

# Del Mar College Small Business Development Center Newsletter

101 Baldwin, VB-351  
Corpus Christi, TX 78404  
(361) 698-1021

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[www.delmar.edu/sbdc](http://www.delmar.edu/sbdc)



A Partnership Program of the US  
Small Business Administration

## ***SBDC Services and Programs . . . . .***

The Small Business Development Center serves to promote the growth, innovation, productivity, profitability and improved management of businesses by providing the following services: develop business plans, package loan requests, prepare strategic marketing plans, analyze and improve accounting practices, provide licensing and permit information, provide business seminars and access to the government procurement system.

Our website has a startup guide which lists the local, state and federal requirements on starting a business, an accurate schedule of events with the ability to register online, success stories, procurement related topics, frequently asked questions (FAQ) section and a links section which includes various federal, state and local agencies that benefit the small business community. We also have a contact section which lists all of our staff, phone numbers, e-mail, etc. Our website address is <http://www.delmar.edu/sbdc>.

## **Upgrade Your Technology and Boost Productivity**

Investing in new technology can make a huge difference in your day-to-day business. The right equipment can help you streamline your business processes, make your employees' lives easier, improve customer service, jazz up your marketing materials, stay out in front of your competitors, and more.

By visiting <http://www.sba.gov/sbasolutions>, you'll find vital information on an SBA loan that can help you purchase new equipment, the story of an entrepreneur who put digital photography to work for his business, and strategies for starting a work-from-home program. Plus, get tips on environmentally-friendly ways to get rid of old office equipment.

## **SBA Spotlight Program**

If you're looking for a business loan to upgrade your current technology, you may want to investigate the SBA's most flexible and widely-used loan program - the basic 7(a). These loans can be used for most business purposes including working capital, machinery and equipment, furniture and fixtures, land and building, and more. Most American banks participate in this loan program, making it very accessible. The 7(a) allows you to borrow up to \$750,000.

The Small Business Development Center will be co-sponsoring along with IKON Office Solutions, and The Corpus Christi Chamber of Commerce, a series of seminars geared towards assisting you with your technology questions and concerns. The first seminar of the series is titled Small to Medium Sized Business Technology Information. The second seminar is titled Business Resources and Strategies for Information Technology and the last seminar of the series is titled Records Management, Disaster Recovery, Confidentiality, and other Issues deemed important to Small Business Owners.

For more information on these seminars or to register, please call Lisa at 698-1021 or email her at [Lfarr@delmar.edu](mailto:Lfarr@delmar.edu).

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## **SBDC STAFF**

- Larry Ellis  
Business Consultant
- Lisa Farr  
Training Coordinator
- Ann Fierova  
Director
- Molly Long  
MicroLoan Program Manager
- Mike North  
Business Consultant
- Nathan Offermann  
Business Consultant
- Margie Silguero  
Associate Contracting Assistance Specialist
- Sean P. Smith  
Procurement Program Manager
- Elizabeth Soliz  
Business Consultant
- Hector Vidaurri  
Procurement Specialist
- Zuzana Zambrano  
Procurement Assistant

# Success Stories . . . . .

**Yu Mi's Convenience Store** - David and Mi Cha Sullivan came to the Del Mar College SBDC for assistance with opening a new convenience store in Alice, Texas. The owners have been planning to open a convenience store for the past five years. Both owners were well qualified to pursue this project.

Mi Cha Sullivan has four years of experience in the convenience store business and numerous college courses in business administration. David Sullivan has a master's degree in Public Administration and has been responsible for budgets and planning in the past. The owners met with their counselor, Larry Ellis, who assisted them in preparing a detailed business plan with financial projections. The owners began their search for a store location in 2001. Finally, an ideal location for the business was found at 1106 North Texas Blvd. in Alice. The property had been a convenience store in the past and most of the equipment was still operational.



David Sullivan worked with Larry Ellis to put together a loan package to request financing of the project with a SBA 7(a) loan. The loan package was submitted to three banks and was finally approved by 1st Community Bank in Alice.

The owners have faced many challenges in the pursuit of their dream of owning a convenience store. There were hidden costs and equipment repairs to overcome. The owners were forced to be patient while they worked through the SBA requirements including background checks, environmental inspections, and disability issues. In the end, it took a lot of hard work and elbow grease to clean up the building and prepare it for the Grand Opening. The Grand Opening and ribbon cutting was held on October 9th, 2003. David Sullivan stated that "the learning curve to open the business was high and is still continuing. His advice is "to get organized and don't be discouraged if things take longer than you think." Mike Smith from the Alice Chamber of Commerce says that "this new convenience store is greatly needed in this part of Alice." The new Yu Mi's Convenience Store is a testament to hard work, persistence, and a relentless entrepreneurial desire to be a business owner.

