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Lilac Edition 2003

Spokane District Newsletter

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This quarterly newsletter is designed to inform our resource partners about SBA issues and programs. If you have suggestions for future newsletter content or SBA program issues you would like to see clarified, contact the following Spokane SBA staff members:

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Ted Schinzel – Acting District Director at 509-353-2806 or e-mail ted.schinzel@sba.gov

SBA CELEBRATES 50th ANNIVERSARY



SBA is celebrating 50 years of promoting and protecting the interests of small businesses during a special festivities week held in Washington D.C., September 15 – 19, followed by regional events. SBA's anniversary theme of "Empowering America's Entrepreneurs" commemorates the agency's vital role in the continued success of small business. Building upon SBA's national Small Business Week celebrations traditionally held in May, Spokane BIC Manager Coralie Myers has once again coordinated and expanded SBA Spokane District's Small Business Month. This year's collaboration features 49 partner organizations providing over 100 small business programs and events across the Spokane District's Inland Northwest territory.

SMALL BUSINESS MONTH – May 2003 ***“Working Together for Small Business”***

When SBA and other civic-minded organizations and agencies collaborate, entrepreneurs win. We encourage small businesses to take advantage of the broad array of activities throughout Small Business Month that stretches this year through June 12!

A full calendar of events across the Inland Northwest is posted on the following website:
www.smallbusinessSpokane.org

Sample Activities include:

May 8	How to Prepare a Business Plan	Wenatchee WA
May 8	Managing Growth, and How to Use Public & Private Financing	Spokane WA
May 8	What Is Your Business Worth?	Kennewick WA
May 9	TechNet/Women of Innovation, with Sally Jewell - COO of REI	Spokane WA
May 12	Building Bridges with Tourism	Spokane WA
May 13	Change Management	Post Falls ID
May 14	One Call to E-Commerce Success	Spokane WA
May 14	Marketing for Success	Weippe ID
May 15	Certification, Marketing & Selling to the Government	Spokane WA
May 15	Affordable Marketing	Wenatchee WA
May 16	Intellectual Property Issues for Tech-based Businesses	Richland WA
May 20	Exporting 101	Coeur d' Alene ID
May 27	Maximizing Employee Performance	Kennewick WA
May 27	Intro to QuickBooks	Moses Lake WA
May 29	Business Fraud Seminar	Spokane WA
June 3	Conflict: The Spice of Life - NAWBO Luncheon	Spokane WA
June 4	Spokane Regional Chamber Agora Awards	Spokane WA
June 11	Idaho Small Business Seminar: Directions-Solutions-Impact	Post Falls ID
June 12	Evaluating Your Business Idea	Wenatchee WA

**Call the Spokane Area BIC at 509-353-2800 to register
for these upcoming Small Business Month workshops in Spokane:**

May 8 – Managing Growth in a Small Business: This SIRTI interactive presentation is designed to enlighten and encourage small business owners, students and entrepreneurs. Presented by Nigel Davey, SIRTI's Associate Director. **Cost: Free, 2-3pm.**

Location: SIRTI Bldg, 665 N. Riverpoint Boulevard, Suite 432, Spokane.

May 8 - Public & Private Financing Sources and How to Use Them: Immediate follows SIRTI's previous session. **Cost: Free, 3-4pm. Location:** SIRTI, 665 N. Riverpoint Blvd, Suite 432, Spokane.

May 14 - One Call to E-Commerce Success: Sometimes a strong, local business presence can provide the foundation for outstanding online sales. Learn how Huppin's Hi-Fi Photo and Video combined their local reputation for excellence with effective online sales strategies to become a nationally-known site for online purchases. One Call's Paul Lipton shares the strategies that led to increased sales and wider markets. Presented by TINCAN. **Cost: Free, 4-5pm.**

Location: SRBC conference room, 1st floor, 801 W Riverside Ave, Spokane.

May 21 - Invest in the Future: A New Way to Cultivate Teen Entrepreneurs: - Teens, and even pre-teens have been starting online businesses in significant numbers. Entrepreneurship fits teens that want to take risks, control their own lives, and do something that leaves their mark on the world. Learn how local businesses can invest in our region's future by supporting teen entrepreneurs.

