

Business & Beyond

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Suniva Announces Major Investment

Michigan Governor Jennifer M. Granholm recently announced a significant addition to Michigan's burgeoning clean-energy industrial base as Georgia-based Suniva Inc. (www.suniva.com) plans to invest \$250 million in a new solar manufacturing facility in Saginaw County's Thomas Township.

Suniva is projecting to create 500 new jobs over the next five years subject to receiving a Department of Energy loan guarantee, which the company recently applied for.

"We welcome Suniva to our growing list of world-class green manufacturing leaders that are establishing operations here," Granholm said. "They're coming here for the skilled workforce, strong work ethic and competitive business climate that are synonymous with Michigan."

The Michigan Economic Growth Authority (MEGA) today, on Michigan Economic Development Corporation recommendation (MEDC), approved a photovoltaic Michigan Business Tax (MBT) credit valued at \$15 million over five years. Michigan's photovoltaic MBT credit provides a refundable tax credit for the construction and operation of a facility that develops and manufactures photovoltaic

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Suniva Inc. was founded by Dr. Ajeet Rohatgi through his work at the Georgia Institute of Technology. Photo by Gary Meek.

New Saginaw Future Logo



Saginaw Future has launched a new brand logo to create more global awareness of the services and opportunities that the economic development organization offers. In turn, greater awareness will drive additional economic development growth to Saginaw County, MI, USA.

The makeover was prompted by current and future opportunities in alternative energy for Saginaw County.

"We felt that it was important to incorporate opportunities in green technology and alternative energy in a single glance," said JoAnn Cray, president of Saginaw Future Inc.

"We also included elements from the regional branding campaign that Saginaw Future plays an essential role in."

A memorable first impression in a market thick with business recruiters from competing regions around the world, Saginaw Future has redone its logo to quickly and effectively reflect the core advantages offered by running a business in Saginaw County.

The new logo includes three main components:

1. The name "Saginaw" that represents the county, major metropolitan area and numerous significant geographic features
2. The word "Future" that is bolded, displays confidence, freshness and opportunity
3. The two "buds" or "leaves with rising suns" reflects growth in environmental industries, green technology and new energy sources, which Saginaw County and the Great Lakes Bay Region are an international source of.

"The new logo instantly tells people what we are and where we are headed," Cray said, "we are inviting them, and their companies, employees and families to come grow with us."

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Solar: MiSolarAdvantage.com Medical: MiMedicalAdvantage.com



EST. 1992

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2009 SF Board of Directors

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*Denotes Executive Committee

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Suniva Announces Major Investment

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technology, photovoltaic systems or photovoltaic energy. Other state and local incentives will be considered at a future date.



"For the United States to reach its potential as a leader in renewable energy, it must support not only new innovative technologies, but also must revitalize its manufacturing base to aid these technologies in achieving swift scale," said John Baumstark, CEO of Suniva. "All states have a powerful role to play in bringing new jobs and new technologies to market, and we applaud Michigan's efforts."

Suniva Inc. was founded by Dr. Ajeet Rohatgi through his work at the Georgia Institute of Technology's University Center of Excellence in Photovoltaics, which was started in 1992. The company manufactures and markets high-efficiency, low-cost photovoltaic cells and markets high power-density modules in its current 100 MW facility in Georgia. Suniva's investors include NEA, Warburg Pincus, and Goldman Sachs.

"We worked closely with state and regional leaders to meet with top Suniva officials, package legislation, and secure incentives to attract this growing solar company to the Great Lakes Bay Region," Saginaw Future President JoAnn Crary said.

"We are grateful to the governor, the MEDC and our elected delegation for supporting the solar legislation needed to make this happen. This decision by Suniva adds to a five-year total of more than \$2.75 billion invested in solar businesses in the Great Lakes Bay Region."

State of Michigan Recognized for Renewable Energy

The State of Michigan recently received an Innovation Award for State Government from the Interstate Renewable Energy Council (IREC). The IREC awarded six Innovation Awards and five Special Recognition Awards at its annual meeting on October 26, 2009 in Anaheim, CA.

