

OKLAHOMAUPDATE

October 2009

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Helping small businesses
start, grow and succeed.



Your Small Business Resource

2010 Small Business Award Nominations Due Nov. 13

The U.S. Small Business Administration Oklahoma District Office is seeking successful and inspiring entrepreneurs to represent the state in Regional and National small business award competitions.

Any individual or organization may submit nominations. A company, owner, or business advocate can also self-nominate.

Award categories include:

- ◆ Small Business Person of the Year
- ◆ Small Business Exporter of the Year
- ◆ SBA Young Entrepreneur of the Year

- ◆ Jeffrey Butland Family-Owned Business of the Year
- ◆ Entrepreneurial Success Award

Small Business Champion Award recipients are individuals or organizations who have dedicated their professional skills or personal talents to supporting small businesses through advocacy and volunteer efforts. Nominees may or may not be small business owners.

Categories include:

- ◆ Financial Services Champion of the Year
- ◆ Home-Based Business Champion of the Year

- ◆ Minority Small Business Champion of the Year
- ◆ Veteran Small Business Champion of the Year
- ◆ Women in Business Champion of the Year

All nominations must be postmarked or hand delivered to the Oklahoma District Office, 301 NW 6th Street, Suite 116, OKC, OK 73102, no later than **Friday, November 13, 2009.**

View 10 Tips for Writing Winning Nomination packages at <http://www.sba.gov/localresources/district/ok/index.html>

For more information, contact Darla Booker, darla.booker@sba.gov, or visit www.sba.gov/ok



2009 RECOVERY ACT



Winning federal contracts

The American Recovery and Reinvestment Act of 2009 offers additional federal contracting opportunities to small businesses across the country.

To learn how to participate in the Federal procurement arena, please review SBA's online training program,

Recovery Act Opportunities: How to Win Federal Contracts; <http://web.sba.gov/sbtn/registration/index.cfm?CourseId=67> – it's free, comprehensive, and includes numerous resources to help you understand and engage in the government's contracting process. The program is fully automated and indexed so you can review all or only the parts you are interested in.

Review the Contracting Program at — <http://web.sba.gov/sbtn/registration/index.cfm?CourseId=67>

In addition, SBA is pleased to introduce its newest online course for women small business owners, **Winning Federal Contracts: A Guide for Women Entrepreneurs** <http://web.sba.gov/sbtn/registration/index.cfm?CourseId=68>. This training module is also free, very comprehensive and includes numerous resources, including many targeted for women-owned businesses.

President Obama proposes to raise SBA loan limits;

SBA Administrator Karen Mills comments



The SBA issued the following statement by Administrator Karen Mills on the proposal by President Barack Obama to raise the maximum loan size for SBA-backed loans to small business:

“America’s 29 million small businesses have been hard hit in this recession. Nine months ago, President Obama sent small businesses a life line: the American Recovery and Reinvestment Act. Since then, the SBA has supported more than 33,000 loans for a total

of almost \$13 billion in small business lending. This has helped save or create tens of thousands of jobs.

“But there is much more work to be done, which is why President Obama today pledged his support for legislation that would increase the maximum size of some SBA loans. Increasing maximum loan sizes will allow the SBA to ensure that more small business owners and entrepreneurs can get access to the credit they need to expand their operations and create jobs.

“The President also announced additional support from the Treasury Department for smaller community lenders that

are committed to increasing their lending to small businesses. Secretary Geithner and I will host a conference on small business lending with Members of Congress, regulators, lenders and the small business community. The conference will discuss additional efforts that can be taken to provide small businesses with access to credit. These steps, coupled with SBA’s ongoing efforts, will help small businesses grow and create jobs throughout America.”



Specifically, President Obama called for:

- ◆ Increasing the size of SBA’s 7(a) loan from \$2 million to \$5 million.
- ◆ Increasing the size of SBA’s 504 loan from \$2 million to \$5 million for standard borrowers (supporting a total project of \$12.5 million) and from \$4 million to \$5.5 million for manufacturers (supporting a total project of \$13.75 million).
- ◆ Increasing the size of SBA’s Microloan from \$35,000 to \$50,000.

