

Regional Success Story Dallas District

SBA 504 Loan Program helps business owner

The K Post Company is a commercial roofing company located in the Dallas/Fort Worth area which began its operation in November 2003 by the founder Thomas K. Post.

The company was leasing space in three different locations when it made an application for the SBA 504 Loan Program. The 504 loan allowed the company to purchase the land and building, to make renovations and other ancillary eligible project costs.

K Post began with \$200,000 in cash and had 11 employees. At the time of its SBA 504 loan application in 2006, the company had 140 employees. K Post currently has over 245 employees and revenues exceeded \$24 million in 2009.

The K Post Company's most visible project to date is the installation of the roof on the dome at the new Dallas Cowboys Stadium in Arlington, Texas.

The K Post Company is a small business that certainly exemplifies what the SBA 504 Loan Program is all about.

Regional Administrator's Message

Yolanda Garcia Olivarez

The New SBA.gov Website



We are proud to announce that the re-designed SBA.gov Website is here! With the new SBA website, SBA Direct, a dynamic new web tool with a variety of personalization features to help small businesses start-up, succeed and grow was launched. The website includes a number of enhancements including full re-design, new content, and improved navigation.

“With the launch of the new SBA.gov, we have reached a significant milestone in how the agency has evolved in using interactive web tools, social media and blogs to engage with, and better meet the needs of small

business owners,” said SBA Administrator, Karen Mills. “While the SBA website has traditionally been an information-rich site, we wanted to make it easier for small business owners to navigate. With the new improved SBA.gov, business owners can access the answers they need, specific to their business profile, in an instant – it truly presents the face of the future of SBA.”

SBA Direct allows visitors to personalize their browsing experience according to their business type, geography and needs. SBA Direct then delivers relevant and targeted information on all aspects of running a business such as the steps involved in getting started, business growth strategies, and how to stay compliant with current laws and regulations. SBA Direct also provides information on the available SBA programs that can help businesses succeed, such as financial assistance, exporting and government contracting opportunities, counseling and training.

Other new features to the web site include:

- **SBA's small business search** that improves the accuracy and relevancy of search results —saving time and frustration.
- **Improved navigation** that gives users one-click access to the information they need. Combined with the personalization features of SBA Direct, users no longer have to mine through pages of information to find answers.
- **Integration of Business.gov content** including a variety of guides and tools that collate information from across government agencies to help business owners comply with laws and regulations, and take advantage of government programs.
- **Interactive location-based maps** that allow users to quickly find small business resources in their area, including local SBA offices, and other sources of training and support.
- **User-rated content** gives visitors to the site direct control in determining the most useful and relevant information to feature by small business topic.

Take time to explore the new SBA.gov Website and stay tuned as over the coming months, SBA.gov will expand to include additional web services and tools including online communities, blogs and other interactive services.

Helping small businesses
start, grow and succeed.



Your Small Business Resource

Now you can follow SBA on: Twitter, Facebook and YouTube

District News and Announcements

Arkansas District Office

Recap of 2010 from District Director

All in all it was a very good year. Yes, our economy is still not totally recovered but there are positive signs all around us. Here are some of the more positive things that occurred in 2010.

In late November, Jay Coles joined our team as Assistant District Director for Lender Relations. Jay brings 30 years of financial expertise including nine years as a Regional Sales Manager and lending specialist with Wells Fargo as well as lending experience with the U.S. Department of Agriculture. He hit the ground running with lender visits and lender training.

We got a new office – it took a while but was well worth the effort. We are still cleaning up but plan an open house early in 2011.

Loans were up 29% by volume compared to FY 2009. From FY 2006 to FY 2009, volume had declined by 52%.

The number of participating lenders was up 24% from FY 2009. From FY 2006 to FY 2009, the number of participating lenders had declined by 38%.

We added a new Micro Lender and others are in development. This type of lending is particularly needed in the Delta region of Arkansas.

We were given a new round of funding for a Women's Business Center. Winrock International will be setting this up early in 2011 in El Dorado, Arkansas.

Our SCORE chapters went on an aggressive membership drive and have recently added several new members. They increased new face-to-face counseling sessions by 27% from the previous year, and the number of workshops conducted by 45%.

The Arkansas Small Business and Technology Development Center increased the number of new business starts they worked with by 27%.

The Small Business Jobs Act will definitely help us going forward with several key improvements including higher loan amounts and the refinancing provision for the 504 program, among others. We have a good team here on our staff and with our resource partners and we have some good tools to help small businesses survive and thrive!

