



SANTA ANA DISTRICT NEWSLETTER

educate · inform · connect

March Vol. 3, Num. 2

In This Issue	SBA Lender E-Tran Training	
E-Tran Training	SADO is pleased to provide to the SBA lending community another opportunity for professional development and education.	
CDC News		
Upcoming Cospponsored Events	SBA lenders are invited to learn more about the E-Tran program via a ReadyTalk teleconference session on March 25th at 10:00 a.m.	
Save The Date - June 2nd!!!	E-Tran is an SBA loan guaranty origination solution that leverages best-practice Internet technology to reduce the turnaround time on loan guaranty requests.	
SBA, Irvine Chamber and U.S. Commercial Service offer	Our Lender Relations Specialist, Stephen Leung, has arranged to have SBA's Heather Fern-Luzzi from the 7(a) Loan Guaranty Processing Center provide an E-Tran training session.	
Export Assistance	Here are the details for the call:	
SBA Loans Continue Rebound	When:	March 25, 2010
Veteran-Owned Business	Time:	10:00 AM
Conference Call	Call In Telephone Number:	1-866-740-1260
Lender Roundtable Recap	Access Code:	3092460
Mind Your Own Business	Website:	www.readytalk.com
New SBA Lender!	Registration involves two separate steps:	
SBA and SoCalBio	1. To hear the audio portion, call the number above and enter the access code when prompted.	
Latino Entrepreneur Conference Recap	2. To view the presentation, log in to the ReadyTalk website and enter the access code.	
In Every Issue	We hope to host a large number of SBA lenders on the call!	
About the SBA	Attention CDCs!	
Santa Ana District Office	There are new fillable PDF versions of 504 loan closing forms online. Click here for a listing.	
Press Releases		
Lender Rankings	Also, please note that a new edition of Form 1506, Servicing Agent Agreement , has been released and CDCs are required to use the new version of effective immediately.	
Orange County SRDC		

For a list of CDCs and other SBA lenders within the Santa Ana District, click [here](#).

Inland Empire
SBDC

Tritech SBDC

Orange County
SCORE

Inland Empire
SCORE

Coachella Valley
SCORE

Institute for Women
Entrepreneurs

Inland Empire
WBC

Coachella Valley
WBC

Upcoming SBA

Cosponsored Events

City of Perris - April 14th - 11am-3pm

Contact: Veronica Arana, varana@cityofperris.org 951.943.5003

[Click here for more information](#)

City of Seal Beach - March 11th - 11am-1pm

Contact: Seal Beach Chamber of Commerce, info@sealbeachchamber.org

562.799.0179

Save The Date - June 2 47th Annual Small Business Week Awards

Be sure to save **June 2nd** on your calendar, Blackberry, Iphone, Palm Pre, sundial or whatever you have to mark time!

SADO, along with our partners and the entire small business community, will recognize another crop of outstanding business owners and champions at the **47th Annual Small Business Week Awards luncheon on Wednesday, June 2nd at the Embassy Suites- Anaheim South.**

More details to follow, but for now...**Save The Date!**

SBA Teams With Irvine Chamber of Commerce and U.S. Commercial Service To Offer Export Assistance Program

Have you thought about exporting your products or services? If you haven't, you should!

According to the U.S. Commercial Service:

- 95 percent of the world's consumers live outside of the United States, so if a U.S. business is only selling domestically, they are reaching just a small share of potential customers.
- Exporting enables companies to diversify their portfolios and to weather changes in the domestic economy.

- Exporting helps small companies grow and become more competitive in all their markets.
- Free trade agreements have opened up markets in Australia, Chile, Singapore, Jordan, Israel, Canada and Mexico, creating more opportunities for U.S. businesses.

If you're already exporting, the following program will still offer something you can learn from.

The U.S. Small Business Administration, Irvine Chamber of Commerce and U.S. Commercial Service are partnering on a series of courses designed to help your company export across the globe.

The Export Trade Assistance Partnership (ETAP) program is a six-session course beginning March 12th at the Irvine Chamber. The sessions include:

- Getting Started / Researching your Markets
- Exploring Market Entry Strategies and Channels of Distribution
- Pricing for Export
- Legal Aspects of International Trade
- Promoting your Product or Service
- Getting Paid

Registration is \$45 per session or \$195 for the complete series.

For registration information, email IrvineETAP@gmail.com or call 949.660.9112 x125.

To register, click [here](#).

SBA Loans Continue To Rebound

SBA loan activity within the Santa Ana District continues to rebound, with dollar and loan volume **increasing by 99 percent and 65 percent**, respectively, **when compared to the same period last year.**

Through the **first five months of fiscal year 2010 (October 2009 - February 2010), 613 loans were approved for a total of \$295.3 million.** During the same period last fiscal year, 371 SBA loans for a total of \$147.9 million were made to business owners in Orange, Riverside and San Bernardino counties.

Here's the data broken down by county, for the first five months of the fiscal year:

Orange County				
	# Loans	% Change (Volume)	\$ Amount	% Change
FY 2009	183		\$75,946,200	
FY 2010	338	85%	\$155,590,600	105%
Riverside County				
	# Loans	%Change (Volume)	\$ Amount	% Change
FY 2009	97		\$31,312,200	

FY 2010	138	42%	\$68,867,500	120%
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San Bernardino County

	# Loans	% Change (Volume)	\$ Amount	% Change
FY 2009	91		\$40,782,100	
FY 2010	137	51%	\$70,839,600	74%

The increase is largely the result of provisions in the Recovery Act that provided funding enhance existing SBA loan programs. Two provisions that have had a significant impact on small business lending are the 90% SBA loan guaranty percentage and the elimination of loan fees.

