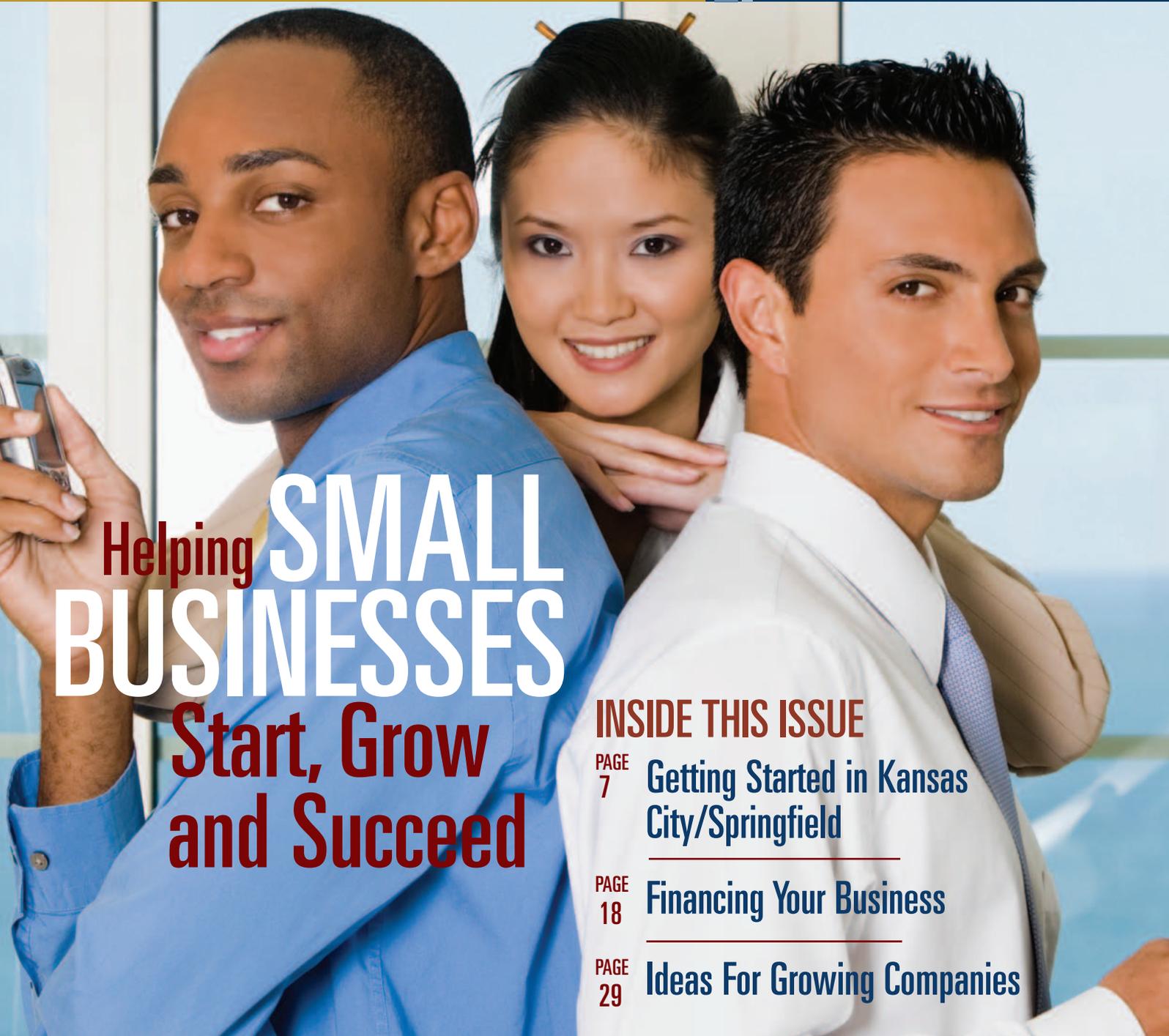


**SBA** SMALL BUSINESS

# RESOURCE

U.S. SMALL BUSINESS ADMINISTRATION

KANSAS CITY/SPRINGFIELD



Helping **SMALL  
BUSINESSES**  
Start, Grow  
and Succeed

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“Everything you need to know about setting up, marketing and managing the revenue of your business.”

# From the Administrator



Steven C. Preston  
SBA Administrator

Several American business icons—Apple Computer, Ben & Jerry's, Staples, Intel, Nike and Federal Express to name a few—got their start with assistance from the U.S. Small Business Administration. These companies took advantage of SBA's many resources—business counseling, loan guaranties, information about federal procurement opportunities—and took their great ideas into the marketplace. The rest is history.

The SBA's *Small Business Resource Guide* is another great tool for those working to create a successful company. In its pages you'll find detailed information on SBA's varied assistance programs for small businesses.

Last year the agency made tremendous progress in helping business owners. More than 1.5 million entrepreneurs received business counseling and technical assistance from the SBA, and the agency Web site received 26 million hits. The agency currently guarantees more than \$78 billion in loans and investments. In 2005 the SBA helped small businesses secure almost \$80 billion in prime contracts from government agencies. Meanwhile, we have more than 14,000 counselors from our Small Business Development Centers, Women's Business Centers and SCORE available to small business owners or those trying to start a business.

Such resources are invaluable to small business and are often the gateway to other SBA offerings. This *Resource Guide* serves as a link to the SBA's expanding support network, providing important information about starting and growing a successful business.

President Bush recently said that when people "across the world look at America's economy what they see is low inflation, low unemployment and the fastest growth of any major industrialized nation. The entrepreneurial spirit is alive and well in the United States."

America's economy will continue to depend on the ingenuity and energy of its small business owners. There will be many partners in support of this effort, and SBA is ready to do its part.

The SBA team has worked hard to ensure the information presented in this *Resource Guide* is useful in the starting and growing of your small business. We hope you will seek assistance and advice at one of our many offices nationwide, via the Internet at [www.sba.gov](http://www.sba.gov) or through our extensive network of resource partners.

Steve Preston was unanimously confirmed by the U.S. Senate June 29, 2006, as the 22nd Administrator of the U.S. Small Business Administration. With almost 25 years of experience in financial and operational leadership positions, Preston is committed to serving the small business community.

In his business experience as an executive and as an investment banker, Preston has been deeply involved in small businesses and recognizes the vital role they play in society. Preston most recently served as Executive Vice President of The ServiceMaster Company, where he also served as chief financial officer during a period of expansion, restructuring and significant change in the regulatory environment. He worked extensively on initiatives to improve the customer experience and employee effectiveness through the use of process reengineering and technology.

Preston graduated with Highest Distinction from Northwestern University with a political science degree, and received an MBA from the University of Chicago Graduate School of Business.



**Message From The Acting District Director**

# Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

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Opening a small business is an exciting adventure! Having the proper tools and resources when getting started can help make that adventure a lot more enjoyable. That's why the U.S. Small Business Administration (SBA) developed the Small Business Resource Guide for entrepreneurs in eastern Kansas and western Missouri.

Inside you'll find information on the SBA's programs and services, as well as a comprehensive listing of other small business resources in your area. We hope the guide will prove to be a valuable tool when building your small business.

Whether you are just starting a business or are in the process of growing and expanding a small company, we encourage you to take advantage of the many excellent resources the SBA and other organizations have to offer.

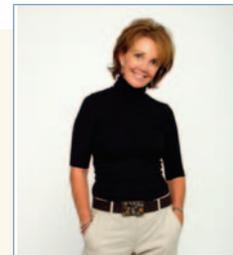
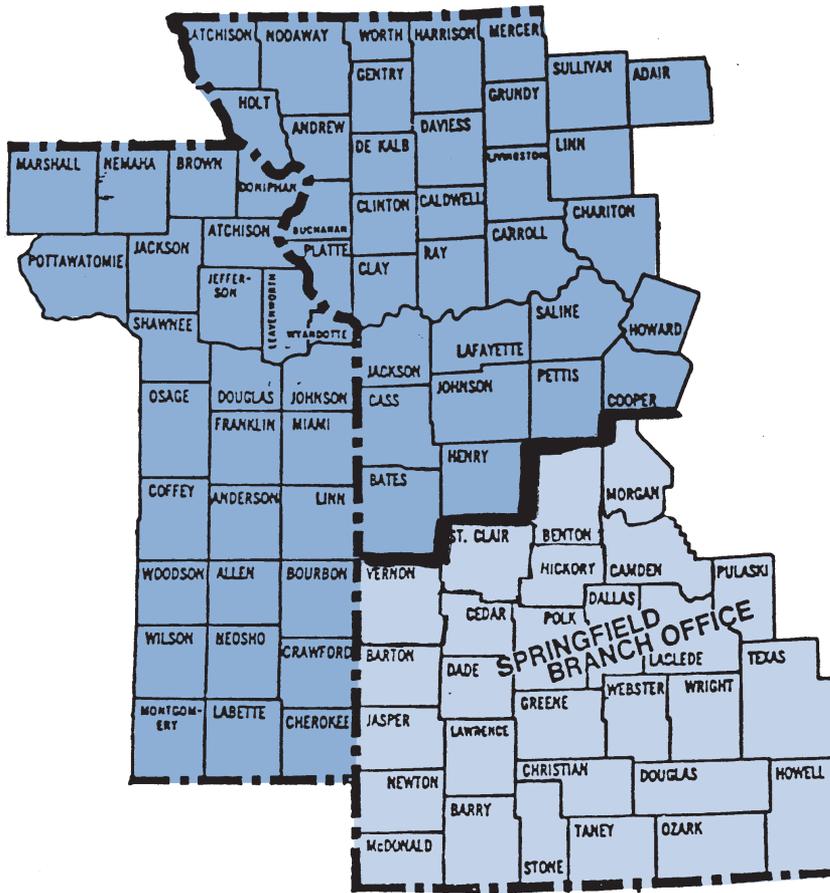
A special thanks to the advertisers for making this guide possible and for their ongoing support of the small business community.

**Sincerely,**

**David E. Ross**

*Acting District Director of  
SBA's Kansas City District Office*

The SBA helps business owners grow and expand their businesses every day.



## SUCCESS STORY

**Take-2-Productions, LLC**  
1906 Wyandotte  
Kansas City, MO 64108  
(816) 471-6551

Terry (Teresa A.) Rogers

Take 2(T2) is a full service film and video production and post-production company specializing in visual communications and multi-media services. Through film, video, DVD, CD-ROM, and all digital media formats, T2 helps people tell stories, build awareness, drive sales, enhance images, educate, and entertain audiences.

Teri Rogers, founder and president, created the company in 1988. The company started as an in-house production unit for Payless Cashway, Inc., a Fortune 500 building retailer. In 1998, after substantial growth of the company, Teri and two partners purchased the business. In December 2003 she bought out her two partners and assumed the role of sole owner. Under her leadership, she has landed many well known clients locally and nationally, including H&R Block, Hallmark and Wal-Mart.

In May 2005, Teri decided to buy a building in the Kansas City Crossroads Arts District. The United States Small Business Administration (SBA) provided funding of an SBA 504 loan for the purchase and renovation of the T2 property located at 1906 Wyandotte. The expansion (from 3,500 square feet to approximately 15,000 square feet) allowed the company to expand the visual effects, motion graphics, and 3D areas of its business as well as the entertainment part of the business where it produces titling and trailers for feature films.

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# Counties Served in Missouri

## Missouri Counties Served by the SBA Kansas City District Office

Adair, Andrew, Atchison, Bates, Buchanan, Caldwell, Carroll, Cass, Chariton, Clay, Clinton, Cooper, Davies, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Howard, Jackson, Johnson, Lafayette, Linn, Livingston, Mercer, Nodaway, Pettis, Platte, Ray, Saline, Sullivan, and Worth.

## Missouri Counties Served by the Springfield Branch Office

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## Kansas Counties Served by the SBA Kansas City District Office

Allen, Anderson, Atchison, Bourbon, Brown, Cherokee, Coffey, Crawford, Doniphan, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Marshall, Miami, Montgomery, Nemaha, Neosho, Osage, Pottawatomie, Shawnee, Wilson, Woodson, and Wyandotte.

## We Welcome Your Questions

For extra copies of this publication or questions please contact:

Kansas City District Office  
1000 Walnut Street, 5th Floor  
Kansas City, MO 64106

Tel.: (816) 426-4900 Fax: (816) 426-4939

Website: [www.sba.gov/mo](http://www.sba.gov/mo)

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## INTRODUCTION

# Getting Started

How The SBA Can Help You Start  
And Expand Your Own Business

**E**very day the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving new business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance. SBA resources can help organize your thoughts on what type of business you want to open.

## How to Use the Resource

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 100 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on [www.score.org](http://www.score.org), [www.sba.gov/sbdc](http://www.sba.gov/sbdc) for SBDCs or [www.sba.gov/services/](http://www.sba.gov/services/) and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.



These professionals can also help you with writing a formal business plan, filling out loan applications to finance your business, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA even has programs for helping special audiences, such as women and

veterans, become small business owners.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

## ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

**1. Are you a self-starter?**

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

**2. How well do you get along with different personalities?**

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

**3. How good are you at making decisions?**

Small business owners are required to make decisions constantly, often quickly, under pressure.

