

December 10 – December 21, 2007

U.S. Small Business Administration
Regional Office

Joseph Montes
Regional Administrator

4300 Amon Carter Blvd., Suite 108
Fort Worth, TX 76155
817/684-5581
Fax 817/684-5588

Web Site: www.sba.gov/region6

Area Covered by Region VI

Arkansas, Louisiana, New Mexico,
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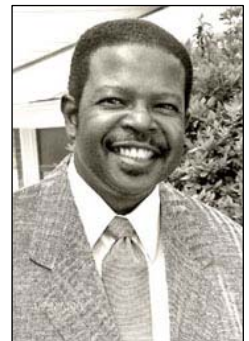
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All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

SUCCESS STORIES

ALL SEASONS CARPET & JANITORIAL SERVICE, INC. Little Rock, AR

Larry Featherstone's journey has been from an East Arkansas farm to a managerial position with an oil company to successful entrepreneur in the U.S. Small Business Administration's (SBA) 8(a) Program. In 2007 the Department of Defense's Pine Bluff Arsenal awarded its janitorial contract to Larry's company, All Season's Carpet and Janitorial Service. This contract is one of the most sought after in the 8(a) Program in Arkansas. To assist in financing the costs of the contract, Larry received an SBA-guaranteed Community Express Loan through Metropolitan National Bank. At Metropolitan he worked with Senior Vice President Jim Coffey. Jim was formerly an SBA loan officer in the Arkansas District Office.



Growing up on a farm in Eastern Arkansas gave Larry his first experience in business. The family raised cotton, okra, and other vegetable crops. It was Larry's responsibility to make sure that each of his brothers had the necessary tools to carry out their jobs. His parents valued education, and seven of the nine children in their family graduated from college.

After graduating from the University of Arkansas at Pine Bluff, Larry began work as an assistant manager of operations for Ryder Systems. As his career progressed he moved to California to work for Standard Oil and then for British Petroleum (BP). At BP, he became the manager with the highest volume profit center, largest profit margin, and most consistent profit and loss reports on an annual basis for four straight years.

In 1991 he decided it was time to return home to Arkansas and he accepted the job of Operations Manager for his brother's company, Mr. Klean's Carpet & Janitorial Service in Little Rock. He started his own company, All Seasons Carpet and Janitorial Service, Inc. in January 1998. In 2001 Larry was accepted into SBA's 8(a) Program.

The SBA's 8(a) BD Program, named for a section of the Small Business Act, is a business development program created to help small disadvantaged businesses compete in the American economy and access the federal procurement market. Companies in the 8(a) program have the opportunity to self-market for contracts on a sole source basis and to compete for contracts with other 8(a) contractors. In addition, SBA provides business development training to assist these companies in these endeavors.

As Larry progressed in the 8(a) program, he learned the importance of taking advantage of the training opportunities that SBA offered. These training sessions not only presented important skills but also provided networking opportunities with potential buyers for his janitorial services. Larry became an expert at self-marketing.

He attended presentations given by the federal agencies even when the projects did not appear to include janitorial services, knowing that opportunities could appear at any time.

Larry, through his company, is a board member on the Arkansas Workforce Investment Board. He is also very active in his church, Second Baptist Church-Barrow Road, where he serves as superintendent of the Sunday School ministry.

When asked if Larry has advice for other young entrepreneurs his response is, "Work hard, do not count the hours. Always use fair and honest business practices with employees, vendors and customers. Exercise your faith in God and never let anyone tell you what you cannot do".

All Seasons Carpet & Janitorial Service, Inc.
2103 Dorchester Drive
Little Rock, AR 72204

National News

SBA PROMOTES FEDERAL CONTRACTING TRANSPARENCY WITH RELEASE OF TOP 100 REPORT

WASHINGTON – The U.S. Small Business Administration is continuing to increase transparency and accountability in small business contracting with the release of the "Top 100 Small Business Government Contractors" report. The report lists the 100 small businesses that received the most federal procurement dollars in 2006, and reinforces a series of recent administration initiatives to improve small business access to federal contracts.

