

U.S. SMALL BUSINESS ADMINISTRATION
Office of Public Communications
409 Third Street, S.W. Washington, D.C. 20416
NEWS RELEASE

Release No.: 96-74

Release Date: December 16, 1996

FOR FURTHER INFORMATION, CONTACT YOUR LOCAL SBA OFFICE.

Internet address for news releases

<http://www.sba.gov/SpecialInterest/inpress.html>

MORE THAN 10 PERCENT OF NATION'S FASTEST GROWING
BUSINESSES GOT SBA FINANCIAL HELP

WASHINGTON -- Seventy-two of the small businesses listed by two national magazines as the nation's fastest growing companies owe at least some of their success to the loan and venture capital programs of the U.S. Small Business Administration (SBA), SBA Administrator Philip Lader said today.

A review by the agency found that 54 of the firms on the recent INC. Magazine list of the 500 fastest growing small, privately held firms and 18 of Fortune Magazine's list of 100 fastest growing publicly held companies got help from SBA.

"These results are very gratifying to us," Lader said, commenting on the results of the review. "Part of the SBA's mission is to invest in today's small businesses in order to help them become tomorrow's Fortune 500 companies."

Lader often cites the well-known accomplishments of previous SBA success stories such as Intel, Apple and Federal Express, each of which received help from an SBA-backed investment company when they were small. He said the review offers another vote of confidence for the SBA's role in the economy.

"Just last year, SBA approved guarantees on more than 45,000 loans worth almost \$7.7 billion," Lader said. "Every one of those loan applications came from a small business that had been turned down by the commercial lending industry. We find value that others have missed, and we do a good job of it."

"SBA provides America's small businesses -- the backbone of the national economy and of most local economies throughout the country -- with what they cannot get otherwise: access to the same kinds of capital and long-term loans at reasonable rates that large businesses can get simply by virtue of their size and financial clout," he said.

INC. Magazine ranked small, privately held firms according to their sales growth over the five-year period beginning in 1991. The number one company on the list reported growth of 35,625 percent. Number 500 showed growth of 583 percent.

The companies backed by the SBA reported aggregate sales growth from \$118 million in 1991 to \$990 million in 1995, an increase of about 740 percent. They also reported aggregate employment growth from 1,254 in 1991 to 6,683 in 1995. Two of the SBA-backed companies were among the list's top 10.

Of the 54 companies that got SBA help, 50 received SBA-backed loans. The other four obtained investment capital from SBA-licensed Small Business Investment Companies (SBICs).

Seventeen of the firms were in computer-related businesses.

The Fortune 100 list ranked the fastest growing publicly traded companies of any size over the previous one-year period. The list was developed from a database of 9,000 companies.

Of the top 100, 18 received SBA backing, all but one through the SBIC program. Thirteen of those companies are in the technology and health sectors. The growth rate of these 18 firms ranged from a high of 215 percent to a low of 44 percent. The average was 77 percent.

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U.S. Small Business Administration
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416

NEWS Release

Release No.: 96-72

Release Date: December 10, 1996

FOR FURTHER INFORMATION, CONTACT YOUR LOCAL SEA OFFICE

MICROSOFT AND COMPAQ PARTNER WITH SMALL BUSINESS ADMINISTRATION
ON MAJOR TECHNOLOGY PROGRAM FOR SMALL BUSINESS

Relationship supports launch of "Start, Run, Grow" -
a technology resource and education program
at Business Information Centers nationwide

WASHINGTON -- The U.S. Small Business Administration today announced "Start, Run, Grow" -- a major technology program developed in conjunction with Microsoft Corporation and Compaq Computer Corporation for small businesses. Valued by Microsoft and Compaq at \$2 million, this represents one of the largest private sector contributions to the SBA. The program will provide advanced computer software, hardware, technical support and education resources in 38 Business Information Centers (BICs) nationwide and up to 16 new centers opening over the next year.

"Start, Run, Grow" will allow the BIC to provide one single source of business and computer technology information at no cost to the user. This will help train small businesses in evaluating solutions prior to purchase, in conducting financial analysis and business planning, all with the help of trained BIC staff and volunteers.

"This joint effort is a tremendous example of the advantages that America's small business owners can achieve through public-private partnerships," said SBA Administrator Philip Lader. "The Clinton Administration has supported combining our resources so we can provide an invaluable source of information, education and training to the hundreds of thousands of entrepreneurs who are providing most of the new jobs in our country and who are increasingly the source of innovation and creativity in the global marketplace."

