

Create change.  Create hope.

Citi is proud to be affiliated with the Indo-American Chamber of Commerce of Greater Houston.

The IACCGH works hard to facilitate commerce and be the voice of the Indo-American business community.

We commend their efforts and thank them for making the world a better place.

Citi never sleeps™



Indo-American Chamber of Commerce of Greater Houston

Small Business Outreach Event

Focused on the needs of small business owners

Saturday
September 18, 2010

India House
8888 West Bellfort Street
Houston, TX 77031

Thanks to Citi for their support of this event.



Connecting commerce in our community

Become a member of the Indo-American
Chamber of Commerce of Greater Houston

Our mission is to:

- Facilitate commerce between the U.S. and India
- Enable Indo-American businesses to succeed
- Facilitate access to the Indo-American market
- Be the voice of the Indo-American business community

Benefits of IACCGH membership:

- Support to help you and your business succeed
- Participation in events by the chamber and our partners
- Access to IACCGH resources and visibility opportunities
- Opportunities to help shape the goals and activities of your chamber

For membership information, call 713.624.7131
or email jagdip@iaccggh.com



1535 West Loop South
Suite 200
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P: 713-624-7131
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www.iaccggh.com

Strategic Financial Group/MassMutual

LifeBridgeSM is an exciting new philanthropic program being made available by Massachusetts Mutual Life Insurance Company (MassMutual) to individual employees who qualify.

LifeBridgeSM Free Life Insurance Program is a free 10-year term life insurance policy designed to help parents or legal guardians who qualify protect their eligible children's education.

To be eligible, the proposed insured must be between the ages of 19 and 42, be employed full or part time, have a household income between \$10,000 and

\$40,000, have a dependent under the age of 18, be a permanent legal United States resident, and be in reasonably good health (as determined by MassMutual's underwriting guidelines).

If the insured dies within the 10-year term of the policy, MassMutual will put \$50,000 in trust, administered by The MassMutual Trust Company, FSB, to apply to the educational expenses of those dependent children.

Employers who want to offer this to eligible employees (or eligible employees) can contact email: geapen@finsvcs.com

Greater Houston Minority Procurement Forum

Join us for our Monthly Greater Houston Business Procurement Forum

8:00-10:00 a.m.

Tuesday, Sept 28, 2010

Houston Community College System

3100 Main Street @ Elgin

2nd Floor Auditorium

Houston, TX 77002

Doing Business and Identifying Opportunities With:

- Houston Community College, Georgia Coats, Procurement Specialist.
- Houston Rapid Transit/Principle Partnering Group, Raynese Edwards, Program Advisor.

Creative Financing – Thinking Outside the Box

Bank and non-bank lender participants include:

Accion Texas, Alliance for Multicultural Community Services, Amegy Bank, BBVA Compass Bank, Capital One Bank,

Community CDC, Frost Bank, Houston Business Development, Inc., Houston Minority Supplier Development Council – Business Consortium Fund, J.P. Morgan Chase Bank, Texas Mezzanine Fund, UC Factors, United Central Bank and U. S. Small Business Administration.

One-on-One Capital Access Reviews available until 12:00 Noon. Bring your Financials, Credit Report and Contracts and get real answers to your funding needs.

Business Tip Of The Month:

“Shaping Up Your Credit” – Brenda Freeman & Associates.

Sponsored By: Community CDC, Houston Area Urban League/Port of Houston Authority and Frost Bank.

To RSVP: Reply to info@houstonbiz.org
Admission: \$5.00 at Door
www.houstonbiz.org

Office of Small Business at METRO

The Metropolitan Transit Authority of Harris County, Texas (METRO) is the leading provider of transit and transportation services in the Houston region. In addition to traditional bus and rail service, METRO provides many varied services, including paratransit, HOV lanes, park and ride services and transit centers. As part of METRO's mission, the Authority has established an Office of Small Business, which is charged with the responsibility of advocating for the inclusion of small and disadvantaged businesses in the procurement opportunities offered by the Authority.