"Releasing this list is part of SBA's on-going effort to increase the transparency, accuracy, and integrity of government small business contracting data," said SBA Administrator Steve Preston. "It also ensures that federal contracts get into the hands of small businesses and that federal agencies receive credit towards their small business contracting goals."

The Top 100 small businesses received approximately \$12 billion in FY 2006, about one-sixth of all federal small business contract dollars paid that year.

The Top 100 report reinforces the importance of the administration's recent initiative to ensure federal agencies only get credit for contracts awarded to legitimate small businesses. The 14 month 'scrub' of 11 million contract actions in FY 2005 and 2006 was completed in June 2007. The review removed \$4.6 billion in incorrectly coded contracts from the small business procurement database. Federal agencies will have to make up the difference by awarding new contracts to small businesses in order to meet their contracting targets.

Four of the Top 100 firms were affected by miscodings. Three of them were incorrectly identified as "other than small," even though the companies are legitimate small businesses. One company was miscoded as a small business in 2006, even though it was not small.

Recent federal government regulatory changes have significantly increased small business contracting opportunities. Prior to 2007, once a small business contract was awarded, it counted towards a federal agency's contracting goals for the life of the contract – as much as 20 years – even if the firm was acquired by a major corporation. Under the new rules, contracts stop counting towards small business goals once a firm is acquired. Small businesses that grow larger on their own can continue to be counted as small for up to five years, or they may have to 'recertify' their size earlier when a federal agency exercises a contract option.

Under the new rules, twenty-six of the companies on the FY 2006 Top 100 report are now identified as "other than small" in the Central Contractor Registration (CCR). Sixteen companies outgrew their size standard. Ten companies were acquired by, or merged with, other firms. The new federal regulations create opportunities for other small businesses, because contracts awarded to these firms will no longer count towards agencies' contracting goals.

The Top 100 report shows that 99 of the 100 companies on the list were in fact properly classified as small businesses when they originally won their contracts. It reflects the progress the agencies have made in their review of miscoded contracts from 2005 to 2006. But with 5.5 million contract actions processed each year, there are certain to be additional errors. SBA is working with other agencies to continually review and improve the data.

The Office of Federal Procurement Policy (OFPP) has required federal agencies to submit plans by the end of 2007 for maintaining the integrity of data in the contract reporting system. The SBA is working with GSA to provide new tools so the public can better access CCR and help identify errors.

The full list can be found at http://www.sba.gov/idc/groups/public/documents/sba_program_office/sba_news_07-84.pdf

Disaster News

DISASTER ASSISTANCE AVAILABLE FOR SMALL BUSINESSES

Sacramento, CA – Small, non-farm businesses in **Hale County** and the neighboring counties of **Castro, Crosby, Floyd, Hockley, Lamb, Lubbock** and **Swisher** are eligible to apply for low-interest disaster loans from the U. S. Small Business Administration (SBA). These loans offset economic losses because of reduced revenues caused by hail and high winds in **Hale County** on October 10, 2007, announced Alfred E. Judd, Director of SBA's Disaster Field Operations Center - West.

Small businesses may qualify for Economic Injury Disaster Loans (EIDLs) of up to \$1.5 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. "Eligibility for these working capital loans is based on the financial impact of the disaster only and not on any actual property damage. These loans have an interest rate of 4%, a maximum term of 30 years, and are restricted to small businesses without the financial ability to offset

the adverse impact without hardship," Judd said.

By law, SBA makes EIDLs available when the U. S. Secretary of Agriculture designates an agricultural disaster. Acting Secretary Chuck Conner declared this disaster at the request of Governor Rick Perry.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency (FSA) about the U. S. Department of Agriculture (USDA) assistance made available by the Acting Secretary's declaration.

For information and application forms, call toll-free (800) 659-2955, or visit SBA's website at www.sba.gov/services/disasterassistance. Hearing impaired individuals may call (800) 877-8339.

The deadline to apply for these loans is **July 21, 2008**.

