

The United States Conference of Mayors

Best Small Business Practices

Partner.
America™

June
2003





The United States Conference of Mayors

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Small business is the cornerstone in the development of our metro economies. In today's tough economic climate, it is more important than ever that we develop programs that will help our small business community grow and prosper, leading to job growth and increased development.

Partner America™, public/private partnership between the US Conference of Mayors and American Management Services, Inc. was established in 2000 to improve the overall condition of small businesses around the country. The primary objective of Partner America™ is to connect, through the mayor's office, small business men & women across the country, with the huge resources and programs available from the federal, state and local governments to help these small businesses grow and prosper, and add jobs to the nation's metro economy.

One tool we have developed to accomplish our mission is the Best Small Business Practices. It is our hope that these Best Practices will provide an outline of possibilities for mayors across the country and will inspire all who read it to reach out to their small business community and nurture the entrepreneurial spirit in American cities.

We would like to thank the Small Business/Partner America™ Task Force Co-Chairs, Kansas City Mayor Kay Barnes and Stamford Mayor Dannel Malloy, for their leadership in making this project possible.

We would also like to thank and acknowledge all of the people who assisted in the development and production of this publication, including the Mayors and their staff that submitted Best Practices, as well as Kathryn Kretschmer-Weyland, Rhonda Spears, Jeff Bean, Laura Walker, and Angela Snow.



George A. Cloutier

George A. Cloutier
Chairman,
Partner America
Chairman and CEO,
American Management
Services, Inc.



J. Thomas Cochran

J. Thomas Cochran
Executive Director
US Conference of
Mayors

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The United States Conference of Mayors, June 2003



The US Conference of Mayors

Partner America Best Small Business Practices



The Nation's First Small Business/City Resource Initiative

Best Small Business Practices Program

The objective is to recognize outstanding programs that are successful in promoting small business development

City programs/initiatives were recognized for their success in raising the visibility of small business, providing a user-friendly and comprehensive program that offers small businesses access to information and resources, and for their creativity.

Partner America's "Best Small Business Practices" was published and distributed at the Conference's Annual 2001 January Winter Meeting to members.

Partner America™

Small Business Business Resource Initiative

Partner American is a unique public-private business growth and development initiative for small and mid-sized businesses that provides management expertise, technical assistance, education and government procurement opportunities in every state and hundreds of cities across the nation.

Created by the US Conference of Mayors and American Management Services in partnership with the US Department of Commerce, the Export-Import Bank of the United States, and the US Small Business Administration, Partner America™ is the nation's first comprehensive small business technical assistance and profit-implementation program. Using a national outreach strategy to market and secure participants, Partner America™ provides small and mid-sized businesses with a Business Surveys.

The Business Survey is conducted by American Management Services' professional operating executives and provides an objective evaluation of the business, solid recommendations including costs and benefits summary, and a management blueprint to improve profits and cash flow. The Business Survey is provided to owners as a risk free proposition at a surprisingly nominal fee.

Mayors, local city officials and governmental agencies work together with American Management Services to implement business-focused economic development programs that revitalize cities and metropolitan areas by ensuring sustainable business growth and increased tax revenues. Partner America™ provides referrals to important government resource programs such as loans, working capital guarantees, government procurement opportunities, export credit insurance, technical assistance and mentor-protégé programs, among others.

Partner America™ brings global value and immeasurable benefits:

- Positions cities and metropolitan areas as competitive centers and central advocates for small and mid-sized business commerce
- Creates a link for small and mid-sized businesses to government programs and private capital access programs
- Avails improved and more relevant information on current issues impacting small and mid-sized businesses to business owners and policymakers
- Improves job development opportunities and increases the tax base
- Promotes long-term sustainable growth for small and mid-sized businesses

Tools for Businesses and Policymakers

Partner America™ will publish an economic tool for business owners and policymakers. The Small Business Economic Index details local business information including basic economic indicators, business owner's and employee's attitudes, and changes in attitudes, on government agencies, programs and initiatives, and business confidence and employer hiring indexes.

Partner America™ will also publish a comprehensive small business resource guide.

Background and Purpose

Small businesses are the backbone of our society and contribute in an extraordinary way to the stability and health of the United States economy. The statistics on small business tell the story. Specifically, there are 23 million current small businesses in the United States that represent 64% of the 2.5 million annual new jobs. Over 850,000 new small businesses are created each year. In fact, the United States Small Business Administration reports that small businesses:

- represent 99.7% of all employers
- employ 53% of the private work force
- provide 47% of all US sales
- provide 55% of innovations
- account for 35% of federal contract \$\$
- account for 28% of the high tech jobs
- account for 51% of private sector output
- represent 96% of all US exporters

Partner America™ supports a toll-free hotline (877) 778-6726. Visit the website at www.partneramerica.com.

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Chino Hills, CA

Mayor James Thalman

Small Business Retention

The City of Chino Hills is actively pursuing ways to provide added support to small and home-based businesses. Approximately 50% of all licensed businesses in the city are home based. Since the City's incorporation in 1991, City officials have seen a steady increase in the number of home occupations. The commitment the City has made to small business goes well beyond the \$50.00 Business License, and \$50.00 Home Occupation Permit. In an effort to meet business needs, the City of Chino Hills has developed a number of business support elements.

The City of Chino Hills has provided a Small Business Liaison, whose job is to actively work with both the business leaders, and the local Chamber of Commerce. In fact, every third Wednesday of the month the Liaison attends a "Network Connection" meeting as a guest speaker to promote an open dialogue between the City and business leaders. Presence at ribbon cuttings and grand openings is a priority, and helps to promote accessibility. Special needs are met through support by agencies like the Small Business Administration (SBA) and the Inland Empire Small Business Development Center (IESBDC). One-on-one business visits and consultations are conducted as necessary. Extra effort is given to new businesses by promoting their uniqueness to the press, resulting in a boost in business for many.

The City of Chino Hills holds a bi-annual Mayor's Business Roundtable. The event is designed to provide an open dialogue between City officials and business leaders. Every time the event has been held it has consistently grown. The first Mayor's Business Roundtable of the year is focused on bringing valuable and timely educational opportunities to businesses. The second event focuses on updating local business leaders about City programs, services, and changes taking place within the community. Roundtable discussions and business leader

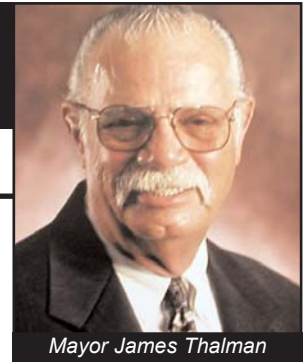
involvement is key to the success of this event.

Education seems to be the area most businesses say we can help them accomplish their goals. In doing so, we have established a Home Based Business Workshop Series to be held in the fall of 2003. The series of six workshops include, "How to Have a Successful Home-Based Business", "Selling Techniques That Work", "and Marketing Your Business", "Organizing Your Home Office", and "Conducting a Direct Mail Campaign". There will even be a class for the young entrepreneurs, "Turn Your Talents into a Money Making Business".

Green Team Visits are set to begin in June. The Green Team will consist of the Small Business City Liaison, Chamber of Commerce President and a Different City Department Head each month. The idea is to go to the storefront of small businesses and offer them the chance to tell us about any issues, needs, or problems they may be experiencing. The key to this retention objective is timely follow up.

No small business retention program would be complete without a number of programs being implemented in conjunction with the local Chamber of Commerce. In Chino Hills, the Chino Valley Chamber of Commerce is working hard to help the City meet the needs of the business community. Here are a few program highlights of that partnership:

- **Business Expo and Family Faire**
Thousands turn out each year for this annual event, which promotes local businesses by giving them the chance to showcase their goods and/or services. A number of family activities, entertainment venues, and a City informational booth are also part of the draw.



Mayor James Thalman

The City of Chino Hills is actively pursuing ways to provide added support to small and home-based businesses.

CONTACT:

Valerie McClung
Community Relations
Manager
City Manager's Office
2001 Grand Avenue
Chino Hills, CA 91709

PHONE:

(909) 364-2618

FAX:

(909) 364-2695

EMAIL:

vmccclung@chinohills.org

- Annual State of the City Event

This event is hosted by the Chamber of Commerce and features the Mayor speaking about activities, accomplishments and challenges during the previous and upcoming years.

- Dissemination of information

- Host various receptions, workshops & seminars

- Conduct Ribbon Cuttings/Grand Openings for Chamber members

- Produce a Chino Valley Business Directory

- Participate in the Annual Small Business Person of the Year selection in coordination with the Small Business Administration

In the 2003-2004 Fiscal Year the City of Chino Hills will move forward with the development of numerous small business objectives aimed at retention. They include:

- Development and implementation of a Shop Chino Hills Marketing Campaign.

- Develop and maintain a database for communication with all licensed businesses in the City.

- Develop a realtor outreach program.

- Implement a speaker's bureau.

- Implement a small business resource kiosk at City Hall.

- Complete a small business needs assessment by an outside source to include a focus group.

Los Gatos, CA

Mayor Sandy Decker

Economic Vitality Program

The Economic Vitality Program is one of the many tools used to implement the Town of Los Gatos General Plan. The General Plan is the community's constitution for development, the foundation upon which all land use decisions are to be based. The General Plan is a legal document that reflects the interests of the citizens of Los Gatos in terms of how they would like their community to look and feel. The Los Gatos General Plan was recently updated after extensive citizen involvement, including the involvement of two major task forces which met for seven months each reviewing issues. These task forces included members from all neighborhoods, area and business districts of the Town in order to represent all interests.

The Economic Vitality Program will serve the citizens of Los Gatos in several direct ways. First, it will work to maintain, expand and attract successful businesses that serve the needs of local residents. These businesses include retail, service and food related businesses upon which residents depend. By having businesses local, residents do not have to drive longer distances to neighboring communities and it helps foster a true sense of community. In addition, local sales tax dollars remain within the community for uses to serve its residents.

Second, the Program will help keep the Town of Los Gatos Government fiscally stable, thereby allowing for continued high quality services to its residents. Although Los Gatos is an affluent area, the Town government has limited resources and limited ability to increase revenues. High quality Town services are an important component in maintaining the high quality of life in the Town. Services such as public safety, land use review and approval, parks and recreation, and street repairs are critical to the Town, but costly. Under California Law, the Town has limited ability to increase tax revenues to pay for services.

Maintaining and increasing sales tax and hotel tax revenues are one of the few areas where the Town has some control, without increasing taxes to residents. Therefore, the Economic Vitality Program focuses on business retention, attraction and expansion as a means to generate Town revenue in order to provide services to its residents. However, in doing so the Town has the ability to be selective about the businesses it assists while maintaining the high quality standards for which Los Gatos is known.

Third, the Program will help to generate jobs for Los Gatos residents. By having a diversity of business types, a variety of local jobs are created for which Los Gatos residents may be eligible. Employment within a community in which residents live is extremely desirable, thus avoiding lengthy commutes that may otherwise be required,

Finally, many of the businesses in Los Gatos are locally owned and operated. The Economic Vitality Program strives to help local businesses be successful. This benefits not only the Town and its residents but also the local owners of these businesses.

Purpose and Mission:

The purpose and mission of the Town of Los Gatos Economic Vitality Program is to:

- Preserve and enhance the Town's charm and high quality of life.
- Provide goods and services desired by Los Gatos residents.
- Increase the economic vitality and diversity of the Town.
- Maintain and increase sales tax revenues.
- Maintain and increase Transient Occupancy Tax (i.e. Hotel or TOT).
- Maintain and increase tax increment revenue to the Redevelopment Agency.
- Create jobs for Town residents.
- Diversify and balance the local economy.
- Recognize the contributions that businesses make to the Town.



Mayor Sandy Decker

The Economic Vitality Program will serve the citizens of Los Gatos in several direct ways.

CONTACT:

Marty Woodworth
Redevelopment Manager
Community Development
Department
PO Box 949
Los Gatos, CA 95031

PHONE:

(408) 354-6812

FAX:

(408) 354-7593

EMAIL:

mwoodworth
@town.los-gatos.ca.us

- Anticipate changes in the local economy and deal with them in a proactive manner.

Guiding Principles:

The Los Gatos Economic Vitality Program is based on the following principles:

- Protecting the Town's high quality of life while balancing the need for goods and services for Town residents and tax revenues to support the Town's municipal operations.
- Providing a wide variety of good and services to serve the community in order to minimize the need for residents to travel to other communities.
- Recognizing that the Town is not an island, and that it is subject to the economic changes of Silicon Valley, California and the nation, thus requiring a proactive approach in protecting and enhancing its local economy.
- Being "User Friendly" which provides the best Customer Service for all of the Town's customers.
- Using a Team Approach to bring all Town departments and resources together to work cooperatively with businesses.

Economic Vitality Program Summary:

The focus of the Town of Los Gatos Economic Vitality Program is developed around the following core programs which will be detailed later in this document;

- Business retention and expansion, including business visitations, business recognition, business surveys, and working with the Chamber of Commerce.
- Targeted businesses attraction of key businesses that have been determined to be absent in the Town but desirable by residents to have here.
- Working with specific groups of businesses and property owners including, but not limited to the auto dealers, hotels/motels and the "North Forty".
- Annual monitoring of activities and reporting to the Town Council

West Hollywood, CA

Mayor Jeffrey Prang

The Avenues of Art and Design

Established in 1996, the Avenues of Art and Design (the Avenues) is a small, vibrant, business improvement district (BID) in West Hollywood, CA. The district comprises approximately 350 art, design, restaurant and fashion merchants. The primary aim of the Avenues is marketing and public relations.

