

Washington State's SBA's 2010 Emerging 200 Class Graduates 15 Entrepreneurs from Native American Communities

The graduating class of **Emerging 200 (e200)** was honored aboard the Argosy on December 5, 2010. The following 15 businesses, located across Western Washington, was the first graduating class to participate in the **e200** initiative in Washington state.



- *Assured Construction*
- *Digital Smoke Signals*
- *Hawk Building*
- *Innovation Green Building Systems*
- *J.M. Grinnell Construction*
- *Lighthouse Electric*
- *MD Cote Medical, Laser & Spa*
- *Omega Industrial Contractors*
- *Osten Interactive*
- *Port Madison Enterprises*
- *Process Resolutions*
- *Ridgeline Group*
- *Vulcan Products*
- *Warrior Construction*
- *Watershed Environmental Solutions*

“This initiative for entrepreneurs in traditionally underserved markets has been a catalyst for expanding opportunities for both urban small business owners and a new emphasis on Native American communities,” said Regional Administrator Calvin Goings. “Of the 125 graduates from Native American communities, 15 will graduate from the program located in Seattle, Washington.” “I am so proud of the business owners that will graduate from the Seattle e200 program” said Seattle District Director Nancy Porzio. “They dedicated 26 weeks attending classes and supporting their fellow classmates in peer mentoring sessions. In addition to receiving high level instruction in all aspects of small business management, they forged partnerships that will support business growth and expansion for years to come. We look forward to bringing them back to coach future e200 participants.” “SBA’s expansion of e200 to new urban markets and Native American communities this year has made this valuable training accessible to more promising entrepreneurs than ever. The training, mentorship and resources that these small businesses have received over the past 26 weeks will help them take their businesses to the next level” continues Porzio. For more information about e200 visit www.sba.gov/e200 or contact Darlene Robbins, Seattle

Continued on Page 3

Helping small businesses
start, grow and succeed.



Your Small Business Resource

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A very successful SBA Awards nomination response — We couldn't do it without you— *our community partners!*

There is a buzz at the Seattle District Office as staff are excitedly making plans for our upcoming **SBA Awards Gala, “A Big Night for Small Business”**. The evening celebration honoring small business owners and advocates is scheduled for **Thursday, April 21, 2011**, at the **Museum of Flight** in Seattle. The Seattle District Office received over 50 nominations throughout Washington state from business owners, resource partners, chambers of commerce, trade associations, lending partners, educational institutions and economic development agencies. The judging panel will be challenged to select the top 10 candidates out of a competitive field of worthy nominees. The winners will move forward to compete for regional and national honors. See page 3 for a list of nominees.



Nancy Porzio, SBA
Seattle District Director

SBA and Partner News



Article provided by
Tracie Cochran, Director

SouthSound WBC has created a relationship with the City of Lakewood to provide technical assistance for those businesses wishing to utilize their Community Development Block Grant loan program. The citizen owned businesses would attend the Entrepreneurial Series and or individual counseling. The City is also helping to secure additional space at Clover Park Technical College for incubator space. The College President is motivated to have the space used and earn some revenue from it. **SSWBC** will be sending progress to reports to the City and presenting to the City Council. At the end of September there has been no loan package submitted for these funds. SSWBC is reaching out to past and current clients within the City of Lakewood to generate some activity for this program. **SSWBC** has created a partnership with State Farm Insurance for a \$1,250,000 loan fund for Pierce County. Applicants will attend the Entrepreneurial Series or individual training to become eligible for a loan. SSWBC will be working hard in the next quarter to assist with loan packages to meet the criteria for loan funds from this partnership with State Farm Insurance by increasing orientations to the public and educating clients of the availability of these funds. Contact Tracie 253-680-7194 for more information.

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"ASK SCORE" SMALL BUSINESS RESOURCES AID VETERANS

Article provided by Frank Breen, Vice Chair, Tacoma SCORE

An estimated 16,000 service personnel will be returning to Joint Base LewisMcChord in Tacoma.

Veterans planning to leave the military may be thinking about starting a small business. Often they have transferrable business or management experience and have developed new skills while serving our country. This could be the ideal time to consider starting their small business.

