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No Mediocrity

It may seem a bit silly, but there are special markers in business – anniversaries, retreats, special holidays. For us, the *Best in Business - Annual Business Owners' Guide* has always been one of those markers. It also offers us the opportunity to celebrate old friends and bask in the greatness that St. Louis has to offer. It is a time for us to look back on the past year and reflect the feelings and thoughts of our dedicated readership. With our Best of the Best in Business, we offer the collective wisdom and experience of the area's serious business owners. The moniker of 'Best of the Best' should not be taken lightly. Entrepreneurs and business owners are a fiercely independent and sometimes hard to please bunch (*you know who you are*). Consequently, it is our contention that this town keeps getting better and better.

This guide you read is our way of reflecting back the insights from our readers in a usable and quantifiable manner. There's no reason to settle for mediocre when the best is right here. In our short profiles, you will also find advice from the best on what you can do to have a successful 2020 and 2021.

We encourage you to use the collective wisdom of the St. Louis business community and allow the experiences of others to guide your decisions in the future. Get to know the names and the people behind the numbers and what makes them the best.

- Ron Ameln, president
St. Louis Small Business Monthly

More About Us

St. Louis Small Business Monthly is St. Louis' locally owned business publication, bringing business tips, strategies and analysis to the presidents, CEOs, owners and top executives of 20,000 businesses in the St. Louis Metropolitan region. SBM, founded in 1988, publishes every month and also provides information via the Internet at www.SBMon.com and through a variety of business-related forums.



Desiree S. Coleman, Wells Fargo Advisors

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What is your best advice for other business owners to find success in business?

Spend time developing a business plan and focusing on the execution of this plan. Within your plan have a strategy for where you want to go and how you want to get there. Make sure your business plan is well thought out and reviewed often by your entire team. Communication of the plan is the key to proper execution.

What's the smartest thing your company did in the past year?

This past year we invested heavily in technology. This was a perfect complement to our high-touch, personalized service mentality. When COVID-19 hit in early 2020, our technology assisted greatly in our ability to keep our service levels high, while having the majority of our associates working remotely. The combination of service and technology gives our clients the service options they want and deserve.



DANNY POGUE
EXECUTIVE VICE PRESIDENT
COMMERCIAL BANKING

2191 Lemay Ferry Rd., St. Louis, MO 63125 314.631.5500 www.midwestbankcentre.com

STAY CLOSE TO YOUR BANKERS

Business Bankers shared their top advice for your business. Here are a few words of wisdom to remember:



"Having the right relationship with your banker is key. Make sure you and your banker are talking often, and anticipating what the future holds for your business."

Michael Kellogg
BMO Harris Bank



"Be aware of your strengths and weaknesses. Find partners or employees who are talented in areas you are not."

Carla Valenti,
Parkside Financial
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STAY CLOSE TO YOUR BANKERS

Top Business Bankers shared their top advice for your business. Here are a few words of wisdom to remember:



“Be proactive instead of reactive with decisions. Slow down, plan out your strategy, implement your plans and build your balance sheet.”

Stacia Peterson
Busey Bank



“Keep equity in your business. Owners that have a successful business long term retain earnings and are thus able to ride out an economic downturn.”

Danny Pogue
Midwest BankCentre

THE BEST OF THE BEST

Busey Bank

What is your best advice for other business owners to find success in business?

To be successful, you need to surround yourself with the right people and right resources. Get to know your communities—what may work in one area, may not work in another. With 1,500+ associates over four states, Busey has focused on regionalization to improve operating efficiency, support local leadership and build strong relationships in each market. By developing personal connections, we’ve learned about the issues and opportunities in each area and focused strategic growth initiatives accordingly.

How do you differentiate your bank from others?

Since we first opened our doors in 1868, we have built upon a tradition of close relationships and broad financial capabilities with our vision of service excellence always at the forefront. Looking back, we’ve come a long way in 150-plus years, yet the core values—dedicated associates, strong customer partnerships and thriving communities—instilled years ago are still the cornerstones of Busey.



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MARKET PRESIDENT
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Commerce Bank	800.453.2265 commercebank.com	8000 Forsyth Blvd. St. Louis, MO 63105
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Meramec Valley Bank	636.230.3500 meramecvalleybank.com	199 Clarkson Rd. Ellisville, MO 63011
Midland States Bank	636.464.7733 midlandsb.com	1920 Richardson Rd. Arnold, MO 63010
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Peoples National Bank	314.726.7300 peoplesnationalbank.com	101 South Hanley Rd., #100 Clayton, MO 63105
Regions Bank	800.734.4667 regions.com	701 Market St. St. Louis, MO 63101
Royal Banks of Missouri	314.212.1500 royalbanksofmo.com	8021 Olive Blvd. St. Louis, MO 63130
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BEST ACCOUNTING FIRM

STAY CLOSE TO YOUR ADVISORS

St. Louis Small Business Monthly's 2020 Top Business Accountants shared their top advice for your business. Here are a few words of wisdom to remember:



"Build a team both internally and externally with the best people you can find, as those with strong teams are able to propel their businesses to the next level."

Luke Pope
CliftonLarsonAllen LLP



"Know what your weaknesses are and ensure those around you compliment your weaknesses."

Sharon L. Schloss,
Wilhelm & Wilhelm,
LLC

THE BEST OF THE BEST

Brown Smith Wallace LLC

What's the best advice for other business owners to find success in business?

Invest in the development of your people and encourage candid dialogue to continuously learn from one another and improve. At Brown Smith Wallace, we believe our people are one of our greatest assets. We advance as a firm through both personal and professional development, and we always seek what's next to help our clients. We value diverse expertise, experience and viewpoints, giving us an advantage to deliver the best service possible for our clients that come from various industries.

What's the smartest thing your company did in the past year?

Our firm quickly adapted to the major changes we faced at the beginning of 2020. Within a week, the majority of our 300+ employees who once worked in the office were set up to work remotely. We focused our efforts on our clients, checking in with them often and increasing virtual communication and resources over timely topics.



KAREN STERN
PARTNER-IN-CHARGE
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BEST IN RELIABILITY

St. Louis Small Business Monthly asked area business leaders to share their top advice for growing a business. Here are a few words of wisdom to remember:



“Even throughout my career in corporate America, I always tried to remember: when someone else’s light shines bright, it doesn’t dim mine. We simply shine brighter together. So, my advice is to be good to people and operate from an abundance mindset. And as you execute with excellence, while surprising and delighting clients, it will go a long way in maximizing your impact and growth potential.

Desiree S. Coleman
Wells Fargo Advisors

THE BEST OF THE BEST

Answer Midwest

What have been the keys to success for the business?

I truly believe that the key to our success is perfectly summarized by our mission statement, which we have chosen to be the golden rule: “treat others the way you would want to be treated.” Every single day, we find ourselves using that fundamental principle to make decisions and resolve situations, not only in our business, but in our personal lives as well. This simple idea has guided us for years, and I think that the emphasis we place on respect and kindness shows up in every aspect of what we do.

What is your best advice for other business owners to find success in business?

My best advice for business owners is to avoid falling into the trap of thinking that you, personally, must be knowledgeable about and capable in every aspect of your business. There are many, many facets to running a successful business. Having a company involves elements of service production, management, HR, marketing, sales, finance, legal, technology, and much more. It is exceptionally rare to find a single person who excels in all these areas, or even more than one or two of them. In addition to knowing your own strengths, acknowledging your weaknesses and being willing to reach out for help in those areas is vital.



JEN SCHULZ
PRESIDENT

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BEST IN VALUE

BUILDING YOUR BUSINESS

SBM asked area entrepreneurs for their best business advice:



“Surround yourself with the best talent available, including your outside professionals - legal, accounting, tax, business consulting, insurance, and creative services.”

Bruce Waxman
Waxman Associates



“Carve out specific dates during the year to think about and plan for the future - one, two or three years in the future.

Set specific goals.”
Frank Danzo
Experience On Demand

THE BEST OF THE BEST

Acropolis Technology

What have been the keys to success for the business?

We do three things very well for our clients. We protect the business that they and their teams have worked hard to build. We review where they have invested in technology and make sure it is as optimized as possible. The last thing we do is take on the burden of IT to allow their staff to focus on what they really do well and grow their business and improve for their clients.

What is your best advice for other business owners to find success in business?

Understand your financials better than anyone else. If you started your business because you were tactical or really good at a service (like most of us), become a student of accounting and product costing. Pricing is like the way you grip your club in golf. If you are doing it incorrectly it is nearly impossible to hit a good shot regardless of how good your swing is. Same when it comes to pricing your goods or service. If you don't fully and completely understand your financials and associated costs, it is nearly impossible to be successful because you will never know when to walk away from a sale that will hurt you in the long run.



BRAD BUTLER
CO-FOUNDER AND
CHIEF TECHNICAL OFFICER

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SBM asked area entrepreneurs for their best business advice:



"Make relationship marketing a priority. So often, organizations are focused on new clients while ignoring marketing to the client relationships they already have. Customers may know who you are, but they need regular touchpoints to stay top of mind."

Rachel Brown
Synergy PR

Atomicdust

What have been the keys to success for your business?

Atomicdust's heart has always been our culture. We're a place that lets great people do their best work. Design isn't just an artifact we make and sell. It's a collaborative process, with different people and ideas coming together, listening, building with one another and always pushing toward improvement. For growth, our focus has always been on building reputation. It sounds simple, but we do the best work we possibly can for our clients, and then share that work with as many people as we can. We share through social media and, yes, content creation. Those aren't just marketing buzzwords – they're deeply engrained in our culture and workflow.

What is your best advice for other business owners to find success in business?

