

GATEWAY E-GAZETTE

May 2010

INSIDE THIS ISSUE:

<i>District Director's Corner</i>	1
<i>Take Your Business Global</i>	2
<i>Government Contract Negotiations Workshop</i>	2
<i>Spotlight on the Field</i>	3
<i>Google and SBA Launch "Tools for Online Success"</i>	3
<i>Loan Production By Lender</i>	4

DISTRICT DIRECTOR'S CORNER



Dennis Melton, District Director

At this time the St. Louis District Office is actively preparing for our Small Business Week (SBW) which officially kicks off on May 10, 2010. As always, we will have a full week of activities that offer guidance, information, networking opportunities, and recognition of the success of small business in Eastern Missouri as well as those that support them.

I encourage you to check out the official Small Business Week of Eastern Missouri website at www.smallbusinessweekstl.org to note the times and places of the 2010 events, winners, sponsors, and to print a copy of the brochure. This week is designed to recognize and celebrate the success of our small businesses and is not only open to the public, but we encourage anyone with an interest in entrepreneurship to attend sessions to start learning and networking.

Our economy is just emerging from the worst downturn since the Great Depression, but it remains adaptive, rejuvenating, and ever evolving due to the American entrepreneurial spirit that provides the innovations, creativity, and flexibility that make the USA strong. Because of this, we will honor individuals for their exceptional achievements in the areas of financial support, family-owned business, entrepreneurial success, young entrepreneur of the year, women's champion, and the 2010 small business person of the year.

We will start the recognition process with this article as we would like to congratulate the following winners and proudly boast that some of them went on to also win at the regional level (Missouri, Kansas, Ne-

braska and Iowa)! This has been a pattern over the last few years, clearly showing that the entrepreneurs and support offices of Eastern Missouri are among the best! And the 2010 winners are:

St. Louis District Small Business Person of the Year: Jerry L. Jost, Jost Chemical Company

St. Louis District Entrepreneurial Success Award: Jennifer Q. Williams, Saint Louis Closet Company/Saint Louis Cellars Food & Wine

Region VII Young Entrepreneur of the Year: Nicole L. Reynolds, End of the Rainbow Child Development Center

Region VII Jeffery Butland Family-Owned Business of the Year: Scott and Judy Mosby, Mosby Building Arts, Ltd.

St. Louis District Women in Business Champion of the Year: Louise Wieder-mann, Project Technology Consulting, LLC

St. Louis District Financial Services Champion of the Year: Joy Ann Venverloh, Lexx Funding, Inc.

In addition, at 10:00 a.m., May 14, 2010, the St. Louis District Office will host a Regulatory Fairness Forum with SBA National Ombudsman Esther H. Vassar at our office at 200 N. Broadway, Suite 1500, St. Louis, MO 63102 where interested parties will have an opportunity to discuss issues regarding Federal regulatory compliance and enforcement with a White House appointee. RSVPs should be made by contacting our office at 314-539-6600 x 252 as seating is limited.

Once again, our sincere congratulations go to each of our winners, as well as our appreciation to the members of the SBW Committee of Eastern Missouri and their sponsors, without whom there would be no Small Business Week.

See you next week!

Dennis Melton

Helping small businesses
start, grow and succeed.



Your Small Business Resource

TAKE YOUR BUSINESS GLOBAL

Many small businesses think they aren't large enough to compete in the world marketplace. In fact, 97 percent of all exporters are small businesses. To grow your business, you need to think outside the box and outside the borders.

Today, nearly 96 percent of the world's population lives outside the U.S. Two-thirds of the world's purchasing power is in foreign countries. Luz Hopewell, director of the U.S. Small Business Administration's Office of International Trade, said "Small businesses have a great opportunity to boost sales and profit by exporting, and that will lead to more American jobs and growth."

The advantages of exporting include the competitive edge for high-quality, innovative U.S. goods and services; an increase in purchasing power in foreign markets resulting from a decline in the exchange rate; reduced dependence on the domestic market; stabilized seasonal market and sales fluctuations; and a reduction in trade barriers.

The U.S. Small Business Administration and other government agencies provide specific export counseling and training programs; will help you identify foreign markets; and can assist with export financing and credit insurance. SBA, the U.S. Commerce Department and the U.S. Export-Import Bank are co-located in many local communities at the one-stop U.S. Export Assistance Centers.

