

SBA SMALL BUSINESS

RESOURCE

U.S. SMALL BUSINESS ADMINISTRATION

ST. LOUIS



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

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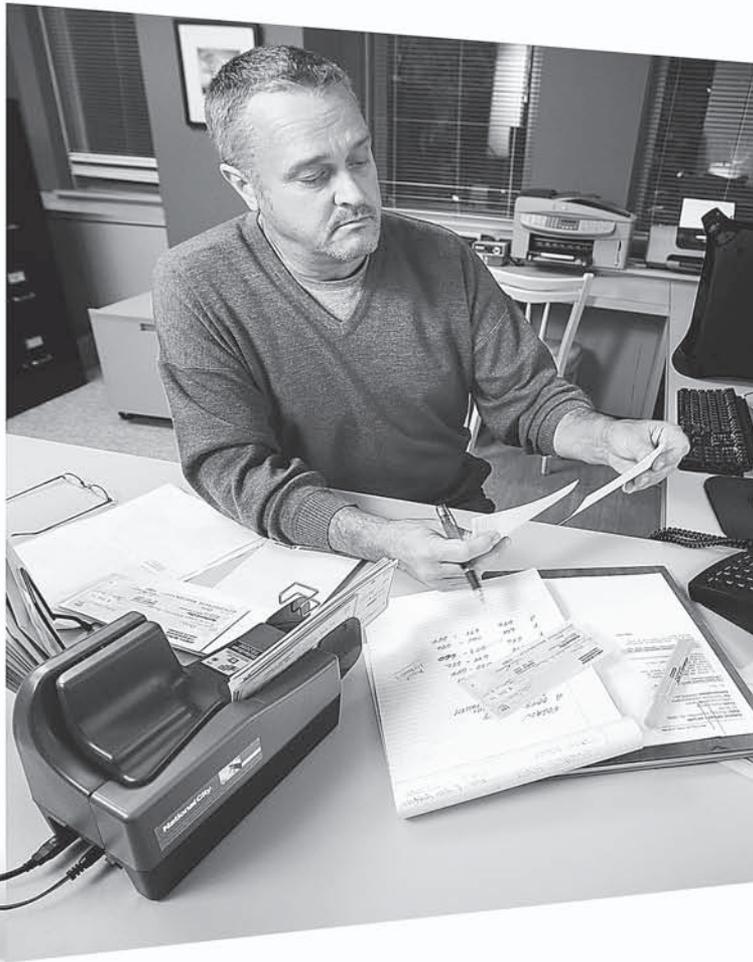
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“Everything you need to know about setting up, marketing and managing the revenue of your business.”



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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 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.

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Message From The District Director

Rules For Success

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

The U.S. Small Business Administration is dedicated to helping entrepreneurs start, grow, and compete their businesses in the free market system. Recognizing that starting and managing a business requires determination, tenacity, and access to information; we are committed to helping small business owners achieve success. Because of this, the staff members of the St. Louis District Office, along with our Alternate Work Site offices in Cape Girardeau, Columbia, and Hannibal, are proud to present this initial edition of the Eastern Missouri Small Business Resource Guide.

Although owning your own business can offer opportunity and financial rewards, it also requires hard work, long hours, family commitment, and the ability to respond to difficult setbacks. In this guide you will find information on getting started, developing a business plan, choosing a business structure, access to capital, business counseling and training, government licensing and regulations, gaining access to Federal government contracts, exploring global markets, and a host of other topics designed to provide you with the information that you need to achieve your objectives.

According to an analysis by Dun & Bradstreet, poor management is the leading cause of business failure. They estimate that lack of managerial experience and management mistakes account for almost 90% of failed businesses. Starting and growing a business takes extensive planning and execution. It is important to realize your strengths and weaknesses and to educate yourself first. Use this Small Business Resource Guide as your primer, consult with those that can help you, and become an enlightened risk taker.

To help you along your way, the SBA, along with our resource partners; 1) SCORE, Counselors to America's Small Businesses, a national organization of 11,000 volunteers with varied business backgrounds and experience that provide free, confidential counseling and inexpensive training; 2) Small Business Development Centers (SBDC), a statewide network of centers and personnel that provide professional analysis, advice, and training to the state's small business sector plus their six Procurement Technical Assistance Centers (PTAC) that assist small businesses obtain

federal, state and local government contracts; and 3) Grace Hill Women's Business Center, which also provides entrepreneurial counseling and training, assist individuals in their efforts to start or expand their small business. So if you are looking for business assistance, counseling or training, guidance in bid preparation, or access to regulations, the SBA and our partners stand ready to help you.

Because businesses do not get started or survive without sufficient funds, you'll also find a section devoted to obtaining financing through various SBA loan programs, to include information on eligibility, what it takes to obtain approval, and a listing of lenders that make SBA loans in our district. Last year, the SBA approved over 100,000 loans totaling almost \$21 Billion, plus directly made an additional \$11 Billion in disaster loans. In the 54 counties of Eastern Missouri, we set a new record last year by guaranteeing 1,273 commercial loans totaling \$177,981,000.

Small businesses contribute immensely to our society and economy. Numbering over 25 million firms, they generate over 50% of our Gross Domestic Product, employ half of all private sector employees, employ 41% of private sector workers in high-tech occupations, produce 28.6% of our exports, and have generated 60-80% of all net new jobs during the last decade. Collectively, they are a powerful demographic that drives our economy nationally and continuously changes our communities' economic landscapes.

So if you have the desire to start or expand a small business, heed the words of Mark Twain, a favorite son of Eastern Missouri; "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

Good luck in your business endeavors and remember that the SBA is your small business resource.

Sincerely,

Dennis S. Melton

*District Director of
SBA's St. Louis District Office*

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



SUCCESS STORY

2007 Small Business Person of the Year

Innoventor, Inc.



Kent Frederick Schien,
President and CEO, Innoventor, Inc.

Kent Schien founded Innoventor, Inc. in the basement of his home in January 1996. Early in his career one vision came into focus for him. His goal was to become one of the top technically accomplished companies in the country.

Innoventor has succeeded with the impossible and the improbable projects which bring major bottom line improvement to their customers and a high quality of life to their end users. Such projects as building a non-invasive, magnetically controlled heart catheter machine, the design and build of a chiller for use in human laser surgery, aerospace and defense equipment that helps keep the planes in the air and our armed forces strong, and green technology which converts swine manure into energy and cleans the air are just a few of the examples of their track record.

In its 10 years, Innoventor has grown to over 65 people and moved its offices to a new location. Innoventor has established its reputation with key customers as Boeing, Lockheed Martin, Bell Helicopter, Solutia, Caterpillar, Tyco, Becton Dickinson, Vanderbilt University, the University of Cincinnati, Northrup Grumman, Bausch & Lomb, Honeywell, Goodyear, Anheuser-Busch and the Environmental Protection Agency. Consistent and exceptional performance for Boeing has earned Innoventor a Gold Rated supplier rating since 1998.

