

HOUSTON DISTRICT OFFICE NEWS

July 2008

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“Small Business Week is a time to celebrate the many achievements of small business owners, entrepreneurs, and employees who contribute to the vitality and prosperity of our Nation and create new job opportunities for our citizens,” President George W. Bush

Helping small businesses
start, grow and succeed.



SMALL BUSINESS WEEK LUNCHEON

The Houston District Office celebrated 2008 Small Business Week on May 12th with a Luncheon at the Marriott Westchase. The event attracted more than 400 businesses, lenders, community leaders, entrepreneurs, and supporters. USA Shell President, John Hoffmeister was the keynote speaker. District Director Manuel Gonzalez congratulated the small business person of the year and nine champions for their outstanding contributions.



(L-R) Small Business Person of the Year Tim Smith, of The Label Smith, HDO Advisory Council Chairman Russell Hughes, & District Director Manuel Gonzalez

2008 SBW Winners:

- **Small Business Person of the Year**– Tim Smith, The Label Smith
- **Financial Service Champion**– Gary Henderson, Amegy Bank
- **Home-Based Champion**– Dr. Yamile Jackson, Zakeez Inc.
- **Minority Small Business Champion**– Valerie Coleman, SBA
- **Small Business Exporter**– Barbara Cheatham, HWPB Enterprises
- **Young Entrepreneur**– Anthony Newton, Jr., Kaduceus Holdings
- **Journalist of the Year**– Nicole Bradford, Houston Business Journal
- **Veteran Small Business Champion**– Justin Perryman, Global Service Group
- **Women in Business Champion**– Sara Brook, The Dessert Gallery
- **Family-owned Business**– Barbara Paull, General Truck Body Mfg.



Keynote Speaker John Hofmeister, USA Shell President



Award Winners: (L-R back row) Anthony Newton, Jr., Gary Henderson, Sara Brook, Josh Paull for Barbara Paull, David Coleman for Valerie Coleman, (L-R front row) Tim Smith, Barbara Cheatham, Justin Perryman, Yamile Jackson, Nicole Bradford

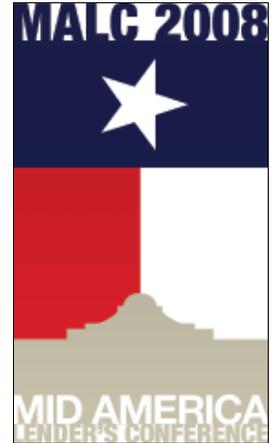
UPCOMING EVENTS

REGISTER FOR MALC 2008

The 14th Annual Mid-America Lender's Conference (MALC) will be held August 11-13, 2008 at the Grand Hyatt in San Antonio, Texas. The conference is designed to meet the needs of lenders who participate in SBA loan programs, Certified Development Companies (CDC), Small Business Development Center (SBDC) consultants, loan packagers and others involved in SBA programs. The agenda

content is being driven by a committee of active SBA lenders and promises to bring you the latest information and know-how.

There will many networking opportunities for you to learn from your peers. Registration, agenda, and additional information can be found at www.malc-conference.com.



CALENDAR OF EVENTS

Score Workshops:

Dates: **July 8** Planning For Business, **July 15** Low Cost Marketing, **July 22** Business Money Mgmt

Time: 6:30pm - 8:30pm

Place: Palm Center, 5330 Griggs Road, Houston, TX 77021

Fee: \$10/workshop or \$25 for 3 workshops

RSVP: 713-845-2424

Free SBA Loan Workshop

Date: **July 9, 23 & Aug. 6, 20**

Time: 9:00 - 12:00 English & 1:30 - 4:30 Spanish

Place: SBDC, 2440 Texas Pkwy, #220 Missouri City, TX 77489

RSVP: 281-499-9787

Free Veterans Benefits Fair sponsored by Texas Veterans Land Board & Texas Veterans Commission

Date: **July 12, 2008**

Time: 10:00am - 1:00pm

Place: College of the Mainland, Main Gymnasium, 1200 Amburn Rd., Texas City, TX 77591
(Parking in Lots C & D)

RSVP: 713-383-2729 / 1800-252-VETS

Note: SBA Exhibit Booth

Free 8(a) BD, SDB & Hubzone Workshop

Date: **August 6, 2008**

Time: 9:00am - 11:00am

Place: SBDC, 2302 Fannin St, #200 Houston, TX 77002

RSVP: 713-752-8488

Money Week Houston

Date: **September 14-20, 2008**

Visit www.moneyweekhouston.org for more information

IN THE NEWS

UH SBDC OPENS OFFICE IN KATY

The Katy Area Chamber of Commerce held a ribbon cutting ceremony for the new Small Business Development Center in Katy, TX on May 21, 2008.

Located in the new Katy Commerce Center, this is the University of Houston's third SBDC location in Fort Bend County. The first location in Missouri City opened eight years ago and earlier this year

a second location opened in Rosenberg.

The Katy Commerce Center owners, Earl & Jean Stout were clients of the Fort Bend SBDC, who needed assistance in securing a Small Business Administration 504 program loan to finance the build-out of the center. The SBDC is one of the Stout's first clients in this state of the art building.