"This year's Innovation Awards nominations were unprecedented in the number submitted and the scope of activities being undertaken across the country, adding yet more proof that renewable energy and concepts of sustainability are starting to permeate the collective consciousness of the American public," said Ken Jurman, IREC's Chair.

The State of Michigan created the Department of Energy, Labor and Economic Growth (DeLEG), a newly reorganized state agency to align all activities related to renewable energy and energy efficiency, dedicated to investing in the energy sector and creating jobs.

The new DeLEG incorporates aspects of the state's Department of Agriculture relating to biofuels, biogas and biomass; the Department of Environmental Quality related to energy policy, efficiency alternative energy, green programs and practices; and the Michigan Public Service Commission. For more information on DeLEG go to www.michigan.gov/dleg

The IREC has worked aggressively to remove barriers to renewable energy use since 1982. The organization has been instrumental in rulemaking for connecting distributed power to the utility grid, workforce development, consumer protection and stakeholder coordination. The MEDC and the Great Lakes Bay Economic Development Partnership were represented at the event.

Marketing Regional Opportunities

The Great Lakes Bay Economic Development Partnership (EDP) and the Michigan Economic Development Corporation (MEDC) marketed regional solar opportunities at the world's largest solar conference held in Hamburg, Germany.

The 24th annual European Photovoltaic Solar Energy Conference and Exhibition hosted 800 exhibitors with 40,000 visitors during its week-long run. The Great Lakes Bay EDP, which is made up of Saginaw Future, Midland Tomorrow and Bay Future, Inc., presented competitive advantages of a Great Lakes Bay location at the conference.

The Partnership also hosted a breakfast meeting with the MEDC, where specific solar companies were targeted. The event featured global solar industry leaders Hemlock Semiconductor and Dow Corning Corporation that highlighted collaborative opportunities in Michigan and encouraging solar companies to consider a Great Lakes Bay location.

Great Lakes Bay EDP participation at the conference was funded by a WIRED grant, which is administered by Saginaw Valley State University. The Partnership presents a unified marketing message to help stimulate the region's solar industry and attract new business investment. Go to www.MiSolarAdvantage.com for more information.



Solar Energy 101: The Basics

We know that our sun is actually a very large and hot star emitting lots of power in its rays. The sun's rays transmit both heat and light. The heat is used in thermal systems to produce hot water and air for heating use, as well as power with steam or sterling engines. Photovoltaic systems convert light to electricity, and this is one of the main areas where the solar industry is concentrating its efforts today.



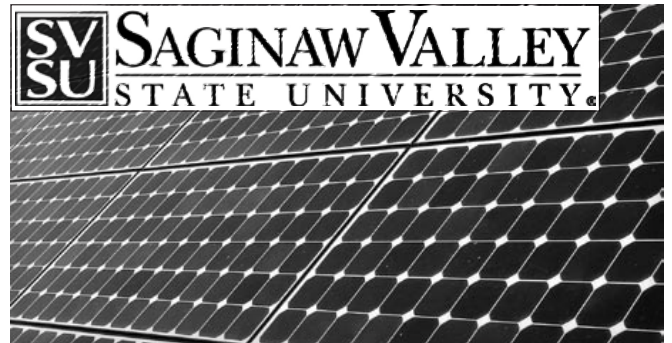
Solar modules consist of layers of materials like a sandwich. A solar cell is made from a thin wafer of silicon, similar to computer chips, but bigger. The light carries energy into the cell, and the cell and the wires connected to the cell convert the light energy into another kind of energy - electric current. No electricity is stored in the cell. Solar cells are interconnected in a matrix to form a module.

The cells are connected and placed between a tough glass front and a back surface within a frame and sealed. Dow Corning is developing encapsulant technology to protect the cells in the module. It keeps out moisture and contaminants, which could cause the module to fail. Dow Corning® brand products are also used to seal the frame, adhere the junction box on the back of the panel and potting agents to fill the junction box. The potting agents protect the electrical components in the junction box.