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Doing Business in St. Louis

THE ST. LOUIS DISTRICT OFFICE

The St. Louis District Office is responsible for the delivery of SBA's many programs and services. The District Director is Dennis S. Melton. The District Office is located at 200 North Broadway, Suite 1500, St. Louis, MO. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE ST. LOUIS DISTRICT OFFICE

For program and service information, please contact the Marketing Division at (314) 539-6600 ext. 223 or e-mail: angela.wells@sba.gov. For information on financing, please contact Jerry Lash at (314) 539-6600 ext. 226 or e-mail: jerry.lash@sba.gov.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a

small business through the Service Corps of Retired Executives (SCORE), Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Angela Wells at (314) 539-6600 ext. 223 or e-mail: angela.wells@sba.gov.

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact: (314) 539-6600.

We Welcome Your Questions

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Tel.: (314) 539-6600 Fax: (314) 539-3785

Website: www.sba.gov/mo/stlouis

INTRODUCTION

Getting Started

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

Every 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 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, www.sba.gov/sbdc for SBDCs or 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/ and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at www.franchiseregistry.com/ or call your local SBA office.

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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

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 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

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/

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

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

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

Introduction

you craft a winning business plan. You can find the nearest SBDC at:

www.sba.gov/sbdc/

The nearest SCORE chapter can be located at: 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

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 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 Offices

St. Louis

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

Ellisville

16024 Manchester Road
Ellisville, MO 63011
(636) 594-2396

St. Charles

5988 Mid Rivers Mall Drive
St. Charles, MO 63304
(636) 447-5000

Cherokee Place

2715 Cherokee Street
St. Louis, MO 63118
(314) 772-0014

Hispanic Chamber of Commerce

3881 Gravois Road
St. Louis, MO 63116
(314) 771-4788

Veteran's Business Resource Center

4236 Lindell Boulevard, Suite 102
St. Louis, MO 63108
(314) 537-8387

Cape Girardeau

436 W. Cape Rock Drive
Cape Girardeau, MO 63701
(573) 332-1692

Columbia

9875 E. Vemers Ford Road
Columbia, MO 65201
(573) 874-1132

Jefferson City Chamber of Commerce

213 Adams Street
Jefferson City, MO 65101
(573) 634-3616

SCORE's Presence on the Internet

SCORE can also be found on the Internet at 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

Small Business Development Centers

St. Louis Empowerment Zone

100 N. Tucker, Suite 530
St. Louis, MO 63101
(314) 241-1511

St. Charles County EDC

5988 Mid Rivers Mall Drive, Suite 108
St. Charles, MO 63304-7119
(636) 928-7714

St. Louis Enterprise Center

315 Lemay Ferry Road, Suite 131
St. Louis, MO 63125
(314) 631-5327

Southeast Innovation Center

920 Broadway, MS0125
Cape Girardeau, MO 63701
(573) 986-6084

University Center for Innovation and Entrepreneurship

University of Missouri-Columbia
W1052 Lafferre Hall
410 S. Sixth Street
Columbia, MO 65211
(573) 882-7096

Center for Entrepreneurship and Outreach

University of Missouri-Rolla
111 USBM, Building 1
Rolla, MO 65401
(573) 341-4690

University Extension Centers

Audrain County Extension Center

101 N. Jefferson
Room 304, Courthouse
Mexico, MO 65265
(573) 581-3231

Cole County Extension Center

2436 Tanner Bridge Road
Jefferson City, MO 65101
(573) 634-2824

Monroe County Extension Center

208 N. Main Street
Paris, MO 65275
(660) 327-4158

Macon County Extension Center

113 N. Rubey
Macon, MO 63552-1634
(660) 385-2173

Cape Girardeau County Extension Center

684 W. Jackson Trail
Jackson, MO 63755
(573) 243-3581

St. Louis County Extension Center

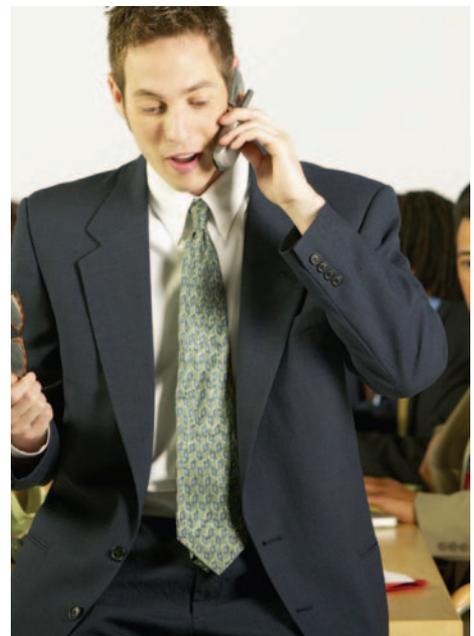
121 S. Meramec, Suite 501
Clayton, MO 63105
(314) 615-2911

St. Charles County Extension Center

260 Brown Road
St. Peters, MO 63376
(636) 970-3000
watsononly@missouri.edu

UMSL SBDC

University Center, Room 269
St. Louis, MO 63121
(314) 516-6121



Knowing the Rules

Paying Attention To Detail Can Save Time and Money



It 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.

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

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information contact the county clerk's office in the county where your business is based.

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 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, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

Holtsville, 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.

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 for complete information.

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
(800) 772-1213

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

American With Disabilities Act

For assistance or clarification with the ADA, call (800) 669-3362 or visit them at:
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.

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

Trademark Information Hotline
(703) 308-9000

State Eegistration 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

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. 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



Many 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.

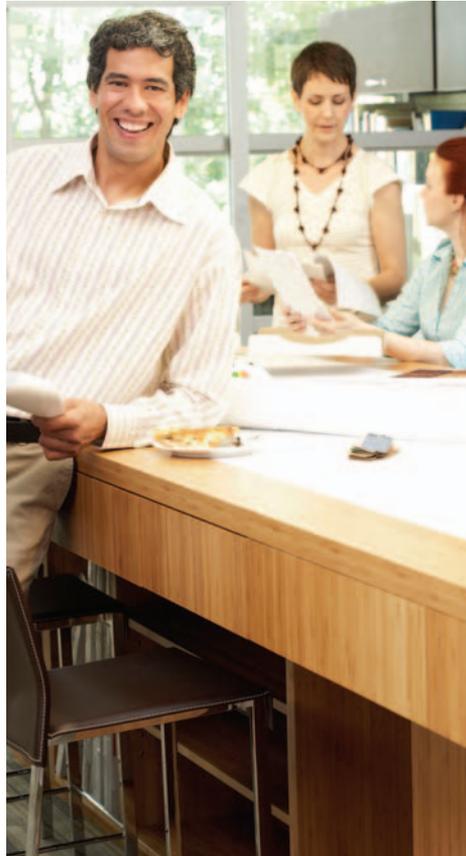
Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

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).

Local Level Lending Solutions For Your Business

Your business, the seasonality of your cash flow, your space and equipment needs are unique. Let us help you sort through **flexible financing** options to tailor a loan to meet your business needs and expansion plans.