To learn more about the Recovery Act, click [here](#).

For a list of participating SBA lenders in the Santa Ana District, click [here](#).

To see a lender ranking, click [here](#).

Veteran-Owned Business Contracting Conference Call

Story by Doug Dare, Business Development Specialist

When I first accepted the position as a Business Development Specialist in the Santa Ana District Office in November, I knew that providing outreach over such a large area (28,000+ square miles) would require using every tool available and allocating my time effectively. In my search for techniques to reach out to our audience, I approached our Public Information Officer, Christopher Lorenzana, who told me about ReadyTalk and how it had been used previously to reach out to the lending community for training. Immediately we started kicking around ideas about how we could incorporate this tool into the outreach that I do for the approximately 500,000 veterans covered by our district office.

As a direct result of this impromptu brainstorming session, last week, I held a conference call on the topic of government contracting for veteran-owned and service-disabled veteran owned businesses. Panelists included Leonard Manzanares, Procurement Center Representative, SBA; Karen Burgess, Lead Business Development Specialist, SBA; and Lynne Potenza, Acting Chief of Facilities Support, U.S. Veterans Administration, Long Beach.

60 phone lines joined the call as the panelists covered topics such as trends in government contracting; contracting set-asides and how they're determined; how to market to a federal agency; and RFP & bidding best practices. Generally speaking, the program followed a "radio talk show" format in which the panel discussed a topic for 5-10 minutes, and then we opened it up to questions from the audience.

The conference call was successful and I will be following up with a survey to the participants to see what other topics and perspectives they'd like to hear in the future. In the future, I plan on holding additional conference calls on topics such as small business finance and business counseling.

To listen to the audio recording of the call, please click [here](#).

Lender Roundtable Recap

Another successful SBA Lender Roundtable took place last month in the city of Ontario. SBA Resource Partner, the [Inland Empire Women's Business Center](#), did a fantastic job of hosting the event.

We'd like to take this opportunity to thank IEWBC Executive Director, Michelle Skiljan, and her entire team

for the work they did to ensure the roundtable went off without a hitch!

Vanessa Piccioni, director of SBA's National Guaranty Purchase Center, made a presentation on what lenders can do to ensure the SBA loan guarantys are honored by the agency when a request for purchase is made. Ms. Piccioni traveled from Virginia for the roundtable and her presence was very much appreciated by our office and the lenders in attendance.

While we were able to corral so many SBA lenders and partners together in one room, SADO took the opportunity to highlight several lenders that have done an exceptional job supporting the small business community.

The Santa Ana District Office presented awards to:

[JPMorgan Chase Bank, N.A](#)

ARC Lender of the Year

[Capital Bank](#)

Rookie Lender of the Year

[CDC Small Finance Corporation](#)

504 Lender of the Year

[Wells Fargo Bank, N.A.](#)

7(a) and Resource Partners Champion Lender of the Year



SBA's Rachel Baranick, Vanessa Piccioni and Stephen Leung



Roundtable attendees networking before the start of the event

Mind Your Own Business!

The Santa Ana District Office participated in KFI AM 640's Mind Your Own Business event last Saturday at Orange Coast College in Costa Mesa. The annual event targets small business owners, entrepreneurs and the general public. This year's MYOB drew approximately 1,000 people.

Attendees watched Bill Handel conduct a live broadcast, visited sponsor and resource booths and attended seminars about the SBA and other topics.

Deputy Director Rachel Baranick and Lender Relations Specialist Stephen Leung hosted two seminars and provided an overview of the Recovery Act and SBA's programs and services, including the loan process.



SBA booth at MYOB

SBA Welcomes Chaffey Federal Credit Union

The SBA is pleased to welcome Chaffey Federal Credit Union to the SBA lending family!

Chaffey FCU's President and CEO, Catherine Randazzo, signed documents last month enabling the credit union to offer SBA loans to their customers.

Next up- SBA loan training by our Lender Relations Specialist, Stephen Leung.

Congratulations to Chaffey FCU and we look forward to a mutually beneficial relationship!



Rachel Baranick, Catherine Randazzo and Stephen Leung

SBA and SoCalBio

SBA's Paul Smith made a presentation on SBA's programs and services at a recent [Southern California Biomedical Council \(SoCalBio\)](#) function .

SoCalBio is an industry association whose mission is to promote biomedical research and manufacturing in Southern California. The organization advocates for and supports biomedical and biotechnology research, development, and manufacturing in the region for economic development and job creation.

Membership is composed of biomed/biotech firms, service providers, public sector agencies, research hospitals, and colleges and universities.



SBA's Paul Smith presents at a recent SoCalBio function

Latino Entrepreneur Conference Recap

The SBA and partnering organizations recently presented a Latino Entrepreneurs Conference in Santa Ana.

SADO, in collaboration with the Chamber of Commerce for Latin American Entrepreneurs, Mi Empresa Exitosa, Orange County Hispanic Chamber of Commerce, IRS, Orange County Board of Equalization, consulates of Mexico, El Salvador and Colombia, and various private enterprises worked together to offer workshops and seminars, an expo, Q&A sessions and networking.

The conference's workshop tracks were well received, with topics ranging from How to Start a Business and Effective Communication to Time Management and True Leadership.

SBA BDS Sylvia Gutierrez made an observation about this year's event. "I noticed that the level of sophistication of questions and needs has increased versus previous years of putting events like this on. Hispanic entrepreneurs are looking to take their businesses to the next level."

Attendees responded well to the conference and have requested more information; plans are in the works for a follow-up event.



Sylvia Gutierrez speaks to the audience about the art of communication



Seminar attendees listen intently