Presented by TINCAN. **Cost: Free, 4-5pm.**

Location: SRBC conference room, 801 W. Riverside Ave., 1st floor SRBC, Spokane.

May 28 - Get Online with the Virtual Incubator: Almost every business can benefit from using electronic communications, such as e-mail to keep in touch with customers and vendors, or a web page to advertise products and services. Learn from TINCAN about the Internet and strategies that are right for your business. **Cost: Free, 4-5pm.**

Location: Spokane Area BIC Training Room, 801 W. Riverside Ave., 2nd floor SRBC, Spokane.

June 3 - Conflict: The Spice of Life - Understanding Its Uses and Abuses in the Workplace:

NAWBO's Lunch & Learn is a brown bag session with beverages provided. **Cost: \$20** per person and checks should be made out to NAWBO. **Time: 12:00 noon to 1:30pm. Location:** SRBC conference room, 1st floor, 801 W Riverside, Spokane, WA. Proceeds will go to the [Judy Williams Fund](#).

Small Business Month is not just "special events," it also highlights the myriad of ongoing valuable programs offered by our partners. SBDCs in Lewiston and Post Falls, ID and Kennewick, Moses Lake & Spokane offer over 50 classes throughout the Inland NW during May. SCORE's successful Planning & Management workshops are part of Small Business Month as well: Business Planning (in Spokane & Wenatchee), Principles of Marketing, and Recordkeeping Basics. Call the BIC at 509-353-2800 to register for SCORE workshops in Spokane.

Much more is offered in Spokane and throughout the Inland Northwest!

Find activities nearby designed for your business benefit!

A full calendar of events is posted on the following website:

www.smallbusinessSpokane.org

“RED LIGHT, GREEN LIGHT”



SBA Score Card Update: It’s not a game. It’s a reality.

Our agency’s new online SBA Score Card system for charting all 70 District Offices is a good method for spotting progress and trends towards annual goals (statistics) and projects. Spokane’s IT Specialist, Rick Blum, developed a simplified Access database system for staff to input required Spokane updates monthly.

If you are ahead of goal on a particular measure, you get a flashing green light.

If you are slightly behind, you get a flashing yellow light.

If you are more than 10% behind, you get the flashing red light.

In spite of limited budget resources, we’re working hard to turn-off those “Flashing Red Lights.”

SBA Goals: On the heels of the budget, operating goals were passed forward to the District Offices. FY 2003 lending goals increased approximately 20% to 60,000 loans nationwide, and counseling and training goals increased approximately 5% to 1.2 million clients. Similar increases are projected for FY 2004. Listed below are some of the critical goals for the SBA Spokane District Office and our accomplishments at the mid-point of FY 2003. **With 50% of the year completed, we are actually ahead in most goal categories!**

	<u>Current</u>	<u>2003 Year-End Goal</u>	<u>% of Goal</u>
SBA Total Loans	185	333	55.6%
Emerging Mkt. Loans (Wom., Minorities & Rural)	130	230	56.5%
Veteran Loans	28	41	68.2%
SBA- 504 Loans	11	33	33.3%
BIC Clients	1,510	3,322	45.4%
SCORE Clients	1,153	2,000	57.7%
SBDC Clients	1,662	3,300	50.4%
SBA Clients	233	500	46.7%

SBA INSERT in SPOKESMAN REVIEW NEWSPAPER

EDS Patty Jordan and the District marketing team finished work on an annual project - creating a distinctive eight-page SBA Insert in the Spokesman Review newspaper. This year’s Insert blended the “old with the new” and featured success stories of small businesses that have been around for over 50 years as well as some very new small businesses. The cover included vintage photos of small businesses in Spokane from a bygone era (early 1900s) fused with SBA’s 50th Anniversary logo and theme. If you were busy doing the annual Bloomsday Run in Spokane on Sunday, May 4th, dig out the paper you didn’t have time to look at and see what Spokane’s SBA shared with over 200,000 households in the Inland Northwest.



SHOW ME THE MONEY!



Small Change is Better than No Change!