Once assembled, the panel is ready for installation. Additional equipment is needed for off-grid systems, including a battery storage system. Off-grid systems are stand-alone units that do not feed electricity back to a power company. For a video tutorial go to www1.eere.energy.gov/solar/video/solarcell1.mpg

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SVSU Holds Solar Conference



Saginaw Valley State University (SVSU) recently held its Regional Solar Conference. Manufacturers, and business and government leaders in the Great Lakes Bay Region were presented with information and potential opportunities to diversify into the rapidly growing global Solar Energy Market.

Attendees were presented with strategies to effectively compete in this growing global market by researching, developing and commercializing breakthrough Solar Energy-related technology, product and process innovations.

The conference featured presentations on the Michigan Solar Market, Michigan Renewable Energy Portfolio Standard, International Solar Market, Open Source Supply Chain, Global Solar Supply Chain, Opportunities for Michigan Companies and Resources to Help you Capitalize on Opportunities.

SVSU's Center for Manufacturing Improvement and Center for Entrepreneurship & Commercialization were the lead organizers of the event along with sponsorship by WIRED.

Dow Corning "Solar Day"

Dow Corning Corporation officials recently unveiled a new solar array and Discovery Center at its headquarters in celebration of Solar Day. In addition to providing clean, alternative energy to the electrical grid, the solar installation serves as a testing ground for Dow Corning's silicone encapsulation solution.

Half of the solar panels in the installation are encapsulated with Dow Corning's advanced silicone encapsulation solution to compare and test in real-life conditions, with the other half encapsulated using standard technology.

Dow Corning also constructed a Solar Discovery Center adjacent to the installation featuring interactive displays to educate visitors about solar technology. The Center offers the company an opportunity to educate students and community leaders on how solar technology works as well as about the company's critical role in solar technology.

"It is important for everyone in our community, especially students, to understand both how solar technology works and the opportunity it represents for the world," said Marie N. Eckstein, Dow Corning's vice president and chief administrative officer.



Marie N. Eckstein, Dow Corning's vice president and chief administrative officer, addresses attendees at Dow Corning "Solar Day".

Dow Chemical Markets PV Shingles



The Dow Chemical Company is beginning to market its new solar shingles, which can be integrated into the standard-sized asphalt shingle roofs common over much of America. The DOW™ POWERHOUSE™ Solar Shingles are photovoltaic solar panels in the form of shingles.

The groundbreaking technology from Dow Solar Solutions (DSS) integrates low-cost, thin-film CIGS photovoltaic cells into a proprietary design.

The Powerhouse Solar Shingle reduces installation costs because the conventional roofing shingles and solar generating shingles are installed simultaneously by roofing contractors. DSS expects an enthusiastic response from roofing contractors since no specialized skills or knowledge of solar array installations are required.

Cleantecnica.com ranked the new solar shingle technology Number 3 in its *Top 10 Solar Technologies to Watch Out for*.

The solar shingle systems are expected to be available in limited quantities by mid-2010 and projected to be more widely available in 2011. This will help out solar electricity generation directly and conveniently in the hands of homeowners.

New Solar Industry!



Dow Corning announced that it has begun construction on its facility to make monosilanes gas, which will provide another major solar industry to the Great Lakes Bay Region.

Located adjacent to Hemlock Semiconductor Group's Michigan polysilicon manufacturing site, the Dow Corning Monosilanes facility will manufacture high purity monosilane, a key specialty gas used to manufacture thin-film solar cells and liquid crystal displays.

"This significant investment to become a leading supplier of monosilane for thin film solar technology will expand our feedstock offering and will further reinforce Dow Corning's position as a material supplier across multiple solar technologies," said Eric Peeters, global executive director, Dow Corning Solar Solutions.

The facility represents an investment of hundreds of millions of dollars and will initially employ approximately 30 people. The Dow Corning Monosilanes facility is expected to be completed in 2011.

