

# WYOMING LENDER ALERT

August 2012

## U.S. Small Business Administration

Wyoming District Office  
100 E. "B" St., Room 4001  
P.O. Box 44001  
Casper, Wyoming 82602-5013  
Phone: 307 261-6500  
FAX: 307 261-6535  
Website:  
<http://www.sba.gov/wy>

**Steve Despain, District Director**  
(307) 261-6500  
[Steven.Despain@sba.gov](mailto:Steven.Despain@sba.gov)

### **District Office Staff:**

Steve Lobdell, District Counsel  
(307) 261-6503  
[Steven.Lobdell@sba.gov](mailto:Steven.Lobdell@sba.gov)

Marilyn Coy, Adm. Support Asst.  
(307) 261-6512  
[Marilyn.Coy@sba.gov](mailto:Marilyn.Coy@sba.gov)

Sharon Nichols, Mrkg Asst & PIO  
(307) 261-6508  
[Sharon.Nichols@sba.gov](mailto:Sharon.Nichols@sba.gov)

Steve Parker, Bus. Dev. Spec.  
(307) 261-6506  
[Stephen.Parker@sba.gov](mailto:Stephen.Parker@sba.gov)

Deb Farris, Bus. Dev. Spec.  
(307) 261-6510  
[Debra.Farris@sba.gov](mailto:Debra.Farris@sba.gov)

Susan Rezanina, Bus. Dev. Spec.  
(307) 261-6520  
[Susan.Rezanina@sba.gov](mailto:Susan.Rezanina@sba.gov)



Your Small Business Resource

## SBA Launches Program to Help Transitioning Service Members and Veterans Become Entrepreneurs Operation Boots to Business

The U.S. Small Business Administration (SBA) has joined with the Department of Veterans Affairs (VA) and the Department of Defense (DoD) to launch a training program for transitioning service members and veterans to help them become entrepreneurs and create jobs. Operation Boots to Business: From Service to Startup is a national initiative that will be piloted with the U.S. Marine Corps. The announcement was made today by U.S. Small Business Administrator Karen Mills and U.S. Marine Corps representatives at Quantico, VA.

"Our service men and women have made incalculable contributions and sacrifices for our country, and supporting them as they pursue their dreams to start or grow their own business is one of our highest priorities," SBA Administrator Karen Mills said. "Through this partnership, we stand ready with support, entrepreneurial training, and resources that are critical tools to help them start businesses, drive economic growth and create jobs for themselves and their communities."

Entrepreneurship and small business ownership are valuable opportunities for transitioning service members and veterans. Each year, more than 250,000 service members transition out of the military. Transitioning veterans are natural entrepreneurs who possess the skills, experience and leadership to start businesses and create jobs.

Veterans make up a large number of successful small business owners. Nine percent of small businesses are veteran-owned. These 2.45 million veteran-owned businesses employ more than 5 million individuals. In the private sector workforce, veterans are more likely than those with no active-duty military experience to be self-employed.

Operation Boots to Business: From Service to Startup will help support veterans as they grow businesses and create jobs by building on SBA's role as a leader in entrepreneurship training.

SBA will help connect veterans with its resource partner network – Small Business Development Centers (SBDCs), Wom-

en's Business Centers (WBCs), SCORE, and Veterans Business Opportunity Centers (VBOCs) – for support throughout the life-cycle of their new businesses.

Through its ongoing collaboration with Syracuse University's Institute for Veterans and Military Families (IVMF), SBA also will provide comprehensive training materials specifically geared toward transitioning service members.

SBA partners will coordinate training and services at military bases around the country, delivering a face-to-face introductory entrepreneurship course. In addition, an intensive eight-week online business planning training will be provided by Syracuse University and its affiliated university partners for those service members who choose to continue to pursue entrepreneurship after the face-to-face introductory course. Following, service members and veterans will be referred to SBDCs, WBCs, SCORE chapters and VBOCs for counseling and training throughout the lifetime of their business.