Upcoming Events

ARKANSAS

December 11 – DO staff will have a resource table at the Business Matchmaking Southcentral Regional Event in Little Rock.

December 12 – BDS Penny Fogle will participate in the TAP program at the Little Rock Air Force Base.

December 13 – DD Linda Nelson will attend the Annual Meeting of the Little Rock Chamber of Commerce

December 13 - ADD/BD Carol Silverstrom and AO Joe Harris will attend the meeting and the Christmas luncheon of the Little Rock SCORE Chapter.

December 14 - BDS Penny Fogle will attend the Arkansas Veterans Coalition Meeting

December 17 – Northwest Arkansas Area Manager Pat Walker will attend the Christmas lunch and meeting of the Northwest Arkansas SCORE Chapter.

December 18 – Northwest Arkansas Area Manager Pat Walker will do SBA lender training in Fort Smith.

LOUISIANA

December 10 - DO staff will be participating in the Louisiana Small Business Entrepreneurship Commission Small Business Seminar and Networking Reception to be held at the Monroe Civic Center in Monroe, Louisiana. The purpose of the event is to inform the small business community of the resources available for their use and how to best utilize these resources to their advantage

December 11 - DD Eugene Cornelius will make a presentation on procurement opportunities at the Defense Energy Support Center's Small Business Networking and Training Conference to

be held in Baton Rouge at the Marriott Hotel. 300-500 are expected to attend.

NEW MEXICO

December 11 – DD John Woosley will attend NMSBDC Network's "Honoring Northern SBDC's Prospering Businesses" awards event to be held from 11:00a-3:00p at the NNMC SBDC's new location, 1027 N. Railroad Ave., JCI Bldg., in Espanola, NM. For more information, visit the network's website: www.nmsbdc.org.

December 11 – DD John Woosley will meet with Cabinet Secretary Fred Mondragon, NM Economic Development Department, and Cabinet Secretary Michael Cerletti, NM Tourism Department, at 3:00pm in Santa Fe, New Mexico.

December 13 – DD John Woosley will attend NMSBDC Network's "Honoring Northern SBDC's Taos Prospering Businesses" awards event to be held from 11:00a-1:00p at the SBDC's Office, 1332 Gusdorf Rd, Suite B in Taos, NM. For more information, visit the network's website: www.nmsbdc.org

December 13 - The DO is invited to attend "The Loan Fund Open House" from 4:00p-6:00p, in Albuquerque, New Mexico. The Loan Fund is a non-profit, faith-based community lending organization interested in participating in SBA's Community Express program.

December 14 – DO staff members are invited to attend the New Mexico Association of Counties Open House from 12p-5p at the NMAC Office in Santa Fe, NM.

December 17 – DD John Woosley will attend a *New Mexico First* event in Portales, NM.

December 19 – DDD Ed Cadena, and staff will conduct a Lender's Training Session for Century Bank in Santa Fe, NM. Enchantment Land CDC and Capital CDC will also participate by presenting information on SBA's 504 loan program.

OKLAHOMA

December 13—BDS/PIO Darla Booker will meet with representatives of the Oklahoma Center for the Advancement of Science and Technology, the Oklahoma Department of Commerce, Rose State SBDC and SCORE to discuss plans for the Oklahoma Small Business Awards Luncheon. The committee will meet at OCAST offices in Oklahoma City.

December 20—BDS/PIO Darla Booker will meet with the 2008 Small Business Awards Selection Committee at the Oklahoma City District Office to select winners for the 2008 small business awards.

Offices in Texas

DALLAS/FORT WORTH

December 10-14 - SBDC Program Manager Bill Medina will be at the Bill J. Priest Center at 1402 Corinth Street, Dallas, Texas to participate in a scheduled on-site financial examination of the North Texas SBDC program. Keith McBride with the Office of Small Business Development Centers from Washington, D.C. will be the lead examiner and others required attend are the state director, the respective center director, grants manager, comptroller and SBA/SBDC project officer. The on-site examination will include the NTSBDC and service centers at North Central Texas SBDC, Gainesville, Texas, Tyler SBDC, Texas and McLennan SBDC, Waco, Texas.