As a full-service, **locally owned independent bank**, Heartland Bank:

- Is a SBA Preferred Lender
- Offers local underwriting and quick turn-around
- Is a committed partner with local economic development centers for 504 SBA loans

We offer a full range of lending solutions ideal for business owners — plus our local decision-making authority means we can help you grow your business more efficiently.

For your business banking and commercial lending needs, turn to Heartland Bank. Give Stacia Peterson a call ... Today!



Heartland Bank



www.heartland-bank.com

Stacia Peterson
Senior Vice President, Community Banking
636-949-1106



- 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

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.

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

SUCCESS STORY Innoventor, Inc.

continued from page 7

The U.S. Small Business Administration has been there with Kent and Innoventor since inception by providing guaranteed loans on four different occasions. Three have been working capital 7(a) loans and one is an economic injury disaster loan which is the result of military actions in Afghanistan. One of the first engineers to join Innoventor was called to use his engineering expertise on construction in this war torn country. Commander James Muir is in the Naval Reserves and was called up to serve in Afghanistan. Innoventor turned to the SBA for a \$250,000 Military Reservist Economic Injury Disaster Loan (MREIDL) to help bring in engineering help to cover Jim's projects. In September 2006, Jim was injured by a suicide bomber attack on his convoy in Kabul. He was hit by shrapnel but fortunately was not seriously injured. Why is this important? The SBA helped Innoventor send a brave man to Afghanistan and allowed the company to continue their work as well – both are critical ways to support our country.

In addition to all of this, Kent finds time to volunteer for the Easter Seal Society, twice being recognized as their "Man of the Year", the University of Illinois Engineering School, and the St. Louis Science Center. His commitment to young engineers to prepare them for the real world is clearly illustrated in Innoventor's co-op and extern programs. Since the company's inception, close to 25 students have spent time on the job shadowing his engineering team and learning the business. Kent's goal is to hire at least one new promising graduate every year.

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.

EXPORT TRADE FINANCING

Export Working Capital Program
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

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International Trade Programs
U.S. Export Assistance Center
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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, 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 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
- 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, then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

Business Finance Corporation of St. Louis County

121 S. Meramec, Suite 412
Clayton, MO 63105
(314) 615-7663

Central Ozarks Development, Inc.

c/o Lake of the Ozarks Council of Local Government
P.O. Box 786
Camdenton, MO 65020
(573) 346-5692

Economic Development Center of St. Charles County

5988 Mid Rivers Mall Drive
St. Charles, MO 63304
(636) 441-6880

The Economic Development Corp. of Jefferson County

5217 Highway B/P.O. Box 623
Hillsboro, MO 63050
(636) 797-5336 or (636) 797-5337

Enterprise Development Corporation

910 E. Broadway, Suite A
Columbia, MO 65201
(573) 875-8117

Meramec Regional Development Corporation

4 Industrial Drive
St. James, MO 65559
(573) 265-2993

Rural Missouri, Inc.

1014 Northeast Drive
Jefferson City, MO 65109
(573) 635-0136

Small Business Growth Corporation

182 Hughes Lane
St. Charles, MO 63301
(800) 577-2772

The St. Louis Local Development Company

1015 Locust, Suite 1200
St. Louis, MO 63101
(314) 622-3400

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, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans.":

Enterprise Development Corporation

910 E. Broadway, Suite A
Columbia, MO 65201
(573) 875-8117

Justine Petersen Housing & Reinvestment Corporation

5031 Northrup Avenue
St. Louis, MO 63110
(314) 664-5051 ext. 117

Rural Missouri, Inc.

1014 Northeast Drive
Jefferson City, MO 65109
(573) 635-0136
(800) 234-4971

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, then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

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 and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond."



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.
www.sba.gov/financing/sbaloan/7a.html							
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)
www.sba.gov/financing/lendinvest/sbaexpress.html							
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.
www.sba.gov/services/financialassistance/7aLenderprograms/comexpress/index.html							
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.
www.sba.gov/services/financialassistance/7aLenderprograms/pe/index.html							
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
www.sba.gov/financing/lendinvest/caplines.html							
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
www.sba.gov/financing/loanprog/tradeloans.html							
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.
www.sba.gov/financing/loanprog/ewcp.html							
Non-7(a) Loans Microloans Loans through nonprofit lending organizations; technical assistance 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)
www.sba.gov/financing/sbaloan/microloan.html							
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 OIS. 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



Throughout 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. 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

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 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)

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.

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

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/

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

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/

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 SDB Certification and Eligibility, visit the SDB Web site at: www.sba.gov/services, and select "Small Business Certifications" from the "Contracting Opportunities" menu in the center of the page.

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.

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.

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

8(a) Business Development E-application, please contact 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

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.

For more information about SBA's Service-Disabled Veterans Business program, visit 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, 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

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

SUCCESS STORY

2006 Small Business Team of the Year TechGuard Security, LLC



Suzanne Magee Joyce,
President/ CEO
Andrea Johnson,
Chief Operating Officer

Andrea Johnson and Suzanne Joyce founded TechGuard Security, LLC (TechGuard) in early 2000 as a response to Presidential Decision Directive 63 to secure US Critical Infrastructure. The mission was to create proactive countermeasures to malicious network attacks through deployment of a neutral net firewall using TechGuard's now patented artificial intelligence technology in conjunction with industry leading services. As opposed to security remaining a game of catch-up, this approach would stay one step ahead of the hackers and the growing number of network threats. During the research, a fledgling TechGuard incorporated elements of this technology into a firewall platform to which the AI modules would later be added. TechGuard deployed this platform to guard their own company network and soon realized the potential of their firewall. To date, this original platform has protected TechGuard without malfunction or incident. TechGuard has integrated this technology into the Great Walls of Fire product suite.

TechGuard has served the federal government since inception, providing expert leadership in various programs sponsored by the FBI, NSC, and Department of Homeland Security. TechGuard participated in the Critical Technologies Homeland Security Committee for the state of Missouri and has served as president on the FBI's InfraGuard St. Louis Chapter board. InfraGuard is the FBI-sponsored public/private partnership to secure the critical infrastructure of the United States.

But the TechGuard entrepreneurial journey has not been an easy one. In large part, it is the U.S. Small Business Administration programs that sustained and encouraged them to reach profitability, perform successful defense contracting and research and develop cutting edge Great Walls of Fire security products. SBA's support and programs have resulted in the founders retaining ownership of the company, the creation of many high-level technology jobs, and TechGuard surviving to execute on its national security mission and give back to the community and the nation.

TechGuard is committed to job and wealth creation in the region, the garnering of additional intellectual property capital, and the development of small business opportunities in the St. Louis area and beyond, and its National Security Mission – TechGuard is a company that lives a motto that they learned from their mentor – the U.S. Small Business Administration – "it is in giving that you receive!"

