



# ***News & Views***

## ***Entrepreneurial Development***

**October 2007**

**SBA – Your Small Business Resource**

### **U.S. Small Business Administration**

#### **Hawaii District Office**

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Hawaii Small Business Development  
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808/ 523-6118 [www.hawaii-sbdc.org](http://www.hawaii-sbdc.org)  
Also serving Kauai, Maui and Hawaii

Hawaii Women's Business Center  
808/526-1001 [www.hwbc.org](http://www.hwbc.org)

SCORE Oahu  
808/547-2700 [www.hawaiiscore.org](http://www.hawaiiscore.org)

## ***Strong SBA Lending Performance For Hawaii District in FY 2007***

The U.S. Small Business Administration's Hawaii District Office announced the results for SBA lending in fiscal year 2007, ended on September 30th. The SBA's statistics indicate that 26 financial institutions provided SBA financing to 407 borrowers for over \$54.5 million using the popular 7(a) and 504 loan programs. The dollar volume for SBA loans increased 35% over the previous fiscal year.

"Our lending results for fiscal year 2007 are very encouraging, particularly when we see more activity from more lenders, many that are new to our territory, including several credit unions and several mainland banks that see SBA financing as a good product for their customers," stated Andrew Poepoe, SBA District Director. "I extend my sincere thanks to all the participating lenders for their terrific support for our small businesses."

Bank of Hawaii led the way this year with 93 loans for a total loan volume of \$6.4 million securing the top SBA Lender of the Year title in Category 1 for the fifth consecutive year. Central Pacific Bank claimed first place for Category 2 banks by providing funding of \$2.86 million to 31 small business borrowers. In the annual competition for the SBA Lender of the Year Award, local banks are recognized for their SBA lending in two separate size categories based on total volume of their small business loan portfolio.

First Hawaiian Bank turned in a solid performance with 42 7(a) guaranteed loans for more than \$5.5 million, increasing both the number of SBA loans and dollars the bank provided to small business from the previous year. American Savings Bank approved 24 loans, more than doubling their number of SBA loans and almost tripling the dollar volume from 2006. Hawaii National Bank and Ohana Pacific each ended the federal fiscal year with six SBA 7(a) loans. Hawaii Community Federal Credit Union, a new SBA lender, this year, made five small business loans.

The popular SBA Community Express loan accounted for 25% of the number of 7(a) guaranteed loans. This program provides smaller loans and requires consultation with an approved technical assistance partner to increase the likelihood of success. Currently, three lenders participating in this special SBA program are Innovative Bank, who capped the year with 49 loans; Superior Financial Group with 34 loans, and Business Loan Express with 11 loans. All three lenders are based in other states. Further analysis of the data for FY 2007 shows that 46% of the loans were made by mainland based financial institutions.

For more information, please contact SBA at (808) 541-2990.

**2008 SBA Small Business Awards Nominations**  
**Due November 19<sup>th</sup> – More information on Page 3**

## New Faces in Government Contracting and Business Development at SBA

### PCR Named to Serve Hawaii and Guam

Laurence Orr has been selected as the Procurement Center Representative (PCR) serving the Hawaii District. In that capacity, Orr will work to increase contracting opportunities for small business and assure small firms get a fair share of federal government work.

With extensive experience in procurement procedures and policies, Hawaii's new PCR obtained his acquisition background as a Contracting Officer/Specialist, Navy Intern at Fleet and Industrial Supply Center at Pearl Harbor; the 15th Contracting Squadron, Hickam Air Force Base (construction); the General Services Administration; the GWAC Center San Diego (Information Technology); and U.S. Department of Agriculture (services).



Orr attended professional acquisition training at the Defense Acquisition University (DOD) and training rotations to the Space and Naval Weapons Research Center in San Diego. He was then exposed to R&D and cost reimbursable contracting. He also held the position of Small Business Representative with the Army Contracting Agency-Pacific.

Orr, father of three boys, Kalani, Makani, and Kaiea, was born and raised in the islands. He is a graduate of Kauai High School and University of Hawaii at Manoa.