December 18 - VAO Bill Medina will meet with the veteran's representative at the Ellis County Veterans Service Office at Plano, TX, to offer continued assistance to this office and the veterans it serves.

December 19 - SBDC Program Manager Bill Medina will make a presentation on SBA programs and services at MacArthur High School, Banking and Finance Class in Irving, TX.

EL PASO

December 11 – BDS Adrian Madrigal will conduct the monthly Financing and Bonding Seminar at the DO from 9:00 a.m. to 11:00 a.m.

December 12 – LRS Rita Madrid will conduct the weekly SBA Loan Seminar from 9:00 a.m. to 11:00 a.m. at the DO.

December 15 – LRS Rita Madrid will present Financing Your Small Business at the Spanish session for the SBDC Small Business Management Institute from 9:30 a.m. to 10:30 a.m. at the Center for Work Force Preparedness Building at 1359 Lomaland.

December 18 – BDS Suze Aguirre will participate in the Wide Area Workflow Training from 8:30 a.m. to 3:30 p.m. at the Center for Workforce Preparedness Building at 1359 Lomaland.

December 19 – LSA Anna Rivera will conduct the weekly SBA Loan Seminar from 9:00 a.m. to 11:00 a.m. at the DO.

December 20 – BDS Suze Aguirre will conduct the monthly 8(a) and Federal Hub Zone Seminar from 9:00 a.m. to 11:00 a.m. at the DO.

HOUSTON

December 6 – Manuel Gonzalez, DD, and Russell Hughes, Chairman of the Houston District Advisory Council will preside at the Council's Selection Committee from 2:00 to 4:30 pm in the SBA Conference Room to select the Houston District nominees for Small Business Week, 2008. Expect 25 to attend.

December 11 – Cleve Baker, Marketing Coordinator, will represent SBA at the Greater Houston Business Procurement Forum at the Houston Community College, 3100 Main St. @ Elgin in the 2nd Floor Auditorium from 8:00 to 10:00 am. Expect 150 to attend.

December 12 – UH/SBDC will offer "Internet Marketing Clinic" from 7:00 to

9:00 pm at the SBDC, 2302 Fannin, Houston. This free session will cover all aspects of Internet Marketing. Instructor will be Dick Myers, Computer Productivity Consulting. Expect 20 to attend

December 12 – Cleve Baker, Marketing Coordinator, will represent SBA and make a presentation to the Houston Area Prime Contractors at Continental Airlines, 600 Jefferson St. in Houston. This is hosted by Valerie Coleman SBA's PCR station. Expect 75 to attend.

December 14 – Cleve Baker, Marketing Coordinator, will represent SBA at the planning meeting for a "Lenders Workshop for Small Business and Lenders" at the Business and Technology Center, 5330 Griggs Rd. in Houston. Event is scheduled for March 24th at the Gorge Brown Convention Center. Expect 15 to attend.

December 19 – Sonia Maldonado, BDS, will present two SBA Loan Workshops at the Ft. Bend SBDC, 2440 Texas Parkway in Missouri City. English will be from 9:00 am to noon and Spanish from 1:30 to 4:30 pm. Expect 20 to attend.

December 20 – Cleve Baker, Marketing Coordinator, will represent SBA at the Government Procurement Connection monthly meeting from 2:00 to 4:30 pm at the Fluor Corporation, #1 Fluor Daniel Drive in Sugar Land, TX. Expect 50 to attend.