Budget Cuts Deep: Congress finally passed the SBA budget late in February, nearly half-way through Fiscal Year 2003. SBA was funded at \$736.4 million, a substantial reduction from the President's original proposal of \$783 million. Most core programs like SBA 7(a) Lending, SCORE, SBDCs, and BICs received level or some additional funding. But, SBA did not get the proposed \$15 million for Human Resource Transformation, and faces a \$5 million cut in operating funds. These reductions mean no additional hiring or promotions, limited staff training opportunities, and tight operational budgets for District Offices, particularly restricting travel.

The SBA Spokane District Office will likely receive only 40% of normal operation funding throughout FY 2003 (operation funding does not include salaries or lease space). Our ability to provide equipment repairs, computer upgrades, and replacement of essential office supplies may be close to non-existent. Our District staff will do everything within its capacity to continue support for ongoing programs. Funds are lean for employee travel to provide marketing, outreach, and to coordinate/network with our affiliate partners throughout the 20 counties of Eastern Washington and 10 counties of North Idaho serviced by Spokane SBA.

This year, we're not only trying to save more dollars, we have to start pinching pennies. So, leveraging our strong network of resource partners and Lender affiliates will be essential to effectively assist small businesses throughout our District.

WASHINGTON SBDC GETS READY

SBDC Recertification: The upcoming Association of SBDC (ASBDC) review and recertification was the focus of the Washington State SBDC semi-annual meeting in Seattle on April 7 – 9.



The recertification process is planned for June 2 - 6. An ASBDC team will review the progress of the SBDC program through meetings with State Director Carolyn Clark, SBDC business counselors, SBDC trainers, host institutions, and SBA partners (Spokane & Seattle) across Washington State. This ASBDC recertification review process occurs every two years.

The SBDC Hiring Search Committee screened nearly 100 applications and recently completed interviews for the Associate State Director position. It is anticipated that the new Associate State Director will be appointed in time to participate in the ASBDC recertification review.

REGIONAL ADMINISTRATOR PLANS VISIT

SBA Regional Administrator, Conrad Lee will visit the Spokane District Office on June 4th and 5th and attend the Spokane Chamber Small Business Agora Awards gala dinner at the Davenport Hotel. The SBA will be presenting a Small Business Award at the Agora event before an expected capacity of 500 – 600 small business owners. Regional Administrator, Conrad Lee will also be meeting with SBA District staff and local affiliate partners during his short stay in Spokane.



2003 SPOKANE SBA AWARD WINNERS



Entrepreneurship is one of our nation's cherished ideals.

Thank you for helping SBA to recognize small business owners' contributions to the economy.

Now we can celebrate their success!

SBA Spokane District Office selects its area winners based on the following national criteria:

Growth in Sales & Employment; Response to Adversity; and
Innovativeness of the Product or Service; Contribution to the Community
Staying Power & Stability of the Business;

Our District area winners can compete for higher-tiered district, state and national awards.

2003 Area SBA Award Winners:

Spokane County: Linda Burgin, Chipman Moving & Storage, Spokane WA

Family-owned company that packs, stores and moves household goods internationally

Nominated by: Rick Gaunt, Bank of America, Spokane WA www.Chipman-Spokane.com

North Central WA: Cloud & Ela Bannick, Bear Creek Lumber, Winthrop WA

Family-owned lumber distributor, specializing in hard-to-find lumber materials

Nominated by: Lew Blakeney, Okanogan SBDC www.BearCreekLumber.com

South Central WA: Rob & Maribeth Myers, SonShine Collision Services, Kennewick WA

Full-service collision repair shop, innovator of Repair Process Manager software

Nominated by: Dale Bartholomew, SCORE – Mid Columbia Chapter www.SonShineAuto.com

North Idaho: Brenda & Larry Stinson, Silver Needle, Inc, Kellogg ID

Their protective clothing increases worker safety when faced with industrial hazards

Nominated by: Kristi Hagen, Wells Fargo Bank, Coeur d' Alene ID www.SilverNeedle.net

2003 District SBA Award Winners:

2003 Small Business Person of the Year - Scott Shawver & Sharon Sorenson, Body By Scotty

Post Falls ID Full-service collision repair, restoration, and fabrication facility that accommodates all makes and models of autos and RVs. Known for highly-ethical business practices, compassionate customer service and extensive community involvement.

