

SMART CHOICE AUTOMOTIVE GROUP INC  
Form SC 13G/A  
February 14, 2001

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SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 1)\*

Smart Choice Automotive Group, Inc.  
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(Name of Issuer)

Common Stock  
-----

(Title of Class of Securities)

831686209  
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(CUSIP Number)

December 31, 2000  
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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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SCHEDULE 13G

CUSIP NO. 831686209  
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1. NAME OF REPORTING PERSONS.  
I.R.S. IDENTIFICATION NO'S. OF ABOVE PERSONS (ENTITIES ONLY).

Stephens Group, Inc.

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2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [ ]  
(b) [ ]

3. SEC USE ONLY -----

4. CITIZENSHIP OR PLACE OF ORGANIZATION  
Arkansas, USA

Number of Shares Beneficially Owned by Each Reporting Person With:

|     |  |        |
|-----|--|--------|
| 5.  | SOLE VOTING POWER  | -0-    |
| 6.  | SHARED VOTING POWER  | -0-    |
| 7.  | SOLE DISPOSITIVE POWER   | -0-    |
| 8.  | SHARED DISPOSITIVE POWER   | 39,400 |
| 9.  | AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON         | 39,400 |
| 10. | CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES | [ ]    |
| 11. | PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)                    | 1.6%   |
| 12. | TYPE OF REPORTING PERSON   | HC     |

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SCHEDULE 13G

CUSIP NO. 831686209  
-----

1. NAME OF REPORTING PERSONS.  
I.R.S. IDENTIFICATION NO'S. OF ABOVE PERSONS (ENTITIES ONLY).  
Stephens Holding Company

2. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) [ ]  
(b) [ ]

3. SEC USE ONLY -----

4. CITIZENSHIP OR PLACE OF ORGANIZATION  
Arkansas, USA

Number of Shares Beneficially Owned by Each Reporting Person With:

|    |                     |        |
|----|---------------------|--------|
| 5. | SOLE VOTING POWER   | 39,400 |
| 6. | SHARED VOTING POWER | -0-    |

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|     |   |        |
|-----|---|--------|
| 7.  | SOLE DISPOSITIVE POWER  | 39,400 |
| 8.  | SHARED DISPOSITIVE POWER  | -0-    |
| 9.  | AGGREGATE AMOUNT BENEFICIALLY OWNED BY<br>EACH REPORTING PERSON         | 39,400 |
| 10. | CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9)<br>EXCLUDES CERTAIN SHARES | [ ]    |
| 11. | PERCENT OF CLASS REPRESENTED BY AMOUNT IN<br>ROW (9)                    | 1.6%   |
| 12. | TYPE OF REPORTING PERSON  | HC     |

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CUSIP NO. 831686209  
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ITEM 1.

(a) Name of Issuer: Smart Choice Automotive Group, Inc.

(b) Address of Issuer's Principal Executive Offices:

5200 S. Washington Avenue  
Titusville, FL 32780

ITEM 2.

(a) Name of Person Filing: Stephens Group, Inc.  
Stephens Holding Company

(b) Address of Principal Business Office or, if none, Residence

111 Center Street  
Little Rock, Arkansas 72201

(c) Citizenship: Arkansas, USA

(d) Title of Class of Securities: Common Stock

(e) CUSIP Number: 831686209

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO SS.SS. 240.13D-1(B), OR  
240.13D-2(B) OR (C), CHECK WHETHER THE PERSON FILING IS A:

N/A

ITEM 4. OWNERSHIP. PROVIDE THE FOLLOWING INFORMATION REGARDING THE AGGREGATE  
NUMBER AND PERCENTAGE OF THE CLASS OF SECURITIES OF THE ISSUER  
IDENTIFIED IN ITEM 1.

(a) Amount beneficially owned: 39,400

(b) Percent of class: 1.6%

(c) Number of shares as to which the person has:

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(i) Sole power to vote or to direct the vote: 39,400  
(ii) Shared power to vote or to direct the vote: -0-  
(iii) Sole power to dispose or to direct the disposition of: 39,400  
(iv) Shared power to dispose or to direct the disposition of: -0-

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ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS.

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [X].

ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.

N/A

ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY.

This Schedule 13G is being filed by Stephens Group, Inc. and by Stephens Holding Company.

Stephens Group, Inc. is the corporate parent company of Stephens Holding Company, and Stephens Holding Company is the owner of all of the shares being reported herein.

ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP N/A

ITEM 9. NOTICE OF DISSOLUTION OF GROUP N/A

ITEM 10. CERTIFICATION.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 2001  
-----  
Date

Stephens Group, Inc.  
and

Stephens Inc.

By: /s/ DAVID A. KNIGHT

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David A. Knight  
Executive Vice President