**4. Do you have the physical and emotional stamina to run a business?**

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

**5. How well do you plan and organize?**

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

**IS ENTREPRENEURSHIP FOR YOU?**

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

Are you a self-starter? It will be entirely up to you to develop projects, organize your time, and follow through on details.

How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?

How good are you at making decisions? Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.

Do you have the physical and emotional stamina to run a business? Business

ownership can be exciting, but it's also a lot of work. Can you face six or seven 12--hour workdays every week?

How well do you plan and organize? Research indicates that poor planning is responsible for most business failures. Good organization – of financials, inventory, schedules, and production –can help you avoid many pitfalls.

Is your drive strong enough? Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

How will the business affect your family? The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

**FRANCHISING**

Franchisees have been active participants in the SBA's small business loan program for many years.

There are primarily two forms of franchising:

- 1) product/trade name franchising and
- 2) business format franchising.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements for success.

For more information visit the SBA Web site at:

[www.sba.gov/smallbusinessplanner/start/](http://www.sba.gov/smallbusinessplanner/start/) and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at [www.franchiseregistry.com/](http://www.franchiseregistry.com/) or call your local SBA office.

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[www.franmarket.com/sba](http://www.franmarket.com/sba)

## HOME-BASED BUSINESS CONSIDERATIONS

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – the home-based business person.

### Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

### Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

### Finding Your Niche

Choosing a home business must be approached carefully.

### Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?

### Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

### Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your state's department of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. For home-based businesses, a separate business telephone and bank account are normally required.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

## WOMEN BUSINESS OWNERS

Women entrepreneurs are changing the face of America's economy. The SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. There are women's business ownership representatives in every SBA district office to help women access all of SBA's programs and services, including loan guaranties, federal contracting opportunities, training, counseling and more. These local representatives can also provide information about other local resources available for women entrepreneurs.

Another valuable tool available for women business owners and entrepreneurs is the Women's Business Center Program, funded in part through a cooperative agreement with the SBA. Located across the country, approximately 100 WBCs provide training, technical assistance, counseling and mentoring specifically to women, especially those who are socially and economically disadvantaged. Mindful of the special needs of women entrepreneurs, the centers try to offer their services at the times and in the places most convenient to economically

challenged women. In addition, some centers provide child care, and many provide their materials in Spanish and other languages, depending on the unique needs of the communities in which they are located. Many classes offered by the centers are either free or offered for a small fee. And often there are scholarships to help those who need them.

If you can't get to a Women's Business Center, the full range of services is available through the SBA's Web site for women entrepreneurs, which provides access to all of the SBA's online services, including its extensive library of information, training courses and electronic tools designed to help small businesses. This site also contains information about the services available in local communities. To find it, click on:

<http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

## VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from soldier to small business owner. Each of SBA's 69 district offices throughout the country has designated a Veterans Business Development Officer to help veterans prepare and plan for entrepreneurship. The Veterans Business Outreach Program provides entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide management assistance to veterans who are current and prospective small business owners. SCORE also provides resources and counseling services online at: [www.score.org](http://www.score.org)

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of a key employee called to active duty in the

# Introduction

reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: [www.sba.gov/reservists](http://www.sba.gov/reservists)

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: [www.sba.gov/VETS/](http://www.sba.gov/VETS/)

For more information on special government contracting programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication or contact one of the following:

**SBA Answer Desk**  
(800) U-ASK-SBA

**Business.gov**  
[www.business.gov](http://www.business.gov)

**U.S. Small Business Administration**  
[www.sba.gov](http://www.sba.gov)

## **NATIVE AMERICAN BUSINESS DEVELOPMENT**

The SBA also features programs for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at: [www.sba.gov/aboutsba/sbaprograms/naa/index.html](http://www.sba.gov/aboutsba/sbaprograms/naa/index.html)

## **CHOOSING YOUR BUSINESS STRUCTURE**

You may operate your business under one of many organizational structures generally chosen for liability and tax reasons. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits appropriate for different personnel situations. If you're uncertain where to start, contact your local SBA office, SBDC, SCORE or WBC for assistance.

### **Sole Proprietorship**

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

### **General Partnership**

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership is recommended to address potential conflicts such as, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

### **Limited Partnership**

Like a general partnership, this is established by an agreement between two or more individuals. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

### **"C" Corporation**

A "C" corporation is a legal entity made up of persons who have a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. The corporation can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and have the advantage of limited liability, but not total protection from lawsuits.

### **Subchapter "S" Corporation**

This is a special section of the Internal Revenue Code and permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter "S" status. Contact the IRS for information.

### **LLCs and LLPs**

The limited liability company is a popular business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is aimed at professional organizations.

## **WRITING A BUSINESS PLAN**

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at:

[www.sba.gov/sbdc/](http://www.sba.gov/sbdc/)

The nearest SCORE chapter can be located at: [www.score.org](http://www.score.org)

To find WBCs, click on:

<http://www.sba.gov/services/> and choose "Women's Business Centers" from the "Counseling & Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at:

<http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

## **IN GENERAL, HERE'S WHAT A GOOD BUSINESS PLAN CONTAINS:**

### **Introduction**

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

### **Marketing**

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

### **Financial Management**

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to problems that may develop.

### **Operations**

- Explain how the business will be managed day-to-day.
- Discuss hiring, personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

### **Concluding Statement**

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate or SCORE counselor or Small Business Development Center representative.

When you feel comfortable with the

content and structure, review and discuss it with your lender. Remember, the business plan is a flexible document that should change as your business grows.

## **BUSINESS.GOV**

Business.gov, the official business link to the U.S. government, is managed by the SBA in partnership with federal agencies providing business-oriented programs and services.

Business.gov helps businesses save time and money spent on regulatory compliance by providing quick and easy access to business laws, government regulations, forms and agency contacts. The Web site also offers compliance guides and a compliance search mechanism.

The compliance guides provide easy access to resources and programs that help businesses understand their regulatory requirements and improve their operations. Organized by Business Area and Industries, these guides provide a one-stop shop for regulatory assistance and include links to clearly written fact sheets, guidelines, answers to frequently asked questions, interactive tools, training resources and contacts at federal regulatory agencies. Business.gov also features a unique search engine which intelligently locates, organizes and retrieves compliance assistance information published by federal regulatory agencies searchable by business topics or industry.

You're just a computer click away from help 24-hours a day at: [www.business.gov](http://www.business.gov)

### **Business Resource Center**

On any given day, you can walk into the Business Resource Center (BRC) operated by SCORE and find a number of emerging entrepreneurs hard at work. They might be sitting at a computer terminal preparing cash flow projections, engrossed in a business plan outline in the reference library, engaging in an in-depth conversation with a SCORE counselor, or possibly photographing their product with the center's digital camera. The BRC offers a range of services designed to help small companies succeed, from the planning stages through expansion.

A computer lab with the latest in business software can help entrepreneurs do research, prepare business plans, create brochures or develop company letterhead and business cards. The "Ask Harry" software program, touted as the "ultimate business consultant," is used by clients for things such as determining whether or not they would qualify for a small business loan.

The reference library offers resources for nearly every aspect of operating a small business, including marketing, pricing, sales strategies, starting a home-based operation and franchising. Comprehensive manuals, guides and videos make accessing needed information easy for BRC clients. Some of the most frequently used resources are the start-up guides for over 150 different businesses. The guides provide "how-to" information for opening and operating a specific type of business.

SCORE provides one-on-one counseling services in areas such as business planning, marketing, accounting, pricing and financing options. Clients may meet with a counselor on a one-time basis or for several sessions, whichever meets the needs of the business. For more information call or visit:

#### **Business Resource Center**

4747 Troost  
Kansas City, MO 64110  
(816) 235-6675  
Hours: 8:00 a.m. to 5:00 p.m.  
Monday through Friday.  
Appointments are recommended for counseling and computer use.  
National SCORE Organization  
[www.score.org](http://www.score.org)

#### **Kansas City SCORE Chapter and Business Resource Center**

[www.scorekc.org](http://www.scorekc.org)  
[chapter19@scorekc.org](mailto:chapter19@scorekc.org)

#### **Springfield SCORE Chapter**

[www.springfieldscore.org](http://www.springfieldscore.org)  
[springfieldscore@sbcglobal.net](mailto:springfieldscore@sbcglobal.net)

## **SCORE**

SCORE is a 10,500-member volunteer association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both present and prospective small business owners.

A nonprofit association, SCORE has dedicated more than 40 years to helping small businesses succeed.

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

## Introduction

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

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

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 start-up is an important part of SCORE's service.

### SCORE Business Resource Center

4747 Troost  
Kansas City, MO 64110  
(816) 235-6675  
Topeka Chapter #342  
c/o Washburn University SBDC  
1700 S.W. College Avenue  
Topeka, KS 66621  
(785) 231-1010 ext. 1305

### Lake of the Ozarks Chapter #493

University Extension  
113 Kansas Street/P.O. Box 1405  
Camdenton, MO 65020  
(573) 346-2644

### Springfield /Joplin Chapter #61

Springfield Branch Office  
830 E. Primrose, Suite 101  
Springfield, MO 65807  
(417) 890-8501 ext. 218

### SCORE's Presence on the Internet

SCORE can also be found on the Internet at [www.score.org](http://www.score.org). SCORE's presence on the Internet makes it possible to reach more small business clients than ever with mentoring and counseling services.

Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyberchapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site to take advantage of the many services SCORE has to offer your business.

## SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers, in coordination with federal, state, local and private-sector resources, including funding through a cooperative agreement with the SBA, meet the needs of small businesses and promote economic development in local communities by helping create and retain jobs.

As the SBA's largest non-finance program, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

Their services are available to all small businesses or prospective small businesses.

There are specialized programs for minorities, women, veterans, Reservists, people with disabilities, 8(a) businesses in all stages and persons in low- and moderate-income urban and rural areas.

For more information, visit the Web site at: [www.sba.gov/aboutsba/sbaprograms/sbdc/index.html](http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html)  
Kansas SBDCs

### KSBDC State Office

214 S.W. 6th Street, Suite 301  
Topeka, KS 66603  
(785) 296-6514 • (785) 291-3261 Fax  
[ksbdc.bogorman@thsu.edu](mailto:ksbdc.bogorman@thsu.edu)

### Johnson County Community College

CEC Building, Room 223  
Overland Park, KS 66210  
(913) 469-3878 • (913) 469-2547 Fax  
[cstreet@johnco.cc.ks.us](mailto:cstreet@johnco.cc.ks.us)

### Pittsburg State University

Shirk Hall, 1501 S. Joplin  
Pittsburg, KS 66762  
(316) 235-4920 • (316) 235-4919 Fax  
[ksbdc@pittstate.edu](mailto:ksbdc@pittstate.edu)

## SUCCESS STORY

## JAG Architectural Mouldings

JAG ARCHITECTURAL MOULDINGS Alesha Gonzales, owner of JAG Architectural Mouldings in Ozark MO, has learned a lot since starting her business in 2000. Even though business ownership was in the cards for her and her husband John, 'Starting a business is a lot harder and challenging than most people think,' states Alesha, 'especially the costs of operating a small business, particularly insurance.' They both had operated businesses before. Alesha operated a building supply vendor's Web site and John owned and operated a cabinet shop that he and his father had started.

JAG (John and Alesha Gonzales) Architectural Mouldings is a manufacturer and retailer of specialty building products and supply outlet for home builders and remodelers. Their mission is simply to offer, at a reasonable price, different and unique products than what is offered at the local home improvement retailers, but also specializing in high-end products. Five years after opening their business, the decision was made to obtain a loan for expansion and to purchase inventory. Jo Hicks of Commerce Bank was very helpful in providing the funds to them with the

assistance of SBA's 7(a) loan program. Ms. Hicks requested an updated business plan which Alesha states was the best thing they could have done as it made them do a lot of research and planning, even five years into their venture.

They started with just themselves as employees in 2000 and were able to hire one delivery person in 2001. Today they have ten employees.

Their gross margin has doubled every year since 2000. Along with the challenges and intricacies of business ownership, they receive a lot of gratification. 'We enjoy seeing our products go into homes in Southwest Missouri,' says Alesha. They have also sold home building products to folks in towns as far away as St. Louis and Kansas City, MO and Harrison, AR. A lot of their products are donated to local charities such as The Children's Network, Ronald McDonald House and the Smile Network for auction items. Most pleasing to them is helping with the homes being built for Habitat for Humanity. They want to give back to the community that has made their business so successful.