Nominated by: Cindy Jordan, Post Falls SBDC www.BodyByScotty.com

2003 Financial Services Advocate of the Year - Robert M. Beck, Mountain West Bank

Coeur d' Alene ID Referred to as "Mr. SBA," Bob took Mountain West Bank from doing it's very first SBA loan to being the largest volume and highest dollar provider of SBA funding in the area.

Since 1996, he has originated a total of 223 SBA loans, totaling \$39,369,000. www.mtnwb.com

Nominated by: John Lynn, Post Falls SBDC

2003 Subcontractor of the Year - Randolph Construction Services, Inc., Khris Judy

Pasco WA Commercial HVAC mechanical contractor and sheet metal fabrication shop. Women-owned business serving clients from the food processing industry, laboratories, nuclear fuels manufacturers, and the government and private sectors.

Nominated by: Wendy Sudikatus, Fluor Hanford www.RandolphSheetMetal.com

For more information, contact Sharon Russell at 509-353-2826 or sharon.russell@sba.gov

SPOKANE SBA SUPPORTS PROCUREMENT ACTIVITIES

May 15th Government Contracting Workshop - Spokane: As part of Small Business Month, the Spokane Area BIC teamed up with Washington State's Office of Minority & Women's Business Enterprises (OMWBE) to host an all-day procurement event on May 15th by offering three **NO-COST** procurement workshops.

From **8-9am**, a **Certification Briefing**, held in the Spokane Area BIC Training Room - 2nd floor SRBC, will explain State and Federal programs that give minorities, women, or persons of social or economic disadvantage increased access to contracting opportunities.

From **9am-noon**, a **Marketing for Small Businesses** workshop, held on the 1st floor of the SRBC, will show small businesses how to put together a marketing plan to help compete in today's marketplace.

From **1:30-4pm**, the **Selling to the Government** workshop, held on the 1st floor of the SRBC in Spokane, will provide an overview of contracting with government agencies.

Call the Spokane Area BIC at **509-353-2800** to sign up for one or all of these free workshops.

June 5th Government Bidding & Estimating Workshop - Spokane: SBA's Spokane Area BIC is hosting an interactive, hands-on training in the BIC Computer Lab from **1-4pm**. This **NO-COST** procurement activity is designed to help small businesses prepare state public works construction bids more efficiently and effectively using the Internet. Participants will learn how to do take-offs, and estimate & prepare bids using electronic versions of construction bid packages.

Call the Spokane Area BIC at **509-353-2800** to register for this free workshop. Space is limited to 12 participants.

Spokane SBA and OMWBE have combined efforts with WA State Dept of General Administration, WA Dept of Transportation, and Women's Business Center to offer this procurement workshop.

August 13-14th Bridging Partnerships, Small Business Vender Symposium - Tri-Cities: Joining other Federal, State and local organizations, SBA's Spokane District will participate in a matchmaking event designed to foster small business connections that promote government contracting opportunities. Valuable procurement-related workshops and networking opportunities will also be offered at this August Tri-Cities event at the Red Lion Inn in Pasco. More details available soon.

September Matchmaking Event – Spokane: Another matchmaking event is in the early stages of development for Spokane in September. More details will be forthcoming in the next quarterly District newsletter and plans, once formulated, will be posted on the BIC website at www.spokanebic.org.

More government contracting workshops and events offered by organizations partnering in Small Business Month are posted on the following website:
www.smallbusinessSpokane.org



SCORE Keeps Growing: The original Mid-Columbia Chapter covered a huge geographic territory that stretched north to the Canadian Border and ended at the Washington/Idaho border in Clarkston. The Mid-Columbia SCORE Chapter with 45 members strong officially became three new SCORE Chapters last October. The newly formed chapters are:

**Central Washington SCORE Chapter (Wenatchee);
Yakima Valley SCORE Chapter (Yakima); and
Mid-Columbia SCORE Chapter (Tri-Cities).**

The Spokane SCORE Chapter continues to serve the Spokane area and North Idaho.

