

July 12, 2011

UTAH DISTRICT NEWSLETTER

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Save the Date:

July 20, 21 2011
Pathway to Success
SLCC, Gail Miller Campus—Auditorium
9:00am—11:30am
2:00 pm—4:30 pm
<http://www.business.utah.gov/NSA>

July 20, 2011
Salt Lake SCORE Workshop
Salt Lake County Building Complex
Salt Lake City, UT
8:30 am to 4:30 pm
Contact: (801) 746-2269

July 27, 2011
8(a) Orientation—SBA Office
125 South State Street, 2nd floor
Salt Lake City, UT
10:00 am to 11:30 am
Contact: (801) 524-6831

Helping small businesses
start, grow and succeed.



Your Small Business Resource

SBA Can Help America Regain a Foothold in Manufacturing *Counseling, Capital and Exporting Are Key to a Strong Climb*

*By Daniel Hannaher, Regional Administrator for Region VIII,
U.S. Small Business Administration*



Daniel P. Hannaher
Regional Administrator

For a decade, manufacturing in America weakened and 6 million small business manufacturing jobs have been lost, decreasing by 33% from 1997 to 2009, according to an April report in The Wall Street Journal.

This last year, however, marks a change. American manufacturers are ramping up - adding needed jobs to our economy. U.S. manufacturers now employ more than 11.6 million Americans and despite a small decline this month, manufacturing has added 238,000 jobs since the beginning of 2010. While these jobs are only about 13 percent of those lost during the recent recession, we are witnessing the best period of manufacturing job growth in over a decade. Manufacturing

and product exports have once again become major fuel for our nation's higher Gross Domestic Product (GDP.)

Thirty-seven states added manufacturing jobs between April 2010 and April 2011, according to the Bureau of Labor Statistics, with Colorado adding 1,300 jobs; North Dakota, 1,000; South Dakota, 1,000; Wyoming, 200; and Utah, 4,700.

We know government and private sector efforts have helped turn this tide and that exports are driving profits and growth. Manufacturers exporting to other nations are gaining from higher expendable incomes of foreign consumers and governments. The President's National Export Initiative (NEI) aims to double U.S. exports in two years.

"Made in America is red hot overseas; it's a brand that people are really buying," SBA Administrator Karen Mills said on the recent CNBC's series "Made in America," which explored how American goods are perceived and selling in other countries. International demand for U.S. products has increased because foreigners want quality. Our entrepreneurs not only build better mousetraps, they out-innovate.

To help companies meet export demand, the SBA has ramped up, too - with counseling, technical and export assistance and financing for small manufacturers and their supply chain companies. SBA's new, free "Export Planner" is also now available at www.sba.gov/exportbusinessplanner. With the ability to produce more, more efficiently, and export, American manufacturers have a chance to out-compete.

Since October 1, 2010 the Rocky Mountain SBA Region, which includes; Colorado, North Dakota, South Dakota, Wyoming, Utah and Montana, has guaranteed 173 loans supporting nearly \$80 million to manufacturers. Examples of manufacturing jobs on the rise aren't hard to find. Founded in 1957, Black Diamond Equipment, Ltd. of Salt Lake City, Utah, started employing only a handful of employees, but today, employs more than 400. During 1995, in response to rapid growth, Black Diamond acquired a SBA 504-loan to fund further expansion. Annual revenues have continued to grow at double digit rates and Black Diamond Equipment now serves countries such as Europe and Asia.

The SBA can help continue the rise of American manufacturing. Accessing nearby SBA resources is easier than ever. Just type your zip code at www.sba.gov, and resources appear. If you are unsure who to call, start with an SBA district office employee. You will begin your journey to “win the future” for your company and for America's future.



John Hart, Regional Advocate; Stan Nakano, SBA's Utah District Director; Esther H. Vassar, National Ombudsman; Michael Stransky, Office of the Ombudsman Regional Advisory Board Member

National Ombudsman Esther H. Vassar Visits Salt Lake City for a Regulatory Fairness Roundtable

On Monday, June 13, 2011 Ombudsman Vassar met with members of the Salt Lake City area small business community, trade organizations and lenders to discuss issues about federal regulatory enforcement and compliance. Many issues and problems were addressed at the roundtable and they will be reported to the appropriate federal agency for higher-level reviews.