Veterans already make up a sizable portion of the nation's entrepreneurs. A 2004 study conducted by the SBA found that 22 percent of veterans in the U.S. population had either started or purchased a small business, or were considering doing so. Along with innumerable markets to apply energy and interests. SBA's Patriot Express (assistance program designed specifically for veterans) offers loans of up to \$500,00 to help start or grow a small business through a nationwide network of participating lenders. Patriot Express loans feature the SBA's lowest business loan interest rates—generally 2.25 percent to 4.75 percent over prime depending upon the loan's size and maturity—as well as a fast approval turnaround time. The loan can be used for most business purposes including start-up, expansion, equipment purchases, working capital, inventory, or business-occupied real-estate purchases. SBA has created a network of Veterans Business Outreach Center (VBOC) to equip entrepreneurs with resources and assist with funding. VBOC contact for WA, OR, ID, AK; 206-324-4330 x 139.

Another valuable source of information is www.vetbiz.gov, established by the U.S. Department of Veterans Affairs to assist veteran entrepreneurs with starting and expanding their business in the federal and private marketplace. The site also includes a database listing businesses more than 51 percent owned by veterans or service-connected disabled veterans—a valuable tool for promoting your new business to potential federal and private-sector customers.

Veterans and civilians alike can profit from the extensive small business resources offered by SCORE—confidential source of small business mentoring and coaching. SCORE offers free counseling and low-cost workshops. Visit www.score.org or one of the Chapters located in Washington state:

Western Washington

Bellingham Chapter—www.scorechapter591.org
Olympia Branch—www.thurstonedc.org
Seattle Chapter—www.seattlescore.org
Tacoma Chapter—www.tacomabusinescenter.org/score.html

Eastern Washington:

Central WA Chapter—www.centralwashingtonSCORE.org
Mid-Columbia Chapter—www.midcolumbiascore.org
Northern Idaho Chapter—SteveB@moscow.com
Spokane Chapter—www.scorespokane.org
Yakima Valley Chapter—<http://yakimascore.org/>



The WSU Small Business Development Center (SBDC) received a \$1.28 million grant from the Community Economic Revitalization Board (CERB) to open two centers geared toward promoting exportation in Washington state. To increase the amount of exports produced in Washington, Gov. Chris Gregoire announced a state export initiative, State Director of the Washington SBDC Brett Rogers said. The initiative is aligned with President Barack Obama's National Export Initiative. Through this initiative, CERB invited professional groups who are experienced in trade, including WSU, to offer proposals to be reviewed for possible funding, he said. "What we were looking for were designs for programs that would educate and

help build the capability in small to medium size firms to export," CERB Chairman Tom Trulove said. WSU's proposal was one of six chosen to receive a grant, he said. The other five programs are the City of Bellevue, Port of Clarkston, Highline Community College, University of Washington and Western Washington University. The WSU SBDC will use the grant money to create two export readiness centers, Rogers said. One will be in Spokane and the other will be in Seattle. The centers will help small businesses learn to compete in the international market, he said. They will also provide market research. "We're hoping that we'll be able to hire some students as researchers," Rogers said. "We're still figuring out the possibilities on that. We've had some discussions with people in Pullman about whether or not there could be space or whether we could find a coordinator." Trulove said he considered WSU's proposal to be one of the best. "It was a very comprehensive proposal to educate and hold the hands of firms that were not yet capable of doing exporting or had a lot of questions and needed a lot of help to be able to develop foreign markets for their products," he said. "It was good because this is going to spread out across the entire state." To deliver these services, WSU partnered with the Export Finance Assistance Center of Washington, International Trade Alliance, Trade Development Alliance of Greater Seattle and WSU IMPACT Center, said Dawn Eychaner, CERB export assistance program coordinator. The goal is to get the project running by January 2011.

E200 graduates...continued from Page 1

District Office at Darlene.Robbins@sba.gov.

e200 is an executive level entrepreneurial development and training course that has helped more than 600 promising small business owners from 22 cities across the country grow their businesses since 2008. More than half of the businesses that have participated in e200 have shown an increase in revenue, and nearly 60 percent have created new jobs. Entrepreneurs who completed the training have secured nearly \$10 million in new financing for their businesses and new customers. Increased confidence in applying for government contracts among trainees has resulted in their securing nearly 500 federal, state and local contracts, worth over \$7 million in revenues.