One of my favorite ideas in business is, "No one cares about your business. They care about themselves." To me that means that if you want to succeed, you should build a business that improves the lives (and businesses) of your customers. In other words, don't just talk about how great your business is, talk about how great your customers will become when they work with you. You'll be amazed by how many things "click" when you put yourself in your customers' shoes.



MIKE SPAKOWSKI
PARTNER

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SBM asked area entrepreneurs for their best business advice:



“The team that got you from point A to point B might not be the team that gets you from point B to point C. It is challenging to grow and sometimes people don’t grow with the organization.”

Brad Burns
Wayne Contracting



“Be honest and fearless. I have come across many, many challenges over the years. You just need to plow through them and figure them out. You need to believe in yourself and know you can do it. When times get tough, you need to keep going.”

Sherry Gibson
Gibson Printing

THE BEST OF THE BEST

ThrottleNet, Inc.

What is the smartest thing your company did in the past year?

We have found that our method of management, specifically open book management based on The Great Game of Business by Jack Stack, has been one of the primary keys to our success. The reason is this method of management promotes a culture where every employee has a stake in and benefits from the overall profitability of our business resulting in increased engagement and an overall willingness to contribute to the success of the organization. Under open book management, all teams within ThrottleNet are assigned Key Performance Indicators (KPI's) monthly, specific to providing exceptional customer service, which must be met to ensure all team members receive the full breadth of profit sharing available to them. We meet monthly to review the overall performance of the company as well as to review the KPI's for that period. For each KPI met, that team contributes to the profit sharing available to the entire organization. In addition – and to keep it fun – if 5 out of 6 of our departments meet their KPI's, a team member is drawn from a hat and gets to spin the “Big Wheel of Cash and Prizes.” These prizes are anything from a free vacation day to items valued at \$400 or more. Finally and most importantly, since we do not require term agreements for the majority of our services and since our clients are free to leave at any time, this ensures they are happy while helping every employee in the company see how their daily work can contribute to the overall success of the entire organization.



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BEST IN CYBER SECURITY

THE BEST OF THE BEST

St. Louis Small Business Monthly's Top Women Business Owners shared their top advice for your business. Here are a few words of wisdom to remember:



"Pick a strategy. You can't be all things to all people, and don't be afraid to modify your strategy after a period of time. Don't be afraid to take others' advice and be open-minded."

**Leigh Suffian
Immerse**



"Problems never get better with age. It's all about being proactive. Anticipate the issues that might arise, and if you really can't avoid a problem, focus on finding a solution rather than placing blame."

**Shanna Wiechel
Christner, Inc.**

TechGuard Security

What have been the keys to success for the business?

For TechGuard, I believe that determination, persistence, passion, focus, flexibility and of course collaboration as a team have been driving factors in our success. You will not succeed if you take your journey alone and it will go much farther and faster when you have the right people by your side. Also, our business would not be successful without our key players from every department doing what they do daily. Between our government division, commercial division, technical team, sales, IT, marketing, operations, corporate and HR, they all keep the business moving forward.

What is your best advice for other business owners to find success in business?

My best advice is to take care of your employees and they will take care of the customers. The best way to measure your company's growth is to measure the growth of each individual employee. Their combined growth is what makes the company successful. It is your job, as the leader of your organization, to go above and beyond to find out what your employees are looking for and then deliver on it. People want to learn and want to be heard. You hired them for a reason, and they want to work for an organization that promotes their own growth and where their opinions are valued.



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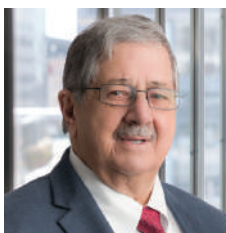


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SBM asked area estate planning attorneys for their best business advice:



“Put your plan in place as soon as the decisions are made and review it periodically for changes in circumstances.”

Ronald Danna
Danna McKittrick,
P.C.



“Most business owners had a vision for their business, they need to think about what the vision is without them in the picture. It is definitely a difficult conversation to have, but it is important to just start.”

Meredith Murphy
SmithAmundsen LLC

THE BEST OF THE BEST

Delta Dental of Missouri

What have been the keys to success for the business?

Delivering consistent, distinctive service excellence for our 1.9 million covered insureds and 3,000+ Missouri-based clients is critical to our current and future success. We put our customers and distributors first. We nurture those relationships, which helps us anticipate their future needs. That’s how we grew to be the state’s dental benefits leader. We ensure access to affordable, quality dental care through the state’s and nation’s largest proprietary dentist networks. As a non-profit organization, we put funding to work in our communities to improve the lives of hundreds of thousands of Missourians each year. We are passionate about this higher calling.

What is your best advice for other business owners to find success in business?

Be curious! Don’t just survey customers, clients, stakeholders—have a two-way conversation with them. Get to know them. Invite a conversation, not just their survey feedback. As you learn more, act on insights and knowledge they’ve shared. Their feedback is a gift. Above all, deliver distinctive value. Be flexible. Be nimble. Be ready to course-correct, when needed. Cultivate productive relationships—inside and outside of your organization. Treat people well. Learn by doing every day. Work hard at what you love. Launch, adapt and improve. Be open-minded. Be purpose-driven. Be humble. Make a difference in the lives of everyone you serve.



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St. Louis Small Business Monthly's 2020 Top Lawyers shared their top advice for your business. Here are a few words of wisdom to remember:



"Business owners should confirm that their organizational and governing documents are updated, regularly maintained, and reflect the owners' agreements and business practices."

Mara Lahnar
Mickes O'Toole



"Build relationships with your customers or others who can support you in your goals. Never eat lunch alone, always find someone to share your time with."

Joe Arnold
Lashly & Baer, P.C.

Danna McKittrick, P.C.

What have been the keys to success for the business?

We are diversified in the industries we represent. We hire decent human beings who are excellent lawyers. We have a three-person Executive Committee that manages the firm and the members serve only staggered terms. We are fortunate to have a very competent Director of Administration that executes the decisions of the Executive Committee and runs operations.

What is your best advice for other business owners to find success in business?

Don't give up. Surround yourself with smart employees and advisors. Don't forget to work on the business, not just in the business. Keep your head up, see what is ahead, and decide how to plan for it.

What's the smartest thing your company did in the past year?

We executed on a move that brought the entire firm onto one floor instead of spread out between parts of two floors. We took out a PPP loan. We hired excellent associates. We followed COVID-19 mandates, e.g., we closed our physical office with in-person meetings by appointment only as needed, our office staff and attorneys worked remotely, and we continue to work with staff who need to continue to work remotely as needed.



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BUILDING YOUR BUSINESS

SBM asked area M&A providers for their best business advice:



"If you are a business owner seriously considering the purchase of another business, please, please, please pay attention to culture. Culture is the way things are done in that company and you will want to know how your target does it. There is sufficient focus on price, margins, multiples, financing terms, etc., but way too little time is given to talking to management and understanding the culture. Without this time and attention, you won't know what to expect after acquisition or what integration will be necessary. Take time to study the existing culture already in the buyer's shop."

David Pritchard
Kerber, Eck &
Braeckel LLP

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The Vandiver Group, Inc.

What is your best advice for other business owners to find success in business?

Make it about your clients, not about your firm. Talk less about you and more about them. You'll find clients give you more information when you stop talking. You'll gain more insight that will help you in your work with them.

How do you differentiate your business from others in your industry?

There are a lot of companies who do PR and communications. We believe our people and their unique skills make the difference. When we can have PR, along with strategy, crisis communications, training and executive coaching, research, video production and more, our clients say it makes a difference. They are able to work with one firm who has gotten to know them well, and understands their company and their challenges on multiple levels.



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Rich Waigand-SFW Partners	314.569.3333 sfwpartnersllc.com	1610 Des Peres Rd., #300 St. Louis, MO 63131	
Paul Schnoebele-Fortune Group	314.862.8500 fortunegrp.com	7701 Forsyth Blvd., #750 St. Louis, MO 63105	



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Albert Consulting Group	636.537.7817 albertstaffing.com	400 Chesterfield Center, #400 Chesterfield, MO 63017	Hutson Gobble 314.968.5341 hutsongobble.com 20 Allen Ave., #341 Webster Groves, MO 63119
Advanced Technology Group (ATG)	636.519.7200 atginfo.com	555 Maryville University Dr. St. Louis, MO 63141 #225	Hot House Digital 314.210.1889 hothousedigital.com 9810 Page Ave. St. Louis, MO 63132
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Faith Group	314.991.2228 faithgroupplc.com	3101 S. Hanley Rd. St. Louis, MO 63143	Stanton/Barton, LLC 314.455.6500 stantonbarton.com 8000 Maryland Ave., #450 St. Louis, MO 63105
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– Robert Dubinsky, CEO & President, Waterway Gas & Wash

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– Client Executive, Major Credit Card Company



Greg Nichols
President, Technology Partners

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Abstrakt Marketing Group	314.526.0381 abstraktmg.com	701 N. 1st St., #101 St. Louis, MO 63102		LinkedSelling	314.499.8892 linkedselling.com	1819 Lynch St. St. Louis, MO 63118
Arco Construction Co.	314.963.0715 arcoconstruction.com	900 North Rock Hill Rd. St. Louis, MO 63119		Marcoot Jersey Creamery	618.664.1110 marcootjerseycreamery.com	526 Dudleyville Rd. Greenville, IL 62246
ATB Technology	314.878.4166 atb-tech.com	14567 N. Outer 40 Rd., #525 Chesterfield, MO 63017		Rig Callout	866.551.9950 rigcallout.com	P.O. Box 350 St. Louis, MO 63073
Atomicdust	314.241.2866 atomicdust.com	3021 Locust St. St. Louis, MO 63103		Spencer Fane	314.863.7733 spencerfane.com	1 N. Brentwood Blvd., #1000 Clayton, MO 63105
BioSpan Technologies	800.730.8980 biospantech.com	6540 Mayer Dr. Washington, MO 63090		Tech Electronics	314.645.6200 techelectronics.com	6437 Manchester Ave. St. Louis, MO 63139
BrickStreet Creative	314.227.5600 brickst.com	11715 Administration Dr., #215 St. Louis, MO 63146		TechGuard Security	636.489.2230 techguard.com	17295 Chesterfield Airport Rd. Chesterfield, MO 63005 #200
Citizens National Bank	314.645.0666 cnbstl.com	7305 Manchester Rd. Maplewood, MO 63143		Technology Partners	877.636.1331 technologypartners.net	707 Spirit 40 Park, #120 Chesterfield, MO 63005
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TOP 100

ST. LOUISANS TO KNOW IF YOU WANT
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Here at *Small Business Monthly*, we are all about giving your business an unfair advantage. We know that all it takes sometimes is an introduction to the right person at the right time and things can just come together. That is why we decided to stack the odds in your favor by compiling this list you hold in your hands. With the **100 St. Louisans to Know to Succeed in Business**, you now have access to the kind of people that will get you some of the needed perspective that is crucial to success. The more of these people that you choose to get to know, the better the chances you have of creating your own luck.