LOWER RIO GRANDE VALLEY

December 11 – DO staff will host an Open House for the banking community and resource partners from 9:00 a.m. to 11:30 a.m.
<http://www.sba.gov/tx/harlingen>

December 11 – Maria Hernandez, BDS, will make a financing presentation at the Business Loan Fair sponsored by Brownsville Chamber of Commerce and SBDC from 2:00 p.m. – 4:00 p.m.
<http://wtce.utb.edu>

December 14 – DO staff will conduct a morning seminar for the general public in the conference room providing training on SBA loan eligibility, counseling/training services and federal contracting assistance for small businesses. www.sba.gov/tx/harlingen

December 18 – Gracie Guillen, BDS will provide off site counseling to prospective and/or existing SBC's at the International Technology and Education Center from

9:00 am – 11:30 am. She will counsel clients on the different SBA programs and services, explain the loan application process, and refer clients to the SBDC for business plan assistance. Campus website: <http://wtce.utb.edu/>

December 18 – Gracie Guillen, BDS will host a small business week committee meeting at the SBDC in Edinburg, Texas from 9:00 – 11:00 a.m.
<http://www.sba.gov/tx/harlingen>

December 21 – DO staff will conduct a morning seminar for the general public in the conference room providing training on SBA loan eligibility, counseling/training services and federal contracting assistance for small businesses. www.sba.gov/tx/harlingen

Corpus Christi Branch Office

December 11 – Debbie Fernandez, BDS, will make a loan presentation at Naval Air Station - Ingleside TAP seminars to market SBA's loan programs and services with emphasis on the Patriot Express Loan Initiative to transitioning military service personnel.
<http://www.nsi.navy.mil/FFSC.htm>

December 12 - Debbie Fernandez, BDS, will make a loan presentation at Naval Air Station – Corpus Christi TAP seminars to market SBA's loan programs and services with emphasis on the Patriot Express Loan Initiative to transitioning military service personnel.
www.nascc.navy.mil/ffscHome.htm

December 12 - Simon Castillo, BM, will be meeting with Yolanda Bosquez, Nueces County Veterans Office to discuss SBA loan program business opportunities for Veterans in the CC service area. T/A resources provided by SCORE and Del Mar College SBDC partners as well as the CCBO Friday loan seminar will be discussed with Ms. Bosquez for a FY 08 active SBA/Nueces County partnership.

December 13 - Debbie Fernandez, BDS, will host a Small Business Week committee meeting to review and guide the nomination committee with completed nominations.
www.sba.gov/tx/harlingen

December 14 - Simon Castillo, BM, will provide off site counseling to startup or existing small businesses at Mathis City Hall in Mathis, TX to market SBA programs and services, explain the loan application process, and refer clients to rural SBDC counselor or SCORE for startup guidance or loan packaging assistance. www.sba.gov/tx/harlingen

December 14 – CCBO staff will conduct a morning seminar for the general public in the SBA conference room providing training on SBA loan eligibility, counseling/training services and federal contracting assistance for small businesses. www.sba.gov/tx/harlingen

December 19 - Simon Castillo, BM, will provide off site counseling to startup or existing small businesses at the Ingleside Public Library to market SBA programs and services, explain the loan application process, and refer clients to rural SBDC counselor or SCORE for startup guidance or loan packaging assistance. www.sba.gov/tx/harlingen

December 20 - Simon Castillo, BM, will provide off site counseling to startup or existing small businesses at Sinton City Hall in Sinton, TX to market SBA programs and services, explain the loan application process, and refer clients to rural SBDC counselor or SCORE for startup guidance or loan packaging assistance. www.sba.gov/tx/harlingen

December 20 - Simon Castillo, BM, will provide off site counseling to startup or existing small businesses at the Rockport Public Library to market SBA programs and services, explain the loan application process, and refer clients to rural SBDC counselor or SCORE for startup guidance or loan packaging assistance. www.sba.gov/tx/harlingen

December 21 - BO staff will conduct a morning seminar for the general public in the conference room providing training on loan eligibility, counseling/training services and federal contracting assistance for small businesses. www.sba.gov/tx/harlingen

LUBBOCK

December 12 - DO employees will attend training on SBA's E-Tran Program via the Ready Talk Program.

December 18 - Lead BDS Scotty Arnold and BDS Kim Hobgood will travel to Amarillo, Texas to do bank visits and to obtain Success Stories.

December 19 - BDS Kim Hobgood will attend the monthly SCORE meeting. The meeting will be in the Lubbock District Office.