Technology really levels the playing field and enables small businesses to remain competitive in an ever-changing marketplace," said Sam Jadallah, Vice President, Organization Customer Unit, Microsoft. "Realizing that competitive advantage we're committed to ensuring that all small businesses can easily gain access to the latest technology and training resources. This contribution achieves that goal."

"Entrepreneurs sometimes feel they don't have the time or the know-how to use computer technology in their businesses, said Lynn Schlemeyer, Vice President, North America Marketing, PC Products, Compaq. "Compaq and Microsoft are working together to show just how easy -- and essential -- it is for business people to take advantage of the many technology tools available. This partnership between Compaq, Microsoft and the SBA will help small business managers use technology to work smarter, faster and more competitively."

"Start, Run, Grow" - Technology Resources and Education

In preparing for the launch of "Start, Run, Grow," Microsoft

and Compaq developed an in-depth training program for those who will be staffing the Business Information Centers, including SBA counselors and volunteers from the Service Corps of Retired Executives (SCORE). A technology workshop held Dec. 4-5, 1996 in Denver provided intensive training on all of the Compaq hardware, Microsoft software, and education tools that BIC counselors and volunteers will use to provide technology training to small business owners.

In addition to providing hardware and software, Compaq and Microsoft will co-sponsor Microsoft's "America at Work" technology education series for small business owners beginning in 1997. These training seminars cover a range of topics from "The Business of Customers" to "More Time - More Money: Getting It All Done," and will be offered at BICs throughout the country.

Compaq and Microsoft are also developing a number of "how-to" guides that will assist small business owners in evaluating the potential effectiveness of a technology investment for starting, operating and expanding their businesses.

Specific technology and education resources available at the BIC through the "Start, Run, Grow" program include:

- * Software programs for financial modeling, market research, desktop publishing and contact tracking. Microsoft Office 97 Small Business Edition which includes the latest versions of Microsoft Word, Microsoft Excel, Microsoft Publisher, Microsoft Outlook, Microsoft Automap Streets Plus, Microsoft Small Business Financial Manager, and Microsoft Internet Explorer. Additional programs include Microsoft Windows 95, Microsoft Windows NT Server, Microsoft Access, Microsoft PowerPoint and Microsoft FrontPage.
- * Compaq PCs, servers and options chosen to give entrepreneurs first hand experience working with products for the small or medium business. Compaq Deskpro 2000 PCs, Compaq ProSignia 300 Server, Compaq V70 17-inch (15.67-inch viewable) color monitors, standard Compaq keyboards, and Compaq Compatibles scanner keyboards.
- * Microsoft's America at Work technology education series. Monthly workshops cover a range of topics from The Business of Customers to Roadmap to the Internet. The series of six programs showcases actual small businesses using technology to overcome common business issues and provides valuable information on a variety of marketing and operational topics.
- * Business templates. Business templates make it easy for small business owners to conduct automated business planning, cash-flow analysis, projected sales and more.
- * How-To guides. Guides developed by Microsoft and Compaq that assist small business owners in evaluating and using technology to market and run their businesses even better.
- * Trained SCORE counselors and BIC managers. BIC staff located on-site to assist small business owners with the use of technology for business planning and

financial analysis.

- * Internet access. Small businesses will be able to access the Internet for conducting research, identifying vendors for supplies, or services, etc. for their small businesses.
- * Additional resources provided by JIAN Software and Entrepreneurial Edge include JIAN's best-selling planning software, BizPlanBuilder Interactive for the easy creation of comprehensive business plans; Entrepreneurial Edge magazine subscriptions and business education workbooks.

The U.S. Small Business Administration (SBA) was created by Congress in 1953 to help America's entrepreneurs form successful small enterprises. The SBA's Business Information Center program originated in Seattle in 1991 with the assistance and support of Microsoft and other industry leaders. SBA offices located in every state, including the District of Columbia, the Virgin Islands and Puerto Rico, offer financing, training and advocacy for small firms. In addition, the SBA works with thousands of lending, educational and training institutions nationwide. By the end of Fiscal Year 1997, the SBA expects to have more than 54 BICs serving thousands of small business entrepreneurs annually throughout the U.S.