“Customers may know who you are, but they need regular touchpoints to stay top of mind.”

David Adam, Uthoff, Graeber, Bobinette & Blanke

Michael Adrian, Lathrop GPM

Linda Allen, Arsenal Credit Union

Marna Asbury, Scott Credit Union

Andy Belval, Keystone Technologies

Tyler Bender, Midwest Regional Bank

Thomas Berry, Jr., Jackson Lewis PC

Jim Bowlin, Keystone Mutual Insurance

Chad Brigham, Goldenberg Heller & Antognoli, P.C.

Rachel Brown, Synergy PR

Emily Lohse-Busch, Arch Grants

Brad Burns, Wayne Contracting

Brian Carver, Atlas 46

Sophia Chatman, Big Imaginations LLC

Niccole Clements, PNC Bank

Cedric Cobb, Best Wardrobe Solutions

Norty Cohen, Moosylvania

Elizabeth Connelly, Krilogy Financial

Marc Connor, Midas Hospitality

Jack Curran, Dovetail



Desiree S. Coleman,
Wells Fargo Advisors

Ron Daugherty, Daugherty Business Solutions

Jeanne Dee, Anders CPAs + Advisors

Bing Chiu Dempewolf, TIA-CHI Consulting

Donald Doherty, Montgomery Bank

Mike Donovan, Balke Brown Transwestern

Jeromy Fritz, Presort, Inc.

Brian Gibson, Providence Bank

Eric Giering, Cass Commercial Bank

Shelly Green, Banterra Bank

Tracy Hart, Tarlton Corporation

David Hartley, Anders CPA's + Advisors

Glennetta Haymon, Haymon Law Office

Stephanie Hopkins, Connection Exchange

Joel Hundelt, Mueller Prost CPA's + Advisors

Heather Indelicato, Midwest BankCentre

Allen Ivie, Simmons Bank

LaTonya Jackson, Bank of America

Freddie James Jr., Freddie Lee's Gourmet Sauces

Deborah James, Freddie Lee's Gourmet Sauces

Don Jubel, Spartan Light Metal Products

Susan Kalist, Commerce Bank

Matt Kamp, Influence & Co.

Ed Kappelman, Citizens National Bank

Michael Kearney, Ameren

Sarah Klebolt, Carmody MacDonald P.C.

Mark Kummer, Mid America Logistics

Tom Lally, UMB Bank

Luanne Cundiff,
First State Bank of St. Charles

“Think creatively, act quickly, and remain nimble are business strategies that can positively affect every area of a business, from product deployment to succession planning.”

“Even throughout my career in corporate America, I always tried to remember: when someone else's light shines bright, it doesn't dim mine. We simply shine brighter together. My advice is to be good to people and operate from an abundance mindset.”





“Work is what we do. It is not who we are. Get passionate or get out. Strive to make a difference in the world with your product or service.”

Kevin Lemp, 4 Hands Brewing Co.

LaShana Lewis, L.M. Lewis Consulting

Tom Lloyd, First State Bank of St. Charles

Jeffrey Ludwig, Midland States Bank

Angel Magasano, Little Black Book: Women In Business

Dudley McCarter, Behr, McCarter and Potter, P.C.

Walter McKinney, McKinney Group Wealth

Jessica Mefford-Miller, Metro Transit Bi-State Development Agency

Virgina Muzquiz, BNI Mid America

Hart Nelson, St. Louis Community College

Greg Nichols, Technology Partners, Inc.

Jay Nowak, Bank of Washington

Matt Nyberg, Centene

Frank Padak, Scott Credit Union

Dave Peacock, Schnuck Markets, Inc.

Chris Peoples, Pitzmans Surveying Group

Pat Pettey, Electro Savings Credit Union

David Pisarkiewicz, CIBC Private Wealth Management

Denise Piscioti, UHY LLP

Keith Poettker, Poettker Construction Co., Inc.

Dave Politte, Zick, Voss, Politte & Richardson, P.C.

James Pursley, Hochschild Bloom & Company, LLP

Keith Rauch, Abeles & Hoffman, P.C.

Winthrop Reed, Lewis Rice, LLC

Tim Rodden, Citizens National Bank

Steve Roseman, 2e Creative

Peter Roy, Argent Capital

Dawn Higgins,
Nestle Purina Petcare Co.

Scott Drachnik, Economic Development Center (EDC) Of St. Charles County

“A quote by Vernon Howard, ‘Always walk through life as if you have something new to learn, and you will.’”



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Matt Schaller, Moneta

Margaret Schneithorst, Enterprise Bank & Trust

Shelley Seifert, First Bank

Rachel Seward, Mitek USA

Michael Smalley, IWR North America

Thomas Smallwood, Stinson, LLP

Evan Sowers, Central Trust & Investment Company

Todd Spener, Venmark Capital Advisors

Ron Stephens, Bank of Belleville

Scott Stream, DeWitt Insurance Agency

Cherie Summa, St. Louis Radon Testing and Mitigation

Eric Thaelke, TOKY Branding + Design

Doug Villhard, Washington University Olin School of Business

Michael Wagner, Clayborne Sabo & Wagner, LLP

Wade Weitlauf, Bank of Belleville

Pete Weseloh, Big Town Tickets

Brian Wuertz, Kerber Eck & Braeckel LLP

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SBA's Guaranteed Loan Programs

The U. S. Small Business Administration (SBA) provides short- and long-term loans to eligible, creditworthy startup and existing small businesses that cannot obtain financing on reasonable terms through normal lending channels. The SBA provides financial assistance through its participating lenders in the form of loan guarantees. The agency does not provide grants or direct loans for business startup or expansion.

SBA's 7(a) Loan Programs

7(a) loans are available for most business purposes, including purchasing real estate, machinery, equipment, inventory, and for working capital, even purchasing a business, and – in some instances – may be used to refinance existing business debt. An SBA-guaranteed loan cannot be used for speculative purposes, and repayment must be reasonably assured; either from tax returns that may be verified, or projections that can be tested, by the lender. Currently the maximum 7(a) loan the SBA can guarantee is \$5 million. The SBA can guaranty 85% of a loan of \$150,000 or less, 75% of a loan greater than \$150,000 under the Standard 7(a) Loan Program. The interest rate for an SBA-guaranteed loan is negotiated between the borrower and the lender; however, the lender may not charge more than 2.25% over posted prime lending rates as shown in the Wall Street Journal for Standard 7(a) loans of less than seven years; or 2.75% for loans of seven years or longer. For 7(a) loans under \$50,000 and Express loans, interest rates may be slightly higher. Maturity may be up to 10 years for working capital and up to 25 years for real property. Other fixed assets should be financed for the life of the asset.

SBA's Advantage Initiatives

In an effort to make it easier for small businesses to receive relatively small commercial loans the SBA created its Advantage Initiatives pilot loan programs. These programs may be used by participating lenders to make 7(a) SBA-guaranteed loans using an abridged method of submission.

Community Advantage Initiative – Commercial loans of up to \$250,000 available through community-based, mission-focused financial institutions. The SBA Community Advantage lender in Eastern Missouri is Justine Petersen Housing and Reinvestment Corporation in St. Louis at 314-533-2411.

Small Loan Advantage Initiative – Commercial loans of up to \$350,000 available from any SBA 7(a) lender.

SBA's Express Loan Programs

The SBA Express Loan Program (SBX), is one of the most popular loan programs offered by the SBA. Under the SBX the SBA has a maximum loan amount of \$350,000 that provides a 50% guarantee to the lender. SBA Express authority was in-

creased under the CARES Act to \$1 million until Dec. 31, 2020.

Why is the SBX popular, and how does it differ from SBA's Standard 7(a) Loan Program? Under the SBX, lenders approve their own credits and SBA merely checks eligibility and issues a loan number. The program minimizes the use of government-mandated forms and procedures and streamlines the processing and reduces the cost of smaller, less complex SBA loans. The program allows lenders to utilize, to the maximum extent possible, the loan analyses, procedures, and documentation used on their non-SBA-guaranteed commercial loans. However, in doing so, Express lenders must follow the same established and proven internal credit review and analysis procedures they use for loans of similar size and type that are not guaranteed by SBA. Interest rates for Express loans are also negotiated with the lender with maximum rates for loans of \$50,000 or less of prime plus 6.5% and prime plus 4.5% for loans over \$50,000. This program provides the lender with authority to proceed with the loan upon completion of the electronic submission of the application information to SBA's centralized processing center in Sacramento. The Express loan programs provide term loans or lines of credit which are quick to process, and easy for a lender to administer.