The Avenues BID is an example of a successful public/private partnership that has developed over a number of years.

The Avenues is characterized by independently owned, cutting edge, art and design showrooms, along with an eclectic mix of specialist retail, high-end restaurants and fashion houses. In fact, the Avenues plays host to the largest concentration of design stores on the West Coast.

Commercial building in the area is primarily low-rise with storefronts facing directly onto tree-lined streets. The Avenues is an intimate and pedestrian scale district, placing it in pleasing contrast to much of LA. The district is surrounded by a residential area, with many homes just yards away from the stores. The entire area is less than one square mile.

The Avenues is a nonprofit entity, currently incorporating as an independent 501(c)(6) corporation. It receives an annual contract with the City to manage the work program and receives all the assessment income collected. The organization has a fifteen member board of directors, all merchants from the BID. There is one full-time staff member.

City staff assists with management support and provides direction on program development. The relationship with the City is close and serves both interests exceptionally well.

Assessments are levied on individual businesses and range from \$60 to \$3,000 p.a.

The annual budget of the organization is a modest \$85,000.

Why a BID - Challenges and Successes
The Avenues district was seriously impacted by the last recession in the mid-early nineties, several businesses had closed and there was an increasing vacancy rate. As usual, the art and design industry was one of the first to suffer from shrinking consumer confidence. In 1994, a group of concerned businesses approached the City for help.

Together, it was decided to develop a merchant BID, to market the area and foster cooperation between businesses. A team of businesses, City staff and a consultant undertook extensive outreach to the business community to develop an acceptable work program and assessment structure. After at least one false start, in early 1996, the Avenues of Art and Design BID was launched.

The biggest challenge to the Avenues has been gaining the confidence and involvement of the merchants. Avenues business owners are fiercely independent, creative people, often skeptical of government projects. Many saw no benefit to cooperative organization and were angry at a proposed new "tax."

The first three years of the organization were held together by a small, hard working group of merchants, a part-time employee and active encouragement of City staff. Together they developed marketing collateral, pursued relationships with neighbors, visited trade shows, created an identity and launched an annual event to draw attention to the District.

Six years on, the District has a full-time staff person, an expanded board of directors and a team of "block captains" that works outside the board to disseminate information and encourage neighboring



Mayor Jeffrey Prang

The Avenues BID is an example of a successful public/private partnership that has developed over a number of years.

CONTACT:

Alice Maxwell
Development Specialist
Economic Development
Department
8300 Santa Monica Blvd.
West Hollywood, CA 90069

PHONE:

(323) 848-6303

FAX:

(323) 848-6561

EMAIL:

amaxwell@weho.org

businesses to participate. Numerous additional working groups have been formed to work on specific projects. This expands the involvement of volunteers to about fifty, representing a high percentage of the street-level merchants.

Many of the new volunteers have not participated business organizations before, not even the local Chamber of Commerce. It is, therefore, a testament to the tenacity of the original board and the quality of its programming, that these merchants have now become advocates for the Avenues.

Furthermore, the Avenues now forms a cohesive group, eager to be consulted by the City on a variety of issues from tree planting, and trash collection to parking. This relationship is beneficial to the district and to the City in developing better services.

Current Programming:

The most successful Avenues' program is "Art and Design Walk". The Walk is an annual open house that encourages businesses to host parties, talks or other events to promote the Avenues to the design community and to the retail public.

The event has grown from a modest "art crawl" to a full scale event attracting a variety of sponsors including the national design publication Architectural Digest. The event also includes participation from the Fashion Institute of Design Merchandising (FIDM) the Museum of Contemporary Art (MOCA) and other groups.

The work program includes aggressive PR and outreach efforts, a banner program, development of collateral, a web site (avenuesartdesign.com) and sponsorship of a local elementary school.

Stamford, CT

Mayor Dannel Malloy

The Mayors Initiative for Small Business...Presenting Resources and Opportunities for Business Development



Mayor Dannel Malloy

This program, developed by Mayor Dannel P. Malloy, is designed to assist small businesses in the greater Stamford area by presenting resources and information at the federal, state and local levels to address the issues, needs and concerns of the small business community.

The Mayor decided to initiate this program for several reasons. First, he strongly believes that small businesses are a vital component to the local economy and need the support of their government officials. Second, the City of Stamford has been able to recruit and retain large corporations, thus enabling the region to experience great prosperity. At the same time, however, there is a perception that small businesses have not received the same support from local and state government.

Through his involvement in the U.S. Conference of Mayors, the Mayor discovered that there is a wide array of resources available for small businesses through government and private agencies that most small businesses are unaware of. The intention of the program is to streamline and centralize the process of obtaining information and resources that aid small businesses.

The genesis of this small business initiative dates back to September, 2000, when the Mayor hosted a roundtable discussion in conjunction with Partner America and representatives of local small businesses.

Listening to the issues confronting the participants, the Mayor assembled a task force comprised of representatives from various government and private agencies. This resulted in a pooling of resources from the local organizations mandated to assist small business that created leverage and reduced the chance of duplication of efforts

and programs.

The main partners in this program include the City of Stamford Office of Economic Development, the Stamford Chamber of Commerce, the Women's Business Development Center and the Connecticut Small Business Development Center. The Mayor hosts and moderates workshops on pertinent topics that are planned and presented periodically with task force members and guest speakers. They are scheduled from 5:30 p.m. to 8:30 p.m. to ensure that individuals working in small businesses have the maximum opportunity to attend and network.

The events are free of charge as long as participants pre-register, and a light supper is provided during the presentations. The workshops have dealt with such important issues as Set Aside Programs, Procurement Opportunities, Technical Assistance for Manufacturers, Non-Traditional Financing Sources, and Disaster Preparedness. Average attendance for these events was more than 100 participants.

The subject of another small business workshop was the "New Small Business Loan Fund" that is now available to qualifying businesses located in Stamford via the Community Economic Development Fund (CEDF). The new segmented loan fund makes term loans and lines of credit available to existing small business owners and people looking to start a new small business.

Loans range from \$5,000 to \$250,000 and can be used for such things as working capital, buying equipment or stocking inventory. The session began with an overview of the scope, nature and criteria required for company participation, and included break out sessions for the over 200 plus

Mayor Malloy and his administration truly recognize the importance small businesses play in the community.

CONTACT:

Beverly Aveni
Executive Aide
Mayor's Office
888 Washington Blvd.
Stamford, CT 06901

PHONE:

(203) 977-4150

FAX:

(203) 977-5845

EMAIL:

dmalloy@ci.stamford.ct.us

participants with CEDF loan officers and staff.

It was the participation of the CEDF in one of the previous Mayor's Initiative for Small Business events that generated the large increase in interest from Stamford based businesses and ultimately led to the need for and establishment of this new and separate fund.

Prior to participating in the event, the CEDF did very little business in Stamford. In the months following the event, the CEDF office received numerous inquiries citing the MISB workshop as the source of information. In one case, a Stamford client received and has already paid back a loan.

Due to this initial response and the ongoing interest that is expected for the program, Stamford is providing office space for CEDF personnel to work out of on an as needed basis. The office is located in the Stamford Government Center and is supported by the Office of Economic Development.

There are approximately 6,500 businesses in Stamford, and the majority of these can be classified as small to medium sized companies. Mayor Malloy and his administration truly recognize the importance small businesses play in the community. The Mayor wants to continue to build on the success of the previous events, and believes that businesses will continue to benefit from the contacts, resources and information which continue to be assembled as part of this ongoing series.

Gainesville, FL

Mayor Thomas Bussing

GTEC: The Technology Enterprise Center of Gainesville/Alachua County



Mayor Thomas Bussing

The Technology Enterprise Center of Gainesville/Alachua County (GTEC) represents an important component of the overall economic development program managed by the City of Gainesville.

GTEC is a technology incubation center offering flexible office, lab and assembly areas to serve the needs of a broad range of technology related companies.

The facility's core mission is to serve new and emerging technology and light assembly businesses with the potential for high growth and high wage job creation within the community.

But GTEC's role in the economic development of the community is much broader.

The \$2.8 million, two-story, 30,000 square foot facility is located in east Gainesville, an economically underdeveloped area of the city with a predominantly African-American population. Businesses located in this designated Enterprise Zone qualify for state tax breaks and other incentives.

"We wanted to place the incubator on the east side of Gainesville as part of our commitment to bring the benefits of good jobs and economic development to all sectors of our community," says Mayor Tom Bussing. "The city is dedicated to increasing economic opportunity for all of our citizens."

GTEC's construction funding included a grant from the US Economic Development Administration, along with local matching grants from the City of Gainesville and Alachua County. The City as owner contracts the operation and management of GTEC to the Gainesville Chamber of Commerce.

The facility was designed using state of the art energy conservation methods to achieve the US Environmental Protection Agency's Energy Star designation, so as to minimize utility operating costs. The flexible lab and office design is optimal for serving a large range of tenant companies.

GTEC represents a successful partnership between local government, the business community and the University of Florida to assist start-up companies in achieving technological commercialization of products while simultaneously diversifying the industrial sectors of Gainesville and Alachua County.

A key GTEC management strategy is fostering relationships with University researchers and students who license a technology and wish to create a new company around their scientific developments. The facility will also seek to include other technology-based entrepreneurs who are looking for a supportive place to locate during their early years of development. Most potential tenants are in either a start-up or growth mode.

Start-up companies leasing space at the GTEC facility have the ability to tap into an established network of on-site business management, financial and community development resource expertise located both at the facility itself and throughout the community.

On-site resources include the University of North Florida Small Business Development Center, Duval Neighborhood/Front Porch Florida (a community development partnership supported by the State of Florida) and recently, a representative of Inflexion, a regional venture capital firm. Affiliated community resources include United Gainesville Community

The Technology Enterprise Center of Gainesville/Alachua County (GTEC) represents an important component of the overall economic development program managed by the City of Gainesville.

CONTACT:

Erik Bredfeldt
Station 19
P.O. Box 490

Gainesville, Florida 32602

PHONE:

(352) 334-5015

FAX:

(352) 334-3290

EMAIL:

mayor@ci.gainesville.fl.us

Development Corporation (a local SBA lender), the Service Corps of Retired Executives (SCORE) and the Gainesville Area Innovation Network (GAIN) which all contribute to the further development of start-up companies in the community.

In addition to assistance provided to various technology start-up companies, the GTEC facility has won several awards from local public safety organizations for providing a venue for training and on-site administrative functions. Finally, the facility serves as a meeting place for various community groups such as the East Gainesville Development Corporation and the Eastside Redevelopment Advisory Board and is home to a variety of local artwork.

The facility has been in operation since May 2001, and is currently operating at approximately 75% capacity.

Miami, FL

Mayor Manuel A. Diaz

City of Miami's Business Assistance Workshop for Small Businesses and Entrepreneurs



Mayor Manuel A. Diaz

Mayor Manuel A. Diaz of the City of Miami upon being sworn into office spearheaded a number of proactive steps toward the betterment of his municipality. As a result of his ardent desire to raise the standard of living in the City of Miami, the Mayor, with the support of the City Commissioners, made a commitment to ensure that the citizen's basic needs are met by advancing the goal of self-sufficiency. To achieve this goal, the City embarked on a campaign to: 1) Support Entrepreneurs, 2) Provide Capital Access, 3) Business Counseling, and 4) Procurement Opportunities.

The campaign began with the Office of the Mayor of the City of Miami and the U.S. Small Business Administration-South Florida District Office entering into an agreement to join efforts to inform and educate the small business community of available resources within the City of Miami, as well as, provide counseling and access to capital for entrepreneurs in the Miami business economy. The SBA and the Mayor's Office worked closely together by conducting a number of community workshops to market SBA programs in order to increase the number and dollar amount of SBA - guaranteed loans to small businesses in Miami. The result was a positive increase in the number of loans awarded.

In an effort to provide support to the City's entrepreneurs assistance in asset building is a necessary endeavor. As such, asset building requires that individuals and families have a steady stream of income. In a community like Miami, dominated by small businesses, micro-enterprise is one way of growing employment and incomes in disinvested neighborhoods. Many of these neighborhoods in our city lack jobs and access to quality capital, but are blessed with a bounty of budding entrepreneurs. To support new entrepreneurs and existing

small business owners, the City underwrote a new micro-lending effort that will establish a local program office for Accion International - a national, micro-lending intermediary. The city's small investment helped leverage \$1.7 million in private loan capital and provide entrepreneurs much needed access to legal and technical assistance.

In the Mayor's continued quest to revitalize the City of Miami and its neighborhoods, he is well aware that it is often those small investments made in people that provide the greatest returns. As such, through the above mentioned campaign coupled with existing City initiatives, small business development will help improve the quality of life of city residents.

In a community like Miami, dominated by small businesses, micro-enterprise is one way of growing employment and incomes in disinvested neighborhoods.

