U.S. Small Business Administration
Colorado District Office

Annual Report
2011-2012

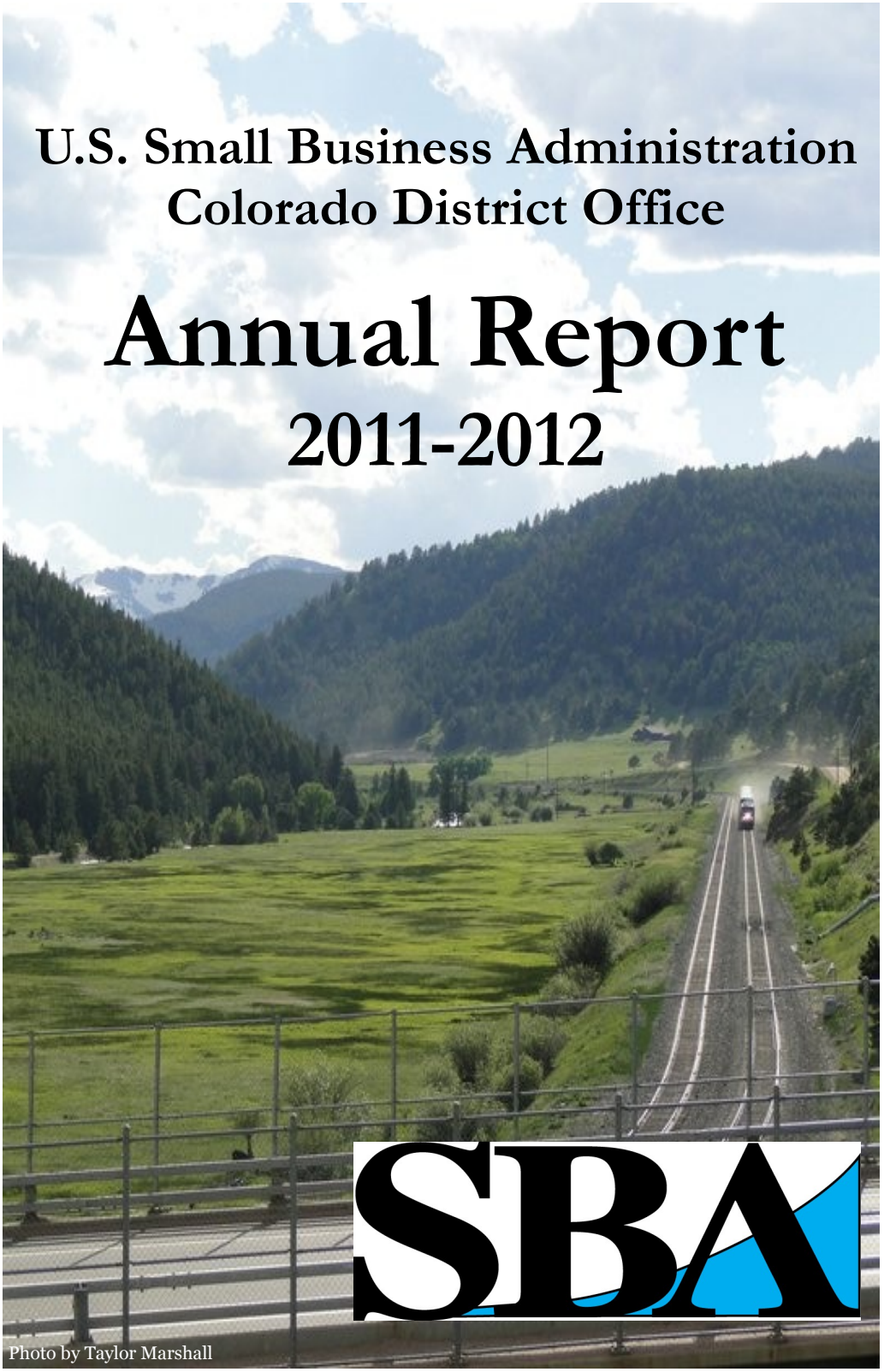


Photo by Taylor Marshall

“The more than 27 million small businesses across America exemplify the entrepreneurial spirit, the drive and the determination that has helped make America what it is today”

-Karen Mills, SBA Administrator

Photo by Taylor Marshall

Message from the District Director:

We are proud to publish the 2012 annual report which highlights our numerous successes.

We are responsible for the delivery of SBA programs and services throughout 65 Colorado counties to approximately 541,927 small businesses. The District Office focuses on providing Colorado entrepreneurs and potential entrepreneurs with access to SBA programs and services.