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Note to editors: If you are interested in viewing additional information on Microsoft, please visit the Microsoft web site at <http://www.microsoft.com/corpinfo> on Microsoft's corporate information pages. Compaq customer support and product information can be found at <http://www.compaq.com> or by calling 1-800 OK COMPAQ. Compaq product information and reseller locations can be obtained by calling 1-800 345-1518. To access SBA's electronic public information services, please call 1-800 697-4636. On the internet, visit SBA's Home Page at <http://www.sba.gov>.

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U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416
NEWS RELEASE

Release No.: 96-65
Release Date: September 25, 1996
FOR FURTHER INFORMATION CONTACT YOUR NEAREST SBA OFFICE

SBA TO LAUNCH PILOT FEATURING
ELECTRONIC 8(a) APPLICATION

WASHINGTON -- As a streamlining initiative, the U.S. Small Business Administration (SBA) will offer corporate applicants to its 8(a) program for disadvantaged businesses the opportunity to apply via computer.

Companies that use the new electronic process will receive a response in 15 business days or less. The agency now responds to applicants on average within 90 days, down from 171 days in fiscal year 1992. SBA expects to pilot this initiative for 90 days before finalizing it.

The new computerized 8(a) process uses a series of help screens to guide applicants from beginning to end. Those interested can obtain the computer disks needed to use the application process and can ask questions of SBA staff members by calling 1-800-769-3768.

"This electronic application consolidates a number of separate forms, and will help applicants determine whether they meet the 8(a) eligibility criteria," said SBA Administrator Philip Lader. "This is a good example of the Clinton Administration's efforts to reinvent government by placing the customer -- the American small business owner -- first."

While this initial pilot is limited to corporate applicants, a second phase will expand the electronic application process to sole proprietorships and partnerships.

The 8(a) program, named for a section in the Small Business Act, is a business development initiative that helps socially and economically disadvantaged American citizens gain access to the economic mainstream. These individuals are considered disadvantaged because they have been subject to racial, ethnic or cultural bias and because they have diminished capital and credit opportunities. There currently are about 6,000 firms in the 8(a) portfolio.

Eligible firms normally participate in this business development program for nine years. To assist them in reaching competitive viability, SBA helps make available contracts for a wide range of federal goods and services. Participating firms obtain most of these contracts through a self-marketing process, which requires them to establish their competence and the fairness of their pricing.

Through the 8(a) program, the SBA has enhanced the viability of thousands of firms, helping them provide employment to more than 150,000 American workers. The program generates subcontracting opportunities for other businesses and additional customers for the nation's suppliers. Above all, the 8(a) program has provided an avenue for disadvantaged Americans to

achieve entrepreneurial success and contribute to the strength
and vigor of our economy.

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SBA INTERNET ADDRESS FOR NEWS RELEASES:

<http://www.sbaonline.sba.gov/SpecialInterests/inpress.html>

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U.S. SMALL BUSINESS ADMINISTRATION
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NEWS RELEASE

Release No.: 96-60
Release Date: September 16, 1996
FOR FURTHER INFORMATION, CONTACT YOUR NEAREST SBA OFFICE

SBA EXPANDS INTERNET HOME PAGE TO INCLUDE
PROGRAM OFFICE SITES

WASHINGTON -- Small business owners can now quickly and easily access even more information on the U.S. Small Business Administration's (SBA) individual program offices and the services they provide through the agency's home page on the World Wide Web.

Four new program sites available through the SBA Home Page provide detailed information about the services offered by the offices of Business Initiatives, Disaster Assistance, Government Contracting and Surety Guarantees. These sites offer information such as dates and locations of training seminars, addresses of Business Information Centers, one-stop centers for business training, or the latest information about assistance being provided to victims of current or recent disasters. Disaster information can be reached at its own site by accessing SBA's home page at <http://www.sba.gov>.

Small business owners interested in government contracts will find answers to the most frequently asked questions through the Office of Government Contracting site. Directories of subcontracting opportunities and other assistance also are available.

In a related area, small business contractors can access details on surety bond eligibility requirements, types and sizes of eligible bonds, duties of the contractor, costs and more through the agency's Surety Bond Guarantee Program home page.

"We're delighted to be a leader in the new 'electronic government' concept which is designed to make government information more easily accessible to the people," said SBA Administrator Philip Lader. "Making information on the SBA more accessible and user friendly is just one example of our commitment to reinventing government."

Details are also available on a variety of other SBA programs and services, including financial assistance, international trade, minority enterprise development, veteran- and women-owned businesses, innovative research and management and technical assistance.