Congress has directed the U.S. Small Business Administration and the National Ombudsman to hold Regulatory Fairness forums and roundtables for small business to create a more cooperative regulatory environment among federal agencies and small business.

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C. through the U.S. Small Business Administration's Office of the National Ombudsman. Acting as a “troubleshooter” between small businesses and federal agencies, the National Ombudsman receives comments and complaints from small businesses. The comments and complaints are then directed to the appropriate federal agency for a high-level review.

To report excessive or unfair regulatory enforcement:

Complete the Federal Agency Comment Form found online at www.sba.gov/ombudsman.

What to include in your comment form:

- Describe the enforcement or compliance action, inspection or review activity and its results;
- Provide documentation of any enforcement action taken by the federal agency; and
- Briefly explain how the federal agency could have served your business better.

For more information go to www.sba.gov or contact Mike Stransky, SBA Regional Small Business Regulatory Fairness Board Member at (801) 521-8600.

SBA and the American Red Cross Join to Help Individuals and Businesses Prepare for Disasters

WASHINGTON – The U.S. Small Business Administration and the American Red Cross have joined forces to intensify outreach efforts to educate the public about the importance of having a disaster recovery plan in place.

“Given the recent devastation caused by tornadoes and flooding in communities from New England and the Midwest to the Southern states, and the start of the Atlantic Hurricane season, we recognize the importance of helping people learn how to protect themselves,” said SBA Administrator Karen Mills. “This collaboration with the Red Cross will allow us to draw on each other’s resources to make emergency preparedness a way of life for individuals and businesses.”

“Studies show that between 15 percent to 40 percent of businesses fail following a natural or man-made disaster,” said Gail McGovern, president and CEO of the American Red Cross. “By partnering with the SBA to get more families and businesses prepared for emergencies, we hope to save both lives and livelihoods.”

The core of the SBA-Red Cross agreement is a plan to work with SBA District Offices and its resource partners such as SCORE, the Small Business Development Centers and the Women’s Business Development Centers to promote and, along with local Red Cross chapters, sponsor preparedness training workshops. The two agencies will also work to increase awareness in the business community about the Red Cross Ready Rating™ program. Ready Rating (www.readyrating.org)™ is a free, self-paced, web-based membership program that helps a business measure its ability to deal with emergencies, and gives customized feedback on how to improve those efforts.

Materials on the Ready Rating program and other disaster preparedness tips will be disseminated to the public virtually, and via printed materials.

Recent disasters have served as a reminder for individuals and businesses to make a plan. Disaster preparedness for homes and businesses should include a review of your property insurance to make sure you understand what is and isn’t covered. Make backup copies of important documents, and store them at an offsite location. Put together an emergency kit, which contains first-aid supplies, cash, bottled water, non-perishable food, a flashlight and plastic garbage bags.

For more preparedness tips for homes and businesses, visit www.sba.gov/disasterassistance.

2010 Small Business Procurement Data Shows Significant Progress toward 23 Percent Federal Contracting Goal

Small Businesses Received a Record High, Nearly \$100 Billion in Contracts

WASHINGTON – The federal government awarded nearly \$100 billion in federal contracts to small businesses in Fiscal Year (FY) 2010, showing an increase in federal prime contract dollars to small businesses for the second straight year after four years of decline.

The U.S. Small Business Administration announced today that in FY 2010 (Oct. 1, 2009 – Sept. 30, 2010), small businesses won a record \$97.95 billion in federal contracts, or 22.7 percent of eligible contracting dollars. This marks the largest single year increase in more than five years, and is a significant improvement over FY 2009, when 21.9 percent of contracting dollars were awarded to small businesses.

Performance in four out of five of the small business prime contracting categories showed marked improvement, with increases in contract dollars and also in performance against statutory goals. Over the past year, SBA has increased its efforts and collaboration with federal agencies to provide increased opportunities for small businesses to compete for and win federal contracts.

“When the federal government gets contracts into the hands of small businesses, it is a ‘win-win’ situation: small businesses have the opportunity to grow and create jobs and the federal government gets access to some of the most innovative and nimble entrepreneurs,” said SBA Administrator Karen G. Mills. “We are proud of the achievement the government has made in, but are determined that the government will meet and exceed the goal. SBA is focused on a number of key initiatives to help increase small business contracting opportunities, as well as combat fraud, waste or abuse. These efforts will ensure the benefits of our programs continue to go to the intended recipients.”