Veterans Advantage (VA) Pilot Loan Initiative

SBA's Veterans Advantage loans are available through the SBA Express Loan Program. This SBA loan program may be utilized by small businesses that are 51% or more owned or controlled by:

- Veterans,
- Service-disabled veterans,
- Active-duty service members eligible for the military's Transition Assistance Program,
- Reservists and National Guard members,
- Current spouses of any of the above,
- The widowed spouse of a service member or veteran who died during service or of a service-connected disability.

The Veterans Advantage (VA) Loan Initiative is available through SBA Express lenders nationwide and also features the fastest turnaround time for an SBA loan approval. VA loans are available for up to \$350,000 and qualify for a 50% guaranty. Lenders may use their existing collateral policy, and a VA loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases. Interest rates for VA loans are set by lenders, and have the same limits as SBA's Standard 7(a) Loan Program. And like the SBA Express Loan Program, VA loans can be term or revolving lines of credit. There are no SBA loan fees on VA loans.

Export Express Program

The Export Express (EE) Program may be used by small businesses that meet normal requirements for a SBA business loan guaranty, but must currently export American-made goods or services, or are in the process of beginning to do so.

Programs for Lending to Small Businesses

Applicants for an EE loan must demonstrate that the loan proceeds will enable them to enter new export market(s) or expand existing export markets, and have been in business operation, though not necessarily in exporting, for at least 12 months.

And like the SBA Express Loan Program, EE loans may be term or revolving lines of credit.

The lender uses its own loan analyses, loan procedures, and loan documents. The maximum amount under this loan is \$500,000. The guaranty rate is 90% for loans of \$350,000 or less and 75% for loans greater than \$350,000 and up to the EE program's \$500,000 maximum. Terms and interest rates are negotiated with the lender. Maturities on EE loans can be the same as other SBA 7(a) loans.

SBA's Export Finance Programs

Export Working Capital Program. This program provides working capital for an exporter to complete an export order. Loans can be either for a specific transaction or can be on a revolving basis for up to three years maturity. The maximum Export Working Capital Program loan is currently \$5 million, and SBA can guaranty up to 90% of that amount. Exporters may use this program for pre-export financing of labor and materials, financing receivables generated from these sales, and/or standby letters of credit used as performance bonds or payment guarantees to foreign buyers. The SBA does not limit the rate of interest, or the fees the lender assesses on EWCP loans, but does require that they be justifiable.

International Trade Loan Program. The International Trade Loan (ITL) Program provides long-term financing to help small businesses compete more effectively and expand or develop export markets. Under this program, SBA can guarantee up to 90% of a \$5 million loan. Loan maturities cannot exceed 25 years, excluding the working capital portion of the loan. Proceeds may be used to purchase or upgrade facilities or equipment, and to make other improvements that will be used within the United States to produce goods and services. In certain instances, ITL loan proceeds can be used to refinance existing debt. Applicants for an ITL must establish one of the following to meet eligibility requirements: loan proceeds will significantly expand existing export markets or develop new ones, or the applicant's business is adversely affected by import competition.

Export Express Loan Program – Look under SBA's Express Loan Programs, above.

In Eastern Missouri, Tom Daiber is SBA's District International Trade Officer, he can be reached at 314.539.6614 or thomas.daiber@sba.gov. The Regional International Trade Manager for SBA in Kansas, Missouri and Nebraska is Larry Cresswell, who can be reached at 314-260-3788 or larry.cresswell@sba.gov. Please contact Tom, Larry, or another SBA lender relations specialist for more information regarding an Export Working Capital Program, International Trade or Export Express loan.

Special Purpose Loan Programs

CAPLine Loan Programs. The CAPLine Loan Programs is an umbrella loan program that helps small businesses meet their short-term and cyclical working-capital needs. It features four lines, each with specific regulations concerning the use of the proceeds.

Seasonal Line. Borrowers must use the loan proceeds solely to finance the seasonal increases of accounts receivable and inventory (or in some cases associated increased labor costs); it can be revolving or non-revolving.

Contract Line. This line finances the direct labor and material cost associated with performing assignable contract(s); it can be revolving or non-revolving.

Builders Line. If you are a small general contractor or builder constructing or renovating commercial or residential buildings, this can finance direct labor and material costs. The building project serves as the collateral and loans can be revolving or non-revolving.

Working Capital Line. This is an asset-based revolving line of credit for businesses unable to meet credit standards associated with long-term credit. It provides financing for cyclical growth, recurring and/or short-term needs. Repayment comes from converting short-term assets into cash, which is used to pay back the lender. Your business can continually draw from this line of credit, based on existing assets, and repay as their cash cycle dictates. This line generally is used by businesses that provide credit to other businesses. Because these loans require continual servicing and monitoring of collateral, additional fees may be charged by the lender.

SBA's Certified Development Company/504 Loan Program

The 504 Loan Program was established with the purpose of providing long-term financial assistance for businesses needing to expand while providing fixed-rate financing for up to 40% of the project. The business's equity injection into a specific project may be as little as 10% for an existing business. For new businesses (less than three years old) and for special use facilities, the business may have to contribute 15-20% of the cost of a project. Normally a bank finances 50% of the total project cost, and retains a first-lien collateral position on the assets financed. The interest rate on the SBA share of the project will be fixed for the entire loan period, and historically, has been below stated market rates. The loans are for either 10, 20 or 25 years. Monies can be used only for fixed assets, including land and building, long term machinery or equipment. The maximum 504 loan is \$5 million; \$5.5 million if the loan is made to a small manufacturer; \$5.5 million if the loan enables a business to reduce a borrower's energy consumption by at least 10%; and \$5.5 million if the project generates renewable energy, or produces renewable fuels such as bio-diesel or ethanol. The 504 debt refinance has been reauthorized and made a permanent part of the SBA 504 Program. The debt refinancing must be used on qualified debt that was used to

acquire long-term fixed assets more than two years ago. Loan proceeds may be used for business operating expenses in an amount up to 25% of the value of the eligible fixed asset(s) securing the qualified debt. SBA-guaranteed 504 loans are originated and serviced by local or regionally-based non-profit certified development companies (CDC) that work directly with SBA.

For further information, please contact any of the following Eastern Missouri CDCs:

- Business Finance Division, St. Louis Economic Development Partnership, 314-615-7663
- Economic Development Corporation of Jefferson County, 636-797-5336
- Economic Development Corporation of St. Charles County, 636-441-6880
- RMI, 573-635-0136 or 800-234-4971
- Small Business Growth Corporation, 314-409-6909
- St. Louis Development Corp, 314-622-3400
- Meramec Regional Development Corporation, 573-265-2993
- Enterprise Development Corporation, 573-875-8117

SBA's MicroLoan Program

The SBA MicroLoan program is structured to meet the needs of very small businesses. Loans are made to creditworthy entrepreneurs and small business owners who have the ability to operate a successful business, but have been unable to obtain a commercial loan from traditional sources. This program provides loans of up to \$50,000 for startups, newly established, and growing small business concerns by providing access for working capital, inventory, supplies, furniture, fixtures, machinery and/or equipment. SBA MicroLoan recipients receive one-on-one technical assistance to help in areas such as marketing, understanding financial statements, strategic planning, and management. In Eastern Missouri, the SBA Microloan program is administered by Justine Petersen Housing and Reinvestment Corporation in St. Louis at 314-533-2411.

CARES ACT

Under Section 1112 of the CARES Act, Subsidy for Certain Loan Payments, SBA is able to make six monthly loan payments up until September 2021 for SBA loans in regular servicing status. This includes outstanding 7(a), 504 and micro loans as well as new loans originated, closed and fully disbursed prior to September 27, 2020.

St. Louis District Office—Contact Information for Lender Relations Staff:

- Tom Daiber—Lead Lender Relations Specialist, St. Louis, 314-539-6614, or thomas.daiber@sba.gov.

Missouri Department of Economic Development

573-751-0717

www.MissouriDevelopment.org

Action Fund

This is a loan program which may be made to a private company for buildings, equipment, working capital, land, and other facilities or improvements in order to cause a project to occur which will result in the creation or retention of full-time permanent employment. Selection shall be determined by the need for assistance through a financial analysis of the company, and the documentation of the public benefit to be derived from the project. CDBG funds are limited to the lower of \$400,000 per project, 30% of the project costs, and a maximum CDBG cost per job created or retained will be \$25,000 per new job. The interest rate of the loan will be determined by DED. The term of the loan will be determined by cash flow projections that will allow for the fastest repayment of principal and interest, but not more than 10 years. Nonprofit, public or quasi-public entities are not eligible to participate in the program. The Department has established manufacturing industries as the priority beneficiary of the Action Fund program. However, certain service industries are eligible to participate in the program. The loan must be made in cooperation with a city or county sponsor in cities with a population under 50,000 and/or a county with a population under 200,000. Exceptions to this include the following: Blue Springs, Columbia, Florissant, Independence, Jefferson City, Joplin, Kansas City, O'Fallon, Springfield, St. Charles, St. Joseph, St. Peters, Lee's Summit, St. Louis (city), Jefferson County (and the cities within Jefferson County who have elected to participate in the Jefferson County entitlement program), and St. Louis County (and the cities within St. Louis County who have elected to participate in the St. Louis County entitlement program).

Tax-Exempt Industrial Revenue Bonds

These provide long-term, low-rate financing of fixed assets up to \$10 million per project. Only manufacturing companies are eligible. The company must be able to arrange for the sale of its bonds. The benefit of this program is lower interest rates. The bonds may be issued by a city, county, a local industrial development authority, or the MO Development Finance Board.

