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Top New Mexico SBA Lenders Loan Numbers for FY06 through Nov. 30.

**SBA Lender Updates via SBA email LISTSERV.
-And More-**

**CONTACTS FOR THE
NATIONAL GUARANTY PURCHASE
CENTER IN
HERNDON, VIRGINIA**

- Address to access web page:
<http://www.sba.gov/banking/herndon.html>
- You may e-mail the center at sbapurchase@sba.gov for issues related to guaranty purchases, or loanresolution@sba.gov for general liquidation issues.
- Questions or concerns may also be faxed to 202-481-4674.
- For urgent issues, you may call 703-487-9283

SBA Responds to Gulf Coast Hurricanes

The SBA is fully committed to and focused on the long term reconstruction and recovery of those impacted by the unprecedented disaster caused to the Gulf Coast by hurricanes Katrina and Rita.

Loans Approved:

- As on December 14, 2005, the SBA has approved \$1.4 Billion in disaster loans to over 20,000 homeowners, renters and businesses in the affected Gulf Coast region.
- In one day alone (December 13), the SBA approved \$42.2 million while maintaining the integrity of the American taxpayer dollar.
- For more information on SBA's disaster programs go to http://www.sba.gov/disaster_recov/hurricanes/.

Additional Focus:

- SBA disaster loans have always been intended primarily for long term rebuilding and reconstruction of damaged homes and businesses.
- FEMA provides financial assistance in the form of grants. SBA provides long term, low interest financing for medium-to long term rebuilding and recovery needs.
- The SBA's Office of Disaster Assistance has grown from 880 staff before Katrina struck to over 4,000. Almost two-thirds of SBA's 6,283 employees are working seven days a week on disaster assistance.

Other Initiatives to Help Impacted Gulf Coast Businesses

- The SBA announced the Gulf Opportunity Pilot Loan (GO Loan) Program for small businesses in the areas impacted by hurricanes Katrina and Rita.
- The SBA is also seeking financing pros to volunteer their time to the "Give a Lending Hand" initiative to help with the loan processing. For additional detail go to www.sba.gov/news/05-65-Give-a-Lending-Hand.pdf.
- SBA and Operation HOPE are offering small and minority businesses in disaster affected communities access to free financial assistance counseling and budgeting advice through one on one telephone counseling. To access this resource, business owners should call 1-888-388-4673. SBA and Operation HOPE are working together to recruit 1000 volunteer professionals from financial institutions, credit unions, and insurance companies to participate in this initiative.

"Cherish your visions and your dreams as they are the children of your soul, and blue prints of your ultimate achievements."

N. Hill

SBA Center for Faith Based and Community Initiatives

On June 3, 2004, Executive Order 13342 created the Center for Faith-Based and Community Initiatives at the SBA. The mission of the SBA's Center for Faith-Based and Community Initiatives is to empower both Faith-Based and Community Organizations to apply for federal social service grants. It supplies information and training, but does not make the actual funding approval decisions. Those decisions are made through procedures established by each grant program, generally involving a competitive process. There are no grant funding set asides for faith based organizations. Instead, the Faith-Based and Community Initiative creates a level playing field for Faith-Based as well as other Community Organizations to work with the government to meet the needs of America's communities.

SBA Administrator Hector V Barreto states "The U.S. Small Business Administration (SBA) provides loan guarantees, technical support, grants, and other services to help small business men and women achieve their goals. Faith-Based and Community Organizations can play an important role in helping the SBA identify, train, and finance the entrepreneurs whose businesses will bring jobs and hope to economically distressed communities all across our Nation"

For more information on SBA programs and assistance, please contact Anthony McMahon, SBA District Director, New Mexico District Office, at (505) 346-7909. You may also visit the SBA website at www.SBA.gov for SBA programs and www.SBA.gov/fbci for Faith-Based and Community Organization Initiatives. The Center for Faith-Based and Community Organization Initiatives can also be reached by email at fbci@sba.gov or by telephone at (202) 205-9037.