Additionally, the SBA released the FY 2010 Small Business Procurement Scorecards, which provides an assessment of each agency’s yearly small business contracting achievement against its goal with a grade A through F. Ten agencies’ grades increased from FY 2009, 10 agencies’ grades stayed the same and four agencies’ grades decreased. The agency breakdown is as follows:

- 13 agencies received an “A”
- 5 agencies received a “B”
- 4 agencies received a “C”
- 2 agencies received a “D”

The federal government received a “B” on the government-wide Scorecard, just less than one point short of an “A”. This grade reflects

significant efforts by federal agencies toward meeting the 23 percent statutory goal, but indicates the need for continued improvement.

The FY 2010 Goaling Report and Scorecards also reflect efforts to strengthen the integrity of the contracting data and more thoroughly address errors. While each federal agency is responsible for ensuring the quality of its own contracting data, SBA conducts additional analyses to help agencies identify potential data anomalies. As part of its ongoing data quality efforts, the SBA is working with federal agency procurement staff to provide tools to facilitate review of data, implement improvements to procurement systems and conduct training to improve accuracy.

Over the past year, SBA has been focused on a number of initiatives to help the government meet the 23 percent goal, ensure the accuracy of data and prevent waste, fraud or abuse, including:

Implementation of the Small Business Jobs Act of 2010 – The Act included 19 provisions related to increasing opportunities for small business contracting and minimizing fraud, waste or abuse in the programs. One of the key provisions is related to workforce training to ensure that the procurement work force receives adequate training on small business programs.

Interagency Task Force on Federal Contracting Opportunities for Small Businesses – The President established a Task Force to identify recommendations to increase opportunities for small businesses to compete for and win federal contracts. The Task Force developed 13 recommendations, which SBA is in the process of implementing.

Collaboration with White House and Senior Agency officials – SBA is collaborating with the White House to ensure senior officials at each agency are aware of their role in meeting the government-wide small business contracting goal and holding them accountable to the goals.

Women-Owned Small Business Federal Contract Program – This new program will allow contracting officers to set-aside contracts for women-owned small businesses for the first time in fiscal year 2011.

Revised 8(a) Business Development Regulations – SBA recently published new regulations for this program for the first time in over a decade. These revisions will help ensure the benefits of the 8(a) program go to the intended recipients. SBA is in the process of implementing these revisions.

Category	Goal	2010	2010	2009	2009
		%	\$	%	\$
Small Businesses	23%	22.66%	\$97.95 billion	21.89%	\$96.83 billion
Women Owned Small Businesses	5%	4.04%	\$17.46 billion	3.68%	\$16.29 billion
Small Disadvantaged Businesses	5%	7.95%	\$34.39 billion	7.57%	\$33.48billion
Service-Disabled Veteran Owned Small Businesses	3%	2.50%	\$10.79 billion	1.98%	\$8.78 billion
HUBZone	3%	2.77%	\$11.97 billion	2.81%	\$12.41 billion

About the Scorecard

The annual Scorecard is an assessment tool to (1) measure how well federal agencies reach their small business and socio-economic prime contracting and subcontracting goals, (2) provide accurate and transparent contracting data and (3) report agency-specific progress. The prime and subcontracting component goals include goals for small businesses, small businesses owned by women, small disadvantaged businesses, service-disabled veteran-owned small businesses, and small businesses located in Historically Underutilized Business Zones (HUBZones).

Every two years, the SBA works with each agency to set their prime and subcontracting goals and their grades are based on the agreed upon goals. Each federal agency has a different small business contracting goal, determined annually in consultation with SBA. SBA ensures that the sum total of all of the goals exceeds the 23 percent target established by law.

Each agency’s overall grade will show an A+ for agencies that meet or exceed 120 percent of their goals, an A for those between 100 percent and 119 percent, a B for 90 to 99 percent, a C for 80 to 89 percent, a D for 70 to 79 percent and an F for less than 70 percent. An agency’s overall grade was comprised of three quantitative measures: prime contracts (80 percent), subcontracts (10 percent) and its progress plan for meeting goals (10 percent).

