

SBA Business Bulletin

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Patrick L. Hughes Hughes Group, LLC of Lakewood WA Named National Minority Small Business of the Year MED Week 2010 Conference

Patrick L. Hughes, owner and managing member of Hughes Group, LLC, of Lakewood, Wash., was named national *Minority Small Business Person of the Year* during the 28th annual National Minority Enterprise Development (MED) Week conference in Washington, D.C. Pictured here is Mr. Hughes with Marie Johns, SBA Deputy Administrator and Joseph Jordan, Associate Administrator for General Contracting and Business Development. "We are honoring the Hughes Group for its extraordinary commitment to excellence in providing innovative products and services to the federal government and commercial markets," said SBA Administrator Karen G. Mills. "Mr. Hughes' commitment to excellence has made his small business the third fastest growing minority business in Washington state and has helped spur job creation

in the small business community and the nation's economy," Mills continued. The veteran-owned company was established in 1999 by Hughes, a veteran of 28 years in the military. It is certified as an 8(a) and HUB-Zone-certified firm, and is classified as a small disadvantaged business and a service disabled veteran-owned small business. The Hughes Group provides administrative and training, integrated logistics and information technology solutions to the armed forces and business community. Its wide range of services to the federal government and private sector companies includes aircraft refueling and maintenance, postal services, personnel placement, property book management, food services, web hosting and design, and help desk support. Clients include the depart-

ments of the Army, Veterans Affairs, Air Force, Homeland Security, the Washington National Guard, Lockheed Martin, Honeywell, the FAA and the National Industries for the Severely Handicapped. The Hughes Group was chosen from a group of 10 regional winners representing Massachusetts, New York, Virginia, North Carolina, Michigan, Texas, Nebraska, Utah, California and Washington. This year's MED Week event is a collaboration with the Minority Business Development Agency of the U.S. Department of Commerce and the SBA, with an emphasis on helping minority small businesses expand their operations and establish a presence in the global marketplace.

Getting a Jump on the Small Business Awards Program

2011 Nominations
Now Being Accepted
Nomination deadline 11/29

Seems like the 2010 Awards Program just ended. You're right— it did. In May we had the double honor of celebrating our WA State Young Entrepreneur of the Year, Dan Price of Gravity Payments. Dan received the national award at ceremonies in Washington DC. Do you have a small business you'd like to honor? You can find the nomination form available on our website www.sba.gov/wa look for it under *Spotlight*. Together we can recognize small businesses and champions. Nomination deadline is Monday, November 29th.

For more information
Carol.Andersen@sba.gov

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SBA Seattle District hosts small business roundtable with Governor Gregoire

Governor Christine Gregoire joined Regional Administrator Calvin Goings for a small business roundtable at the SBA office in Seattle August 31. Twenty local small business owners were given the opportunity to address the Governor, her agency directors and SBA staff regarding issues they have encountered while working with state and federal government. The down economy was the overriding theme of the meeting as individual business owners and members of the Washington Society of CPAs shared experiences and offered solutions. Governor Gregoire and RA Goings expressed appreciation for the time spent in the meetings and thanked Gary Smith, CEO of IBA for coordinating the event.



Nancy Porzio, SBA
Seattle District Director

SBA and Partner News

Tracie Cochran, Newly appointed as SouthSound Women's Business Center Director, Tacoma WA



Tracie Cochran
Director

The South Sound Women's Business Center (SSWBC) welcomes Tracie Cochran as the new Director. Tracie has a bachelor's degree in accounting and a Masters in Business Administration (MBA), and is currently working on her CPA license. Tracie comes from a predominately entrepreneurial background. She was a vice-president of a small C corporation for over 10 years, she also ran a sole proprietorship from her home for 4 years, before joining NC Machinery as an accountant for the past two years. Her husband, Spencer, owns SC AutoKraft LLC, and she assists him in his sole member LLC with business planning and accounting functions. In her spare time, she loves to spend time with her two children and her family. She enjoys long rides with her husband on their motorcycle and sitting around an outdoor fire. Tracie is extremely excited to be here and looks forward to working with all of you!

You can find Tracie at the SSWBC located at Bates Technical College, 1101 S. Yakima, Room M123B, Tacoma, 253-680-7194. Satelite location—CloverPark Technical College. Coverage territory—Pierce, Thurston, & Kitsap counties.