The Fort Bend SBDC staff: (pictured in front row L-R) Consultant Marco Ruiz, Director Joe Decker, & Consultant Jesus Gomez with local community supporters

2008 SUBCONTRACTORS OF THE YEAR

The 2008 Subcontractor of the Year Winners were recognized during the Quarterly Prime Contractors Roundtable on June 10 at the United Space Alliance office. Valerie Coleman, the SBA Procurement Center/Commercial Market Representative led the meeting and award presentation.

The 2008 Houston District Subcontractor of the Year winners are:

Bobbie Jessie of JES Tech (also the Regional Winner), James Brennan of AAUSA Electrical Supply, Sheryl Greiner of Compsol Inc., Sherisa McClellan of Regent Sales, Inc., Mark McMillan of ErgoGenesis, Robert Gonzales of RAG Printing, Juuhi Ahuja of OM Consulting, Inc., Rey de la Reza of Rey de la Reza Architects, Inc., and Neva Brown of Precise Industries, Inc.



(L-R) Sherisa McClellan, Keith Sabin & Bobbie Jessie, Sheryl Greiner, James Brennan, Robert Gonzales, Mark McMillan

HDO STAFF MARKETS SBA PROGRAMS



Marketing Coordinator Cleveland Baker mans SBA booth at Houston Black Expo 2008



(L-R) NWBC Deputy Director of Communications & Outreach for Emily Reynolds, State Representative District 134 Ellen Cohen, SBA Program Assistant Angeline Miller, & Regional Director ACCION Texas Shirley Brooks at National Women's Business Council Town hall Meeting in Houston.



(L-R) HDO District Director Manuel Gonzalez with Atilla Uzer, Consul General of Turkey Houston and Ali Kemal Civelek, President of Texas Turkey Chamber of Commerce. DD Gonzalez was the keynote speaker at the Texas Turkey Chamber of Commerce Dinner Program.

SUCCESS STORY: LMC MARINE CENTER



David & Susan Christian

David Christian always dreamt of starting his own business and in 1995, he turned that dream into reality with the opening of Lexington Motor Company, a high end used car dealership. Being surrounded by a wealth of family entrepreneurs gave him a sense that he could do it too. While operating the used car dealership, David purchased an adjacent lot and added a small retail boat line. In 2003, David launched the boat line and discovered that the boat sales were very lucrative. By 2004, David found himself having to decide whether to keep the cars or the boats. David saw a brighter future with the boats and ceased selling used cars. He quickly outgrew this location and found a property large enough to accommodate growth potential in an area that has a presence. David purchased an old seafood restaurant in a prime area near the Woodlands and retrofitted it for a boat dealership under the name LMC Marine Center. A

504-program loan from the Small Business Administration (SBA) helped finance the project. It offered the right rate, term, and cash injection he needed. "The SBA allowed us to acquire the facility that we probably wouldn't have been able to without their help. This new facility has blessed us in a lot of ways we never expected", said David.

Since their grand opening in January '07, the high traffic area of I45 and the already established retail boat market enabled them to grow by 60%. Also notable was the fact that LMC Marine Center was recognized as the number one Triton brand boat dealer in the world. "I received the award, but everyone here earned it", said David. "It was such a huge accomplishment coming from something as small as we were; without SBA's help we never would have been able to accomplish that," adds wife Susan Christian. David genuinely cares about his staff of 21 employees and provides them with more than just a great place to work, but a place that provides a career. With an increase in sales, he was able to provide full health benefits, a 401K plan, and sick and vacation time. No wonder, he has such a low turnover in staff. "I have a lot of people working for me and it's a little overwhelming, but at the same time, it's very rewarding", said David.

With such a huge presence in Houston and on the internet, it's not uncommon for LMC to ship their products throughout the country. Although their focus is not international, they've had business from other countries including Mexico, Norway, & Greece. This larger facility has enabled them to offer customers better prices and the high quality of work has attracted many new and repeat customers. LMC Marine Center offers everything from A to Z in the boating industry including, purchasing, servicing, rebuilding, customization, and trading.

Being an entrepreneur has its challenges and David suggest following your heart and dreams, be willing to take a risk, accept responsibility, and have a good business plan. It's also important to prepare for any obstacles or situations and be able to save to sustain slow periods. With this mindset, David applied and was approved for his second SBA expansion loan. With a business in the boating industry, it's no surprise that David is an avid angler. He fishes on a professional circuit in various trout and redfish tournaments, including the Red Fish Cup under team LMC, which they have placed in the top five. "His passion for fishing has lent him great credibility with his customers," says Susan. LMC Marine Center is located at 14904 North Frwy., Houston, TX 77090.

Houston District Office Ten Most Active Lenders (As of May 31, 2008)

Bank Name	Gross Approvals \$	Loan Volume
JP Morgan Chase	\$16,178,400	240
Innovative Bank (Oakland, CA)	\$3,525,000	215
Wells Fargo Bank	\$20,226,000	75
Compass Bank	\$5,783,900	71
Bank of America	\$1,848,300	58
First Bank (Creve Couer, MO)	\$9,037,800	47
Houston-Galveston CDC	32,100,000	41
Washington Mutual Bank	\$1,198,100	33
Amegy Bank	\$7,320,200	31
CIT Small Business Lending Corp.	\$22,249,200	28