### University of Kansas

734 Vermont, Suite 104  
Lawrence, KS 66044  
(785) 843-8844 • (785) 865-4400 Fax  
office@kusbdc.net

### Washburn University

120 S.E. 6th Street, Suite 110  
Topeka, KS 66603  
(785) 234-3235 • (785) 234-8656 Fax  
sbdc@washburn.edu

### Missouri SBDCs

#### Missouri SBDC State Office

University of Missouri - Columbia  
410 S. Sixth Street, 200 Engineering N.  
Columbia, MO 65211  
(573) 884-1555 • (573) 884-4297 Fax  
summersm@missouri.edu  
www.missouribusiness.net/sbdc/

#### University of Central Missouri

Small Business & Technology Development  
Center  
Dockery Suite 102  
Warrensburg, MO 64093  
(660) 543-4402 • (660) 543-8159 Fax  
sbtdc@ucmo.edu

### Chillicothe Satellite Center

Chillicothe City Hall  
715 Washington Street  
Chillicothe, MO 64601  
(660) 646-6920 • (660) 646-6811 Fax  
sbdc@greenhills.net

### Missouri Southern State University

Robert W. Plaster Free Enterprise Center  
3950 Newman Road  
Joplin, MO 64801  
(417) 625-9313 • (417) 625-9782 Fax  
krudwig-j@mssu.edu

### Northwest Missouri State University

423 N. Market  
Maryville, MO 64468  
(660) 562-1701 • (660) 562-3071 Fax  
sbdc@nwmissouri.edu

### University of MO - Kansas City SBDC

Small Business Technology Development  
Center  
4747 Troost, Suite 121  
Kansas City, MO 64110  
(816) 235-6063 • (816) 235-2947 Fax  
umkcsbdc@missouri.edu

### Missouri State University

Glass Hall  
901 S. National  
Springfield, MO 65804  
(417) 836-5685 • (417) 836-7666 Fax  
sbdc@missouristate.edu

### St. Joseph Satellite Center

St. Joseph Chamber of Commerce  
3003 Frederick Avenue  
St. Joseph, MO 64506-5104  
(816) 232-4461 • (816) 364-4873 Fax  
ryansbdc@saintjoseph.com

### Truman State University

100 E. Normal  
Kirksville, MO 63501  
(660) 785-4307 or (660) 785-4357  
rmsmith@truman.edu

### West Plains SBDC (Satellite)

Missouri State University  
128 Garfield  
West Plains, MO 65775  
(417) 255-7966 • (417) 255-7963 Fax  
lylewright@missouristate.edu

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## REGULATIONS

# Knowing the Rules

## Paying Attention To Detail Can Save Time and Money



**I**t may be inconceivable to you that your home-based consulting service or hand-knit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. Bear in mind that regulations vary by industry. If you're in the food service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully

investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

### **BUSINESS ORGANIZATION**

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which affect tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

### **Kansas Secretary of State**

Memorial Hall, 1st Floor  
120 S.W. 10th Avenue  
Topeka, KS 66612-1594  
(785) 296-4564

### **Missouri Secretary of State**

Corporation Division  
P.O. Box 778  
Jefferson City, MO 64102  
(573) 751-4153

### **BUSINESS LICENSES**

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and departments. Consult your state or local government for assistance.

### **Building Codes, Permits and Zoning**

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town in which the business is located.

### **FICTITIOUS BUSINESS NAME**

Kansas does not have a requirement to register a fictitious name of a sole proprietorship. A "d/b/a" may be used in Kansas without registering. General partnerships are required to register their company name with the state for tax purposes.

A business that incorporates in Kansas must select a corporate name that is distinguishable upon the records of the

Secretary of State's office from the names already on file. A business may reserve a name for corporate use by filing a name reservation application with the Secretary of State's office. Foreign corporations and domestic or foreign limited partnerships are treated similarly.

Missouri law requires any person who regularly transacts business for profit, in the state, under a fictitious name to register that business name with the Secretary of State's office. For a sole proprietorship or partnership, a business name is generally considered fictitious unless it contains the full name (first and last) of the owner or all of the general partners and does not suggest additional owners and will make it necessary for the business to file and publish the fictitious business name on company letterhead, business cards, in advertising, or on its products.

## **BUSINESS INSURANCE**

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

**Liability Insurance** -- Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

**Property** -- There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

**Business Interruption** -- While property insurance may pay enough to replace damaged or destroyed equipment or

buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

**"Key Man"** -- If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other "key" employee.

**Automobile** -- It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result for such usage.

**Officer and Director** -- Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home Office** -- If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

### **Employer Insurance**

For details and requirements regarding employer insurance issues, contact:

[Kansas Department of Human Services](#)

Division of Employment Security  
401 S.W. Topeka Boulevard  
Topeka, KS 66603-3182  
(785) 296-4878, 296-5027 or 296-2595

[Missouri Division of Employment Security](#)

421 E. Dunklin Street/P.O. Box 59  
Jefferson City, MO 64106  
(573) 751-3215

### **Workers Compensation**

Kansas law requires all employers in the state who have, or expect to have, a gross annual payroll of \$20,000 in a calendar year to ensure payment of workers compensation benefits for employees injured on the job. The

law exempts agricultural pursuits and also wages paid to the employer and family members in determining the \$20,000 threshold.

[Kansas Department of Human Resources](#)

Division of Workers Compensation  
800 S.W. Jackson, Suite 600  
Topeka, KS 66612-1227  
(785) 296-2996

Missouri law requires businesses with five or more employees (except agricultural or domestic labor) to provide workers compensation insurance to protect their workers in case of job related injury, illness or death. As in most states, the premium rates apply to an employee's total annual salary.

[Missouri Department of Labor](#)

Division of Workers Compensation  
3315 W. Truman Boulevard, Room 131  
P.O. Box 58  
Jefferson City, MO 65102-0058  
(573) 751-4231

## **EMPLOYER IDENTIFICATION NUMBER**

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can call a toll-free number, (800) 829-4933, to get an EIN. Internal Revenue Service customer service representatives are available to answer calls Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS Campus' that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz), click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

Holtville, NY (631) 447-8960  
Cincinnati, OH (859) 669-5760  
Philadelphia, PA (215) 516-3990

IRS accepts third party Form SS-4's. Tax practitioners complete the new "Third Party Designee" section on their client's behalf by obtaining the client's signature on Form SS-4. IRS no longer requires that practitioners file a Form 2848, Power of Attorney or Form 8821, Tax Information Authorization to get an EIN for their clients.

## Sales Tax Certificate of Authority

Sales tax is imposed on retail sales of tangible personal property and certain services. All sales of tangible personal property and taxable services are generally presumed taxable unless specifically exempted by law. Persons making retail sales collect the sales tax from the purchaser and remit the tax to the Department of Revenue. The state sales tax rate is 4.225%. Cities, counties and certain districts may also impose local sales taxes as well, so the amount of tax sellers collect from the purchaser depends on the combined state and local rate at the location of the seller. The state and local sales taxes are remitted together to the Department of Revenue. Once the seller remits sales tax to the department, the department then distributes the local sales taxes remitted by the sellers to the cities, counties and districts. (Missouri Dept. of Revenue [www.dor.mo.gov/tax/business/](http://www.dor.mo.gov/tax/business/))

Kansas imposes a 5.3% state retailers' sales tax, plus applicable local taxes on the:

- Retail sale, rental or lease of tangible personal property;
- Labor services to install, apply, repair, service, alter, or maintain tangible personal property, and
- Admissions to entertainment, amusement, or recreation places in Kansas.

Cities and counties in Kansas may also levy a local sales tax. Each retailer reports and remits the total of the state and local retailers' sales tax collected to the Department of Revenue. (Kansas Dept. of Revenue [www.ksrevenue.org](http://www.ksrevenue.org))

## Federal Self-Employment Tax

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information contact the IRS at (800) 829-1040.

## Business Tax Information

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the Internal Revenue Service (IRS). To obtain the registration form and reference documents, contact the IRS at (800) 829-1040 or visit their website: [www.irs.gov/smallbiz](http://www.irs.gov/smallbiz) for complete information.

### Docking State Office Building

915 S.W. Harrison Street, Room 150  
Topeka, KS 66612  
(785) 368-8222

### Mill Creek Shopping Center

13420 W. Waters  
Overland Park, KS 66202-3928  
(913) 631-0296

### State Office Building

230 E. William, Room 7150  
Wichita, KS 67202-4002  
(316) 337-6140

### Missouri State Office Building

615 E. 13th Street, Room 127  
Kansas City, MO 64106  
(816) 889-2944

### Missouri Department of Revenue

525 Jules, Room 314  
St. Joseph, MO 64501  
(816) 387-2230

### Missouri Department of Revenue

149 Park Central Square, Room 313  
Springfield, MO 65806  
(417) 895-6474

The Kansas Department of Revenue has the Taxpayer Assistance Bureau which provides free assistance to new businesses regarding taxes, rules and required forms. Seminars are held on a regular basis through the state on sales tax, withholding tax and other business topics. One-on-one counseling on form preparation, requirements and general business tax issues is also available.

### Taxpayer Assistance Bureau

Docking State Office Building  
915 S.W. Harrison Street  
Topeka, KS 66625  
(785) 368-8222

## Sales Tax Exemption Certificate

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on Sales Tax issues, visit your state's Web page.

## FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

**Sole Proprietorship:** You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms

pertaining to gains or losses in your business activity.

**Partnership:** You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit & loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

**Corporation:** You must file a Federal Corporation Income Tax (Form 1120) Return. You will also be required to file a personal federal income tax return (Form 1040) on your earnings from the corporation based on the W-2 received from your employer.

## FEDERAL PAYROLL TAX

**Federal Withholding Tax:** Any business employing a person other than the owner must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call (800) 829-3676 or (800) 829-1040 if you have questions.

**Federal Insurance Contribution Act (FICA):** Any business owner who employs one person other than himself must pay the current rate of 6.20 percent on each employee's gross wages, up to \$87,900 for Social Security Benefits and 1.45 percent for Medicare from each wage paid through 2004. The employee contributes from wages, through payroll withholding, 6.20 percent for Social Security Benefits and 1.45 percent for Medicare on all wages paid for 2005. (Consult forms 1040 ES or Publication 15, Circular E.) Call (800) 829-3676 if you have questions.

Both these withholdings (federal withholding tax and FICA tax) require the preparation of a W-2 Form for each employee. The W-2 Form is due once a year and must be prepared, mailed and received by the employee before January 31 of the following year.

**Federal Unemployment Tax Act (FUTA):** For 2007 the FUTA tax is .8 percent of wages paid during the year. The tax applies to the first \$7,000 you pay each employee as wages during the calendar year. The employer is responsible for paying FUTA tax. It must not be deducted from employee's wages. Form 940 must be prepared and paid by January 31 of the following year. Refer to Circular "E" Employer's Tax Guide, Publication 15 from Internal Revenue Service. Call (800) 829-3676 for information.

## **SOCIAL SECURITY CARDS**

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in. No deductions may be made by any employer for any reason unless the employee has previously signed a paper authorizing the deduction. There are no exceptions.

## **EMPLOYEE CONSIDERATIONS**

**Taxes** - If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

### **Social Security Administration**

[www.ssa.gov](http://www.ssa.gov)  
(800) 772-1213

### **Federal Withholding U.S. Internal Revenue Service**

[www.irs.gov](http://www.irs.gov)  
(800) 829-1040

### **Employee Insurance**

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

## **USCIS**

The Federal Immigration Reform and Control Act of 1986 requires all employers to verify the employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance for this process through the Employer Hotline. In addition, USCIS forms and the Employer Handbook can be obtained by calling the Forms Hotline. For forms call (800) 870-3676, for the Employer Hotline call (800) 357-2099.

## **Americans With Disabilities Act**

For assistance or clarification with the ADA, call (800) 669-3362 or visit them at: [www.ada.gov](http://www.ada.gov)

## **SAFETY & HEALTH REGULATIONS**

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. OSHA outlines specific health and safety standards adopted by the U.S. Department of Labor.

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance.

### **Federal Occupational Safety & Health Administration**

Department of Labor  
820 First Street, N.E.  
Washington, DC 20020  
(202) 693-5000

### **Kansas Department of Health and Environment**

Forbes Field, Building 740  
Topeka, KS 66620  
(785) 296-1535

Small business owners will be directed to the nearest District Office for assistance.

### **Missouri Department of Natural Resources**

Division of Environmental Quality  
P.O. Box 176  
Jefferson City, MO 65102  
(800) 334-6946

## **COPYRIGHTS, TRADEMARKS & PATENTS**

### **Federal Registration of Trademarks and Patents**

Trademarks are names or symbols used in any commerce that is subject to regulation by state government or the U.S. Congress.

To register a trademark, contact:  
**Patent & Trademark Office:**

P.O. Box 1450  
Alexandria, VA 22313-1450  
(800) 786-9199  
[www.uspto.gov](http://www.uspto.gov)

**Trademark Information Hotline**  
(703) 308-9000

### **State Registration of a Trademark**

Trademarks and service marks may be registered in a state for a term of 10 years.

**Caution:** Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are encouraged to check for conflicts with federal trademarks.

## **Copyrights**

Copyrights protect the thoughts and ideas of authors, composers and artists. A copyright prevents illegal copying of written matter, works of art or computer programs. In order to ensure copyright protection, the copyright owner should always include notices on all copies of the work. For general information contact:

### **U.S. Copyright Office**

U.S. Library of Congress  
James Madison Memorial Building  
Washington, DC 20559  
(202) 707-9100 - Order Line  
(202) 707-3000 - Information Line

## **Patents**

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office.

