

THE SMALL BUSINESS KANSAN

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Wayne E. Bell
District Director



WEBSITE BUILT FOR INFORMATION

Hello to our friends in Kansas! Have you seen the new, informative SBA website: www.sba.gov/ks? The wealth of information contained in the website is for you to increase your knowledge so you may share the information with your clients. You will find facts about starting and managing a business, loans and grants, contracting, counseling and training, plus a section for lenders. Click on one of those tabs to share the valuable information with your clients! They will be happy you did!

- **Starting and Managing a Business:** Your client will learn to reach out in search of a mentor.
- **SCORE:** Provides free and confidential counseling, mentoring and advice to small business owners nationwide via its network of more than 12,400 retired business executives, leaders and volunteers. SCORE is sponsored by SBA and has volunteers share their expertise through in-person and online counseling.
- **Small Business Development Centers:** Provides management assistance to current and prospective small business owners.
- **Loans and Grants:** Your client will learn that SBA offers a variety of loan programs for very specific purposes. A description of a few of the SBA loan programs follow.
- **7(a) Loan Program** The 7(a) Loan Program includes financial help for businesses with special requirements. For example, funds are available for loans to businesses that handle exports to foreign countries, businesses that operate in rural areas, and for other very specific purposes.
- **Microloan Program** What is a Microloan? The Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. The SBA makes funds available to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries make loans to eligible borrowers. The maximum loan amount is \$50,000, but the average microloan is about \$13,000.

For more information, please contact this office at (316) 269-6273.

KANSAS DECLARATIONS FOR DISASTER LOANS

Has there been a Presidential Declaration in your area due to the wrath of mother nature? If the unfortunate happens, a designation will be posted on www.sba.gov/ks, tab Disaster Loans and Kansas Declarations. If a Presidential Declaration is designated in county, a disaster loan could provide the funds you need to recover. SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed. SBA offers you the option of filing your home and business disaster loan applications electronically. To do so, please click here. You may also submit your application by mail or apply at any Disaster Recovery Center to receive personal, one-on-one help from an SBA representative.

INVENTORS & RESEARCHERS: THE SBA WANTS TO HELP YOU

BY PATRICIA BROWN-DIXON, REGION 7 SBA ADMINISTRATOR

Could yours be the perfect invention to aid U.S. combat soldiers? Have you created a vaccine that could rid the world of a deadly disease? Have you improved upon or innovated something the world needs in the future? All of these are real world scenarios describing research and development projects funded by the Small Business Innovation Research (SBIR) program, coordinated by the U.S. Small Business Administration; all are creating needed jobs now and in the future.

If you're seeking to advance your company's technological inventions into the commercial marketplace, look at the SBIR program. It targets the small business entrepreneurial sector because that's where innovation and innovators thrive, but the risk and expense of conducting serious research and development efforts for new ideas or products are often beyond the means of many small businesses. The SBIR funds the critical development and startup stages and encourages the commercialization of the technology, product, or service, which, in turn, stimulates the U.S. economy.

Following the submission of proposals, agencies make SBIR awards based on the small business' qualifications, degree of innovation, technical merit, and future market potential. Small businesses that receive awards or grants then begin a three-phase program, most commonly covering research, testing and commercialization.

Many small companies in our four-state area of Region 7 have submitted proposals to federal agencies and have received phased SBIR grant awards to specifically help the United States in a variety of significant ways. Some have received the prestigious national Tibbetts award for exceptional work and contributions in innovation and research. Tibbetts Awards honor projects that bring federal R&D from the lab to the market. Since Roland Tibbetts developed the program as an experimental project at the National Science Foundation almost 30 years ago, more than \$21 billion worth of research has taken place in more than 15,000 small firms, producing more than 45,000 patents.

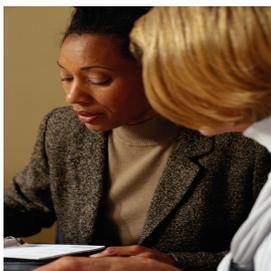
NanoScale Materials, Inc., now **NanoScale Corporation, Manhattan**, received a Tibbetts for marketing, manufacturing and commercializing a chemical containment and neutralization system. Their technology originally targeted the destruction of chemical warfare agents, but also works on more commonly encountered toxic liquid and vapor chemical threats found in industry. Founder Kenneth Klabunde maintains a 49 percent appointment as a Distinguished Professor in the School of Chemistry at Kansas State University, where he oversees extensive research on nanomaterials. The company has been granted several more SBIR awards to continue research and development.