**Third Coast Motorcycle Paint** - Recently retired after 20 years of military service, Scott Wassermann and his wife Heidi decided to make South Texas their home. After moving to Corpus Christi, they both found work easily enough, but what they really wanted to do was start their own business. Their entrepreneurial spirit, coupled with their enthusiasm for motorcycles, and their considerable artistic talents, enabled them to do just that.

Scott and Heidi contacted the Small Business Development Center at Del Mar College in May 2003 for help determining the feasibility of their idea. SBDC business advisor Michael North assisted them in preparing detailed cash flow projections and pro forma financial statements and worked with them in obtaining the requisite licenses and permits for their business. According to the Wassermann's, "The business plan helped us see the feasibility of our business idea. When we crunched numbers, we saw that it could work! Our counselor crunched the numbers for us!"



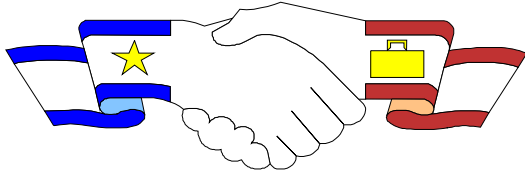
**Scott and Heidi Wassermann**

After the financials were complete, attention focused on the Wassermann's financing needs. Although they were prepared to utilize their own resources, the cash flow analysis showed that a small business loan would insure smooth sailing. It was suggested to the Wassermann's that they visit their credit union and apply for a line of credit. Somewhat surprised, they approached Navy Army Federal Credit Union for a traditional commercial loan and were approved. According to the Wassermann's, "Meeting with our counselor gave us the idea to approach our credit union to ask for a line of credit...a vital element!"

Scott and Heidi did their homework and convinced themselves, and others, that there was a definite need for a motorcycle painting business in Corpus Christi. After all, over 3,000 bikes were sold in Nueces County last year. A notice this month in the Corpus Christi Caller-Times business section sums it up: Third Coast Motorcycle revs into town at Ayers. That's right! Third Coast Motorcycle Paint is now open for business at 4531 Ayers St., Suite 116 in the Corpus Christi Business Park.

Third Coast Motorcycle has indeed revved into town and paints all kinds of bikes. Call Scott and Heidi at (361) 853-2426 for custom motorcycle painting and awesome artwork, and give your daily ride a new look!

# Procurement Technical Assistance Center (PTAC)



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## ***PTAC Services . . . . .***

The Procurement Technical Assistance Center serves the counties of Aransas, Bee, Calhoun, Goliad, Jim Wells, Kleberg, Live Oak, Nueces, Refugio, San Patricio, and Victoria. The PTAC is partially funded by the Department of Defense and is designed to increase the number and type of businesses selling products and services to government agencies. The PTAC can help any business interested in doing federal, state or local contracting through the following services:

- Free counseling on procurement matters
- Access to bid packages, plans and specifications
- Electronic bid match service
- Interpretation of bid documents
- Access to Dodge Reports for South Texas
- Assist with government database registration
- Provide research for bid opportunities.
- Networking opportunities with government agencies
- Seminars/workshops on a wide variety of procurement topics
- Access to military plans and specifications
- Access to federal acquisition regulations
- Technical support putting together procurement certifications

If you are an existing business interested in further information, please contact Margie Silguero at (361) 698-1025.

## **Small Businesses Role in War on Terror . . . . .**

These are interesting times! History is being made. Our children and grandchildren will read about "the war on terror" in their history text books. Of course, we have no idea how it will be portrayed, it will be in the books. But it is happening right now! We are watching it as it takes place. As citizens of the United States of America we evaluate our thoughts and opinions, but it is real and we are a part of it. You may evaluate your opinions and thoughts from the position of a business owner as well. Are you involved as a business owner? Should you be? Can you be?

We at PTAC accept our mission of assisting businesses in their efforts to sell to the government as, among other things, a homeland defense priority. We encourage everyone in the business community to evaluate their operation and see if there is anything you can do to assist our country with the War on Terror. We can help you with this evaluation. PTAC can help the cause by increasing the types of businesses and number of sources for goods and services to the Department of Defense. Imagine what condition our country would be in if the New York City Twin Towers were where all the DoD Vendors were located.