For more information, contact the:  
**U.S. Patent and Trademark Office**

(800) 786-9199 • [www.uspto.gov](http://www.uspto.gov)

## **Product Coding**

GS1 US™ (not a government agency) provides a unique company number that is used to create bar codes (including UPCs) for your products. Many stores require bar coding on the packaged products they sell. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GS1 US, formerly the Uniform Code Council, Inc.® (UCC®), provides tools and assistance to help you meet these requirements. For information, visit [www.gs1us.org/pc](http://www.gs1us.org/pc). For additional questions, contact:

### **GS1 US**

7887 Washington Village Drive, Suite 300  
Dayton, OH 45459-8605  
(937) 435-3870



# Getting Approved

## Financing Options To Start Or Grow Your Business



**M**any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

The SBA Resource Guide will discuss the primary business loan programs of SBA and the equity financing program. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Program. The distinguishing features for these programs are the total dollar amount that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

**Note:** The SBA does not offer grants to start or grow a business. The only grants

**the SBA is authorized to provide to private businesses are for businesses providing management technical assistance to other businesses.**

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are — the small business, the lender and the SBA. The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as

SBA requirements. SBA will look to the lender to do much of the analysis before it provides its guaranty to the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

### **7(A) LOAN PROGRAM**

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance programs because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other lenders, including development companies, intermediaries and venture capital firms that make loans to investment capital. The loans are funded by these organizations and they make the decisions to approve or not approve the requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion of what it lent from SBA if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this

loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the loan must be eligible, creditworthy and structured under conditions acceptable to SBA.

## **PERCENTAGE OF GUARANTIES**

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can guaranty two loans with a maximum level of participation at \$1.75 million.

Loans made under the *SBAExpress* program, which is discussed subsequently, have a 50 percent guaranty.

## **INTEREST RATES AND FEES**

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate\* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as high as prime plus 2.75 percent. For loans under \$50,000 and for loans processed through *SBAExpress*, rates are permitted to be higher.

The SBA charges the lender a nominal upfront fee to provide its guaranty, and the lender may pass this charge on to the borrower. The fee is based on the total amount of the loan and whether the loan is short-term (12 months or less) or long term (over 12 months). The fee is computed based on the amount that SBA guarantees.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not over \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

\* All references to the prime rate refer to the lowest prime rate as published in the *Wall Street Journal* on the day the application is received by the SBA.

## **7(A) LOAN MATURITIES**

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds, and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to 10 years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

## **STRUCTURE**

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when applicable) to allow the business time to generate the income to start repaying the loan. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

## **COLLATERAL**

The SBA expects every loan to be fully secured, however the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

## **ELIGIBILITY**

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at:

<http://www.sba.gov/services/contracting> then select "Size Standards" from the "Contracting Opportunities" listing along the bottom.

### **SBA Size Standards:**

- Manufacturing from 500 to 1,500 employees
- Wholesaling – 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

### **Nature of Business**

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, and businesses involved in gambling or any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

### **Use of Proceeds**

The third eligibility factor is what the loan proceeds can and cannot be used for. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

**Proceeds can also be used to:**

- Expand or renovate facilities;

- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used to pay an associate of the business, for floor plan financing, research & development (except for the Energy Loan Program) or to have funds for the purpose of making investments.

## Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA credit elsewhere and utilization of personal assets requirements where the applicant business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and prohibitions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA's most important eligibility rules, including:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

More can be found out about SBA's eligibility requirements at:

<http://www.sba.gov/services/> then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

## What to Take to the Lender

Documentation requirements may vary; contact your lender for the information you must supply.

**Common requirements include the following:**

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.

- Resume(s) of the principal owners and managers.

## How the 7(a) Program Works

Applicants submit their loan application to a lender for their initial review. The lender will generally review the credit merits of the request before they decide if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

## What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

## How Lenders Apply For a Guaranty

Once the lender (bank, credit union, savings & loan, or other private-sector lender) decides to apply for an SBA guaranty it has several options. It can use standard SBA processing procedures and have SBA conduct a full analysis of the application the lender submits. This may be beneficial for lenders with limited experience in making SBA loans. Another

option available to selected lenders with staff dedicated to making SBA-guaranteed loans is the Preferred Lenders Program where SBA delegates the credit decision to the lender, and SBA will not re-analyze the lender's credit decisions. This results in less overall processing time.

## SBAExpress

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact your local SBA office available at [www.sba.gov/localresources/index.html](http://www.sba.gov/localresources/index.html)