CONTACT:

Anthony Georges-Pierre,
ESQ.
Senior Advisor to the Mayor
3500 Pan American Dr.
Miami, FL 33133

PHONE:

(305) 250-5309

FAX:

(305) 854-4001

EMAIL:

ageorges-pierre
@ci.miami.fl.us

Pinellas Park, FL

Mayor William Mischler



Mayor William Mischler

Business Visiting Program (BVP)

The Business Visiting Program (BVP) was initiated in June of 2002 in order to establish a more direct connection for communications between local business and organizations whose goals include improving the climate and success of businesses in our community. The City of Pinellas Park, through its Business & Neighborhood Development Division, teamed up with the Mayor and City Council and the Pinellas Park/Mid-County Chamber of Commerce Board to begin monthly scheduled visits with local business owners and operators at their place of business. Each month, a "Visiting Team" is formed, comprised of one or more members of City Council, the Chamber Board, and City and/or Chamber staff. The Team usually visits 4 or 5 businesses each month, with all visits scheduled on the second Tuesday. The typically one-hour visits cover a wide spectrum of issues important to businesses. While the Team comes equipped with lots of relevant information, it is the dialogue, the give and take with the business proprietor, which guides the conversation.

Over its first year, the BVP has included visits with 61 businesses of all sizes and types. These businesses have expressed an interest in a wide range of topics including: marketing, environmental, police service, fire protection, traffic safety, occupational licensing, waste management, and streets and drainage. One of the most encouraging aspects of the program is that the visits are focused on action, not just talking. Very often the visiting team can answer questions and issues on the spot. If the business has a problem or issue that can be dealt with by the City staff, the appropriate staff person is contacted immediately and asked to respond. If the issue is an economic development or marketing issue the team may direct the business to appropriate resources for assistance, whether it be a state agency such as Enterprise Florida, the Tampa Bay Partnership for a regional issue, or the Pinellas County Economic

Development Department for county-wide marketing. Often, the Chamber member can assist the business owner by putting them in contact with other local businesses that may be able to provide assistance or information. The interaction has proven to be beneficial to all involved. The businesses have benefited from the information and actions resulting from the visits, the City has benefited by learning more about the issues affecting businesses in our community, and the Chamber of Commerce has been introduced to new and or newly interested businesses who could both support and benefit from involvement with the Chamber.

Information about the BVP was initially provided to the community through the use of already existing public forums, such as the Mayor's call in television show ("Meet Your Mayor & Council"), City newsletters, and Chamber of Commerce publications. Halfway through the program's first year, a promotional brochure was developed and mailed to all commercially located businesses in Pinellas Park who hold an occupational license. The response to the mailing was remarkable, with the BVP program schedule almost filled for the remainder of the first year. The program is repeatedly marketed by the City and Chamber to keep it "fresh" in the business community. In March of 2003, the BVP received an "Award of Excellence" from the Tampa Bay Regional Planning Council for its annual Future of the Region Awards, which honors notable achievements in resource planning and management in the Tampa Bay Region.

The BVP is very cost effective, with only \$1,285 being spent out-of-pocket for brochure printing and mailing. The most significant expense is the in-kind contribution of the people involved. The Mayor, City Council members, and Chamber Board members all donate their time for these visits, while the staff from the City's Business & Neighborhood

The improved communications and problem solving activities fostered through the BVP contribute to the broader community by helping to lubricate the economic engine that drives the local economy.

CONTACT:

Susan Walker
Business & Neighborhood
Development Director
Community Development
6051 78th Avenue
Pinellas Park, FL 33781

PHONE:

(727) 541-0800

FAX:

(727) 541-0780

EMAIL:

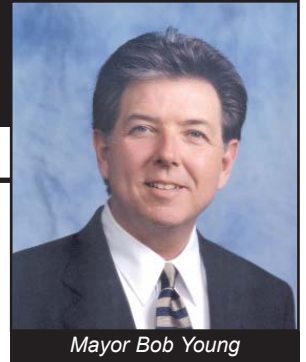
swalker@pinellas-park.com

Development Division and the Chamber's Business Assistance Specialist are the only paid staff involved with the visits.

The principal contribution to the broader regional community is that the program is simple and easily transferable to any community. With a limited expense, the program can have a significant positive influence on businesses by helping relieve them of some of their day-to-day worries and at the same time help local government and Chamber organizations understand better how to serve the business community. The improved communications and problem solving activities fostered through the BVP contribute to the broader community by helping to lubricate the economic engine that drives the local economy.

Augusta, GA

Mayor Bob Young



Mayor Bob Young

Mayors Business Action Team

There are many agencies and organizations within the City of Augusta dedicated to providing assistance and services to large and small businesses, and the Mayor's Business Action Team has pulled together all of these resources into a collective booklet entitled, *City of Augusta Services To Business*. The following resources are excerpts from this booklet.

The Small Business Development Center provides business assistance and community economic development support including seminars on starting a business, business consulting, continuing education, export assistance, and applied research.

The CSRA Business League is a business networking and membership organization whose mission is to provide small and minority business owners with professional resources necessary to startup and maintain a thriving and successful business.

The Augusta-Richmond County Small Business Incubator is housed at Augusta Technical College and offers clients opportunities to minimize start-up costs required for setting up new businesses. It offers low cost rentals to include office space with provided utilities and security, office equipment, communications services, some secretarial support, and custodial services.

The City of Augusta, First Bank of Georgia, SunTrust Bank, and the CSRA Business League are partners in the LINK Deposit Program, whose purpose is to provide Augusta's eligible small, minority and women owned businesses additional sources for obtaining loan funds.

The Augusta-Richmond County Housing and Neighborhood Development Department makes available community development block grants as well as economic development loans.

The Economic Development Loan Fund is

created specifically for Augusta-Richmond County and provides loans to for-profit businesses to finance the development of projects, establish new businesses, and expand existing businesses. These funds can also be used to create employment opportunities and retain existing jobs for low and moderate-income persons.

The Façade Rehabilitation Grant Program is designed to improve the appearance of historic buildings, stimulate private investment, and make the Central Business District, Laney-Walker Multiple Resource Area, and Olde Town (all downtown communities) more attractive to business activity. The program makes available grants to rehabilitate or restore the facades of qualifying historic structures and in return, property owners are expected to spend a matching amount on correcting code deficiencies and making interior renovations.

The establishment of Enterprise Zones allows the City of Augusta to revitalize geographic areas within our city, encourage private businesses to reinvest and rehabilitate these areas, and increase employment opportunities. Eligible businesses are exempt from state, county, and municipal ad valorem taxes, except for those collected for the school district.

The \$2,500 Mayor's Business Investment Grant is a program designed to encourage an increase in new businesses in the Laney Walker Enterprise Zone within the City of Augusta. The program will provide a \$2,500 reimbursement grant to eligible businesses on a first-come, first-served basis.

Business in Richmond County may be eligible for the following Tax Incentives and Credits. The Job Tax Credit; the Investment Tax Credit; the Worker Training Tax Credit; the Retraining Tax Credit; and the Small Business Growth Companies Tax Credit.

There are many agencies and organizations within the City of Augusta dedicated to providing assistance and services to large and small businesses.

CONTACT:

Kay Allen

*Office of the Mayor
Augusta-Richmond County
530 Greene St, Room 806
Augusta, GA 30911*

PHONE:

(706) 821-1831

FAX:

(706) 821-1835

EMAIL:

*mayoryoung
@co.richmond.ga.us*

The Mayor's Film Office has been created to attract the film and video industries to Augusta by providing aid and assistance to filmmakers. Its primary responsibility is to attract film and video production that will result in a positive economic benefit.

Cedar Rapids, IA

Mayor Paul Pate



Mayor Paul Pate

Mayor Pate's Development and Building Task Force

Upon taking office, Mayor Pate was aware of an opportunity for the development process in the City of Cedar Rapids to be streamlined for everyone involved, for sake of keeping economic development moving forward in the city.

In 2002, Mayor Pate assembled a diverse group of approximately 100 builders, developers, naturalists, neighbors, and city staff came together as the Mayor's Development and Building Task Force. These leaders have been studying ways to create a level playing field for development across the city. Rather than having design standards for specific corridors within our city, Mayor Pate asked them to create procedures raising the bar for the entire community.

During their first year of meetings, the group created two subcommittees - a Landscape Standards Subcommittee and a Design Standards Subcommittee. The Landscape Subcommittee focused on streamlining the process to uphold the city's high "greenspace" standards that compliment the city's standing of 25 straight years of being named a TreeCityUSA and having the most extensive parks systems in the state of Iowa.

The Design Standards Subcommittee examined standards for site lighting, neighborhood commercial development, mixed use developments, multi-family developments, large scale developments, trash enclosures and mechanical/equipment screening. Following detailed examination of these issues, the entire task force held a community open house to gain input from the people who will live their day to day lives among these new standards.

In just the first year, the task force and subcommittee work has resulted in positive changes that save 2000 hours of city staff

time annually, reduced large parking lot costs for medical office buildings and engaged an entire community in a positive dialog.

Now that the foundation has been laid, the Task Force will continue moving forward, examining more detailed issues like storm water detention areas, parks within subdivisions, customer service training for front-line city staff, user and impact fees during tight budget times and a city signage appeal process.

Mayor Pate's goal for this ongoing Task Force work is as follows: "Whether you are a developer with hundreds of properties on your resume, or you will develop only one property in your lifetime, the same, simple rules will apply. That's good news whether you are a homeowner or business owner."

In just the first year, the task force and subcommittee work has resulted in positive changes.

CONTACT:

Jane Tompkins
Director of Development
City of Cedar Rapids
Development Department
50 Second Avenue Bridge
Cedar Rapids, IA 52401

PHONE:

(319) 286-5041

FAX:

(319) 286-5141

EMAIL:

development@
cedar-rapids.org

Arlington Heights, IL

Mayor Arlene Mulder



Mayor Arlene Mulder

Village of Arlington Heights Downtown Facade and Interior Program Summaries

1) Downtown Interior Build Out Grant and Loan Program

The purpose of the Interior Build Out Grant and Loan Program is to compliment and support the Village's Plans to maintain a quality Downtown area. The intention of this program is to provide financial resources to assist building owners and business owners in attracting strong retailers, assisting existing retailers and creating a more attractive and useful interior retail space.

Improvements. Eligible costs may include; hook up of new utility services, set up costs, interior remodeling of location, code compliance improvements, architectural fees, and permit costs. Professional and legal fees may be included.

Amount. Once approved an applicant for the Interior Build Out Grant and Loan Program is eligible to receive a grant of up to \$5,000 and a loan of up to \$15,000 provided that the applicant contributes a minimum of 25% equity to the improvement project. The grant amount cannot exceed 25% of the total eligible improvement expenses. Awards for both the grant and loan are determined by Village staff.

Eligible applicants must be the owner of the commercial property or the business owner. Business owners who are tenants of a commercial building must submit written consent from the building owners for all proposed improvements.

2) Downtown Facade Renovation Grant and Loan Program

The Facade Renovation Grant and Loan Program is intended to help private building owners improve deteriorated commercial facades, in keeping with the Village's Design Guidelines.

Eligibility. Eligible projects must demonstrate a need for proposed improvements because of factors such as age of the structure, extent of deterioration or need for upgrading structural appearance. The Facade Renovation Grant and Loan Program will not fund general maintenance and upkeep. The program may not be used by the same applicant to renovate the same storefront more than once.

Improvements. Eligible improvements may include facade renovation, lights, signs, graphics, windows, doors, awnings, landscaping, parking area improvements, security features and energy conservation improvements. Renovation of upper floor facades may also be eligible if first floor improvements are approved. Sides of commercial buildings, which are highly visible to the commercial street, may also be eligible.

Ownership. Eligible applicants may be the owner of a commercial building or the owner of a commercial business located in the Downtown or on a main shopping street bordering the Downtown. Commercial tenants must provide written consent from the building owner for all proposed improvements.

Fees. Professional, legal, architectural and city permit fees may be included as eligible expenses.

Vacant Storefronts. If a building has several vacant storefronts, the business and/or building owner must provide proof of leasing arrangements for at least 50% of the storefront space and agree that vacant space will be leased to retail tenants.

Franchise Stores. Free-standing and drive-in franchise stores must be specially approved by the Design Commission before being able to participate in the program. Franchise

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CONTACT:

Martha Harley, AICP
Economic
Development Planner
Department of Planning
and Community Development
33 South Arlington
Heights Rd.
Arlington Heights, IL 60005

PHONE:

(847) 368-5212

FAX:

(847) 368-5988

EMAIL:

mharley@vah.com

stores that follow a company design policy may apply on a case by case basis.

Conformance. All improvements must receive prior, written approval of both the Department of Planning and Community Development and the Design Commission, and conform to all building and zoning codes of the Village of Arlington Heights, as well as the design criteria developed for this program.

Funding. The Village will loan up to 50% of the total project cost at 3% interest for a term of 8 years. The village will allow interest-only payments for the first three years followed by fully amortizing principal and interest payments over the next five years.

Loan funds will be made available to the applicant when the project is determined to be complete, loan agreements have been signed and recorded, and appropriate papers (waivers of lien, proof of payment, compliance with plans and agreements) have been filed. If a private financial institution is loaning money for the project, the combined total of private and Village loans shall not exceed 95% of project cost.

Once approved, applicants for Facade Renovation Grant and Loan Program are eligible to receive a grant for 30% of the eligible project expenses, up to a total of \$5,000 per storefront, as a reimbursement for the cost of facade improvements. A storefront is defined as a 30 foot front measured along the commercial street. The project may also qualify for a loan for 50% of the eligible expenses as outlined above. However, the Village's total funding (combined grant and loan for any project shall not exceed 50% of total project cost).