Access the SBA's home page at <http://www.sba.gov> and select the Program Offices and Resource Partners hotlink for information on the program office of your choice. In addition to the program offices mentioned above, other selections include:

- * Office of International Trade;
- * Office of Minority Enterprise Development;
- * Office of Technology (Small Business Innovative Research);
- * Office of Veterans Affairs;

- * Office of Women's Business Ownership;
 - * Office of Small Business Development Centers; and
 - * Service Corps of Retired Executives.
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U.S. Small Business Administration
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416

NEWS Release

Release No.: 96-50
Release Date: June 20, 1996
FOR FURTHER INFORMATION, CONTACT YOUR LOCAL SBA OFFICE

SBA AND APPLE COMPUTER PARTNERSHIP PROVIDES INCREASED
ACCESS TO INFORMATION FOR SMALL BUSINESS

WASHINGTON -- The U.S. Small Business Administration (SBA) has entered into an agreement with Apple Computer, Inc. that will greatly expand the range of services offered at the SBA's Business Information Centers (BICs).

Central to the agreement is Apple's commitment to donate and install fully-equipped Macintosh systems in as many as 45 BICs across the nation. The SBA currently has 33 BICs open with additional sites scheduled to open throughout 1996. The SBA's BICs are 'high tech tool boxes' that provide business-related hardware and software to help entrepreneurs hone their skills, do research, and write business plans. Counseling services are also available.

"President Clinton believes that small business is the engine of our nation's economy, and he has made providing education and training for small business persons a key priority for the SBA," said SBA Administrator Philip Lader. "Apple obviously shares the President's commitment to American small business. We appreciate their generosity, and we are looking forward to working with them to bring this equipment to our BICs to assist our country's entrepreneurs as they develop and expand their businesses."

The contribution, valued at more than \$1 million, will include Apple Power Macintosh Computers, Apple Workgroup Servers, PowerBook notebook computers, Color LaserWriters, LaserWriters, StyleWriters, Apple Scanners and QuickTake digital cameras. The installations are scheduled to begin in June and continue throughout 1996.

Also included is 'Getting Started' software, designed by Claris Corporation to meet the particular needs of SBA's small business clients.

SBA's network of BICs was launched in 1992. They are designed to provide one-stop assistance for those seeking help in preparing business plans, loan applications and doing marketing and other business research. Now SBA's BIC clients will have the option of using the Macintosh platform to perform these tasks. Estimates for 1996 predict that more than 100,000 start-ups and small businesses will take advantage of the computer services located in the BICs.

"Apple's donation to the SBA underscores our commitment to one of the fastest growing market segments for computers in the country: small business," said Terry Crane, senior vice president of strategic market segments at Apple Computer. "We're proud to support small businesses nationwide by providing them with the computing tools that will help them start, set up, run

and grow their businesses."

Apple is also launching a Small Business website that will put small business owners in touch with general business and SBA information, hotlinks and access points to other relevant websites. The website located at <http://smallbusiness.apple.com> -- will include information such as:

- * Extended Staff Area: networks among small business owners and business experts through site connections, hot pages and a virtual card file;

- * SCORE: the Service Corps of Retired Executives, the SBA's volunteer network of more than 13,000 experienced business people available to share their expertise;

- * Women's Hot Page: a resource area for the fastest-growing segment of America's small business sector; and the

- * Small Business Toolbox: a repository of information links and original information aimed at helping small business owners meet their goals. It includes late-breaking information from small business advisors, SBA program and policy information, and a resource file that links to SBA's Home Page (<http://www.sbaonline.sba.gov>) and other interesting opportunities on the web.

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U.S. Small Business Administration
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416
NEWS Release

Release No.: 96-39
Release Date: May 20, 1996
FOR FURTHER INFORMATION, CONTACT YOUR LOCAL SBA OFFICE

U.S. SMALL BUSINESSES MEET ASIAN BUSINESS PARTNERS DURING
GOVERNMENT-LED TRADE MISSION

WASHINGTON -- Ten American-owned small businesses will market their services and wares to potential business partners in Singapore and Hong Kong during a trade mission beginning today. The mission, sponsored by the U.S. Department of Commerce and co-lead by the U.S. Small Business Administration (SBA), is a result of recommendations from the 1995 White House Conference on Small Business.

Business executives from each of the firms, hailing from around the country and representing a cross-section of industries, are taking part in the one-week mission, which runs through May 25 and coincides with national World Trade Week. Eight of the executives will travel on to Taiwan for two additional days.