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

Business Directory



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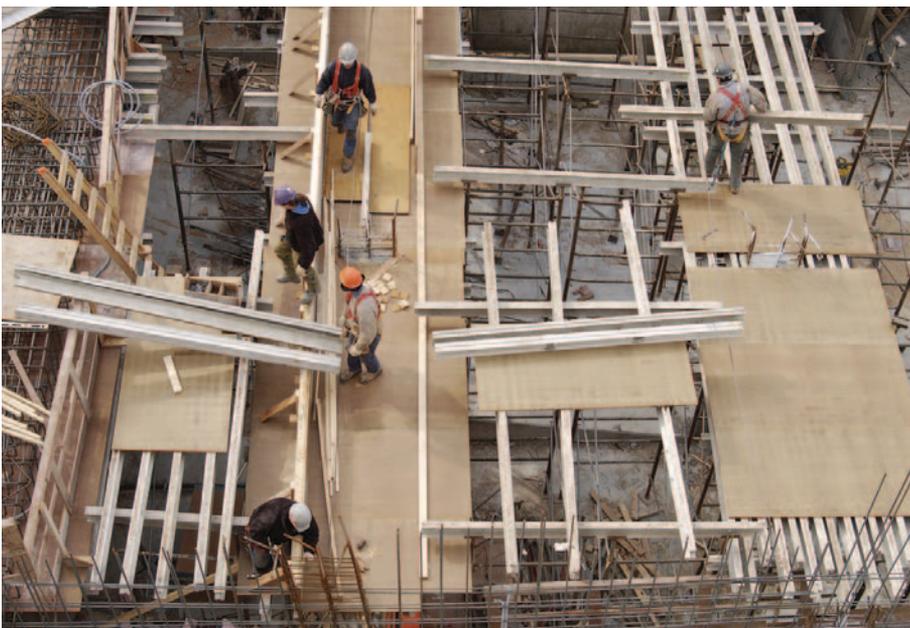
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1.800.274.2812

Disaster Assistance

Knowing the Types of Assistance Available for Recovery



The 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, 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, 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, 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 ASSISTANCE [In Your Area]

OTHER SMALL BUSINESS RESOURCE CENTERS

AAIM MANAGEMENT ASSOCIATION

1600 S. Brentwood Boulevard, Suite 400
St. Louis, MO 63144-1307
(314) 968-3600

AMERICAN MARKETING ASSOCIATION

1676 Bryan Road, Suite 113
Dardenne Prairie, MO 63368
www.ama-stl.org

AMERICAN SOCIETY FOR TRAINING & DEVELOPMENT (ASTD)

4728 Hedgemont Drive
St. Louis, MO 63128
(314) 416-0404

ASSOCIATION FOR CORPORATE GROWTH

P.O. Box 69104
St. Louis, MO 63169-0104
(314) 241-9178

ASSOCIATION OF INFORMATION TECHNOLOGY PROFESSIONALS (AITP)

P.O. Box 410291
St. Louis, MO 63141
(636) 736-2178

ATC SMALL BUSINESS INCUBATOR

118 N. Second
St. Charles, MO 63301
(636) 441-6880

BAR ASSOCIATION OF METROPOLITAN ST. LOUIS – LAWYER REFERRAL & INFORMATION SERVICE

720 Olive, Suite 2900
St. Louis, MO 63101-2308
(314) 621-6681

BETTER BUSINESS BUREAU, SERVING EASTERN MISSOURI AND SOUTHERN ILLINOIS

15 Sunnen Drive, Suite 107
St. Louis, MO 63143-1400
(314) 645-3300

BUSINESS EMPOWERMENT CENTER

100 N. Tucker, Suite 530
St. Louis, MO 63101
(314) 621-0816

BUSINESS LINKS – INTERNATIONAL INSTITUTE OF ST. LOUIS

3654 S. Grand Boulevard
St. Louis, MO 63118
(314) 773-9090 ext. 106

BUSINESS MARKETING ASSOCIATION

512 N. Warson
St. Louis, MO 63141
(314) 995-0022

BUSINESSPERSONS BETWEEN JOBS (BBJ)

601 E. Claymont Drive
Ballwin, MO 63011
(636) 394-1440

CENTER FOR EMERGING TECHNOLOGIES

4041 Forest Park Avenue
St. Louis, Mo 63108
(314) 615-6900

CENTER FOR ENTREPRENEURSHIP & OUTREACH

1870 Miner Circle, 203 University Center
University of Missouri – Rolla
Rolla, MO 65409-1110
(573) 341-4562

COMMERCE, U.S. DEPARTMENT OF ST. LOUIS

8235 Forsyth Boulevard, Suite 520
St. Louis, MO 63105
(314) 425-3302

COMMUNITY SERVICE PUBLIC RELATIONS COUNCIL (CSPRC)

4728 Hedgemont Drive
St. Louis, MO 63128
(314) 416-2237

COMPUTER CONSULTANTS OF ST. LOUIS

(314) 995-4652

CPCU SOCIETY (CHARTERED PROPERTY CASUALTY UNDERWRITERS) – ST. LOUIS CHAPTER

101 S. Hanley Road, Suite 700
St. Louis, MO 63105
(314) 725-8394

DIRECT MARKETING ASSOCIATION OF ST. LOUIS

P.O. Box 220852
Kirkwood, MO 63122
(314) 644-1100

DOWNTOWN ST. LOUIS PARTNERSHIP, INC.

906 Olive, Suite 200
St. Louis, MO 63101
(314) 436-6500

EAST CENTRAL COLLEGE

1964 Prairie Dell Road
Union, Mo 63084
(636) 583-5193

ECONOMIC DEVELOPMENT CENTER

OF ST. CHARLES COUNTY

5988 Mid Rivers Mall Drive, Suite 100
St. Charles, MO 63304
(636) 441-6880

ECONOMIC DEVELOPMENT CORPORATION OF JEFFERSON COUNTY

5217 Highway B/P.O. Box 623
Hillsboro, MO 63050
(636) 797-5336

EMPLOYEE BENEFITS ASSOCIATION

1001 Highlands Plaza W., Suite 320
St. Louis, Mo 63110
(314) 647-1000

ENTREPRENEURS' ORGANIZATION (EO)

9387 Dielman Ind. Drive, Suite 100
St. Louis, Mo 63132
(314) 692-7575

ENVIRONMENTAL IMPROVEMENT AND ENERGY RESOURCES AUTHORITY

P.O. Box 176
Jefferson City, Mo 65102
(573) 751-4919

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

Robert A. Young Building
1222 Spruce, Room 8.100
St. Louis, MO 63103
(314) 539-7830

ESPW – ENCOURAGING, SUPPORTING & PROMOTING WOMEN, INC.