The individual agency scorecards released today by SBA, as well as a detailed explanation of the scorecard methodology, is available online: <http://www.sba.gov/content/small-business-procurement-goaling-scorecards>.

Pathway to Success

A Start-up Guide to Working For The NSA

Presented to Utah Companies Interested in Contracts with the NSA

SLCC, Gail Miller Campus – Auditorium

9750 South 300 West Sandy, UT 84070

7/20/11 @ 9:00 – 11:30 AM and 2:00 – 4:30 PM

7/21/11 @ 9:00 – 11:30 AM and 2:00 – 4:30 PM

The 2 ½ hour **Pathway to Success** briefing is **essential** for any business interested in NSA contracts.

The NSA has its own unique procurement system. You will only be able to attend ONE of the four sessions, they are identical.

Go to <http://www.business.utah.gov/NSA> and pre-register – There is no fee! It's FREE!

KNOW THE NSA AS A CUSTOMER

The National Security Agency (NSA) is building a data center at Camp Williams in Bluffdale that is estimated to cost more than \$1 billion. But there are more opportunities available at the NSA than just supporting the Utah data center. The Agency is a globally focused organization that purchases a wide variety of goods and services to sustain its worldwide mission. **There is much business to be won.** Examples include:

Landscaping Services	Manpower	Food Service	Language Services
Supercomputers	Training Materials	Construction	Program Management
Computer Hardware and Software	Canine Protection	Building Maintenance	Encryption/Decryption Equipment
	Office Supplies	Math Services	

Sign up for one of four **Pathway to Success** briefings in July being given by the NSA for the first time outside of the DC area. The opportunities to know when requests for proposals (RFPs) are offered – and to become a bidder – go far beyond the large data center project in Bluffdale. Being in the NSA's Acquisition Resource Center (ARC) procurement database is **required** to be invited to bid on the NSA's worldwide procurements. Your local **PTAC** is ready to help your business with **ARC Registration**.

Doing Business With The NSA

The NSA Office of Small Business Programs (OSBP) offers programs and expertise to forge partnerships between industry and the National Security Agency. Companies interested in doing business on a global scale with the NSA should:

Understand NSA – Visit the NSA website. The business section of the NSA website provides valuable guidance about working with the NSA to accomplish its worldwide mission. Visit www.nsa.gov/business.

Bid announcements by the NSA are unique to the agency. The NSA only posts information to entities registered and qualified through the NSA's Acquisition Resource Center (ARC). To learn of contract opportunities, you must be in the ARC database.

Register in the ARC. The NSA's ARC is a business registry database that serves as a one-step source for acquisition information. The ARC serves as a market research tool for NSA personnel and is the means for communicating with the NSA's industrial base. Visit www.nsaarc.net.

Attend a Pathway to Success Briefing, normally only held in the DC area. Special NSA briefings for Utah Prime and Sub Contractors will be conducted four times during July:

Wednesday July 20, 2011 – Auditorium of Gail Miller Campus of SLCC

9:00 – 11:30 AM and 2:00 – 4:30 PM

Thursday July 21, 2011 – Auditorium of Gail Miller Campus of SLCC

9:00 – 11:30 AM and 2:00 – 4:30 PM

Each of the four sessions is capacity-limited, so please register early to assure a space. (It is requested that companies limit participation to one person per company. We do not suggest it be a marketing officer, but a principal, contracting or estimating officer.)

PTAC will Provide Training for Registration in ARC. PTAC will do the training and will offer ARC assistance as needed. You need not be a PTAC client to qualify for ARC Registration, but a prerequisite to ARC is a DUNS number and US Contractor Registration (CCR) number – both of which PTAC can assist with.