MO Small Business Loan

This program allows 100% Missouri-owned and located companies to receive a low-interest rate loan up to \$50,000. The loan is jointly administered by the Department of Economic Development and Missouri Development Finance Board. Companies must have 15 or fewer employees and may not be a retail or gambling entity, a check-cashing service (unless associated with a bank), a pawn-broker service, resale of donated or used goods, liquidation sales, day-labor services, job-training services, sale or distribution of alcohol or tobacco products, web-based or print newspapers or magazines, speculative real estate, radio or television stations. Proceeds of the loan may be drawn down for working capital, inventory, equipment or leasehold purchases, but may not be used to refinance or pay off existing debt.

Grow MO Loan Fund

This fund is designed to facilitate the funding of an expansion project to create or retain full-time jobs for targeted businesses. Companies must sell/compete outside of the local market to be eligible and create at least 1 new or retained job for every \$75,000 of Grow MO funding within five years of approval. Qualified companies must offer health insurance to all full-time

employees in Missouri, pay 50% of the premiums and have fewer than 500 total employees. The borrower can receive up to 10% of total project cost with a maximum loan of \$3 million. The applicant has 120 days after approval to secure the remaining 90% of the project cost.

**St. Louis Economic
Development Partnership**
314-615-7663 www.stlpartnership.com

BOOST Loan Program

If you are expanding within St. Louis County and purchasing construction of commercial, owner-occupied real estate and/or equipment, BOOST is an alternative loan program to the SBA 504 Loan and features fewer eligibility requirements including no net worth, income size or personal liquidity limits. This innovative program is for businesses expanding within St. Louis County and is available for the purchase or construction of commercial, owner occupied real estate and/or equipment.

Like the SBA 504 loan program, the borrower's bank lends 50% of the total project cost, St. Louis Economic Development Partnership, through the Business Finance CDC, lends up to 40% and the borrower injects 10%. The term of the BOOST loan is up to 20 years. The bank and borrower negotiates the term and interest rate. The bank loan is senior to the BOOST loan.

Loans & Bonds: Tax Exempt Loans & Bonds

Tax exempt loans and bonds can be used to finance projects with a useful life between 20-25 years. Tax exempt loans and bonds can save borrowers up to 30 percent compared to conventional bank financing. The reason is simple; the bond purchaser generally does not pay federal or state income tax on the bonds and, therefore, is willing to accept a lower interest rate.

Below briefly summarizes the types of tax exempt loans and bonds available through the St. Louis County Industrial Development Authority or St. Louis County Port Authority.

Bank Qualified Bonds

If you are a 501(c)(3) and need less than \$10 million. Bank Qualified Bonds (BQB) are limited to 501(c)(3) organizations and the paramount cannot exceed \$10 million. This type of tax exempt bond can often provide an even lower interest rate (compared to bonds that are not "bank qualified").

Tax-Exempt Manufacturing Loans & Bonds

If you are a manufacturing company and need funds for "core" manufacturing projects. Manufacturing companies can realize up to 30% savings in interest expense versus a conventional loan. Tax exempt loans are limited to "core" manufacturing projects, including: land acquisition, the purchase, renovation or construction of a building, the purchase of new or remanufactured machinery and equipment, and issuance expenses (including the costs of securing a bank Letter of Credit as credit enhancement for the bonds).

Mini Bonds

If you need funding for a \$500,000 to \$2 million project. For smaller projects (\$500,000 to \$2 million), mini bonds should be considered. These bonds/loans offer lower upfront costs to the borrower.

Tax-Exempt Bonds 501c3 Organizations

If you are a non-profit contemplating a major capital project or refinancing existing capital project debt. Non profit 501(c)(3) organizations that are contemplating a major capital project, or simply refinancing existing debt that was incurred for a capital project, can realize significant savings by using bonds.

TDD, TIF, CID Bonds

If you are looking for bonds regarding the Transportation Development District, Tax Increment Financing and Community Improvement District. Please contact the Industrial Development Authority for more information regarding Transportation Development District, Tax Increment Financing and Community Improvement District.

EDC Small Business Finance

636-441-6880 www.edcsc.com

Tax-Exempt Industrial Revenue Bonds (IRB)

IRBs are available to manufacturing companies, multi-family housing developments, and 501(c)(3) organizations for qualified projects in St. Charles County. The bonds may be used to finance up to 100% of the cost of the fixed assets such as land, buildings, machinery and equipment on projects between \$3 and \$10 million. The primary incentive for a company to use industrial revenue bond financing is that funds may be obtained at lower interest rates and longer terms than with conventional financing.

Mini-Bond Program

The mini-bond program is also available for smaller projects between \$500,000 and \$3 million. Qualifying projects receive the same benefits as regular revenue bonds.

504 Loan Program - See U.S. Small Business Administration in this section.

Other Programs

Nvsted

Launched by the St. Louis Economic Development Partnership in 2018, Nvsted is a securities-based crowdfunding platform that empowers the general public to invest in St. Louis-based startups, small businesses, and community real estate projects. Nvsted works with entrepreneurs to formulate offering documents, create marketing plans, and align third-party resources to raise funds from the crowd. For more information on Nvsted, please visit <https://nvstedwithus.com>

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The St. Louis Business Expo is the largest B2B trade show in Missouri and helps businesses build their databases and meet prospects one-on-one.



Sponsorships of SBM Award Lunches allows marketers to present their products and services directly to area business decision makers.



SBM's website, sbmon.com, allows businesses to reach business owners each month, searching for answers to business issues.



SBM events provides an opportunity for owners to network and meet other owners.

Business Opportunities for Minority- and Women-Owned Firms

The Metropolitan St. Louis Sewer District (MSD) understands the role of diversity in creating a strong and vibrant St. Louis community. Accordingly, we've had programs in place for many years that foster development and growth for minority- and women-owned business enterprises (M/WBEs). MSD's comprehensive Workforce Programs also support the inclusion of minority and women workers on MSD projects to drive economic growth within the Metropolitan St. Louis Region. To further enhance our concerted efforts to promote Diversity which is inclusive across MSD's service area, MSD supports programs to help the environment through scholarships towards Environment Resource Training Certifications, Pre-Apprenticeship trainings through MSD Building Union Diversity Program, sponsorship of specialty construction Tunneling Training Programs, and paid summer internship opportunities for disadvantaged high school students participating in the St. Louis Internship Program, just to name a few. For additional information about opportunities to participate with MSD as a minority- and/or women-owned business or interest in other MSD Diversity Programs, please visit MSD's website at www.stlmsd.com/diversity or contact Diversity directly at (314) 768-6395.

The City of St. Louis is dedicated to the utilization of qualified MBEs and WBEs per Executive Order No. 28 as amended, which establishes 25% MBE and 5% WBE participation goals on all City contracts. Firms must be certified by Lambert-St. Louis International Airport prior to submission of a bid to be recognized as a certified MBE/WBE. More information is available by calling the Lambert Business Diversity Development office at 314-426-8111 or visit www.mwdbe.org.

The Supply Division is responsible for the procurement of all supplies, equipment, equipment maintenance and selected services for all City departments. The division processes nearly 7,000 requisitions per year and administers over 200 purchase contracts. Supply Division bids (for commodities and supplies) are available for review online. Go to www.stlouis.missouri.org and click on "RFQ's, RFPs & Bids." For more information, click on "Department Listings" then "Supply Division" or call 314- 622-4580. The City Journal published (weekly) by the City of St. Louis contains bids advertised by the Supply Division, Board of Public Service, St. Louis Metropolitan Police Department and the St. Louis Public Library. The Board of Public Service (BPS) has responsibility for the design, letting and construction management of all City public works contracts. BPS utilizes contractors in the areas of construction and design services. For more information, contact Helen Bryant at 314-622-3535 email: bryanth@stlouis-mo.gov, www.stl-bps.org.

Defense Information Systems Agency (DISA). DISA, a Combat Support Agency, provides, operates, and assures command and control, information-sharing capabilities, and a globally accessible enterprise information infrastructure in direct support to joint

warfighters, national-level leaders, and other mission and coalition partners across the full spectrum of operations. Defense Information Technology Contracting Organization (DITCO) is the procurement arm of DISA. The DISA Office of Small Business Programs is currently seeking small business contractors in all categories, but especially HUBZones, in the telecommunications, cyber defense, cloud, mobility, assured identity, software defined networks and information technology products and services areas. Contact Brenda Leonard, DISA Small Business Professional at brenda.k.leonard6.civ@mail.mil < Caution-mailto:brenda.k.leonard6.civ@mail.mil > to set up a vendor capability briefing. PH: 618-229-9667



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St. Louis Lambert International Airport Business Diversity Development (BDD) is responsible for administering programs to encourage the growth and development of minority-owned businesses, women-owned businesses and disadvantaged businesses in Lambert and City of St. Louis projects to the fullest extent possible.

The program includes certification of businesses for the federal Disadvantaged/ Disadvantaged Business Enterprise and Airport Concessions (DBE and ACDBE) program as well as the City of St. Louis' Minority- and Women-Owned Business Enterprise (MWBE) program, monitoring contracts for compliance with those programs, City of St. Louis Living Wage program, and outreach activities to attract new firms.

The Disadvantaged Business Enterprise (DBE) program was established to ensure that disadvantaged businesses have maximum opportunity to participate in the performance of airport contracts financed in whole or in part with funds received through the Federal Aviation Administration. Goals are established for DBE participation on all federally funded airport contracts. Opportunities at the airport include concessions, professional services, general services, construction, architecture and engineering, retail sales, materials and supplies. For a business to participate in the DBE Program, it must be certified as eligible. The U.S. Department of Transportation (DOT) has established the Unified Certification Program (UCP).

