



Statewide IMPACT 2005



Regional: Serving 18 Counties IMPACT 2005

Return on Investment

	2005	1980-05
Capital Formation	\$137m	\$701m in 11 yrs
Business Startups	523	3,859 in 9 yrs
Jobs Created/Retained	12,029	260,187
Sales Growth	\$116m	\$814m in 9 yrs
Contract Awards	\$350m	\$4.5b

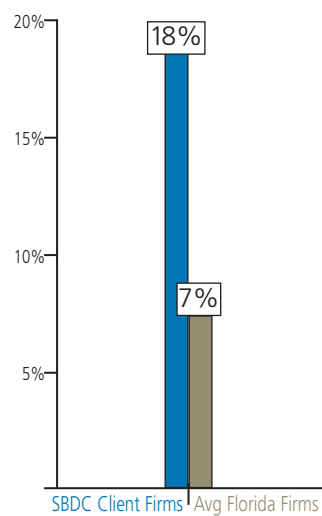
Service Delivery

Entrepreneurs Counseled	13,189	310,724
Total Counseling Hours	66,684	1,437,457
Training Events	1,677	25,871
Training Event Attendees	25,722	587,993
Requests for Information	80,830	1,855,940

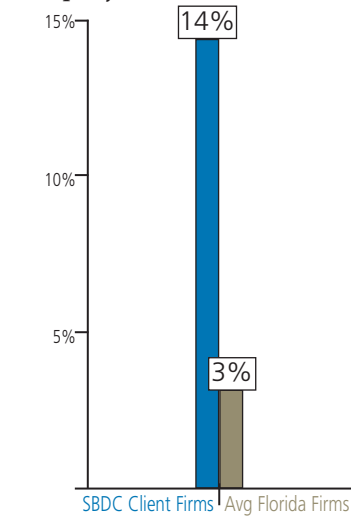
A new business is opened in Florida by an SBDC client every	15 Hours
A new job is created or retained in Florida by an SBDC client every	Hour
\$15,716 in sales growth is generated by SBDC clients every	Hour
\$17,753 in capital is formed by SBDC clients every	Hour
\$40,064 in contract awards are obtained by SBDC clients every	Hour

"Florida SBDC makes an important contribution to the economic development of the State of Florida."
Below are findings from an independent study by Dr. James Chrisman of 2003-04 SBDC counseling activities.

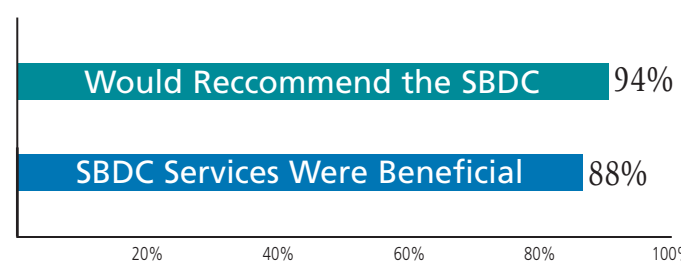
Sales Growth Rate



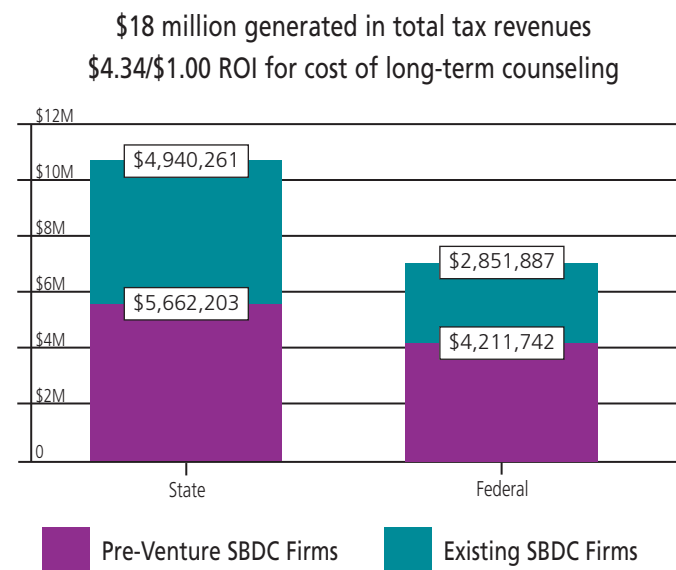
Employment Growth Rate



SBDC Client Feedback



Tax Revenues Generated



"SBDC assistance returns tax revenues to state and federal governments, and value and capital to its clients that are greater than the direct cost of providing the services makes the existence of the Florida SBDC program justifiable from a public policy perspective," says Dr. Chrisman.

2005 Highlights

13th Annual Small Business Week Celebration - The U.S. Small Business Administration presented its coveted Small Business Week Awards to five local champions of small and minority business and two small business leaders. Keynote speaker Dick Erickson, owner of Sun Tire Automotive, shared his story with a crowd of more than 200.

