

GATEWAY E-GAZETTE

January 2008

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DISTRICT DIRECTOR'S CORNER



Dennis Melton, District Director

As we all return to work following what I hope was a wonderful holiday season, I'd like to share some of the achievements of the SBA in fiscal year 2007. With the help of our lending partners, SBA approved over 110,000 small business loans totaling more than \$20.6 billion nationwide. Locally the St. Louis District Office (SLDO) approved 1,173 loans totaling \$178,377,000. We continue to be America's primary resource to small businesses in terms of assisting thousands of entrepreneurs gain access to capital, providing training and technical assistance either directly or through our resource partners such as

SCORE, Counselors to America's Small Business; the Small Business Development Centers; and the Women's Business Center.

Two members of the SLDO staff served in temporary assignments in Washington, D.C. last year where we helped our headquarters office (HQ) develop and initiate new national programs. Last summer, Ms. Maureen Brinkley was hand-picked to develop and teach a course on the 8(a) small disadvantaged business annual review program at the newly implemented SBA University. SBA U was a new "agency initiative" designed to teach new employees and/or cross train current employees to ensure that they possess the necessary knowledge and skill to properly execute high priority SBA programs. Over 1,500 SBA employees completed a full week of training through SBA U last year. It is a testament to Maureen's

knowledge and skill to have been chosen to help lead such an important initiative, and an indication of the high level of assistance and service that is available to the clients and customers of our district.

During October and November I was in Washington, D.C. leading a group of HQ and field personnel in the development and implementation of a new national marketing plan for lenders in which we will provide information on SBA lender advantages, professional materials highlighting benefits to the participating lenders, borrowers and the community available through SBA loan programs, and profitability models of our loan program benefits. We plan to share this information with lenders that are not familiar with SBA lending programs and/or with current SBA lenders that are not reaching their full growth potential via SBA loan programs. I returned to

Helping small businesses **start, grow and succeed.**



Your Small Business Resource

SMALL BUSINESS WEEK 2008

Mark your calendar! This year's Small Business Week of Eastern Missouri events are scheduled for May 5-9, 2008. The events begin with a kickoff breakfast honoring the financial institutions that support small business in our community and culminate with a business expo and dinner honoring the Small Business Week award winners in the eastern half of the state of Missouri. In between, the week is packed with seminars and networking events designed for small business owners of every kind. Look for additional information on the Small Business Week web site at www.smallbusinessweekstl.org. We look forward to seeing you!



DISTRICT DIRECTOR'S CORNER (CONT.)

Washington D.C. this month to help train field personnel on the new software system capabilities, availability of marketing materials, and how to utilize the newly created marketing tools during its roll out.

The end of calendar year 2007 and the beginning of 2008 also marks the retirement of two long term SLDO employees. On December 7, 2007 Jerry Lash, our Chief of Lender Relations and on January 3, 2008

Brenda Klages, Senior Area Manager in Cape Girardeau, retired. These two employees served 26 years and 35 years respectively in the federal service. They are two of the finest people with whom I have had the pleasure to serve during my federal career. Both are extremely knowledgeable in SBA lending and were completely committed to improving relationships with both our lending and resource partners and helping our eastern Missouri

entrepreneurs develop, grow and prosper. We wish them nothing but the best that retirement, and life, will bring them and hope that they will grace our office with an occasional visit.

From the remaining SLDO staff and myself, Happy New Year, and good luck in business!

Dennis Melton

COMMUNITY EXPRESS LOAN WORKSHOPS

Do you need a \$5,000 to \$25,000 loan to address financial issues in your small business? Do not miss the Community Express Loan Workshops where you can learn how to apply for a SBA guaranteed loan through a nationally approved SBA lender. This workshop is free!

The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital and the benefits include:

- Loan amounts of \$5,000 to \$25,000
- Seven year term
- No collateral required
- Easy application process
- All industries considered, and
- Fast turn-around time

Each attendee should bring with them the following:

- Photo copy of driver's license or official ID
- Social Security number

- Federal Tax ID number and business checkbook
- Evidence of LPR status if not a citizen

The following workshops will be hosted by the Grace Hill Women's Business Center:

April 15, 2008

Two sessions: 10 am-Noon OR 6-8 pm

July 17, 2008

Two sessions: 10 am-Noon OR 6-8 pm

St. Louis Community College at Florissant Valley, Multi Purpose Room, Student Center
3400 Pershall Road, St. Louis, MO 63135

Please pre-register for the above by calling the Grace Hill Women's Business Center at (341) 584-6840.

"The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital..."

SBA LOAN SEMINAR

A two-hour seminar in which participants will have an opportunity to become familiar with several SBA loan programs including the 7(a) and 504 loan programs. Hosted by the Missouri Small Business Development Center (SBDC). For more information, contact the SBDC at (314) 241-1511 or register online by logging onto <http://Missouri.ecenterdirect.com/conferencelist.asp>.