METRO's Small Business/Disadvantaged Business Enterprise Program is race and gender neutral, and promotes equal opportunity and non-discrimination in METRO's procurement activities. METRO's procurement opportunities are concentrated in the following five areas: (1) architectural/engineering; (2) construction; (3) general services; (4) professional services; and (5) supplies and equipment.

The Office of Small Business certifies small businesses so that they may be included in the contracting activities that arise at METRO. In order to participate in METRO's Program, a firm must satisfy two standards based on the owner's person net worth, and the firm's gross receipts. In lieu of METRO certification, METRO also accepts certification as a "Disadvantaged Business Enterprise" (DBE) as well.

METRO establishes goals for small business participation on its contracts on an individual contract basis. In general, the small business commitment is 35%; however, the goal may vary depending on

the types of work that is required by the scope of services. In addition to contract goals, METRO establishes annual goals for small business participation in the agency's overall contracting activities, which includes a commitment to utilize DBE's on projects that are funded by the U. S. Department of Transportation. The goal for DBE utilization for the upcoming fiscal year of 2011 is 12%. However, the Authority is proud to state that we have exceeded our DBE participation goal for each of the last three fiscal years.

In fiscal year 2009, METRO committed \$29 million to small businesses on both the subcontractor and prime contractor levels. As of the end of the third quarter of fiscal year 2010, METRO has committed to small business participation in the amount of \$44 million dollars, which also includes participation at both the prime and subcontractor levels. During the development phase of the light rail project from 2006 through 2009, METRO paid over \$71 million to small and disadvantaged businesses. In addition, the contractors engaged to construct the light rail lines have committed to achieving 35.6% small business utilization on that phase of the project.

METRO has recently introduced an online application process, which can be accessed at www.ridemetro.org, under the "Opportunities" tab. METRO intends to continue its mission of providing opportunities for small and disadvantaged participation on METRO projects, and invites all firms that are interested in business opportunities to join our Program.

Indo-American Chamber of Commerce of Greater Houston

Small Business Outreach Event

Focused on the needs of small business owners

Speakers from (and booth participation by):

- **Houston Minority Supplier Diversity Council**
President Richard Huebner will explain the meaning of and benefits of "Certification"
- **US Small Business Administration**
District Director Manuel Gonzales and Cleveland Baker will explain what the SBA can do to help small businesses
- **City of Houston Mayor's Office of Affirmative Action**
Ms Velma Laws will talk about how the City helps small business
- **Service Core of Retired Executives (SCORE)**
Can be the small businessman's best friend
- **ACCION, Texas** (Shirley Brooks) Specializes in Micro-Lending
- **Port of Houston Authority Small Business Development**
Pedro Garcia will talk about doing business with the Port of Houston. *Mr. Garcia will also be available for one-on-one meetings. Contact IACCGH at 713-624-7131 for appointments.*
- **University of Houston Small Business Development Center**
A business consulting and training center
- **Greater Houston Minority Procurement Forum** (Milton Thibodeaux)
The monthly procurement breakfast provides a place for small and minority owned businesses to meet the decision makers.
- **Houston Airport System**
J. Goodwille Pierre, Manager of Small Business and Contract Compliance, explains how to pursue business opportunities with HAS.
- **Houston Business Development, Inc.** (Marlon D. Mitchell, Executive Director)
HBD provides affordable and flexible commercial loans along with support services to promote the growth of small businesses.
- **Office of Small Business at METRO**
Deborah Richard will discuss opportunities with METRO.
- **Strategic Financial Group/Mass Mutual**
"Business Valuation Tool" helps business owners realize how much their business is worth and how much it will hurt if they don't know.

Small Business Outreach Event

Program for Saturday, September 18, 2010

Morning

- 9:30 Registration and networking
- 10:00 Opening Remarks
by IACCGH Executive Director **Jagdip Ahluwalia**
- 10:05 Welcome
by IACCGH President **Madhukar Prasad**
- 10:10 Overview
by Program Chair **Ajit Thakur** CPA
- 10:15 Brief presentations (3 minutes)
by each participating organization
- 11:00 Citi representative **Don Burback**
declares the Expo open

Expo Ends / Lunch

- 12:45 Luncheon.
Welcome remarks by **Brij Agrawal**
Vice President, India House
- Keynote speaker **Pradeep Anand**,
President Seeta Resources, www.seeta.com
Topic:
Seven Steps to Business Growth in Tough Economic Times

Event ends by 1:45

Houston Business Development, Inc.

