

NEWSLINE EIGHT

Volume 16 January 2010

SBA's Monthly
News Update
-SERVING-
COLORADO
MONTANA
NORTH DAKOTA
SOUTH DAKOTA
UTAH
WYOMING

Newsline Eight is circulated to our resource and lending partners by SBA's Region Eight Office

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Helping small businesses
start, grow and succeed.



Your Small Business Resource

Additional Funding for SBA Recovery Lending Programs will Support \$4.5 Billion in Small Business Lending By Dan Hannaher, Regional Administrator



On December 19th, President Obama signed the U.S. Department of Defense (DOD) appropriations bill which included \$125 million to continue SBA's main American Recovery and Reinvestment Act lending programs (90 percent guaranty and elimination of borrower fees) through Feb. 28, 2010. We estimate that the additional funding will support \$4.5 billion in SBA small business lending. New approvals of loans with the higher guarantee and reduced fees made possible by ARRA has already begun and as of Monday, January 4th the SBA's Recovery Loan Queue was cleared out and stands at zero. This additional funding shows that the President and Congress recognize that these key programs were successful in helping

jump-start the economic recovery for America's small businesses. The increased guarantee and reduced fees on SBA loans helped put more than \$16.5 billion into the hands of small business owners and brought more than 1,200 lenders back to SBA loan programs nationwide. In Region VIII, the extension of these programs through February is important to continuing our path toward recovery and will give thousands of small business owners the access to credit they critically need. In early December, President Obama laid out key aspects of his jobs plan, including significant ongoing support for small businesses. The SBA will continue to work with Congress on moving those proposals forward, including extending these loan enhancements as the President called for, to ensure that small business owners have the tools they need to drive economic growth and create jobs in communities all across America. During the first quarter of Fiscal Year 2010 we have seen a slight increase in total SBA lending across Region VIII. As of January 1st, 1,058 7(a) and 504 loans have been approved for over \$284 million. If you annualize the 7(a) loan approvals for the entire fiscal year, we are on target to exceeding 2009 numbers. I will continue to update you on our loan approval progress in future Newsline Eight editions.

District Office	7(a) Loans 1st Qtr	504 Loans 1st Qtr	ARC YTD	7(a) Dollars (\$M)	504 Dollars (\$M)	ARC Dollars
Colorado	269	48	29	98.2	26.0	946,000
Montana	112	8	53	23.1	3.3	1.7
North Dakota	68	12	15	14.7	5.8	557,000
South Dakota	67	20	17	15.3	6.6	486,000
Utah	355	58	98	48.5	27.1	3.2
Wyoming	35	6	15	13.7	2.1	484,000
Region 8 Total	906	152	228	\$213.5 M	\$70.9 M	\$7.4 M

WYOMING DISTRICT OFFICE

Women's Network for Entrepreneurial Training (WNET) meetings are opportunities for women to network, share business expertise and identify potential small business resources in their communities. On Tuesday, February 2nd the Newcastle Women's Roundtable Program will be held at the First State Bank of Newcastle from 11:45 a.m. to noon for networking. From noon to 1:00 p.m. enjoy lunch and a presentation on "Free Money! Fact or Fiction?" presented by Richard Hawley Project/Grants Coordinator, for U.S. Senator Mike Enzi. From 1:00pm to 1:15pm another networking session. This same presentation will be done at the Casper Roundtable Program held at the First Interstate Bank, 3rd Floor meeting room, 104 S. Wolcott St. on Wednesday, February 3rd from 11:45 a.m. to 12:15 p.m. for lunch and networking and 12:15 p.m. to 12:45 p.m. for the presentation. There is no charge for either luncheon. For more information and reservations, please contact Susan Rezanina at (307) 261-6520 or the SBA's Deb Farris at (307) 261-6510.

SOUTH DAKOTA DISTRICT OFFICE

Every Tuesday from Noon- 1 p.m., the Sioux Falls Area Chamber of Commerce, in cooperation with SCORE, the Sioux Falls Small Business Development Center and the Small Business Administration will host its January Business Sense Workshops. These workshops will be held at The Ivy Room, 2425 S. Shirley Avenue, #118, just south of Century Theatres. Topics to be presented include Greater Focus = Greater Sales; Do you have a business plan?; Do you have an advertising plan?; Doing business with the government?; and Counterfeit and Phishing – how to protect yourself and your business. Cost is \$10 per workshop for Chamber members and their employees and \$20 for non-members. This is "Brown Bag" - bring your own lunch and seating is limited. For more information and to register, call the Chamber at (605) 373-2002.

MONTANA DISTRICT OFFICE



"Women: Want to Do Business with the Government?"

