



Houston District Office

Quarterly Newsletter

Small Business Administration • 8701 S. Gessner, Ste 1200 • Houston, Texas 77074 • (713) 773-6500

Editor Donna B. Hayes

Certification Programs

Small Business Administration

1. [8\(a\) Program](#)
2. [8\(a\) Mentor Protégé Program](#)
3. [HUBZone](#)
4. [Small Disadvantage Business Applications](#)

Applications

1. [8\(a\) Application](#)
2. [HUBZone Application](#)
3. [Small Disadvantage Business](#)

Women's Business Enterprise

1. [Certification](#)
2. [Application](#)

Texas Department of Transportation (TXDOT)

1. [Prequalification Information](#)
2. [Application](#)
3. [Contacts](#)

Metropolitan Transit Authority (METRO)

1. [Business Development Program \(BDP\)](#)
2. [Small Business Program \(SBP\)](#)
3. [Procurement & Materials](#)

Applications

1. [Business Development Program Application \(BDP\)](#) and [Form 129](#)
2. [Small Business Program \(SBP\)](#)

City of Houston

1. Minority Business Enterprise (MDBE)
2. Women Business Enterprise (WDBE)

What's going on?

Check Out Our Calendar of Events

January	February	March
April	May	June
July	August	September
October	November	December

Federal Agencies Working Together

The U.S. Small Business Administration, the Department of Defense, the Office of Management and Budget and the General Services Administration have taken steps to simplify the federal contracting process by creating an integrated database of small businesses that want to do business with the government.

The integration of the existing Pro-Net and DOD's Central Contractor Registration (CCR) databases have created one portal for entering and searching small business sources and will assist small businesses with marketing their goods and services to the federal government. The integration began on January 1, 2004. For more information about CCR, please visit the CCR Web site at www.ccr.gov.

Where's My Refund

You filed your tax return and you're expecting a refund. You have just one question and you want the answer now - Where's My Refund?

To get to your refund status, you'll need to provide the following information as shown on your return:

- Your Social Security Number (or IRS Individual Taxpayer Identification Number)
- Your Filing Status, (Single, Married Filing Joint Return, Married Filing Separate Return, Head of Household, or Qualifying Widower.
- The Refund amount (It is important to enter the refund amount exactly as it is shown on your return in order for our computer system to retrieve your data)

To get to your refund status [click here](#)

Need Money For Business?

If you need money for your business you need to attend one of SBA's monthly loan workshops. **Loan Workshops are scheduled for March 23, April 27, May 25, and June 29, 2004.** For more information email donna.hayes@sba.gov

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Top Ten Reasons to Love Small Business

- ♥ The latest figures show that small businesses create 75 percent of the net new jobs in our economy.
- ♥ Four years after start-up, half of all small businesses with employees remain open.
- ♥ Small businesses with employees' start-up at a rate of over 500,000 per year.
- ♥ Small businesses make up 97 percent of exporters and produce 29 percent of all export value.
- ♥ Home-based businesses account for 53 percent of all small businesses.
- ♥ Small businesses employ about 50 percent of all private sector workers.
- ♥ The 22.9 million small businesses in the United States are located in virtually every neighborhood.
- ♥ Small patenting firms produce 13 to 14 times more patents per employee than large patenting firms.
- ♥ Small businesses create more than 50 percent of the non-farm private gross domestic product (GDP).
- ♥ Small businesses make up more than 99.7% of all employers.

SBA Answer Desk

Contact us at 1-800-827-5722 or [click here](#) to email your questions

Administrator's Corner

Hector V. Barreto,
Administrator



Houston's Top Ten SBA Lenders for 2003

Lender	# of Loans	Total Loan Amount	Avg. Loan Amount
Innovative Bank	127	\$ 946,000	\$ 7,449
Bank of America	64	\$ 2,318,800	\$ 36,231
Capital One Fed. Savings Bk.	50	\$ 2,240,000	\$ 44,800
JP Morgan Chase	23	\$ 2,175,300	\$ 94,578
Woodforest National Bank	16	\$ 8,151,000	\$ 509,438
Wells Fargo Bank, N.A.	16	\$ 841,700	\$ 54,606
Business Loan Center	15	\$ 10,553,300	\$ 703,553
Wells Fargo Bank Texas, N.A.	14	\$ 3,438,100	\$ 245,579
Banco Popular	13	\$ 2,851,300	\$ 219,331
Houston-Galveston Area Local Dev.	12	\$ 6,340,000	\$ 528,333
CIT Small Bus. Lending Corp.	12	\$ 5,049,900	\$ 420,825
Comerica Bank	10	\$ 6,253,000	\$ 625,300
Sterling Bank	10	\$ 2,765,500	\$ 276,550