## Regions Bank

565 Marriott Drive  
Nashville, TN 37214  
(615) 744-6061

## Exchange National Bank

132 E. High Street  
Jefferson City, MO 65101  
(573) 761-6249

## Arvest Bank

4500 S. Garnett, Suite 626  
Tulsa, OK 74146  
(918) 631-6803

## Intrust Bank

4000 Somerset  
Prairie Village, KS 66208  
(913) 385-8200

## Business Loan Express

3900 W. Central, Suite 210  
Wichita, KS 67203  
(316) 263-3232

## Bank of Belton

204 Main Street  
Belton, MO 64102  
(816) 331-4888

## Missouri Bank & Trust

1044 Main Street  
Kansas City, MO 64105  
(816) 881-8200

## Newtek Solution Business Lending

462 7th Avenue, 14th Floor  
New York, NY 10018  
(866) 639-1835

**U.S. Bank – SBA Division**  
7500 College Boulevard, Suite 660  
Overland Park, KS 66210  
(913) 498-1799

**Condon Bank of Coffeyville**  
814 Walnut/P.O. Box 937  
Coffeyville, KS 67337  
(620) 251-5500

**Gardner National Bank**  
840 E. Main/P.O. Box 429  
Gardner, KS 66030  
(913) 856-7199

**Commerce Bank, N.A.**  
1000 Walnut  
Kansas City, MO 64141  
(816) 234-7388

**Liberty Bank**  
4625 S. National  
Springfield, MO 65810  
(417) 875-5200

**First National Bank of Olathe**  
444 E. Santa Fe  
Olathe, KS 66061  
(913) 782-3211

**Wells Fargo SBA Lending**  
10010 Regency C Circle, 2nd Floor  
Omaha, NE 68114  
(402) 536-2680

**Great Western Bank**  
10307 Metcalf  
Overland Park, KS 66212  
(913) 385-1000

**Bank of America**  
10850 White Rock Road  
Rancho Cordova, CA 95670  
(800) 263-2055

**First State Bank**  
650 Kansas Avenue  
Kansas City, KS 66105  
(913) 371-1242

**Summit Bank of KC**  
1650 N.E. Grand, Suite 100  
Lee's Summit, MO 64086  
(816) 251-9000

**Community State Bank**  
1414 W. 11th Street/P.O. Box 219  
Coffeyville, KS 67337  
(620) 251-1313

**Bank Northwest**  
201 S. Davis/P.O. Box 337  
Hamilton, MO 64644  
(816) 583-2154

**Pony Express Community Bank**  
624 Felix Street  
St. Joseph, MO 64501  
(816) 671-2265

**Kaw Valley State Bank & Trust**  
1110 N. Kansas Avenue  
Topeka, KS 66608  
(785) 232-6062

**Community National Bank**  
5431 S.W. 29th Street  
Topeka, KS 66604  
(785) 440-4400

**Commerce Bank & Trust**  
3035 S. Topeka  
Topeka, KS 66611  
(785) 267-0123

**Platte Valley Bank of Missouri**  
2400 Paririe View Road  
Platte City, MO 64079  
(816) 858-5400

**National Bank of Kansas City**  
3510 W. 95th Street  
Leawood, KS 66206  
(913) 341-1144

**Royal Banks of Missouri**  
8021 Olive Boulevard  
University City, MO 63130  
(314) 212-1500

**G.E. Company Small Business Finance**  
7300 College Boulevard, Suite 208  
Overland Park, KS 66210  
(913) 696-6200

**Country Club Bank**  
414 Nichols Road/P.O. Box 410889  
Kansas City, MO 64141  
(816) 931-4060

**Caney Valley National Bank**  
301 W. 4th Avenue/P.O. Box 36  
Caney, KS 67333  
(620) 879-5811

**M and I Marshall & Ilsley Bank**  
(Formerly Gold Bank)  
770 N. Water Street  
Milwaukee, WI 53202  
(414) 443-3303

**Bank Midwest**  
3500 Rainbow Boulevard  
Kansas City, KS 66103  
(913) 236-4481

**University National Bank**  
1206 S. Broadway  
Pittsburgh, KS 66762  
(620) 231-4200

**Commercial Federal Bank**  
740 N.W. Blue Parkway  
Lee's Summit, MO 64086  
(816) 524-8000 x330

**Harrington Bank**  
6300 Nall  
Shawnee Mission, KS 66202  
(913) 261-2265

**Irwin Union Bank & Trust Co.**  
333 Grandview Parkway  
Traverse City, MI 49684  
(231) 941-5694

**First Community Bank**  
301 S.E. Main  
Lee's Summit, MO 64063  
(816) 554-7000

**UMB Bank, N.A.**  
1010 Grand  
Kansas City, MO 64141  
(816) 860-7113

**Town & Country Bank**  
4707 W. 135th Street  
Leawood, KS 66224  
(913) 239-0239

**Central National Bank**  
711 Wakarusa Drive  
Lawrence, KS 66049  
(785) 841-3600

**Capital City Bank**  
3710 S.W. Topeka Boulevard  
Topeka, KS 66609  
(785) 274-5600

**Cornerstone Bank**  
9120 W. 135th  
Overland Park, KS  
(913) 239-8100

**Kansas State Bank**  
236 N. Main  
Ottawa, KS 66067  
(785) 242-3600

**Valley View Bank**  
7500 W. 95th Street  
Overland Park, KS 66201  
(913) 381-3311

**Premier Bank**  
15301 W. 87th St. Parkway  
Lenexa, KS 66219  
(913) 888-8490

**The Mission Bank**  
5201 Johnson Drive  
Mission, KS 66205  
(913) 831-2400

**County Bank**  
116 W. Broadway/P.O. Box 100  
Brunswick, MO 65236  
(600) 548-3137

**Boeing Wichita Credit Union**  
4821 W. 6th Street, Suite B  
Lawrence, KS 66049  
(785) 856-7878

**Douglas County Bank**  
300 W. 9th Street/P.O. Box 429  
Lawrence, KS 66044  
(785) 865-1000

**Landmark National Bank**  
6100 S.W. 21st  
Topeka, KS 66667  
(785) 273-3303

**Labette Bank**  
2121 Main  
Parsons, KS 67357  
(620) 421-2265

**Emporia State Bank**  
801 Merchant  
Emporia, KS 66801  
(620) 342-3454

**Pony Express Bank**  
215 N. 291 Highway  
Liberty, MO 64068  
(816) 781-9200

**UPS Capital Business Credit**  
280 Trumbull Street  
Hartford, CT 06103  
(860) 727-0700

**Great Western Bank**  
10610 Shawnee Mission Parkway  
Shawnee, KS 66203  
(913) 901-5102

**Branch Banking & Trust Co.**  
5901 C Peachtree Dunwoody  
Atlanta, GA 30328  
(770) 551-8822

**Silver Lake Bank**  
201 N.W. Highway 24  
Topeka, KS 66608  
(877) 232-0102

**1st Nat. Bank/Johnson County**  
501 N. Mur-Len  
Olathe, KS 66062  
(913) 764-9495

**1st Nat. Bank of Anthony**  
Main & Bluff/P.O. Box 484  
Anthony, KS  
(620) 842-5161

**University National Bank**  
1206 S. Broadway  
Pittsburg, KS 66762  
(620) 231-4200

**Caney Valley National Bank**  
301 W. 4th Avenue/P.O. Box 36  
Caney, KS 67333  
(620) 879-5811

**SolutionsBank**  
7401 W.135th Street  
Overland Park, KS 66223  
(913) 851-1000

**Bank of the Prairie**  
18675 West 151st  
Olathe, KS 66062  
(913) 254-0505

## Pony Express Bank

215 N. 291 Highway  
Liberty, MO 64068  
(816) 781-9200

## United Bank of Kansas

10101 Woodland Road  
Lenexa, KS 66220  
(913) 254-7400

## First National Bank

909 S. 7 Highway  
Blue Springs, MO 64014  
(816) 224-7232

## The Merchants & Farmers

1001 Club Village Drive  
Columbia, MO 65203  
(573) 875-5442

## Union Bank & Trust

P.O. Box 397  
Bonner Springs, KS 66012  
(913) 667-8651

## Community National Bank

4097 Parkview Drive  
Frontenac, KS 66763  
(620) 232-6900

## Great Western Bank

10610 Shawnee Mission Parkway  
Shawnee, KS 66203  
(913) 901-5102

## Farmers State Bank

124 E. 3rd Street  
Cameron, MO 64429  
(816) 632-6641

## Security Savings Bank

11599 Ridgeview  
Olathe, KS 66061  
(913) 894-5400

## Mazuma Credit Union

9300 Troost Avenue  
Kansas City, MO 64131  
(816) 361-4194

## The Farmers State Bank

P.O. Box 645  
Holton, KS 66436  
(785) 364-4691

## Springfield Branch Express Lenders

### Arvest Bank

701 S. Main  
Joplin, MO 64801  
(417) 627-8000

### Bank of Bolivar

495 S. Springfield  
Bolivar, MO 65613  
(417) 777-6500

### Bank of Crocker

Highway H  
Waynesville, MO 65583  
(573) 774-6000

## Bank of Mansfield

110 E. Commercial  
Mansfield, MO 65704  
(417) 924-3211

## Bank of Thayer

116 Chestnut  
Thayer, MO 65791  
(417) 264-7217

## The Bank of Urbana

109 N. Main  
Urbana, MO 65767  
(417) 993-4242

## Branson Bank

1501 State Highway 248  
Branson, MO 65616  
(417) 334-9696

## Central Bank

101 W. Commercial  
Lebanon, MO 65536  
(417) 532-2151

## Citizens Bank of Rogersville

9750 E. Center Street  
Rogersville, MO 65742  
(417) 753-2836

## Citizens National Bank of Springfield

1465 E. Sunshine  
Springfield, MO 65807  
(417) 887-4200

## Commerce Bank, N.A.

1345 E. Battlefield  
Springfield, MO 65804  
(417) 837-5239

## Community Bank of Ozarks

Highways 5 & F Road  
Sunrise Beach, MO 65079  
(573) 374-5245

## Countryside Bank

520 E. Elm  
Republic, MO 65738  
(417) 732-4600

## Empire Bank

1800 S. Glenstone  
Springfield, MO 65804  
(417) 881-3100

## First Bank of the Lake

4558 Highway 54  
Osage Beach, MO 65065  
(573) 348-2265

## First Home Savings Bank

142 E. First Street  
Mountain Grove, MO 65711  
(417) 926-5151

## First National Bank

105 W. 6th Street  
Mountain View, MO 65548  
(417) 934-2033

## Freedom Bank of Southern Missouri

97 S. Main  
Cassville, MO 65625  
(417) 846-1719

## Great Southern Bank

14309 Highway 13  
Reeds Spring, MO 65737  
(417) 993-4242

## Guaranty Bank

1341 W. Battlefield  
Springfield, MO 65807  
(417) 520-4333

## The Greene County Bank

306 E. Chestnut  
Strafford, MO 65757  
(417) 736-2101

## Heritage State Bank

1625 Hedges Plaza  
Nevada, MO 64772  
(417) 667-7297

## Hometown Bank, N.A.

312 W. Central  
Carthage, MO 64836  
(417) 358-0002

## Liberty Bank

4625 S. National  
Springfield, MO 65810  
(417) 875-5200

## Metropolitan National Bank

600 S. Glenstone  
Springfield, MO 65804  
(417) 862-2022

## Metz Banking Company

123 N. Osage  
Nevada, MO 64772  
(417) 667-4550

## Mid America Bank & Trust

216 W. Second  
Dixon, MO  
(573) 759-2121

## Mid-Missouri Bank

330 W. Plainview-K  
Springfield, MO 65814  
(417) 877-9191

## Ozark Mountain Bank

400 S. Business 65  
Branson, MO 65616  
(417) 334-9696

## Regions Bank

2045 S. Glenstone  
Springfield, MO 65804  
(417) 882-2222

## Southern Missouri Bank of Marshfield

1292 Banning Street  
Marshfield, MO 65706  
(417) 859-1292

## Southwest Missouri Bank

300 W. 3rd  
Carthage, MO 64836  
(417) 358-9331

## The Seymour Bank

119 N. Main  
Seymour, MO 65746  
(417) 935-2293

## UMB Bank, NA

1150 E. Battlefield  
Springfield, MO 65808  
(417) 887-5855

## US Bank, NA

417 St. Louis  
Springfield, MO 65806  
(417) 868-4400

## Village Bank

2360 E. Sunshine  
Springfield, MO 65808  
(417) 823-0400

## Webb City Bank

2230 E. 32nd  
Joplin, MO 64804  
(417) 782-4810

## Patriot Express

The Patriot Express Initiative combines a pilot loan initiative with SBA's traditional small business ownership training for veterans military community members wanting to establish or expand small businesses. Eligible military community members include:

- Veterans
- Service-disabled veterans
- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at:  
[www.sba.gov/patriotexpress](http://www.sba.gov/patriotexpress).

### CommunityExpress Pilot Loan Program

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However lenders must provide technical assistance to the borrowers under this program.

### Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These

special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

### CAPLines

This specialized umbrella loan program is designed to help small businesses meet their short-term and cyclical working capital needs. The CAPLines can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction performed on a speculative basis (without a firm commitment for purchase); finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides a 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** Is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- **The Seasonal Line of Credit Program** Finances the short-term, seasonal increases of accounts receivable and inventory. The business must have a definite established seasonal pattern and thus must have been in business for a

period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.

- **The Builders Line Program** Provides financing for small general contractors involved in residential or commercial construction or building rehabilitation for resale. Loan maturity is generally three years but can be extended up to five years if necessary. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** Can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory and/or accounts receivable. Repayment comes from the collection of accounts receivable or sale of inventory, and this line of credit must revolve. It does require periodic servicing and monitoring of the collateral for which service the lender can charge up to two percent annually to the borrower. These lines are generally used by businesses providing credit to their customers.
- **The Standard Asset-Based Line** Is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring, and the lender may pass the costs along to the borrower.

SUCCESS  
STORY

## Take-2-Productions, LLC

continued from page 5

T2 shows 52% growth in sales from 2003 to 2004 and remained steady with no growth the following two years. The annual profit and loss for 2006 reflects net income at 4% of sales, showing strong recovery and strong managerial practices.

Teri expects to double the number of employees from 20 to 40 in the next five years. T2 provides post production services for marketing agencies, and also works directly for various companies in providing commercial production. T2's clientele includes: The Movie Channel, Helzberg Diamonds, Barkley Evergreen (MO Lottery), Winn-Dixie, Sprint, McDonalds and Bayer. Also, T2 has worked with H&R Block, Copaken, White & Blitt, and Northwest Airlines on image branding, commercial production, promotional video and in-house training products.

T2 has shown its commitment to the Kansas City community and has performed many civic and charitable projects, pro bono, partnering with organizations such as The United Way, the Kansas City Zoo, the Kansas City Ballet, the Kansas City Free Health Clinic, Heartland Men's Chorus, Rose Brooks, MS Society, Starlight Theater, Operation Breakthrough, Harvesters, AIDS Walk, and many others.

Teri's recent awards include the 2005 Kansas City Ad Club's Advertising Professional of the Year; The Kansas City Business Journal's 2005 Women Who Mean Business Award; a 2005 recipient of the Kansas City Top Ten Small Businesses of the Year; and a 2004 selection to the list of "The 25 Under 25" which recognizes the top 25 companies in Kansas City area with under 25 employees.

## EXPORT TRADE FINANCING

### Export Working Capital Program

[www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html](http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html)

The SBA's Export Working Capital Program assists lenders in responding to the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$1.5 million with a 90 percent guaranty. Under certain circumstances the maximum amount of an international trade loan can go up to \$1.75 million. The maximum amount of some export

loans can be increased to \$2 million through co-guaranty between the SBA and the Export-Import Bank. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The Borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

### Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country.

### Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support Standby Letters of Credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

### Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

### Collateral Requirements

- Guaranteed loans must be fully collateralized at all times.
- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

**How to Apply – A small business exporter seeking a guaranteed EWCP loan must apply to a lender.**

### SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could

support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity a borrower may reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is .25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

### Eligibility of Exporter

The same as for the SBA EWCP Program.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

### Use of Proceeds

Same as the SBA EWCP.

### Ineligible Use of Proceeds

- Goods or services with less than 50 percent US content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

### Collateral Requirements

Same as the SBA EWCP.

### How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.

### International Trade Loan Program

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from

imports. This program combines a guarantee for short-term export working capital with a regular term loan. SBA can guarantee up to \$1.75 million, less the amount of SBA's guaranteed portion of other loans outstanding to the borrower under SBA's other financial assistance programs. Loans for facilities and equipment can have maturities of up to 25 years and the guarantee fee and interest rate is the same as for any standard 7(a) loans. Loans for the export working capital portion of the transaction are generally for a term of 12 months, and the borrower negotiates the interest rate and all other fees with the lender. The guaranty fee that SBA charges is the same as the EWCP for a loan of 12 months.

### Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

### Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.
- For refinancing of existing debts structured with unreasonable terms. Only debts originally taken out for the purchase of fixed assets may be refinanced.
- Working capital is not an eligible use of proceeds for the International Trade Loan; however, working capital can be included in a companion 7(a) or Export Working Capital Program loan.

**Collateral Requirements - Collateral requirements are the same as regular 7(a) loans.**

- **How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

## Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000.

**Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.**

## Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

## Ineligible Use of Proceeds

Applicants with operations, facilities, or offices overseas, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S., are not eligible for Export Express or SBAExpress.

## How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes

projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

## U.S. Export Assistance Center (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations.

### John Blum

Regional Manager,  
International Trade Programs  
8235 Forsyth Boulevard, Suite 520  
St. Louis, MO 63105  
(314) 425-3304 • (314) 425-3381  
john.blum@mail.doc.gov

## Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

## Energy and Pollution Control Loan Programs

Two other adaptations of the 7(a) programs resulted in the Energy Loan Program for businesses that make, install and service energy savings devices and the Pollution Control Loan Program for businesses that want to install or operate a pollution control facility.

See [www.sba.gov/services](http://www.sba.gov/services), then select "Special Purpose Loans" from the "Financial Assistance" menu along the bottom.

## SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

## CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation.

This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

## The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The 504 loan is backed by a 100 percent guaranteed debenture sold to investors.

## The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veteran veterans; and
- \$4 million for manufacturers.
- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are only required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); SBA provides a 100 percent guaranteed debenture that finances up to 40 percent of the project costs secured by a subordinate lien on the project assets. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at [www.nadco.org](http://www.nadco.org)
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.

- Long-term; real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.
- Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

### Businesses that receive 504 loans are:

- Small – net worth under \$7.5 million, net profit after taxes under \$2.5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business – retail, service, wholesale or manufacturing.

The SBA's 504 Certified Development Companies serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to [www.sba.gov/services](http://www.sba.gov/services), then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

### Avenue Area, Inc.

Tom Overby  
134 N. Nettleton Avenue  
Bonner Springs, KS 66012  
(913) 422-5222 • (913) 422-5230 Fax  
aaicdc@sbcglobal.net

### Central Ozark Development

James R. Dickerson  
P.O. Box 786  
Camdenton, MO 65020  
(573) 346-5692 • (573) 346-2007 Fax  
jdickerson@copic.ext.missouri.edu

### Citywide Development Corporation

William Gilmore  
7628 State Avenue, Suite 3/P.O. Box 12252  
Kansas City, KS 66112  
(913) 788-9884 • (913) 788-2741 Fax  
billg@citywidekcks.com

### Clay/Platte Development Corporation

Laurel Goforth  
110 N.W. Barry Road, Suite 210  
Kansas City, MO 64155-9985  
(816) 468-4989 • (816) 468-7778 Fax  
einfo@clayedc.com

### Frontier Financial Partners

Wayne Symmonds  
603 Lincoln  
Emporia, KS 66801  
(620) 342-7041 • (620) 342-6907 Fax  
Symmonds@frontierfinancialpartners.com

### Enterprise Development Corporation

Michael Crist  
910 E. Broadway, Suite A  
Columbia, MO 65201  
(573) 875-8117 • (573) 443-2319 Fax  
Mcrist@socket.net

### Heartland Business Capital, Inc.

David Long  
12345 W. 95th Street, Suite 200  
Overland Park, KS 66215  
(913) 599-1717 • (913) 599-6430 Fax  
david@hbcloan.com

### Mid-America, Inc.

Charles Heath  
PSU – Business & Technology Institute  
Pittsburg, KS 66762  
(620) 235-4920 • (620) 235-4919 Fax  
cheath@pittstate.edu

### Mo-Kan Development, Inc.

John Perrino  
1302 Faraon Street  
St. Joseph, MO 64501  
(816) 233-3144 • (816) 233-8498 Fax  
john@mo-kan.org

### RMI

Mindy Murray  
1014 Northeast Drive  
Jefferson City, MO 65109  
(573) 635-0136 • (573) 635-5636 Fax  
mindy@rmiinc.org

### Wakarusa Valley Development, Inc.

Troy Roberts  
P.O. Box 367  
Lawrence, KS 66044  
(785) 749-7600 • (785) 749-7601 Fax  
troberts@wakarusa.valley.org

### EDC Loan Corporation

Jim DePriest  
1100 Walnut, Suite 1700  
Kansas City, MO 64106  
(816) 691-2108 • (816) 691-2158 Fax  
jdepriest@edckc.com

### Microloan Program

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to [www.sba.gov/services](http://www.sba.gov/services), then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans.":

### Growth Opportunity Connection

4747 Troost Avenue, Suite 215  
Kansas City, MO 64110  
(816) 235-6146  
Serves Cass, Clay, Jackson and Platt counties in Missouri, and Douglas, Johnson, Leavenworth and Wyandotte counties in Kansas.