We have been very busy assisting small businesses face to face, but also handled phone or email and walk-ins on a daily basis. Last fiscal year, the staff served a total of 1,800 walk-ins and answered many questions over the phone totaling a logged number of nearly 14,000 calls.

According to the Colorado Federal Executive Board (CFEB) there are approximately 230 federal agencies located within the state. The vast majority of these are located within the Denver Metro Area (10 largest) and Colorado Springs (6 largest). Over the last 3 years the Business Opportunity Specialist Team was successful in accepting 1026 contract awards for a total dollar value of over $1.2 billion on behalf of the District 8(a) portfolio.

Today, the SBA's many business development and finance programs stand ready to help our entrepreneurs prepare for the day when the economy takes a permanent upswing. The SBA's Colorado District Office has a number of useful business development resources; including a statewide network of Small Business Development Centers (SBDC's), SCORE - volunteer business counselors, Women's Business Center (WBC), and the U.S. Export Assistance Center (USEAC) in Denver.

The small business community has access to 12 different SBA loan programs. This year I am proud to say the Colorado District Office provided 1385 loans totaling $559.5 million. There was a large growth in SBA loans for veterans and minority-owned small businesses. Total loan volume to veterans reached over $50million, up 61% from last year. The amount of loans approved for minorities rose 13.5%.

Colorado is a state that embraces the entrepreneurial spirit. I truly believe that entrepreneurship is a part of who we are. The best thing about being an SBA District Director is that I get the opportunity to meet with business owners and hear about their vision; their passion, their ideas and concerns - then I get to do something to help them. People are always amazed at the impact that small business have on our economy and how the SBA stands ready to help in time of need.

The future of America is in the hands of small businesses. If you are a small business owner, or are thinking about starting a small business, keep reading to see more about the programs and services offered through the U.S. Small Business Administration and its resource partners.

Find us on the web at www.sba.gov/co. Call us at 303-844-2607. The Colorado District Office of the U.S. Small Business Administration is here to help you.

Sincerely,

Greg Lopez

MISSION

Aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation.

The Colorado District Office is one of six states in SBA's Region VIII, other states include: Montana, North Dakota, South Dakota, Utah, and Wyoming.

VALUES

INTEGRITY- Whole people, acting from the same principles, values and personal priorities in all situations. Intellectual honesty and apolitical, uncompromising straight talk when words match benefits and actions match words- firm, fair, courteous.

DIVERSITY - Seeking different perspectives and ways of doing things to find the third way. Working closely together with a common cause, over-communicating and taking time to break down the barriers and listen actively with compassion and patience.

COURAGE - Daring to initiate and lead, to boldly explore new ideas, to seek out and fearlessly embrace the inevitable mistakes and missteps as learning opportunities.

OPTIMISM - Choosing to find the bright side of things, be enthusiastic, enjoy what we do, celebrate our successes, learn from failures, keep our sense of humor, and have fun.

PURSUIT OF MASTERY - Relentless efforts to inspire, motivate, and create new standards of excellence and grow to new levels of performance in everything we do, every time we do them. Get the right things done right and never settle for average results.

SBA 5 YEAR STRATEGIC GOALS

GOAL 1: ***Growing Businesses and Creating Jobs***

- Expand access to capital through SBA's extensive lending network.
- Ensure federal contracting goals are met and/or exceeded by collaborating across the federal government to expand opportunities for small businesses and strengthen the integrity of the federal contracting certification process and data.
- Strengthen SBA's entrepreneurial education, counseling, and training resources to help create new businesses and support the needs of existing businesses by successfully focusing on core programs and ensuring these resources are aligned with the needs of both main street and high growth small businesses.
- Ensure that SBA's disaster assistance resources for businesses, non-profit organizations, homeowners, and renters can be deployed quickly, effectively and efficiently in order to preserve jobs and help return small businesses to operation.
- Strengthen SBA's relevance to high-growth entrepreneurs and small businesses to more effectively drive innovation and job creation through both the agency's existing programs as well as new initiatives.
- Strengthen outreach to underserved communities and underserved populations.

GOAL 2: ***Building an SBA that meets the needs of today's and tomorrow's small businesses***

- Strengthen SBA's core programs and operations to ensure that they are high performing, effective, and relevant to the needs of the small business community.
- Invest in SBA's employees so they can effectively serve small businesses
- Mitigate risk to taxpayers and improve oversight across SBA programs.

GOAL 3: ***Serving as the voice for small business***

- Collaborate with other agencies to strengthen the delivery of programs, resources, and services.
- Foster a small business-friendly environment by encouraging Federal Agency awareness about the impact of unfair regulatory enforcement and compliance efforts, reducing burdens on small business.
- Promote the availability, analysis, and dissemination of the most current, accurate, and detailed statistics possible on small business.