### *Federal Funds to Develop New Technologies and Innovations*

For the tenth consecutive year, the High Technology Development Corporation (HTDC) will present the Hawaii SBIR & STTR Conference for small businesses seeking funding support for research and development as well as the commercialization of the resulting innovations. The federal Small Business Innovation Research (SBIR) and the Small Business Technology Transfer (STTR) programs are rich sources of early-stage financing for small innovation-driven U.S. companies, with an annual budget of ~\$2.5 billion! Seminars will be held across the State

At the *Hawaii 10th Biennial SBIR/STTR Conferences*, small business owners can learn how to participate in the SBIR and STTR programs, find out what innovations the federal agencies are funding this year, and how to tap federal and local resources to help accelerate your commercialization. Take advantage of invaluable one-on-one meetings with the federal SBIR managers and proposal reviews are now being scheduled on a first-registered, first-served basis. For more information, conference schedules and to register, go to [www.htdc.org/sbir/conference\\_2007](http://www.htdc.org/sbir/conference_2007).

*Next issue: On-line tools for 8(a) Suitability Assessment, surety bonds and more!*

### New Leadership for SBA's GC/BD

SBA's Government Contracting and Business Development Offices in Washington, D.C., recently announced that Joseph Loddio has been named Director of Business Development



Prior to his new appointment, Loddio had been acting in the position. During that time he made significant progress in conducting required annual reviews for firms participating in the program, reducing the backlog of the 8(a) and SDB applications and implemented improvements in services to SBA customers.

Most recently, Loddio served as the District Director for the Washington, D.C. Office. He has held other executive management positions with the agency including appointments as the Chief Financial Officer from 1999 to 2002 and as the Director of the Rhode Island District Office from 1992 to 1999.

**COMING SOON! FREE SBA WORKSHOP!**

### **Rules, Regulations and Realities of Government Contracting**

Wondering if getting in to the federal contracting arena will be the right boost for your business? Want to find out if you might be ready? Government contracts may seem like the "silver bullet" to up the bottom line, but a small business needs to know the rules and regulations and apply some skills to win bids and succeed in this field.

Join SBA for "**Rules, Regulations and Realities in Government Contracting**," a free seminar to learn about the opportunities, eligibility, and application process to get involved with special certification like the well known **8(a)**, **HUBZone**, **Small Disadvantaged Business (SDB)** - to give you an advantage in federal procurement. The morning sessions will include presentations from experienced business owners working with federal contracts, contracting officials and business specialists who can help guide you through the processes involved.

Scheduled for **Thursday, November 29, 2007 from 9 a.m. to noon, the seminar will be held at the Cupola Events Room at Honolulu Design Center 1250 Kapiolani Boulevard**. Registration is available on-line at [www.sba.gov/hi](http://www.sba.gov/hi) or by calling SBA at 541-2990, ext. 215.

**Mix It Up  
with  
Hawaii Women's  
Business Center**



Hawaii Women's Business Center invites you to join their business ohana at a special pau hana mixer on Nov. 9, 2007. Enticing appetizers, wine and networking! Discover what is going on at the center. Fabulous prizes await! Relax with a chair massage. After a long week, it's just what you need! Tickets are priced from \$30 to \$35 for registration before Nov. 1st. For more information or to register, visit [www.hwbc.org](http://www.hwbc.org) or call 526-1001.

**Don't miss it ! Friday, November 9, 2007, 5:00 - 8:00 pm  
Hawaii Women's Business Center - 1041 Nu'uuanu Avenue**

**SBA Resource Days Lead the Way**

SBA business development specialists in Hawaii really hit the streets to get out into the small business community in 2007. The SBA team conducted over 75 confidential consultations at locations from Waiakamilo to Hilo, from Lihue to Lahaina, and plan to expand that range in 2008.

Typically, the "SBA Resource Day" is coordinated with local lenders and business organizations all across the islands. The 30 minute discussions with SBA specialists may cover many small business concerns ranging from financing, planning, government contracting, counseling, training for business management skills and more.