The Monosilanes Facility announcement was part of Dow Corning "Solar Day" (see above) that was attended by more than 200 community and industry leaders, along with Dow Corning employees.

momentum

Campaign for Tomorrow's Growth Saginaw Future Inc. Contributors

\$30,000 +
• Dow Corning Corporation and Hemlock Semiconductor Corporation

\$25,000
• Citizens Bank
• Covenant HealthCare

\$10,000 - \$20,000
• JPMorgan Chase Foundation
• Consumers Energy
• The Dow Chemical Company
• GM Powertrain - SMC
• HealthPlus of Michigan
• Mobile Medical Response, Inc.
• Nexteer Automotive
• St. Mary's of Michigan

\$4,000 - \$5,000
• National City Bank
• The Saginaw News

\$2,000 - \$3,999
• Bank of America
• Bavarian Inn Restaurant & Lodge
• Bierlein Companies, Inc.
• Braun, Kendrick, Finkbeiner PLC
• Champagne & Marx Excavating, Inc.
• Charter Communications
• Chemical Bank
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• Fabiano Brothers
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• Garber Management Group
• Great Lakes Bay Michigan Works!
• IBEW Local #557
• Independent Bank
• John E. Green Company
• Means Industries, Inc.
• Memtron Technologies Co.
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• Morley Companies, Inc.
• Pumford Construction Inc.
• Rehmann
• Riverfront Medical Realty
• Spence Brothers
• Spicer Group
• Stevens Worldwide Van Lines
• The Straits Corporation
• Wildfire Credit Union
• Wolgast Corporation

\$1,000 - \$1,999
• 1st State Bank
• Acoustical Services, Inc.
• Amigo Mobility International, Inc.
• Art Sample Furniture
• CIGNYS
• JoAnn Crary
• Delta College
• Filtrona Porous Technologies
• Frank M. Polasky, PLC
• Fullerton Tool Company
• Glastender, Inc.
• Hausbeck Pickle Company Inc.
• InCal Technologies
• ITC Holdings Corporation
• Kochville Township DDA
• Lake Huron Credit Union
• Michigan CardioVascular Institute
• Michigan Production Machining, Inc.
• Midwestern Surgical Associates
• Princing & Ewend
• Residence Inn/Springhill Suites by Marriott
• Rifkin Scrap Iron & Metal Co.
• Saginaw Bay Underwriters
• Saginaw Transit Authority Regional Services (STARS)
• Saginaw Valley State University
• Sargent Docks & Terminal, Inc. and Saginaw Rock Products
• Scientific Brake & Equipment Co.
• SSP Associates, Inc.
• SVRC Industries, Inc.
• Synergy Medical Education Alliance

• Team One Credit Union
• Tri-Star Trust Bank
• United Auto Workers Region 1D
• Wanigas Credit Union
• Wigen, Tincknell, Meyer & Assoc., Inc.
• William A. Kibbe & Associates, Inc.
• Wolohan Enterprises Inc.
• Yeo & Yeo

\$301 - \$800
• A.C. Klopff Inc.
• Absolute! Building Maintenance
• Accurate Carbide Tool Co.
• AKT Peerless Environmental Services, LLC
• American Maintenance & Cleaning
• Andrews, Hooper & Pavlik PLC
• Audio Central Alarm
• Brandle Roofing & Sheet Metal Co.
• BRONNER'S CHRIS'Tmas WONDERLAND

• Central Warehouse Company / Saginaw Diversified Services LLC
• Chesaning Manufacturing Co.
• Community State Bank
• Consumers Choice Credit Union
• Deisler Funeral Home
• Downtown Area Development LLC
• Duperon Corporation
• Duro-Last Roofing, Inc.
• E.A. Becker & Associates, Inc.
• Employee Benefit Resources, Inc.
• Firstbank-Alma
• Frankenmuth Credit Union
• Gardner, Provenzano, Schaubman & Thomas, P.C.
• Gilbert, Smith & Borrello, P.C.
• Hi-Tech Optical Inc. & Phase Liner of Michigan, Inc.
• Horizons Conference Center
• HYMMCO, LLC
• Iron Workers Local 25
• KUKA Assembly and Test Corp.
• LB Transportation Group - Omni Warehouse
• Mahar Tool Supply Co., Inc.
• Masud, Patterson, Schutter, Peters & Vary, P.C.
• McNally-Nimmergood Co.
• Michigan Sugar Company
• Miles Petroleum & Propane, Inc.
• MIS Corporation - Michigan
• Molitor International
• Muehlenbeck Distributing Co., Inc.
• Norton Accounting & Consulting
• One Source Office Products
• Orchid Unique Orthopedic Solutions
• R.C. Hendrick & Son, Inc.
• Remer Plumbing, Heating & A.C. Inc.
• Saginaw Medical Federal Credit Union
• Severance Tool Industries
• Shinnors & Cook, PC
• S.P.A.C.E., Inc.
• Standard Electric Company
• Star of the West Milling Company
• The Trane Company
• Thiel Electric
• Trademark Commercial Group
• William F. Nelson Electric, Inc.
• Wirt Financial and Leasing Services
• Wirt Saginaw Stone Dock
• Wright-K Technology, Inc.
• XPEDX, Division of International Paper Co.
• Zatkoff Seals & Packings
• Zehnder's of Frankenmuth