WELCOME

Incoming Chapter Chairpersons

Dan Robbins, Bellingham

Roger Winters, Seattle

Sandra McNutt, Spokane

Liz Frisino, Tacoma

Tbd, Tri-Cities

Joel Frank—Wenatchee

Hal Frantz—Yakima

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SCORE and the Office Depot Foundation Release New Edition of Workbook to Help Nonprofit Organizations

As part of their continuing efforts to help nonprofit organizations build capacity to serve their communities, **SCORE** "Counselors to America's Small Business" & the Office Depot Foundation® have released a new edition of *Business Planning Tools for Nonprofit Organizations*. This free workbook has been updated and expanded to include a new section: *Volunteerism—A Valuable Strategic Asset*. Nonprofit executives and board members can pick up a free copy of the guide by visiting our SCORE offices. The guide also can be downloaded from the Office Depot Foundation web site at www.officedepotfoundation.org. *Business Planning Tools for Nonprofit Organizations* – offers expert guidance about how to successfully start and grow a nonprofit. Focus topics include strategic and business planning, financial policy and funding sources, organizational options, and basic tools and resources. The new section highlights how volunteerism can fit into an organization's business model, how to start a conversation about volunteerism and how to plan for a volunteer program.

Business Examiner recognizes Linda Jadwin, COO, Community Capital Development

Each year the *Business Examiner* recognizes the accomplishments and achievements of women throughout the South Sound.

Linda Jadwin was among those being honored. Nearly 300 attendees were on hand to celebrate the 2010 Women of Influence honorees during an awards dinner September 14th at the Museum of Glass in Tacoma. Linda's commitment to make a difference in her professional and personal life extends to helping budding entrepreneurs realize their dreams. Among the things she tells them is "Do not give up." Those are words she's been living by her entire life. "I think of myself as a plate spinner," she says. "I want the challenge of making programs at the SSWBC grow and take on a life of their own. I enjoy meeting others and helping to connect the dots to make their businesses grow while creating a partnership in the community with another individual or business." She shares, "having been part of the creation of new programs for the Pierce County area has



CCD staff join in on the celebration. Suzanne Tessaro, Linda, & Tracie Cochran (SSWBC Director)

made me re-think what it is like to find financing to start or grow a business, — I realized how hard it is to ask and how scary it can be when you do not have an advocate in your corner." Linda is motivated by helping others achieve success. She shows time and time again that you can achieve and create anything you want and make it happen by working hard and being a squeaky wheel to the right people. It would be difficult to find a better or more determined small business advocate than Linda Jadwin. Congratulations on receiving a well-deserved award.



Linda Jadwin
Woman of Influence

Note: Linda established the popular VOTE (Veterans Outreach for Training and Education) and received the District and Regional 2009 SBA Veteran Small Business Champion award.

SBA Loan Queue Cleared One Week after Signing of Jobs Act—October 5, 2010

WASHINGTON – All of the loan applications placed in the SBA loan queue by small business borrowers have received final approval. The approvals, which were completed Monday, amount to 1,939 loans for nearly \$970 million. Final approval follows President Obama's signing of the Small Business Jobs Act of 2010 on Sept. 27, which provided funding for the extension of increased guarantees and reduced fees in SBA's two largest loan programs. Small business owners have been waiting for additional funding and putting applications in the queue since the end of May, when authority for higher loan guarantees expired, and – soon after – previous Recovery loan funding was exhausted. Of the approvals in the queue, SBA approved more than \$586 million through 1,273 new loans with funds provided by the Small Business Jobs Act, and 666 loans for more than \$383 million with earlier funding that became available after cancellations of applications that had been approved previously under Recovery Act loan terms, most because they had been withdrawn by the applicants. "Enhancements first made under the Recovery Act have made SBA-backed loans a key source of much-needed capital for tens of thousands of small business owners, helping them not just keep their doors open, but also grow and create jobs all across the country," Administrator Karen Mills said. "Beginning in May, we saw the SBA loan queue begin to grow, which was evidence of both the continued need for these tools and the challenges small business owners face in getting loans. "Within days of the President's signature, the authority and the funding provided in the Small Business Jobs Act have allowed us to clear out our loan queue and begin getting capital in the hands of the more than 1,900 small business owners who had been waiting, some for most of the summer," Mills said.