SCORE District Director Jack Fischer held a meeting with the four SCORE Chapters in Moses Lake on April 9th. They discussed issues of delivering more SCORE workshop programs throughout the Spokane District and the growing membership of Central Washington (Wenatchee) SCORE Chapter. The Central Washington Chapter, spearheaded by Tom Hohn and Gary Nelson, added 10 new SCORE members over the past 6 months and now boasts a Chapter membership of nearly 20.

The Spokane SCORE Chapter's semi-annual luncheon meeting is at the Steam Plant Grill (11:30 a.m.) on Friday, May 9th. SCORE continues to deliver beyond planned goals for counseling and training across the Spokane District at the mid-point of FY2003.

HELPFUL WEB SITES

US Small Business Administration, Spokane	www.sba.gov/wa/spokane
Small Business Month 2003 activities for entrepreneurs	www.SmallBusinessSpokane.org
Spokane Business Information Center	www.spokanebic.org
SE WA Business Information Center	www.tricity.wsu.edu/links
WA State SBDC	www.wsbdc.org
ID State SBDC	www.idahosbdc.org
SCORE National	www.score.org
SBA MREIDL Program Supporting Reservists	www.sba.gov/reservists/disloan
US Small Business Administration, Portland	www.sba.gov/or
SBA's PRO-Net Database for Government Contractors	pro-net.sba.gov
Office of Size Standards	www.sba.gov/size
Federal Government Search Engine	www.firstgov.gov
US Dept of Commerce – Commercial Service	www.BuyUSA.com

SBA STAFF PROFILE

Our resource partners generally interact with some employees of the Spokane Office, but every staff member supports SBA programs directly or indirectly. To familiarize you with the SBA team, a profile of a District staff member will be included in each newsletter. You may learn something interesting about someone you already thought you knew!

Featured Staff: Ted Schinzel – Acting District Director

Ted W. Schinzel has been the Acting District Director for the SBA Spokane District Office since 2001. He is responsible for the management and strategic direction of all SBA programs in Spokane's District territory – 20 counties in eastern Washington and 10 counties in north Idaho. Schinzel has an extensive background in economic development, with two decades of experience in jobs that helped business, communities, and government. He joined the SBA in 1990.

A Spokane native, Schinzel graduated from Shadle HS and has two BA degrees from Eastern Washington University - in Accounting and in Business. He also has an MBA in Finance from the University of Idaho.

In support of the SBA loan program, Schinzel:

- is accountable for District performance on loan goals
- reviews and approves loan guarantees based on SBA Loan Officer recommendations
- oversees marketing efforts to promote SBA loans
- fosters relationships with lenders and resource partners that help small businesses obtain loans

Schinzel's leadership philosophy is as follows: ***“To lead, you have to get on the same playing field as your followers, conveying trust, respect, dignity, and commitment to others. Effective supervision and leadership involves communicating a vision, then empowering your staff.”***

Schinzel's hobbies include golf, off-road motorcycling, jet skiing, and snow skiing. His son recently married, so Ted Schinzel at 47 is like many MEN - Married Empty Nesters.

SBA is in Ted Schinzel's blood. In 1963 his father, Robert Schinzel, was part of the SBA team that opened the Spokane District Office, and later served as Assistant District Director - the same position Ted Schinzel occupied before being designated the Acting District Director. Schinzel is now steering Spokane District at a time of tight budget constraints, facing the challenge of balancing costs versus benefits of allocating limited resources.

The SBA is restructuring and using technology to more comprehensively and efficiently assist the business community. Success involves working more closely with our partners.

“SBA is a key player, helping small business and the economy. SBA builds bridges from the entrepreneurial development side to the lending side in support of small business. When we work together to increase loan volume and improve SBA services, small business wins, the community wins, lenders win and we (SBA) win,” explains Schinzel. ***“I welcome communications from you that will enhance the delivery of SBA programs and services in the future.”***

SUCCESS IN ACTION

Spokane SBA success stories are central to our district's small business recognition program. They spotlight area entrepreneurs who have been assisted by SBA and its resource partners, SCORE, SBDCs, BICs and/or lenders. These stories show how we work together to help businesses start or grow, and focus primarily on the entrepreneur's interesting path to success.