Home-Based Businesses Restricted By Regulations

Home-based businesses face daunting restrictions from both federal and local regulations, according to the National Association for the Self-Employed (NASE) report just released. The report, Home-Based Business and Government Regulations, documents the difficulties of complying with complex and confusing IRS rules for home office and equipment deductions. It also describes many of the zoning restrictions faced by the fifty-three percent of small businesses that are home-based.

At the federal level, the report found that IRS regulations penalize home-based businesses in their treatment of deductions. In particular, claiming a home-office deduction is complex; the depreciation is spread over an unrealistically long time; and returning the space to full residential use generally entails penalties.

For a complete copy of the report, visit the Office of Advocacy website at www.sba.gov/advo.

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Hot Links

■ Business Basics

5. [Are You Ready?](#)
6. [Finding a Niche](#)
7. [Buying A Business](#)
8. [Buying A Franchise](#)
9. [Protecting Your Ideas](#)
10. [Startup Guide](#)

■ Contracting

1. [How the Government Buys](#)
2. [Register Your Company](#)
3. [Define Your Products & Services](#)
4. [Identify Agency Needs](#)
5. [Buying Sources](#)
6. [Federal Supply Schedule](#)

■ E-Information

1. [Internal Revenue](#)
2. [Better Business Bureau](#)
3. [Federal Grants](#)
4. [Texas State Grants](#)

Top 10 Franchises for 2004

1. [Subway](#)
2. [Curves](#)
3. [Quizno's Franchise Co., The](#)
4. [7-Eleven Inc.](#)
5. [Jackson Hewitt Tax Service](#)
6. [UPS Store, The](#)
7. [McDonald's](#)
8. [Jani-King](#)
9. [Dunkin' Donuts](#)
10. [Baskin-Robbins USA Co.](#)

See the complete listings of Franchise 500® 2004 Rankings click on [Entrepreneur.com](#) [FranchiseZone](#)

Is Franchising For You?

An important step in the small business start-up process is deciding whether or not to go into business at all. Each year, thousands of potential entrepreneurs are faced with this difficult decision. Because of the risk and work involved in starting a new business, many new entrepreneurs choose franchising as an alternative to starting a new, independent business from scratch.

Although the success rate for franchise-owned businesses is significantly higher than for independent businesses, no individual franchise is guaranteed to succeed. One of the biggest mistakes you can make is to hurry into business, so it's important to understand your reasons for going into business, and to determine if owning a business is right for you.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. But remember that hard work, dedication, and sacrifice are essential to the success of any business venture, including franchising.

[Read SBA's "Is Franchising for Me?" Workbook \(.pdf file\)](#)
[Franchise Registry](#)
[Franchise Directories & Evaluation](#)

For additional information:

[Consumer Guide to Buying a Franchise](#)

Need Help With Your Business Plan?

SBA's resource partners can provide one-on-one counseling to start-up and existing small businesses. For more information click on:

[Houston SCORE](#)

or

[University of Houston Small Business Development Center](#)



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SBA Expo '04 : Celebrating National Small Business Week

**Wednesday, May 19th to Friday, May 21st 2004
Orange County Convention Center
Orlando , Florida**

- :: Small Business Award Winners
- :: Exhibitors and Expo Floor
- :: Sponsorship Information
- :: Expo Business Sessions
- :: Hotel / Travel Information
- :: Business Matchmaking and much more!



[Go to SBA's
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[Expo '04](#)

[Participate in the Town Hall Meeting on May 21.
Send in your question now!](#)

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