LENDER	June Loan Numbers	June Total Dollars	YTD Loan Numbers	YTD Dollars
ALLIANCE COMMUNITY FCU	0	0	13	\$676,200
AMERICA FIRST FCU	2	\$65,000	34	\$1,018,100
AMERICAN BANK OF COMMERCE D/B/A AMBANK	0	0	10	\$8,094,500
AMERICAN BANK OF THE NORTH	0	0	1	\$180,000
AMERICAN NATIONAL BANK	0	0	1	\$193,400
BANCFIRST	1	\$200,000	1	\$200,000
BANK OF AMERICA	0	0	1	\$2,500,000
BANK OF AMERICAN FORK	3	\$900,000	28	\$7,634,000
BANK OF THE WEST	0	0	3	\$1,764,100
BANK OF UTAH	2	\$3,064,100	7	\$4,403,100
BORREGO SPRINGS BANK, N.A.	1	\$806,000	2	\$1,211,000
BRIGHTON BANK	1	\$325,000	10	\$2,091,000
CACHE VALLEY BANK	0	0	2	\$72,300
CAPITAL COMMUNITY BANK	1	\$50,000	3	\$357,600
CELTIC BANK CORPORATION	1	\$835,000	42	\$36,368,100
CENNTENNIAL BANK	0	0	0	0
CENTRAL BANK	2	\$226,200	30	\$5,020,100
CHARTWAY FCU	1	\$17,900	18	\$562,900
COMPASS BANK	0	0	1	\$370,000
CYPRUS FCU	2	\$32,500	4	\$97,500
EASTERN BANK	0	0	1	\$4,620,000
EASTERN UTAH COMMUNICY FEDERAL CU	0	0	1	\$248,000
FIRST CHATHAM BANK	0	0	1	\$301,000
FIRST NATIONAL BANK OF LAYTON, THE	0	0	7	\$6,743,500
FIRST UTAH BANK	0	0	10	\$5,678,000
FRONTIER BANK, FSB	0	0	0	0
GOLDENWEST FCU	0	0	5	\$227,800
GRAND VALLEY BANK	0	0	2	\$125,000
HORIZON UTAH FCU D/B/A HORIZON CU	0	0	3	\$45,000
JORDAN FCU	2	\$60,300	9	\$493,100
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	7	\$2,122,400	63	\$18,165,400
KEYBANK NATIONAL ASSOCIATION	1	\$250,000	18	\$4,684,000
LEWISTON STATE BANK	0	0	0	0
LIBERTY BANK, INC.	1	\$105,000	6	\$1,285,000
LIVE OAK BANKING COMPANY	3	\$717,000	6	\$4,440,000
MEADOWS BANK	2	\$521,200	4	\$1,031,700
MOUNTAIN AMERICA FCU	8	\$3,194,600	116	\$14,005,700
MOUNTAIN WEST BANK	0	0	1	\$25,000
MOUNTAIN WEST SMALL BUSINESS FINANCE	16	\$5,899,000	134	\$70,180,000
NATIONAL BANK OF ARIZONA	0	0	2	\$359,000
PRIME ALLIANCE BANK	0	0	0	0
PROFICIO BANK	0	0	4	\$2,196,500
ROCK CANYON BANK fka WESTERN COMMUNITY BANK	0	0	3	\$5,860,800
SPIRIT OF TEXAS BANK, SSB	0	0	2	\$379,800
STATE BANK OF SOUTHERN UTAH	1	\$49,000	34	\$2,109,200
SUNFIRST BANK	0	0	1	\$2,000,000
SUPERIOR FINANCIAL GROUP, LLC	0	0	9	\$107,500

LENDER	June Loan Numbers	June Total Dollars	YTD Loan Numbers	YTD Dollars
THE VILLAGE BANK	0	0	1	\$561,000
U.S. BANK NATIONAL ASSOCIATION	0	0	24	\$11,530,600
UNITED MIDWEST SAVINGS	0	0	1	\$719,600
UNIVERSITY FIRST FCU	0	0	13	\$2,670,000
USU CHARTER FCU	0	0	1	\$150,000
UTAH CERTIFIED DEVELOPMENT COMPANY	6	\$2,719,000	50	\$27,427,000
UTAH COMMUNITY FCU	0	0	0	0
UTAH FIRST FCU	0	0	2	\$65,000
VECTRA BANK	1	\$40,000	4	\$826,100
WELLS FARGO BANK, NATIONAL ASSOCIATION	5	\$1,444,600	38	\$12,660,700
YELLOWSTONE BANK	0	0	1	\$5,000,000
ZIONS FIRST NATIONAL BANK	48	\$6,724,700	449	\$65,835,800
TOTALS	118	\$30,368,500	1237	\$345,570,700