\$50 - \$300
• Delena and Ed Allen
• Bailey Construction
• Beattie Master Pool & Spa
• Business Innovations Group
• Cinderella, Inc.
• CMW Real Estate, Inc.
• Concrete Cutting Specialists
• Freeland Bean & Grain
• Future Insurance Agency
• General Machine Service
• Hoyt Nursing & Rehab Center

• J. M. Kusch, Inc.
• John M. Jacobs Plumbing & Heating Inc.
• John V. Polomsky II, P.C.
• Steve & Ann Jonas
• King Communications Inc.
• MacDonald Broadcasting Company
• Maple Ridge Financial
• Mast, Foulds & Co., P.C.
• The Mayan Agency
• MBS International Airport Commission
• Mid Valley Insurance
• Midwest Sales, Inc.
• National Pattern, Inc.
• Panda Promotional Products
• Pat's Food Center
• Pinnacle Design
• RA Monk Insurance Agency
• R&R Ready-Mix, Inc.
• Ramey's Janitorial Services
• Saginaw Co. Employees Credit Union
• Saginaw Machine Systems
• TBF Graphics/Digital
• Teamtech Motorsports Equipment
• Terabyte Consulting
• TPI Powder Metallurgy Inc.
• TSSF Architects, Inc.
• Wade Trim, Inc.
• Webster, Looby & Baumgarten, P.C.
• Zehnder & Associates, P.C.
• Zeilinger Wool, Co.
• Zolton Law Offices

In-Kind
• Advanced Tex Screen Printing, Inc.

• Dornbos Printing Impressions
• Masud, Patterson, Schutter, Peters & Vary, P.C.
• The Michigan Banner
• Step Above Enterprises
• Jake's Old City Grill
• WNEM TV5

Local Government Contracts
• Bridgeport Charter Township DDA
• Buena Vista Charter Township DDA
• Carrollton Township
• Chesaning Township
• City of Frankenmuth
• City of Saginaw
• City of Zilwaukee
• County of Saginaw
• Richland Township
• Saginaw Charter Township
• Spaulding Township
• Thomas Township
• Tittabawassee Township
• Village of Birch Run
• Village of Chesaning
• Village of Merrill
• Village of St. Charles

Project Specific Contributors
• Arnold & Gertrude Boutell Memorial Fund administered by Citizens Bank Wealth Management
• AT&T Foundation
• Robert E. Stark & Martin H. Stark Foundation

Recovery Zone for Mistequay



Mistequay Group, Ltd.'s City of Saginaw location recently received Tool & Die Recovery Zone status. The Zone allows Mistequay to operate free of most state and local taxes for up to 10 years and retains 59 employees at 1212 N. Niagara St.

Tool and die shops have historically been an integral part of Michigan's economy, but intense foreign competition has created substantial challenges for the industry. Amendments to the Michigan Renaissance Zone Act in 2005 allow existing zones to request the inclusion of additional companies.

The tax-free designations help level the playing field by lowering operation costs and encouraging collaboration to help companies compete and keep these highly skilled jobs in Michigan.

In addition to the tax credit, the collaborative will provide networking opportunities, potential for joint purchasing and the introduction to new customers -- providing diversification and growth opportunities.