Hammond, IN

Mayor Duane Dedelow

Business Facade Rebate Program

What exactly makes a business successful? Many people would cite the four P's of marketing: price, product, place and promotion. While the four P response is very logical and clearly important, storefront façade appearance plays a major role in a businesses success. Many storeowners regard appearance as secondary to their immediate concerns and often neglect or mishandle their building. Yet experience and research has shown that facades and appearances are important to healthy commercial districts.

Before the advent of shopping malls and one-stop super stores many communities, including Hammond, featured thriving shopping districts with traditional storefront commercial facades. Although the facades were built in many sizes, styles, and shapes, it was always essentially the same façade. The similarity in facades created a consistent, organized, and coordinated look forming a continuous display case of merchandise. Compared with the predictable and mundane designs of modern strip-mall storefronts, older rejuvenated facades help to make a business stand out from competitors and also contribute to a pedestrian friendly environment. In a sense, facades and storefront windows serve as auxiliary salesmen.

In 2001 Hammond City Mayor, Duane W. Dedelow, Jr. initiated a façade rebate program, with the hopes of assisting Hammond business owners in alleviating the expensive costs of upgrading the appearance of their establishment. The program, which is administered through the Mayor's Office of Economic Development, is also utilized as an attraction tool to entice prospective new businesses into Hammond. Since the program's inception the program has distributed over \$ 300,000 dollars in façade rebate monies which businesses have used to install everything from new storefront signs, improve landscaping and

painting, and towards the improvement of the overall appearance of their structures.

Currently, new initiatives are now taking place to enhance the existing facade program. Recently, Mayor Dedelow commissioned a study to analyze the effects and benefits of theme-based facades/storefronts along the city's major commercial corridors. The results of the study should be finalized in the coming months. Money has also been earmarked to selectively target blighted commercial areas or blocks for the purpose of improving the aesthetics of the location. Items such as park benches, decorative lighting fixtures, and general landscape beatification were identified by the city and Hammond business associations as items deemed crucial to the viability of those areas.

All in all, the city is committed in continuing the façade rebate program, fully realizing the exponential benefits of image improvement, sense of quality, and dependability associated with properly maintained business structures.



Mayor Duane Dedelow

Many storeowners regard appearance as secondary to their immediate concerns and often neglect or mishandle their building. Yet experience and research has shown that facades and appearances are important to healthy commercial districts.

CONTACT:

*Philip Merhalski or
Rick Medrano
Director*

*Mayor's Office of Economic
Development
649 Con Key St.
Hammond, IN 46324*

PHONE:

(219) 853-6508

FAX:

(219) 853-6334

EMAIL:

pmralski@jorsm.com

Lexington, KY

Mayor Teresa Isaac



Mayor Teresa Isaac

Lexington Bluegrass Area Minority and Women Contractor Training Program

There are three primary areas a city must look to if it is to ensure the economic success of its minority population. These primary areas; employment, education and government contracting, provide the keys to unleashing the power of economic progress for the city's minority population. Although much has been done and said in the first two areas, little has been done to close the disparity gap between the dollars received by minority-owned firms and the share of all firms that they represent.

In 1997 the Urban Institute of Washington, D.C. conducted a national study to determine the extent to which minority-owned firms received a representative share of state and local government contract dollars. The purpose of the study was to provide information to help determine the need to develop programs to assist minority-owned firms. The Urban Institute analysis reveals substantial disparities between the share of contract dollars received by minority-owned firms and the share of all firms they represent. Based on their number, minority-owned firms receive only 57 cents for every dollar they would be expected to receive. Here in Lexington that number was substantially far less.

The Urban Institute found two types of barriers existed for minority firms: (1) barriers to firm formation and growth and (2) barriers to participation in the government contraction process itself.

Major barriers to the formation and development of minority-owned businesses include:

- Lack of financial capital: minorities have lower incomes, fewer assets, and diminished access to business loans.
- Lack of social capital: minorities' access to business networks is limited, and their own family networks may be smaller or less valuable than those of their majority

counterparts.

- Lower human capital endowments: minorities have less education and professional training, and their access to union and other apprenticeship programs is more limited.
- Lack of lucrative, nonminority consumer markets: minorities' access to lucrative, nonminority consumer markets is comparatively limited, due in part to historical patterns of residential segregation.

The city of Lexington realizing the disparity between minority and women contractors and majority contractors sought to breakdown the barriers to the formation and development of minority and women owned businesses. The city's first step was to create strategic partnerships with the following organizations: Lexington Small Business Development Center, Kentucky Cabinet of Economic Development, Associated Builders and Contractors of Kentuckiana, Associated General Contractors of Kentucky, Eastern Kentucky University, Kentucky Transportation Cabinet, Kentucky Finance and Administration Cabinet. After the partnership was formed, money was raised to fund the initiative through banks and state and local organizations. After a year of planning and organizing the first 16 week Minority and Women Contractor's class was started in October of 2001.

The first of phase of ending the barriers began with knocking down the barriers to firm formation and growth with the goal of increasing the number qualified minority and women-owned contracting firms. The workshops were designed to address the following:

- Lack of financial capital: participates were educated on how to obtain capital and the options available to obtain working capital.
- Lack of social capital: participates were given free memberships to builder

The city of Lexington realizing the disparity between minority and women contractors and majority contractors sought to breakdown the barriers to the formation and development of minority and women owned businesses.

CONTACT:

*Dee Dee Harbut
Director*

*Lexington Small Business
Development Center
140 E. Main Street, 4th Floor
Lexington, KY 40507*

PHONE:

(859) 257-7666

FAX:

(859) 257-1751

EMAIL:

dharbut@uky.edu

associations to encourage networking and building relationships with majority contractors. Workshops were also taught on how to network with contractor organizations. Participates were given the opportunity to network with majority contractors during the 16 week program.

- Lower human capital endowments: professors were paid to teach the participates the skills of bidding, scheduling, negotiating, documenting, planning and safety. Majority contractors were enlisted to conduct workshops to help participates with staffing, labor relations, and supervision.

- Lack of lucrative, nonminority consumer markets: representatives from each of the federal, state and local governments were enlisted to teach the participates how to obtain work from each of the different government entities.

The first class of 21 graduated February 21, 2002 and the second class of 11 graduated February 20, 2003. The series of workshops have been very well received by the participates and a number of success stories have evolved due to the success these workshops. Like the lady contractor who successfully bid and won a contract to do concrete foundations for a major contractor or the gentlemen in the class who found favor with a majority contractor and now has him as his mentor.

The city knows there is still much to be done. The barriers which impede these firms from winning government contracts must be abolished and will be included in the second phase of creating economic opportunity for minority and women contractors.

Louisville, KY

Mayor Jerry Abramson



Mayor Jerry Abramson

Metro Business Resource Center

After Louisville received its designation as an Enterprise Community in 1994, the Empowerment Zone Community Board also declared Louisville an Empowerment Zone. This Board reaffirmed its priorities and ranked economic opportunity at the top of the list, developing a strategy that called for the creation of an Economic Opportunity Campus. This Campus would be in the heart of the Empowerment Zone - Louisville's West End, which is a historically African-American part of the city and was once home to many large manufacturing firms - to facilitate business development and help small businesses remain viable in the community. This location would provide a relevant setting for a new community development financial institution and a multipurpose center dedicated to economic development and skill building, all in an area that had once seen prosperity, but which had experienced decline in recent decades. The City of Louisville and the Transit Authority of River City joined forces to create this campus, the Nia Center, in 1998, using a \$3.6 million Livable Communities grant from the Federal Transit Administration to purchase and renovate the old Tube Turns Building.

The Nia Center, which takes its name from one of seven principles of Kwanzaa meaning "purpose," is a one-stop shop for employment, job training, transportation, and business start-up, growth and development. Created as a catalyst for economic opportunity, the Nia Center serves the Metro Louisville community, housing many agencies that provide services to small businesses. Because Metro Louisville Mayor Jerry Abramson recognizes that small businesses are the backbone and driving force of Louisville's economy, he wanted to provide the necessary tools for them to succeed. Under his leadership, the Metro Business Resource Center (MBRC), one of the Nia Center's main anchors, also was created as a centralized agency for small business owners and entrepreneurs in need

of information, counseling and assistance.

MBRC brings together a mix of federal and local business development services to one location. The Center houses consultants from U.S. Small Business Administration (SBA), Small Business Development Center (SBDC), and Service Corps of Retired Executives (SCORE). Each of the organizations provides an area of expertise to small or start-up businesses. As a result of this collaboration, the MBRC is able to provide a variety of services from a single point of entry. Each client is given an assessment by staff for the type of services required. They are then given an initial consultation by a SCORE counselor to determine their needs. The SBDC consultant works with clients to develop a business plan and financial package. A counselor from the SBA may discuss financial options and link clients with financing and federal contracts. In addition, the MBRC houses the Business Information Center, which is equipped with computer workstations, business software, and a business reference library to assist clients.

With the focus of providing economic opportunity and returning vitality to the community, the MBRC helps small businesses offer new jobs and services to a community whose population had not recently had these opportunities. The Nia Center holds true to its promise of creating greater economic opportunities for residents and businesses of Metro Louisville's Enterprise Community and is a model for other communities.

Created as a catalyst for economic opportunity, the Nia Center serves the Metro Louisville community, housing many agencies that provide services to small businesses.

CONTACT:

Verná Goatley
Manager
Metropolitan Development
Authority
2900 West Broadway
Suite 300
Louisville, KY 40211

PHONE:

(502) 574-1140

FAX:

(502) 574-1144

EMAIL:

verna.goatley@
loukymetro.org

Boston, MA

Mayor Tom Menino

Back Streets Program

In November 2001, Boston Mayor Thomas Menino launched the Back Streets program, which provides support services for the more than 4,000 small and mid-size light industrial and commercial businesses that operate within the city's boundaries. Collectively, these companies generate more than 100,000 jobs, one of every five jobs in the city, and pay more than \$30 million annually in taxes. If the program did nothing more than create a healthy business environment for these companies it would be performing a valuable service.

But the unique aspect of the Back Streets program is it recognizes that these small, unglamorous but profitable and well-managed businesses are an essential component of Boston's social fabric. They are the nexus at which economic and social interests meet. Social welfare programs form an essential safety net, but they offer few opportunities for personal development. Personal development for many city residents is tied to the availability of a good job that pays livable wages and offers career opportunities.

Back Streets companies encourage employees to develop career skills, help immigrants acculturate -- including improving language skills -- and serve as a conduit for the delivery of such services as financial planning courses and home ownership opportunities. Back Streets companies are willing to undertake these socially beneficial tasks because it is in their economic self-interest to build a staff of skilled, loyal employees.

Losing Businesses and Jobs:

Back Streets companies manufacture products ranging from furniture to gourmet cookies. They process foods, brew beer, cater meals, provide janitorial and security services and distribute wholesale products. Their functional areas include manufacturing, logistics, wholesale, construction, food processing and business

and commercial services. They provide support for the city's and region's leading industries in such areas as janitorial services for downtown highrises, laundry services for hospitals and clinics, catering services for corporate meetings, printing services for a variety of business and educational programs and back-office support for administrative tasks and marketing efforts.

Yet, despite their numbers and importance, few understood the multifaceted role these individual companies play in the social and economic life of the city. For decades, profitable, well-established Back Streets businesses were leaving the city because they could not find the resources they needed to grow. Often the problem was inadequate space, but other obstacles included competing land uses, insufficient parking and difficulty navigating through the city hall bureaucracy. Moreover, Back Streets companies never organized to speak with a collective voice about their common concerns. As a result, individual companies frequently came out on the losing end of disputes with more powerful interests.

At the same time that operating conditions in Boston were becoming more difficult, suburban communities were becoming more enticing. Aggressive suburban economic development offices began offering Boston's Back Streets businesses first-class space and financial incentives to relocate. In the 10-year period between 1989 and 1999 alone, the number of jobs connected to Back Streets businesses declined by 13 percent.

Reversing the Trend:

After an exhaustive analysis of this business sector, Mayor Menino launched the Back Streets program. It is important to emphasize that Back Streets is not intended to prop up marginal companies or to prevent companies from leaving when it is clearly in their competitive interests to do so. The program's intent is to support healthy, profitable companies, those for



Mayor Tom Menino

The unique aspect of the Back Streets program is it recognizes that these small, unglamorous but profitable and well-managed businesses are an essential component of Boston's social fabric.

CONTACT:

Jill Lacey Griffin
Senior Project Manager
Boston Redevelopment Agency
One City Hall Square
Boston, MA 02201

PHONE:

(617) 918-4437

FAX:

(617) 742-7783

EMAIL:

jill.griffin.bra@ci.boston.ma.us

whom a city location makes sound business sense. If they choose to stay, the city will help them do so.

In the 17 months the Back Streets office has been in operation, much has been accomplished. Perhaps the most important early success is making each business owner aware that the city values their presence and is prepared to provide assistance.

Business managers were hired and assigned to districts throughout the city. A hot line was set up to allow business owners to get immediate attention. An Internet website was launched that provides details of Back Streets services and updates of new program features. A Back Streets business-to-business directory has been published. Assistance has been rendered with both workforce development and accessing capital. Fairs have been held to introduce Back Streets companies to purchasing agents from area universities.

