



October 2009

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Do you know someone who deserves an award?

Consider submitting nominations for the 2010 SBA Awards!

See page 2 for award categories and descriptions

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SBA Announces Appointment of Jeanne Hulit As Regional Administrator for Region I



On August 10, 2009, the U.S. Small Business Administration announced the appointment of Jeanne Hulit, as the regional administrator in Region I, to oversee the SBA's programs and services in Massachusetts, Connecticut, Rhode Island, Vermont, New Hampshire and Maine.

"Both the SBA and small businesses of New England will benefit greatly from Jeanne's lending and community development background," said SBA Administrator Karen G. Mills in welcoming Hulit. "With her experience in both the public and private sectors, as well as her commitment to serving her community, Jeanne will be a tremendous asset and advocate for small

businesses and entrepreneurs across the region, especially at this critical time when so many are facing tough challenges as a result of the recession. She has been a great resource for the businesses in my home state of Maine and I know she will do the same for all of New England."

"I am deeply honored and excited about working with Administrator Karen Mills and the Obama Administration to help small businesses in New England weather these difficult times," said Hulit. "I look forward to deploying my experience in the financial services industry and economic development to help the U.S. Small Business Administration work effectively with private industry to retain and grow employment in the region."

The Region I office, headquartered in Boston, oversees the SBA's district offices in Boston; Augusta, Maine; Concord, N.H.; Montpelier, Vt.; Providence, R.I.; and Hartford, Conn.

Hulit has been a senior vice president for commercial

lending at Citizens Bank since 2002. She also served as a vice president for Key Bank National Association for 10 years and as the deputy director of the Maine Department of Economic and Community Development for four years. In addition to being a vice president of Gendron Commercial Brokers and a public affairs manager for Time Warner Cable, Hulit worked for both the Chamber of Commerce of the Greater Portland Region and the Chamber of Commerce of the United States.

Hulit is affiliated with several Maine organizations including the University of Southern Maine, U.S. Department of Commerce District Export Council, Maine International Trade Center, Maine Port Authority and Maine Democratic organizations. She graduated from the American University with a bachelor's degree in international studies in 1980. Hulit is the proud mother of two children.



2009 RECOVERY ACT



Message from the District Director



Witmer Jones

SBA Seeks the Best of Small Business for 2010 Awards

The U.S. Small Business Administration has opened nominations for the prestigious SBA Small Business Awards for 2010. As part of the annual celebration of National Small Business Week, SBA recognizes outstanding small business owners, entrepreneurs and champions for their contribution to the economic vitality of the State and the Nation. The SBA honors continue to be one of the most competitive, comprehensive and visible small business awards in the state. Please support New Hampshire's small business economy and the people who make it happen. I hope you will nominate a deserving individual – it will make both of you feel good!



Small Business Awards - Must meet SBA size standards as a small business and be in business 3 or more years.

- ◆ Small Business Person of the Year: For developing an outstanding, growing business; innovative product(s); increasing jobs, increasing sales, overcoming adversity, and community contributions.
- ◆ Small Business Exporter of the Year: Business owner who has significantly increased export sales and profits, encouraging other firms to export, increases jobs through exports, and innovative methods of creating markets.
- ◆ SBA Young Entrepreneur of the Year: Owner will not reach their 30th birthday by June 1, 2010, three-year evidence of success in sales and profits, increased jobs, innovative products, demonstrated potential.
- ◆ Jeffrey Butland Family-Owned Small Business of the Year: Family owned and operated business which has been passed on from one generation to another. (Business must have a 15 year track record)
- ◆ Women-Owned Small Business of the Year: Women who own and operate or bears principle responsibility for operating a small business. Must have received SBA assistance through counseling, training or loans.

Small Business Champions of the Year - Individuals who have fulfilled a commitment to the advancement of small business, including volunteering time and services to small business interests and groups, and championing the cause of small business in the legislative process. Champions may or may not be small business owners.

- ◆ Minority Small Business Champion of the Year: Has fulfilled a commitment to support minority entrepreneurship.
- ◆ Women in Business Champion of the Year: Has fulfilled a commitment to the advancement of women's business ownership.
- ◆ Veteran Small Business Champion of the Year: Has fulfilled a commitment to advancing small business opportunities for veterans of the U.S. armed forces.
- ◆ Financial Services Champion of the Year: Individuals who assist small business through advocacy efforts to increase the usefulness and availability of accounting or financial services for small businesses.
- ◆ Home-Based Business Champion of the Year: Has experienced the rewards and difficulties of home-based businesses and has volunteered to improve the climate for these businesses.

Contact Hugh Curley, Business Development Specialist at (603) 225-1402 or hugh.curley@sba.gov for more information about the nomination process. The deadline to submit the completed nomination forms is Friday, November 20, 2009.