Spotlight on Small Business

SBA Podcast features Dan Price, CEO, Gravity Payments Young Entrepreneur Shares Road to Success

Entrepreneurship is a passion that doesn't come with an age requirement. Most successful business owners started pursuing some form of entrepreneurial endeavor in their teen years if not earlier. With a strong foundation, a basic knowledge of business ownership and the drive to make it happen, small business ownership is achievable at any age. SBA's 2010 Young Entrepreneur Dan Price talks about building his business and the challenges he faced. Dan and his brother saw an opportunity to help merchants get better service and deals through the credit card processing industry. Dan has always had the entrepreneurial spirit and has capitalized on it very successfully. www.sba.gov/tools/audiovideo/Podcasts



Dan with Nancy Porzio, District Director, at the SBA Awards Gala in April.

Small business in Auburn WA, Forest Concepts, LLC is named among the recipients for DOE funding

Gov. Chris Gregoire issued the following statement on the announcement by the US Department of Energy that five Washington state small businesses are the recipients of grants funded through DOE's Small Business Innovation Research program and Small Business Technology Transfer program. Forest Concepts, LLC in Auburn (\$1,000,000) was among the recipients. "This is great news for the companies receiving these grants and the entire state of Washington. Small businesses are the lifeblood of our economy – and any financial investment to help our small business owners succeed, expand and create new jobs is welcome news. I applaud the recipients for their innovation, and have full faith this funding will contribute to additional success – addressing new energy technologies while putting people to work." SBA Region 10 Administrator, Calvin Goings, visited Forest Concepts earlier this year.



Demonstration of FC wood straw product. RA, Calvin Goings (right)

Congratulations to SNAP Financial Access, Spokane, WA, Recipient of PRIME Grant for \$158,286

Three Washington state organizations are among the 92 nonprofits from around the country to receive part of \$8 million in grants from the SBA to help low-income and very low-income entrepreneurs with training and technical assistance to start, operate and grow their businesses. The grants, delivered under the Program for Investment in Microentrepreneurs (PRIME), also will provide capacity-building services to microenterprise development entities to strengthen the quality of their programs. **SNAP Financial Access** recently was awarded \$158,286. They provide training, business counseling and small business loans to low to moderate income entrepreneurs in Spokane County. The other two Washington state recipients are; Tacoma-based MDC, a Community Action Partnership that works to develop innovative programs that promote self-sufficiency and remove individuals and families from poverty, and the Federal Way-based Washington State Microenterprise Association who works to strengthen economic development systems that support the growth of strong and effective Microenterprise Development Organizations. Metropolitan Development Council and Washington State Microenterprise each received second year grants of \$50,250. PRIME grants are intended to help small businesses with five or fewer employees that are economically disadvantaged, and to businesses owned by low-income individuals, including those residing on Indian reservations and tribal lands.

BACKGROUND ON THE SMALL BUSINESS BILL SIGNING

FOR IMMEDIATE RELEASE

September 27, 2010

**The White House
Office of the Press Secretary**

Today, President Obama will sign the Small Business Jobs Act, a bill that will give our nation's small businesses support and incentives to help them grow and hire. The bill includes a series of small business proposals that the President put forth earlier this year, and small businesses will start benefiting from the bill on day one.

The President will be joined at the signing today by a group of small business owners who will benefit from the new legislation, some of whom the President has previously met with as he fought to pass this bill. He will also be joined by Small Business Administrator Karen Mills, Treasury Secretary Tim Geithner, and Members of Congress.

The Small Business Jobs Bill Will Provide Immediate Support for Small Businesses:

The bill **immediately extends successful SBA Recovery Act provisions**, meaning that within a few days, it will restart the SBA's Recovery lending, beginning with the more than 1,300 small businesses that have been waiting to get the credit they need – with thousands more benefitting in the coming weeks.

And the bill includes **eight new small business tax cuts – all effective as of Monday, and applying to small businesses' taxes for this year** – providing an immediate incentive for businesses to make new investments and expand.