Expand Your Sales by EXPORTING

Discover how to find international buyers and use trade finance tools to win international sales and grow your business. Contact Matthew Hilgendorf, U.S. Commercial Service, Santa Fe, NM. Telephone is (505) 670-7809. His office can assist you in setting up international sales. The U.S. Small Business Administration, can assist you with trade finance programs available to exporters. Contact John Tillotson at (505) 346-6735 at the NM District Office, Albuquerque, NM for further information.



Monthly Service Corps of Retired Executives (SCORE) Seminar

"Essentials For Starting A New Business"

This workshop is held on the third Friday of the month from 9:00 am – 4:00 pm (8:30 am registration) at the SBA Conference Room, Suite 320, 625 Silver SW, Albuquerque, NM. There is a workshop fee of \$40.00 per person.

The workshop emphasizes all the essential elements needed for successful business practices. Topics include Anatomy of a Business; The Law and Business; Necessary Insurance; Record Keeping Elements; Tax Considerations; Banking and Borrowing and SBA Programs and Resources. Call (505) 346-6750 for additional information or to register for the workshop.

January 20, 2006 February 17, 2006
March 17, 2006 April 21, 2006

Service Disabled and Veteran Owned Small Businesses Procurement Conference "Contacts for Contract Opportunities"

When

March 22-23, 2006

Begins @ 7am on 3/22/2006
(3/22/06) 7am-4:30pm
(3/23/06) 8am-3pm

Who

-FREE CONFERENCE-

All Served Disabled & Veteran Small Business Owners
Other Small Business Owners Accepted As Space Permits

What

Attend Procurement Process Workshops and Panels
Meet with Buyers and Contracting Officers from Federal Agencies and Large Prime Contractors
Learn of Their Contracting and Subcontracting Opportunities
Present your Companies Capabilities thru One-on-One Matchmaking Sessions with Agency & Prime Buyers

Where

Best_Western Mesilla Valley Inn Conference Center
901 Avenida de Mesilla
Las Cruces, New Mexico
(505) 524-8603 – www.mesillavalleyinn.com

Registration

DUE TO LIMITED SPACE ADVANCE REGISTRATION IS REQUIRED BY MARCH 15, 2006

To Register Contact: Flo Dow, Programs Administrator
NM Small Business Development Center Network
(505) 428-1624 or 1-800-281-7232 or email:

fdow@sfccnm.edu

SBA 7j Training Opportunity to Help Small Businesses Compete in the Federal Contracting Marketplace.

The U. S. Small Business Administration is providing a small business 7j basic training program. Small business participants in the program will become more competitive in the federal marketplace. Training is by USSMC, Inc, of Largo, Maryland.

Training for the Albuquerque area will be conducted **Tuesday through Thursday, February 7th, 8th, and 9th, 2006, at the Social Security Administration (Auditorium) located at 500 Lead SW from 8:00am to 4:30pm.** The training is **free** but advanced registrations are required due to limited seating. **Registration can be completed at the USSMC, Inc. website at <http://www.ussmc.com>**

The company, USSMC, Inc, will target the training toward small businesses and include the following:

- Basic CEO/ Executive Development Workshop
- Business and Strategic Planning
- Marketing & Business with Federal Government
- Procurement Processes & Winning Proposals
- Financial Management
- Mentor Protégé Programs
- Incorporating Tech Transfer/SBIR Opportunities
- Cost and Pricing Workshop
- Participation in the Government Surplus
- Fundamentals of Indirect Costs and Rates
- Minimize Exposure & Risk to Fines & Penalties

Additional information and Registration may also be obtained on the USSMC website at <http://www.ussmc.com>.

Monthly 8(a) Business Development Program Workshops

The SBA's Section 8(a) Program is intended to help socially and economically disadvantaged business owners. SBA assists these firms in gaining equal access to the resources necessary to develop their business and, thereby, improve their ability to compete on an equal basis in the mainstream of the American economy.

The free workshops are presented on the first Thursday of every month from 1:00 pm to 3:00 pm. To register for any of the workshops, or to obtain additional information, please call the SBA Office at 505/346-7909 or 505/346-6751. Additional information on the program is also available on the SBA Website at <http://www.sba.gov/8abd>.