The program will pilot in four locations: Quantico,

Va., Cherry Point, N.C., Camp Pendleton, Calif., and Twenty-Nine Palms, Calif. It will be expanded across the nation during fiscal year 2013 with the goal of providing entrepreneurial training and awareness to transitioning service members from all branches of the military. For more information on Boots to Business training program, and on how to take part as a transition-

ing service member, please visit <http://www.sba.gov/bootstobusiness>.

SBA currently engages veterans through its 68 local SBA district offices, 16 Veterans Business Outreach Centers nationwide, and its partnership with 1,000 Small Business Development Centers and some 12,000 SCORE – Counselors to America's Small Busi-

nesses volunteers. Each year SBA helps more than 200,000 veterans, service-disabled veterans and reservists. To learn more about additional opportunities for veterans available through the SBA, please visit the website at [www.sba.gov/vets](http://www.sba.gov/vets).

## SBA Proposes Increases to Size Standards in Utilities, Construction, Arts, Entertainment and Recreation Sectors

The U.S. Small Business Administration is seeking comment on three proposed rules published today in The Federal Register that would revise the size definitions for small businesses in the Utilities; Construction; and Arts, Entertainment and Recreation sectors. The proposed revisions reflect changes in marketplace conditions.

The proposed rule for the Utilities sector will revise the size standard for nine industries. The rule proposes changing six of the industries dealing with electric power generation, distribution and transmission from revenue-based size standards to an employee based size standard of 500 employees.

It would also increase the size standards for the remaining three industries in the Utilities sector from \$7 million to \$25.5 million for water supply and irrigation systems, \$7 million to \$19 million for sewage treatment facilities, and \$12.5 million to \$14 million for steam and air conditioning supply. SBA estimates as many as 400 additional firms in this sector would become eligible for SBA programs as a result of these revisions.

SBA also proposed increases in size standards for one industry and one sub-industry in the Construction sector. Specifically, SBA proposed to increase the size standard for land subdivision from

\$7 million to \$25 million and from \$20 million to \$30 million for businesses engaged in dredging and surface cleanup activities. SBA estimates that more than 400 additional firms will become eligible for SBA's programs and services, if adopted.

The SBA's third proposed rule would increase the small business size standards for 17 industries in the Arts, Entertainment and Recreation sector. As many as 1,450 additional firms could become eligible for SBA's programs and services if the proposed increases are adopted.

Comments can be submitted on these proposed rules on or before September 17, 2012, at: [www.regulations.gov](http://www.regulations.gov), identified by the following RIN numbers:

1. Proposed Rule: Small Business Size Standards; Utilities (NAICS Sector 22) (RIN 3245-AG25).
2. Proposed Rule: Small Business Size Standards; Arts, Entertainment, and Recreation (NAICS Sector 71) (RIN 3245-AG36).
3. Proposed Rule: Small Business Size Standards; Construction (NAICS Sector 23) (RIN 3245-AG37).

You may also mail comments to Khem R. Sharma, Chief, Size Standards Division, 409 3rd St., SW, Mail



307 261-6505

Code 6530, Washington, DC 20416.

As part of an ongoing review of all size standards, the SBA takes into account the structural characteristics within individual industries, including average firm size, the degree of competition, and federal government contracting trends to ensure that small business size definitions reflect current economic conditions within those industries. Under provisions in the Small Business Jobs Act of 2010, SBA will continue its comprehensive review of all size standards for the next several years.

The revisions to the size standards in these sectors will enable more small businesses to retain their small business status; will give federal agencies a larger pool

of small businesses to choose from for small business procurement opportunities and help eligible small businesses benefit from SBA's loan programs.

An SBA-issued White Paper entitled, "Size Standards Methodology", which explains how the SBA establishes, reviews and modifies its receipts-based and employee-based small business size standards can be viewed at <http://www.sba.gov/size>. For more information about SBA's revisions to its small business size standards, click on "What's New with Size Standards" on SBA's Web site at:

<http://www.sba.gov/size>.

## Welcome to Our New Small Business Development Center, Southwest Wyoming Regional Director, Doran Fluckiger

Doran Fluckiger, currently of Bedford, Wyoming, will be our new Southwest Wyoming Regional Director, covering counties of Lincoln, Sublette, Sweetwater and Uinta, starting August 20, 2012. Doran will be leaving Silver Star Communications to join

our team. He has an accounting background and has been involved with his family's ranch and other entrepreneurial activities most of his life.

