



Keith Bowers
Regional Director
Florida SBDC Network

Keith Bowers is the Regional Director for the Florida Small Business Development Center at Florida A&M University and has served in this capacity for over eleven years. Keith and his team provide supportive services and technical assistance to entrepreneurs and small business owners throughout an eight-county region in the Florida Panhandle.

Prior to his appointment as Regional Director, Mr. Bowers founded and operated the Bowers Group, a consulting firm specializing in community development, affordable housing and economic development. Some of the firm's most notable projects include the Carolina Oaks Subdivision and the Frenchtown Financial Opportunity Center.

Keith graduated from Florida A&M University in 1989. Upon graduating, Keith was commissioned as a Second Lieutenant in the U.S. Army and has proudly served in the United States Army Reserves as Captain and Adjutant General of the Joint Detention Operations Group in Guantanamo Bay, Cuba and also Captain and Commander of U.S. Army Postal Operations in Bosnia.

Mr. Bowers has held various positions in the corporate arena including Community Re-Investment Act Officer for Peoples First Community Bank where he directed the community-based re-investment activities of a \$600 million financial institution. He also developed and implemented the institution's Affordable Housing Program, which consisted of an \$8 million portfolio and directed an \$18 million Federal Small Business Administration Lending portfolio.

Keith Bowers has also served as the Single Family Administrator and Planning Manager Florida Housing Finance Corporation. There he structured and managed Single Family Mortgage Revenue Bond Programs with an average annual portfolio more than \$180 million. The program was designed to facilitate financing for low to moderate-income first-time homebuyers. In addition, he coordinated training and marketing activities among a network of more than 60 lenders and builders throughout Florida. He also administered the HUD HOME Homeownership Program, which provided over \$8 million annually in direct loans to developers of affordable housing and managed down payment and purchase assistance programs with a \$15 million annual budget.

As the Regional Director for the Small Business Development Center at Florida A&M University, Mr. Bowers and his team have assisted businesses in the Florida Panhandle in the creation and retention of over 9,000 jobs; increased sales of their clients to the tune of \$1.1 billion dollars; assisted in helping clients secure \$163 million in government contracts; helped clients obtain over \$60 million in loans and facilitated the start of more than 200 businesses.

Keith is married to Valerie, his wife of 15 years and they have a 14-year-old son, Wynton. Keith is an ardent jazz aficionado and collects vintage jazz recordings and memorabilia. He also enjoys, cooking, travel, and volunteering in the community. Keith serves on the board of directors for the Northwest Florida Black Business Investment Corporation, Big Bend Red Cross, Leon County Research and Development Authority, Elder Care Services, Goodwood Museum, and the Citizen's Advisory Board for the Frenchtown/Southside Community Redevelopment Agency.