Fiscal Year 2012 Highlights

Over the past year we've been really busy!

Our 8(a) team hosted a monthly workshop to educate small business owners on the certification processes to work with the Federal government. We partnered with our Resource partners (SBDC, SCORE, and WBC) along with chambers, congressional districts, government agencies, and financial institutions to educate communities on the resources to grow small business. We shared SBA programs and services to Colorado's urban and rural areas including chamber members, educational institutions, associations, underserved markets, minority, veterans, and many more.

SBA Administrator Karen Mills & Colorado 8(a) client, Nathan Martinez with NM Industrial Services, LLC.

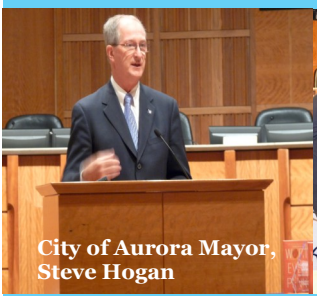
SBA Administrator Karen Mills & Colorado 8(a) client, Nathan Martinez with NM Industrial Services, LLC.

We had several important visitors to our office. In early May, the SBA Administrator, Karen Mills traveled to Colorado to engage with Colorado's small business community and encourage youth to become entrepreneurs. Associate Administrator of Native American Affairs, Chris James visited our office in late July to assist with Native American economic development. Senior Advisor to the Associate Administrator, Patrick Kelley also came to Colorado in late July to highlight the Small Loan Advantage 2.0 Program (SLA), a simplified SBA guaranteed loan aimed to jumpstart the extension of credit eligible to small business owners.

Our staff was also pleased to host our other SBA colleagues during two trainings this past summer. In late August staff from all over the country attended the Government Contracting Business Development (GCBD) training to increase their knowledge of the contracting programs. In September our staff hosted lender relations specialists from across the nation for a Train the Trainer Conference.

SBA Lender Relation Specialists

The Colorado District Office also participated in the SBA program, Emerging Leaders (e200) Initiative. This training initiative targets executives of established businesses who are poised for growth and provides them the organizational framework, resource network, and motivation required to build a sustainable business of size and scale. In mid-October, we honored the graduates during a ceremony.



City of Aurora Mayor, Steve Hogan

2012 E200 Graduates
Photos by JoAnna Burciaga

2012 E200 Graduate Awards

SBA Resource Partner Network

SBA provides free individual face-to-face and internet counseling for small businesses, as well as low-cost training delivered through our resource partner network. In 2012, SBA funds supported The Small Business Development Centers (SBDC), Women's Business Center (WBC), and SCORE whose accomplishments are highlighted below:

Small Business Development Centers (SBDC)

www.sba.gov/sbdc

The Colorado SBDC Network consists of 14 locations throughout the state. Its consultants assist Colorado entrepreneurs with business plan writing, management, financials, loan applications, marketing and much more. The CSBDC provides free consulting, low-cost training, and information and resources from federal, state and local governments for the small business community.

In FY 2012, the Colorado SBDC Network consulted with more than 6,000 small businesses, aided in the creation of more than 1,800 jobs, assisted in securing $103 million in government and private sector contracts, and helped to generate $105 million in capital formation.

SCORE

www.sba.gov/score

SCORE is an nonprofit organization with volunteer counselors that know exactly what it takes to strengthen small business throughout every point of their lifecycle. They provide free counseling and low-cost workshops for a variety of subjects. SCORE has three locations throughout the state, Denver, Colorado Springs, and Pueblo.

Colorado SCORE mentored over 5700 clients in FY 2012, workshops attendance totaled more than 3,900. Counseling and workshop hours reached nearly 16,000.

Women's Business Center

Hosted by Mi Casa Resource Center
www.sba.gov/women

WBC programs enable aspiring entrepreneurs and emerging businesses – particularly those owned by women and Latinos – to access comprehensive, bilingual business education, expert counseling, and networking opportunities.

In 2011-2012 the Women's Business Center helped start 70 new businesses, 101 new jobs were created, 572 counseling sessions were offered, and WBC clients received over $888,000 of new capital to start or expand their business.

SBA Access to Capital:

Through agreements with financial institutions such as commercial banks, credit unions, and certified development companies, small businesses have access to 12 different SBA loan products. For eligible small businesses that meet the creditworthiness standards set by the financial institution, the SBA acts as a loan guarantor. In this manner, the government partners with the private sector to help small businesses gain access to capital. There are two main types of SBA guaranteed loan programs, the 7(a) and 504 programs.

7(a) Loan Program:

The 7(a) programs loan proceeds can be used to finance equipment, supplement working capital and other eligible business finance needs.