December 20 - Lead BDS Scotty Arnold and BDS Kim Hobgood will travel to Abilene, Texas to do bank visits and to obtain Success Stories.

SAN ANTONIO

December 11 - BDS Debra Dimando will conduct the monthly SBA Access to Capital seminar at the Texas State University-San Marcos Small Business Development Center (Round Rock location) to discuss SBA and SBDC

programs and services available for the small business community. Web site: <http://www.business.txstate.edu/sbdc/>

December 12 - Lead LRS Cindy Solano will conduct the 7(a) Lender's Training to "New to SBA" lenders at Community State Bank in Austin, TX. Ms. Solano will discuss the SBA 7(a) loan program and the requirements. SBA local web site: <http://www.sba.gov/tx/sanantonio>

December 13 - BDS Debra Dimando will be a speaker at Managing Priorities Women's Roundtable presented by Sul Ross State University, Rio Grande College Small Business Development Center in Eagle Pass, TX. Ms. Dimando will discuss SBA loan guaranty programs and free resources available for the small business community. Web site: <http://www.sulross.edu>

December 20 – Lead LRS Cindy Solano will be attending the planning meeting for the 2008 League of United Latin American Citizens (LULAC) National Veterans Summit at El Tropicano Riverwalk Hotel in San Antonio, TX. The Summit is scheduled for January 25-26, 2008 in San Antonio, TX and SBA will be a speaker. Web site: <http://www.lulac.org/events/others/cpp2008.html>

REGION VI DISTRICT OFFICES

ARKANSAS

Arkansas District Office
Linda Nelson, District Director
2120 Riverfront Drive, Suite 250
Little Rock, AR 72202
(501)324-7379
Fax:(501)324-7394
www.sba.gov/ar/

LOUISIANA

Louisiana District Office
Eugene Cornelius, District Director
365 Canal St., Suite 2820
New Orleans, LA 70130
(504) 589-6685
Fax:(504)589-2337
www.sba.gov/la/

NEW MEXICO

New Mexico District Office
John Woosley, District Director
625 Silver Avenue S.W., Suite 320
Albuquerque, NM 87102
(505)248-8225
Fax :(505)248-8245
www.sba.gov/nm/

OKLAHOMA

Oklahoma District Office
Dorothy Overal, District Director
301 N.W. Sixth Street, Suite 116
Oklahoma City, OK 73102
(405)609-8000
Fax:(405) 609-8986
www.sba.gov/ok/

TEXAS

Dallas/Fort Worth District Office
Betty Thrower, Acting District Director
4300 Amon Carter Blvd., Suite 114
Fort Worth, TX 76155
(817)684-5500
Fax:(817)684-5516
www.sba.gov/tx/dallas/

El Paso District Office

Phillip Silva, District Director
10737 Gateway West, Suite 320
El Paso, TX 79935
(915)633-7001
Fax:(915)633-7005
www.sba.gov/tx/el Paso/

Houston District Office

Manuel Gonzalez, District Director
8701 S. Gessner Drive, Suite 1200
Houston, TX 77074
(713)773-6500
Fax:(713)773-6550
www.sba.gov/tx/hous/

Lower Rio Grande Valley

Kenneth Silvia, District Director
222 East Van Buren Street, Room 500
Harlingen, TX 78550
(956)427-8533
Fax:(956)427-8537
www.sba.gov/tx/harlingen/

Corpus Christi Branch Office

Simon Castillo, Branch Manager
3649 Leopard Street, Suite 411
Corpus Christi, TX 78408
(361)879-0017
Fax (361)879-0764
www.sba.gov/tx/harlingen/

Lubbock District Office

Herbert Johnston, District Director
1205 Texas Avenue, Room 408
Lubbock, TX 79401
(806)472-7462
Fax: (806)472-7487
www.sba.gov/tx/lubbock/

San Antonio District Office

Pam Sapia, District Director
17319 San Pedro, Bldg 2 – Suite 200
San Antonio, TX 78232
(210)403-5900
Fax:(210)403-5936
www.sba.gov/tx/sanantonio/