A copy of the President’s remarks and a fact sheet on the announcement can be found at:

http://www.sba.gov/idc/groups/public/documents/sba_homepage/sba_rcvry_obama_evt_remrks09.pdf.

A fact sheet on the proposal can be found at:

http://www.sba.gov/idc/groups/public/documents/sba_homepage/sba_rcvry_new_effort_credit_sb.pdf

Export.gov Helps American Companies Succeed Globally

Export.gov brings together resources from across the U.S. Government to assist American businesses in planning their international sales strategies and succeed in today’s global marketplace.

From market research and trade leads from the U.S. Department of Commerce’s Commercial Service to export finance information from Export-Import Bank (<http://www.exim.gov/>) and the Small Business Administration to agricultural export assistance from USDA, Export.gov helps American exporters navigate the international sales process and avoid pitfalls such as non-payment and intellectual property misappropriation.

Export.gov was created to provide better customer service for businesses interacting with the Federal Government. The U.S. Department of Commerce’s International Trade Administration manages Export.gov as a collaborative effort with the 19 Federal Agencies that offer export assistance programs and services.

Why Consider Exporting?

- ◆ 95 percent of the world’s consumers live outside of the United States, so if a U.S. business is only selling domestically, it is reaching just a small share of potential customers.
- ◆ Exporting enables companies to diversify their portfolios and to weather changes in the domestic economy.
- ◆ Free trade agreements have opened up markets in Australia, Chile, Singapore, Jordan, Israel, Canada, Mexico, and Central America, creating more opportunities for U.S. businesses.

The Number of Small Business Exporters is Growing ...

- ◆ Small and medium-sized firms account for the vast majority of growth in new exporters.
- ◆ Small and medium-sized companies account for almost 97 percent of U.S. exporters, but still represent only about 30 percent of the total export value of U.S. goods.
- ◆ Because nearly two-thirds of small and medium-sized exporters only sell to one foreign market, many of these firms could boost exports by expanding the number of countries they sell to.

RESOURCE SPOTLIGHT

Do you have an idea for a business? Talk to SCORE



The SBA provides small business counseling and training through a variety of programs and resource partners, located strategically around the country.

The SCORE Association (Service Corps of Retired Executives) is a resource partner of the SBA dedicated to entrepreneur education and the formation, growth and success of small businesses nationwide.

In Oklahoma there are five SCORE Chapters. Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs

and current small business owners.

They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal.

You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling

before a business startup is an important part of SCORE's service.

SCORE also operates an active online counseling initiative. You can also access SCORE counselors at www.score.org.

Volunteers Needed

If you would like to volunteer to be a SCORE small business counselor, please call one of the SCORE chapters listed at right.

Oklahoma SCORE Chapters

ARDMORE

P.O. Box 1585
Ardmore, OK 73402
(580) 226-2620
Fax: (580) 226-2620
score633@brightok.net

ENID

2929 E. Randolph
Enid, OK 73701
(580) 213-3197
Fax: (580) 213-3196
bwgregory@nwsu.edu

NORTHEAST OKLAHOMA

201 S. Main
Grove, OK 74344
(918) 787-2796
Fax: (918) 787-2796
score595@greencis.net

OKLAHOMA CITY

301 NW Sixth St.
Ste. 116
Oklahoma City, OK 73102
(405) 609-8004
Fax: (405) 609-8990
info@okcscore.org

TULSA

907 S. Detroit,
Suite 1012
Tulsa, OK 74120
(918) 581-7462
Fax: (918) 581-6908
consult@tulsascore.org

September Loan Volume Highest Since Sept. '07: Since the Recovery Act was signed on Feb. 17, SBA has supported more than \$11.3 billion in lending to small businesses. The average weekly dollar volume increased by more than 60 percent. The average number of loans approved per week has increased by more than 50 percent. For more info, visit

http://www.sba.gov/idc/groups/public/documents/sba_homepage/news_release_09-67.pdf

Oklahoma Active Lenders: The SBA-guaranteed loan process begins with the lender. For a list of Oklahoma Active lenders, visit

http://www.sba.gov/idc/groups/public/documents/ok_oklahoma_city/active_lenders.pdf

SBA launches YouTube Channel: The SBA is now on YouTube...www.youtube.com/sba. View information on SBA, its programs and services, in a 10-part "Delivering Success" series co-produced with the U.S. Postal Service.

