

TURNING Point



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WOMEN CONSTRUCTION OWNERS & EXECUTIVES, USA

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Message from the President

By Theresa Kern

By this time in the construction season, I would hope that everyone is bidding and getting work on the Stimulus projects. The Chicago area has seen many asphalt projects, but the remainder of our local industry is still waiting. Let's all keep our fingers crossed....

In May, WCOE was invited to attend a luncheon in honor of our new Secretary of the U.S. Department of Transportation, Ray LaHood. During the question/answer period and after much unsuccessful hand waving, I was able to corner Secretary LaHood on our behalf afterward and ask "the questions" regarding the DBE program (increasing personal net worth, raising gross receipts cap, etc.). Well, he listened....but just in case, we followed up with a letter of confirmation reaffirming our positions and requesting to work with the DOT on these issues going forward. We will continue to do all we can to keep a dialogue going.

Please pay special attention to this issue of the Turning Point which contains very pertinent information from Deborah Wilder on our legislative efforts. Ginny Douglas is in the process of confirming speakers and events for our Mid-Year Meeting in Las Vegas, but from all early indications, it looks like everything is coming together nicely. Since we have a large number of members in the western states, I hope the location of our mid-year meeting will encourage many to attend.

~Theresa Kern, President

Quote of the Month

"Success doesn't come to you...you go to it."

~Marva Collins, Educator, Author

WCOE Claims Success on Key Policy Issue

By Deborah Wilder

The Federal Aviation Administration's reauthorization bill includes language addressing WCOE's #1 public policy issue. The bill reaffirms the importance and need for the Women and Minority Outreach Program, but also addresses the issue of Net Worth Cap for women owned small businesses. The Bill (HR 915 - already passed by the House) requires an indexing of the net worth amount from the original 1989 limit of \$750,000 to today's value and adds annual adjustments. And, very important is the provisions that individual retirement and pension plans will not count toward meeting net worth standards.

Special thanks to WCOE President Theresa Kern and our alliance with Women First for their great effort keeping the issue in the forefront and lobbying for its passage. We should all keep an eye out for the Surface Transportation Reauthorization Bill due out later this month and make sure that bill has similar provisions. If you want to review all of the language relating to WBE procurement, simply google "HR 915" and then look for Section 137 of the bill. Or, let Ginny Douglas know and she can email you a copy of the section.

Advocacy Study Ranks Banks on Small Firm Lending, Hints at Current Financial Trends

The growth of small and microbusiness lending remained positive during the first half of 2008, although the expansion was slower than in the previous year, according to the latest edition of the Office of Advocacy's annual study of lending to small firms. This new report, *Small Business and Micro Business Lending in the United States for Data Years 2007-2008*, gives a detailed account of small business lending overall, plus state-by-state totals and totals for individual lenders.

The study finds that for the year that ended in June 2008, the total value of small business loans outstanding increased 4 percent and the value of microbusiness loans outstanding increased 6.8 percent. Both rates were down from the previous one-year period, but they were still in positive territory. The largest increase was in the number of microbusiness loans (under \$100,000), which were up by 15.7 percent. This may be an indication that more loans are being made through business credit cards. The number of mid-sized loans (\$100,000 to \$1 million) fell by 23.3 percent.

(Continued on Page 3....)

Upcoming Events

WCOE Mid-Year Meeting

Las Vegas, NV
September 13-14, 2009

Regional WCOE Conference and Coalition Annual Banquet

Kansas City, MO
October 4-5, 2009

(If you know of events, that you would like to see added to this section of the Turning Point, please email the information to Ginny Douglas, Executive Director at: info@wcoeusa.org)

Stimulus Money Still Available

By Deborah Wilder

Have you heard that all of the Stimulus money is already distributed and you have been left behind? Well, the rumor is NOT true. There is still plenty of stimulus money to be awarded. Check out www.recovery.gov for a list of every state and local agency who has received stimulus funding. Then contact that agency to see about bid opportunities. Do not forget to check out www.fbo.gov to see the latest construction projects bidding as a result of Stimulus money.