Eight "SBA Resource Days" have already been presented in October, the new fiscal year. First Hawaiian Bank ramped up with a strong push for the new SBA Patriot Express Initiative for veterans and military at branches serving Schofield, Hickam, Pearl Harbor and Wahiawa. **Bank of Hawaii will host their next Resource Day at their Kaneohe Branch on Nov. 6, 2007.** For future dates, check our webpage at [www.sba.gov/hi](http://www.sba.gov/hi) or call SBA at (808) 541-2990.

**SBA Salutes Veterans with  
Outreach Venture**

Along with the rest of the nation, SBA salutes the veterans of the U.S. military and acknowledges their patriotism and contributions to the freedoms we enjoy. The agency is proud to provide programs and services to many veteran owned businesses – including lending over \$1 billion annually to veterans to start or expand their firms. With the large military community in Hawaii, the local SBA office remains active and ready to support veteran owned businesses who may access and qualify for a variety of programs and services.

SBA will conduct a special workshop focusing on these important programs available for veterans on Thursday, Nov. 15, 2007, from 9:00 am to 12 noon at the Oahu Veterans Center. The workshop will cover the latest SAB financing for start ups and existing businesses including the Patriot Express Initiative for eligible members of the military community.

Representatives for the SBA, First Hawaiian Bank, the Foreign Trade Zone, a Contract Specialist and the Director of the Small Business Development Center will all be on hand to discuss opportunities for veteran owned start up and existing businesses.

To register, call Kim Hite at 541-2990 ext. 212 or Mary Dale at 541-2990 ext. 211. You can also register online at [www.sba.gov/hi](http://www.sba.gov/hi). Deadline to register is Nov. 13<sup>th</sup>, 2007.



**Veteran Outreach Workshop**

**When:**

**Thursday, November 15, 2007  
9:am – 12:00pm**

**Where:**

**Oahu Veteran's Center  
1298 Kukila St.  
Honolulu HI 96818**

**SBA Seeks Nominations for Hawaii's Best in Small Business  
2008 Awards to Top Performing Small Businesses, Advocates, and Contractors**

Help us celebrate the best of our small business community by nominating a qualified small business associate, client, friend, or mentor for one of the 11 awards to be presented by the SBA next spring for National Small Business Week.

For each county, the top Small Business of the Year will be selected from the qualified candidates by the Hawaii District Advisory Board. One will prevail, earning the title for the best small business in the State. What does it take to win such an honor? Check the nomination forms found at [www.hwbc.org](http://www.hwbc.org) to find out and download your nomination forms. Explore the selection criteria for the other small business and champion awards including honors for Family Owned and Home Based Businesses, Young Entrepreneurs, Entrepreneurial Success, Exporters, and advocates for businesses owned by veterans, minorities or women. Awards are also made for small business journalism and financial services.

Through a slightly different process, SBA presents awards to outstanding Contractors working with the federal government. The Small Business Subcontractor of the year, Dwight D. Eisenhower Award for Excellence (for large business utilization of subcontractors) and Small Business Prime Contractor of the Year are also recognized by SBA with Awards of Excellence. For information, contact Larry Orr at [laurence.orr@navy.mil](mailto:laurence.orr@navy.mil) or 474-7317.

Deadline to submit nominations in Nov. 19, 2007. The forms are available for all categories at website of the Hawaii Women's Business Center, the sponsor for the 2008 SBA Small Business Awards Luncheon to be held on April 30, 2008.