Happy Holidays to all from the Arkansas Team!

Oklahoma District

The OKDO staff works closely with a network of 14 Small Business Development Centers located across Oklahoma to provide assistance to entrepreneurs in 77 counties. Doug Misak, director of the Southwestern Oklahoma State University Small Business Development Center (SWOSU) in Weatherford, Okla. said **he loves it when the SBA comes to town**. In 2009, SWOSU was named the SBA's National Small Business Development Center of

the Year.

"When employees from the district office travel out here to visit with the community, it puts a real face on the federal program and brings it down from Washington," Misak said. "And it helps me to get my foot in the door with our lenders and others to say 'here's the federal loan program and here's what we can offer. And our services are free.' This is what I consider **partnership at work with the SBA.**"

Oklahoma District Business Opportunity Specialist and Veteran Business Outreach Coordinator John Veal, Jr. traveled to the area recently to present information about SBA's Patriot Express Loan Program to 10 lenders representing four banks. John's presentation was right on time for Frank Farmer, vice president of Chickasha Bank and Trust Company. Farmer was in negotiations with Matt Hindi who needed \$150,000 start-up capital to finance an automated ice house, once he retired from the Navy.

"If I hadn't been at the seminar, I wouldn't have known what to do with the guy," Farmer said. "This business idea is perfect for the Patriot Express Loan Program. With the SBA guaranty, we are able to make this deal work." Since the program's implementation, Oklahoma entrepreneurs have been approved for 83 Patriot Express Loans totaling more than \$6.6 million.

El Paso District Office

Energizing the American Economy with Minority Business Enterprises

On Tuesday, December 7, 2010, the El Paso Minority Business Enterprise Center of the El Paso Hispanic Chamber of Commerce and the SBA El Paso District Office honored minority business owners during the 2010 Minority Enterprise Development (MED) Week Luncheon & Awards Ceremony. MED Week ceremonies are held annually to honor minority small business owners for their participation and success in the El Paso business community. During the ceremony, individuals, major organizations or corporations who own or support minority owned business concerns were recognized for their contribution to the minority small business community. MED Week is celebrated nationally to honor the outstanding accomplishments and contributions of the nation's minority small businesses.

In keeping with the national MBDA, this year's luncheon theme was "Energizing the American Economy with Minority Business Enterprises." The luncheon and awards ceremony began at 11:30 a.m. and concluded at 1:00 p.m., at the El Paso Community College Administrative Services Building, 9050 Viscount, El Paso, Texas. The keynote speaker for the event was Mr. Richard Castro, President of Castro Enterprises (McDonald's). In addition to all of Mr. Castro's honors and

awards, he was recognized last year with the MED Week Lifetime Achievement Award.

The SBA El Paso Minority Small Business Persons of the Year are Elias Ramos, Jr. and Linda Cortez of Southwest G.C.E.P., Inc. Phillip C. Silva, District Director and John Iglehart, Director of MBDA Dallas Regional Center presented the awards to the winners.

Houston District Office

Regional Administrator Olivarez is guest speaker at HAGGL Christmas Luncheon

SBA Regional Administrator Yolanda Olivarez was the featured speaker at the 2010 Houston Association of Government Guaranteed Lenders (HAGGL) Christmas Luncheon, held at the Sugar Land Marriott. Regional Administrator Olivarez addressed critical elements of the Small Business Jobs Act of 2010 to an audience of 200+ representatives from the lending community. She also recognized local Lenders, HAGGL, SCORE, SBDC, and the SBA Houston District Office for their valuable contributions to the local community and economy. Houston District Director Manuel Gonzalez gave special recognition to First Financial Bank, Spirit of Texas Bank, Westbound Bank, Integrity Bank, JP Morgan Chase Bank, Wells Fargo Bank, Amegy Bank, Comerica Bank, Members Choice Credit Union, and Plains State Bank for being the ten most active lenders for October.

Lubbock District Office

Dedication and commitment

Josie Salinas started her career with SBA on June 20, 1970 right after the Tornado disaster which devastated Lubbock, Texas. She began working as a temporary typing clerk in the disaster division. She worked her way up the career ladder in this field, reaching her peak as a Collateral Clerk and staying there until September 1989. The Administrative Officer position was announced for the Lubbock Office, in which Josie applied and was selected. In March of 1995, she was re-assigned as a Business Development Specialist/Administrative Officer.