Family and Closely Held Business Forum - The Coggin College of Business at UNF hosted the second annual Forum. The SBDC at UNF organized the event, which brought internationally recognized family business consultants and prominent local family businesses together to discuss issues unique to family operations.

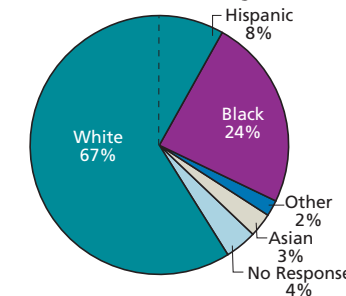
Girls Going Places™ Teen Entrepreneurship Conference - Sponsored by the NFL and Guardian Life Insurance Company in conjunction with Super Bowl XXXIX, this conference attracted 150 high school girls and 50 women business owner mentors to the UNF campus for a day-long exploration of entrepreneurship as a career option.

The SBDC at UNF assisted Hurricane Katrina victims in New Orleans by sending two Certified Business Analysts for two-week tours of duty in the devastated city. Robert Myers and Cathy Hagan met with small business owners to assist them in recreating financial data, applying for disaster loans, and planning for an uncertain future.

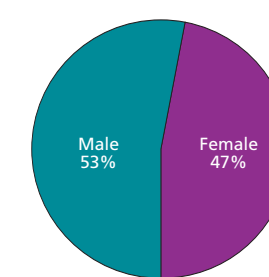
The SBDC at UNF has partnered with the Jacksonville Regional Chamber of Commerce to offer access to SmallBizU, the first online university offering small businesses more than 20 "workshops" on Money, Marketing and Management. Delivered via the Internet, each course includes animated slides, voice-over narration, PowerPoint presentations, worksheets, toolsets and access to a comprehensive knowledgebase.

Client Characteristics

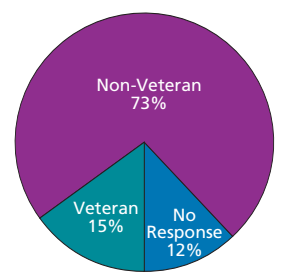
Race/Ethnicity



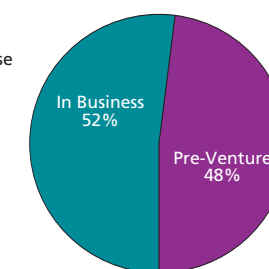
Gender



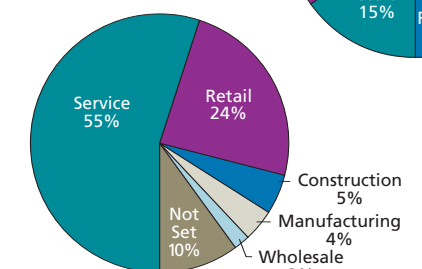
Veteran Status



Business Status



Business Type



Return on Investment

	2005
Capital Formation	\$31.9 million
Business Startups	108
Jobs Created/Retained	699
Sales Growth	\$25.6 million

Service Delivery

Entrepreneurs Counseled	1764
Total Counseling Hours	6021
Training Events	118
Training Event Attendees	3326
Outreach Events	1015
Outreach Attendance	2.4 million*

*Includes media appearances



In 2005 the Small Business Resource Network expanded statewide! Building on the success of more than 14 years in the Small Business Development Center at the University of North Florida, the SBRN received a grant from the Florida Office of Tourism, Trade and Economic Development (OTTED) to expand into Pensacola, Orlando, Tampa, Fort Myers, and Gainesville/Ocala.

In north Florida, SBRN is a partnership of the SBDC at UNF, the City of Jacksonville, and member firms that serve small business. The SBRN assists as an information resource to help connect small businesses with the professional expertise they need to achieve greater success. Members of the SBRN include more than 160 experienced private-sector professionals in the fields of law, accounting, insurance, financing and management, as well as non-profit organizations providing small business assistance and corporations serving small business.

"Over the past decade, SBRN members have counseled nearly 23,000 small businesses, made nearly 30,000 referrals to business resources, assisted in closing approximately \$100 million in small business loans, and have facilitated in the creation of more than 2500 jobs," said Nancy Boyle, SBRN Director. "Expanding this successful program statewide will have a major impact on growing small businesses."

Success Stories

Racing to Success

John and Carrie Colbert had a good deal of experience in the automotive field and came across an idea they wanted to research further. They met with SBDC Certified Business Analyst Kevin Monahan and presented their idea of licensing a territory to operate a "NASCAR-like" Gran Prix stretch limo with custom racing appliques. A company called Racing Limos had the Jacksonville territory for sale, and the Colberts wondered if this opportunity might be right for them. They thought the idea was novel and would be a "can't miss" given the racing fan demographic in the Jacksonville area.