All participants will meet with interested buyers, agents, distributors, licensees and/or joint venture partners during appointments prearranged by Commerce Department staff in Asia. They will also learn about Asian business practices.

"Through the White House Conference, we listened to the concerns and needs of our small business customers, and now the Clinton administration is working to implement their recommendations," said SBA Administrator Philip Lader. "Small businesses asked for government-led trade missions, and we're responding."

Participants in the White House Conference on Small Business, through state, regional and national meetings, developed an action plan for the administration. The 1995 national conference, held in Washington, D.C., last June, brought together over 2,000 small business executives and resulted in 60 policy recommendations in 11 areas, including international trade.

The Asian mission is being led by the Commerce Department's Kent Hughes, assistant to the secretary and director, Office of Global Competitiveness and Business Advocacy, and Gary Enright, Commerce's Director of Export Promotion Coordination. Missy Darwin Kincaid, the SBA's chief of staff, and Eileen Cassidy, the SBA's acting assistant administrator and director for international trade, will represent the SBA.

The U.S. trade mission leaders will meet with their counterparts in Singapore and Hong Kong and other government representatives to share information on their respective small business programs and to discuss how the countries can work together to expand trade opportunities.

Singapore and Hong Kong are the United States' 10th and 13th

largest export partners. Taiwan is 7th. The three countries represent a \$214 billion total import market and are recognized gateways to Asia's total import market of \$495 billion. The Asia region's projected GNP is \$1.8 trillion, with a 5 percent average annual growth.

"Asia is sometimes an intimidating destination for small businesses," said SBA's Kincaid. "This mission will give small companies a much-needed foot in the door in these growing markets. It should provide both the comfort level and the contacts they need to do business in these Asian countries."

The Asia mission is not the first time the SBA and the Commerce Department have joined forces to promote U.S. exports. The agencies are also partners in the national network of 14 U.S. Export Assistance Centers, which combine the resources of SBA, Commerce, and other public and private partners in single locations. The SBA provides export financing and counseling at the USEACs.

For information on future trade missions and other export-assistance programs, call the federal Trade Information Center at (800) USA-TRADE.

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U.S. Small Business Administration
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416
NEWS Release

Release No.: 96-29
Release Date: April 16, 1995
FOR FURTHER INFORMATION CONTACT YOUR LOCAL SBA OFFICE

**SBA CONTRACT PROGRAM TOPS \$2 BILLION MARK IN SECURING SAVINGS
FOR U.S. TAXPAYERS**

WASHINGTON -- Taxpayers looking to reduce the cost of government have a strong ally in the U.S. Small Business Administration (SBA).

The agency announced today that its program that opens to competitive bidding a category of contracts that can prove costly to the government is working so well that it has saved federal buyers -- and the tax paying public they serve -- over \$2 billion since 1985.

The initiative, known as the SBA's 'breakout program,' opens up those restricted and often expensive contracts to competition among all qualified firms, including the agency's primary clients, the small business community.

The type of purchase that might be considered could involve spare parts for a system initially bought by the government from a single prime contractor as part of a larger purchase, like an aircraft wing assembly. Replacement parts for the unit often can be purchased at a lower price through alternate suppliers.

"The SBA's breakout program," said agency Administrator Philip Lader, "is just one additional indicator of why it's critically important to keep small business involved with government contracting. The Clinton Administration knows that competition is healthy, whether in federal procurement or the private sector.

"The bottom line is that last year this SBA breakout program accounted for savings to the U.S. taxpayers of \$136 million, the year before that it was \$166 million, and the total savings since 1985 are over \$2 billion. This is a direct result of small business being included in the competitive bidding process."

In a report to be released later this spring, the SBA's Office of Government Contracting will detail how these savings, which totaled \$2.2 billion, were achieved over the past 11 years.

The process operates this way. A specialized SBA procurement team, headed by an accredited engineer, works with its counterparts in other federal agencies to identify which acquisitions in the pool of 'sole source,' or non-competitive contracts, would lend themselves to this breakout process.

For those selected, engineering data is collected and an in-depth technical analysis is conducted to determine the potential for production by another source. Many times, the process leads to the project being offered through full and open competition to small and large firms. Breakout savings are calculated by subtracting the actual price paid for an item from either the historical or estimated price.