P.O. Box 38
Cottleville, MO 63338
(314) 995-5094

EWING MARION KAUFFMAN FOUNDATION

4801 Rockhill Road
Kansas City, MO 64110-2046
(816) 932-1000

FINANCIAL PLANNING ASSOCIATION – MISSOURI/SOUTHERN ILLINOIS

P.O. Box 410384
St. Louis, MO 63141
(314) 997-3390

GENERAL SERVICES ADMINISTRATION (GSA)

1500 E. Bannister Road, Room 1161
Kansas City, MO 64131-3088
(816) 926-7016

INSTITUTE OF MANAGEMENT CONSULTANTS

410 N. Fourth Street
St. Louis, MO 63102
(314) 439-5673

INTERNAL REVENUE SERVICE

1122 Town & Country Commons Drive
Chesterfield, MO 63017
(314) 612-4002

INTERNATIONAL ASSOCIATION OF BUSINESS COMMUNICATORS (IABC)

4728 Hedgemont Drive
St. Louis, MO 63128
(314) 416-2260

INTERNATIONAL TRADE AND INVESTMENT

301 W. High Street, Room 720-C

INVENTORS ASSOCIATION OF ST. LOUIS (IASL)

P.O. Box 410111
St. Louis, MO 63141
(314) 432-1291

ISM – ST. LOUIS, INC.

P.O. Box 31673
St. Louis, MO 63131
(314) 646-7442

JAPAN AMERICA SOCIETY OF ST. LOUIS CENTER FOR INTERNATIONAL STUDIES UNIVERSITY OF MISSOURI – ST. LOUIS

366 Social Sciences and Business
St. Louis, MO 63121-4400

OTHER ASSISTANCE [In Your Area]

JEFFERSON COLLEGE

1000 Viking Drive
Hillsboro, MO 63050
(636) 797-3000

JOB TRAINING PROGRAMS, JEFFERSON/FRANKLIN COUNTY

P.O. Box 350
Hillsboro, MO 63050
(636) 287-8909

JUSTINE PETERSEN HOUSING & REINVESTMENT CORPORATION

5031 Northrup Avenue
St. Louis, MO 63110
(314) 664-5051

LABOR STATISTICS, BUREAU OF

1100 Main Street, Suite 600
Kansas City, MO 64105
(816) 285-7000

LAMBERT ST. LOUIS INTERNATIONAL AIRPORT, DBE PROGRAM

P.O. Box 10212
St. Louis, MO 63145
(314) 551-5000

LINDENWOOD UNIVERSITY

209 S. Kingshighway
St. Charles, MO 63301
(636) 949-4832

MARYVILLE UNIVERSITY ADULT UNDERGRADUATE AND GRADUATE STUDIES

650 Maryville University Drive
St. Louis, MO 63141
(314) 529-9334

MID-AMERICA TRADE ADJUSTMENT ASSISTANCE CENTER

664 S.E. Bayberry Lane, Suite 101
Lee's Summit, MO 64063
(816) 246-1555

MID.TEC CORPORATION OF ST. LOUIS

P.O. Box 410423
St. Louis, MO 63141
(314) 621-5005

MISSOURI BUSINESS PORTAL

www.business.mo.gov

MISSOURI CAREER CENTER

(800) 877-8698

MISSOURI CAREER CENTER – DEER CREEK

3256 Laclede Station Road
Maplewood, MO 63143
(314) 877-0001

MISSOURI CAREER CENTER – MET CENTER

6347 Plymouth Avenue
St. Louis, MO 63133
(314) 746-0700

MISSOURI CAREER CENTER – NORTH COUNTY SERVICE CENTER

4040 Seven Hills Drive
Florissant, MO 63033
(314) 877-3010

MISSOURI CAREER CENTER – SOUTH COUNTY

7545 S. Lindbergh Boulevard
St. Louis, MO 63125
(314) 416-2917

MISSOURI CAREER CENTER – ST. CHARLES COUNTY

212 Turner Boulevard
St. Peters, MO 63376-1079
(636) 278-1360

MISSOURI CAREER CENTER – ST. LOUIS COUNTY

26 N. Oaks Plaza
St. Louis, MO 63121
(314) 381-6700

MISSOURI CHAMBER OF COMMERCE

428 E. Capitol Avenue
Jefferson City, MO 65102
(573) 634-3511

MISSOURI DEPT. OF ECONOMIC DEVELOPMENT

301 W. High Street/P.O. Box 1157
Jefferson City, MO 65102-0118
(573) 751-9065

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

301 W. High Street, Room 530
Jefferson City, MO 65102-0690
(573) 751-1927

MISSOURI DEPT. OF LABOR & INDUSTRIAL RELATIONS

P.O. Box 504
Jefferson City, MO 65104
(573) 751-9691

MISSOURI DEPT. OF NATURAL RESOURCES, DIVISION OF ENVIRONMENTAL QUALITY

P.O. Box 176
Jefferson City, MO 65102
(800) 361-4827

MISSOURI DEPT. OF NATURAL RESOURCES, ENERGY CENTER

P.O. Box 176
Jefferson City, MO 65102
(573) 751-2254

MISSOURI DEPT. OF REVENUE, DIVISION OF TAXATION & COLLECTION

301 W. High Street, Room 330
Jefferson City, MO 65101
(573) 751-4450

MISSOURI DEPT. OF TRANSPORTATION – DIVISION OF MOTOR CARRIER SERVICES

1320 Creek Trail Drive/P.O. Box 893
Jefferson City, MO 65102
(573) 751-7117

MISSOURI DEPT. OF TRANSPORTATION – OFFICE OF EXTERNAL CIVIL RIGHTS (ECR)

1617 Missouri Boulevard
Jefferson City, MO 65109
(573) 526-2978

MISSOURI DIV. OF PROFESSIONAL REGISTRATION

P.O. Box 1335
3605 Missouri Boulevard
Jefferson City, MO 65102
(573) 751-0293

MISSOURI DIV. OF PURCHASING & MATERIAL MANAGEMENT

301 W. High, Room 630
P.O. Box 809
Jefferson City, MO 65102-0809

MISSOURI ENTERPRISE

3751 Pennridge Drive, Suite 101
St. Louis, MO 63044
(800) 956-2682

MISSOURI FOREST PRODUCTS ASSOCIATION

611 East Capitol Avenue, Suite 1
Jefferson City, MO 65101
(573) 634-3252

MISSOURI MERCHANTS & MANUFACTURERS ASSOCIATION

16100 Chesterfield Parkway W., Suite 210
Chesterfield, MO 63017-4817
(636) 537-1360

MISSOURI OFFICE OF SUPPLIER AND WORKFORCE DIVERSITY

P.O. Box 809
Jefferson City, MO 65102
(877) 259-2963

MISSOURI SECRETARY OF STATE

P.O. Box 778
600 W. Main Street, Room 322
Jefferson City, MO 65102

MISSOURI SECURITIES DIVISION

Secretary of State's Office
600 W. Main Street, 2nd Floor
Jefferson City, MO 65101
(573) 751-4136

MISSOURI SMALL BUSINESS ASSISTANCE CENTER/ UMSL SMALL BUSINESS DEV. CENTER

269 University Center
One University Boulevard
St. Louis, MO 63121-4400
(311) 516-6121

MISSOURI SOCIETY OF CERTIFIED ACCOUNTANTS

540 Maryville Center Drive, Suite 200
St. Louis, MO 63141
(314) 997-7966

MISSOURI TREASURER'S OFFICE

P.O. Box 210
Jefferson City, MO 65102
(573) 751-2372

MISSOURI VALUE ADDED DEVELOPMENT CENTER

143 Mumford Hall
Columbia, MO 65211
(573) 884-1756

MISSOURI VENTURE FORUM

1173 N. Price Road
St. Louis, MO 63132-2301
(314) 241-2683

MOFAST SBIR/ STTR ASSISTANCE CENTER

893 N. Warson Road, Suite 221
St. Louis, MO 63141
(314) 812-8085

OTHER ASSISTANCE [In Your Area]