### Rural Missouri, Inc.

1014 Northeast Drive  
Jefferson City, MO 65101  
(573) 635-0136  
Serves the state of Missouri.

### Small Business Investment Company Program

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment firms that make capital available to small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity capital and long-term loans, SBICs provide debt-equity investments and management assistance. The SBIC Program provides funding to all types of manufacturing and service industries. Some investment companies specialize in certain fields, while others seek out small businesses with new products or services because of the strong growth potential. Most, however, consider a wide variety of investment opportunities. For more information contact your nearest SBA office or the Web site at [www.sba.gov/services](http://www.sba.gov/services), then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

### American Century Ventures, II, LLC

Mark Hyde  
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Kansas City, MO 64111  
(816) 340-4269 • (816) 340-7125 Fax  
mark\_hyde@americancentury.com

### Bankers Capital Corporation

Raymond E. Glasnapp  
3100 Gilliam Road  
Kansas City, MO 64109  
(816) 531-1600 • (816) 531-1334 Fax  
cglasnapp@aol.com

### BOME Investors II, LLC

Shelly Whittington or Thomas Adamek  
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8000 Maryland Avenue, Suite 1190  
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### BOME Investors, Inc.

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### CFB Venture Fund II, Inc.

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### CFB Venture Fund II, L.P. CFB Venture Fund III, L.P.

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Bill.Witzofsky@capitalforbusiness.com

### Eagle Fund I, L.P.

Scott Fesler/Bush O'Donnell  
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(314) 727-4555 • (314) 727-8829 Fax  
sfesler@swbank-stl.com

### C3 Capital Partners, LP

Patrick F. Healey and Mikala January  
4520 Main Street, Suite 1600  
Kansas City, MO 64111  
(816) 756-2225 • (816) 756-5552 Fax  
phealey@C3cap.com

### Kansas Venture Capital, Inc.

Marshall D. Parker  
Pinnacle Corporate Centre I, Suite 250  
11300 Tomahawk Creek Parkway  
Leawood, KS 66211  
(913) 262-7117 • (913) 262-3509 Fax  
mparker@kvcii.com

### CFB Venture Fund I, Inc.

James F. O'Donnell  
11 S. Meramec, Suite 1430  
St. Louis, MO 63105  
(314) 746-7427 • (314) 746-8739 Fax  
Bill.Witzofsky@capitalforbusiness.com

### MidAmerica Capital Corporation

Kevin F. Mullane  
911 Main Street, Suite 2424  
Commercial Tower Building  
Kansas City, MO 64105  
(816) 842-0114 • (816) 471-7339 Fax

### MorStates Capital, L.P.

Timothy Keeble  
7300 W. 110th Street, 7th Floor  
Overland Park, KS 66210  
(913) 962-9007 • (913) 962-0699 Fax  
timkeeble@mail.com

### RiverVest Venture Fund I, LP

Thomas C. Melzer  
7733 Forsyth Boulevard, Suite 1650  
St. Louis, MO 63105  
(314) 726-6700 • (314) 727-6715 Fax  
tmelzer@rivervest.com

### UMB Capital Corporation, Inc.

Mark Schmittlein  
1010 Grand Boulevard/P.O. Box 419226  
Kansas City, MO 64141  
(816) 860-7105 • (816) 860-7143 Fax  
mark.schmittlein@umb.com

### The Surety Bond Guarantee Program

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment and performance bonds issued by surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors.

The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HubZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at [www.sba.gov](http://www.sba.gov) and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond."

### Federal Insurance Agency

222 W. Gregor Boulevard, Suite 270  
Kansas City, MO 64114  
(816) 361-0220

## Top Ten Lenders 10-1-05 thru 9-30-06

US Bank	139	\$15,481,900
Commerce Bank	137	\$8,679,850
Bank of America, NA	66	\$1,525,700
Capital One	39	\$1,535,000
National Bank of Kansas City	21	\$3,460,500
Heartland Business Capital, Inc.	17	\$11,495,000
UMB	17	\$5,449,000
CIT Small Business Lending	16	\$8,083,700
M&I Marshall & Ilsely Bank	16	\$2,395,000
First State Bank of Kansas City, KS	13	\$1,234,600

## Springfield Branch Office 10-1-05 thru 9-30-06

Liberty Bank	101	\$20,714,400
U.S. Bank	28	\$3,098,200
Commerce Bank	28	\$2,813,900
RMI	23	\$9,559,000
Mid-Missouri Bank	17	\$4,572,200
Mid America Bk & Trust	16	\$7,906,000
Southwest Missouri Bank	16	\$1,967,000
Empire Bank	15	\$4,116,400
Capital One Fed. Savings Bk	15	\$535,000
Bank of Crocker	14	\$1,363,000

## SBA QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

Program	Maximum Loan Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies
7(a) Loans Regular 7(a) and PLP	\$2 million gross (1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation; new construction; purchase land or buildings; purchase equipment, fixtures, leasehold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & Machinery & Equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans 7 years or less: max. prime +2.25%; over 7 years: prime +2.75%; under \$50,000, rates can be higher by 2% for loans of \$25,000 or less; and 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guaranteed portion of loan only.) Maturity 1 year or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount) or less = 2%; \$150,001 - \$700,000 = 3.0%; over \$700,000 = 3.5%. 3.75% on guar. portion over \$1 million. Ongoing fee of 0.494%.	Must be for profit & meet SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business.
<a href="http://www.sba.gov/financing/sbaloan/7a.html">www.sba.gov/financing/sbaloan/7a.html</a>							
SBAExpress Lender minimal paperwork for SBA	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)
<a href="http://www.sba.gov/financing/lendinvest/sbaexpress.html">www.sba.gov/financing/lendinvest/sbaexpress.html</a>							
Community Express. Same as Regular 7(a) but must be located in a low or moderate income urban or rural area, or owned by a minority, woman or a veteran.	\$250,000	85% of loans of \$150,000 or less. Loans over \$150,000 receive a 75% guaranty.	See 7(a)	See 7(a)	Same as 7(a) except that lines of credit may resolve for only 5 years and must be repaid within no more than 7 years.	2% on guaranteed portion of loans up to \$150,000; 3% on the guaranteed portion of loans more than \$150,000. 1/4% for lines of credit up to one year.	No SBA application required. Bank has delegated authority. Program provides Technical Assistance as needed for marketing, financial, management and planning.
<a href="http://www.sba.gov/services/financialassistance/7aLenderprograms/comexpress/index.html">www.sba.gov/services/financialassistance/7aLenderprograms/comexpress/index.html</a>							
Patriot Express Lender approves loan. Minimal additional paperwork for SBA.	\$500,000	Maximum guaranty of 75% up to \$375,000; 85% if gross loan is \$150,000 or less.	Same as SBA Express	See 7(a)	Same as Regular 7(a)	See 7(a)	See 7(a). In addition, small business must be owned and controlled by one or more of the following groups: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service-connected disability.
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms/pe/index.html">www.sba.gov/services/financialassistance/7alenderprograms/pe/index.html</a>							
CAPLines: Short-term/ Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000 85% if total loan is \$150,000 or less	Finance seasonal working capital needs; cost to perform; construction costs; advances against existing inventory and receivables; consolidation of short-term debts	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business
<a href="http://www.sba.gov/financing/lendinvest/caplines.html">www.sba.gov/financing/lendinvest/caplines.html</a>							
International Trade	\$2 million (Separate working capital loan plus IT loan together may have \$1.75 million combined guaranty.)	75% if more than \$150,000 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long-term, fixed assets or the refinancing of debt for these purposes. Separate working capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	See 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/ preparing to engage in international trade/adversely affected by competition from imports
<a href="http://www.sba.gov/financing/loanprog/tradeloans.html">www.sba.gov/financing/loanprog/tradeloans.html</a>							
Export Working Capital Program 1 page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term working capital loans for exporters	Matched single transaction cycle or generally 1 year for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.
<a href="http://www.sba.gov/financing/loanprog/ewcp.html">www.sba.gov/financing/loanprog/ewcp.html</a>							
Non-7(a) Loans Microloans Loans through nonprofit lending organizations; technical assistance also also provided	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase Machinery & Equipment, fixtures, leasehold improvements; finance increased receivables; Working Capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary	No guaranty fee	Same as 7(a)
<a href="http://www.sba.gov/financing/sbaloan/microloan.html">www.sba.gov/financing/sbaloan/microloan.html</a>							
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 M to \$4.0 M depending on project.	Project Costs financed by: 504 Loan up to 40% Lender: 50% Equity 10-20%	Long-term fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term. Lender (unguaranteed) financing may have a shorter term.	Fixed rate on 504 Loan established when debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	0.5% upfront fee to SBA on the first mortgage amount. Ongoing guaranty fee (FY 2008) is 0.021% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$7.5 million in tangible net worth and do not have average net income over \$2.5 M for past 2 years.

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## BUSINESS PREPARATION

# Small Business Training Network

## How To Get Equipped With Business Intelligence



**T**hroughout its history, the SBA has complemented its financial assistance programs with resources aimed at helping small business owners gain skills required to start, manage and grow a small enterprise.

The nearly 60 publications listed in its Resource Directory for Small Business Management include titles related to business planning, financial management, management and planning, marketing, products/ideas/inventions, personnel management, crime prevention and emerging business.

The publications are now available for downloading from the SBA's Web site at: [www.sba.gov/tools](http://www.sba.gov/tools). Select "Publications" from the "Library & Resources" menu along the bottom.

### SBA Small Business Training Network

The Small Business Training Network is a virtual campus complete with courses and programs to help the small business owner.

The SBTN reaches new markets and trains small business clients in a changing global environment. The on-line classroom features easy-to-use, electronic business courses available 24 hours-a-day. The network provides interactive, easily accessible courses on topics most in demand by small business clients.

### The SBTN includes several key components:

- Online courses and resource areas
- SBA online courses
- Library & online research materials
- Access to business counselors

On this site, you can read articles, take courses, or begin researching areas of small business development that interest you. Or, through a SCORE Cyber-Chapter, you can access via e-mail business advice on an issue that you're struggling with today.

Now featured in the network are four new eCommerce resources, designed to help small businesses increasingly influenced by the Internet and other emerging technologies.

The SBTN can be accessed from SBA's Home Page at:

<http://www.sba.gov/services/>, Then choose "Online Training" from the menus across the bottom.

## CONTRACTING OPPORTUNITIES

# Partnerships Work

## How To Apply For Government Contracts



The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: [www.sba.gov/gc](http://www.sba.gov/gc)

### **THE PRIME CONTRACTS PROGRAM**

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, review prime contractors' subcontracting plans, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: [www.sba.gov/gc](http://www.sba.gov/gc) for a listing of PCRs and buying installations nationwide.

### **The Subcontracting Assistance Program**

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance

reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs work with agencies to ensure subcontracting with small and small, disadvantaged businesses through inclusion of subcontracting evaluation factors and sub-factors.

### **THE CERTIFICATE OF COMPETENCY PROGRAM**

The Certificate of Competency Program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent successful offeror. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

### **SMALL BUSINESS SIZE STANDARDS**

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, [www.sba.gov/size/indextableofsize.html](http://www.sba.gov/size/indextableofsize.html))

implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on "Size Standards" under the "Contracting Opportunities" menu across the bottom.

### Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm's claim that it is small is challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

### Missouri Procurement Assistance Centers

The Procurement Assistance Centers help small businesses interested in government contracting opportunities.

#### University of Missouri

410 S. 6th Street  
200 Engineering North  
Columbia, MO 65211  
(573) 882-8058  
[www.missouribusiness.net/ptac](http://www.missouribusiness.net/ptac)

#### University of Missouri – Kansas City

4747 Troost Avenue, Room 105  
Kansas City, MO 64111  
(816) 235-2891  
[www.missouribusiness.net/ptac/western](http://www.missouribusiness.net/ptac/western)

## SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration (CCR) System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on:

[http://dsbs.sba.gov/dsbs/dsp\\_dsbs.cfm](http://dsbs.sba.gov/dsbs/dsp_dsbs.cfm) or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

### SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting: <http://web.sba.gov/subnet>

### HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

#### SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;



- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

## To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;
- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, or Community Development Corporation or an agricultural cooperative, or an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in the HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit: [www.sba.gov/hubzone/](http://www.sba.gov/hubzone/)

## ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES 8(A) BUSINESS DEVELOPMENT PROGRAM

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain equal access to the resources necessary to develop their businesses and improve their ability to compete on an equal basis in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

## Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and operated by an individual(s) who is socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

## Social disadvantage:

Social disadvantage is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: [www.sba.gov/8abd/indexprograms.html](http://www.sba.gov/8abd/indexprograms.html)

## Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

## Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant or participant and the equity in the primary residence.