Does your business need a loan to expand or to take your company to the next level but the banks say they can't help? Need information on how to get started but you don't know where to go? Maybe your answer is the Houston Business Development, Inc. (HBD). For more than 23 years, the corporation has served as a catalyst in helping small, emerging businesses access hard to find capital for business expansion and growth.

Established by the City of Houston in 1986, HBD is a tax-exempt, nonprofit corporation engaged in stimulating economic growth throughout the City of Houston with a particular emphasis on low-moderate income neighborhoods. The corporation is governed by a 13-member board of directors comprised of business and community leaders and seeks to alleviate community deterioration and poverty through revitalizing neighborhoods and fostering employment opportunities for low-moderate income citizens.

Acting as a quasi public/private non-bank lending institution, HBD administers a HUD funded revolving loan fund enabling it to make small business loans with below market rates ranging from \$5,000 to \$250,000. Loans are often provided in tandem with commercial banks and are intended to provide "gap" financing for projects that conventional lenders may consider marginal or borderline. Loans can be used for real estate acquisition, purchase of equipment, inventory working capital or any legitimate business financing need. Loans can also be made directly without bank participation up to \$100,000. Since inception,

the corporation has loaned over \$33 million to small businesses in Houston and leveraged approximately \$40 million from private sector lending institutions. Nearly 2,000 jobs for low-moderate income citizens have been created as a result of the financing.

Businesses can also take advantage of the corporation's Business Technology Center (BTC), a 160,000 square feet, mixed-use, business complex, that provides a variety of support services for emerging businesses. HBD regularly offers a series of small business workshops and seminars covering a variety of business related topics. Counselors from HBD and the Service Core of Retired Executives (SCORE) are on hand daily to provide free, one-on-one counseling and business planning assistance. For those looking to move from their home based office, affordable office suites are available ranging from 100 square feet to 1,000 square feet. Tenants and visitors to the center are provided access to an array of support services including conference rooms, meeting rooms, administrative support services, postal box rental, notary services, a business resource library, and a computer lab just to name a few. The BTC houses over 45 businesses and is also home to several workforce development, educational and public service providers.

Together, the combined services of HBD provide an invaluable resource for Houston's small business community and the residents of the city. For additional information, please contact HBD at (713) 845-2400 or visit our web site at www.hbdinc.org

Houston Airport System

Small Business Development And Contract Compliance

The Houston Airport System (HAS) Small Business Development and Contract Compliance office (SBDCC) exists to promote the utilization of Disadvantaged Business Enterprises (DBEs) in Department of Transportation (DOT) Federal Aviation Administration (FAA) financially-assisted contracts, the utilization of Small, Minority, Women and Persons with Disabilities Business Enterprises (S/MW/PDBEs) in City of Houston funded contracts, to improve access to HAS contract and procurement opportunities for MW/PDBE and non-MW/PDBE companies and to ensure compliance with local and Federal mandates.

The Program:

- Assists Prime Contractors with identifying certified MWBEs / DBEs / SBEs / PDBEs to participate on contracts as Subcontractors.
- Educates MWBEs / DBEs / SBEs / PDBEs on how to access HAS contracting opportunities.
- Provides contracting opportunity information to MWBEs / DBEs / SBEs / PDBEs.
- Monitors MWBE / DBE / SBE utilization on contracts with goals.
- Hosts small business forums for training and networking.

- Provides information and referral services to MWBEs/DBEs/SBEs/PDBEs.
- Ensures that wage standards are met on all construction projects with federal and City funding.