To receive consideration for Recovery Zone designation, tool and die companies must have a collaborative agreement that demonstrates synergistic opportunities among the companies and must include, but is not limited to, all of the following elements: sales and marketing efforts, standardized processes, tooling standards, standardized project management methods and the development of expertise in specialized shops.

Nearly \$4 Million in Government Contracts

The Saginaw Future Procurement Technical Assistance Center (PTAC) assisted 12 regional companies attain nearly \$4 million in government contracts. The companies won a total of 197 federal government contracts in the third quarter of 2009.

The numerous products and services provided include specialized aerospace equipment, medical device product, road construction and transportation products.

The federal government is a multi-billion dollar purchaser of goods and services. States and local governments are also major purchasers of products and services.

The Saginaw Future PTAC provides no fee assistance to businesses that are interested in tapping this market. Saginaw Future's Procurement Manager, Delena Spates-Allen, has over 20 years of expertise helping businesses acquire federal and state government contracts.

The services offered by the Saginaw Future PTAC include bid matching service, market research, specifications and standards, federal acquisition regulations, subcontracting opportunities and much more. During 2008, the Saginaw Future PTAC helped area companies win a total of 222 government contracts with a total value of nearly \$34 million.

The Saginaw Future PTAC educates businesses through formalized seminars and specific one-on-one consultations.



Partnership Recognized for Marketing



(l-r) CEO Scott Walker of Midland Tomorrow, Executive Vice President Steve Jonas of Saginaw Future and Fred Hollister, president and CEO of Bay Future, Inc., accepted two MEDA marketing awards.

The Great Lakes Bay Economic Development Partnership (EDP) recently received two economic development marketing awards from the Michigan Economic Developers Association.

The Great Lakes Bay EDP is a marketing collaboration made up of Bay Future, Inc. Midland Tomorrow and Saginaw Future. The partnership presents a unified marketing message to help stimulate the region's solar industry.

The Great Lakes Bay EDP, representing a community between 100,001-500,000 in population, received awards for Best Display Piece and Best Printed Materials. The partnership developed a cutting edge display for solar attraction that includes lighting, a literature holder and banner stand.

For Best Printed Materials, a one-page value proposition was developed, touting the advantages of a Great Lakes Bay Region location for the solar industry.

Diversification Training Grants

In support of an initiative to aid more Michigan manufacturing companies to diversify into new markets, the Michigan Economic Development Corporation (MEDC) has allocated up to \$4 million of the state's Economic Development Job Training (EDJT) budget for company grants. The EDJT dollars are being used to provide grants to access a training menu of services for four specific industry sectors or general diversification training options.

The grants are meant to expedite a company's progress towards diversifying. Selected companies receive a strong menu of services provided by a network of high quality state contracted diversification and Industry Experts (IEs) connected to their grant. The grants position companies competitively for state supported future OEM matchmaking opportunities such as networking events. To date, 152 awards have been made in the amount of \$2,461,327.

What is ITAR? You need to know...

ITAR (International Traffic In Arms Regulation) is a Federal Government regulation for the manufacture, export and import of defense related articles located on the U.S. Munitions List.

It not only pertains to the shipment of products abroad, but also technical data, even if it is within the U.S. border. The penalties are up to \$500,000 for a civil violation and up to \$1 million and up to 10 years in prison for a criminal violation. There has been a great deal of interest in ITAR compliance in Michigan, as companies are expanding abroad. Additionally, the State has doubled its enforcement staff and is stiffening on their ITAR audits.

For more information on government contracts, training grants and/or ITAR, email Delena Spates-Allen at dsallen@saginawfuture.com or call 989-757-2105.

New Regional Property Database

The Great Lakes Bay Economic Development Partnership (EDP) launched MiGreatLakesBaySites.com recently making access to powerful business information research only a mouse-click away. The innovative Web site is an online program to attract and expand businesses and jobs in the Great Lakes Bay Region, MI, USA. MiGreatLakesBaySites.com is an expansion of SaginawValleySites.com that now includes Bay and Midland Counties. It is a property database that features available industrial, commercial, office and retail properties.