Spotlight on Small Business

Congratulations to the 2011 Nominees for Seattle District SBA Awards Program

A-1 Mobile Lock & Key, Burlington—Andrew & Christina Olson
 ABN Technologies, DuPont—Trena Payton
 American Preparedness, Seattle—Jeffrey Guite
 American Produce Express, Okanogan—John Butler
 Andelcare, Seattle —Marla Beck
 Angeles Composite Technologies, Pt. Angeles, — Mike Rauch
 Artbeads.com, Gig Harbor —Devin Kimura
 Artitude Design, Issaquah—Andrea Heuston
 Ballard Academy of Music & Dance, Seattle—Colt Valenti
 Barbie Hull Photography, Bellevue—Barbie Hull
 BigToys, Tumwater—Tim Madeley
 Bridge Builders, Sequim—Mindi Blanchard
 Bruttles Candies, Spokane Valley—Carol Measel
 Business Examiner, Tacoma—Stephanie Schramm
 Buddy TV, Seattle—Andy Liu & David Niu
 Catered for You, Spokane—Romero & Linette Herrera
 Community Capital Development, Seattle—Roland Chaiton
 (The) Creative Office, Olympia—Lowell Gordon
 Cupcake Royale, Seattle—Jody Hall
 Doty, Beardsley, Rosengren & Co., P.S. , Tacoma—Marie Thompson
 Eco Depot, Inc., Spokane—Nadine Sullivan
 Forest Concepts, Auburn—Jim Dooley
 Frontline Call Center, Eastsound—Jill Blankenship
 General Biodiesel, Seattle—Yale Wong
 glassybaby, Seattle—Lee Rhodes
 Global Resource Solutions, Tumwater—Anthony Williams
 (The) Godwin Group, Renton—Audrey Godwin
 Indian Eyes, Pasco—Roxie Schescke

Kvichak Marine Industries, Seattle—Brian Kvichak
 Launchpad—INW, Spokane—Allen Battle
 MarketFitz, Seattle—Heather Fitzpatrick
 Marpac Construction LLC, Seattle—Don & Doug Mar
 Mynetworkcompany.com, Tacoma—Darrel Bowman
 Native American PTAC, Seattle—Daucey Brewington
 No. 9 Hay, LLC, Ellensburg—Brad & Bob Haberman
 Nystrom Olson Collins, Spokane—Sam Nystrom
 Umbrella, Inc., Kirkland—Laurie Simon
 (The) Owners Alliance, Tacoma—Natalie Barnes
 Pardiman Productions, Olympia—Corey Lopardi
 Pierce County –County Executive, Tacoma—Sheree Clark
 Randolph Construction Services, Pasco—Kris Judy & Lori Cook
 Schauer Community Chiropractic, Olympia—Wendy Schauer
 Serenity Spa, Tacoma—Megan Douglas
 Shen Consulting, Seattle—Albert Shen
 Sip n Ship, Ballard—Diana & Steve Narramore
 Solei Day Spa, Auburn—Jennifer Shires
 SouthSound Regional Business Incubator, Fed Way—Cosette Gibson-Pfaff
 Spokane Entrepreneurial Center, Spokane—Steve Salvatori
 StartZone, Des Moines—Mike Skinner
 Stewart & Associates PS., Spokane—Greg Stewart
 Taylor Shellfish, Shelton—Bill Taylor
 Urban Entrepreneurs Network/Mosaic Blueprint, Vancouver—Deena Pierott
 Wet Noses Natural Dog Treat Co., Monroe—Jasmine Lybrand
 Wirta Hospitality Worldwide, Seattle—Bret Wirta
 ZippyDogs, Seattle—Elise Lindborg

Progress Is Being Made to Overhaul SBA Website

The new SBA.gov will make it easier for small businesses, lending institutions, small business counselors and the business community to more quickly find the information they need through a simplified navigation structure. New features will allow users to tailor their experience to provide information that is specific to their needs and location.

The new website also will offer a dedicated lender area that helps banks and other financial institutions that partner with the SBA.

The website redesign is part of the SBA's goal to create a dynamic online presence that delivers information to customers wherever they are online. The agency recently began using social media and launched an improved search function on the current SBA.gov website which improves the speed in quickly finding the information customers need. For more information on the SBA's online expansion, visit www.sba.gov/next.

There's been a big improvement in our social life.

Since this summer, we've delivered updates through Twitter and Facebook to reach SBA stakeholders wherever they are online. It's just the beginning of the new, improved SBA.gov.

The Next SBA.gov: Redesigned. Refreshed. Renewed.