While it is not a requirement to be a “certified” business in order to participate on contracts at the airports, it can be a strong selling point as you market your business to other primes and subcontractors. To learn more, or to apply for certification, it is recommended that you attend one of the weekly Certification workshops held every Thursday at 2:00 p.m. at 611 Walker, 7th floor, Houston, TX 77002.

The Houston Airport System’s Small Business Development and Contract Compliance office is committed to creating a level playing field on which S/MW/D/PDBEs can participate in an environment that removes barriers, ensures non-discrimination, and provides the tools necessary to compete successfully within HAS and the marketplace outside the DBE and MW/PDBE program.

The SBDCC office staff is available to meet or speak with interested parties to answer questions or provide direction and assistance to the business community. Please call 281-233-7823 to make an appointment or to get additional information.

Houston Minority Supplier Development Council

Benefits of Certification

Certification is an assessment of a company to become a minority business enterprise (MBE). To qualify for the program, the company must be a for profit business that is at least 51% owned, managed and controlled by a U.S. citizen who is of African-American, Asian-Indian, Asian-Pacific, Latino American or Native American descent.

Why should I get certified? What’s in it for you? Listed below are just a few benefits of certification and its importance.

Validation of Status

HMSDC has a reputation of integrity and consistency with its certification practices. The certification process enables businesses to understand their organizational structure and operations. It provides the confidence of knowing that an independent third party has validated their company’s documentation.

Opportunities to sales and marketing

Certification allows you to affiliate with organizations that can facilitate business relationships with both minority owned companies and major corporations locally and nationally. The ability to focus your sales and marketing initiatives can increase your business development initiatives while realizing a cost savings.

Access to education programs, technical and financial assistance

To make informed decisions regarding bids, negotiations and forming alliances, you need general information to guide you. HMSDC believes in educating its suppliers in all aspects of their business. HMSDC helps adjust your mindset and nurture the skills needed to excel in your venture. HMSDC also offers a working

capital program to assist MBEs who may need additional financial assistance while competing for contracts.

Access to corporations and governmental agencies

Major corporations and governmental agencies participate in certification programs to find qualified suppliers that have been verified by a third party. These committed individuals participate in many different activities to ensure your company has access to their corporate purchasing trends and plans. You can also contact the supplier diversity professionals to assist you with procurement and contracting opportunities within their organizations.

Advocacy

HMSDC is a strong advocate for real business opportunities for minority owned businesses. As an affiliate of the National Minority Supplier Development Council (NMSDC), HMSDC can really be an asset when your company is competing in the global economy.

Increase economic impact and build wealth

It is a known fact that small and minority businesses are the backbone of the American economy. By empowering minority communities, individuals can begin building wealth and increase their knowledge base. Minorities will have the influence to make a positive impact in industries that will continue to keep the American economy strong.

Now, who’s interested in certification? To sign up today, contact the Houston Minority Supplier Development Council (HMSDC) at (713) 271-7805 or visit www.hmbc.org.

Save the Date

Thursday, Nov 18, 2010 8:00am to 2:00pm

Doing Business with India Summit

In collaboration with the Greater Houston Partnership

U.S. Small Business Administration

Every day, the U.S. Small Business Administration and its nationwide network of partners (SBDC's, and SCORE) help millions of potential and current small business owners start, grow, and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

SBA offers help in the following areas:

- Starting a Business
- Financing a Business
- Growing a Business
- Opportunities in Government Contracting
- Recovering From Disaster
- A Voice for Small Business in Government (Office of Advocacy)

SBA programs can be divided into the following categories:

First, SBA guarantees loans to help private lenders extend capital to entrepreneurs who might not fit into traditional credit standards. Our programs help small business owners access capital, whether one is in a start-up phase, need working capital to support exports, or longer-term funds for equipment or real estate. The SBA guaranty helps small businesses obtain the capital they need to start and grow businesses, create jobs and drive economic growth.

Secondly, SBA and our resource partners –Senior Corp of Retired Executives (SCORE), Small Business Development Centers, and Women Business Centers – provide counseling and technical

assistance to our entrepreneurs. In the case of the SBDC services, they assist with loan packaging, business plan development, industry analysis, market analysis, demographics (B2B and B2C), SWOT analysis, break-even analysis, proforma's, human resources, patents, commercialization, certifications and licenses and disaster preparedness.