Below is a shortened, sample success story. To read more success stories, go to www.spokanebic.org and click on Entrepreneurial Success, then click on Success Stories.

Candleman: A Glowing Business

JoAnn and Mark McCoy toyed with the idea of starting a business for years, researching an RV park, a restaurant, an auto parts store, and a port-a-potty company. The **Candleman** franchise sparked their interest with its quality product, advertising and operations support, and outlet for creativity.

Targeted research and applicable background experience prepared the McCoy's for Candleman, but they also took a SCORE workshop to enhance their accounting and management skills. They selected a site by monitoring foot traffic in Spokane's Northtown Mall, and financed the business with an SBA guarantee loan from U.S. Bank. In 1993, just as interest in candles began to catch fire, JoAnn and Mark opened their first store.

Candleman has something for everyone - pillars, tapers, votives, floaters, fragranced jars, wax potpourri, oil lamps, aromatherapy candles, and accessories. In the children's section, animal and insect candles share shelf space with glow-in-the-dark designs. No longer a utilitarian necessity, candles are used as decoration, fragrance, therapeutic tools, gifts, and collectables.

Demand for candles waxes and wanes, so the McCoy's offered great customer service to fan the flames of success. They opened a second store in Coeur d'Alene but location-related challenges prompted them to transfer it to the Valley Mall shortly thereafter. JoAnn now runs the Northtown store while Mark manages the Valley site. When difficulties erupt at either store, they know immediately who "owns" the problem.

The McCoy's biggest challenges involve maintaining consistent staff coverage and staying ahead of competitors by stocking unique items, arranging seasonal displays, and offering a personal touch. JoAnn shares, *"I didn't realize how all-encompassing it would be. You even work on the business in your dreams."*

In 9 years, Candleman has grown from a 2-employee shop to 2 stores, each with at least 3 workers during quiet months and as many as 15 during holidays and peak times. With 2 stores, they are burning the candle at both ends of town.

As demand for candles continues to flare, Candleman's unique boutique will draw customers with excellent service, variety and quality. Compared to other stores, **Candleman** is the Real McCoy.

SBA HELP FOR MILITARY RESERVISTS

SBA has a special loan program that can help small businesses that have sustained substantial economic injury because a key employee is a reservist and has been called to active military duty.

More than 100,000 Reserve and National Guard members have been called up since the attacks on America on September 11, 2001. As a result, some small businesses are unable to pay normal operating expenses or payments as they come due. These businesses may qualify for Military Reservist Economic Injury Disaster Loans (MREIDLs).

MREIDL is a direct loan program from SBA and applies only to military conflicts occurring or ending on or after March 24, 1999. Its purpose is to provide funds to eligible small businesses to meet ordinary and necessary operating expenses that it could have met, but is unable to meet, because an essential employee was "called-up" to active duty in their role as a military reservist.

These loans are intended only to provide working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty. The loans do not cover lost income or lost profits. MREIDL funds cannot be used to take the place of regular commercial debt, to refinance long-term debt or to expand the business. However, they can affect the sustainability of an adversely impacted business.

For the full "Fact Sheet", application and instructions, access www.sba.gov/reservists/disloan.html.

Idaho and Washington businesses seeking MREIDL relief should call the SBA Disaster Office in Sacramento at **800-488-5323**. Our Spokane District Office can refer small businesses to SBDC or SCORE counselors who can help them troubleshoot business management challenges. Call the Spokane Area BIC at **509-353-2800** for a referral.

Small businesses can also mitigate the impact of call-ups by applying for other SBA guaranteed business loans. SBA's most flexible business loan program guarantees financing for most general business purposes. More information can be found at www.sba.gov/financing/indexloans.html. The Spokane Area BIC hosts one-hour SBA Business Loan Briefings starting at 11:45am on the second and fourth Thursdays of each month. Preregistration not required.

Small businesses that already have SBA-guaranteed loans can apply for debt relief on SBA loans in the form of repayment deferrals or interest rate reductions. Contact your SBA lender.

Words of Wisdom

Education is what you get when you read the fine print

Experience is what you get when you don't