Transportation Authority, City of St. Louis - St. Louis Lambert Airport Authority and Metro. The St. Louis Airport Authority (SLAA) is also responsible for the administration of the Mayor's Executive Order #28 as amended. This Order establishes goals of 25% for minority-owned business enterprises (MBE) and 5% goal for women-owned business enterprises (WBE). The Order is applicable to all City purchases involving nonfederal funds. The SLAA also certifies firms as MBEs and WBEs. For information and to request an application for certification, please call 314- 426-8111 or visit www.flystl.com/bdd

St. Louis County's Office of Community Development administers a Home Improvement Program for low to moderate income homeowners. We focus on the main systems in the home (roofing, electrical, plumbing, hvac). All contractors must be licensed in St. Louis County. Payment is made approximately two weeks following job completion. Homeowners select contractors from our list, or they use their own sources. Contractors interested in being added to the Office of Community Development list can call 314-615-8241 for an application.




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pat@sbmon.com

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Certification

A minority or women business enterprise (MBE/WBE) designation is given to a company at least 51% owned, managed and controlled by minorities or women. Many companies and government agencies are required, or have goals, to increase the number of MBE/WBEs in the procurement process.

The Disadvantaged Business Enterprise (DBE) Program is a federally mandated program usually administered by recipients of federal funding for construction and related projects. The recipients are responsible for the certification of firms owned and operated by “socially and economically disadvantaged” individuals.

Individuals are presumed to be “socially and economically disadvantaged” if they are from a designated group which includes Black American, Hispanic American, Asian American, Asian Pacific Islander, or Native American and provide the evidence of economic disadvantage. A person that is not from a designated group may qualify, but would have to provide evidence of how he or she is socially disadvantaged and economically disadvantaged.

Many firms require DBE/MBE/WBEs to be certified. Certification is the process of confirming the ownership, control and management of a company. An authorized third party or regulatory agency performs the certification.

In Missouri, the Missouri Department of Transportation (MoDOT), Metro and the Lambert/St. Louis Airport Authority are partners in the Missouri Regional Certification Committee (MRCC) or Unified Certification Program. If you are certified by any one of these three or other participating agencies throughout the state, your certification will be honored by all participating agencies in the MRCC.

In Illinois, the Illinois Department of Transportation (IDOT), City of Chicago, CTA, Metra and Pace, have established the Illinois Unified Certification Program (IL UCP). An applicant need only apply once for DBE certification that will be honored by all participating agencies in the IL UCP.

Following are agencies that perform certification:
City of St. Louis and Lambert-St. Louis International Airport
314-426-8111

<https://www.flystl.com/business/business-diversity-development-1/bdd-faqs>

Bi-State Development 314-982-1400 • dbe@metrostlouis.org
www.bistatedev.org/vendor-resources-2/procurement

National Women Business Owners Corporation 800-794-6140
www.nwboc.org
info@nwboc.org

State of Illinois Central Management Services Business Enterprise Program
1-312-814-4190 1-800-356-9206 or www.sell2.illinois.gov
CMS.BEP@illinois.gov

State of Illinois
Illinois Department of Transportation (IDOT)
217-782-7820 or 866-273-3681 www.idot.illinois.gov

State of Missouri
Missouri Department of Transportation (MoDOT)
Division of External Civil Rights,
Lester Woods Jr., External Civil Rights Director
573-751-2859 • lester.woodsjr@modot.mo.gov
<http://www.modot.org/contact-us-o>

State of Missouri Office of Administration Office
of Equal Opportunity
<https://oeo.mo.gov/>

U.S. Small Business Administration
8(a) Business Development: Online Certifications at
www.sba.gov. Gary Alexander, 314-539-6612 or
gary.alexander@sba.gov HUBZone Online Certification at www.sba.gov.
Angie Wells, 314-539-6613 or email angela.wells@sba.gov.

Women's Business Enterprise National Council
For additional certification benefits, please visit the WBENC website:
<http://www.wbenc.org/certification-benefits/>

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"The team at Pearl Solutions Group has been great to work with from day one. They are proactive and address issues quickly. We would definitely recommend them to anyone looking for a Managed Services partner."

"Pearl Solutions Group has been our go-to place for any and all computer issues for the past 2 years now, and we have been very happy with the high level of service they provide."

Pearl Solutions Group

Responsiveness, Customer Service Helps IT Firm Grow Throughout Region

Almost six years ago, Gregg Smith and Floyd Bell realized a great opportunity: to combine their technology skills and know-how with their willingness and ability to help companies grow.

The result is Pearl Solutions Group, a full-service IT firm located in St. Charles.

The entrepreneurs were looking for a business to purchase when they stumbled upon Pearl, which began in 1994. "We really loved the stability of the business and its customer base," Smith said. "It was moving into managed services, and it was moving in the direction the market was going."

The two partners slowly began adding services to the business, including managed services, cloud services and cyber security services. As they began adding services, they

began signing up more and more businesses.

"We've become a one-stop place for small companies and larger companies that need a trusted technology partner," said Smith, whose firm can act as a sole IT provider or work side-by-side with an existing IT team. "We help companies see a technology strategy to help the business grow, and we help them get through their IT challenges so they can focus on growing their business."

Customers choose Pearl because of its service and relationships. "We've built great relationships with our clients," Smith said. "There is comfort in knowing us. We show up, and we are proactive. We understand customer service and train our people on customer service every single day. That's what

the customer is relying on, us being proactive for them."

One area that Smith and Bell have built as owners of Pearl is the company's managed services program. Managed services is the practice of outsourcing the responsibility for maintaining, and anticipating need for, a range of processes and functions of IT in order to improve operations and cut expenses.

"Managed services makes sense to companies because of the responsiveness," Smith said. "Our company doesn't get sick. Companies don't have to worry about their IT person leaving one day. You have a team when you hire us, not just one person. We provide different levels of skill sets, so as your business evolves and grows and complexities happen, we can help you through those challenges."



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Our job is to uncover, discover and document your story and exactly what makes you special. Many times, businesses have great stories to tell, but they don't know how to share what makes them special. We discover who they really are, and we bring that to the surface."

Chris Ryan, Owner and Creative Director, Once Films

The Story Is All Around You

Local Film and Video Firm Brings Out What Makes Area Businesses Special

Every business has something that makes it special. Maybe it's your one-of-a-kind customer service. Or maybe it's the relationship you have with clients or your staff. It might even be a process you've developed that is second to none. The challenge for many companies is communicating their stories in a way that gets customers and prospects engaged.

One St. Louis-based firm is solving that challenge for area companies and nonprofits. Once Films, a St. Louis boutique film and video production company, specializes in creating documentary-style content for commercial advertising, nonprofit and corporate clients. Now in its 10th year, the company has created almost 900 video projects.

"There are more to businesses than just a logo," said Chris Ryan, owner and creative director. "We want people to see inside of those companies and know what they are all about. These days, many people are making decisions based on emotional components, not just features or price. We help get that story out in a digital world.



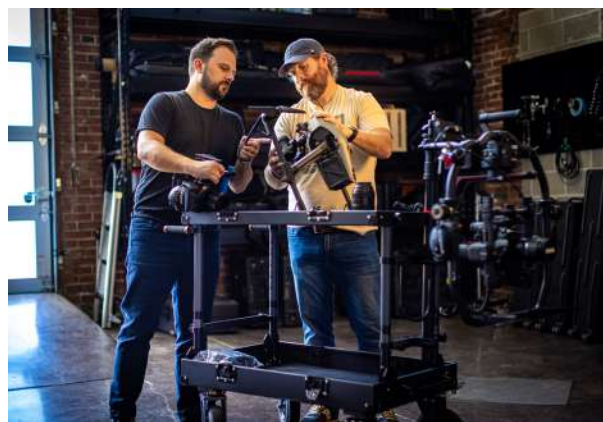
Project for Dakota Grizzly at 4 Hands Brewery

We work closely with agencies, businesses and nonprofits to develop, discover and document all that makes a brand special. It is not enough to get your message out there. People are looking for entertainment and engagement with that brand."

The Once Films staff have become experts in bringing out the unique stories for each client. The company has earned some of the industry's highest awards: 4 national ADDY Awards from the AAF (and 58 total Addy Awards), three Communication Arts Awards of Excellence in magazine features, 19 Mid-America Emmy Awards and a Clio Award. While the awards are all great honors, Ryan said one of the firm's proudest achievements is helping its nonprofit organizations raise hundreds of millions of dollars in charitable contributions as part of video fundraising projects.

"Our work makes a positive impact on countless lives, strengthens the community we live and work in, and pushes our craft forward in a meaningful way," Ryan said.

He said when his team meets with a client, the goal is to help that client discover and bring out their unique story. "We go in and learn about what they do and what makes them special," Ryan said. "Our job is to bring that out and bring it to life to get people interested and engaged. It is so much fun to see a new client watch a rough cut for the first time. Our clients' light up when they see the video for the first



Chris Ryan, Owner/Director and Eric Cloutman, Production Manager at the Once Films Studio.

time. It's fun to bring that to life."

In just 10 short years, the company has become one of the nation's top film and video production company. Once Films even earned Inc. Magazine's 2020 List of 250 of the most successful companies in the Midwest. Despite the growth, Ryan said the firm has purposely stayed small.

"We want clients to be able to afford us," he said. "We want to make our work accessible, so everyone at all budget ranges can find a way to work with us."

"The key to our success has been the relationships we've built with customers. We generally care and love the projects we work on and the people that work with us."

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250+ Organizations to Help You Build A Better Business

The following pages contain the names, contact information and descriptions of area organizations that are dedicated to helping business owners overcome their challenges and build better businesses. So many times the help you need is only an email, call or click away. Get the names of the people who are here to help.