SBA Administrator announces availability of H1N1 Preparedness Guide for Small Businesses

Small Business Administration Administrator Karen Mills and Department of Homeland Security Secretary Janet Napolitano announced the availability of a preparedness guide designed to assist small businesses in planning for the possibility of an H1N1 flu outbreak this fall.

During a call with reporters Mills made clear the importance of flu preparedness for small businesses.

“Small Business owners should take the time to create a plan, talk with their employees and make sure they are prepared for flu season,” said Mills. “For countless small businesses, having even one or two employees out for a few days has the potential to negatively impact operations and their bottom line. A thoughtful plan will help keep

employees and their families healthy, as well as protect small businesses and local economies.”

Outbreaks of H1N1 flu are occurring now across the country and will likely coincide with the return of seasonal flu this fall and winter. The preparedness guide offers small business employers tools and information to help them 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.

Employers are encouraged to put strategies in place now to protect their employees and their businesses in advance of the fall flu season. Included in the preparedness guide are tips on

how to write a continuity of operations plan, steps for keeping employees healthy, frequently asked questions about the 2009 H1N1 flu and a list of additional resources that employers can access online.

To download the booklet please visit www.sba.gov/flu

The U.S. Small Business Administration has begun posting informational videos on YouTube as it joins an increasing trend within the federal government to use the popular video-sharing web platform to reach a larger audience.

YouTube is a highly popular Web site, especially among younger people. SBA is intent on reaching this audience with its message of entrepreneurship, the importance of small business to the nation’s economy, and information on the agency’s programs and services.

“With millions of visitors, most of them under 35, YouTube offers a prime opportunity to use current technology and the appeal of a popular online platform to further promote the agency’s programs and services,” said SBA Administrator Karen G. Mills. “By expanding its outreach, SBA will be providing more current and potential entrepreneurs with the necessary tools to start, grow and succeed in their businesses.”

The SBA YouTube channel (www.youtube.com/sba) debuted with a 60-second introduction to SBA, its programs and services, and a 10-part “Delivering Success” series co-produced with the U.S. Postal Service.

Future content will include a variety of videos with more in-depth information about SBA programs and services to inform current and potential entrepreneurs. Topics will cover how small businesses can take advantage of the Recovery Act loan programs, government contracting opportunities, exporting to increase market share, counseling and training on how to start and grow a small business, and small business success stories.

You can receive all of the SBA’s News Releases via email. To subscribe, visit <http://web.sba.gov/list> and select “Press Office”

**SBA
Launches
YouTube
Channel**

**Aim is to
Reach Larger
Audience
through
Popular Site**



SBA Meets Main Street - - Ask Us About SBA

On August 5th, staff members participated in an all day event at the 76th annual Craftsmen's Fair, the oldest craft fair in America. This is a nine-day event and features craft work by members of the League of New Hampshire.

L/R: Miguel Moralez, Business Development Specialist; Alice Zachos, Assistant District Director; Hugh Curley, Business Development Specialist



Greater Hudson Chamber of Commerce Community Expo

L/R: Miguel Moralez, Business Development Specialist, SBA; Dan Soucy owner Soucy Associates Nationwide Insurance



Tri-City Expo

L/R: Warren Haggerty, Business Development Specialist, SBA; Suzanne Delaney, The Entrepreneur's Source



Southern NH Division Greater Haverhill Chamber of Commerce

L/R: NH Senator Lou D'Allesandro; Miguel Moralez, Business Development Specialist, SBA

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The SBA New Hampshire District Office conducts monthly Web-based lender training on topics such as: 504 Loan Program, Intensive Loan Servicing, Rural Lender Advantage Loan Initiative, SBA's SOP 50 10 (5) and the 10 Tab Purchase Package. Our lending partners will be notified in advance, via e-mail, of our upcoming ready talk training sessions. If there is a topic you're interested in and would like covered—**Let Us Know**. SBA's contact is: Amy Bassett, Business Development Specialist, at (603) 225-1606 or amy.bassett@sba.gov.



Balancing Business and Deployment

The SBA is helping the military community with business too. A well prepared small business mobilization plan can make a big difference in how a business will fare. Developing an effective plan before mobilization offers the best opportunity to organize a business and ensure that it will remain secure while military duties are carried out. For information on Military Reservists Loans go to www.sba.gov/vets or contact Miguel Moralez at 603 225-1601.

NH SBA staff participated in a **Town Hall Meeting** in Lebanon, NH, Understanding Military Deployment, An Employer Resource hosted by The Vermont and New Hampshire Committees for Employer Support of the Guard & Reserve and the River Valley Human Resources Association.