Our country is strong for many reasons. We are a diverse group of people. We hold firm to the principles of equality and opportunity upon which this country was founded. We are by no means perfect, but we are the best! Our country has evolved from an economy where every family had a farm to one where every family owns or works for a business. The more businesses that offer goods and services to our government, the stronger our country is; from east to west, north to south, all types, services, goods; regardless of size. All business can and should consider if their goods and services are needed. We are all in this together. Lets work together to remain the best! God bless America.

## Small Business Seminars for April 1, 2004 - June 30, 2004

Seminars are subject to change, please call Lisa Farr at (361) 698-1021 in advance

DATE	SEMINAR TITLE	TIME	LOCATION	COST
04/05/04	Introduction to Builder's Exchange Network Website	1:30 pm - 4:30 pm	Del Mar College, Venters Business Bldg. Room 201	Free
04/08/04	Internet Marketing & Web Design Strategies for Your Small Business	2:00 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room 350	Free
04/14/04	New Taxpayer's Seminar (Sales Tax)	6:00 pm - 8:00 pm	Del Mar College, Venters Business Bldg. Room 350	Free
04/15/04	SBA Contractor Programs for Existing Small Business	1:30 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room 350	Free
04/22/04	Starting Your Business: Step by Step	6:00 pm - 8:30 pm	Del Mar College, Venters Business Bldg. Room 350	\$15.00 2 for 1
04/27/04	Small to Medium Sized Business Technology Seminar Series	2:00 pm - 5:00 pm	Del Mar College, Coles Bldg. Room 227	Free
04/28/04	11th Annual Government & Business Contracting Opportunities Conference	8:00 am - 1:30 pm	Solomon P. Ortiz International Center	\$25.00 Includes lunch
05/05/04	Keeping the Books	1:00 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room 350	\$15.00
05/06/04	Responding to RFP's	TBA	Del Mar College, Venters Business Bldg. Room 350	\$15.00
05/11/04	Small Business Week Luncheon	TBA	TBA	TBA
05/13/04	Implementing and Supervising Security and Emergency Procedures	9:00 am - 12:00 pm	Del Mar College, Venters Business Bldg. Room 350	\$15.00

The Del Mar College's Small Business Development Center is partially funded under Cooperative Agreement No. 4-603001-Z-0049-18-DMC by the U.S. Small Business Administration. The support given by the U.S. Small Business Administration through such funding does not constitute an expressed or implied endorsement of any of the cosponsors' opinions, findings, conclusions, recommendations, products or services. All SBDC programs are nondiscriminatory and open to the public. Reasonable arrangements for persons with disabilities will be made, if requested at least two weeks in advance. Contact Lisa Farr at Del Mar College, 101 Baldwin, VB-351, Corpus Christi, TX 78404; (361) 698-1021.

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DATE	SEMINAR TITLE	TIME	LOCATION	COST
05/13/04	Harassment, Violence & Security in the Workplace	1:30 pm - 4:30 pm	Del Mar College, Venters Business Bldg. Room 350	\$15.00
05/18/04	Business Resources and Strategies for Information Technology	2:00 pm - 5:00 pm	Del Mar College, Coles Bldg., Room 227	Free
05/19/04	PPE Program Development	7:30 am - 5:30 pm	TBA	\$90.00
05/20/04	SBA Contractor Programs for Existing Small Businesses	1:30 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room 350	Free
05/20/04	Starting Your Business, Step by Step	1:30 pm - 3:30 pm	Three Rivers Chamber of Commerce City Hall, 105 N. Harborth, Three Rivers	Free
05/25/04	Small Business Tax Workshop	8:30 pm - 4:30 pm	Del Mar College, Venters Business Bldg. Room 350	\$20.00
05/26/04	Learn more about Quality Customer Service to Improve Your Business	1:30 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room 350	\$15.00
06/16/04	Introduction to QuickBooks 2003	1:30 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room TBA	\$15.00
06/17/04	Records Management, Disaster Recovery, Confidentiality & Other Important Information for Your Small Business	2:00 pm - 5:00 pm	Del Mar College, Coles Bldg. Room 227	Free
06/17/04	SBA Contractor Programs for Existing Small Businesses	1:30 pm - 4:00 pm	Del Mar College, Venters Business Bldg. Room 350	Free
06/21/04	Starting Your Business, Step by Step	1:30 pm - 4:30 pm	Kleberg County, Kingsville Chamber Board Room, 635 E. Ave, Kingsville TX	Free
06/29/04	Employer's Tax Workshop	8:30 am - 11:30 am	Del Mar College, Venters Business Bldg. Room 350	\$15.00