- ✦ **Jan. 5, 2006 @** Hispano Chamber of Commerce
1309 4th St. SW, Board Room
- ✦ **Feb. 2, 2006 @** SBA Office, (Conference Room)
625 Silver Avenue, SW, Suite 320
- ✦ **March 2, 2006 @** Hispano Chamber of Commerce
1309 4th St. SW, Board Room
- ✦ **April 6, 2006 @** SBA Office, (Conference Room)
625 Silver Avenue, SW, Suite 320

Changes Proposed to 13 CFR Part 120 Re 7a Lender and CDC Loan Liquidation/Litigation

From Federal Register: November 3, 2005 (Vol 70, No. 212) (Proposed Rules) (Pages 66800-66814) **(RIN 3245-AE83)**
Agency: **US Small Business Administration**
Proposed Rule Re Above

SUMMARY

This proposed rule:

- Establishes procedures for Certified Development Companies (CDCs) that are eligible for, and that request, authority from SBA to handle liquidation and litigation of loans that are funded with the proceeds of debentures guaranteed by the SBA under the 504 business loan program, and rights of appeal from denied applications.
- Provides for new liquidation and debt collection litigation procedures for authorized CDCs and for bank lenders participating in the 7(a) business loan program (Lenders)
- Establishes procedures for, and restrictions on, the payment by SBA of legal fees and expenses to CDCs and Lenders.
- Requires Lenders to complete all cost effective debt recovery actions prior to requesting guaranty purchase by SBA.
- Limits to 120 days the number of days of interest that SBA will pay Lenders on 7(a) loans that have gone into default.
- Revises SBA regulations pertaining to loan servicing actions.
- States that for 7(a) loans approved after the effective date of this rule, a Lender's consent to SBA's sale of certain 7(a) loans after guaranty purchase is granted.
- Clarifies existing regulations regarding the applicability of SBA regulations and loan program requirements, and regarding SBA purchases of guaranties.

COMMENTS MUST BE RECEIVED BY JANUARY 3, 2006

You may submit written comments, identified by agency name and RIN number above for this rulemaking, by any of the following methods: Follow instructions for submitting electronic comments through the Federal eRulemaking Portal:

<http://www.regulations.gov>

E-mail: james.hammersley@sba.gov, Include the RIN number in the subject line of the message; Fax: (202) 481-2381; Mail or Hand Delivery/Courier:

James Hammersley, Acting Assistant Administrator,
Office of Portfolio Management,
US Small Business Administration,
409 Third Street, SW,
Washington, DC 20416

For further information you may also contact:

Walter C. Intlekofer
Director, Portfolio Management Division,
Office of Financial Assistance
US Small Business Administration
Email: walter.intlekofer@sba.gov
Telephone: (202) 205-7543

SMALL BUSINESS RESOURCES

Small Business Development Centers

Confidential management and technical counseling and training sessions available through the 18 centers located throughout the state. There is no charge for the counseling. To locate a center in your area please contact 1-800/281-7232 or visit their website at www.nmsbdc.org.

Women's Business Centers

Women's Self Sufficiency Economic Team (WESST Corp) has five sites located throughout the state. WESST Corp offers management and technical and financial assistance to the small business community. Visit their website at www.wesst.org or call 1-800-GO-WESST.

Service Corps Retired Executives (SCORE)

Three SCORE Chapters located in New Mexico (Albuquerque, Las Cruces and Santa Fe). Offer confidential management and technical assistance (counseling & training) to the individuals thinking of starting a business or to existing business owners who need assistance in specific topics. Visit the National SCORE Website at www.score.org or Albuquerque's at www.ABQSCORE.org and Santa Fe's at www.santafescore.org.