Thirdly, SBA helps small businesses compete for federal contracts (SBA Government Contracting) with several programs. Federal procurement dollars are a great way to invigorate entrepreneurship, and help federal agencies to help meet their goals for small business procurement.

Fourthly, SBA assists with equity investment for small businesses by guaranteeing Small Business Investment Companies (Small Business Investment Division for both angel investors and venture capitalists).

Fifthly, SBA assists small businesses by guaranteeing bonding for both payment and delivery of products and services (SBA Bonding). SBA does not issue surety bonds; rather, it provides and manages surety bond guarantees for qualified small and emerging businesses through the Surety Bond Guarantee (SBG) Program.

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs. If you need further information, contact the Houston SBA District Office at 713-773-6500.

All SBA programs and services are provided on a nondiscriminatory basis.

University of Houston Small Business Development Center

Start Smart! Grow Smart!

Programs and Services to Accelerate Your Business Growth!

Business Consulting Services

Whether you are starting a business or wanting to take it to another level, the UH SBDC is ready to jumpstart your venture! Our business experts can help you avoid costly mistakes, attract the right customers, obtain financing, and grow smartly. Our free, professional consulting services are customized to meet your particular needs. Let us help prepare loan proposals, assist with international working capital financing, conduct financial checkups on your business, and develop strategies to increase sales and improve profitability.

Business Workshops and Seminars

Sharpen your skills with our affordable business workshops and seminars. Learn to navigate the five major challenges faced by business: finance, technology, marketing, management, and accounting. Business leaders and industry experts with real-world experience present a variety of current topics at very nominal fees. These short course and multi-part programs can be an important part of your company's growth strategy.

Business Research Assistance

If you are starting, operating, or growing your business, the UH SBDC can help with the research you need to stay competitive. Our business information services include access to a

comprehensive research and reference library offering extensive online and print business tools and resources for conducting domestic and international industry and market research.

Specialty Programs

Procurement Technical Assistance
Certified Contracting Specialists at the procurement Technical Assistance Center (PTAC) can help you learn how to interface with government agencies, how to compete in the bidding process, and where to find and research bid information and contract opportunities.

Professional Services Network

A professional referral services program to enhance business development. Receive the services of practicing professionals who offer a discounted fee structure to PSN participants to review contracts, set up accounts, build a website or provide other specialized services.

Star Membership Program

Join our Star Membership program. Membership is free! As a Star Member, you will receive newsletters from the UH SBDC covering business tips on hot topics, business best practices and business successes, access and discounts on specialized training and events, and other tools to assist you in your business.

Visit us at: www.sbdc.uh.edu

Save the Date

October 27, 2010 6:00-8:00pm

"We are Hiring" event for Professionals looking for a job.

Contact the Chamber for information

Port of Houston Authority

In 2002, the Port of Houston Authority launched its Small Business Development Program as an innovative and ambitious initiative to help small entrepreneurs compete for big business opportunities. The program goal is to award 35 percent of all eligible port authority contracts to registered small business. To date, small firms registered to participate in the program have been awarded more than \$285 million, or 38 percent, of the port authority's eligible allotments.

The race- and gender-neutral program has more than 1,200 registered small business vendors, including 283 who registered during 2009. The program is open to eligible firms throughout the eight-county Houston metropolitan area.

The program, which applies to port authority contracts in excess of \$50,000, requires vendors who receive contracts from the port authority to use good-faith efforts to utilize certified small businesses. Staff members from the port authority's Small Business Development Division present workshops, seminars and networking forums throughout the year to help registered vendors understand and navigate the path to certification and achieve success with their bids and proposals in the procurement process.

In partnership with the University of Houston Small Business Development Center, the Small Business Division also offers Port University, a structured series of courses aimed at educating small firm owners on various facets of port authority operations and assisting them in reading and understanding formal requests for bids and proposals.