For example:

- if you are a small business and you buy new equipment, you can immediately write off the first \$500,000 of your investments;
- if you are one of over one million eligible small businesses, key long-term investments in your company will be subject to zero capital gains taxes;
- if you are an entrepreneur and take a chance on a new idea, you can deduct the first \$10,000 of your start-up costs;
- and if you are self employed you can deduct 100 percent of the cost of health insurance for you and your family from your self-employment taxes.

MORE DETAILS:

Eight Small Business Tax Cuts – Effective Today, Providing Immediate Incentives to Invest: The President had already signed into law eight small business tax cuts, and on Monday, he is signing into law **another eight new tax cuts that go into effect immediately.**

1. **Zero Taxes on Capital Gains from Key Small Business Investments:** Under the Recovery Act, 75 percent of capital gains on key small business investments this year were excluded from taxes. The Small Business Jobs Act temporarily puts in place for the rest of 2010 a provision called for by the President – elimination of all capital gains taxes on these investments if held for five years. ***Over one million small businesses are eligible to receive investments this year that, if held for five years or longer, could be completely excluded from any capital gains taxation.***
2. **Extension and Expansion of Small Businesses' Ability to Immediately Expense Capital Investments:** The bill increases for 2010 and 2011 the amount of investments that businesses would be eligible to immediately write off to \$500,000, while raising the level of investments at which the write-off phases out to \$2 million. Prior to the passage of the bill, the expensing limit would have been \$250,000 this year, and only \$25,000 next year. ***This provision means that 4.5 million small businesses and individuals will be able to make new business investments today and know that they will earn a larger break on their taxes for this year.***
3. **Extension of 50% Bonus Depreciation:** The bill extends – as the President proposed in his budget – a Recovery Act provision for 50 percent “bonus depreciation” through 2010, providing ***2 million businesses, large and small, with the ability to make new investments today and know they can receive a tax cut for this year*** by accelerating the rate at which they deduct capital expenditures.

4. **A New Deduction of Health Insurance Costs for Self-Employed:** The bill allows **2 million self-employed to know that on their taxes for this year, they can get a deduction for the cost of health insurance** for themselves and their family members in calculating their self-employment taxes. This provision is estimated to provide over \$1.9 billion in tax cuts for these entrepreneurs.
5. **Tax Relief and Simplification for Cell Phone Deductions:** The bill changes rules so that the use of cell phones can be deducted without burdensome extra documentation – making it easier **for virtually every small business in America to receive deductions that they are entitled to, beginning on their taxes for this year.**
6. **An Increase in the Deduction for Entrepreneurs' Start-Up Expenses:** The bill **temporarily increases the amount of start-up expenditures entrepreneurs can deduct from their taxes for this year** from \$5,000 to \$10,000 (with a phase-out threshold of \$60,000 in expenditures), offering an immediate incentive for someone with a new business idea to invest in starting up a new small business today.
7. **A Five-Year Carryback Of General Business Credits:** The bill would allow certain small businesses to “carry back” their general business credits to offset five years of taxes – **providing them with a break on their taxes for this year** – while also allowing these credits to offset the Alternative Minimum Tax, reducing taxes for these small businesses.
8. **Limitations on Penalties for Errors in Tax Reporting That Disproportionately Affect Small Business:** The bill would change, **beginning this year**, the penalty for failing to report certain tax transactions from a fixed dollar amount – which was criticized for imposing a disproportionately large penalty on small businesses in certain circumstances – to a percentage of the tax benefits from the transaction.

Extension of Successful SBA Recovery Loan Provisions— Immediately Supporting Loans to Over 1,300 Small Businesses : With funds provided in the bill, SBA will **begin funding new Recovery loans within a few days of the President's signature, starting with the more than 1,300 businesses – with loans totaling more than \$680 million – that are waiting in the Recovery Loan Queue.**