Monahan encouraged them to write a full-blown business plan for submission to local banks for financing. The Colberts chose ActivePlans Netware to assist them in writing their plan. Monahan helped the Colberts find appropriate demographic information and provided technical assistance throughout the process. Monahan recommended several banks that he thought might be interested in financing the startup. He coached the



Wilfredo Gonzalez, John Colbert, Carrie Colbert, and Mayor John Peyton

Colberts as to what to expect in a bank meeting and asked them questions that a bank would likely ask. They were able to secure \$88,000 in SBA 7(a) financing, leading to the territory being licensed and the vehicle manufactured and delivered in June of 2005.

The Colberts utilized the Small Business Resource Network member for creation of a dynamic website, their media exposure and publicity. They have reached an agreement with ESPN to have its logo emblazoned on the limo. The demand has been so great that the Colberts are about to put money down on their second custom limo!

Learning Success

Nancy West Alberts, North Florida District's 2005 Small Business Person of the Year, owns Individualized Education Services, Inc. (ies, Inc.) an academic therapy and tutorial service specializing in working with differently learning students of all ages in reading and math. ies, Inc. also operates Seven Bridges Preparatory School, a for-profit college preparatory school serving grades 3 through 12, and Big Oak Montessori of Orange Park, a preschool serving ages 3 – 9, both operating at full enrollment. Both schools are accredited by the Southern Association of Colleges and Schools and the Commission for International and Trans-regional Accreditation.

ies, Inc. began as a tutoring service with one instructor and one clerical assistant. Soon after its inception, Alberts noticed that not only was she giving individual instruction in a specific topic, but she was also teaching students how to learn a specific subject. For example Alberts trained students on how to learn math without ever specifically teaching them an algebra equation.

As word spread about ies, Inc. and it's innovative approach to teaching, Alberts sought out the services of the SBDC at UNF to help her make decisions regarding growth and growth management. She met with Cathy Hagan, Certified Business Analyst, sev-



Nancy West Alberts

eral times in late 1997 and early 1998, assessing personnel needs and discussing how she could "duplicate" herself to meet the needs of a growing student population. Hagan served as a sounding board for ideas and helped her develop spreadsheets for one of her SBA loan packages. In fact, with the help of First National Bank of Orange Park and the SBA, Alberts received loans to build two facilities to house both schools. She has also experienced growth in the number of employees, from two in the early years, to twenty plus today. ies, Inc. revenues have grown, too, up by more than 200% from 2002 to 2004.

Nancy West Alberts has been very successful in applying entrepreneurial thinking and business know-how to the education of children. These children will be prepared to have an impact on the economy in the future.

SBDC Client Feedback

Business Analysts' Overall Performance

86% Excellent, 13% Good

Received Information Expected

100% Yes

"As an entrepreneur, many people approach me about starting their own businesses and I always refer them to the SBDC and let them know what a valuable resource we have here in our own community"

Kathryn Chirst, APR
Kathryn Christ & Company

"Your suggestions have been very helpful in getting my business started."

Jeffery Borland, Town & Country Floors
Palatka

"I got a lot of help from the Small Business Development Center at UNF. I appreciate their help in getting my business from idea to reality."

Darrell Hudson, Hudson's City Dog
Jacksonville

"I received wonderful guidance from the Small Business Development Center at UNF. Their confidence in me helped me keep going!"

Anjie Palmer, The Skateboard Place
Orange Park

"They were instrumental in assisting us with our businesses and I always refer people to the SBDC and let them know what a valuable resource we have here in our own community."

Chris and Ryan Walker, Jacksonville Boat Club
Jacksonville

"Not only was SBDC instrumental in getting me started, they have played an important role in my success. The SBDC is a trusted partner and one with whom I look forward to having a lasting and satisfying relationship."

Joyce Pease, The Joyful Cork
St. Augustine

Average Workshop Evaluation Score:

4.6 out of 5.0

Workshop Participant Feedback

91% Found the Training Beneficial

"To the point, very thorough. Thank you!"

"I was very nervous about this course because of my lack of knowledge, but now I am assured I can move forward with this knowledge."

"Instructors were very interactive with group, making it interesting and easy to follow. Excellent instructors and class."

"Knowledgeable, creative facilitator. A lot of useful information, very well delivered."

"Outstanding facilitator! Knowledgeable and responsive to audience."

"Great presenter, very well spoken, patient and understanding of each student's questions and concerns. In depth knowledge of small business needs."

"Very knowledgeable speaker! Great presentation!"

"A great deal of valuable information was provided in this workshop. I would recommend this course to any potential entrepreneur."

"I found this to be very informative. The resources provided will be very helpful."

Staff Highlights

- Combined SBDC experience of more than 150 years
- Educational credentials including Ph.D., Ed.D., Master's, Certified Financial Planner, E-Commerce Certificate and more
- 100% compliance with FSBDC certification and recertification requirements
- More than 50 percent of Certified Business Analysts on staff have business ownership experience

Funding Partners

University of North Florida
U.S. Small Business Administration
City of Jacksonville
Jacksonville Regional Chamber of Commerce
City of Ocala

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