## Day-to-Day Management:

- Management and daily business operations must be controlled by disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise directly related to the primary product or service of the business.

For additional information on the 8(a) Business Development Program, please visit: [www.sba.gov/8abd/](http://www.sba.gov/8abd/)

## Certification of Minority and Women-Owned Businesses

Companies seeking written certification must be at least 51 percent owned and operated by a woman or minority entrepreneur:

### Kansas Department of Commerce and Housing

Office of Minority and Women Business Development  
700 S.W. Harrison, Suite 1300  
Topeka, KS 66603  
(785) 296-5298

### State of Missouri Office of Administration

Division of Purchasing  
301 W. High Street  
Jefferson City, MO 65102  
(573) 751-8130 or (877) 259-2963

## Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Once certified by the SBA, the firm can be added to an online registry of SDB-certified firms maintained in CCR/DSBS. Firms remain on the list for three years. Contracting Officers and prime contractors may search this registry for potential contractors.

For additional information on SBD Certification and Eligibility, visit the SBD Web site at: [www.sba.gov/services](http://www.sba.gov/services), and select "Small Business Certifications" from the "Contracting Opportunities" menu in the center of the page.

## Welfare to Work Initiative

The SBA is dedicated to helping entrepreneurs open new businesses, expand existing enterprises and sustain success in their operations.

Now, in this era of low unemployment, the SBA is helping small businesses gain access to a new pool of potential workers as well as helping former welfare recipients become entrepreneurs.

Small business represents the "work" side of the welfare to work equation. Small firms provide the largest potential source of jobs for individuals leaving public assistance. By hiring former welfare recipients, small business

owners can tap into significant wage subsidies and tax breaks.

How will small businesses benefit from participating? Businesses will be able to hire work ready individuals through service providers and job training programs that have tested, screened and trained them for employment. Upon hiring a former welfare recipient, businesses will receive benefits. Under the Welfare to Work Tax Credit, employers can complete a few simple forms and receive credits. A number of participating states offer additional tax incentives.

They may also offer wage subsidies of up to 50 percent of a former welfare recipients salary to employers providing the necessary on-the-job training. For more information contact:

#### Kansas City District Office

1000 Walnut St., Ste. 500  
Kansas City, MO 64106  
(816) 426-4902 • (816) 426-4939 Fax

### Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development and Small Disadvantaged Business certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

This is one example of how the SBA utilizes technology such as the Internet to simplify the interaction between small business and the federal government.

You may access the electronic 8(a)/SDB application by visiting:

<https://sba8a.symlicity.com/applicants/guide>

If you are having difficulty with SBA's General Login System (GLS), please contact [ITSecurity@sba.gov](mailto:ITSecurity@sba.gov).

If you are having difficulty with the Central Contractor Registration (CCR), please go to <http://www.ccr.gov/help.asp> for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact [Robert.Connolly@sba.gov](mailto:Robert.Connolly@sba.gov).

Small Disadvantaged Business (SDB) E-application, please contact [SDB@sba.gov](mailto:SDB@sba.gov).

8(a) Business Development E-application, please contact [8ABD@sba.gov](mailto:8ABD@sba.gov).

### The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector

relationships and broadens the agency's efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For additional information, please visit: [www.sba.gov/8abd/mentoroverview.html](http://www.sba.gov/8abd/mentoroverview.html)

### Service-Disabled Veteran-Owned Small Business

In 1999 public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed \$5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or
- \$3 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business development at [www.sba.gov/vets](http://www.sba.gov/vets).

For more information about SBA's Service-Disabled Veterans Business program, visit [www.sba.gov/VETS/index.html](http://www.sba.gov/VETS/index.html)

## SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

### SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit [www.sba.gov/services](http://www.sba.gov/services), then scroll down the "Contracting Opportunities" menu along the bottom and click on "Contracting Program." From there, select "SBIR/STTR Programs" from the menu that appears on the right-hand side.

### Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

For more information on the SBIR Program, please visit:

[www.sba.gov/sbir/indexsbir-sttr.html](http://www.sba.gov/sbir/indexsbir-sttr.html)

## SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research

institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

### STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.

- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

### Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

### TECH-Net

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business

Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:

<http://tech-net.sba.gov>

## MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

[www.sba.gov/8abd/indexgrantinfo.html](http://www.sba.gov/8abd/indexgrantinfo.html)

# Business Directory

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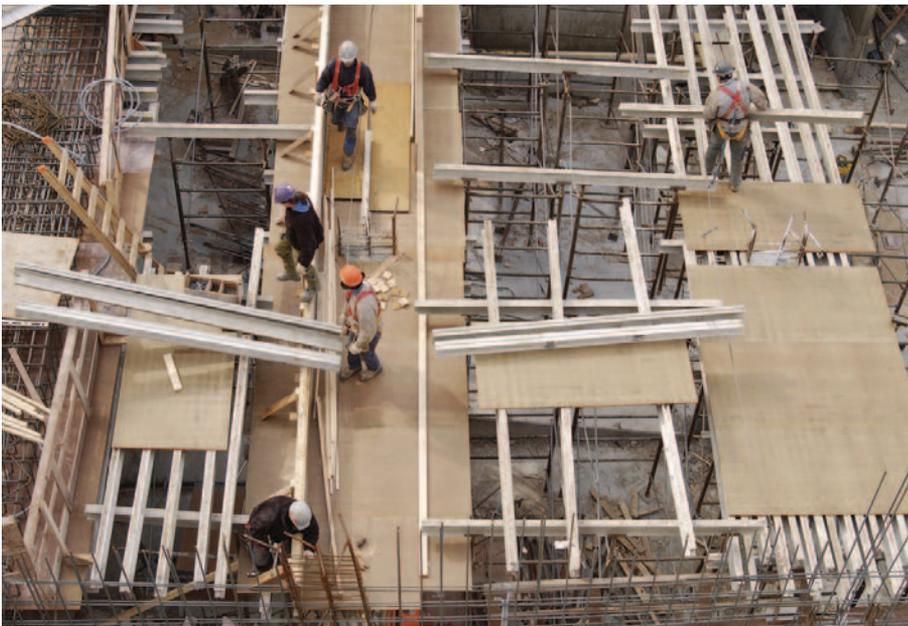
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## DISASTER RECOVERY

# Disaster Assistance

## Knowing the Types of Assistance Available for Recovery



**T**he SBA's Disaster Assistance Program is the only federal program providing loan assistance to homeowners, renters and businesses following disasters. The program provides eligible applicants with certain financial assistance only after an affected area is declared a disaster by the President or the Administrator of the SBA. This loan program is intended for funding of private-sector, non-agricultural losses for which the victims are uninsured or underinsured.

Eligibility is determined by review of a business' or an individual's financial situation as reviewed against established SBA guidelines. A low interest rate (not to exceed 4 percent) is available to applicants without credit available elsewhere; a higher rate (not to exceed 8 percent) is available to applicants with credit available elsewhere.

There are several types of assistance available to qualified applicants.

### Physical Disaster

Loans are available to businesses and homeowners and renters. Loans are available to qualified business applicants of any size for uninsured or underinsured disaster losses of up to \$1.5 million. Businesses may use these funds to replace or repair real estate, equipment, fixtures, inventory, and leasehold improvements to pre-disaster condition. Homeowners receive loans, up to \$200,000 for real property losses to repair or restore a primary residence to pre-disaster condition. Homes which are not primary residences are ineligible. Qualified renters and homeowners may also obtain loans for uninsured or

underinsured personal property losses up to \$40,000 to repair or replace personal property such as clothing, furniture, cars, etc. Loans are not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure craft, recreational vehicles or fur coats.

### Economic Injury Disaster Loans

Loans of up to \$1.5 million are available for small businesses only which sustain economic injury as a direct result of the disaster event. These working capital loans are intended to be made to small businesses, without credit elsewhere, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. Businesses may receive combined EIDL and physical disaster loans up to \$ 1.5 million, unless the business meets the federal criteria as a major source of employment. In that event, the \$1.5 million may be waived when appropriate application is made and documentation provided.

### Military Reservist Economic Injury

During Title 10 activations, loans are available to \$1.5 million to assist eligible small businesses to meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee, including the owner, was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

More information is at:

[www.sba.gov/services/disasterassistance/index.html](http://www.sba.gov/services/disasterassistance/index.html), then choose from the topics under "Disaster Assistance" at the center of the page.

# Watching Out For You

## The SBA Is Your Voice In Washington



### **OFFICE OF ADVOCACY**

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Advocacy also funds outside research into small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the

office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level. Finally, the office is headed

by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: [www.sba.gov/services](http://www.sba.gov/services), then select "Small Business Advocacy" from the "Laws & Regulations" column at the bottom.

### **OFFICE OF THE NATIONAL OMBUDSMAN**

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The National Ombudsman receives comments from small business owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owner. Each year the National Ombudsman files a report with the U.S. Congress on how federal agencies have treated small businesses.

To request help, send the National Ombudsman a completed Federal Agency Comment Form. You may do this by fax at (202) 481-5719; online at the Ombudsman's Web page: [www.sba.gov/serviceslawsandregulations/ombudsman/index.html](http://www.sba.gov/serviceslawsandregulations/ombudsman/index.html), or by mail at: 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call (888) REG-FAIR.

## OTHER SOURCES OF ASSISTANCE

### Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

#### KANSAS CoC AND INDUSTRY

835 S.W. Topeka Boulevard  
Topeka, KS 66612  
(785) 357-4732  
kcci@kspress.com

#### MISSOURI STATE CoC

428 E. Capitol  
Jefferson City, MO 65101  
(573) 634-3511

#### MID-AMERICA TRADE ADJUSTMENT ASSISTANCE CENTER (TAAC)

664 S.E. Bayberry Lane, Suite 101  
Lee's Summit, MO 64063  
(816) 246-1555 or  
(800) 551-TAAC (in MO, KN & AK)  
(816) 246-9860 Fax  
TAAC is a nonprofit center funded by the U.S. Dept. of Commerce that assists small to mid-sized manufacturing firms in Missouri, Kansas and Arkansas who have been impacted by increased import competition.

#### SPRINGFIELD AREA CHAMBER OF COMMERCE

202 S. John Q. Hammons Parkway  
Springfield, MO 65801  
(417) 862-5567  
www.springfieldchamber.com

#### UNIVERSITY OF MISSOURI EXTENSION BUSINESS AND INDUSTRY SPECIALISTS

Clay County Extension Center  
1901 N.E. 48th Street  
Kansas City, MO 64118  
(816) 792-7760 • (816) 792-7787 Fax

#### TANEY COUNTY EXTENSION CENTER

Tom Keohan  
122 Felkins Avenue/P.O. Box 598  
Forsyth, MO 65653  
(417) 546-4431 • (417) 546-4457 Fax  
keohant@missouri.edu

#### BUCHANAN COUNTY EXTENSION CENTER

Aline Laing  
4125 Mitchell Avenue/P.O. Box 7077  
St. Joseph, MO 64507  
(816) 279-1691 • (816) 279-3982 Fax  
lainga@missouri.edu

#### PETTIS COUNTY EXTENSION CENTER

1012A Thompson Boulevard  
Sedalia, MO 65301  
(660) 827-0591 • (660) 827-4888 Fax

#### HOWELL COUNTY EXTENSION CENTER

Willis Mushrush  
217 S. Aid Avenue  
West Plains, MO 65775  
(417) 256-2391 • (417) 256-8569 Fax  
musrushw@missouri.edu

#### GREENE COUNTY EXTENSION CENTER

833 N. Boonville Avenue  
Springfield, MO 65802  
(417) 862-9284 • (417) 862-1809 Fax

#### CAMDEN COUNTY EXTENSION COUNTY

Jacqueline Rasmussen  
34 Roofener Street  
Camdenton, MO 65020  
(573) 346-2644 or (573) 346-2694  
rasmussj@missouri.edu

### State Purchasing Agents

#### STATE OF KANSAS DIVISION OF PURCHASES

900 S.W. Jackson  
Topeka, KS 66612  
(785) 296-2376  
Central purchasing office for all Kansas agencies. A file of all businesses wanting to do business with the State is maintained according to the products and services each bidder wishes to sell.

#### STATE OF MISSOURI DIVISION OF PURCHASING

Office Of Administration  
Truman Building, Room 580  
Jefferson City, MO 95102  
(573) 751-5340  
Coordinates all state purchasing. To bid on state contracts, small businesses must have a vendor number. Call or write to request an application for vendor number.

### Other Resources

#### BUSINESS ASSISTANCE CENTER OF KANSAS CITY, MO

414 E. 14th Street  
Kansas City, MO 64106  
(816) 513-2880  
Business development assistance for new and expanding small businesses in Kansas City.

#### KCSOURCELINK

4747 Troost Avenue  
Kansas City, MO 64110  
(816) 235-6500 hotline  
www.kcsourcelink.com  
KCSourcelink connects a network of over 125 nonprofit resource organizations in the Kansas City region that offer business-building services for small business success. KCSourcelink makes it easy for aspiring, emerging and existing small business owners to find the right resource at the right time. Call the hotline number and KCSourcelink will connect you to the organization that can best support you in meeting your business challenges. KCSourcelink provides these services to small business at no cost.