- The guaranteed loans for exporting have many uses also. They can even be used for trade show attendance and specific export purchase orders.
- SBA's revamped CAPLine program made a great achievement this year with nearly $20million in loans. The reengineered revolving line of credit allows small businesses to address working capital needs and gives them more flexibility to finance the contracts, subcontracts, and purchase orders they compete for and win – both in the public and private sector.

Top 10 (7a) Lenders - CO	#	$
Wells Fargo	226	$78,972,600
Live Oak Bank	24	$25,542,000
Bank of the West	33	$23,130,900
U.S. Bank	101	$22,983,600
JPMorgan Chase	149	$20,184,800
Keybank	60	$18,620,000
Wilshire State Bank	38	$18,356,000
CoBiz Bank	14	$15,375,500
Centennial Bank	10	$15,086,600
BBCN Bank	29	$14,194,000

504 Loan Program:

The 504 loan program is for the funding of real estate and fixed assets. This also includes the purchase of improvements and construction of new facilities or renovating existing facilities.

Top 504 Lenders - CO	#	$
Colorado Lending Source, LTD.	175	$84,708,000
Community Economic Development Co.	26	$21,935,000
Denver Urban Economic Development	15	$12,995,000
Pikes Peak Regional Development Corp.	20	$9,663,000
SCEDD Development Company	2	$216,000

SBA Access to Capital Continued:

Micro Loan Program:

The SBA also provides funding to loan servicing qualified organizations who extend microloans to small businesses. Micro loan proceeds can be used for a combination of needs with loan size generally less than $50,000. The average micro loan is $13,000. These loans can be used for working capital, inventory or supplies, furniture, and machinery or equipment.

FY2012 Microloans	#92	$930,000

SBA funded microloan intermediaries in Colorado are Colorado Enterprise Fund (CEF) and Region 10 Leap.

Colorado Total Loan Impact (7a) and 504):

In Colorado, nearly $400 million in 7a loans were made to small businesses. The decline from FY2011 reflects the agency efforts to convince lenders to make more smaller-sized loans.

Colorado SBA Guaranteed Loans - Annual Impact			
Year	**7(a)**	**504**	**Total**
FY12 (#)	1024	269	1293
FY11 (#)	1173	239	1412
FY12 ($)	$399,680,600	$158,921,000	$558,601,600
FY11 ($)	$489,010,300	$139,776,000	$618,786,300

The construction industry was the only new industry to make Top 5 for Colorado SBA loans this year.

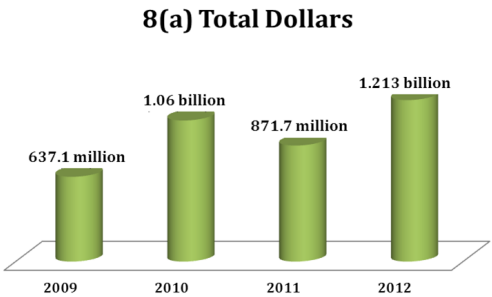
Top 5 Industries for Colorado Loans	**$**	**#**
Accommodation & Food Services	$82,422,100	144
Retail Trade	$79,144,200	214
Health Care and Social Assistance	$74,089,200	140
Construction	$56,929,300	152
Manufacturing	$51,712,800	89

8(a) Business Development Program

Recognizing the need to promote long term equality, Congress established a nine-year business development program for eligible small business owners. This program is referred to as the 8(a) program. While it requires full disclosure, successful small business participants gain business acumen and introductions to government contracting opportunities.

Colorado 8(a) Firms with widely distributed NAICS Code		
NAICS Code	**NAICS Description**	**# of Firms**
2362	Commercial & Institutional Building Construction	20
5415	Custom Computer Programming, Systems Design, Management	18
5416	Administrative Management & General Management Consulting	17
5413	Architectural & Engineering Services	15
2382	Specialty Trade Contractor - Electrical, Flooring, Plumbing	14

The business development team at the Colorado District Office is comprised of six specialists focused on providing business development assistance to socially and economically disadvantaged individuals. The program assists the firms to gain equal access to federal and private procurement markets.



8(a) firms can also form joint ventures and teams to bid on contracts, allowing two or more contracts to become one large contract. Industries in the program vary from construction , manufacturing to special trade and services. Along with providing contracting assistance, the 8(a) business opportunity team assists with business & marketing plans, financial analysis, mentor/protégé agreements, and much more.

The 8(a) team at the Colorado District office currently has 140 active firms. This past year, seven of their firms were recognized in Denver Business Journal's Top 20 Minority-Owned Businesses in CO.