# Small Business Training and Events Calendar

## November 2007

**2- Gateway Marketplace- SBRC 1041 Nuuanu Avenue- 4:00pm-9:00pm**  
(526-1001) or [www.hwbc.org](http://www.hwbc.org) – Fee

**7- Kipapa I ke Ala Lecture Series- Pacific Club Card Room, 1451 Queen Emma Street- 6:00pm-7:30pm (956-5083) or**  
[www.shidler.hawaii.edu/kipapa](http://www.shidler.hawaii.edu/kipapa)

**8- 4th Annual West Oahu Conference- Honolulu Country Club, 1690 Puumalu St.- 8:00am-2:00pm (956-8204) – Fee**

**9- Mix It Up at Hawaii Women's Business Center**  
Hawaii Women's Business Center, 1041 Nu'uanu Avenue  
5:00pm-8:00pm- Fee before November 1: Member \$30 Non \$35  
Fee after November 1: Member \$40 Non \$45- (526-1001)

**13- Hawaii SBIR & STTR Conference- Oahu, Sheraton Waikiki- 8:00am-6:00pm** [www.htdc.org/sbir/conference\\_2007](http://www.htdc.org/sbir/conference_2007) - Fee

**13- Business Plan Study Group- Hawaii Women's Business Center, 1041 Nu'uanu Avenue- 2:00pm-4:00pm (526-1001)**

**14- Hawaii SBIR & STTR Conference- Maui, Wailea Beach Marriott- 8:00am-5:00pm** [www.htdc.org/sbir/conference\\_2007](http://www.htdc.org/sbir/conference_2007) - Fee

**14 – “We Build With You” with Actus Lend Lease, Phase 2– Honolulu Country Club, 7:30 a.m.-11:30 a.m. RSVP by Nov. 5 to**  
[maria.maaramba@actuslendlease.com](mailto:maria.maaramba@actuslendlease.com)

**15- Hawaii SBIR & STTR Conference- Kauai, Hilton Kauai Beach Resort- 8:00am-4:15pm** [www.htdc.org/sbir/conference\\_2007](http://www.htdc.org/sbir/conference_2007) - Fee

**15- [Veteran Outreach Workshop](#)**  
**Oahu Veterans Center, 2198 Kukila Street**  
9:00am-12:00pm (541-2990 ext. 211or 212)

**16- Hawaii SBIR & STTR Conference- Big Island, Waikoloa Beach Marriott- 8:00am-5:00pm** [www.htdc.org/sbir/conference\\_2007](http://www.htdc.org/sbir/conference_2007) - Fee

**17- FREE! Resources for Small Business- Hawaii Women's Business Center, 1041 Nu'uanu Ave.- 9:00am-11:00am (526-1001)**

**29- [Rules, Regulations & Realities of Government Contracting-](#)**  
Honolulu Design Center, 1250 Kapiolani Boulevard- 9:00am-12:00pm (541-2990 ext. 215)

## **SBA Resource Day**

### November

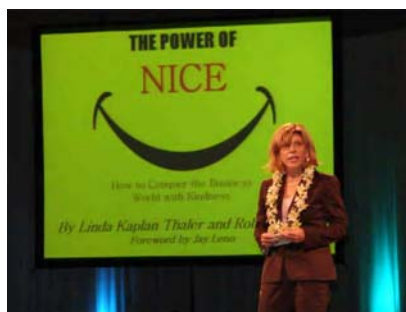
**5- Business Action Center 1130 North Nimitz**  
10:00am-12:00pm- (586-2525)

**6- Bank of Hawaii, Kaneohe, 45-1001Kamehameha Hwy.**  
9:00 a.m. -2:30 p.m. (541-2990, ext. 215)

**19- Business Action Center 1130 North Nimitz**  
10:00am-12:00pm- (586-2525)

**26- Business Action Center 1130 North Nimitz**  
10:00am-12:00pm- (586-2525)

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Robin Koval talks about the Power of Being Nice



Former Astronaut Shannon Lucid encourages "reaching for the moon."



Governor Lingle with student participants



Governor Lingle shares aloha

## **The 4th Annual International Women's Leadership Conference**

Governor Lingle hosted the exciting fourth annual International Women's Leadership Conference called "Inspiring Today, For Tomorrow". The event brought together more than 900 women leaders, women business owners and professionals, and young women from Hawai'i, across the country and around the world.

Conference attendees heard the inspirational stories of 10 internationally-renowned women speakers who are leaders in the fields of business and marketing, media, filmmaking, health care, government, international relations and community service.