L/R: Miguel Moralez, Veterans Business Development Officer, SBA; Alice Zachos, Assistant District Director, SBA; Major Randall Gates, VT National Guard

BANK
ON
SBA



L/R: Marc Ouellette, Ocean Bank; Miguel Moralez, Business Development Specialist, SBA

Attention Lenders

Every day, the U.S. Small Business Administration and its resource partners help potential and current small business owners start, grow and succeed. A business development specialist is available to provide SBA information to your customers in your bank lobby.

Please contact Miguel Moralez to set up an appointment for this informative outreach at (603) 225-1601.

THE LENDERS'S ADVANTAGE

New Hampshire District Office

Loan Activity Report

October 1, 2008 – September 30, 2009

Lender Name	Amount	#	Lender Name	Amount	#
BANCO POPULAR NORTH AMERICA	\$1,093,500	2	MERRIMACK COUNTY SAV BK	35,000	1
BANK OF AMERICA, NA	20,000	1	MERRIMACK VALLEY FCU	60,000	1
BAY COLONY DEV. CORP	91,000	1	MONADNOCK COMMUNITY BK	1,977,200	12
BRANCH BANKING & TRUST CO	2,043,000	2	NEW ENGLAND CERTIFIED DEV CORP	1,681,000	3
CAPITAL REGIONAL DEV CORP	3,855,000	8	NORTHERN COMMUNITY INVESTMENT	515,000	2
CENTRIX BANK & TRUST	2,647,900	28	NORTHWAY BANK	3,386,100	73
CIT SMALL BUSINESS LENDING	740,000	1	NORWAY SAVINGS BANK	200,000	1
COMMERCE BANK	230,000	1	OCEAN BANK	1,630,800	8
CONNECTICUT RIVER BANK, NA	3,589,200	24	PACIFIC MERCANTILE BANK	175,000	1
EAGLE BANK	240,000	1	PASSUMPSIC SAVINGS BANK	1,320,700	15
EASTERN BANK	8,000	1	PENTUCKET BANK	646,700	5
ENTERPRISE BANK & TRUST CO	454,500	7	PROFILE BANK, F.S.B.	259,000	4
FEDERAL SAVINGS BANK	250,000	1	RANDOLPH NATIONAL BANK	300,000	1
FIRST COLEBROOK BANK	6,043,280	27	RBS CITIZENS, NA	4,160,400	80
FIRST TRADE UNION BANK	1,133,000	2	SAVINGS BANK OF WALPOLE	1,276,000	6
FRANKLIN SAVINGS BANK	743,000	5	SOVEREIGN BANK	555,000	12
GRANITE STATE CU	175,000	1	ST. MARY'S BANK	866,800	21
GRANITE STATE ECONOMIC DEV CORP	20,290,000	70	SUPERIOR FINANCIAL GROUP, LLC	57,500	6
HAMPSHIRE FIRST BANK	2,790,000	10	TD BANK, NATIONAL ASSOCIATION	2,437,700	15
KENNEBUNK SAVINGS BANK	800,000	2	THE NASHUA BANK	2,000,000	3
KEYBANK NATIONAL ASSOC.	610,000	1	THE PROVIDENT BANK	634,000	4
LACONIA SAVINGS BANK	5,449,500	64	TRIANGLE CU	500,000	1
LAKE SUNAPEE BANK, FSB	880,700	18	UNION BANK	35,000	1
LEDYARD NATIONAL BANK	1,534,800	19	WELLS FARGO BANK, NA	950,000	1
LIVE OAK BANKING COMPANY	180,000	1	WELLS RIVER SAVINGS BANK	290,000	1
MASCOMA SAVINGS BANK	175,000	2	WOODSVILLE GUARANTY SAVINGS BK	3,450,900	13
MEREDITH VILLAGE SAV. BK	1,105,500	4	WORKERS CU	250,000	1
			Grand Total	\$86,821,680	596

Training/Workshop Calendar

A list of additional events from SBA and our resource partners may be found at www.sba.gov/nh under Training Calendar.

October 27 - Record Keeping & Reporting presented by NH Small Business Development Center

November 5 - Business Essentials-Legal, Accounting... presented by Women's Business Center

January 19 - Starting Your Own Business presented by Monadnock SCORE, Keene, NH

SBA New Hampshire Management Staff

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The U. S. Small Business Administration was created in 1953 to maintain and strengthen the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

SBA's New Hampshire District Office is your small business resource for access to capital, counseling services, training, and government contracting opportunities, to help start or grow a small business in New Hampshire. Our programs and services are delivered through participating lenders and our resource partners, SCORE: Counselors to America's Small Business, Small Business Development Centers and Women's Business Center.

Granite Herald is produced by the U. S. Small Business Administration's New Hampshire District Office. Subscribe to Granite Herald by registering online at web.sba.gov/list. Look for New Hampshire News. Send questions or comments to the Granite Herald Editor, Claire Rousseau, Business Development Specialist, at claire.rousseau@sba.gov