SBDC is in the process of completing all the paperwork for Doran which includes getting an email

account with UW; it will be sent it out when we have it. Of course, the southwest regional office telephone number and location remain the same, 1400 Dewar Drive #208, Rock Springs, Wyoming 82901 and phone 307-352-6894.

## Disaster Assistance Available for Wyoming Small Businesses

*The disaster declaration makes SBA assistance available in Big Horn, Campbell, Converse, Fremont, Goshen, Johnson, Natrona, Park, Platte, Sheridan, Sublette, Washakie and Weston counties. Also the neighboring counties of Albany, Carbon, Crook, Hot Springs, Laramie, Lincoln, Niobrara, Sweetwater and Teton.*

## Wyoming Women's Business Center offers Microloans for Wyoming's Entrepreneurs

The WWBC works throughout the state helping small business owners realize their dream of entrepreneurship. As an alternative to, or in addition to, accepting positions in low-wage, dead-end jobs, the WWBC encourages socially and economically disadvantaged women, people of color, low income individuals and people with disabilities to become entrepreneurial and create their own opportunities by

starting small businesses.

WWBC is the only small business loan fund serving the entire state offering a unique service by providing training, counseling and business loans to nascent entrepreneurs who are starting or growing their businesses. The WWBC currently offers loans from \$500 to \$50,000 for start-up or expanding small businesses located in the state that are unable to obtain financing through traditional

means. The overwhelming majority of loans are for working capital, equipment and inventory.

Recently the WWBC began offering credit builder loans. Small loans are available to qualified applicants for the purpose of building credit. Loan size does not exceed \$1,000 with a maximum term of two years. The interest rate is 5% with a \$25 application fee.

Loan proceeds are held in a bank account for collateral for this type of credit. Once a loan is paid in full the funds are released back to the borrower. Timely payments will assist the entrepreneur in improving their credit scores and opening doors to more traditional financing options.

## Get Your Business Ready For Any Kind of Disaster at Free National Preparedness Month Webinar Series

This summer millions of business across the country were forced to close their doors in the aftermath of power outages, approaching wildfires, and flooding. Business interruptions, even if it lasts just a few hours, cost business owners greatly in terms of lost productivity and profits.

You can get help with your own business preparedness planning through a series of free webinars hosted by the U.S. Small Business Administration and Agility Recovery. The September series is presented in collaboration with FEMA's Ready Campaign, as part of National Preparedness Month. SBA wants to help business owners take charge of the well-being of their own companies, the safety of their employees, and the sustenance of their local economies by being prepared to rebound quickly from any kind of disaster.

Here's a list of the webinars, held each Wednesday in September at 2 p.m. EDT:

**Sept. 5: "10 Steps to Prepare Any Organization for Disaster"** with an introduction from James Rivera, Associate Administrator for SBA's Office of Disaster Assistance.

**Sept. 12: "Protecting Your Organization by Preparing Your Employees"**

**Sept. 19: "Utilization of Social Media During a Crisis"**

**Sept. 26: "Surviving a Crisis, Large or Small: Real Life Lessons Learned"** Business owners who recovered from disasters discuss their proactive emergency planning.

A question and answer session will follow each of the presentations. Go to <http://www2.agilityrecovery.com/npm> to register for any of the webinars.

SBA has partnered with Agility to offer business continuity strategies through their "[PrepareMyBusiness](#)" website. Visit the website to access past webinars and for useful preparedness tools.

## Social Media

Connect with the U.S. Small Business Administration on Facebook, Twitter and Youtube.



## Calendar of Events

Sept 4 Business Roundtable, Newcastle	Sept 12 Business Roundtable, Fort Washakie	Sept 25 Business Roundtable, Worland
Sept 5 Business Roundtable, Casper	Sept 13 Business Roundtable, Buffalo	Sept 25-28 WEDA Conference, Riverton
Sept 6 Business Roundtable, Laramie/Jackson	Sept 19 Business Roundtable, Wheatland	Sept 26 Business Roundtable, Torrington