Recovery Loan Incentives Spurred Continued Rebound in SBA Lending in FY 2010

Agency supported more than \$22 billion in small business loans

WASHINGTON – Loans guaranteed by the U.S. Small Business Administration to small businesses and entrepreneurs continued to rebound in fiscal year 2010 as a result of the successful loan enhancements first put in place under the American Recovery and Reinvestment Act of 2009 and extended in the Small Business Jobs Act of 2010.

In fiscal year 2010, SBA supported more than \$22 billion (54,833 loans) in lending to small businesses through its two largest loan programs, compared to more than \$17 billion (47,897 loans) in fiscal year 2009. The average weekly loan volume for fiscal year 2010 was \$333 million, which was a 29 percent increase over the average weekly loan volume of \$258 million for fiscal year 2009.

“SBA-backed lending continued the rebound started in fiscal year 2009 as a result of the fee reductions and higher loan guarantees made available last year under the Recovery Act,” SBA Administrator Karen Mills said. “The success of these loan enhancements has meant tens of thousands of small businesses have been able to get the capital they needed to not just survive the recession, but to grow and create much-needed jobs in communities all across the country.

“There is still work to do, however. We know small businesses are still facing challenges when it comes to getting loans, and that’s why it is important that these loan enhancements were extended last week in the Small Business Jobs Act, which gives SBA the resources to approve another \$14 billion in small business lending.”

November 2009 represented the highest single month loan volume in fiscal year 2010, with \$2.18 billion in loans. This was also the highest single month loan volume SBA has seen since September 2002, which was \$2.34 billion.

SBA Recovery Lending in FY2009 and FY2010:

Under the Recovery Act, signed on Feb.17, 2009, SBA was able to raise the guarantee on its 7(a) loans to 90 percent and waive fees on both its 7(a) and 504 loans. These Recovery enhancements drove a significant rebound in SBA lending in 2009 and 2010.

As a result of the credit crunch, SBA lending saw a significant decline in fall 2008 and early 2009. For the seven weeks prior to the Recovery Act being signed, SBA’s average weekly dollar volume was \$172 million. The average weekly dollar volume from the time the Recovery Act was signed, until funds were exhausted was \$330 million. Approvals of SBA loans with Recovery enhancements were extended four times in fiscal year 2010, with funds from the final extension exhausted in May.

The dollar volume totals for SBA loans in fiscal year 2010, which ended Sept. 30, do not include loans made under the agency’s ARC, (America’s Recovery Capital) loan program. SBA’s ARC loan program was available to assist viable, but struggling small businesses with debt repayment. It was launched on June 15, 2009, and ended on Sept. 30, 2010. In all, the agency approved 8,869 ARC loans worth \$286.5 million. Across the country, 1,325 different lenders made ARC loans while the program was in effect, with 44 percent of them for small businesses in the retail services, construction and manufacturing sectors. The agency had estimated it could approve as many as 10,000 ARC loans with the \$255 million subsidy provided in the Recovery Act.

For more information about these and other SBA programs, visit the SBA Web site at www.sba.gov, or contact your local SBA field office. You can find contact information for your local SBA office at <http://www.sba.gov/localresources/index.html>.

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Commerce, SBA Launch New Online Tool To Help Small Businesses Begin Exporting

New Site: Six Steps to Exporting Success

WASHINGTON – Small businesses interested in exporting now have a new online tool to help them tap into the global marketplace to grow their business. Developed by the U.S. Department of Commerce and the U.S. Small Business Administration, Six Steps to Begin Exporting, www.export.gov/begin, is the latest tool in the National Export Initiative toolbox to help entrepreneurs begin exporting.

The six-step process begins with a self-assessment to help potential exporters gauge their readiness to successfully engage in international trade. The self-assessment is followed by sections on training and counseling programs; resources to create an export business plan; information on conducting market research; assistance for finding foreign buyers; and investigating financing for your small business exports, foreign investments or projects.

Upon completing the self-assessment, businesses receive a score indicating their level of readiness. Based on the score, additional resources are identified fitting their specific needs, including SBA and its nationwide resource partners SCORE and Small Business Development Centers, as well as Commerce's U.S. Export Assistance Centers, which provide individualized support.

"This practical, interactive website is just the latest example of the commitment the Obama administration has made to helping American businesses – especially small businesses – sell more of what they make around the world," U.S. Commerce Secretary Gary Locke said. "Connecting America's entrepreneurs and small businesses with new buyers and new markets abroad will help create jobs and spur sustainable economic growth."