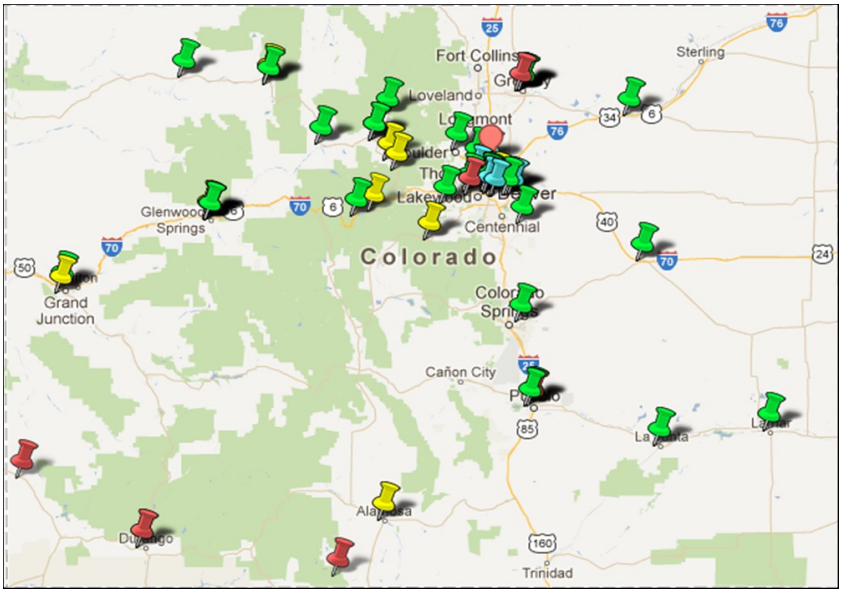
SBA Economic Development Division:

The Economic Development team at the Colorado District Office works to increase awareness of the resources and opportunities that the U.S. Small Business Administration provides.

The team works statewide with groups, organizations, associations, coalitions, and partners at the federal, state, city and county levels that align with SBA strategic initiatives. They coordinate and tailor entrepreneurial training to support business development.

Last year the EDS team reached over 38,000 potential or existing entrepreneurs in the state of Colorado. Their strong start to 2013 can only bring more awareness for our *free* resources.

FY2012 EDS Reach in Colorado	
Potential & Existing Entrepreneurs	38,000



To learn more about SBA resources call our office at 303-844-2607 and visit our website www.sba.gov/co.

Government Contracting

The Government Contracting (GC) division at the SBA works daily with agencies to try to assure that 23% or more of prime contracts are awarded to small businesses. GC takes part in outreach and matchmaking events as well as trainings to keep small business competitive.

Contracts Awarded By SBA in FY2012	
Total Actions	**1079**
Total Obligations	**$121,731,995**

Sealed Bidding v. Negotiation:
Sealed bidding is when a procuring agency has good specifications and the lowest bidder that meets quantity, quality, and delivery requirements is generally awarded the contract. Negotiation is basically when the government has a highly technical requirement and may need to engage a firm relative to their proposal regarding technical content, price and other elements to assure the government will obtain the most technically and cost effective solution to their requirement.

Set-Asides:
Under the Federal Acquisition Regulation Chapter 19 there are several types of small business set-asides a contracting officer can use. The types of set-asides are: Total Small Business Set-asides, certified HUBZone small business set-asides, Women Owned or Economically Woman Owned Small Business set-asides, Service Disabled Veteran Set-asides and set-asides for 8(a) certified firms.

To allow for the set-aside the contracting office must have reasonable assurance based on market research that there are two or more small businesses (Rule of Two) concerns that will bid/propose that will be competitive in: market price, quality and delivery.

Acquisitions between $3000-$150,000 are reserved exclusively for Total Small Business. Set-asides are where any small businesses wishing to bid/propose can do so. The contracting officer may set-aside within this dollar range for any of the other types of set-asides.

If the procurement opportunity exceeds $150,000 the contracting officer should set-aside the project in one of the FAR 19 set-aside if the Rule of Two is met.

Subcontracting Opportunities:
For small businesses not prepared to be prime contractors, subcontracting with large federal prime contractors there might be opportunity for small businesses to be a part of a larger acquisition.

Small Business is encouraged to view Contracting 101 Part I, II and III on the SBA Homepage http://www.sba.gov/sba-learning-center to better acquaint yourself with federal contracting.

Surety Bond Guarantee Program

A surety bond guarantees contract performance between a surety, contractor and project owner. The surety ensures contract completion in the case that the contractor is unsuccessful.

SBA's guarantee ranges from 80-90% and strengthens a small contractor's ability to compete and secure bonded work.

