above).



EVENT: ROUNDTABLE held in multi-purpose room of the newly constructed NFL YOUTH EDUCATION TOWN (YET) ACADEMY, a charter school. The Academy is located in the heart of South Phoenix on a former junk yard and at the center of some important self-help housing initiatives. Over 700 students, from pre-school through 12th grade, have opted to attend this school of hope. The Academy is a hub for comprehensive community development, youth leadership, housing development and it has lots more on the drawing board. Arizona MultiBank played a role in the financing of the NFL YET Academy.

The National Football League's Super Bowl XXX left its legacy in Phoenix by funding \$1 million toward the creation of this campus dedicated to the betterment of youth and community. Academy management believes that the President of the NFL would be interested in participating in the POTUS visit.

EVENTS: SPEECH AND PRESENTATIONS (30 - 40 minutes)

At this time, Roundtable participants would move from the multi-purpose room in the Academy to a large air-conditioned tent adjacent to the Academy where a larger group will be assembled. The tent participants would include a representative mix of small business owners, community and civic leaders, students from the Academy and people from the neighborhood.

SPEECH BY PRESIDENT. President talks about his tour, the small businesses he met, the issues they face and how the New Markets initiative is the right program, at the right time, with the right partners in Arizona and, in particular South Phoenix.

MAJOR LINK BETWEEN COMMUNITY DEVELOPMENT AND LARGE BANKS An initiative and development project of Arizona MultiBank, Magnet Capital will submit an application for an SBIC license under the SBIC LMI program concurrent with the POTUS visit. Based on the current status within the Investment Division of the SBA, it is anticipated that this would be the first SBIC application submitted to the SBA under the LMI program within the New Markets initiative.

The financial commitments to capitalize the SBIC by private sector investors will be