An example of Back Streets services is illustrative. HCS Homecare, a home health products delivery company, was accumulating costly parking tickets on their vans while they were being loaded. The Back Streets office worked with the city's Transportation Office to designate a special loading area for delivery vehicles. This small act sent a large message to the Back Streets community. It said: We know you are there; we appreciate what you do; we want you to stay.

Leominster, MA

Mayor Dean Mazzarella

Mayor's Office of Business Assistance

The Mayor's Office of Small Business Assistance (OSBA) was created in 1995 to aid small businesses in dealing with day-to-day activities, as well as emergency situations that may affect a company during off hours. The program was designed to help foster a better relationship between small businesses within Leominster, and all the city departments.

The OSBA was created by Mayor Dean Mazzarella as a way of providing better service to an often-overlooked portion of the community, and the obvious backbone of today's economy. Mayor Mazzarella was able to recognize the role of small business in our community and create this program as a way of ensuring successful growth. The local business community has been able to weather the most recent recession rather well, and the OSBA is partly responsible for their success.

The OSBA is simple in concept, and based on the service principle of going the extra mile for small business. At the start of the program every business in Leominster received a plastic Rolodex™ card with the OSBA 24-Hour Hot Line number, as well as a letter detailing how the hot line works.

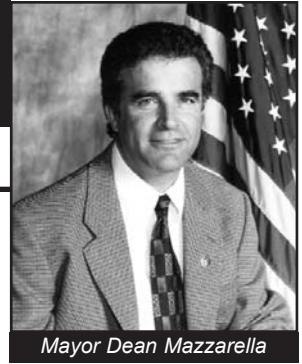
The OSBA 24-Hour Hot Line is the most innovative and important part of the program, giving businesses 24 Hour Access to vital city services and departments in case of emergencies. The OSBA is a 24/7/365 operation, utilizing a professional call answering service to answer all calls regardless of time or day. The service has been utilized by hundreds of companies in times of question or emergencies, such as a broken water connection and flooding, a backed up sewer line after hours, and even a fire. Most calls are regarding service issues small business might face with utilities and require direction on where they can turn too for advice.

This program gives businesses direct access

to the Mayor's Office 24 hours a day too, as most calls are brought to the mayor's attention via a pager. Many questions are answered in the first call, making it an easy alternative for busy business owners having difficulties in finding the time to stop into City Hall with any questions they may have. The best part is that the OSBA is a free service for all Leominster businesses and many find it to be an invaluable asset to doing business in the city.

The proof of this programs success is in the amount of growth the city has seen in the number of small business that have chose to located here.

Leominster, Massachusetts has a diverse population, with over 41,000 citizens. The number of small businesses located in Leominster topped 1,200 in 2003; and of those businesses over 1,100 of them are small businesses. The fact that we have over 1,100 small businesses says a lot for a community our size, and the OSBA was created to ensure the businesses in our community thrive.



Mayor Dean Mazzarella

The proof of this programs success is in the amount of growth the city has seen in the number of small business that have chose to located here.

CONTACT:

Christopher J. Paquette
Economic Development
Coordinator
Office Of Planning And
Development
25 West St.
Leominster, MA. 01453

PHONE:

(978) 534 7526, ext. 260

FAX:

(978) 534 7575

EMAIL:

cpaquette
@ci.leominster.ma.us

Lansing, MI

Mayor Tony Benavides



Mayor Tony Benavides

Economic Development Corporation

The Economic Development Corporation of the City of Lansing (EDC) is a nonprofit organization established in 1976 for the purpose of attracting, expanding and retaining business and industry in the City of Lansing. Our goals are: Create quality job opportunities, Diversify the local economy, Support City services, Improve the overall quality of life in our community. Function as the Dept. of Planning & Neighborhood Development's one stop/single point of contact for economic development resources.

Local Advocate for Small Business:

The EDC acts as an ombudsman and business advocate on behalf of a private business with City agencies, as needed. We conduct a full-time pro-active business retention program, play a leadership role and serve as a liaison with local, regional and state organizations.

Small Business Assistance:

The EDC assists manufacturers and high technology firms in applying for tax relief on construction or new equipment investments. We also issue tax exempt revenue bonds to finance or refinance private industrial or not-for-profit development projects. The EDC supports the development of business related projects including assisting in the submission of grant and loan applications for infrastructure development.

Sites & Brownfield Redevelopment:

For small businesses looking for a new location, the EDC confidentially finds a selection of sites in Lansing for business to choose from and provide detailed information on each. The City's Brownfield Redevelopment Authority, operated by the EDC, offers financial and tax incentives to businesses for cleaning up and redeveloping contaminated and obsolete sites within the City. The EDC also maintains an inventory of brownfield sites and can apply for State and Federal grants and loans to fund

redevelopment efforts on brownfield properties.

Downtown Development:

The EDC offers two programs to encourage small business redevelopment in an area stretching from the 100 North block to the 500 South block of Washington Square in Lansing's Downtown. Our "Building Facade Improvement" program offers up to \$5,000 in matching grant funds to encourage property owners and tenants to make needed exterior building facade improvements. The EDC's Business Finance Assistance Program can provide loans to help small business development and expansion in the same six block area.

Workforce Development & Regional Economic Development:

The EDC is actively involved in workforce development and economic development initiatives on both the state and regional levels. These close ties bring access to additional resources and expertise including: vocational and employment training, utilities, transportation, research and higher education and intergovernmental cooperation.

Micro-Enterprise Loans and Entrepreneurial Training:

The EDC also has staff that serves on the Board of the Lansing Community Micro-Enterprise Fund (LCMF) which provides small loans and training to entrepreneurs in Lansing starting businesses. The EDC and City of Lansing also provide loan guarantees and operational funds to the LCMF.

Small Business Retention:

The EDC has partnered with the County of Ingham to jointly fund one full time businesses retention contractor. The contractor conducts over 250 calls each year on small businesses in the City and County. A large portion of these calls lead to further assistance by the EDC these

**Our goals are:
Create quality job opportunities,
Diversify the local economy,
Support City services,
Improve the overall quality of life in our community**

CONTACT:

Patricia A. Cook
Manager
Planning and Neighborhood
Development
309 N. Washington Square
Suite 016
Lansing, MI 48933

PHONE:

(517) 483-4140

FAX:

517-483-6057

EMAIL:

pcook@ci.lansing.mi.us

small businesses.

For more information on our programs go to www.cityoflansingmi.com and select the Economic Development Corporation item on the screen.

Southfield, MI

Mayor Brenda Lawrence

Business Development Team

Southfield Business Development Team provides retention, attraction, expansion redevelopment services to Southfield's burgeoning existing, prospective business community. Southfield is home to 8,600 companies, including 140 "Fortune 500s" and 400 high-tech firms, Michigan's largest business community and #1 business address. Small- and medium-sized businesses are very well-represented, numbering in the thousands. Southfield's prime central location, easy access via numerous expressways, highways, and large existing business community are key attractors to new business. The Team was southeastern Michigan's first to form a local "one-stop shop" for business information, assistance, site selection, services, programs.

Among key initiatives to assist businesses are:

- Renowned business-friendly attitude.
- One-stop shop for information, incentives, financing programs, marketing, site selection assistance, etc.
- New brand identity, integrated marketing program, "Southfield The Center of It All™," focusing on its position as the geographic, population, business center of SE Michigan (per U.S. Census Bureau).
- Branded regional, national advertising in real estate, site selection publications (Midwest Real Estate News, Michigan Real Estate Journal, National Real Estate Investor, Business Facilities, Business Expansion, Site Selection, Michigan Business Sites, Area Development, etc.)
- Web site, www.cityofsouthfield.com, featuring business information, forms online 24/7 (click on "Business"). Same information offered by phone, fax, e-mail, mail.
- Customized research for site selection personnel, et al.
- Quarterly newsletter, Southfield Business News (circulation > 4,000), highlighting business information, new projects, construction update, etc.
- Sponsorship, attendance at regional, national trade shows, including

NACORE/CORENET, International Council of Shopping Centers, et al.

- Collaboration with Michigan Economic Development Corp. (MEDC) and Oakland County Planning & Economic Development Services on retention calls to existing businesses; share assistance programs and survey needs, issues, concerns.
- Collaboration with State, County, Southfield Area Chamber, Detroit Regional Chamber, Detroit Regional Economic Partnership, Michigan Economic Developers Association, Automation Alley, on programs, services, financing sources, workforce development, high-tech initiatives, etc.
- One of 10 State-designated SmartZones™ for high-tech attraction and commercialization of intellectual property. Business accelerator program, joint LDFA with City of Troy, collaboration with Lawrence Technological University, Oakland University; incubator coming soon.
- Hotel and restaurant survey visits (discuss issues, concerns, provide assistance).
- "How to Start a Business" seminars for entrepreneurs, small business on assistance sources, market research, finance, financing options, business plans, etc., in collaboration with U.S. Small Business Development Technology Centers
- Resident Handbook (local government resources) & Annual Report, Calendar sent to all Southfield businesses; local business advertising directory in calendar.
- Mail SOUTHFIELDER newsletter, Parks & Rec brochure, providing local information to businesses and their employees.
- Business Leisure Card for all those working in Southfield, providing Parks & Recreation facilities, programs at resident rates.
- 100,000-square-foot new Library opens in June, featuring Michigan's largest business resource collection.
- Economic Development Map created with DTE Energy, showcasing major business properties, hotels, Southfield's business vision, etc.



Mayor Brenda Lawrence

The Team was southeastern Michigan's first to form a local "one-stop shop" for business information, assistance, site selection, services, programs.

CONTACT:

Barbara Bartos
Team Manager
Business Development Team

PHONE:

(248) 796-4161

FAX:

(248) 796-4105

EMAIL:

b_lawrence@cityofsouthfield.com

- 5th annual Southfield Business Expo at Southfield Town Center, featuring 108 booths, largest of its kind in SE Michigan.
- Awards luncheon for Business, Businesswoman, Property Manager, Developer, Development of Year.
- Series of "Taking Care of Business" (TCB) "roadshows" at multi-tenant office buildings, providing convenient access to business information.
- Job fairs in collaboration with area businesses, such as R.L. Polk.
- Co-sponsor trade shows featuring area businesses (Building Owners & Managers Association, Japan Business Society, et al.).
- Customized "welcome to Southfield" candy bars for employees on "opening day" when significant firm moves into Southfield.
- Co-developed strategic marketing plan with MEDC on filling vacancies at area businesses.
- Marketing assistance on Bridge Street Bridge project (first-of-kind carbon fiber sole-access bridge servicing industrial park of 50 businesses and 500 employees). Created by Lawrence Technological University civil engineering staff, students, City Engineering staff, consulting engineering firm and other partners; multi-national innovation award winner.
- Networking opportunities through Southfield Area Chamber of Commerce events; serve on Chamber's economic development & Expo committees. Team service overview provided at Chamber new member orientation sessions.
- Serve on Michigan Economic Developers Association annual meeting committee (4th year), Public Relations Society of America-Detroit Chapter board of directors (immediate past president), providing additional networking.
- Work with Southfield Career Center, one of nine MichiganWorks! sites in Oakland County, on opportunities for employers and employees. Part of statewide Michigan Talent Bank. Also offers resource center, computers, full office services, career specialists, career management, job search workshops on resumes, interviewing, career direction, etc.

online at www.cityofsouthfield.com, or e-mail b_bartos@cityofsouthfield.com.

This is a sampling of the kinds of initiatives offered by Southfield Business Development Team for existing/prospective businesses. For more information, call (248) 796-4160,

Kansas City, MO

Mayor Kay Barnes

Chamber's Small Business Council



Mayor Kay Barnes

The Chamber works to make Greater Kansas City the best place to start and grow a small business. Our programs are designed to help a business become smarter, more visible and better connected.

Networking with other businesses is the number one reason small businesses join The Chamber. Every Chamber event has a networking component, but our premiere networking event is our monthly Business After Hours, which averages close to 1000 attendees each event in a fun and relaxing atmosphere. Networking and business tips from successful business leaders are available with Success Kansas City Style, our monthly breakfast.

Education is a key component to the successful entrepreneur, which is why The Chamber's focus in 2002 was to develop Business Brain Food weekly seminars, offered to members at a reasonable rate. Topics vary and include education in sales & marketing, workforce & legal, technology, management and leadership. On the first Thursday of each month, we hold POWER Briefing Sessions for networking and a presentation on a variety of informative topics to help business development. Our Brown Bag Lunch series is a way to showcase our member firms at their location, always with an educational component.

Business assistance is available through our POWER mentoring program designed to grow and assist minority businesses. Our Passport to International Business and GLOBE classes provide education and training for businesses learning the art of doing international business. Other programs offer discounts to members for employee health care insurance, long term care insurance, 401(k) plans, and computer hardware/software/training.

The Chamber's Small Business Council is always initiating additional special events to enhance the small business member. Special

events like the Small Business Roundtable, in collaboration with Kansas City Mayor Kay Barnes' office, providing small businesses the opportunity to meet with U.S. Small Business Administrator Hector Barreto and National Ombudsman Michael Barrera as well as other local and state officials to discuss small business concerns. Additional special events include national motivational speakers, best practices tours, job fairs, and the like.