Last year, the division graduated 60 individuals representing companies

registered in the port authority's small business program. Since the inception of the program, 300 companies have graduated from the Port University.

Port authority Chief Executive Officer **Alec G. Dreyer** promises to continue to make small business a primary focus. "I'm a big believer in small business," Dreyer says. "This country was built on the backs of small businesses, always was, always will be. And since 65 percent of the jobs in the United States come from small businesses, Houston, this region and all of our communities could not grow without them."

"Going forward, our focus on small business will be enhanced," Dreyer says. "It is an essential part of our economic mandate to help our small businesses become more self-sustaining. As such, we have initiated a mentoring program to assist our participant small businesses, to be a resource and advisor. It's our goal to help the area's small businesses get over the start-up hurdle, to become viable entities unto themselves and then to thrive for the long term."

The Port invites members of IACCGH and the small business community to contact Mr Pedro Garcia to schedule one-on-one meetings to discuss doing business with the Port of Houston.

Other upcoming POHA events:
Houston Minority Supplier Diversity Council Expo. Wednesday, October 6, 2010 to Thursday, October 7, 2010 (Expo) George R. Brown Convention Center, Exhibit Hall E
Phone: 713-271-7805, www.hmbc.org

www.portofhouston.com/busdev/smallbusiness/sbd.html

City of Houston Mayor's Office of Affirmative Action

The City of Houston is celebrating 26 years of providing minority, women, disadvantaged and small business (MWDDBE/SBE) owners with real opportunities. In a competitive environment, this program allows MWDDBE/SBEs to compete on equal footing for contracts on city-funded projects and purchases. Since the program's inception in 1984, over \$4.3 billion has been awarded to certified firms.

The Mayor's Office of Affirmative Action and Contract Compliance is committed to providing quality certification, compliance, business development, and training programs to promote equal access, employment and economic opportunity at every level of City government; and to ensure compliance with local, state, and federal mandates. The Division is further committed to providing exceptional customer service that exceeds expectations. The Division:

- Administers the City's Small/Minority/Women/Disadvantaged Business Enterprise (S/MWDBE) and Persons with Disabilities Enterprise (PDBE) programs
- Processes applications for S/MWBE/DBE/PDBE and State Historically Underutilized Business (HUB) certification
- Provides free management and technical assistance workshops and seminars
- Monitors and enforces contractor utilization of S/MWDBE firms
- Operates the One Stop Business Center; please visit <http://www.houstontx.gov/onestop/index.html> or call 832-393-0504

- Provides networking opportunities and information on accessing City contracts
- Provides surety support services
- Has Ombudsman and trained mediators on staff to provide information and facilitate dispute resolution

We offer free pre-certification workshops every Thursday at 2:00, 611 Walker, 7th Floor. Call 713.837.9000 for more information.

Visit our website at www.houstontx.gov/aacc/index.html to apply for certification online, find out about current contracting opportunities, and download the following helpful publications:

- *Sources of Assistance Business Resource Guide*
- *City Contracting Guide*
- *Construction Industry Resource Guide*
- *The Source Newsletter*

City certification is also accepted by the Port of Houston Authority, HISD, Houston Community College. Federal DBE certification is also accepted by METRO and the Texas Unified Certification Program.

Your growth is our goal. Let us hear from you. — *Velma Laws, Director*

ACCION Texas Loan Products and Services Summary

Individual Business Loans

- Loans from \$500 to \$100,000.
- Qualifying businesses include existing and start up businesses relevant experience, and equity. Start up businesses (6 months or less) require alternate source of income
- Collateral may be required to secure loan.

Credit Start Loans

- Maximum loan amount of \$500.00.
- For entrepreneurs with no established credit and want to establish their 1st trade line on their credit report.

Pronto Loans

- Unsecured Loans from \$500 to \$5,000
- Existing Business with business checking account.
- Good payment history required and a propensity for bankruptcy score over 500.
- Disbursement of loan within 24 hrs.