Program Requirements:

- Must be a small business
- The contract limit was increased from $2.0m to $6.5m (effective February 4, 2013)
- Bonds must be required in the contract

Colorado District Office FY 2012	
Total Guarantees	202
Total Contract Amount	$ 28,483,926
Jobs Created	55
Jobs Retained	418
Businesses Assisted	32

Denver Office of Surety Guarantees
303-844-2607
www.sba.gov/osg

United States Export Assistance Center (USEAC)

The U.S. Export Assistance Center helps small businesses with the information, counseling, and loans they need to compete in the global marketplace.

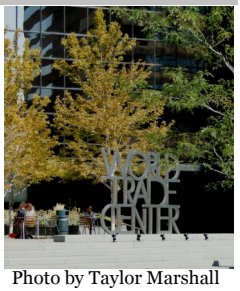


Photo by Taylor Marshall

Export Loans Available:

- **Export Working Capital Program—** Provides revolving lines of credit up to $5 million to finance export activities including inventory, or letters of credit to support bid or performance bonds.
- **International Trade Loan Program—** Offers loans up to $5 million for exporters or small businesses impacted by foreign competition. These loans can be used to update equipment to gain a competitive advantage in the domestic or international market.
- **Export Express—** Flexible loans for eligible businesses interested in enhancing their export development.

◊ In FY 2012, 13 Export Loans were made in Colorado totaling $5.99 million
◊ The state's largest market was Canada
◊ The largest merchandise export category was computers and electronic products.
◊ 89% of companies exporting in Colorado were small businesses

www.export.gov/colorado
303-844-6623 ext. 218

Office of the National Ombudsman (ONO) and Assistant Administrator for Regulatory Enforcement

The National Ombudsman's assists small businesses to understand and facilitate resolution of regulatory enforcement actions. SBA hosts Small Business Regulatory Fairness Boards one of which is in Denver that covers the Rocky Mountain States. ONO has reduced response time to issues by two weeks in the past four years.

(www.sba.gov/ombudsman)

Office of Advocacy

The Office of Advocacy gives small businesses opportunities for their voice to be heard about policies that affect their ability to conduct business. Annually, the Office of Advocacy helps small businesses save billions in regulatory costs. In FY 2011 as a result of facilitating federal agencies compliance with Regulatory flexibility the advocacy saved small firms approximately $10.5 billion in first-year cost savings.

(www.sba.gov/advo)

Disaster Assistance

The SBA offers low-interest, long-term loans for physical and economical damage caused by a declared disaster. Home and personal property loans, business physical loans, economic injury loans, and military reservist economic loans are available.

In 2012 SBA declared two disasters in Colorado. Disaster loans were available to those affected in El Paso & Larimer Counties for wildfires and subsequent flooding and mudslides.

Colorado Disaster Loans		
Home Loans	68	$ 7,027,400
Business Loans	9	$ 720,900
Total	**77**	**$ 7,748,300**

For more information, plans, and tips visit www.sba.gov or floodsmart.gov. Also check out www.disasterassistance.gov or www.fema.gov.

2012 Small Business Week Award Winners

One of the most rewarding aspects of working with Colorado's small business owners is that we witness the growth and learning that accompanies entrepreneurial pursuits. Each year we seek nominations and present awards to entrepreneurs during Small Business Week. Anyone can nominate a small business for award consideration. For more information visit www.sba.gov/nsbw

Small Business Person of the Year: Jim Hurley, JE Hurley Construction, Inc.

Jim Hurley, JE Hurley Construction
Photo by Matthew Palmer

James Hurley is the President of JE Hurley Construction, Inc. located in Colorado Springs Colorado. Mr. Hurley is responsible for day-to-day control of the business; strategic planning including business development, finances, and coordinating all construction projects.

Before starting JE Hurley Construction, Mr. Hurley served in the Air Force for 20+ years after graduating from Colorado State University. He started his military career flying C-130 military transport cargo aircraft in Washington State. Over his military career Jim was stationed at 13 different locations throughout the world while also earning a Master's Degree in business.

During his time in the military, Mr. Hurley was the Director of Contracting for Air Force Special Operations Command where he oversaw infrastructure development. He also taught classes at the Air Force Academy – leadership; ethics and general business principles. In addition, he was one of the Air Force's Competition Advocates and Senior Ombudsman for labor disputes and construction issues.

Mr. Hurley's military experience continues to be invaluable in running his company. Military life taught him how to handle adversity and "take the high road", skills he continues to instill in his employees. He also has become a business advocate in his community and mentors on a variety of topics including strategic planning; financing and recruitment to name a few. Mr. Hurley remains committed to becoming a stronger business owner, leader, husband and father.