The Great Lakes Bay EDP is a marketing collaboration made up of Bay Future, Inc. Midland Tomorrow and Saginaw Future. The Partnership presents a unified marketing message to help stimulate the region's solar industry.

"I'm enthusiastic about MiGreatLakesBaySites.com because it sends the right message to the corporate community that is used to doing business online. If they are thinking of expanding or relocating jobs they will see that Michigan's Great Lakes Bay Region works together and is progressive," said JoAnn Crary, president of Saginaw Future.

The announcement was made at the Great Lakes Bay Region Solar Energy Conference held by Saginaw Valley State University. Representatives from the Great Lakes Bay EDP were featured presenters providing information on new local solar investment and global industry news. They announced the launch of the site to a crowd of private and public sector leaders.

MiGreatLakesBaySites.com answers the following questions:

- What buildings and land are available in our communities?
- What are the market characteristics (demographics, workforce, spending)?
- What are the business synergies and opportunities in unique locations of our region?
- What are the unique geographic characteristics and advantages?

MiGreatLakesBaySites.com is a one-stop resource for regional property information, increases community exposure and develops qualified leads. The site allows area commercial realtors, developers and municipalities to post their available sites for FREE -- thanks to a grant from the Arnold & Gertrude Boutell Memorial Fund administered by Citizens Bank Wealth Management, Citizens Bank Wealth Management, N.A. and Midland Tomorrow. An AT&T Foundation grant is being used to market the site.

The importance of providing quality property and site selection information is critical because over 90% of the initial site selection screening is now done using the Internet.



MiGreatLakesBaySites.com also strengthens the partnership between the economic development groups and commercial real estate professionals. The Great Lakes Bay EDP is promoting available properties and realtors are assisting in attracting new and better jobs to the region.

Recovery Act Opportunity

President Obama recently made an announcement regarding his administration's plan to increase credit and access to capital to small businesses.



He revealed a five-part plan:

1. Increase the cap on 7(a) loans to \$5 million
2. Increase the limit on 504 loans to \$5 million
3. Increase microloans (no specified amount)
4. Emphasize small and community banks: the President stated that if small and community banks come to the federal government with a plan to lend to small business, the federal government will assist, and offer rates that are more favorable than are currently extended to large banks.
5. Treasury Secretary Tim Geithner and SBA Administrator Karen Mills will convene a conference on how to increase credit and access to capital to small businesses.

The proposed changes to the loan programs will require congressional action. SBA programs are currently enacted through a temporary extension as Congress reviews a longer-term re-authorization. Both the House and Senate have convened hearings to discuss ways to increase access to capital and credit for small business.

Raising the limits for 7(a) and 504 loans is a common refrain among congressional witnesses; it remains to be seen what action Congress will take before the end of the legislative session this year.

For more information, contact SF's Tom Miller at 989-754-8222 x 238 or e-mail tmiller@SaginawFuture.com

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Saginaw Future 2009 Performance Report

	2009 Goal	First Quarter	Second Quarter	Third Quarter	YTD Total
Business Expansions	25	6	7	1	14
Businesses Attracted	7	1	-	1	2
Jobs Created	600	68	358	500	926
# of Gov't Contracts	200	58	200	197	455
Value of Gov't Contracts	\$12 M	\$6.6 M	\$5.2 M	\$3.98 M	\$15.78 M
Value of New Investment	NGE	\$6.6 M	\$12.3 M	\$250 M	\$268.9 M

NOTE:

Saginaw Future uses multiple mailing lists, if you receive a duplicate newsletter, please pass it on to an interested associate.

Also, please contact Saginaw Future with address changes or with any new additions to the mailing list.

For previous newsletters and/or additional Saginaw County, MI, USA publications, go to SaginawFuture.com or call 989-754-8222.

Saginaw Future Staff

- JoAnn Crary, CEcD
President
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Executive Vice President
- Delena Spates-Allen
Procurement Manager
- Tom Miller
Economic Development Specialist
- Greg LaMarr
Communications Manager
- Stephanie Bauer
Accountant
- Lisa Dobbins
Office Manager
- Sarah Richardson
Procurement Technician