MOKAN

4144 Lindell, Suite 316
St. Louis, MO 63108
(314) 535-9200

NACM GATEWAY REGION

2275 Cassens Drive, Suite 107
Fenton, MO 63026
(636) 680-9205

NATIONAL ASSOCIATION OF THE REMODELING INDUSTRY OF GREATER ST. LOUIS

P.O. Box 366
Chesterfield, MO 63006
(636) 207-9690

NATIONAL FEDERATION OF INDEPENDENT BUSINESS, MISSOURI

308 E. High Street, Suite 110
Jefferson City, MO 65101
(573) 634-7660

NATIONAL HUMAN RESOURCES ASSOCIATION

P.O. Box 460532
St. Louis, MO 63146
(314) 658-2918

NATIONAL NUCLEAR SECURITY ADMINISTRATION, KANSAS CITY PLANT, OFFICE OF BUSINESS PARTNERSHIPS

P.O. Box 419159
Dept. R52, MS-SOC4
Kansas City, MO 64141-6159
(816) 997-2605

NATIONAL SPEAKERS ASSOCIATION – GATEWAY CHAPTER

1351 E. Nashville
Ashland, MO 65010
(573) 657-2739

NIDUS CENTER FOR SCIENTIFIC ENTERPRISE

893 N. Warson Road
St. Louis, MO 63141
(314) 812-8001

NORTH COUNTY INCORPORATED

350 B Village Square Center
Hazelwood, MO 63042
(314) 895-6244

PRESS CLUB OF METROPOLITAN ST. LOUIS

P.O. Box 410522
Creve Coeur, MO 63141
(636) 227-2100

PROCUREMENT TECHNICAL ASSISTANCE CENTERS – MISSOURI (MO PTAC)

100 N. Tucker, Suite 530
St. Louis, MO 63101
(314) 621-7280

PUBLIC RELATIONS SOCIETY OF AMERICA (PRSA)

405 Maple Leaf Court
Manchester, MO 63021
(636) 256-3090

RMI (RESOURCES FOR MISSOURI, INC.)

1014 Northeast Drive
Jefferson City, MO 65109
(800) 234-4971

SAINT LOUIS UNIVERSITY

Smurfit & Stone Center for Entrepreneurs
3674 Lindell Boulevard
St. Louis, MO 63108
(314) 977-3850

SBDC – EMPOWERMENT ZONE

100 N. Tucker, Suite 530
St. Louis, MO 63101
(314) 241-0002

SBDC – PROCUREMENT TECHNICAL ASSISTANCE CENTER – MISSOURI

100 N. Tucker, Suite 530
St. Louis, MO 63101
(314) 621-7280

SBDC – SBIR ASSISTANCE CENTER

315 Lemay Ferry Road, Suite 103
St. Louis, MO 63125
(314) 631-5509

SBDC – ST. CHARLES COUNTY EXTENSION CENTER

260 Brown Road
St. Peters, MO 63376
(636) 970-3000

SBDC – ST. CHARLES ECONOMIC DEVELOPMENT CENTER

5988 Mid Rivers Mall Drive
St. Charles, MO 63304
(636) 928-7714

SBDC – ST. LOUIS COUNTY ENTERPRISE CENTER

315 Lemay Ferry Road
St. Louis, MO 63125
(314) 631-5374

SBDC – ST. LOUIS COUNTY EXTENSION CENTER

121 S. Meramec, Suite 501
Clayton, MO, 63105
(314) 615-7610

SCORE – CHEROKEE PLACE BUSINESS INCUBATOR

2715 Cherokee Street
St. Louis, MO 63118
(314) 772-0014

SCORE – ELLISVILLE

10624 Manchester Road, 2nd Floor
Ellisville, MO 63011
(636) 594-2396

SCORE – HISPANIC CHAMBER

U.S. Bank Building
3881 Gravois Road
St. Louis, MO 63116
(314) 771-4788

SCORE – ST. CHARLES COUNTY

5988 Mid Rivers Mall Drive, Boeing Room
St. Charles, MO 63304
(636) 447-5000

SCORE – ST. LOUIS

200 N. Broadway, Suite 1500
St. Louis, MO 63102
(314) 539-6000

SCORE – VETERANS BUSINESS RESOURCE CENTER

4236 Lindell Boulevard, Suite 102
St. Louis, MO 63108
(314) 531-8387

SMALL BUSINESS GROWTH CORPORATION

182 Hughes Lane
St. Charles, MO 63301
(877) 237-8504

SOCIETY OF CONSUMER AFFAIRS PROFESSIONALS IN GROUPCAST, LLC

1700 Gilsinn
St. Louis, MO 63026
(636) 660-8026

SSDN – CHEROKEE PLACE

2715 Cherokee Street
St. Louis, MO 63118
(314) 772-0014

ST. CHARLES CITY – COUNTY LIBRARY, SPENCER ROAD

427 Spencer Road
St. Peters, MO 63376
(636) 441-0794

ST. CHARLES CITY – DEPARTMENT OF ECONOMIC DEVELOPMENT

200 N. 2nd Street, Suite 300
St. Charles, MO 63301
(636) 949-3231

ST. CHARLES COMMUNITY COLLEGE, WORKFORCE DEVELOPMENT

4601 Mid Rivers Mall Drive
St. Peters, MO 63376
(636) 922-8474

ST. CHARLES COUNTY DEPT. OF GOVERNMENT WORKFORCE DEVELOPMENT

212 Turner Boulevard
St. Peters, MO 63376
(636) 278-1360

ST. LOUIS BLACK LEADERSHIP ROUNDTABLE

415 Debaliviere
St. Louis, MO 63112
(314) 726-2021

ST. LOUIS BUSINESS DIVERSITY INITIATIVE

One Metropolitan Square, Suite 1300
St. Louis, MO 63102
(314) 444-1121

ST. LOUIS BUSINESS NETWORKING BREAKFAST

Heritage House – Cafeteria
2800 Olive
St. Louis, MO 63103
(636) 519-4848

ST. LOUIS CITY LIBRARY

1301 Olive Street
St. Louis, MO 63103
(314) 539-0390

ST. LOUIS COMMUNITY COLLEGE, CENTER FOR BUSINESS, INDUSTRY & LABOR (CBIL)

300 S. Broadway
St. Louis, MO 63102
(314) 539-5314

OTHER ASSISTANCE [In Your Area]

ST. LOUIS COMMUNITY COLLEGE, CONTINUING EDUCATION

3400 Pershall Road
St. Louis, MO 63135
(314) 513-4200

ST. LOUIS COMMUNITY COLLEGE, EMERSON CENTER FOR ENGINEERING & MANUFACTURING

3400 Pershall Road
St. Louis, MO 63135
(314) 513-4401

ST. LOUIS COUNTY ECONOMIC COUNCIL (SLCEC)

121 S. Meramec Avenue, Suite 900
St. Louis, MO 63105
(314) 615-7663

ST. LOUIS COUNTY LIBRARY HEADQUARTERS

1640 S. Lindbergh Boulevard
St. Louis, MO 63131
(314) 994-3300

ST. LOUIS COUNTY PLANNING DEPARTMENT

41 S. Central Avenue, 5th Floor
Clayton, MO 63105
(314) 615-2520

ST. LOUIS DEVELOPMENT CORP.