The Chamber recognizes the importance of small business and the vigorous entrepreneurial spirit of our bistate community. Our Small Business Celebration features many successful, growing companies each year, providing them with incredible exposure over a series of events. Benefits for the businesses include free publicity, a chance to showcase products/services, a chance to boost the energy and pride of employees, and plenty of networking. Candidates are honored throughout the Celebration, and the Top 10 Small Businesses are celebrated at the May Small Business Awards Luncheon. At that luncheon, the Small Business of the Year is awarded. This Celebration is recognized as one of the largest in the country, with more than 4500 people attending the various events.

Small businesses are energizing Greater Kansas City. We see the powerful results every day as entrepreneurs create new businesses, hire thousands of employees and generate unmatched economic energy. The Greater Kansas City Chamber of Commerce is committed to small business.

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CONTACT:

Sherry Turner
Director
Small Business and
Entrepreneurs
911 Main, Suite 2600
Kansas City, MO 64105

PHONE:

(816) 374-5489

FAX:

(816) 274-6489

EMAIL:

turners@kcchamber.com

Santa Fe, NM

Mayor Larry Delgado

Santa Fe Business Incubator

Mission:

It is the mission of the Santa Fe Business Incubator to develop emerging businesses to provide future income opportunities for Santa Feans in order to promote a diverse, balanced economy and increased tax base for Santa Fe.

The Santa Fe Business Incubator (SFBI) is a 501c3 non-profit corporation funded by state, local and federal government sources as well as private foundations. Housed in a 30,000 square foot facility, the program has assisted 35 companies since its inception in 1997. SFBI offers a wide range of business training, support programs, flexible leases and shared equipment in a professional working environment.

Program:

The Santa Fe Business Incubator offers onsite business workshops and seminars, access to the skill and support of its professional staff and experienced business advisors from the community. A business library and resource room are available, providing a wide range of reference materials, manuals, software, and office equipment. A unique business assistance program for low-moderate income clients provides subsidized rent and technical assistance.

Onsite workshops and training programs are offered regularly by SFBI and through its alliances with other business development organizations in the community. SFBI works hand-in-hand with these organizations to provide a cohesive and broad range of services to emerging companies.

SFBI client companies receive exposure to best practices and enhanced financial networks, leading to faster growth and greater business success. Participants benefit from shared services and facilities; minimizing overhead costs and allowing valuable start-up capital to be used for expansion. According to the US Department

of Commerce, 87% of companies started in incubators go on to succeed and are in business five years later.

Incubator companies form their own special community, fostering individual business success and benefiting the regional economy. Business success provides employment opportunities, diversifies the local economy, and enhances the quality of life for all residents. To date, client companies of the Santa Fe Business Incubator have created over 200 job opportunities.

Services:

Shared equipment provided for clients' use includes photocopiers, fax machine, audio/visual equipment, lab equipment and miscellaneous tools. A full time Operations and Facilities Manager oversees all facility and grounds maintenance and a receptionist is available to receive mail and parcel deliveries, and assist Incubator companies and their clients.

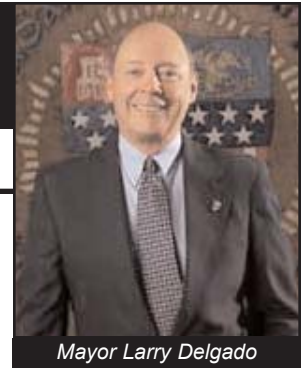
Facility:

Three types of spaces are offered, including various-sized offices, light manufacturing and industrial garages. Spaces are designed to accommodate a wide range of needs and can be joined as client companies expand. High speed T-1 connections are also available. Short-term lease agreements are provided, minimizing clients' financial obligation. Conference and meeting space is also provided and the facility offers lunchrooms and break rooms for the clients' use.

Accomplishments:

In 1999 SFBI was acknowledged by the New Mexico Chapter of the American Planning Association for excellence in "Innovations in Planning and Implementation".

Also in 1999, an Incubator client was recognized as 'Client of the Year' by the National Incubation Association. This



Mayor Larry Delgado

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CONTACT:

Steve Whitman
Senior Economic
Development Planner
Community Services
P.O. Box 909
Santa Fe, NM 87504

PHONE:

(505) 955-6889

FAX:

(505) 955-6671

EMAIL:

stwhitman@ci.santa-fe.nm.us

company has since graduated from the program, currently employs 65 people and enjoys annual sales in excess of \$5.5 million.

The Business Opportunity Program for Low-Moderate Income Clients was recognized in 2000 by the U.S. Department of Housing and Urban Development as a John J. Gunther Best Practices award winner.

In 2001, an Incubator client was recognized as a 'Rising Star' by the New Mexico Public Service Company in its Leadership Awards program.

Las Vegas, NV

Mayor Oscar Goodman

Urban Renaissance Initiative

For a number of years larger new development was occurring in the suburban areas in the northwest part of the city and along the "South Strip," reducing the magnetism of the urban core as a business, entertainment and residential center. Many tourists visited Southern Nevada, staying in unincorporated Clark County, without ever entering the urban core of the City of Las Vegas. The Urban Renaissance Initiative was to rejuvenate the strength and vitality of the small business in the mixed-use environment of the urban core. It is an ongoing effort that has already borne fruits of lasting success.

Objective 1 - Slow the flight of businesses, customers and residents to the suburbs by aiding existing small businesses to organize themselves into owners associations and districts to cooperatively become complimentary anchor tenants in the community. Their joint venture has given them a cohesive voice and strength to undertake neighborhood improvements and market changes, which they could not afford individually, and compete with "big" businesses. Fremont Street Experience came together to develop a pedestrian mall with a world-class light show. The smaller entertainment venues cooperatively market a unified image that effectively competes with larger resorts and casinos.

Objective 2 - Develop and nurture neighborhood partnerships to counsel, train and provide financial assistance to small businesses. Partners include the Chamber of Commerce, Urban Chamber, SCORE, Mexican Consulate, Office of Business Development, City Centre Development Corporation and the SBA. The city utilizes public television, newspapers and radio media to promote these business assistance services to the community. All projects receiving city-assistance adhere to employment plans wherein employers work with local not-for-profit training and workforce development organizations at no

cost. Through these partnerships current businesses are strengthened for the long term and new businesses enter the market place better prepared to succeed.

Objective 3 - The City coordinates the efforts of area business owners to help them through the state and city approval processes to create and adopt design standards. These design standards address building appearance, landscaping, trails, traffic flow, parking and security, in order to unify their goals and objectives to transform their own community into an inviting place to do business.

The city was the first to use the adopted design standards to change the image of the Lewis Street Corridor, removing a hard concrete streetscape and transforming it into a pedestrian link between major office and government centers. With an inviting walkway made up of a linear water feature, trees, waterfall and park benches, the pedestrian traffic flowing through the corridor has increased and new small retail shops have opened nearby to meet their needs. Smaller Community Enforcement Offices have also been established throughout the urban core to create a strong sense of security during the day and night.

Objective 4 - The city officials have represented special interest groups before the Las Vegas City Council and during Nevada legislative sessions to create, modify or eliminate building codes, entitlements and restrictions. The purpose is to empower the owners associations of small businesses with unique privileges without taking business away from other anchor tenants.

In the new Entertainment District the city streamlined the process and reduced the cost for small entertainment venue owners to obtain liquor licenses if they used live jazz /blues music for their entertainment. This simple entitlement has created an affordable opportunity for small businesses



Mayor Oscar Goodman

The Urban Renaissance Initiative was to rejuvenate the strength and vitality of the small business in the mixed-use environment of the urban core.

CONTACT:

Iain Vasey
Economic Development
Manager
Office of Business
Development
400 Stewart Avenue, Las
Vegas, NV 89101

PHONE:

(702) 229-6551

FAX:

(702) 385-3128

EMAIL:

lvasey@ci.las-vegas.nv.us

to enter into the urban core, relatively close to larger venues, and offer a complimentary use to patrons of larger neighboring gaming establishments.

Objective 5 - Resolve escalating business costs to make it more affordable and profitable to start and operate a small business. The City developed a Parking Management Plan to relieve business owners of the expense in providing and maintaining parking garages. This has significantly reduced the initial out-of-pocket development costs for businesses, particularly in the smaller retail and office sectors, and parking validations are offered to their patrons. The savings to businesses are estimated at \$10-12,000 per parking space that otherwise would have been privately constructed.

Local business owners contribute to the creation of the city's successful, on going, national and international marketing campaign specifically designed to affordably promote the urban core venues to the world.

Objective 6 -Government representatives regularly meet with urban core small businesses, and their associations, to follow up on the success of implemented changes and personally convey the suggestions, concerns and new ideas of the businesses to the city council thus and maintain the momentum of the Renaissance Initiative.

Niagara Falls, NY

Mayor Irene Elia



Mayor Irene Elia

Micro Enterprise Assistance Program

In 2001, the City of Niagara Falls Department of Community Development launched the Micro Enterprise Assistance Program. "Micro Enterprise" means a for-profit business hiring five or fewer employees, with the owner counting as an employee. It was apparent that there was a need to establish a program to help the small business entrepreneurs in the City of Niagara Falls. These small business entrepreneurs needed additional capital to expand their business, while others were individuals who were in the process of starting their own business and experienced difficulty securing funding.

The City of Niagara Falls has been going through some dramatic economic times. During the period of 1960 to 2000 the population of the City shrank from 102,394 to 55,593. This represents a 54% reduction in population, mirroring the loss of employment opportunity for this period. With the national decline in the chemical and metals industries has come the major devastation of the local economy, which had depended largely on these types of industries. The City's unemployment rate is 13.4%, one of the largest in New York State. There presently exists a major gap in the potential for small entrepreneurs to grow in the City.

The City budgets \$150,000 annually of Community Development Block Grant funds for the Micro Enterprise Assistance Program. The funding is in the form of a loan (maximum \$25,000) or a matching grant (50%) up to \$10,000. The proposed project must demonstrate the creation or retention of 51% hiring of Low/Mod eligible people. The program requires submission of a business plan and the completion of an application. This program is administered based on the following criteria:

Eligible Costs:

Real Estate, Machinery and Equipment, Inventory, Working Capital, and any

necessary project soft costs: legal, accounting, architectural, etc.

Eligible Businesses:

Commercial, Manufacturing and Retail.

Loan Rate/Term:

The interest rate will be fixed at a below market rate necessary to make the project feasible at the time of commitment. The term of each loan will generally reflect the useful life of the asset being financed.

Since its implementation in 2001, the Department of Community Development has approved 18 applicants. Of the total approved applicants, 75% were women who were 100% owners of their businesses. Eight of the applicants came from existing businesses that were looking for additional capital, which they were unable to secure. The other ten applicants were start-ups and because of their financial difficulties couldn't secure the necessary capital to start their own businesses.

Some of the applicants were already operating a business in their home and used the funding to relocate their business to a retail storefront. Most of the approved projects were in targeted Community Development retail areas of the City, where Community Development had been investing in infrastructure improvements (sidewalk improvements, new street lighting, façade improvements, street repaving, etc.). These projects also complimented the goals of the local neighborhood agencies to promote the growth of retail businesses.

Job numbers for all the approved funded applicants since 2001 show these businesses retained 14 employees and created 42 new jobs.

It was apparent that there was a need to establish a program to help the small business entrepreneurs in the City of Niagara Falls.

CONTACT:

Nancy J. Joseph
Director
Department of Community
Development
1022 Main Street
Niagara Falls, NY 14301

PHONE:

(716) 286-8831

FAX:

(716) 286-8836

EMAIL:

njoseph@nfedz.org

Akron, OH

Mayor Don Plusquellic

The Akron Initiative

Understanding the crucial role of area small business and their vital link to a successful economy, a new partnership was forged between the City of Akron, the Small Business Administration and nine area banks. The Initiative addresses the needs of all small businesses and their position in their business life cycle: start-up, existing, expanding, or relocating. The focus of the program is to provide not only capital, but the tools and knowledge to succeed in operating a thriving company. Success in keeping small businesses alive and growing is the key to this program, contributing to a better quality of life by the services these businesses provide to our neighborhoods and providing livelihoods for the owners and their families.

Traditional economic development programs have typically focused on manufacturing and hard asset financing for buildings and/or machinery & equipment. The Initiative breaks this trend by providing working capital and services not only to manufacturers, but smaller retail or commercial companies.

Program Outline:

Subordinated Loan/Performance Grant:

If the business utilizes any SBA financial program with a participating bank, the City will contribute 15% equity at the outset of the project, not to exceed \$ 60,000. The participating banks have agreed to participate by providing these loans at prime rate. Hence, the business is more financially secure with more equity up-front and with a better monthly cash flow with the reduced cost of funding at prime rate. The grant is made in the form of a supplemental loan which is forgiven by the City in annual increments over a five year period as long as the borrower is current with all payments to the Bank on the primary loan. To be approved for the Initiative, the borrower must qualify with both the Bank and the SBA and have the typically required 10% equity.

Additional Program Benefits: Technical Assistance:

The SBA and the City recognize that most small businesses fail not because they lack money, but because the proprietor lacks knowledge and the business is poorly run. With this in mind, support programs were created to assist in providing access to knowledge at reasonable rates. First, businesses which need primary assistance in preparing the application, their business plan, or projections for bank packaging, are given assistance free of charge through area service providers. Secondly, if businesses need consulting services for any aspect of their business operation (such as marketing, legal, accounting, or architectural design), they will be given a grant, on a fifty-fifty match basis, up to \$ 5,000.