"With nearly 96 percent of the world's customers living outside the United States and two-thirds of the world's purchasing power in foreign countries, tapping into opportunities in the global market makes perfect sense and is more attainable than ever for small business owners," SBA Administrator Karen Mills said. "One of the main hurdles potential exporters face is their fear that exporting is too complicated. This six-step process addresses and dispels that concern. Across the administration, we continue to strengthen the tools and resources so we can be the best possible partner in helping small business owners grow their customer base beyond our borders and, in doing so, create new jobs here at home."

This joint Commerce-SBA effort is part of an array of activities by federal agencies to support President Obama's National Export Initiative, which calls for doubling U.S. exports and supporting 2 million jobs over the next five years. So far this year, U.S. exports have increased nearly 18 percent compared to the same period in 2009.

President Obama has outlined five steps the Administration is taking to help U.S. firms expand sales of their goods and services abroad: creating a new Cabinet-level focus on U.S. exports, expanding export financing, prioritizing government advocacy on behalf of U.S. exporters, providing new resources to U.S. businesses seeking to export, and ensuring a level playing field for U.S. exporters in global markets.

For more information on export services for small businesses or to find local counseling and technical assistance resources, please visit www.export.gov.

SBA Adds Tools to Our Exporting Toolbox

SBA works hard to help entrepreneurs and small business owners get the export loans and counseling they need to take advantage of opportunities abroad. In fact, so far this year, U.S. exports have increased nearly 18% compared to 2009. We have created another exporting tool www.export.gov/begin. At this new site, entrepreneurs and small business owners can learn the ins and outs of exporting, such as how to write an export business plan, how to research foreign markets, how to get involved in trade missions, and more. SBA also offers free online training course, "Take Your Business Global". **Contact Pru Balatero, Export Assistance Center 206-553-0051 x228** for more information. The three finance programs designed for exporters; Export Working Capital Program, International Trade Program and Export Express Program have also been enhanced.

The fact is, two-thirds of the world's purchasing power is outside the U.S. So, by expanding the customer base of America's small businesses, we can create good jobs here at home. Help us spread the word about this new site to businesses in your community who might be ready to bring products and services to foreign markets.

Health Care Tax Credit – A letter to small business owners from SBA Administrator Mills

Your Small Business Resource

**U.S. Small Business Administration—Office of the Administrator
Washington DC**

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 non-profit 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 (<http://www.irs.gov/newsroom/article>) 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

FY To Date Financial Watch: Lender News and Reviews

Leading Seattle District Office 7(a) Lenders October 1, 2010—November 30, 2010 (5 loans or more)

U.S. Bank	29	\$3,766,600
KeyBank	26	\$8,374,500
Wells Fargo Bank	25	\$6,096,600
Mountain West Bank, Idaho	23	\$8,193,000
South Sound Bank	21	\$12,023,300
JP Morgan Chase Bank	19	\$2,616,600
Panhandle State Bank	13	\$3,274,000
Fortune Bank	11	\$3,979,000
Numerica CU	8	\$499,800
First Heritage Bank	8	\$5,614,000
Zions First National Bank	7	\$1,185,000
Unibank	7	\$6,061,000
Hana Small Business Lending, Inc.	6	\$9,421,000
Superior Financial Group, LLC	5	\$67,500
Seattle Economic Development Fund	5	\$340,000
Peoples Bank	5	\$1,066,500
Heritage Bank	5	\$2,034,000
TOTAL 7(a) Lending Activity	287	\$98,899,700

504 Loans by CDCs October 1, 2010—November 30, 2010

Northwest Business Development	16	\$5,997,000
Ameritrust CDC	3	\$1,679,000
Evergreen Business Capital	2	\$627,000
TOTAL 504 Lending Activity	21	\$3,303,000

SBA lending activity in the Seattle District was brisk for the first two months of FY11. Growth in numbers and dollars of SBA loans was undoubtedly fueled by the fee and guaranty provisions available through the Small Business Jobs Act. It's important to note that these provisions (i.e., increased guaranty and fee waiver under 7(a); 1.5 % fee reduction and waiver of first mortgage lender fee under 504) will expire on December 31, 2010. However several other significant changes in SBA's loan programs will remain in effect after the end of December. Among these changes are a permanent increase in the maximum loan amount available through both the 7(a) and 504 programs (both increase to \$5 million and 504 loans to manufacturers can go to \$5.5 million), the ability to use a more generous "alternative" size standard in evaluating small business eligibility for financing, and the opportunity to make SBA Express loans for as much as \$1 million. Additionally, new opportunities for lenders to partner with SBA are expected in the coming months through a revised Dealer Floor Plan program and an enhanced 504 loan program that will facilitate the refinance of existing commercial real estate loans under certain circumstances. Stay tuned for additional details on these programs.