Josie has received several awards during her tenure which include Clerical Employee of the Year (District, Regional & National) District Employee of the Year, Distinguished Service Award, and Secretary's Certificate of Award for Distinction in Financial Management Improvement given by the Department of the Treasury and many others.

Her dedication and commitment has proven to be a valuable resource for the agency and she has established the reputation of being a very knowledgeable employee for the SBA. The Lubbock District Office is extremely lucky and proud to have Josie on our staff. It should be noted that ALL 40 years and 6 months of federal service has been with the SBA Lubbock. **Now that's dedication!**

San Antonio District Office

More than 3,000 people attend contracting conference

On a cool breezy morning on December 8, thousands and thousands of small business owners and entrepreneurs gathered at the Freeman Coliseum in San Antonio, TX to attend the largest event of its kind in South Texas, the annual 2010 Small, Minority, Women & Veterans Business Enterprise Bexar County Contracting Conference. This year, the conference celebrated 10 years of linking small, minority, women and veteran owned businesses to procurement opportunities.

SBA Regional Administrator Yolanda Garcia-Olivarez was the keynote speaker at the Opening Ceremony, introduced by SBA District Director Pamela Sapia. (Pictured below - left to right Yolanda Olivarez, Pam Sapia).

The free all-day conference provided federal, public and private sector organizations an opportunity to connect with small businesses.

Among other guest speakers were the Honorable Sergio "Chico" Rodriguez, Commissioner, Pct. 1; the Honorable Tommy Adkisson, Commissioner, Pct. 4; the Honorable Charles A. Gonzalez, U.S. Congressman – Texas, District 20; Mr. George B. Hernandez, Jr., President/CEO, University Health System and Vera Salvatore, President/Owner of CFS Forming Structures.



The event featured many business workshops and the SBA district staff conducted breakout sessions which included, SBA loan guaranty programs, Small Business Jobs Act of 2010 and 8(a), HUBZone, Surety Bond Guarantee and the new Women-Owned Small Business Programs. (SBA staff pictured left to right: Cindy Solano, Annie Hudspeth, Aixa Leath, Sean Smith, Debra Dimando-Werline, Linda Olinick, Theresa Scott).



Over 3,000 individuals attended the event and more than 300 exhibitors ranging from federal, state, county and City of San Antonio agencies plus private corporations were on the Exhibit Floor handing out materials and answering questions. It was a great venue to meet with government and private Purchasing Agents and have face-to-face connections with the decision makers.

Two new employees join the San Antonio district team

The district office welcomes Ronald E. Dear as the new Deputy District Director and Sean P. Smith as a Business Development Specialist.

Ronald E. Dear is a former SBA Lead Business Development Specialist of the Lower Rio Grande Valley Harlingen District Office with extensive work experience in business development, banking and business community. Ron graduated from the University of Mississippi, Oxford, MS with a Major in Graduate School of Banking and Lending and received a Bachelor's Degree from the Mississippi College, Clinton, MS.

Sean P. Smith comes to SBA from the Del Mar College Procurement Technical Assistance Center (PTAC) in Corpus Christi where he was the Program Manager. Sean earned the distinction of a Certified Contracting Assistance Specialist from the Association of Procurement Technical Assistance Centers. Prior to his 10 years with the PTAC, Sean worked for a family owned business as manager for 17 years. Sean has a Bachelor's Degree in Business Administration. He is married and has two children.

Harlingen/LRGV District Office

SBA employees attend Thanksgiving Memorial Pow Wow



SBA District Director Sylvia Zamponi and Business Development Specialist Maria Perez participated in the annual Lipan Apache Tribe of Texas Pow Wow event on Saturday, November 27, 2010. The venue was held at the Jim Wells County Fair Grounds, 3001 South Johnson Street, Alice, Texas. The ladies manned a booth where they spoke to over 150 people on the services available through the U.S. Small Business Administration. There were over 30 vendors also present selling their retail wares. Participants enjoyed dancing performances by the different tribes that gathered for the festivities.

Historically, the Lipan Apaches came to Texas in the 1600's, at which time they divided into two large divisions. Through a contact made last year by Lead Business Development Specialist, Ron Dear with Robert Soto, the Vice-Chairman of the Tribe in Corpus Christi, Texas, they now call on SBA offices to participate in their annual Pow Wow's. "Participating in these events allows us a venue to interact with the tribe's following and the public", stated District Director Zamponi.