Exporter of the Year:
Lynn Brown, OMMA Healthcare, LLC

Lynn Brown, OMMA Healthcare, LLC.
Photo by Matthew Palmer

Lynn Brown is the President and CEO of OMMA Healthcare, LLC. Ms. Brown has over thirty years of healthcare experience at the senior and executive levels. She is a Fellow of the American College of Healthcare Executives and is affiliated with numerous other professional organizations. Her background includes extensive operational and strategic planning and marketing experience as well as university teaching and research experience. Her international experience includes a wide variety of operational and development experience with hospitals and healthcare systems in such diverse locations as Kuwait, Bahrain, Egypt, Bangladesh, and Mexico.

Founded in 1998, OMMA Healthcare is a woman-owned business. As President of OMMA Healthcare, Ms. Brown has worked with OMMA on projects in over twenty countries across the world. Currently OMMA is working in Nigeria on the development of the American International Hospital Calabar, as well as feasibility studies for new hospital projects in Port Harcourt and Awka. OMMA is also currently working on JCI accreditation, operational development, and training for an eight hospital project on Ghana, as well as commencing new healthcare projects in Georgia, Ecuador, and Ethiopia.

Small Business Development Center Service Excellence & Innovation:
Tameka Montgomery

Tameka Montgomery, Denver Metro SBDC
Photo by Matthew Palmer

Tameka Montgomery was the Executive Director of the Denver Metro Small Business Development Center (SBDC) from 2005– August 2012. She has recently become the Executive Director of the Denver Metro Chamber Leadership Foundation. While at the SBDC, Tameka was responsible for the operational and fiscal oversight of a $500,000 budget which included cash, in-kind support and program revenue. She managed three offices, a team of 19 staff and consultants, and 45+ volunteers serving more than 3,500 individuals and businesses each year.

For the seven years at the Denver Metro SBDC , Ms. Montgomery focused her efforts on expanding the expertise of the consulting team and developing programs and services targeted toward meeting the needs of growing businesses. Under her leadership, the Denver Metro SBDC grew to include two satellite offices. Her team of consultants has increased from two consultants to twelve. She also established two key sponsor relationships with Johnson & Wales University and Metropolitan State College of Denver. The two sponsorships provide additional financial support to the SBDC's diverse programs but also increase service delivery by engaging students and faculty in providing services to SBDC clients.

Ms. Montgomery successfully secured new sponsorships that enabled her to grow the overall SBDC program revenue by 90% and the SBDC total budget by 21%. A believer in collaboration, she also established strategic relationships with universities, local lenders, law firms, and other organizations with the goal of benefitting the small business community. In 2007 she was recognized as a Colorado State Star at the Association of Small Business Development Center's national conference.

Financial Services Champion: Jesse Golland, Accíon

Jesse Golland, **Accíon**
Photo by Matthew Palmer

Jesse Golland moved to Colorado in 2008 to attend graduate school at the University of Denver's Josef Korbel School of International Studies. He planned on developing the skills necessary to work in the field of international development finance. During his studies in graduate school his focus turned to the power of microfinance. He made the connection between microloans and helping individuals pull themselves out of poverty through entrepreneurship. Upon graduation in 2010 he accepted an internship with the non-profit organization, Rocky Mountain MicroFinance Institute (RMMFI), in Denver to learn more about domestic microfinance.

After working as an intern for six months with RMMFI, he joined ACCION New Mexico – Arizona – Colorado as a Business Development Intern. ACCION focuses its work on the financial assistance component of microenterprise development, pairs its credit products with services to support clients including financial education, workshops, mentorship programs and marketing assistance. In January of 2011 he was promoted to a loan officer.

Since being promoted Mr. Golland led a team of interns and one other loan officer to achieve stellar growth throughout 2011. Through September 2011 ACCION underwrote 88 Colorado loans totaling $719,234. Year over year the loan amount represents a 138% increase in numbers of loans and a 101% increase in overall dollars. He created relationships with traditional lenders whereby loan applicants could be referred to ACCION for credit improvement plans, how to increase revenues and to participate in ACCION's educational programs.

Mr. Golland is fluent in Spanish and continues to work with the Hispanic Chamber of Commerce to educate non-traditional potential borrowers on access to capital. He serves on the Board of the Colorado Microfinance Alliance, a non-profit coalition of international and domestic microfinance practitioners based in Colorado. He recently joined the board of Community Credit Counseling Services; an organization dedicated to the financial well-being of Coloradoans and is a member of the Young Economic Development Professionals.