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SBA INTERNET ADDRESS: [http://www.sbaonline.sba.gov/special interest](http://www.sbaonline.sba.gov/special_interest)

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U.S. Small Business Administration
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416
NEWS Release

Release No.: 96-18
Release Date: February 27, 1996
FOR FURTHER INFORMATION CONTACT YOUR LOCAL SBA OFFICE

SBA PARTICIPATES IN WHITE HOUSE CONFERENCE ON ECONOMIC
REVITALIZATION OF AMERICA'S CITIES AND RURAL AREAS

WASHINGTON -- The White House is hosting a Conference on Community Empowerment as part of President Clinton's Empowerment Zone initiative, which is designed to revitalize the economies of America's cities and rural areas. Philip Lader, Administrator of the US Small Business Administration, will address this Conference today. In addition, he will address the Community Development Conference hosted by the Office of the Comptroller of the Currency today.

"Both of these Conferences promote community empowerment in America, and the development of small business is a key component of this empowerment," said Lader. "Community development and community empowerment are inextricably linked; the creation of small businesses opens the door to economic security as well as community development. The Clinton Administration is determined to give all Americans the opportunities that will enable them to make the most of their own lives and increase the potential of their communities."

Under the Clinton Administration, the SBA is developing new loan products and programs, expanding its guaranteed loan program, testing ideas and looking for creative solutions to proactively increase business development in both urban and rural communities.

Last year, SBA set a record by making \$11.5 billion in financing available to over 67,000 small businesses across the country, including \$1.4 billion in loans to women-owned businesses and \$1.6 billion in loans to minority-owned businesses.

"Through our resource partners, SBA plays a large role in community development," said Lader. "Our effort succeeds because it is based on working through the public-private partnerships with large and small financial institutions, community groups, and other private sector partners across the country."

One-Stop Capital Shops are SBA's primary contribution to President Clinton's Empowerment Zone/Enterprise Community (EZ/EC) initiative. One-Stop Capital Shops are managed by local non-profit community development entities and centralize access to a full range of SBA small business lending programs and technical assistance. They include high-tech hardware, software and telecommunication tools for small business owners and entrepreneurs. SBA plans to open a total of 15 One-Stop Capital Shops in designated EZ/ECs.

Other SBA resource partners also include Small Business Development Centers, Small Business Investment Companies, Business Information Centers, Microlenders, Women's Business Demonstration Sites, US Export Assistance Centers, and the

Service Corps of Retired Executives (SCORE) chapters across the country. These groups are at work in thousands of communities nationwide, providing education, training, counseling and other forms of assistance to small businesses and individuals seeking to start a business.

Several specific SBA programs are designed to reach into urban and rural communities to provide financing that is too often absent. These include the Microloan program, in which SBA lends money to non-profit or quasi-public organizations which re-lend the funds to small business borrowers in amounts of \$25,000 or less; the average Microloan amounts to \$10,800 and creates 3 new jobs.

Another example is the Women and Minority Pre-Qualification Program, in which the SBA agrees up front to guarantee credit if the borrower meets the lenders' credit criteria. The prequalification program focuses primarily on the character, credit and apparent ability of the applicant to repay the loan from earnings.

"By helping one business at a time, SBA's programs continue to have a profound and productive effect on local economies and on the lives of individual citizens," said Lader. "Focusing our efforts on Americans who have historically been denied access to capital is not only the responsible thing to do; it is the right thing to do."

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409 Third Street, S.W. Washington, D.C. 20416
NEWS Release

Release No.: 96-16
Release Date: February 22, 1996
FOR FURTHER INFORMATION CONTACT YOUR LOCAL SBA OFFICE

IN HISTORIC ACHIEVEMENT, SBA "REINVENTION" CUTS MORE THAN 50%
OF REGULATIONS AFFECTING SMALL BUSINESS

WASHINGTON -- The U.S. Small Business Administration (SBA) has cut its own regulations by more than 50 percent, taking the lead in reforming its operations as part of the Clinton-Gore Administration's "Reinventing Government" initiative, SBA Administrator Philip Lader announced today.

"In March 1995, President Clinton directed all federal agencies to review their regulations and streamline or eliminate any that were obsolete or confusing," said Lader. "The SBA is the first federal agency to complete that task, and we have set an example for other agencies to follow as they continue their own reinvention efforts."

SBA committed to reinvent every one of its regulations that it had discretion to change by January 31, 1996 (some SBA regulations are common throughout the government or are dependent upon approval of external parties). The new regulations reflect SBA's commitment to common sense and focus on ease of use by SBA's small business customers. In many cases, one or two sentences in the new regulations replace paragraphs or even whole pages of the old cumbersome rules.