"I like the dreams for the future better than the history of the past." Thomas Jefferson

WWW.SBA.GOV

~SAVE THE DATE~

**Mid America Lenders Conference
May 10-11-12, 2006
New Orleans, Louisiana**

The Mid America Lenders Conference is a must training and informational conference with multi sessions for anyone working with the SBA. Participants are from the five state region which includes Texas, New Mexico, Oklahoma, Louisiana and Arkansas. Emphasis for lenders on GO-LOANS disaster program. In addition to lenders, this is will provide strong knowledge on SBA programs for loan packagers, accountants, attorneys, environmental specialists, SBA employees and SBA resource partners including SCORE and SBDC. Key officials from the SBA in Washington D.C. will provide insights into current procedures, legislation strategies and general information on SBA programs. Further details on registration and the venue is being developed.

SIGN UP FOR "SBA LENDER UPDATE" VIA LISTSERV

Partners may receive "SBA LENDER UPDATE", a message which will contain breaking important news about SBA Lending Programs, via e-mail by signing up on **LISTSERV**.

How does the SBA LENDER UPDATE on LISTSERV work?

"SBA LENDER UPDATE" is used to broadcast late breaking news regarding the Agency's lending programs. SBA does not send SPAM (i.e., unsolicited mass e-mails), therefore LISTSERV allows people to **voluntarily** subscribe to receive agency-mail.

The LISTSERV will not be used to distribute all SBA notices, only those containing time-sensitive information that must be distributed immediately. It will not replace any existing communication channel and should not be solely relied upon. SBA will continue to post 5000 series notices at <http://www.sba.gov/banking/indexnotices.html>.

How to sign up for SBA Lender Update?

To subscribe simply go to the following LISTSERV web site: <http://www.sba.gov/banking/listserv.html>.

Subscribers will receive an e-mail confirmation, which they must respond to within 48 hours. This precautionary measure ensures that someone else did not subscribe for them and that they truly want to receive the information.



***HAPPY HOLIDAYS!
AND A
PROSPEROUS
NEW YEAR!

FROM THE
NEW MEXICO
SBA DISTRICT OFFICE***

SBA LENDERS' LOAN ACTIVITY

7(a) LOANS THRU 11.30.2005

<u>BANK</u>	<u># LOANS</u>	<u>DOLLAR AMOUNT</u>
FIRST STATE BANK N.M.	10	\$970,000.00
WELLS FARGO BANK NATL ASSOC	8	\$797,000.00
BANK - AMERICA NATL ASSOC	7	\$191,800.00
WESTERN COMMERCE BANK	7	\$1,181,015.00
CAPITAL ONE FED. SAVINGS BK	5	\$205,000.00
LEA COUNTY STATE BANK	4	\$855,500.00
WESTERN BANK	4	\$1,843,400.00
BANK OF THE SOUTHWEST	3	\$145,000.00
COMPASS BANK	3	\$640,000.00
FIRST NATIONAL BANK OF ARIZONA	3	\$3,050,100.00
ACCESSBANK	2	\$230,500.00
NEW MEXICO BANK & TRUST	2	\$35,000.00
STATE NATIONAL BANK	2	\$440,000.00
BANK - RIO GRANDE NATL ASSOC	1	\$210,000.00
CAPITAL CERT. DEVEL CORP	1	\$1,396,000.00
CHARTER BANK	1	\$50,000.00
CIT SMALL BUS. LENDING CORP	1	\$604,000.00
FIRST NEW MEXICO BANK	1	\$2,000,000.00
MOUNTAIN AMERICA FCU	1	\$25,000.00
TOTAL:	66	\$14,869,315.00

THANK YOU

FOR YOUR SUPPORT AND ASSISTANCE

TO THE SMALL BUSINESS COMMUNITY

THROUGHOUT THE YEAR!

SUBSCRIBE TO RECEIVE THE NEW MEXICO DISTRICT OFFICE NEWSLETTER

- Visit <http://www.sba.gov> and click on **OTHER SBA SUBSCRIPTIONS**.
- Scroll down and check the boxes next to the newsletters you would like to receive.
- Enter your first name, last name and e-mail address in the box at the bottom of the page and click on "**SUBSCRIBE**." You will receive an e-mail to confirm your subscription.