New Mexico District Office

The New Mexico Small Business Development Center Procurement Technical Assistance Program (NMSBDC/PTAP) provides procurement assistance to small businesses to successfully compete for government contracts. The NMSBDC/PTAP conducts a monthly workshop that provides valuable information on U.S. Small Business Administration, Veteran and Service-Disabled Certifications and General Services Administration Business Development Programs and government contracting opportunities.

The workshop is held the first Wednesday of each month from 1:00 p.m. to 3:30 pm. The workshop is conducted at the Central New Mexico Community College Small Business Development Center located at 2501 Yale Blvd. S.E., Suite 302 in Albuquerque, New Mexico. For additional information and to make reservations please call Barbara Sinha at the NMSBDC/PTAP at (505) 428-1362 or 1-800-281-6232.

NMSBDC/PTAP Training Schedule for 2011:

| | |
|------------------|-------------------|
| January 5, 2011 | July 6, 2011 |
| February 2, 2011 | August 3, 2011 |
| March 2, 2011 | September 7, 2011 |
| April 4, 2011 | October 5, 2011 |
| May 4, 2011 | November 2, 2011 |
| June 1, 2011 | December 7, 2011 |

Louisiana District Office

On November 30, 2010, the Louisiana District Office played an integral role in the City of New Orleans's Summit on Economic Opportunities Conference. More than 500 local business people, resource and procurement agencies were in attendance. Based on the evaluations from participants, it was a meaningful event. Prime and sub-contractors and consultants, women, minority, veteran, small and emerging businesses from all over the greater New Orleans region came together to network and learn about the economic opportunities available to them.

The Next SBA.gov is here!

Complete with bells and whistles, the new SBA.gov provides small business owners and entrepreneurs with an interactive and customizable online experience that will serve up the targeted resources they need to help them succeed in business and create jobs.

**Redesigned. Refocused.
Renewed.**

| Region VI Loan Numbers | | |
|---|----------------|--------------------|
| FY 2011 (Month ending 12/31/10) | | |
| <u>Amts. Rounded to nearest \$1,000</u> | | |
| | <u># Loans</u> | <u>\$ Approval</u> |
| All Loans | 2,289 | \$1,184,648 |
| 7(a)/ARC | 2,108 | \$1,074,039 |
| 504 | 181 | \$ 110,609 |

News from Headquarters

Letter from SBA Administrator Karen Mills

December 2, 2010

Dear Small Business Owner,

As I've traveled the country this year, I have heard from many of you who are looking forward to the new tax credits, health insurance exchanges, and other tools that will help you provide health insurance coverage to your employees as a result of the Affordable Care Act.

The most immediate benefit of the new law is a tax credit that will help America's smallest employers and nonprofit organizations (less than 25 full-time equivalent employees with average annual wages below \$50,000) who have been hit hardest by premium increases in recent years. **Today, I'm pleased to announce that the Administration is releasing a one-page form and instructions ([available here](#)) on how to claim this credit for the 2010 tax year.** In addition, new guidance released today answers questions that many of you have asked related to: your current contribution arrangements, eligibility for certain religious institutions, and participation by multiemployer health and welfare plans. In each case, the Administration has worked to ensure that a broad range of small businesses can qualify.

These credits are available for tax years 2010 through 2013 and for any two years after that. Through 2013, the maximum tax credit is 35 percent of premiums paid by small employers and 25 percent for eligible tax-exempt organizations. Beginning in 2014, those levels increase to 50 percent and 35 percent, respectively. Importantly, these credits are just one of many benefits in the Affordable Care Act. Most notably, in 2014, firms with up to 100 workers will be able to pool their buying power and reduce their administrative costs by purchasing coverage through a health insurance exchange.

Finally, the new law strengthens America's entrepreneurial spirit, overall. For example, it outlaws discrimination against those with pre-existing conditions, giving more Americans the ability to break out of "job lock" and start their own companies. The new law also prohibits insurance companies from dramatically increasing premiums for a small business just because one worker gets sick.

Overall, the Affordable Care Act is a critical tool that will help millions of small business owners provide health insurance to people who you often consider to be members of your extended family – your employees. As a nation, we owe you nothing less as you work to grow, create jobs, and lead us toward full economic recovery.

Warm regards,

Karen Mills
SBA Administrator

<http://www.sba.gov/hctaxcredits/>