#### CITY OF SPRINGFIELD PLANNING AND DEVELOPMENT DIVISION

840 Boonville  
Springfield, MO 65802  
(417) 864-1031  
Offers business development assistance including the Small Business Loan Program and administers the Enterprise Zone program which offers income and property tax benefits to businesses starting or relocating in specified areas of Springfield.

#### COMMUNITY DEVELOPMENT CORPORATION OF KANSAS CITY

2420 E. Linwood Boulevard, Suite 110  
Kansas City, MO 64109  
(816) 924-5800  
Microloan assistance (up to \$25,000) to small businesses located in Cass, Clay, Jackson, Platte and Ray counties in Missouri. The organization assists entrepreneurs with the development of business and financial plans and represents them to potential lenders.

#### ENTERPRISE CENTER

1714 N. Prospect Drive/P.O. Box 276  
Macon, MO 63552  
(660) 385-6550  
Provides a link between small businesses and potential funding and business development resources. Primarily serves north central Missouri.

#### ENTREPRENEUR DEVELOPMENT CENTER

Donnelly College  
608 18th Street  
Kansas City, KS 66102  
(913) 621-8777  
Program provides training and hands-on learning to assist small business owners. Low-to-moderate income individuals may participate at no cost. Offers a number of programs and services.

#### FIRST STEP FUND

4747 Troost  
Kansas City, MO 64110  
(816) 235-6116  
Offers business and entrepreneurial training and ongoing support to low-to-moderate income individuals in the Kansas City metro area. Program also offers a microloan program, networking and mentoring for participants.

#### HOME BUSINESS CONNECTION

1901 N.E. 48th Street  
Kansas City, MO 64118  
(816) 792-7692  
Networking organization for home-based business owners in the Kansas City area. Fosters professional growth through mutual support, networking and education. Five chapters meet monthly. Call for information or for a copy of the HBC newsletter.

# OTHER ASSISTANCE [In Your Area]

## INTERNATIONAL TRADE DEVELOPMENT DIVISION

Kansas Department of Commerce and Housing  
700 S.W. Harrison, Suite 1300  
Topeka, KS 66603  
(785) 296-4027 • e-mail: ksintl@ink.org  
Provides assistance to Kansas companies wishing to begin or expand international marketing efforts.

## JOHNSON COUNTY BUSINESS TECH CENTER

9875 Widmer  
Lenexa, KS 66215  
(913) 438-2282  
The Tech Center provides consulting services, administrative support, and facilities to start-up and growing companies that are capable of stimulating business activity and employment in Johnson County, KS.

## MISSOURI RURAL OPPORTUNITIES

Council (MDROC)  
30 W. High, Room 770  
Jefferson City, MO 65102  
(573) 751-1238

## KANSAS TECHNOLOGY ENTERPRISE CORPORATION

214 W. 6th Street, 1st Floor  
Topeka, KS 66603  
(785) 296-5272  
KTEC stimulates innovation and commercialization of new products through a series of research, development and financing programs.

## KAUFFMAN CENTER FOR ENTREPRENEURIAL LEADERSHIP

4900 Oak Street  
Kansas City, MO 64112  
(816) 932-1046  
Offers a number of education, training and research programs for entrepreneurs nationwide. Sponsors the FastTrac training program for both beginning and growing small businesses in a number of locations.

## MID-AMERICA MANUFACTURING TECHNOLOGY CENTER - KANSAS

10561 Backley, Suite 602  
Overland Park, KS 66212  
(913) 649-4333  
Provides a range of services to manufacturing firms, including factory automation, cost control, marketing, plant layout and business planning.

## MID-AMERICA MANUFACTURING TECHNOLOGY CENTER - (MAMTC) MISSOURI

Lakeside Plaza  
1575 N. Universal Avenue, Suite 130  
Kansas City, MO 64120-2143  
(816) 482-1176

## MINORITY BUSINESS DEVELOPMENT CENTER

1601 E. 18th Street, Suite 230  
Kansas City, MO 64108  
(816) 274-2301  
Provides management and technical assistance. Among the many programs is the Business Incubator which provides residential and non-residential office space to entrepreneurs.

## MINORITY CONTRACTORS ASSOCIATION

1400 Kansas  
Kansas City, MO 64127  
(816) 231-4400  
The Association provides assistance to minority and women contractors who need help in a construction firm.

## MINORITY SUPPLIER COUNCIL

3017 Main Street, Suite 100  
Kansas City, MO 64108  
(816) 931-9672  
The Council focuses on marketing the goods and services of minority suppliers to the Kansas City business community.

## MISSOURI FIRST LINKED DEPOSIT PROGRAM

State Treasurer's Office  
P.O. Box 210  
Jefferson City, MO 65102  
(800) 662-8257  
The State Treasurer provides low-interest, linked time deposits of state funds to Missouri financial institutions to make loans to Missouri small businesses that create or retain jobs. Small business deposits up to \$100,000 and can be renewed for up to five years. Can be used for a variety of operating expenses.

## MISSOURI STATE CENSUS DATA CENTER

Missouri State Library  
600 W. Main Street  
Jefferson City, MO 65102  
(573) 751-0810  
The Council's mission is to enhance the quality of life for Missouri women by helping them achieve their full potential for the betterment of themselves and their families. Serves as a resource for women business owners.

## WOMEN'S ENTREPRENEUR PROGRAM

Avila College  
11901 Wornall Road  
Kansas City, MO 64145  
(816) 942-8400 ext. 2275  
Training program for women seeking to start or expand a small business. Evening sessions. Focuses on the completion of a business plan.

## SBA Women's Business Center

The SBA Women's Business Centers provide training, counseling, and mentoring services to current and potential women entrepreneurs. Recently, grants for two of eight new SBA Women's Business Centers have been funded in the Kansas City metropolitan area. The SBA Women's Business Centers are located at the following:

### KANSAS WOMEN'S BUSINESS CENTER

The Enterprise Center of Johnson County  
8527 Bluejacket  
Overland Park, KS 66214  
(913) 492-5922 (Serving the state of Kansas)  
www.KansasWBC.com

## MISSOURI WOMEN'S BUSINESS CENTER

Growth Opportunity Connection/  
First Step Fund  
4747 Troost Avenue  
Kansas City, MO 64110  
(816) 235-6146  
Serving Kansas City and surrounding counties  
www.MissouriWBC.com  
Throughout the U.S. SBA Women's Business Centers are located in rural, urban and suburban areas, and direct much of their training and counseling assistance toward socially and economically disadvantaged women. They offer mentoring and technical assistance and many innovative training programs in financial management, marketing, and procurement as well as access to services of the SBA.

## Small Business Awards Nominate Your Favorite Small Business

The SBA accepts nominations for its annual Small Business Awards to be presented during Small Business Week. The awards are given each year to outstanding entrepreneurs and dedicated advocates who have used their professional skills and talents to increase opportunities for small businesses in Kansas and Missouri.

Entrepreneur categories include Small Business Person of the Year, Accountant Champion of the Year, Entrepreneurial Success, Financial Services Champion of the Year, Home-based Business Advocate of the Year, Minority Small Business Champion of the Year, Small Business Exporter of the Year, SBA Young Entrepreneur of the Year, Small Business Journalist of the Year, Veteran Small Business Person of the Year and Women in Business Champion of the Year. Winners at the local level go on to compete at the state level, and state winners compete at the national level.

For more information, contact the Kansas City District Office at (816) 426-4902 or the Springfield Branch Office at (417) 890-8501 ext. 203.

### 2007 KANSAS CITY SMALL BUSINESS WEEK WINNERS

#### 2007 SMALL BUSINESS PERSON OF THE YEAR

Teri (Teresa A.) Rogers  
Take-2-Productions, LLC

#### 2007 REGION VII MINORITY SMALL BUSINESS CHAMPION OF THE YEAR

Ronald L. Woods  
Industrial Supply, Inc.

#### 2007 WOMEN IN BUSINESS CHAMPION OF THE YEAR

Denise E. Farris  
Farris Law Firm

#### 2007 FINANCIALSERVICES CHAMPION OF THE YEAR

Michelle L. Long, CPA  
M. Long Consulting, LLC

**KANSAS CITY DISTRICT PARTICIPATING CERTIFIED LENDERS****BANK OF BLUE VALLEY**

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Overland Park, KS 66225  
(913) 338-1000

**COMMERCE BANK & TRUST**

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Topeka, KS 66611  
(785) 267-0123

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11900 College Boulevard  
Overland Park, KS 66210  
(913) 901-3018

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3605 Southern Hills Boulevard  
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Tulsa, OK 74146  
(918) 631-6803

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10850 White Rock Road  
Rancho Cordova, CA 95670  
(800) 263-2055

**BANK OF THE WEST**

1400 River Park Drive  
Sacramento, CA 95815  
(916) 563-2958

**BRANCH BANKING & TRUST COMPANY**

5901 C Peachtree  
Dunwoody #420  
Atlanta, GA 30328  
(770) 551-8822

**BUSINESS LOAN EXPRESS**

121 W. Dewey, Suite 210  
Wichita, KS 67202  
(316) 263-3232

**CIT SMALL BUSINESS LENDING**

12120 State Line Road  
Leawood, KS 66209  
(816) 941-2090

**COMMERICA BANK**

55 River Street  
Santa Cruz, CA 95065  
(408) 556-5000 ext. 4462

**COMMERICA BANK**

Mail Code 6629/POB 4167  
Houston, TX 77210  
(800) 925-2160

**COMMERCE BANK**

1000 Walnut  
Kansas City, MO 64141  
(816) 234-7388

**COMMUNITY SOUTH BANK**

1050 W. Blue Ridge Boulevard  
Kansas City, Mo 64145  
(816) 942-0012

**COUNTRY CLUB BANK**

414 Nichols Road/  
P.O. Box 410889  
Kansas City, MO 64141  
(816) 931-4060

**EMPRISE BANK**

257 N. Broadway  
Wichita, KS 67202  
(785) 624-6530

**EXCHANGE NATIONAL BANK**

132 E. High Street  
Jefferson City, MO 65101  
(573) 761-6249

**FIRST NATIONAL BANK OF OLATHE**

444 E. Santa Fe  
Olathe, KS 66061  
(913) 782-3211

**GE CAPITAL S.B. FINANCE**

7300 College Boulevard, Suite 208  
Overland Park, KS 66210  
(913) 696-6200

**GREAT WESTERN BANK**

10610 Shawnee Mission  
Shawnee, KS 66203  
(913) 901-5102

**INTRUST BANK, N.A.**

105 N. Main  
Wichita, KS 67201  
(316) 383-6007

**IRWIN UNION BANK & TRUST**

333 Grandview Parkway  
Traverse City, MI 49684  
(231) 941-5694

**LIBERTY BANK**

4625 S. National  
Springfield, MO 65810  
(417) 875-5200

**M&I MARSHALL & ILSLEY BANK**

770 N. Water Street  
Milwaukee, WI 53202  
(414) 443-3303

**NATIONAL BANK OF KANSAS CITY**

3510 W. 95th Street  
Leawood, KS 66206  
(913) 341-1144

**NATIONAL CITY BANK OF THE MIDWEST**

120 S. Central Avenue  
St. Louis, MO 63105  
(314) 898-1234

**NEWTEK SMALL BUSINESS FINANCE**

462 7th Avenue, 14th Floor  
New York, NY 10018  
(866) 639-1835

**PNC BANK, N.A.**

16225 Park Ten Place Drive  
Houston, TX 77084  
(281) 994-4177

**PREMIER BANK**

15301 W. 87th Street Parkway  
Lenexa, KS 66219  
(913) 888-8490

**REGIONS BANK**

565 Marriott Drive, Suite 600  
Nashville, TN 37214  
(615) 744-6061

**SUMMIT BANK OF KC**

1650 N.E. Grand/Suite 100  
Lee's Summit, MO 64086  
(816) 251-9000

**TEMECULA VALLEY BANK**

27710 Jefferson Avenue,  
Suite A 100  
Temecula, CA 92590  
(951) 506-1283

**UMB BANK, N.A.**

1010 Grand Boulevard  
Kansas City, MO 64106  
(816) 860-7113

**UPS CAPITAL BUSINESS CREDIT**

280 Trumbull Street  
Hartford, CT 06103  
(860) 727-0700

**UNION BANK & TRUST**

P.O. Box 397  
Bonner Springs, KS 66012  
(913) 667-8651

**UNITED CENTRAL BANK**

4555 W. Walnut Street  
Garland, TX 75042  
(972) 487-1505

**U.S. BANK/SBA DIVISION**

7500 College Boulevard, Suite 660  
Overland Park, KS 66210  
(913) 498-1799

**WACHOVIA SMALL BUSINESS CAPITAL**

2413 W. Algonquin Road, Suite 151  
Algonquin, IL 60102  
(815) 788-9759

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