Small Business Employees Risk Losing Health Insurance:

Secretary of Health and Human Services Kathleen Sebelius and SBA Administrator Karen Mills released a new report, *Insurance at Risk: Small Business Employees Risk Losing Coverage*. The report examines the health care status quo that has left employees at risk of losing their insurance and underscores the financial difficulties small businesses face when providing health insurance to their employees. The complete report is available now at www.HealthReform.gov.

H1N1 Preparedness Guide for Small Business: The preparedness guide offers small business employers tools to help plan for and respond flexibly to varying levels of severity of an H1N1 outbreak—which may lead to increased absenteeism, and, if the outbreak becomes more severe, may include restricted service capabilities and supply chain disruptions. Visit www.flu.gov to view the guide.

**OKLAHOMA TOP 10 SBA
LENDERS & CDCs THROUGH
SEPTEMBER - FY 09**

Top volume lenders by number of loans

1	BancFirst	106 loans	\$23,675,000
2	Arvest Bank	37 loans	\$8,557,800
3	MidFirst Bank	28 loans	\$2,448,500
4	JP Morgan Chase Bank, N.A.	22 loans	\$2,015,200
5	Borrego Springs Bank, N.A.	22 loans	\$905,000
6	ONB Bank & Trust Company	13 loans	\$4,186,300
7	Citizens Security Bank & Trust Company	12 loans	\$1,939,000
8	Great Plains National Bank	11 loans	\$1,853,700
9	AVB Bank	11 loans	\$1,775,700
10	Innovative Bank	11 loans	\$290,000

Top volume CDCs by number of loans

1	Rural Enterprises of Oklahoma, Inc.	17 loans	\$8,080,000
2	Tulsa Economic Development Corp.	13 loans	\$4,758,000
3	Small Business Capital Corporation	11 loans	\$9,083,000
4	Metro Area Development Corporation	5 loans	\$1,217,000

Top volume lenders by dollar value of loans

1	BancFirst	106 loans	\$23,675,000
2	Arvest Bank	37 loans	\$8,557,800
3	First Financial Bank	4 loans	\$5,705,000
4	ONB Bank & Trust Company	13 loans	\$4,186,300
5	Live Oak Banking Company	2 loans	\$4,000,000
6	Security Bank	7 loans	\$3,679,400
7	Regent Bank	5 loans	\$2,801,300
8	Bank of the Lakes, N.A.	5 loans	\$2,557,600
9	MidFirst Bank	28 loans	\$2,448,500
10	First Community Bank Central Texas, N.A.	3 loans	\$2,355,000

Top volume CDCs by dollar value of loans

1	Small Business Capital Corporation	11 loans	\$9,083,000
2	Rural Enterprises of Oklahoma, Inc.	17 loans	\$8,080,000
3	Tulsa Economic Development Corp.	13 loans	\$4,758,000
4	Metro Area Development Corporation	5 loans	\$1,217,000

**Top 10 Oklahoma SBA Loans
in September 2009**

2009/09/09
UNITED MATERIALS INC., TULSA
\$1,822,000.00
SMALL BUSINESS CAPITAL CORP.

2009/09/23
WISDOM ACRES POULTRY FARM, LLC
CHELSEA
\$1,169,000.00
FIRST FINANCIAL BANK

2009/09/16
NIX FORD-MERCURY INC., MCALESTER
\$1,059,000.00
REI, INC.

2009/09/01
HOLIDAY INN EXPRESS & SUITES, VINITA
\$1,002,000.00
REI, INC.

2009/09/02
GRAFCO, LLC, COLLINSVILLE
\$1,000,000.00
THE EXCHANGE BANK

2009/09/14
CHISHOLM SUITES HOTEL, DUNCAN
\$750,000.00
EXCEL NATIONAL BANK

2009/09/02
THE GODDARD SCHOOL, JENKS
\$742,000.00
REI, INC.