Tax Abatement:

Tax abatement will be granted on new machinery and equipment when permitted by state law.

Business Assistance Grant:

Matching Grants of up to \$ 20,000 per applicant are available for such items as economic analyses, Phase I & II environmental studies, demolition and/or facade improvements.

City Permits & Fees:

Fees for permits to be paid to the City will be reimbursed on the borrower's behalf.

Partner America/American Management Services:

As part of the Partner America™ program, American Management Services, a private company, will provide a full company operations audit for \$ 500 and the City will pay half this cost.

Additional Programming:

The City will work with partners to provide many other opportunities for business growth. Working with the SBA, the City is



Mayor Don Plusquellic

" Small and medium sized businesses are now the backbone of our economy. We can no longer rely on a few large employers to drive it."

Mayor Donald L. Plusquellic

CONTACT:

James W. Phelps
Deputy Mayor for Economic
Development
Mayor's Office
166 South High Street
Room 202
Akron, Ohio 44308

PHONE:

(330) 375-2133

FAX:

(330) 375-2335

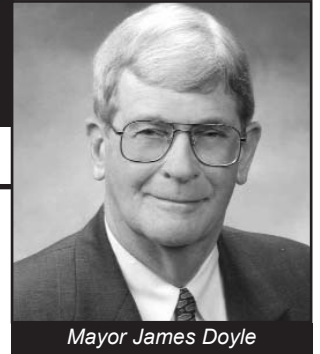
EMAIL:

phelpja@ci.akron.oh.us

participating in government procurement
matchmaking events as well encouraging the
use of the HUB Zone program.

Pawtucket, RI

Mayor James Doyle



Mayor James Doyle

Pawtucket's Arts & Entertainment Initiative

As far back as 1783, when Samuel Slater founded America's cotton industry on the banks of the Blackstone River, the City of Pawtucket has been attractive to artisans to live and ply their crafts. Since the creation of the City's Arts & Entertainment District hundreds of artists along with small companies in the creative sector (web site designers, graphic artists, photographers, interior designers, etc.) have relocated to Pawtucket.

In 1998, more than 90 cities throughout the nation had created arts districts for a variety of reason. City planners knew that these newly created arts districts would bring creativity and innovation into their communities. Additionally, they would also enhance the resident's quality of life. As an economic engine the growing number of artist studios and live-work lofts would bring in restaurants, create jobs and attract tourist dollars. Property owners would see their property values rise, and city officials hoped to see an expanding tax base.

Experts say that it takes about ten years to create a thriving Arts & Entertainment District. In just four and half years, Pawtucket has gained both state-wide and national recognition for its efforts to build an artist community. Word is spreading fast among the artist community that Pawtucket is a great place to make, show, and sell art work.

In Pawtucket, rental rates are competitive and can be enticing to artists. Rental space for studios can be found for about \$4 per square foot that would have cost about \$12 to \$18 in Boston's South End. Additionally, the abundance of lofty mill space, quick highway access (it is only a 45 minute commute to Boston and a 10 minute drive to Providence) combined with an aggressive artist-friendly city government, are just a few of the right ingredients to catch the attention of artists throughout New England.

At a state budget hearing, Mayor James E. Doyle, a strong advocate for the arts, called for increased funding for the Rhode Island State Council for the Arts. Furthermore, the Pawtucket Mayor told the panel of legislators that a picture is worth a thousand words. "But here in our City," he quipped, "we know that art is worth a lot more." Combine this picture with other pieces of one-of-a kind artwork sold citywide from local studios and galleries, and you create a powerful economic engine that can revitalize a city."

The growing number of artists relocating to Pawtucket, Rhode Island has slowly reduced the vacancy rate in the city's mill properties. Since 1999, when the City created its Arts & Entertainment District, one realtor has brought in 122 artists into Pawtucket, both in and out of the arts district, filling more than 117,000 s/f of empty space in eight mill properties. Moreover, artists have bought four vacant commercial properties to set up live-work lofts in the City's historic downtown.

According to Bruce Vild, supervising planner at the Rhode Island Statewide Planning Program, for every three artists that relocate to Pawtucket, two more jobs are generated in the state's economy. This means that 122 artists who relocated to Pawtucket have possibly create an additional 85 jobs throughout the entire state-wide economy. These number are based on economic multipliers derived from a computer model developed by the U.S. Department of Commerce.

Therefore, for every \$100 that the artist earns, another \$75 is generated in the state-wide economy, Vild, says. Looking at this another will, filling eight mill properties with 122 artists, assuming a low rent of \$450 per month was paid, and adding an output multiplier, will bring in more than \$1 million into the state-wide economy on a yearly basis. This amount of money would

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CONTACT:

Herb Weiss
Program Manager for
Development Projects
Department of Planning and
Redevelopment
175 Main St., 3rd Floor
Pawtucket, RI 02860

PHONE:

(401) 724-5200

FAX:

(401) 726-6237

EMAIL:

weissh@psdri.net

have been "lost" if that mill space had not been rented to these artists, he says.

With Mayor Doyle's blessing and a little creativity and hard work from Pawtucket's Department of Planning & Redevelopment, the image of the "hardscrabble" industrial city of 73,000 has changed. The Providence Journal, Rhode Island's largest daily, has recognized Pawtucket for "walking its talk" in wooing artists. As a matter of fact, an editorial in that newspaper recognized the City as becoming a regional arts Mecca.

With its growing artist population who work in studios or reside in live-work lofts, City planners hope to attract more restaurants, coffee shops, galleries, retail stores and other nighttime attractions into its 307 acre Arts & Entertainment District, the largest one in the state.

Pawtucket has discovered that a huge infusion of dollars is not needed to create and promote a City's Arts & Entertainment District. In Pawtucket, customer service has proven to be an effective economic tool for attracting artists (small businesses) and artist groups. Ultimately, your best and most effective publicity comes from the artist community, itself, as they tell their peers how your city reached out to them.

Nashville, TN

Mayor Bill Purcell



Mayor Bill Purcell

Division of Minority and Small Business Assistance

Nashville is a large city that continues to experience immense growth. The root of Nashville's growth is due in large part to transportation, labor supply and development opportunities. According to the Greater Nashville Area Chamber of Commerce, "The Nashville Region's economy is diverse and mirrors the national economy. The area benefits from low unemployment, consistent job growth, substantial outside investment and expansion and a well trained and growing labor force. The Nashville Region tends to outperform the state and nation throughout all stages of the economic cycle."

Over the past several years, Nashville has experienced demographic shifts, which have resulted in a more diverse community. This is evident in all aspects of life in Nashville including business and industry and has a direct impact on small businesses and the development of these crucial segments of the Nashville economy. Obviously a comprehensive program, which serves to assist the minority and small business community in its efforts to vie in procurement processes and maintain economic parity, is important in the Nashville community.

The Division of Minority and Small Business Assistance (DMSBA), within the Metropolitan Nashville Davidson County Government (Metro), works to ensure that both public and private resources are available to support the development and economic prosperity of small and disadvantaged businesses by collaborating with Metro Nashville Government Departments, and other members of the Nashville business community.

The DMSBA conducts several activities, which aim to create stronger, more competitive small and minority businesses in Nashville and thereby impact the overall

economy. Such activities fall into the broad areas of Community Outreach, Technical Assistance, Training/Education and Business Development, and Relationship Building and Referrals. Some highlights of Training Education and Development are mentioned below.

Training, Education and Business Development:

The DMSBA utilizes a variety of methods to train and educate businesses about becoming more viable competitors for not only Metro Contracts, but in general.

The DMSBA provides one-on-one, individualized consultation/technical assistance to minority and small businesses on how to do business with Metro Purchasing as well as how to navigate through the Metro procurement process and negotiate with Metro agencies that have delegated purchase authority.

The DMSBA also links minority and small business to other minority and small businesses. Such referrals facilitates the establishment of some of the most important types relationships; those that can result in joint ventures and collaborative efforts among minority and small business owners, which strengthen their viability when competing for various contract opportunities.

Further, the DMSBA educates Minority and Small Businesses about and links them to various groups and organizations that can assist in their business development activities, i.e. proposal writing, financial management, etc.

The DMSBA works in conjunction with the Division of Purchasing to provide training to various Metro agencies on the advantages of utilizing minority and small businesses. This results in better-informed, more

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CONTACT:

*Michelle Lane
and Roxianne Bethune
Finance Administrator
DMSBA/ Minority Small
Business Coordinator
Department of Finance
222 3rd Avenue, North
Suite: 650
Nashville, TN 37201*

PHONE:

615-862-6170

FAX:

615-862-6175

EMAIL:

*michelle.lane@nashville.gov
roxianne.Bethune@nashville.gov*

knowledgeable departmental procurement staff that understands the importance of small and minority business utilization.

Additionally, the DMSBA provides training to minority and small creating a global result: Increased quality of products and services from small and minority businesses. The DMSBA recently announced its first training series targeted at minority and small businesses including such training topics as The Basics of Starting a Small Business, How to do Business with Metro Government, Financing your Small Business: The Ins and Outs of Small Business Loans, and Using Technology to Further your Small Business.

A Feather in the Metro Cap:

A new on-line vendor registration has been developed and allows all vendors, including minority and small vendors, the ease and versatility of becoming registered to do business with Metro using an online opposed to being limited to paper registrations.

The online registry represents a milestone in the registration process within Metro as well as an administrative efficiency in that fewer forms must be manually input into the vendor Database, ProBase. ProBase further eases the process from a Purchasing standpoint to request quotations, bids and proposals from registered vendors. This system further allows Metro to send out Invitations to Bid and Requests for Proposals electronically to vendors with e-mail addresses or fax numbers. The next phase of this process will be the capability of vendors to update their existing vendor records online.

These are simply a few of the initiatives underway in the DMSBA, now entering its second year of existence, aimed at promoting small business development. As always, we look forward to learning more about what other cities are doing to assist small and minority business for possible replication in Nashville.

Beaumont, TX

Mayor Evelyn Lord

Small Business Loan Program

The City of Beaumont created its Small Business Loan Program with the goal of promoting small business development and job creation in the City, and to stimulate employment and entrepreneurship, particularly among women, minorities, and the economically disadvantaged. The program provides below market rate financing for new and expanding businesses that have fewer than 100 employees and are located within the City of Beaumont.

The Beaumont Small Business Loan Program has been a significant component of the City's economic development efforts and has assisted with the launch of a number of successful businesses since its inception. The program was critical in providing assistance to small businesses during the development of the Crockett Street Entertainment District, which is now a thriving center and linchpin of the City of Beaumont's downtown revitalization efforts.

The City provides loans of up to \$100,000 to qualified small businesses with the requirement that at least one new job is created with each \$10,000 loaned by the City and 51 percent of all jobs created must be filled or made available to low and moderate income individuals. Funds may be used for new construction, property acquisition, building rehabilitation, acquisition of machinery and equipment, and working capital. The small business applicant owner must contribute at least 10 percent of the total costs of the project, and that equity may be in the form of cash or other contributed assets. The interest rates on the loans are set at the prime lending rate at closing minus 2 percent, recently in the range of 4 to 8 percent.

All of the City loan applications are considered by the Small Business Loan Committee and final decisions are made based on factors including creditworthiness of the applicant, job creation for low and moderate income persons, and

demonstrated ability of the applicant to repay the debt. The Small Business Loan program is often the last resort for prospective low and moderate-income business owners, who often have difficulty obtaining credit by conventional means.

The City of Beaumont Small Business Loan Program began in 1987 with proceeds from the City's federal Community Development Block Grant (CDBG) allocation, as well as a grant from the Economic Development Administration (EDA) at the U.S. Department of Commerce.

Partnerships with the Beaumont Chamber of Commerce:

The City of Beaumont also has a strong relationship with the Beaumont Chamber of Commerce to provide services and assistance to small businesses. The City coordinates with the chamber on a number of initiatives that encourage small business development, such as the Small Business Visitation Program, in which four small businesses in Beaumont are chosen each month to be visited by City representatives and Chamber members. Each small business is given a packet of information on assistance programs and resources, and information is gathered on the businesses plans for growth.

The City and the Chamber have also partnered with Lamar University to bring the nationally-recognized FastTrac program to Beaumont. The focus of FastTrac is to identify businesses that could receive special attention because of its prospects for expansion and growth and entrepreneurial potential of their leaders. Housed at the Lamar University Institute for Entrepreneurial Studies, the program involves guest instructors and mentors for the participants, who are tracked after they complete the program.

Finally, the Beaumont Chamber of Commerce sponsors a Small Business



Mayor Evelyn Lord

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CONTACT:

Barbara Otto
Administrative Assistant to the Mayor
Mayor's Office
PO Box 3827
Beaumont, TX 77704

PHONE:

(409) 880-3736

FAX:

(409) 880-3112

EMAIL:

botto@ci.beaumont.tx.us

Beaumont, TX

Person of the Year Award, winners of which were recently honored at a membership luncheon at which Beaumont Mayor Evelyn Lord was the featured speaker.

Laredo, TX

Mayor Elizabeth Flores



Mayor Elizabeth Flores

Laredo Development Small Business Development Center

The South-West Border Small Business Development Center (SBDC) is South Texas' leader in providing consulting, training and technical assistance to the small business community. The SBDC supports the growth and development of the South Texas economy by assisting in job creation and business expansion. The Small Business Development Center in partnership with the U.S. Small Business Administration was established to assist new and existing small businesses. Entrepreneurs in our country are fortunate to have a lead SBDC organization in every state. The lead organization is then responsible in coordinating SBDC services in several sub-centers throughout the state.