"SBA's remaining regulations are easy to understand," said Lader. "They are written in plain English; they are coherent and user-friendly. Small businesses won't need lawyers in order to understand or use them." He added, "This precedent-setting achievement was carried out in a remarkably short time, and I congratulate the dedicated SBA staff who made it possible."

The improvements include a consolidation of all of SBA's business loan regulations into one concise section, and rules which grant small businesses greater flexibility in the use of holding companies, trusts and other organizational structures while obtaining SBA financial assistance.

"Our new regulations are easier for small businesses to use, as well as more accessible," Lader said. In addition to the Federal Register, they are available on the Internet on SBA's Home Page, SBA Online, at <http://www.sbaonline.sba.gov>. They appear under "Special Interests."

The SBA was created in 1953 to help small businesses get started, stay in business and grow. Through a network of nearly 100 field offices, 13,000 volunteer counselors with the Service Corps of Retired Executives (SCORE) and more than 950 Small Business Development Centers, the SBA has documented more than nine million cases of assistance nationwide.

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U.S. Small Business Administration
OFFICE OF PUBLIC COMMUNICATIONS
409 Third Street, S.W. Washington, D.C. 20416
NEWS Release

Release No.: 96-08
Release Date: January 30, 1996
FOR FURTHER INFORMATION CONTACT YOUR LOCAL SBA OFFICE

U.S. SMALL BUSINESS ADMINISTRATION AND ITS RUSSIAN COUNTERPART
INITIATE NEW ERA OF SMALL BUSINESS COOPERATION

WASHINGTON -- The US Small Business Administration (SBA) and its Russian counterpart, the Russian Federation State Committee for the Support and Development of Small Business, entered into an historic agreement today to expand commercial opportunities for US small businesses in the Russian Federation. This agreement takes place on the occasion of the sixth meeting of the US-Russian Joint Commission on Economic and Technological Cooperation, otherwise known as the Gore-Chernomyrdin Commission (GCC).

"The SBA and its Russian counterpart recognize the importance of intensifying dialogue on bilateral small business issues, and of expanding cooperative efforts between the US and Russian small business communities," said SBA Administrator Philip Lader. Lader participated in the signing of the historic Joint Statement on Small Business Cooperation with his Russian counterpart, Viacheslav Prokhorov.

The signing of the Joint Statement marks the first official bilateral agreement between SBA and a foreign counterpart.

"We are very pleased to undertake a joint small business dialogue with the Russian Federation to further encourage American small businesses to explore new commercial opportunities in the Russian Federation," Lader said.

The signing of the Joint Statement on Small Business Cooperation was witnessed by Vice President Al Gore and Russian Prime Minister Viktor Chernomyrdin at a ceremony at the US Department of State. It signifies the official formation of a Small Business Working Group, which will be chaired by Administrator Lader and Chairman Prokhorov and include participation from the private sector. The Small Business Working Group is part of the US-Russian Business Development Committee, which is chaired by US Secretary of Commerce Ron Brown and Russian Deputy Prime Minister Oleg Davydov.

Today, there are approximately 900,000 small businesses in Russia, which constitute over 50% of the Russian Federation's entire business community. In the United States, there are more than 20 million small businesses that employ over half of America's work force.

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U.S. Small Business Administration
 OFFICE OF PUBLIC COMMUNICATIONS
 409 Third Street, S.W., Washington, D.C. 20416
 NEWS Release

Release No.: 96-03
 Release Date: January 25, 1996
 FOR FURTHER INFORMATION CONTACT YOUR LOCAL SBA OFFICE

GRANTS AWARDED TO 17 TRIBES TO ESTABLISH RESERVATION-BASED
 TRIBAL BUSINESS INFORMATION CENTERS

WASHINGTON, D.C. -- The U.S. Small Business Administration (SBA) today announced the award of 17 grants to establish tribal business information centers (TBICs) for Native American communities in Montana, North Dakota, South Dakota, Wyoming and the Navajo Nation.

The TBICs will provide Native Americans with on-site access to state-of-the-art business development resources; financial and technical assistance; small business management training and counseling; and various economic development programs offered by many other federal and state agencies.

"We want to provide resources to assist tribal communities in building their economic foundation," said Quanah Crossland Stamps, SBA's assistant administrator for Native American affairs. "The establishment of the TBICs is significant because it means individual entrepreneurs living on or near a reservation will have immediate access to business development information and services without having to travel from their communities to obtain assistance."