- **In Total, Extension of Provisions Which Have the Capacity to Support \$14 Billion in Loans to Small Businesses:** Extending these Recovery loan enhancements – which increase guarantees for SBA's largest loan program (the 7(a) program) to 90% and reduce fees for the 7(a) and 504 program – has the capacity to support \$14 billion in lending to small businesses. Already, SBA Recovery loan provisions have supported \$30 billion in lending to over 70,000 small businesses.
- **Within Coming Weeks, the Bill Will Allow SBA to Support Larger Loans As Well:** The bill also increases the maximum loan size for SBA loan programs, which in the coming weeks will allow more small businesses to access more credit to enable them to expand and create new jobs. The bill:
 - **Permanently raises the maximum loan size for the SBA's two largest loan programs**, increasing maximum 7(a) and 504 loan size from \$2 million to \$5 million and the maximum 504 manufacturing related loan size from \$4 million to \$5.5 million.
 - **Permanently raises the maximum loan size for SBA microloans**, increasing it from \$35,000 to \$50,000 and strengthening a critical tool for entrepreneurs and business owners in underserved markets to access start-up capital.
 - **Temporarily raises the maximum loan size for SBA Express loans from \$350,000 to \$1 million**, providing greater access to working capital loans that small businesses use to purchase new inventory and take on their next order – allowing them to create new jobs.
- **Treasury Is Working to Quickly Implement the Small Business Lending Fund and State Small Business Credit Initiative:** In addition to these SBA provisions, Treasury is working to quickly implement two new programs designed to support private-sector lending to credit-worthy small businesses, and expects to release further details in the coming weeks concerning applications for these programs.
 - The **Small Business Lending Fund** would make available \$30 billion in capital to small banks with incentives to increase small business lending, potentially supporting several multiples of that amount in new credit.
 - The **State Small Business Credit Initiative** will support at least \$15 billion in new lending by strengthening state small business programs – many of them facing budget cuts – that leverage private-sector lenders to extend additional credit.

Small Business Procurement Scorecard Shows Progress Meeting 23 % Goal for Small Business Contracting

SBA Working with Federal Agencies to Improve Integrity of Data, Clarity

Small businesses won a record \$96.8 billion in federal prime contracts in Fiscal Year (FY) 2009 (Oct. 1, 2008-Sept. 30, 2009), an increase of more than \$3 billion from FY 2008, according to the U.S. Small Business Administration's fourth annual small business procurement scorecard released today. This dollar amount represents 21.89 percent of all federal spending – an improvement over FY2008. Additionally, performance in each of the government's socioeconomic subcategories increased for FY2009.

"Small businesses received a record \$96.8 billion in federal contracts in 2009. There was an increase in both dollars and contracting share for every small business category. This represents real progress, but not enough, we must reaffirm our commitment to ensuring that the 23 percent goal is met and exceeded," SBA Administrator Karen Mills said. "Federal contracts awarded to small businesses are a 'win-win' – providing small businesses with the opportunity to grow and create jobs, and offering innovative services and essential goods to the government at great value to the taxpayers."

Small Business Goaling Summary Report

SBA is required to report to the President and Congress on achievements by federal agencies and departments against their annual goal to ensure greater accountability. The small business Procurement Scorecard fulfills that requirement by providing an assessment of federal achievement in prime contracting and subcontracting to small businesses by the 24 Chief Financial Officers Act agencies. It also measures progress that departments are making to ensure small business opportunities remain an integral part of their acquisition of goods and services to meet mission objectives.

The fourth annual Scorecard is an assessment tool (1) to 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 in located in HUBZones.

As it does every year, the SBA has closely examined federal procurement reporting and data to ensure the greatest level of transparency possible. After identifying anomalies in initial reports, the SBA has worked collaboratively – and will continue to work – with agencies across the government to correct as many data issues as possible, and improve the integrity of all small business federal contracting reporting moving forward.

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The Recovery Act and small business contracting

The American Recovery and Reinvestment Act (ARRA) provided additional resources to federal agencies in fiscal year 2009, providing additional opportunities for small businesses to win federal contracts. Through early August, small businesses have secured over 30 percent of Recovery Act Contracts. This preliminary data underscores the priority the Administration and the SBA have placed on increasing small businesses access to federal contracts so that they can grow and create jobs.

About the Scorecard

SBA graded 24 agencies on each of the individual prime contracting goals established by Congress and used a new A+ through F letter grade system rather than the previous red, yellow, and green ratings. The new scorecard format was implemented this year to provide greater clarity and transparency on how well each agency is doing in meeting its individual small business prime contracting 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 meets the 23 percent target established by law.

The scorecards released today by SBA, as well as a detailed explanation of the new scorecard methodology, is available online: <http://www.sba.gov/aboutsba/sbaprograms/goals/index.html>.

