

Quarterly Breakfast Program

Changes in SBA Policy and Budget: Concern or Caution?

During this panel presentation we will explore changes to the SBA budget which impact small business loans and businesses.

We will focus on changes in policy and products serving the 7(a) program and smaller business markets.

We will ask the panelists to examine how changes to credit enhancement products could impact this market's newest, smallest and most diverse enterprises.

Some of the questions we will ask the panelists include:

- What are the proposed changes to SBA's budget?
- How could this impact the 7(a) program?
- Will this impact the volume?
- Will it impact fees?
- How can this make the program more attractive to the bank?
- What programs can fill the void?
- How can we reverse this trend?
- Who supports this trend?

Program Details

Topic: Changes in SBA Policy and Budget: Concern or Caution?

Date: Thursday, April 1, 2004

Time: 8:00 a.m. Breakfast
8:30 a.m. Program
10:00 a.m. Adjourn

Place: Italian Community Center
631 East Chicago
Milwaukee

(Free parking in adjacent lot)

Cost: UEDA Members \$ 5.00
Program Guests \$20.00

- *Payment in advance is appreciated.*
- *Make checks payable to UEDA.*
- *Credit cards accepted.*
- *No refunds*

RSVP: Roxanne at UEDA
(414) 225-0550.

**Reservations are required.
By 4:00 p.m. March 29, 2004**

Program Presenters

**Eric Ness, District Director
Region V, US Small Business Administration**
Eric has worked for the SBA for more than 14 years and arrived there with wealth of experience in economic development and credit enhancement work in both rural and urban markets.

**Paul Mayhew, Manager of SBA Lending
Marshall & Ilsley Bank**
Paul's vast experience with SBA tools laid the foundation for the dynamic growth of M & I's SBA products since his relocation to our area a couple of years ago. His ability to deploy capital and regional expertise makes these products work for markets needing some enhancement.

**Sue Eick, Loan Fund Manager
WI Women's Business Initiative Corp.**
Sue's long history of working with borrowers to make a deal work for the bank and borrower lends itself to using credit enhancements. Through her professional life, community service and work with WWBIC, she understands the needs of new market clients and can articulate a sense that rolling back federal credit enhancements will impede the progress we have made in these markets.

Moderator

**Ken Pinckney, Vice President,
Commercial Banking, Johnson Bank**
manages a commercial loan portfolio and works with new and emerging businesses. He also works with public sector programs used on a commercial basis. Ken was named 1998 U.S. Small Business Administration (SBA) Financial Services Advocate of the Year.

Urban Economic Development Association of Wisconsin, Inc. (UEDA) is a membership organization dedicated to the professional development of individuals and groups working in community and economic development in urban markets.

Our members focus on business development, housing, residential and commercial revitalization, and workforce development for urban businesses, residents and communities.

UEDA supports membership through:

- ✓ Newsletters highlighting issues, opportunities, success stories and resources.
- ✓ Member discounts for national and local educational opportunities, certifications and conferences.
- ✓ Tax credit education for businesses in Milwaukee's Renewal Community.
- ✓ Policy development breakfast meetings.
- ✓ Yearly Conferences focusing on:
 - Financial and Consumer Education
 - Community Development
 - Affordable Housing
- ✓ Networking opportunities:
 - Group emails
 - Affinity groups in the following sectors:
 - Financial and Consumer Education
 - Business Development
 - Community Development Banking
 - Affordable Housing

UEDA
161 W. Wisconsin Ave. #3166
Milwaukee, WI 53203

Save the Date!
June 11, 2004
4th Annual
Community
Development
Summit

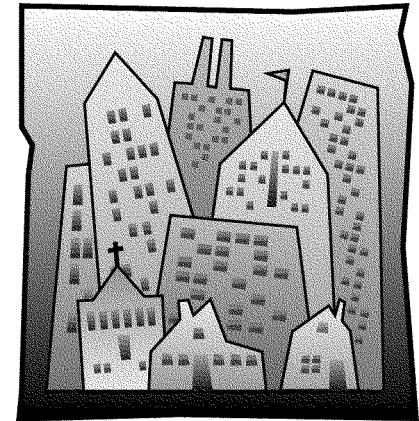
Celebration, Concern or Caution...

**Changes to SBA policy and programs
supporting our nation's
small business market...**

Eric Ness
District Director, Region V
US Small Business Administration

Paul Mayhew
Manger of SBA Lending
Marshall and Ilsley Bank

Susan Eick
Loan Fund Manager
Wisconsin Women's Business
Initiative Corporation



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