- February 21, 5:30-7:30 pm St. Charles EDC, 5988 Mid Rivers Mall Dr., St. Charles, MO
- March 22, 10am-12 pm UMSL, J.C. Penney Conference Ctr., Rm. 222, St. Louis, MO
- April 22, 9-11 am St. Peters Extension, 260 Brown Rd., St. Peters, MO
- May 13, 1-3 pm Harris-Stowe State U. Library, 3026 Laclede Ave., St. Louis, MO
- June 13, 1-3 pm West Cty Enterprise Ctr., 743 Spirit 40 Park Dr., Chesterfield, MO



SPOTLIGHT ON THE FIELD



News from Northeast Missouri

Senior area manager Bob Newman recently received a telephone call from a Missouri small business owner who said they needed to add revenues if their company was to remain one of the largest employers in the region. After asking a few questions, Bob scheduled an appointment and did some research to develop a strategy that could bring extra revenue to that community, and preserve jobs. As a result of his research

Bob was able to make a presentation to the small business owner that could lead the business into new markets.

Call Bob at (573) 406-0134 for more information about how SBA can open new doors for your business.

News from Southeast Missouri

Brenda Klages, Senior Area Manager for SBA in southeast Missouri, has retired effective January 3, 2008! Jay Edwards, Senior Area Manager for Mid-Missouri, will be covering Brenda's territory on an interim basis. Jay can be reached at (573) 808-1060 and his e-mail address is Joseph.Edwards@sba.gov. Bob Newman will be the back up for Jay and can be reached at (573) 406-0134. You can always reach the SBA at the district office in St. Louis at (314) 539-6600.

There will be a series of workshops coming up this Winter/Spring highlighting SBA Programs and Services along with the services offered by University Extension. The first workshop was held January 23, 2008 at the University Extension in Jackson, Mo. Future workshops will be held in Fredericktown, Poplar Bluff and New Madrid. For further information you can contact Richard Proffer at (573) 243-3581.

Mark your calendar for the upcoming "In Good Company" women's conference being held on May 22, 2008!! The conference is still in the planning stages but it is scheduled for May 22, 2008 in Dempster Hall at Southeast Missouri State University. There will be several relevant and exciting "break-out" sessions.

News from Central Missouri

The University of Missouri-Columbia Center for Innovation and Entrepreneurship, in partnership with the Missouri Small Business and Technology Development Centers, the Missouri Procurement Technical Assistance Centers and the Missouri Women's Council will present its second annual conference for entrepreneurial women - In Good Company—on Monday evening, February 25, and all day Tuesday, February 26, 2008, at the Reynolds Alumni Center on the MU campus.

The conference, which features educational opportunities for both emerging and existing women-owned businesses, will include sessions on financing, marketing, human resources, organization, time management and certification for government contracting.

Last year, more than 100 mid-Missouri women attended the first In Good Company conference. This year's event promises to be even bigger and better with plenty of opportunities for learning and networking. Owners and managers of women-owned firms, as well as women charged with management responsibilities in all organizations, will benefit from attending.

Cost for the conference ranges from \$79 for early-bird registration to \$99 for registration the day of the event. More information is available at <http://www.missouribusiness.net/ucie> or by calling (573) 882-7096.

"Last year, more than 100 mid-Missouri women attended the first In Good Company conference. This year's event promises to be even bigger and better..."

Gateway e-Gazette

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200 N. Broadway, Suite 1500
St. Louis, Missouri 63102
(314) 539-6600

Patti Guttman
Editor
patricia.guttman@sba.gov

Angie Wells
Contributing Editor
angela.wells@sba.gov

We welcome your questions or comments. Please contact any of us at the e-mail addresses listed above.

Subscription Information

If you would like to subscribe to receive this quarterly e-newsletter and other periodic information, please go to <http://web.sba.gov/list/> and click on the box in front of Eastern Missouri Newsletter, submit your name and e-mail address, and click Submit.

Helping small businesses
start, grow and **succeed.**



Your Small Business Resource

WOMEN'S ECONOMIC DEVELOPMENT OUTREACH (WEDO®) CONFERENCE 2008

Fuel Your Business is the theme of WEDO 2008. The first WEDO event in the St. Louis area last year was a great success with nearly 300 in attendance who took away new insights into their business. This year's conference will be held on Tuesday, April 29, 2008, from 10:00 a.m. to 4:00 p.m. at the Holiday Inn-Southwest (Viking), 10709 Watson Road, Interstate 44 and Lindbergh Blvd., St. Louis, Missouri.

For additional information, contact Angie Wells, Women's Business Ownership Representative, SBA, St. Louis district office at (314) 539-6600, Ext. 223 or by e-mail at angela.wells@sba.gov.

MOST ACTIVE LENDER RANKINGS FOR FISCAL YEAR 2008*

Multi-State	# of Loans	Amount
U.S. Bank N.A.	61	\$5,959,800
Commerce Bank N.A.	40	3,534,600
National City Bank	16	747,200
Innovative Bank	10	120,000
Bank of America	8	155,000
M&I Marshall & Ilsley Bank	7	395,200
Capital One	6	305,000

Community Banks	# of Loans	Amount
The Bank of Missouri	5	\$290,000
Premier Bank	4	1,101,600
The Central Trust Bank	4	539,000
HNB National Bank	3	462,500
First State Community Bank	3	152,000

Certified Development Companies	# of Loans	Amount
Economic Development Center of St. Charles County		
RMI	6	2,334,000
Meramec Regional Dev Corp	3	1,349,000

* Rankings through 1st Quarter, December 31, 2007