As part of its ongoing efforts to increase access to contracting opportunities for small businesses, the SBA is continuing to work with federal agency procurement staff to strengthen the integrity of contracting data, including providing tools to facilitate public review of data, improvements to systems and training to improve accuracy.

Category	Goal	2009	2009	2008	2008
		%	\$	%	\$
Small Businesses	23%	21.89%	\$96.8 billion	21.50 %	\$93.2 billion
Women Owned Small Business	5%	3.68%	\$16.3 billion	3.40%	\$14.7 billion
Small Disadvantaged Businesses	5%	7.57%	\$33.5 billion	6.76%	\$29.3 billion
Service-Disabled Veteran Owned Small Business	3%	1.98%	\$8.8 billion	1.49%	\$6.4billion
HUBZone	3%	2.81%	\$12.4 billion	2.34%	\$10.1 billion

Year End Financial Watch: Lender News and Reviews

Leading Seattle District Office 7(a) Lenders October 1, 2009- September 30, 2010 (25 loans or more)

U.S. Bank	138	\$21,986,700
JPMorgan Chase	133	\$13,354,000
Mountain West Bank, Idaho	128	\$30,319,300
Numerica CU	107	\$4,462,400
Wells Fargo Bank	94	\$29,137,900
Key Bank	85	\$14,299,300
Pacific International Bank	70	\$29,621,773
Superior Financial Group	52	\$530,000
South Sound Bank	50	\$26,925,900
Panhandle State Bank	48	\$10,295,400
First Heritage Bank	44	\$14,633,100
Fortune Bank	41	\$15,062,300
Unibank	35	\$18,009,700
Columbia State Bank	34	\$8,575,500
Viking Bank	33	\$6,734,500
Peoples Bank	31	\$4,066,300
Center Bank	28	\$19,147,000
Hana Small Business Lending	26	\$14,129,000
Bank of the Pacific	25	\$8,894,000
TOTAL 7(a) Lending Activity	1550	\$427,300,073

504 Loans by CDCs October 1, 2009—September 30, 2010

Evergreen Business Capital	74	\$48,582,000
Northwest Business Development Assoc	69	\$38,521,000
Ameritrust CDC	37	\$28,479,000
Panhandle Area Council	4	\$3,231,000
Capital Matrix	1	\$1,170,000
TOTAL 504 Lending Activity	185	\$119,983,000

The passage of the Small Business Jobs Act of 2010 will result in a variety of enhancements to the existing range of SBA programs. From extension of previous benefits- such as fee waiver and guaranty increase provisions under the 7(a) program, as well as borrower and lender fee waivers under the 504 program- to implementation of several new enhancements such as a \$5 million loan maximum under 7(a) and 504 program and \$1 million loan maximum under SBA Express- there are many reasons for lenders and potential borrowers to consider using the SBA financing programs at this time. To that end, we in SBA's Seattle District would like to make ourselves available to you, our lending partners, to assist you in educating your staff and your customers on our financing programs. If you are interested in setting up such an engagement for your lenders or the businesses in your community, please give me a call at (206)553-7312.

Mark Costello, Lead
Lender Relations Specialist
SBA Seattle District Office

Recovery Act—ARC Update

On September 30th, the ARC Program sunset. The President has signed the Jobs Bill, and SBA is setting out now to implement its provisions— extension through 2010 for 90% guarantees and for fee waivers. SBA has begun filling loan applications in the Queue from more than 1,350 small business. The Recovery Act enhancements to SBA loan programs have been very successful in improving small business access to commercial credit, and the Jobs Bill allow SBA to resume doing that. Since the Recovery Act, which launched to loan enhancements, SBA has supported more than \$29.6 billion in Recovery loans to small business.

ARC data, reflecting national activity through **September 24:**

Volume:

of ARC loans approved: 8,641

approved (9/17—9/24): 121

Total \$ amount of loans approved: \$279,442,312

Average loan size: \$32,339

Distribution:

of states represented: All 50 states, the District of Columbia, and Puerto Rico/Virgin Island

of lenders: 1,302

of industries: 724

Upcoming Events

Upcoming Workshops at the SBA Seattle Office

Contact SBA Customer Service for more information 206-553-2664

Workshops are run by experienced business owners and executives and are designed to help the entrepreneur with the skills necessary to open and manage their businesses.