2009/09/29
TRI-CITY SEAL COMPANY, TUTTLE
\$600,000.00
BANCFIRST

2009/09/17
SPRINGPOINT TECHNOLOGIES LLC, TULSA
\$569,000.00
TULSA ECONOMIC DEV. CORP.

2009/09/21
THE GODDARD SCHOOL, TULSA
\$527,700.00
UNION BANK OF CHANDLER

Complete Lender Ranking for SBA Loans in Oklahoma, 504 Loan Participation

Bank	# Loans	AppvGross	504 Loan Participation	504 Loan Participation
BANCFIRST	106	\$23,675,000	3	\$2,764,668.00
ARVEST BANK	37	\$8,557,800	4	\$3,981,700.00
MIDFIRST BANK	28	\$2,448,500	1	\$297,558.00
BORREGO SPRINGS BANK, N.A.	22	\$905,000		
JPMORGAN CHASE BANK NATL ASSOC	22	\$2,015,200		
ONB BANK AND TRUST COMPANY	13	\$4,186,300	2	\$1,276,763.00
CITIZENS SECURITY BK & TR CO	12	\$1,939,000	1	\$460,000.00
AVB BANK	11	\$1,775,700		
GREAT PLAINS NATIONAL BANK	11	\$1,853,700		
INNOVATIVE BANK	11	\$290,000		
FIRST BANK OF OWASSO	10	\$1,131,800	2	\$3,347,367.00
SUPERIOR FINANCIAL GROUP, LLC	10	\$95,000		
TULSA NATIONAL BANK	9	\$706,200		
VISION BANK NATL ASSOC	9	\$1,276,300		
SECURITY BANK	7	\$3,679,400	4	\$5,109,350.00
CENTRAL NATL BK & TR CO - ENID	6	\$961,500		
BANK - LAKES NATL ASSOC	5	\$2,557,600		
FIRST COMMERCIAL BANK	5	\$455,000	1	\$270,000.00
REGENT BANK	5	\$2,801,300	3	\$1,526,563.00
TRIAD BANK NATL ASSOC	5	\$775,000		
COMMERCE BANK NATL ASSOC	4	\$2,000,000		
FIRST FINANCIAL BANK	4	\$5,705,000		
UNION BANK	4	\$947,150	1	\$125,000.00
1ST NATL BK & TR CO - OKMULGE	3	\$329,700		
BANK OF HYDRO	3	\$680,500		
COPPERMARK BANK	3	\$82,700		
FIRST AMERICAN BANK	3	\$985,000		
FIRST BANK & TRUST CO.	3	\$319,900		
FIRST COMMUN BANK NATL ASSOC	3	\$2,355,000		
FIRST FIDEL. BANK NATL ASSOC	3	\$280,000		
RCB BANK	3	\$586,500	1	\$231,475.00
THE BANK OF KREMLIN	3	\$440,800		
THE BANK, NATIONAL ASSOCIATION	3	\$219,000	1	\$2,425,500.00
THE CITIZENS BANK OF EDMOND	3	\$165,000		
THE EXCHANGE BANK	3	\$1,250,145		
THE FIRST NATIONAL BANK	3	\$895,000		
1ST NATL BK & TR CO - BROKEN	2	\$70,000		

Complete Lender Ranking for SBA Loans in Oklahoma, 504 Loan Participation *Cont...*