Lines of Credit

- From \$5,000 – \$50,000.
- Purpose of the loan is working capital, inventory, and seasonal fluctuations.
- Business must be established and operating for at least two years
- Good payment history is required.

Loans to Immigrants with I-TIN

- ACCION Texas will lend to individuals with businesses who have Tax Identification Number issued by the IRS and reside in Texas, but that are not US citizens.
- Loan amounts from \$500- \$10,000
- ACCION Texas Loan Access Program
- This program is designed to help entrepreneurs with limited or no collateral, but otherwise would qualify for an ACCION Texas Loan.
- Loans up to \$50,000.

- Good payment history is required
- Customer must have the capacity to repay the loan.
- Customer pays 5% of the principal loan amount to enroll the in ACCION Texas Loan Access Program. Non-refundable. Serves as loan loss reserve since there is no collateral to secure the loan.

Auto Loans

- Auto Loan Program is open only to current ACCION Texas customers with a minimum of a 6 month payment history.
- We refinance higher interest auto loans with better interest and terms
- 18 wheelers and dump trucks do not qualify under this program since the vehicle is the means of business.

Factoring or Accounts Receivable Receivable Financing

- Only existing businesses qualify.
- Currently factor only government contracts already in progress – refer others
- Purchase invoice and advance 75-85% to client immediately.
- Duration typically 30-90 days

Special Purpose Products

- Texas Heroes Loans (for Veterans)
- Sub-contractor loans (Non-profit Builder, University of Texas)
- Community Development Projects (San Antonio, Rio Grande Valley)
- EPA Trucker Loans (coordination with EPA and I-Bank)
- Interest Buy Down Programs (typically regional offerings with 3rd party paying the difference between our computed interest rate and a lower fixed rate. Buy down interest rates to client vary from 1% - 5.5%)

SBA Certified Development Company 504 Loan Program

- Loans from \$200,000 to \$4,000,000
- Typical financing – Bank 50% - ACCION Texas/SBA 40% - Borrower 10% equity
- Fixed rate with 100% SBA guaranteed debenture sold to investors
- Loans must be used for fixed asset projects: purchase of land and improvements, buildings, street improvements, parking lots, construction of new facilities, renovating existing facilities, or purchase long term machinery and equipment.
- For profit small businesses only – retail, service, wholesale manufacturing

Loan Portfolio Servicing

- ACCION Texas has capability to service loan portfolios nationwide
- Offer the following services – underwriting, processing, closing documents, portfolio management, collections – any or all services available.
- Online applications preferred
- Proprietary system –expedited and paperless loan origination, underwriting, processing
- Organization has final approval for funding or rejecting loans.

Contact Information:

Houston Southwest:

Shirley Brooks, Regional Director
Office: 1-866-312-3774 x 1501
Fax 713-975-8847
Email: sbrooks@acciontexas.org

Houston North:

Bridget Ross, Loan Officer
Office: 1-866-803-0224 x 1521
Fax: 281-821-5392
Email: bross@acciontexas.org

SCORE

SCORE "Counselors to America's Small Business" is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. SCORE has over 380 chapters in locations throughout the United States and its territories, with nearly 13,000 volunteers nationwide. Both working and retired executives and business owners donate time and expertise as business counselors. SCORE, founded in 1964, is a Resource Partner of the U.S. Small Business Administration.

Houston Chapter of SCORE, with more than 70 volunteers, has been helping entrepreneurs and small business owners in Houston for 45 years.

SCORE volunteers serve as "Counselors to America's Small Business." They are real-world professionals with time-tested knowledge who donate thousands of hours to help small businesses succeed. Counselors are experts in such areas as accounting, finance, marketing, management and business plan preparation.

**OUR MISSION:
Help Small Businesses Succeed.**

**OUR MANTRA:
Educate, Counsel, Mentor**

We offer free and confidential small business advice to help you build your business – from idea, to startup, to success. We can help you start, grow and manage your business. We also offer low-cost seminars and workshops for both start-up and in-business entrepreneurs; an excellent opportunity to network with local, small business owners.

For more information, go to www.score-houston.org or call 713-487-6565.