Oct 6	Starting a New Business	Nov 3	Starting a New Business
Oct 11	FEDERAL HOLIDAY	Nov 5	Virtual Networking: Using Social Media
Oct 13	Building a Business Plan	Nov 8	Dept Revenue / State Taxes
Oct 14	SBA Tax Briefing	Nov 10	Building Your Business Plan
Oct 14	SBA Loan Briefing	Nov 11	FEDERAL HOLIDAY—All briefings cancelled
Oct 20	Franchise Business	Nov 12	Starting A Non-Profit Organization
Oct 20	Marketing Your Business	Nov 17	How to Sell
Oct 21	WNET— The Web Makeover Show	Nov 18	WNET—Small Business Panel
Oct 27	Starting/Growing Consulting Business	Nov 18	Choosing/Evaluating Franchise Options
Oct 28	SBA Government Contracting Briefing	Nov 19	Internet Business
Oct 28	SBA Tax Briefing	Nov 25	FEDERAL HOLIDAY—All briefings cancelled
Oct 28	SBA Loan Briefing		
Oct 29	Internet Business		

*All workshops are subject to change or cancellation.

Please contact the front desk for confirmation of a particular workshop. (206) 553-2664

SBA Loan Briefings

FREE Loan Briefings held in Federal Way, Lewis County, Seattle, Spokane, Tacoma and Thurston County for those interested in SBA financing opportunities.

NEW Federal Way 1st Tuesday / bimonthly **BEGINS**
SSRBI—Noon –1pm **Nov 2nd**
Register: 253-929-1500

NEW Lewis County 3rd Tuesday / quarterly **BEGINS**
EDC—Noon –1:30 pm **Nov 16th**
Register: (360) 748-0114 x4

Seattle 2nd & 4th Thursday/month
SBA Education & Training Center
Noon—1pm | Register: 206-553-2664

Spokane 1st & 3rd Thursday/month
SBA Training Room
Noon—1pm | Register: 509-353-2800

Tacoma 3rd Wednesday/month
Tacoma Pierce County Chamber
1pm—2pm | Register: 253-627-2175

Thurston County 3rd Tuesday /month
Thurston County Chamber
1pm—2pm | Register: 360-357-3362

Readytalk Every Thursday
Noon-1pm
www.readytalk.com
1-866-740-1260 / Access Code 3109402

Begins Nov 2nd **NEW**
South King County SBA Loan Briefing

South Sound Regional Business Incubator
402 S. 333rd Street, Federal Way
noon-1pm Contact Cosette: 253-929-1500
Cosette@federalwaychamber.com



'Entrepreneur Corner'
Offered Bi-monthly

3rd Tuesday
Thurston County Chamber
Tammy - 360-357-3362

3rd Wednesday
Tacoma-Pierce County Chamber
Judy - 253-627-2175

Business Start-Up 101
Offered Quarterly

Tacoma-Pierce County Chamber
Judy - 253-627-2175

One Day. One Place.
Fuel For Your Business Growth.



October 27, 2010—8:00 am—4:00 pm
Hawks Prairie Center
South Puget Sound CC, Lacey

SOUTH SOUND SUCCESS is an impactful one-day conference with workshops designed to provide information, knowledge, tools, tips & inspiration to strengthen small businesses toward greater success.

Register: thurstonedc.com (360) 754-6320

Save the date...

**Tacoma –Pierce County
Chamber of Commerce**

meet-up@expo

**Wed. October 13, 2010
10:30 am—4:00 pm
Greater Tacoma
Convention & Trade Center**

Free admission !

For more information, visit

**www.meet-
upatexpo.blogspot.com**

253-627-2175

www.tacomachamber.org



United Indians of All Tribes- Native

PTAC and

USDOL Women's Bureau

proudly presents

"Honoring Women; Building Futures"

October 27-28, 2010

Duwamish Longhouse

More Info: 206-816-6596

www.nativeptac.org



**SBIR National Conference
November 8-10, 2010
Oklahoma City**

This SBIR will be having important changes, this a great opportunity for businesses and organizations that participate in SBIR to find out about these changes first hand.

www.SBIROK.org

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