Resources For Your Business Nonprofit organizations and agencies serving business owners. Contact information and description for each follow the index.	Business Planning	Education & Training	Financial Assistance	Financial Management	General Management	International Export/Import	Marketing & Advertising	Minority	Procurement	Start-Up	Technology	Women	Other
AAIM Employers' Association	■	■			■						■		■
American Entrepreneurs for Economic Growth	■									■			
American Management Association	■			■									
American Marketing Association	■			■	■			■					
American Society for Training & Development (ASTD)	■			■				■					
American Society of Women Accountants	■											■	
American Success Institute	■			■						■			
Arch Grants													
Arch Reactor	■									■			
Association for Corporate Growth	■									■			■
Association for Enterprise Opportunity (AEO)					■			■		■			
Association of Home-Based Women Entrepreneurs	■	■					■	■		■	■	■	
Association of Information Technology Professionals (AITP)	■							■		■			
Bar Association of Metropolitan St. Louis										■			
BEGIN New Venture Center (BNVC)	■	■						■		■			
Better Business Bureau	■									■			
Billiken Angels Network			■							■			
BioGenerator	■	■								■			
BioSTL													
Biotechnology and Life Science Advising Group (BALSA)	■									■			
Business Empowerment Zone	■	■	■	■	■		■	■	■	■			
Business Marketing Association	■				■								
Business.Gov	■									■			■
Businesspersons Between Jobs (BBJ)	■							■					
Capital Innovators													
Center for Entrepreneurship & Outreach	■	■	■	■	■		■	■	■	■	■	■	■
Center for Women's Business Research	■												
CIC@4240		■											■
CIC@CET													
Chambers of Commerce										■			
City of Experts-Saint Louis													■
Claim St. Louis													■
Commerce, St. Louis U.S. Export Assistance Center						■							
Community Service Public Relations Council (CSPRC)	■									■			
Computer Consultants of St. Louis													■
Cortex Innovation Community													
CPCU Society (Chartered Property Casualty Underwriters)	■									■			
Direct Marketing Association of St. Louis	■	■			■			■					
Donald Danforth Plant Science Center		■								■			
Downtown St. Louis Partnership, Inc.	■		■			■				■			
East Central College	■	■	■	■	■		■	■	■	■			
Economic Development Center of St. Charles County	■	■	■	■	■	■	■	■	■	■	■	■	■
Economic Development Corporation of Jefferson County	■	■	■			■	■	■		■			
Employee Benefits Association	■												
Entrepreneurs' Organization (EO)	■					■			■				
Equal Employment Opportunity Commission	■			■		■			■				
Exit 11										■			
Export-Import Bank of the United States		■			■		■			■			
Federal Reserve Bank of Saint Louis		■											
Financial Planning Association - Missouri/Southern Illinois			■			■							

Resources For Your Business Nonprofit organizations and agencies serving business owners. Contact information and description for each follow the index.	Business Planning	Education & Training	Financial Assistance	Financial Management	General Management	International Export/Import	Marketing & Advertising	Minority	Procurement	Start-Up	Technology	Women	Other
Filament		■											
Fund St. Louis			■							■			
Gateway Venture Mentoring Service	■	■			■					■			
General Services Administration (GSA)									■				
Grace Hill's Women's Business Center	■	■	■				■	■	■	■		■	
Helix Center										■			
Hispanic Chamber of Commerce of Metropolitan St. Louis		■				■	■	■	■	■		■	■
Hive44										■			■
iSelect Fund			■							■			
Illinois Dept. of Central Management Services								■	■		■	■	
Illinois Dept. of Commerce and Economic Opportunity	■	■	■	■	■	■	■	■	■	■	■	■	■
Illinois Dept. of Professional Regulation				■	■								■
Illinois Dept. of Transportation								■	■			■	
Illinois Dept. of Transportation Small Business Enterprises				■	■			■	■		■	■	
Illinois Innovators and Inventors, Inc.										■	■	■	■
Institute for Supply Management-St. Louis, Inc.		■											
Institute of Management Consultants	■	■		■	■		■		■		■	■	■
Internal Revenue Service		■		■				■		■		■	■
International Association of Business Communications		■			■		■						■
International Trade and Investment		■	■			■	■	■	■		■	■	
International Trade Center		■				■							
Inventors Assistance Center					■						■		■
Inventors Association of St. Louis (IASL)		■			■						■		
ITEN	■	■			■					■	■		
Innovative Technology Enterprises		■								■	■		
Japan America Society of St. Louis						■							
Jefferson College		■			■						■		
Job Training Programs, Jefferson/Franklin County		■			■								
Justine Petersen Housing & Reinvestment Corporation	■		■				■	■		■		■	
Lambert St. Louis International Airport, DBE Program		■						■	■			■	
Leadership Council Southwestern Illinois													■
Lewis & Clark Ventures			■							■			
Lindenwood University		■											
Mid-America Trade Adjustment Assistance Center	■	■	■	■	■	■	■	■			■	■	■
Mid. Tec Corporation of St. Louis	■	■									■		
Missouri Career Center		■			■								
Missouri Chamber of Commerce and Industry		■											■
Missouri Dept. of Economic Development			■			■						■	
Missouri Dept. of Insurance		■											■
Missouri Dept. of Labor & Industrial Relations		■		■	■			■					■
Missouri Dept. of Natural Resources		■									■		
Missouri Dept. of Natural Resources, Energy Center		■	■								■		■
Missouri Dept. of Revenue, Div. of Taxation & Collection		■		■	■					■			
Missouri Dept. of Transportation - Div. of Motor Carrier		■								■		■	■
Missouri Dept. of Transportation - External Civil Rights								■	■			■	■
Missouri Div. of Professional Registration					■								■
Missouri Div. of Purchasing & Material Management								■	■			■	■
Missouri Enterprise	■	■		■	■	■	■	■	■	■	■	■	■
Missouri Forest Products Association		■					■						
Missouri Merchants & Manufacturers Association		■			■								■
Missouri Secretary of State					■								■

Resources For Your Business Nonprofit organizations and agencies serving business owners. Contact information and description for each follow the index.	Business Planning	Education & Training	Financial Assistance	Financial Management	General Management	International Export/Import	Marketing & Advertising	Minority	Procurement	Start-Up	Technology	Women	Other
Missouri Treasurer's Office			■					■				■	
Missouri Value Added Development Center											■		
Missouri Women's Council	■		■							■		■	■
MoFAST SBIR/STTR Assistance Center	■			■	■			■		■	■	■	■
MOKAN	■	■	■					■				■	■
Mosaic Project								■		■			
Mortgage Bankers Association of St. Louis		■											
NACM Gateway Region		■		■		■							■
National Association for Business Economics		■											■
National Association of Seed and Venture Funds		■											■
National Association of the Remodeling Industry		■	■		■		■				■		■
National Association of Women Business Owners (NAWBO)								■		■		■	■
National Business Incubation Association (NBIA)										■	■		■
National Federation of Independent Business, Missouri		■			■								
National Federation of Press Women		■										■	■
National Small Business Association Inc. (NSBA)		■			■								■
National Speakers Association-St. Louis Chapter		■			■		■			■			■
National Venture Capital Association			■										
Nebula										■			■
Nidus Center for Scientific Enterprise	■	■			■					■	■		
North County Incorporated		■					■						■
OPO Startups										■			
Overseas Private Investment Corp.			■			■							
Peer 151										■			
Press Club of Metropolitan St. Louis		■										■	■
Procurement Technical Assistance Centers-Illinois									■				
Procurement Technical Assistance Centers-Missouri		■						■	■			■	
Professional Women's Alliance		■			■							■	
Public Relations Society of America (PRSA)							■						
Regional Growth Capital			■							■			
RMI (Resources For Missouri, Inc.)		■	■					■		■		■	
Saint Louis University		■											■
SBDC Illinois and Missouri	■	■	■	■	■	■	■	■	■	■	■	■	■
SCORE Association in Illinois and Missouri	■	■		■	■	■	■	■		■		■	■
Small Business & Entrepreneurship Council		■			■								
Small Business Administration (SBA)		■						■		■			
Small Business Development Centers	■	■	■	■	■	■	■	■	■	■	■	■	■
Small Business Growth Corporation			■					■		■		■	■
Society for Technical Communications		■									■		■
Society of Competitive Intelligence Professionals		■											■
Society of Consumer Affairs Professionals	■	■			■	■					■		■
Southern Illinois Entrepreneurship Center	■	■	■		■		■	■		■	■	■	
St. Charles City - County Library, Spencer Road	■	■					■			■			■
St. Charles City - Department of Economic Development	■				■		■				■		■
St. Charles Community College, Workforce Development		■	■								■		
St. Louis Agency on Training & Employment (SLATE)		■											
St. Louis Arch Angels			■							■			
St. Louis Black Leadership Roundtable	■	■	■	■	■	■	■	■	■	■	■		■
St. Louis Business Diversity Initiative								■	■				■
St. Louis City Library	■	■		■	■	■	■	■	■	■	■	■	■
St. Louis Community College, CBIL		■											■

Resources For Your Business Nonprofit organizations and agencies serving business owners. Contact information and description for each follow the index.	Business Planning	Education & Training	Financial Assistance	Financial Management	General Management	International Export/Import	Marketing & Advertising	Minority	Procurement	Start-Up	Technology	Women	Other
St. Louis Economic Development Partnership		■	■			■		■	■	■		■	■
St. Louis County Library Headquarters		■											■
St. Louis County Planning Department													■
St. Louis Development Corp.			■					■		■		■	
St. Louis Development Corp. Business Assistance Center										■			
STLVentureWorks	■	■	■	■	■	■	■	■		■	■	■	
STLVentureWorks-Grand Center	■	■	■	■	■	■	■	■		■	■	■	
STLVentureWorks-Midtown	■	■	■	■	■	■	■	■		■	■	■	
STLVentureWorks-South County	■	■	■	■	■	■	■	■		■	■	■	
STLVentureWorks-Wellston	■	■	■	■	■	■	■	■		■	■	■	
St. Louis Graphic Arts & Communications Association		■					■	■			■		■
St. Louis Regional Chamber		■				■	■	■		■	■	■	■
St. Louis Small Business Monthly		■					■						■
T-REX										■			
U.S. Export Assistance Center (USEAC)			■	■		■							
U.S. Small Business Administrations	■	■	■					■	■	■		■	
Venture Cafe		■			■					■			
Veterans Business Resource Center	■	■	■	■	■			■	■	■		■	■
World Trade Centers Saint Louis		■				■							■