1015 Locust Street, Suite 1200
St. Louis, MO 63101
(314) 622-3400

ST. LOUIS DEVELOPMENT CORP., BUSINESS ASSISTANCE CENTER

City Hall, Suite 421
Tucker & Market Streets
St. Louis, MO 63103
(314) 622-4120

ST. LOUIS ENTERPRISE CENTERS – MIDTOWN

3830 Washington Avenue
St. Louis, MO 63108
(314) 534-1818

ST. LOUIS ENTERPRISE CENTERS – SOUTH COUNTY

315 Lemay Ferry Road
St. Louis, MO 63125
(314) 638-5858

ST. LOUIS ENTERPRISE CENTERS – WELLSTON

6439 Plymouth
St. Louis, MO 63133
(314) 727-6231

ST. LOUIS ENTERPRISE CENTERS – WEST COUNTY

743 Spirit 40 Park Drive
Chesterfield, MO 63005
(636) 519-4710

ST. LOUIS GRAPHIC ARTS & COMMUNICATIONS ASSOCIATION

51 Lake Road
Labadie, MO 63055
(636) 451-0907

ST. LOUIS MINORITY BUSINESS COUNCIL (SLMBC)

308 N. 21st Street, Suite 700
St. Louis, MO 63103
(314) 241-1143

ST. LOUIS PUBLISHERS ASSOCIATION

P.O. Box 410182
Creve Coeur, MO 63141
(314) 963-5296

ST. LOUIS REGIONAL CHAMBER AND GROWTH ASSOCIATION (RCGA)

One Metropolitan Square, Suite 1300
St. Louis, MO 63102
(314) 444-1145

ST. LOUIS SMALL BUSINESS MONTHLY

1173 N. Price Road
St. Louis, MO 63132
(314) 569-0076

ST. LOUIS VOLUNTEER LAWYERS & ACCOUNTANTS FOR THE ARTS

6128 Delmar
St. Louis, MO 63112
(314) 863-6930

ST. LOUIS WEB DEVELOPERS ORGANIZATION

200 N. 2nd Street, Suite 302
St. Charles, MO 63301
www.stlwebdev.org

ST. LOUIS – JEFFERSON SOLID WASTE MANAGEMENT DISTRICT

7525 Sussex Avenue
Maplewood, MO 63143
(314) 645-6753

TECHNOLOGY ENTREPRENEUR CENTER

210 N. Tucker, Suite 600
St. Louis, MO 63101
(314) 436-3500

U.S. DEPARTMENT OF LABOR/ EMPLOYMENT AND TRAINING ADMINISTRATION

1222 Spruce Street, Room 9.102E
St. Louis, MO 63103
(314) 539-2522

U.S. EXPORT ASSISTANCE CENTER (USEAC)

8235 Forsyth Boulevard, Suite 520
St. Louis, MO 63105
(314) 425-3304

U.S. SMALL BUSINESS ADMINISTRATION – CENTER FOR FAITH BASED AND COMMUNITY INITIATIVES

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

U.S. SMALL BUSINESS ADMINISTRATION – ST. LOUIS

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

U.S. SMALL BUSINESS ADMINISTRATION GOVERNMENT CONTRACTING

200 N. Broadway, Suite 1500
St. Louis, MO 63102
(314) 539-6600 ext. 236

UCM INSTITUTE FOR ENTREPRENEURIAL STUDIES AND DEVELOPMENT

Dockery, Suite 101
Warrenburg, MO 64093
(660) 543-4663

UNION DEVELOPMENT CORP.

500 E. Locust Street
Union, MO 63084
(636) 583-3600

UNIVERSITY OF MISSOURI EXTENSION, ST. CHARLES

260 Brown Road
St. Peters, MO 63376
(636) 970-3000

UNIVERSITY OF MISSOURI EXTENSION, ST. LOUIS COUNTY

121 S. Meramec, Suite 501
St. Louis, MO 63105
(314) 615-2911

UNIVERSITY OF MISSOURI SYSTEM MINORITY BUSINESS DEVELOPMENT

225 University Hall
Columbia, MO 65211
(573) 882-2707

UNIVERSITY OF MISSOURI – ST. LOUIS, CONTINUING EDUCATION & OUTREACH

201 J.C. Penney – Conference Center
One University Boulevard
St. Louis, MO 63121
(314) 516-5961

VETERANS BUSINESS RESOURCE CENTER

4236 Lindell Boulevard, Suite 102
St. Louis, MO 63108
(314) 531-8387

WASHINGTON UNIVERSITY, SKANDALARIS CENTER FOR ENTREPRENEURIAL STUDIES

Campus Box 1133
One Brookings Drive
St. Louis, MO 63130
(314) 935-9134

WEB INNOVATIONS & TECHNOLOGY SERVICES

643647 E. Holly
St. Louis, MO 63147
(314) 382-1650

WEBSTER UNIVERSITY SCHOOL OF BUSINESS AND TECHNOLOGY

470 E. Lockwood Avenue
St. Louis, MO 63119-3194
(314) 961-2660 ext. 7940

WORLD AFFAIRS COUNCIL OF ST. LOUIS

815 Olive Boulevard, Suite 29
St. Louis, MO 63101
(314) 727-9988

WORLD TRADE CENTER SAINT LOUIS

121 S. Meramec Avenue, Suite 1111
St. Louis, MO 63105
(314) 615-8141

OTHER ASSISTANCE [In Your Area]