KalScott Engineering Inc., Lawrence, created tests and tested unmanned flight-craft. Suman Saripall, its founder, says the company continues to specialize in engineering solutions for aero and defense applications since its Tibbetts award. Clients include federal agencies such as DoD, NASA, DoE, NSF, DHS, and several private firms.

The SBIR program is highly competitive, and encourages small businesses to explore their technological potential and profit from their inventions. The program has helped thousands of small businesses to compete and have paved the way for jobs today and the jobs of the future! Learn about the SBIR program at www.SBIR.gov.



"As a result of our SBIR work, we have also created two other companies, Aerometrix LLC and Intellispeak LLC, both based in Lawrence" said Suman Saripall, KalScott founder.



DOING BUSINESS WITH THE GOVERNMENT

Have you been contacted by someone who is contemplating the idea of "doing business with the Government?" Please refer to www.sba.gov/ks **Contracting**. They will be able to get information about "Getting Started," "Working with the Government," or, "Contracting Opportunities." Call (316) 269-6273, Ext. 223, for more information.

Introducing LeeAnn Marker... An SBA Advisory Council on Underserved Communities Representative



LeeAnn Marker was recently appointed to the Small Business Administration’s Advisory Council on Underserved Communities. She is with the Hutchinson Credit Union and was selected as one of the 20 members of this council from a nationwide pool of candidates. As part of this council, LeeAnn will be making trips to Washington D.C. to address the needs of small businesses in our surrounding communities.

The main focus of the council is to promote entrepreneurship and business growth in populations such as rural, women, minorities, veterans and other underserved demographics.

LeeAnn, born and raised in Hutchinson, has first-hand experience in dealing with small business; both as a business advisor and commercial lender for HCU and as a small business owner. LeeAnn is honored and excited to bring the perspective of our communities to Washington. If you have ideas, please drop LeeAnn a line at smallbusiness@hcu.coop

Wichita District Office *Calendar of Events*

August

11	Business Plan Workshop	McPherson Chamber McPherson, KS	\$25	316/978-3193
16	Start-Up 101: Learning the Basics of Marketing, Management, and Money	Winfield Chamber Winfield, KS	Free	620/402-6440
20	Start & Grow a Small Business	Office This 4031 E. Harry Wichita, KS	\$50	316/269-6273

Sept

1	Writing an Effective Business Plan	Cowley College Arkansas City, KS	Free	620/402-6440
14	State Tax Workshop for Contractors	Salina Chamber	\$25	785/243-9913
19	How to Do Business with the City of Wichita and USD 259	Linwood Recreation Center Wichita, KS	Free	316/268-4417

Oct

13	State Tax Workshop	Wichita State University Metropolitan Complex	Free	316/978-3193
15	Start and Grow a Small Business	Office This 4031 E. Harry Wichita, KS	\$50	316/269-6273
19	2011 Kansas Business Matchmaker	Wichita State University Metropolitan Complex	\$50, includes a box lunch	316/269-6273, Ext. 263

Please visit www.sba.gov/ks for a full list of 2011 Coming Events in Kansas

**Wichita District Office Loans By County
10/01/2010 – 07/31/2011**

County	Loan Total	Total Dollars Approved
Barton	4	\$ 197,500
Butler	6	\$ 1,549,700
Chase	2	\$ 694,500
Cloud	3	\$ 1,651,400
Cowley	2	\$ 472,000
Dickinson	4	\$ 373,600
Edwards	1	\$ 50,500
Ellis	10	\$ 3,914,400
Ellsworth	1	\$ 387,000
Finney	5	\$ 983,100
Ford	2	\$ 2,038,000
Geary	4	\$ 339,700
Gove	3	\$ 592,000
Gray	1	\$ 61,000
Greenwood	1	\$ 130,000
Hamilton	3	\$ 539,000
Harvey	2	\$ 580,000
Haskell	1	\$ 326,500
Hodgeman	2	\$ 75,500
Kingman	3	\$ 5,245,000
Lincoln	2	\$ 758,800
Logan	1	\$ 35,000
Lyon	6	\$ 2,890,900
McPherson	3	\$ 969,200
Mitchell	1	\$ 105,000
Norton	1	\$ 77,000
Osborne	1	\$ 108,000
Pawnee	3	\$ 196,500
Phillips	1	\$ 59,000
Rawlins	1	\$ 81,000
Reno	8	\$ 3,851,000
Rice	1	\$ 1,158,000
Riley	18	\$ 7,011,800
Russell	2	\$ 269,000
Saline	7	\$ 8,282,500
Sedgwick	92	\$ 33,487,000
Seward	2	\$ 276,800
Sherman	1	\$ 250,000
Smith	1	\$ 73,500
Sumner	1	\$ 1,800,000
Thomas	2	\$ 284,000
Trego	2	\$ 133,000
Wabaunsee	1	\$ 40,000