The centers will contain the latest computer technology, an extensive business reference library, and current management videos designed to help entrepreneurs plan or expand their companies.

The TBIC program is the result of a recently formed partnership between the U.S. Department of the Interior's Bureau of Indian Affairs (BIA) and the SBA and is scheduled to be fully implemented by the spring of 1996. Grants have been awarded to the following tribes:
 MONTANA:

Blackfeet Tribe of the Blackfeet Reservation of Blackfeet
 Chippewa Cree of the Rocky Boys Reservation
 Crow Tribe of Montana
 Fort Belknap Indian Community of the Fort Belknap Reservation
 Assiniboine Sioux Tribes of the Fort Peck Reservation
 Confederated Salish and Kootenai Tribes of the Flathead
 Reservation
 Northern Cheyenne Tribe of the Northern Cheyenne Indian
 Reservation

NORTH DAKOTA:

Standing Rock Sioux Tribe of the North and South Dakota
 Turtle Mountain Band of Chippewa Indians of North Dakota
 Devils Lake Sioux Tribe of Devils Lake Sioux Reservation
 Three Affiliated Tribes of Fort Berthold Reservation of North
 Dakota

SOUTH DAKOTA:

Cheyenne River Sioux of the Cheyenne River Reservation
Yankton Sioux Tribe of South Dakota
Oglala Sioux Tribe of the Pine Ridge Reservation
Rosebud Sioux Tribe of the Rosebud Indian Reservation

WYOMING:

Arapahoe Tribe of the Wind River Reservation
Shoshone Tribe of the Wind River Reservation

NAVAJO NATION:

Navajo Tribe of Arizona, New Mexico and Utah

After two years, SBA and EIA will evaluate the success of the
TBICs in developing small businesses within the reservation
communities and make recommendations for a national initiative.

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NEWS Release

Release No.: 96-02
Release Date: January 25, 1996
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SEA LENDING TO NATIVE AMERICANS INCREASED BY 74 PERCENT IN FY 1995

WASHINGTON, D.C. -- The U.S. Small Business Administration's (SBA) commitment to increasing loan volume to traditionally underserved groups led to a 74 percent increase in lending to the Native American community in fiscal year 1995, SBA Administrator Philip Lader said today.

In FY 1995, loans to Native American-owned businesses increased to 406 totaling nearly \$60 million, up from 234 loans for \$49.8 million in FY 1994.

"We're proud that participation in our programs is up and we're continually working to improve access to capital and other assistance to the Native American community," said Lader. "That commitment has helped, but certainly these businesses should be better represented in the SBA's loan portfolio. There is still more work to be accomplished to ensure Native Americans have employment and business opportunities within their communities.

"That's why the SBA has made a firm commitment to increase lending to Native American-owned businesses through initiatives such as the LowDoc and minority prequalification loan programs and the new tribal business information centers."

One reason for the increased loan activity to Native Americans is the SBA's acclaimed LowDoc loan program, which simplifies the loan process and increases the availability of loans of \$100,000 or less. The program encouraged commercial banks to issue the smaller loans, indirectly benefitting minority-owned businesses which were generally underserved because of their smaller size and smaller capital needs.

The new Minority Prequalification Loan Program also addresses the financial needs of this community by allowing eligible applicants to prequalify for an SBA-guaranteed loan. After receiving the SBA's prequalification letter, the applicant contacts a lender interested in making SBA-guaranteed loans.

Additionally, the SBA recently signed a Memorandum of Understanding with the Bureau of Indian Affairs (BIA) to establish 17 tribal business information centers (TBICs) on or near reservations throughout the country. These centers will provide the tribes with on-site access to the latest in computer technology; an extensive small business reference library; and training and counseling to assist entrepreneurs in planning their business, expanding an existing business or venturing into a new business area. The first centers will open in Montana, North Dakota, South Dakota, Wyoming and the Navajo Nation in early 1996.

"It's important that the SBA and other agencies work together to establish and maintain an economic development presence on reservations. We want individuals and tribes to have access to

business financial and management services when it is convenient for them, not when it's convenient for the federal government," said Quanah Crossland Stamps, the SBA's assistant administrator for Native American Affairs.

Stamps is currently traveling to future TBIC sites to showcase some of the resources available and discuss the final installation phase of the program with the tribal colleges and representatives.

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