For more information on how SBA and our government partners can help you take your business global, call John Blum at (314) 425-3304 or email him at John.Blum@mail.doc.gov, visit www.sba.gov or www.export.gov, or call 1-800-USA-TRADE.

GOVERNMENT CONTRACT NEGOTIATIONS WORKSHOP A HUGE SUCCESS

The Small Business Administration (SBA), in conjunction with Stover & Associates, Inc. (Stover), presented a **FREE** one day workshop focusing on Government Contract Negotiations for individuals or enterprises eligible for assistance under Section 7(j) of the Small Business Act, on April 22. More than 30 participants gathered at the district office for a day packed with information that is critical to successfully developing business with the Federal Government.

Topics Included:

- When and How Negotiations are Used in Government Contracting
- The Rules Applicable to Government Contract Negotiations
- The Techniques and Skills Involved in Negotiations
- The Ways to Become a More Effective and Profitable Negotiator and Business Person
- Practical Examples and a Class Exercise



This workshop was designed to meet the needs of small business people that want to gather as much information as possible in the shortest amount of time, then get back to work. SBA recognizes this and developed a curriculum that covers the key aspects of competitive proposal preparation seasoned with real world experience.

SBA offers free small business counseling through our resource partners: SCORE, Small Business and Technology Development Centers (SBTDC), Women's Business Center, and Veterans Business Resource Center. Low-cost training on a variety of topics is also available. To find training opportunities available in your area, visit our [Events Calendar](#). The calendar is updated on a regular basis.

Gateway e-Gazette

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We welcome your questions or comments. Please contact me at the e-mail address listed above.

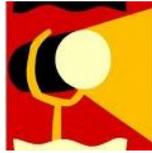
Subscription Information

If you would like to subscribe to receive this quarterly e-newsletter and other periodic information, please go to <http://web.sba.gov/list/> and click on the box in front of *Gateway e-Gazette Eastern Missouri*, submit your name and e-mail address, and click Submit.

Helping small businesses
start, grow and **succeed**.



Your Small Business Resource

SPOTLIGHT ON THE FIELD**SMALL BUSINESS WORKSHOP
TO BE HELD IN JEFFERSON CITY**

Following well received presentations in Columbia and Montgomery City, SBA and its resource partners will hold a third American Recovery & Reinvestment Act (ARRA) of 2009 Small Business Workshop in Jefferson City on Tuesday, May 25th.

Beginning at 8:00 a.m. and lasting through 11:00 a.m. the event will be held at N. H. Schepers Distributing Company, at 2300 St. Marys Boulevard, in the Clydesdale Room in Jefferson City, MO 65109. Admission is free and topics will include SBA loans and revolving lines of credit, selling to the Government, the proposed women's procurement rule, export opportunities, and management and technical assistance, as well as the ARRA provisions will all be discussed, with questions taken from the audience as time permits.

In addition to the U. S. Small Business Administration, the U. S. Department of Commerce, the Small Business & Technology Development Center, the U. S. Export Assistance Center, the Missouri Procurement Technical Assistance Center, the SCORE Association and the Jefferson City Chamber of Commerce will all be on hand to meet small business owners, answer questions and make presentations relating to their programs and services, many of which have been affected by the ARRA.

Please contact Bob Newman at (636) 358-5941 or robert.newman@sba.gov for more information on the or if you would like to schedule a similar presentation in your community.

**GOOGLE AND SBA LAUNCH
"TOOLS FOR ONLINE SUCCESS" PARTNERSHIP
TO BOOST SMALL BUSINESSES**

The U.S. Small Business Administration (SBA) and Google have announced a new partnership and unveiled "[Tools for Online Success](#)," an array of online resources and training designed to help small business owners harness technology to grow their businesses. The "Tools for Online Success" site (<http://www.google.com/help/sba>) features tutorials, video testimonials, and tips from savvy small business people who have leveraged the web to become more efficient, more cost-effective, and more successful.

"The SBA is pleased to partner with Google to put these important tools in the hands of small businesses across the country," said SBA Administrator Karen Mills. "As the web evolves and consumers adapt accordingly, we know that more customers are finding traditional 'Main Street' businesses online. With these tools for online success, we can ensure these small businesses reach new markets and customers so they can continue to create jobs."

"One fifth of searches on Google are related to location, which shows that people are looking to the Internet to make decisions about where to go and what to do in their daily lives," said John Hanke, Vice President of Product Management, Google. "We want to connect our users with the businesses that provide the goods and services they need, but the first step is for those businesses to have an online presence. We're excited to team up with the SBA to make that process easier for business owners across the country."