Sign-up Now

Faster SBA Loan Approvals for Special Designation Lenders

SBA Training is Free but please RSVP so we may provide you instructions and materials in advance of the webinar

Tuesday, August 30, 2011

E-Tran SBA Loan Origination and Servicing for Express and PLP Lenders

“Ready-Talk Training”

10:00 A.M. to 11:30 A.M.

Kansas City District Office

1000 Walnut, Ste 500, Kansas City MO

These training sessions are targeted for lending institutions in KS, MO, NE & IA who have or will soon have PLP or SBAExpress special designations only.

Lenders are encouraged to sign up both key SBA lending officer and support staff that handles transmission of SBA loan applications.

Two Options—Call In Feature or attend at SBA Facility

- Lenders may call in by telephone at 1-866-740-1260 if you can also access [“ReadyTalk.com”](http://ReadyTalk.com) on your computer at the same time. Both telephone and computer access is a necessity. Access code is 3070901. A maximum of 99 call-in connections are allowed.
- You may attend in person at our local screening at our SBA Kansas City District Office training room on the big screen. SBA local staff members will be present to assist with any questions. This may provide the best uninterrupted learning experience for this attention-to-detail subject matter.

U.S. Small Business Administration
Kansas City District Office
1000 Walnut, Ste 500
Kansas City MO 64106

(Park FREE at 1025 Main Street—SBA will stamp your ticket!)

For Reservations:

Phone: 816-426-4913

Fax: 816-426-4939

Or contact by E-mail: margie.myers@sba.gov



Success Story :

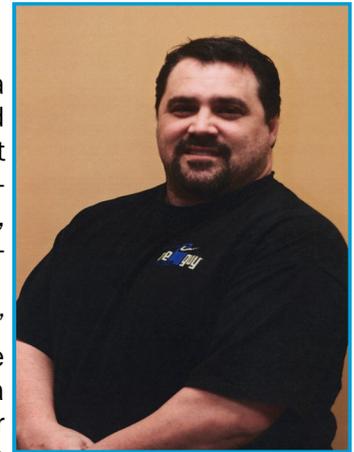
Quick Fix Computer Hobby to a Successful Entrepreneur: The Bill Guy Technology Services, Inc.

Bill Ramsey is a service-disabled veteran who suffered two strokes at a very young age, however, he did not let his physical impairment stand between him and success.

The Bill Guy Technology Services, Inc. has come a long way from its beginnings nearly ten years ago. Started by Bill Ramsey shortly before the September 11th terrorist attacks, the new company defied the odds by not only surviving the economic downturn that immediately followed, but expanding in both its scope of work and number of employees.

Initially, Bill functioned as a one-man “break-fix” company. Working out of his home on a cell phone, he took calls from consumers and businesses in need of a quick fix for their malfunctioning computer hardware. After he married and started raising a family, Bill decided he needed to stop treating the business as a hobby and take the necessary steps to grow the business and significantly increase its income. In 2004, he expanded the company’s services beyond computer repair and began to focus exclusively upon commercial clients.

Today, the business serves as a managed information technology services company, providing network maintenance, network and hardware monitoring, website design and hosting, PC and server sales, software development and Voice Over Inter-



net Protocol computer-based phone communications. Bill hired his first full-time employee in 2005 and now has ten additional employees, each specializing in a particular niche of the operation.

The business demonstrated an upward trend in sales and profits over the last three fiscal years with sales totaling nearly \$800,000 in just the first ten months of fiscal 2010. Bill utilized the expertise of the Wichita State University Kansas Small Business Development Center and received two SBA guaranteed loans to help fund the company’s growth.

Questions and Answers:

Q: I need help in writing a business plan. What should I do?

A: Visit www.sba.gov/smallbusinessplan for more information.

Q: Where do I register the name of my business?

A: The State of Kansas does NOT have a “fictitious name” statute. You can name your business anything you want, as long as it is not being used by another business. A thorough search is recommended.

Q: I am a veteran. Are there any loan programs specifically for veterans?

A: Yes! The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Visit www.sba.gov/patriotexpress for more information.

Please contact the U.S. Small Business Administration if you need further information, 316/269-6616.