-A Procurement Workshop for Women in Montana-

The SBA and the new Women's Business Center are holding a procurement work-

shop for women in Helena on January 28th from 9:00 a.m. – 5:00 p.m. If you are considering starting or expanding your current business and want to explore the possibility of government contracts as part of your marketing plan, then this workshop is for you. Participants will learn about the federal procurement process, how to register in the CCR.gov and Dun & Bradstreet, and learn about HUBZone and 8(a) Certification. Contracting officers from various government agencies will be on hand to answer questions and meet with participants. The workshop will be held at the Gateway Center located at 1710 National Avenue in Helena, MT. The cost to attend the workshop is \$15. To register, contact the SBA's Crystal Baker of the Montana District Office at (406) 441-1089.

NORTH DAKOTA DISTRICT OFFICE

The North Dakota District Office will be hosting a government contracting workshop on January 21st-22nd at the Ramkota Inn in Bismarck. Learn how to get started selling to the Federal and State governments; to find contracts; to read and write proposals; to estimate contract costs; and how to prove overhead and administration costs. In addition to the workshops, you will have the chance to meet one-on-one with Federal and State contracting agents. To register, or for more information, contact the Impact Foundation at (701) 356-2662 or visit their website at www.impactpac.com.

Thank You Newsline Eight Readers!!

This is our 16th year of providing critical small business news to our readers.
 180 editions, 1,400 different columns, 8 Regional Administrators, 415,000 words
 Newsline Eight is the SBA's Longest Continuously published Regional Newsletter
 — Chris Chavez, Regional Communications Director

COLORADO DISTRICT OFFICE



Colorado Deputy District Director retires. On January 2, 2010, Steve Muhlhauser, Deputy District Director for the Colorado District Office, bid a fond farewell to the U.S. Small Business Administration after 37 years of government service- eleven and a half of those years while serving the needs of Colorado's small business and lending communities. His career started as a Management Assistance Officer with the Utah District Office in 1979. In 1983, he was promoted to Assistant Regional Administrator for Business Development in the San Francisco Regional Office where he served for over 7½ years. Transitioning to the Office of Government Contracting as an Industrial Specialist in 1990, he served with the Certificate of Competency program for four years, conducting surveillance reviews of Lawrence Livermore Laboratory, the University of California at Berkley, and Stanford Accelerator Project, & participating in a subcontracting review of Lockheed Martin. In 1994 he transferred to the Portland District Office as a loan processing officer and later was promoted to Chief of Business Development. In the summer of 1998, he was promoted to Assistant District Director for Economic Development in the Colorado District Office holding additional titles as Assistant District Director for Lender Relations and, most recently, as Deputy District Director. For 8 months in 2008, he was fortunate to serve as Special Assistant to Mick Ringsak, the former Regional Administrator for Region VIII. Overall, Mr. Muhlhauser has spent over 30 years with SBA. "I will remember with fondness all of the fine, dedicated professionals that I have had the pleasure to work with throughout my distinguished career," reflects Mr. Muhlhauser on his life with SBA. "Upon retiring from SBA, I will "sail into the sunset" toward my next adventure in life."

UTAH DISTRICT OFFICE

The Utah District Office held its annual Lender Recognition Breakfast on December 15th at the Zions Bank Basketball Center in Salt Lake City. This year a new annual Lender's Award was introduced. The Blaine Andrus Memorial Award is in memory of our long time colleague, Blaine Andrus who passed away December 30, 2008. During his time at the SBA, Blaine was known for exceptional customer and community service. This year, this new award went to South-west Federal Credit Union headquartered in St George. This credit union utilized almost all of SBA's Lending Programs during the last fiscal year in an effort to serve their community. Other awards presented include:

- Three High producers: Zions Bank; Mountain America FCU; America First FCU
- Most Loans by lender size: Large- Zions Bank; Med -State Bank of Southern Utah; Small— Celtic Bank
- Most ARC loans by lender size: Large-Zions Bank; Med-State Bank of Southern Utah; Small- First Utah Bank
- Most Patriot Express by lender size: Large- Zions Bank; Medium-State Bank of Southern Utah; Small - Beehive Credit Union
- Most Small/Rural Lender Advantage Loans –tied: Brighton Bank & First National Bank of Layton
- Newest Active Lender: Alliance Community FCU
- Most improved over FY08: Medium- Centennial Bank; Small-Cypress FCU; Very Small-Family First FCU
- Most Community Express Loans: Central Bank
- Most Capline (Small/Standard Asset Based) Loans: Celtic Bank
- Most 504 Loans by a small rural lender: Lewiston State

SBA SMALL BUSINESS ECONOMIC HOTLINES REMAINS OPEN



Five district offices in Region VIII have launched their first-ever **Small Business Economic Hotlines** in response to the concerns raised by the nation's small business community during these uncertain economic times. The purpose of this hotline is to give small business owners a single phone number they can call with business related questions. The hotline numbers are as follow: Colorado (303) 844-2607 X 401; Montana (406) 441-1095; South Dakota (605) 330-4243 Ext 10; Utah (801) 524-3204; Wyoming (307) 261-6505.