*Mark Costello, Lead
Lender Relations Specialist
SBA Seattle District Office*

Jobs Act Dashboard—Data October 1, 2010— November 26, 2010

The Jobs Act had an almost immediate effect on thousands of small businesses thanks to the enhancements to SBA's loan programs. As a result, these businesses are getting critical capital to help grow their business and create jobs.

Already, SBA has supported more than \$3 billion in loans to more than 8,000 small businesses using the tools provided in the Jobs Act. Locally the approved and support numbers show.....*as of December 3rd*

APPROVED Amounts			*SUPPORTED Amounts	
504	23 loans approved	\$9,219,000	504	\$20,742,750
7A	298 loans approved	\$102,111,200	7A	\$102,111,200
TOTAL:	191 loans approved	\$71,656,000	* Supported indicates the figure includes gross 7(a) amount and the gross 504 loan amount, including the non-SBA first lien portion.	

Upcoming Events

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.

Dec 1	Starting a New Business	Jan 4	SBA 504 Briefing
Dec 7	SBA 504 Briefing	Jan 13	SBA Human Resources/Payroll
Dec 8	Building a Business Plan	Jan 13	SBA Tax Briefing
Dec 9	SBA Human Resources/Payroll	Jan 13	SBA Loan Briefing
Dec 9	SBA Tax Briefing	Jan 17	HOLIDAY—OFFICES CLOSED
Dec 9	SBA Loan Briefing	Jan 20	WNET Workshop topic tba
Dec 15	Social Media Briefing	Jan 27	SBA 8a Contract Briefing
Dec 24	HOLIDAY—OFFICES CLOSED	Jan 27	SBA Loan Briefing
Dec 31	HOLIDAY—OFFICES CLOSED		

All workshops are subject to change or cancellation. Please contact Customer Service for confirmation (206) 553-2664.

FREE SBA Loan Briefings

Offered in Federal Way, Lewis County, Olympia, Downtown Seattle, Snohomish County, Spokane and Tacoma for those interested in SBA financing opportunities.

Federal Way (South King)	1st Tuesday / bimonthly SSRBI—Noon -1pm Register: 253-929-1500
Lewis County	3rd Tuesday / quarterly EDC—Noon -1:30 pm Register: (360) 748-0114 x4
Olympia (Thurston)	3rd Thursday /bimonthly Thurston County Chamber 1pm—2:30pm Register: 360-357-3362
Downtown Seattle	2nd & 4th Thursday/month SBA Education & Training Center Noon—1pm Register: 206-553-2664
Snohomish	2nd Tuesday/month NW Women’s Business Center Register: (425) 423-9090
Spokane	1st & 3rd Thursday/month SBA Spokane Branch—Training Room Noon—1pm Register: 509-353-2800
Tacoma	3rd Tuesday / bimonthly Tacoma Pierce County Chamber 1pm—2:30pm Register: 253-627-2175
Readytalk	Every Thursday Noon-1pm www.readytalk.com 1-866-740-1260 / Access Code 3109402



Workshop for Existing Business Owners

addition to our Thursday lineup

Small Business Payroll & Human Resources Workshop

FREE

2 & 4th Thursdays
8:30 am to 9:30 am

SBA Education and Training Center

This workshop is for business owners making the transition to hire employees and covers the general concepts of payroll and human resources. Topics include: employee forms, timesheets, employee taxes, business owner tax options, Hire Act and other current legislation. Also covered: contractor vs employee, benefits administration, as well as, Cobra and Hipaa requirements. Pre-registration is required. Contact SBA Customer Service for more information 206-553-2664

‘Entrepreneur Corner’ Offered Bi-monthly

Tacoma-Pierce County Chamber
3rd Tuesday
253-627-2175

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

“Business Start-Up 101”
Offered Quarterly
Pierce & Thurston Counties
Details forthcoming.....

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