Bank	# Loans	AppvGross	504 Loan Participation	504 Loan Participation
ACB BANK	2	\$565,000		
ALLEGIANCE CU	2	\$115,000		
ARMSTRONG BANK	2	\$1,175,600		
AUSTIN BANK TEXAS NATL ASSOC	2	\$86,600		
BANK - AMERICA NATL ASSOC	2	\$90,000		
CHICKASHA BANK & TRUST COMPANY	2	\$450,000		
CITY NATL BK & TR CO - LAWTON	2	\$825,000		
FARMERS & MERCHANTS NATL BK	2	\$1,287,000		
FIRST NATL BK - OKLAHOMA	2	\$92,700		
INTRUST BANK NATL ASSOC	2	\$335,000		
LIVE OAK BANKING COMPANY	2	\$4,000,000		
MAINSTREET LENDER 7(A), LLC	2	\$1,293,000		
PEOPLES STATE BANK	2	\$274,600		
SPIRITBANK	2	\$257,500	2	\$528,000.00
THE HUNTINGTON NATIONAL BANK	2	\$790,000		
UMB BANK, N.A.	2	\$320,000		
WELLS FARGO BANK NATL ASSOC	2	\$1,025,100		
WEOKIE CU	2	\$171,500		
1ST NATL BK - LIBERAL	1	\$35,000		
ADVANTAGE BANK	1	\$90,000		
AMEGY BK NATL ASSOC	1	\$1,777,000		
AMER BUS. LENDING INC.	1	\$1,649,100		
BANK - OKLAHOMA NATL ASSOC	1	\$830,000	2	\$777,500.00
BANK 7	1	\$174,000		
BANK2	1	\$50,000		
BENEFIT BANK	1	\$800,000		
CENT. NATL BK - ALVA	1	\$185,000		
CENTURY BANK OF OKLAHOMA	1	\$125,000	2	\$1,120,750.00
CITIZENS BK - KANSAS NATL ASSO	1	\$100,000		
COMMUNITY BANK	1	\$815,000		
COMPASS BANK	1	\$1,011,000		
EXCEL NATIONAL BANK	1	\$750,000		
FIRST NATIONAL BANK	1	\$986,500		
FIRST NATIONAL BANK IN HOMINY	1	\$1,200,000		
FIRST NATL BK - MUSKOGEE	1	\$400,000	1	\$475,000.00
FIRST NATL BK & TR CO	1	\$300,000		
FIRST NATL BK & TR CO	1	\$500,000		
FIRST UNITED BK & TR CO	1	\$34,800	2	\$505,948.00
KIRKPATRICK BANK	1	\$92,000	1	\$550,000.00

Complete Lender Ranking for SBA Loans in Oklahoma, 504 Loan Participation *Cont...*

Bank	# Loans	AppvGross	504 Loan Participation	504 Loan Participation Amount
LEGACY BANK	1	\$128,900	1	\$888,217.00
MBANK	1	\$250,000		
NATIONAL BANK OF SALLISAW	1	\$202,400	1	\$310,000.00
OKLAHOMA CENTRAL CU	1	\$142,000		
OKLAHOMA STATE BANK	1	\$46,000		
PEOPLES BANK	1	\$100,000		
PEOPLES BANK	1	\$1,500,000		
PEOPLES NATL BK - CHECOTAH	1	\$327,000		
REPUBLIC BANK & TRUST	1	\$247,500		
SECURITY STATE BANK	1	\$191,000		
SMALL BUS. LOAN SOURCE LLC	1	\$860,000		
SOUTHWEST NATIONAL BANK	1	\$75,000		
STATE EXCHANGE BANK	1	\$980,100		
THE EASTMAN NATIONAL BANK	1	\$200,000		
THE SHATTUCK NATIONAL BANK	1	\$590,793		
UNION BANK OF CHANDLER	1	\$527,700	1	\$1,055,718.00
UPS CAPITAL BUSINESS CREDIT	1	\$570,000		
VISION ONE CU	1	\$350,000		
1ST BANK & TRUST			1	\$141,500.00
PAWNEE HOLDING COMPANY, INC.			1	\$125,500.00
QUAIL CREEK BANK, N.A.			3	\$1,430,000.00
SIMMONS FIRST NATIONAL BANK			1	\$230,000.00
THE FIRST NATIONAL BANK AND TRUST COMPANY OF OKMULGEE			1	\$2,368,276.00
THE FIRST STATE BANK			1	\$200,000.00
TULSA NATIONAL BANCSHARES, INC.			1	\$550,000.00
Total	472	\$111,743,088		

Oklahoma Certified Development Corporations	# Loans	AppvGross
RURAL ENTERPRISES OF OKLAHOMA INC.	17	\$8,080,000
TULSA ECONOMIC DEVELOPMENT CORPORATION	13	\$4,758,000
SMALL BUSINESS CAPITAL CORPORATION	11	\$9,083,000
METRO AREA DEVEL ELOPMENT CORPORATION	5	\$1,217,000
Total	46	\$23,138,000