Chambers of Commerce

AFTON	(314) 849-6499
ARNOLD	(636) 296-1910
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CREVE COEUR – OLIVETTE	(314) 569-3536
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EUREKA	(636) 938-6062
FENTON	(636) 717-0200
FLORISSANT VALLEY	(314) 831-3500
GREATER BELLEVILLE	(618) 233-2015
GROWTH ASSOCIATION	
OF SOUTHWESTERN IL	(618) 467-2280
HIGHLAND	(618) 467-2280
HISPANIC	(314) 771-4788
JUNIOR CHAMBER INTERNATIONAL	
(JCI) METRO	(636) 449-3100
KIRKWOOD – DES PERES	(314) 821-4161
LAKE ST. LOUIS	(636) 625-2119
LEMAY	(314) 631-2796
MAPLEWOOD	(314) 781-8588
MARYLAND HEIGHTS	(314) 576-6603
NORTH COUNTY	(314) 521-6000
NORTHWEST	(314) 291-2131
O'FALLON	(636) 240-1818
RICHMOND HEIGHTS	www.richmondheights.org
SOUTH COUNTY	(314) 894-6800
SOUTHWESTERN	
MADISON COUNTY	(618) 876-6400
ST. CHARLES	(636) 946-0633
ST. LOUIS RCGA	(314) 231-5555
ST. PETERS	(636) 447-3336
TOWN & COUNTRY/ FRONTENAC	
CHAMBER OF COMMERCE	(314) 469-3335
TROY AREA	(618) 667-8769
TWIN CITY AREA	(636) 931-7697
UNION AREA	(636) 583-8979
WASHINGTON AREA	(636) 239-2715
WEBSTER GROVES/	
SHREWSBURY	(314) 962-4142
WENTZVILLE	(636) 327-6914
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Minority Business Development Women's Programs

AMERICAN BUSINESS WOMEN'S ASSOCIATION

9100 Ward Parkway
Kansas City, MO 64144
(816) 361-6621

AMERICAN SOCIETY OF WOMEN ACCOUNTANTS

4 Nightfall Court
O'Fallon, MO 63366
(636) 379-8327

ASSOCIATION OF HOME-BASED WOMEN ENTREPRENEURS

11330 Olive Boulevard, Suite 106
St. Louis, MO 63141-7161
(314) 995-1455

GRACE HILL'S WOMEN'S BUSINESS CENTER

2324 N. Florissant Avenue
St. Louis, MO 63106
(314) 584-6840

MISSOURI WOMEN'S COUNCIL

P.O. Box 1684
Jefferson City, MO 65102
(573) 751-0810

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS (NAWBO) – GREATER ST. LOUIS CHAPTER

P.O. Box 69183
St. Louis, MO 63169
(314) 645-6465

NATIONAL FEDERATION OF PRESS WOMEN

48 Highgate Road
St. Louis, MO 63132
(314) 991-1099

PROFESSIONAL WOMEN'S ALLIANCE

12520 Olive Boulevard, Suite 119
St. Louis, MO 63141
(314) 991-6144

WOMEN ENTREPRENEUR LUNCH GROUP

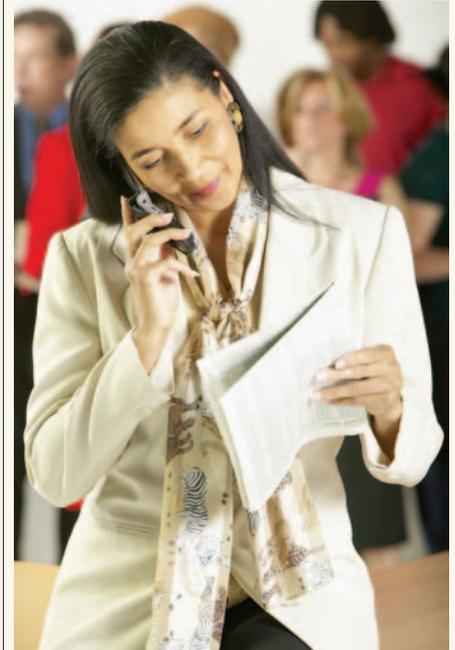
(314) 435-7842
susan@bolhafner.com
www.stlwomen.com

WOMEN IN TECHNOLOGY INTERNATIONAL

Witi-stlouis@corp.witi.com
www.witi.com/center/regionalchapter/stlouis

WOMEN LAWYERS ASSOCIATION OF GREATER ST. LOUIS

P.O. Box 1428
St. Louis, MO 63188
(314) 647-0033



SUCCESS STORY

2005 Missouri Small Business Person of the Year and St. Louis District Minority Small Business Person of the Year



**Brenda Newberry,
Chairman and CEO
The Newberry Group**

Brenda Newberry founded The Newberry Group, Inc., in August 1996 with a personal investment of \$1000 and a lot of "sweat equity." She has grown the company from two employees to over 137 employees in several states (including Washington, D.C.) and two international locations. The growth has been steady and the foundation has been developed for continued growth. Sales volumes have grown from less than \$50,000 in 1996 to over \$19 million in 2006.

The Newberry Group is a global IT information technology consultancy; specializing in Information Assurance, Application Development, and Network Management. Initially, the challenge for the company was to build its reputation for quality services and superlative customer service while holding certification as a minority female, veteran-owned, SBA 8(a) Small Disadvantaged company.

Accomplishing this, the Newberry Group has evolved from a start-up to a true corporation with many expert, certified and talented professionals. "The challenge now is for the corporation to be recognized for the accomplished expertise of our entire team," Brenda states.

Despite the challenges, under Brenda's leadership the Newberry Group has built its award-winning reputation by meeting and exceeding customer expectations. Through responsive, flexible and efficient support services the Newberry Group has successfully and consistently enhanced their client's performance.

Everyone in her office reflects on Brenda as one of the most "tireless" people they know. Driven is also a word, but does not reflect the self-sacrifice, caring, soft-spoken, attitude and demeanor that represent Brenda. Grace and elegance are closer but those words do not describe the internal strength and past struggles Brenda endured that created her strength in character. She works over 12-hour days in order to accomplish her community and business involvement, but also takes time to care about her employees and her family. She is truly an inspiration to all; especially to women who desire to succeed in the professional business world...with grace.

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(573) 684-2928

BANCO POPULAR NORTH AMERICA

St. Louis Area Contact
(636) 225-2767

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One City Place Drive, Suite 470
St. Louis, MO 63141
(800) 263-2055

BANK OF CROCKER

214 S. Commercial
Crocker, MO 65452
(573) 736-2223

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900 E. Eighth Street
Washington, MO 63090
(636) 239-6600

THE BANK OF MISSOURI

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Columbia, MO 65203
(573) 886-8910

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Sullivan, MO 63080
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200 W. Main
Washington, MO 63090
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Columbia, MO 65201
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(660) 263-1234

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Chesterfield, MO 63005
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Kirkwood, MO 63122
(314) 965-8686

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(573) 761-6100

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Hazelwood, MO 63042
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Rolla, MO 65401
(573) 426-3262

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100 W. Third Street
Caruthersville, MO 63830
(573) 333-1700

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Farmington, MO 63640
(573) 756-4547

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Jefferson City, MO 65101
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THE MARIES COUNTY BANK

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Valley Park, MO 63088
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St. Louis, MO 63131
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Jefferson City, MO 65109
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(636) 681-1290

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12300 Olive Boulevard
St. Louis, MO 63141
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10449 St. Charles Rock Road
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St. Louis, MO 63139
(314) 212-1614

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Poplar Bluff, MO 63902
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St. Louis, MO 63131
(314) 543-3448

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14323 S. Outer Forty Road
Town and Country MO 63017
(314) 851-6208

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1010 Grand Boulevard
Kansas City, MO 64106
(816) 860-1135

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107 N. 1st Street
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1620 E. Roseville Parkway
Roseville, CA 95661
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