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www.archreactor.org**Association for Corporate Growth**

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(AEO)**www.microenterpriseworks.org**Association of Home-Based Women
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www.hbwe.org**Association of Information Technology
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<http://ecodevo@mst.edu>**Center for Women's Business Research**

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Chambers of Commerce—Collinsville
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**Chambers of Commerce—
Crestwood/Sunset Hills Area Chamber**
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314-725-4317
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Direct Marketing Association of St. Louis

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Donald Danforth Plant Science Center

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East Central College

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Economic Development Center of St. Charles County

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Economic Development Corporation of Jefferson County

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Employee Benefits Association

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Entrepreneurs' Organization (EO)

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Equal Employment Opportunity Commission

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Inventors Assistance Center

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www.uspto.gov/web/offices/pac/dapp/pacmain.html

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**Missouri Career Center-St. Louis
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**Missouri Dept. of Economic
Development**
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www.missouridevelopment.org

**Missouri Dept. of Insurance, Financial
Institutions & Professional Registration**
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www.difp.mo.gov

**Missouri Dept. of Labor & Industrial
Relations**
573-751-9691
www.dolir.mo.gov

**Missouri Dept. of Natural Resources,
Division of Environmental Quality**
800-361-4827
www.dnr.mo.gov/env/apcp/smbus.htm

**Missouri Dept. of Natural Resources,
Energy Center**
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**Missouri Dept. of Revenue, Division of
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Missouri Merchants & Manufacturers Association
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Missouri Secretary of State
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Missouri Securities Division
Secretary of State's Office
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Missouri Society of Certified Public Accountants
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www.mocpa.org

Missouri Treasurer's Office
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www.treasurer.mo.gov

Missouri Value Added Development Center
573-884-1756
www.valueadded.missouri.edu

Missouri Women's Council
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573-522-5005
www.womenscouncil.org

MoFAST SBIR/STTR Assistance Center
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MOKAN
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Mosaic Project
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www.stlmosaicproject.org

National Association of Seed and Venture Funds
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www.nasvf.org

National Association of the Remodeling Industry of Greater St. Louis
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National Association of Women Business Owners (NAWBO) - Greater St. Louis Chapter
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OPO Startups
www.opostartups.com

Overseas Private Investment Corp.
202-336-8400
www.OPIC.gov

Peer 151
618.520.6378
www.peer151.com

Press Club of Metropolitan St. Louis
636-230-1973
www.stlpressclub.org

Procurement Technical Assistance Centers - Illinois
217-557-7808
www.aptac-us.org



People Solutions Center
314-302-5969
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www.peoplesolutionscenter.com
People Solutions Center is a Human Resources consulting firm built to take small to mid-size companies beyond compliance by providing a customized strategy to give you advantages in employee retention, diverse recruitment and ultimately your bottom line. Your people are your greatest asset and People Solutions Center is your greatest ally!

Procurement Technical Assistance Centers - Missouri (MO PTAC)
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<http://www.missouribusiness.net/ptac> or
www.moptac.net

Professional Women's Alliance
314-991-6144
www.stlpwa.org

Public Relations Society of America (PRSA)
636-256-3090
www.prsastlouis.org

Regional Growth Capital
314-402-3538
<http://regionalgrowthcapital.com>

Rise Collaborative Workspace
314-474-0755
www.riseworkspace.com

RiverVest Venture Partners
314-726-6700
www.rivervest.com

RMI (Resources For Missouri, Inc.)
800-234-4971
www.rmiinc.org

Saint Louis University
Center for Entrepreneurship
314-977-3864
www.eweb.slu.edu

SBDC Illinois and Missouri

**SBDC-Carbondale
Dunn-Richmond Economic
Development Center**
618-536-2424
www.siu.edu/~sbdc

SBDC-East St. Louis
618-482-8330
www.siu.edu/BUSINESS/sbdc

SBDC-Edwardsville
618-650-2929
www.siu.edu/business/sbdc

SBDC-Empowerment Zone
314-241-0002
www.missouribusiness.net

**SBDC-Government Procurement
Assistance--Illinois**
217-223-5636

SBDC-Kaskaskia College
618-545-3262
kaskaskia.edu

**SBDC-Olney Illinois
Eastern Community Colleges**
618-395-3011
www.ieccsbdc.com

**SBDC-Procurement Technical
Assistance Center-Missouri**
314-621-7280
www.missouribusiness.net

SBDC-Rend Lake Community College
800-369-5321
www.rlc.cc.il.us

**SBDC-Satellite Business Information
Center**
Southeast Missouri State University
573-986-6084
www2.semo.edu/sesbdc/homepage.html

SBDC-SBIR Assistance Center
314-631-5509
www.missouribusiness.net

**SBDC-St. Charles County Extension
Center**
636-970-3000
www.missouribusiness.net

**SBDC-St. Charles Economic
Development Center**
636-928-7714
www.missouribusiness.net

**SBDC-St. Louis County Enterprise
Center**
314-631-5374
www.missouribusiness.net

**SBDC-St. Louis County Extension
Center**
314-615-7610
www.missouribusiness.net

**SCORE Association in Illinois
and Missouri**
www.SCORE.org

SCORE- Alton/Godfrey
618-467-2280

SCORE- Belleville
618-233-2015
www.bellevillechamber.org/score

SCORE- Hispanic Chamber
314-664-4432
www.stlscore.org

SCORE- St. Charles County
636-447-5000
www.stlscore.org

SCORE- St. Louis
314-539-6600
www.stlscore.org

**SCORE- Veterans Business Resource
Center**
314-531-8387

SCORE-Illinois Centre
618-969-9440
www.wilscore.org

**Small Business & Entrepreneurship
Council**
703-242-5840
www.sbecouncil.org

Small Business Administration (SBA)
See U. S. Small Business Administration

**Small Business Development Center-
Satellite Business Information Center**
Southeast Missouri State University
573-986-6084
www2.semo.edu/sesbdc/homepage.html

Small Business Growth Corporation
314-409-6909
www.growthcorp.com

Society for Technical Communications
703-522-4114
www.stc.org

**Society of Competitive Intelligence
Professionals - St. Louis Chapter**
314-576-4137
www.scip.org

**Society of Consumer Affairs
Professionals in Groupcast, LLC**
636-660-8026
www.socap.org

**Southern Illinois Entrepreneurship
Center**
618-453-3805
www.siecenter.biz

**Southwestern Illinois Entrepreneurship
Center**
618-650-2166
<http://www.siu.edu/BUSINESS/sbdc/>

SSDN
314-865-0322
www.ssdn.org

**St. Charles City - County Library,
Spencer Road**
Business and Public Management Services
636-441-0794, ext. 1444
636-926-3948
www.youranswerplace.org

**St. Charles City - Department
of Economic Development**
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www.stcharlescocity.com

**St. Charles Community College,
Workforce Development**
636-922-8474
www.stchas.edu

**St. Charles County Dept. of Govern-
ment Workforce Development**
636-278-1360
www.stcharlesworks.com

**St. Louis Agency on Training
& Employment (SLATE)**
314-589-8000
<http://stlouis-mo.gov/government/departments/slate/>

St. Louis Arch Angels
<http://stlouisarchangels.angelgroups.net/>

St. Louis City Library
www.slpl.org

**St. Louis Community College,
Continuing Education**
314-984-7777
www.stlcc.edu

**St. Louis Economic Development
Partnership**
314-615-7617
www.stlpartnership.com

**St. Louis County Library Headquarters
Reference Department**
314-994-3300
www.slcl.org

St. Louis County Planning Department
314-615-2520
www.stlouisco.com/plan

St. Louis Development Corp.
314-622-3400
<http://stlouis-mo.gov/slde>

**St. Louis Development Corp.,
Business Assistance Center**
314-622-4120
<http://stlouis.missouri.org/slde/bac>

STLVentureWorks
www.STLVentureWorks.com

STLVentureWorks-Helix Center
314-534-1818
www.STLVentureWorks.com

STLVentureWorks-Lemay
314-638-5858
www.STLVentureWorks.com

STLVentureWorks-Wellston
314-727-6132
www.STLVentureWorks.com

STLVentureWorks-West County
636-519-4710
www.STLVentureWorks.com

**St. Louis Graphic Arts &
Communications Association**
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T-REX
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www.downtowntrex.com

**U.S. Export Assistance Center
(USEAC)**
314-425-3304
www.sba.gov/oit/export

**U.S. Small Business Administration -
St. Louis**
314-539-6600

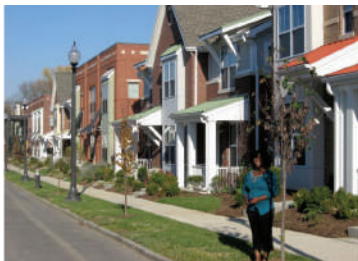
www.sba.gov/mo/stlouis

**U.S. Small Business Administration
Office of Advocacy**
202-205-6533
www.sba.gov/advo

Venture Cafe - St. Louis
www.vencafstl.org

Veterans Business Resource Center
314-531-8387
www.vetbiz.com

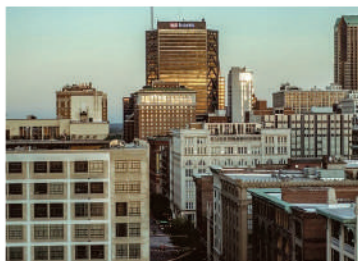
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