The Laredo SBDC is sponsored by the Laredo Development Foundation an independent economic development corporation for the Webb County and the City of Laredo. With the support of both the host and lead organization, each SBDC office is positioned as the focal point for small business development activities in their respective community. The program is designed for each SBDC to act as leaders in economic development planning and delivery of highly effective counseling and training services in all aspects of small business management and the confidential business consulting services are free of charge to all clients.

Counseling & Training Services:
Dedicated professional business counselors and training specialists work closely with small business owners to achieve long-term growth and profitability, which in turn, give back in terms of economic development. Services include, but are not limited to, accounting, financing and loan packaging, capital acquisition, business planning, marketing, human resources, strategic planning, and financial analysis. In addition, specialized assistance is provided in international trade, government

procurement, technology commercialization, human resource management, taxes, and workplace safety.

Research:

SBDC counselors also give their clients targeted research assistance through the SBDC National Information Clearinghouse. The Clearinghouse, which is based in San Antonio, provides customized research data and analyses, and web-based information that enable SBDC clients to make sound business decisions.

International Trade Support:

The International Trade Center was created to provide small businesses with global trade assistance. It allows for an International Trade Specialist to travel to Laredo and provide consulting, training and market research assistance to individuals interested in international trade.

Technology Center & Defense Economic Transition Assistance (DETA) Program

The SBDC Technology Center works with small businesses to help them participate in defense base redevelopment, increase their global competitiveness, and facilitate the commercialization of new products, technologies, and processes. It also assists defense contractors and technology entrepreneurs secure increased sales and/or growth funding through (1) the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, which provide research and development funding; (2) government and corporate contracting opportunities at all levels; and (3) access to equity funding resources.

IRS Compliance Alliance Program

This program is designed to help small business owners understand and comply with their IRS tax requirements. An extensive set of workshops and training

The office of Small Business Development has been successful in assisting entrepreneurs by providing education, training and consulting services to the Laredo small business community.

CONTACT:

Araceli E Lozano
Director
Small Business Development
Center
616 Leal St
Laredo, TX 78041

PHONE:

(956) 722-0563

FAX:

(956) 722-6247

E-MAIL:

lozano@laredo-ldf.com

material was developed to teach IRS regulations to entrepreneurs.

Human Capital Program:

The Human Capital Program provides consulting and training assistance to help small business owners manage and retain their human capital. The program provides training and technical assistance in policy development, employee relations, drug free workplace, regulatory assistance, workers compensation, violence in the workplace and technical assistance for small business workforce needs.

Rural Business Assistance:

The South Texas border region is one of the fastest growing areas in the country. In this region the Laredo Development Foundation in co-operation with the Small Business Development Center has worked to deliver real-time value-added assistance, programs, and loans for emerging small businesses and rural communities.

The goal was to zero in on efforts to expand existing businesses and foster new businesses - which in the end creates more jobs and a positive multiplier impact to the local community. Working via a network of SBDC Business Development Specialists and local "promotoras" (Spanish for on-site Colonia leaders and stakeholders), these efforts have had a tremendous impact, but more so, have put in place a sustainable frame work to expand local business and create value added jobs.

The Colonia's are often referred to as disadvantage rural communities. The main objective of the "Colonia Project Initiative" is to promote economic development in Webb County rural communities. This project consists of utilizing the proper business tools to guide new and existing small business owners so they can better manage their business. Furthermore, Araceli Lozano, Director of the program went to the added step to translate all literature and power point presentations into Spanish.

Micro-Loan Assistance:

An additional engine to enhance growth and local small business expansion has been the partnership with the "Accion Texas Micro-Loan Program" which has allowed individuals seeking financing the flexibility

to obtain monies despite of their credit history. This in turn, has given entrepreneurs the opportunity to enhance not only their skills, but their employees by creating skilled and/or higher jobs.

San Antonio, TX

Mayor Ed Garza



Mayor Ed Garza

Procurement Technical Assistance Center (PTAC)

The Procurement Technical Assistant Center (PTAC) is a program under the auspices of the City of San Antonio Economic Development Department. The program was established in 1986 as a joint program of the Department of Defense/Defense Logistics Agency and the City of San Antonio. Local, State and Federal governments purchase billions of dollars' of goods and services each year, varying from jet airplanes to office supplies. PTAC's mission is to support, encourage and guide entrepreneurs, and small businesses in the successful pursuit of these contracts.

Government purchasing involves bidding for goods and services in the following categories:

- Micro Purchase Bid (use of credit card by government buyer)
- Small Purchase Bid (government buyer submits a request for bids via telephone)
- Formal Purchase Bid (governments buyer submits RFP, an open solicitation for bids)
- Annual Contract Bid (a single-year or multiple-year contract)
- Emergency Contract (government buyer addresses an emergency by soliciting immediate vendor bid response, with paperwork to follow)
- Professional Service Contract (awarded on specific task performance and vendor's qualifications)

PTAC complements the City of San Antonio's economic development initiatives and City programs that are intended to support the growth and development of small businesses. The program provides a variety of tools and services that help local businesses develop a workable business plan, sharpen marketing skills and write winning bid proposals. To accomplish this, PTAC staff works one-on-one with clients, conducts workshops and seminars, and makes presentations to community and business groups and other outreach programs.

The program's benefits include:

- Access to up-to-the-minute bid listings from a variety of government entities
- Bid board with current federal, state and local opportunities
- Bid matching for prime contracting and subcontracting opportunities
- Electronic data interchange
- Assistance with pricing for bid preparation
- Identification of contacts, including buyers, purchasing agents, and contracting personnel
- Training workshops and seminars
- Technical library

The program has been successful for the past 16 years. During FY2002, PTAC assisted over 656 area businesses to identify and/or compete on 326 contracts with a total value of over \$60,000,000. Awards included contracts to small disadvantaged businesses, women-owned businesses, and other small businesses. On average, PTAC has helped clients receive a combined total of \$30 million in government contracts each year. Some of our success stories include:

- **DYEBRITES SUPERSTEAM** - Janitorial/Carpet Cleaning
HUBZone certified
\$690,650.00 contract @ Ft. Raley
- **MAPCO Inc.** - General Contractor, Construction Company
HUBZone certified
\$1,527,489 in contracts @ Ft. Sam Houston & Lackland AFBs
- **ROTHE DEVELOPMENT** - Computer Design Company
HUBZone certified
\$5,149,768 in contracts @ U.S. Air Force Academy
- **SELRICO SERVICES Inc.** - Food Service, Janitorial, Recycling
HUBZone certified
\$22,168,681 in contracts @ Barksdale &

PTAC's mission is to support, encourage and guide entrepreneurs, and small businesses in the successful pursuit of these contracts.

CONTACT:

Anita Uribe Martin
Manager
Economic
Development/Small
Business Outreach
1901 S. Alamo
San Antonio, TX 78204

PHONE:

(210) 207-3900

FAX:

(210) 207-3909

E-MAIL:

aumartin@sanantonio.gov

Whiteman AFBs and Brooks City-Base

San Antonio Local Development Company (SALDC)

The San Antonio Local Development Company (SALDC) is the City of San Antonio's resource for small business lending. SALDC was established in 1978 to help small businesses in South Central Texas realize business growth and job creation by facilitating access to a diverse package of intermediate and long-term loans ranging from \$15,000 to \$1,000,000 (\$1.3 million if project meets public policy goals) at competitive fixed interest rates.

Loans may be used for:

- Real estate acquisition, improvement, or new construction
- Machinery and equipment
- Related soft costs, such as appraisal, engineering and environmental fees
- Working capital

Loan programs include:

- Small Business Administration (SBA) 504 Loan Program
- Small Business Administration Microloan Program
- Economic Development Administration (EDA) Revolving Loan Fund (RLF)
- Inner City Loan Program
- HUD-Enterprise Community Loan Program

SALDC can provide competitive financing for growing companies to expand their business. Experienced, knowledgeable, loan specialists and support staff, simplify the loan application process, helping businesses get the money to grow while preserving critical working capital.

SALDC has aggressively supported loan programs and better methods of getting things done for the past 25 years. Their partnerships with financial institutions play an important role in the promotion and growth of small businesses by helping them achieve their common development goals, expand their commercial portfolio, extend their legal lending limits, and have access to pre-qualified loan applications.

Loan activity for 2002 totaled \$8,849,500, with over 70% resulting from the SBA 504

loan program. Since its inception 25 years ago, SALDC has provided more than \$85 million in small business loans to entrepreneurs looking to grow or expand their businesses. Coupled with an additional \$181 million in private investments from participating banks, the program has produced a total of \$265 million in loans. More importantly, these loans have created over 12,000 jobs and provided a vehicle to enhance economic development and community reinvestment.

Redmond, WA

Mayor Rosemarie Ives

Small Business Assistance Program

The City of Redmond's Small Business Assistance - Commute Services Program offers a comprehensive set of commute services to small businesses located within the City. Two key partnerships form the foundation for the program:

- Redmond - Trip Reduction Incentive Program (R-TRIP) - This alliance between the City of Redmond, King County Metro and businesses in Redmond offers products and services, grant funding and program development assistance for alternative commute programs.

- Greater Redmond Transportation Management Association (GRTMA) - The City's membership in and collaborative involvement with the GRTMA provides small businesses with marketing and promotional support for alternative commute programs.

In 1997, in response to growing traffic congestion, the City of Redmond implemented a four-year business tax to help fund transportation improvements. This tax was renewed for an additional four years in 2001. While the majority of the tax revenue was allocated to traditional roadway improvements, approximately ten percent has been dedicated to helping employers implement commute trip reduction programs.

Redmond-Trip Reduction Incentive Program

The Redmond - Trip Reduction Incentive Program (R-TRIP) forms a critical cornerstone to help employers access Redmond's transportation funding and help employers develop programs. In addition to funding provided by the business transportation tax, the City of Redmond partnered with King County Metro, the county's main transit provider, to leverage additional funding and staffing assistance. R-TRIP has several commute mode specific programs, along with commuter assistance

and support. These include:

RSVP - A vanpool program that offers a monthly vanpool subsidy to new vanpoolers for six months. Additional funding is available to employers who wish to continue this subsidy as an employer sponsored transportation benefit. Additional driver incentives and assistance in forming vanpools are also offered.

RPass - This new program provides new transit riders with a free transit pass for one month. Additional funding is available to employers who wish to continue this subsidy as an employer sponsored transportation benefit.

RRewards Commuter Club - This program launches in Fall 2003. This program establishes a citywide commuter club to reward employees at Redmond businesses for using commute alternatives. This program helps small businesses by providing administrative and program management functions, while allowing employers to tailor incentives to their individual company.

Employee Transportation Coordinator Rewards -

This program provides rewards to individuals at small businesses who act as voluntary Employee Transportation Coordinators (ETCs). By agreeing to distribute information within their company about periodic alternative commute mode promotions, the ETCs are eligible for an array of prizes and performance incentives.

Commuter Assistance:

Having a knowledgeable and proactive resource is important in helping small business employees find information about alternative commute options, as well as assist in carpool and vanpool formation. This resource is free to all Redmond businesses and their employees.



Mayor Rosemarie Ives

As part of both its small business outreach and development review programs, the City of Redmond encourages businesses and developers to become members of the GRTMA.

CONTACT:

Erika Vandenbrande
TDM Program Manager
Planning/Community Affairs
MS CHPL
P.O. Box 97010
Redmond, WA 98073-9710

PHONE:

(425) 556-2457

FAX:

(425) 556-4242

EMAIL:

evandenbrande@
ci.redmond.wa.us

Employer Grant Funding:

R-TRIP provides grant funding for commute trip reduction programs tailored to individual employer needs such as: transit and vanpool fare subsidies; carpool, bike, and walk incentives; bicycle racks; guaranteed ride home programs; high-occupancy vehicle parking signs; and transportation events. Small businesses receive favorable funding and match rates.

businesses, commute incentive programs tailored specifically to small employer needs, and one-stop commute counseling and expertise. This program was highly successful in increasing awareness of commute options available to employees at small businesses.

To date, over 120 small businesses within Redmond have benefited from the R-TRIP program.

Greater Redmond Transportation Management Association:

The City of Redmond is one of the original members of the Greater Redmond Transportation Management Association (GRTMA). As a full service outsource for CTR services, the GRTMA takes care of about 80-85 percent of an organization's marketing and advocacy needs.

Experienced staff provides members with professional and entertaining print and electronic marketing products to educate and motivate employees to use commute alternatives. The GRTMA creates innovative transportation products, such as web-based ridematching services and coordinates with Metro and Community Transit to improve employee access to transportation. Monthly employer network meetings include training programs, guest speakers, and helpful tips to make a business's programs successful.

As part of both its small business outreach and development review programs, the City of Redmond encourages businesses and developers to become members of the GRTMA. This approach has provided a key means of informing employees of small businesses about alternative commute options, as well as providing marketing materials and access to enhanced rideshare promotion prizes available through the GRTMA.

In 2001, Redmond expanded its commitment to small businesses further by partnering with both the GRTMA and the neighboring City of Bellevue to market and fund commute incentives in a major employment area, Overlake. This demonstration program, known as Bravo, emphasized proactive outreach to small



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