Community Rural Lender of the Year: Public Service Credit Union

Herb White, Public Service Credit Union
Photo by Matthew Palmer

Public Service Credit Union (PSCU) is a not-for-profit, state-chartered, member-owned financial cooperative. PSCU members are credit union owners empowered with the ability to elect the volunteer Board of Directors, and to determine how their credit union is operated. Credit union earnings are returned to members in the form of better rates, fewer or lower fees and additional member services.

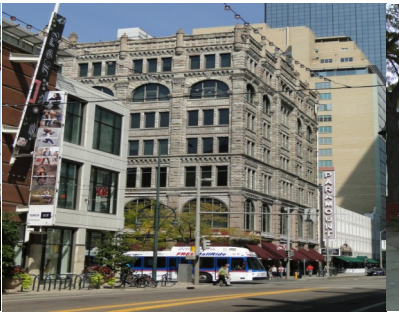
PSCU was chartered in 1938 to provide financial services to individuals employed at Public Service Company of Colorado. Today, PSCU welcomes employees, family members, and residents from hundreds of preferred partners and local communities throughout Colorado. PSCU serves more than 138,000 members, including over 5,500 small business members, and is growing. PSCU is safe, secure and insured by the National Credit Union Administration (NCUA) and has over $1 billion in assets. PSCU members can access their accounts and conduct transactions at its 27 branches, as well as over 160 CU Service Center locations in Colorado. Through its partnership with the CO-OP ATM network, members have surcharge-free access to over 28,000 ATMs throughout the country.

As a full-service financial institution, PSCU offers both business and personal services. PSCU is approved by the U.S. Small Business Administration (SBA) to offer SBA loans. Additional business banking services include: secured and unsecured loans, equipment loans, commercial real estate loans, business credit cards, business checking accounts, and merchant services. PSCU also offers a full array of personal financial services including checking and savings accounts, loans, mortgages, online banking and bill pay, and credit score analysis to help the financial health of all members. PSCU is a financial cooperative, whose mission is to provide the means for members to achieve their goals, and stands for this fundamental truth: "Together, We're Better®."

Colorado District Office
Fiscal Year 2013 Calendar

(Events open to the public, At the time of print)

For more information visit, www.sba.gov/co



OCTOBER

National Hispanic Heritage Month

- 2nd - Encore Entrepreneur Day with AARP
- 5th - 5th Annual Colorado Entrepreneurship Marketplace
- 9th - 8a/HUBZone/WOSB Workshop
- 10th - Training for Aurora SBDC
- 11th - 8a PTAC Event

NOVEMBER

National American Indian & Alaska Native Heritage Month, National Entrepreneur Month

- 1st - WBC Resource Fair
- 29th - Pueblo Resource Fair
- 8th - 8a PTAC Event
- 13th - 8a/HUBZone/WOSB Workshop
- 28th - Colorado Springs SBDC & 8a Contracting Certification Training

DECEMBER

- 5th -South Metro SBDC Lender Panel
- 6th - NREL Event
- 11th -8a/HUBZone/WOSB Workshop

JANUARY

- 8th - 8a/HUBZone/WOSB Workshop
- 31st - Colorado Banker's Association Lender Panel

FEBRUARY

National African American History Month

- 12th - 8a/HUBZone/WOSB Workshop
- 12th - National Park Service Mini Fair

MARCH

National Women's History Month

- 12th - 8a/HUBZone/WOSB Workshop
- 27th - Women's Business Center (hosted by Mi Resource Fair
- 28th - Business to Business Event - Evans, CO

Photos by Taylor Marshall

Colorado District Office
Fiscal Year 2013 Calendar

(Events open to the public, At the time of print)

APRIL

National Financial Literacy & Mentor Month

- 9th - 8a/HUBZone/WOSB Workshop
- 9th - National Park Services—Veteran's Trade Fair
- 10th - Export Event - Glenwood Springs, CO
- 23rd - SBA Encore Entrepreneur Event w/ AARP
- 25th - High Country Small Business Event

MAY

Asian Pacific American Heritage & International Trade Month

- 2nd - 7th Annual Veterans Conference and Small Business Day
- 2nd - Rocky Mtn MSDC Business Opportunity Fair
- 14th - 8a/HUBZone/WOSB Workshop
- 15th - Northeast Annual Business Resource Fair

JUNE

- 11th - 8a/HUBZone/WOSB Workshop
- Black Economic Summit (TBD)
- Small Business Week (TBD)

JULY

- 9th - 8a/HUBZone/WOSB Workshop

AUGUST

- 13th - 8a/HUBZone/WOSB Workshop

SEPTEMBER

National Preparedness & National Hispanic Heritage Month

- 10th - 8a/HUBZone/WOSB Workshop

Photos by Taylor Marshall

U.S. Small Business Administration

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