LENDER LOAN PRODUCTION FOR FISCAL YEAR 2010*

Lender	Amount	#	Lender	Amount	#
Commere Bank N.A.	\$7,809,700	34	RCS Bank	\$440,000	1
Bizcapital Bidco II, LLC	5,915,000	4	Fifth Third Bank	397,000	1
U.S. Bank, N.A.	4,366,500	48	Unico Bank	360,000	2
Live Oak Banking Company	4,005,000	3	Superior Financial Group	337,500	33
St. Louis Bank	2,430,000	8	The Central Trust Bank	318,800	6
First Missouri State Bank of Cape County	2,000,000	1	HNB National Bank	305,000	4
Bank of Springfield (Illinois)	1,875,000	2	Community South Bank	300,000	2
Bank of Belton	1,850,000	2	The Callaway Bank	290,500	5
Midwest Regional Bank	1,752,000	1	The Business Bank of St. Louis	290,000	2
Montgomery Bank, N.A.	1,724,800	1	First Clover Leaf Bank	284,000	1
First Financial Bank	1,544,000	1	Phelps County Bank	283,500	3
Celtic Bank Corporation	1,505,000	1	Eagle Bank and Trust Co. of Missouri	280,000	5
Regions Bank	1,413,000	5	Town & Country Bank	270,000	1
PNC Bank, N.A.	1,367,800	7	Belgrade State Bank	250,000	1
UMB Bank, N.A.	1,365,000	10	Heritage Community Bank	200,000	1
New Frontier Bank	1,215,000	1	Midwest BankCentre	175,000	5
Wells Fargo Bank, N.A.	1,207,300	6	Bank of Franklin County	157,000	5
First Commercial Bank	1,200,000	1	Central Bank of Lake of the Ozarks	150,000	1
First Midwest Bank of the Ozarks	1,157,000	1	First State Bank & Trust Company	150,000	1
Parkside Financial Bank & Trust	1,150,000	1	Progressive Ozark Bank, FSB	150,000	1
Bank of Crocker	1,095,000	2	First Midwest Bank of Poplar Bluff	140,000	4
Excel National Bank	1,068,700	3	F&M Bank and Trust Company	135,000	3
First Community National Bank	1,055,300	4	Associated Bank, N.A.	125,000	1
Peoples National Bank, N.A.	967,200	4	County Bank	114,000	1
Bank of Old Monroe	900,000	2	Borrego Springs Bank, N.A.	100,000	4
First State Community Bank	885,200	7	First National Bank of Steeleville	94,500	1
The Bank of Missouri	854,200	10	Capaha Bank	70,000	2
Carrollton Bank	800,000	1	The Merchants and Farmers Bank of Salisbury	60,000	1
Midland States Bank	790,200	1	Bank of Hillsboro	51,000	1
Jefferson Bank of Missouri	787,100	10	First Community Bank	50,000	1
First National Bank-St. Louis	787,000	1	First State Bank of Kansas City, KS	50,000	1
Enterprise Bank & Trust	700,000	1	Community State Bank	40,000	1
Bank of Sullivan	658,100	8	Community Bank, N.A.	35,000	1
Concord Bank	628,000	2	Peoples Community State Bank	35,000	1
Pulaski Bank	626,000	5	Royal Banks of Missouri	35,000	1
Metro City Bank.	600,000	1	Southern Bank	35,000	1
Hawthorn Bank	580,000	6	Southwest Bank, an M&I Bank	35,000	1
Farmers & Merchants Bank of St. Clair	521,500	5	United State Bank	35,000	1
Cass Commercial Bank	500,000	1	Peoples Community Bank	29,400	1
First Community Credit Union	469,200	1	Southern Commercial Bank	11,200	1

Certified Development Companies

Lender	Amount	#
RMI	\$8,473,000	9
Economic Development Corp. of St. Charles County	8,389,000	23
Economic Development Corp. of Jefferson County	3,346,000	6
Enterprise Development Corporation	3,291,000	5
Business Finance Corporation of St. Louis	2,250,000	5
St. Louis Local Development Company	1,014,000	1
Clay/Platte Development Corporation	848,000	1
Small Business Growth Corporation	759,000	1
Meramec Regional Development Corporation	72,000	1

* Listed in order of dollar amount approved from October 1, 2009 thru April 30, 2010.