If you are not already registered in the CCR (Central Contract Registry), you need to do so before you can bid a federal project. Simply go to www.ccr.gov and fill out the appropriate application. If you need further assistance, WCOE has partnered with WIPP to provide you with additional training using WIPP's "Give Me 5" program. There are free or low cost training programs on soliciting and winning federal contracts. Simply go to www.wipp.org and follow the link to their "Give Me 5" list of programs.

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Small businesses that are looking for loans will find the report useful because it provides state-by-state rankings of banks and other financial institutions on their small business lending. These rankings show who made the most small and microloans in each of the 50 states and the District of Columbia. “In the current financial climate, it’s especially critical for small firms to know which banks and financial institutions have been the most likely to make small and microbusiness loans,” said Advocacy Economist Victoria Williams, coauthor of the study with Senior Economist Charles Ou.

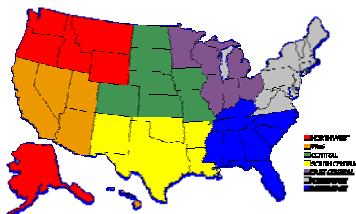
The report uses the most recent Consolidated Reports of Condition and Income (Call Report) data for June 2007 to June 2008 and Community Reinvestment Act (CRA) data for 2007 to examine financial institutions’ small and microbusiness lending. Small business loans in these data are business loans of less than \$1 million and microbusiness loans are loans of less than \$100,000. The report ranks lenders on their overall small business lending, not lending under SBA programs.

The full study, including expanded state-by-state tables, is available online at www.sba.gov/advo/research/lending.html.

The Office of Advocacy, the “small business watchdog” of the federal government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, and the President. It is the source for small business statistics presented in user-friendly formats, and it funds research into small business issues.

*Article Courtesy of the Office of Advocacy, U.S. Small Business Administration
To easily comment on important proposed regulations affecting small business, visit
www.sba.gov/advo/laws/law_regalerts.html*

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Kim Reome is a Vice President in the Chicago office of The Kenrich Group LLC. Prior to the creation of Kenrich, Kim was a Principal at Tucker Alan Inc. Prior to Tucker Alan, she was a Senior Consultant at Peterson Consulting.

Kim has consulted for electric power and telecommunication companies, construction and government contractors, insurance companies, manufacturers, computer software companies, service companies, steel companies, oil and chemical companies, financial institutions, universities, labor unions, state and local governmental agencies and others.

Kim has over 17 years of experience in damages analysis, primarily focused in the electric utility, construction and government contracts industries. Kim has analyzed accounting and economic issues in various types of disputes, including analysis of increased costs, critical path schedule analysis, productivity analysis, lost profits and valuation of lost royalties. Kim's experience includes work on projects involving nuclear and other electric power plants, steel facilities, aircraft modifications, residential housing construction, oil refineries, wastewater treatment plants, sports arenas and other matters. Kim also has experience calculating damages related to intellectual property, environmental, financial institutions, and other commercial litigation.

The [Kenrich Group LLC](#) is a national business and litigation consulting firm with offices in Chicago, Dallas, Minneapolis, New York and Washington, D.C. The firm's professionals, including accountants, financial analysts and engineers, use their expertise to investigate and analyze complex issues and disputes.

Our professionals provide general business operations, management, regulatory and litigation consulting to corporations, government agencies and counsel. For litigation and dispute matters, we analyze financial, accounting, engineering, economic, scheduling and damages issues, and are known for providing clear, effective communication of our findings including expert testimony, as necessary. On business, management and regulatory matters, we provide our clients with recommendations to improve their policies, procedures and operations, and we assist with the implementation of those recommendations.

The Kenrich Group provides a unique combination of construction-related accounting, cost analysis, engineering, financial and scheduling skills. Our personnel have prepared and analyzed claims, performed schedule delay analyses, provided management consulting and conducted fraud investigations on behalf of public and private owners, contractors, subcontractors, architects, engineers, sureties, government agencies and other parties. We have analyzed bids, budgets, cost estimates, changed work and the costs of construction, as well as schedule and contract administration records.

Our personnel have testified on construction costs and damages, schedule delay issues, and contract and project management matters in federal and state courts and in arbitration. We have also made formal presentations and participated in settlement negotiations, mediations and other alternative dispute resolution proceedings.

SBA Expands Loan Programs to Help Small Businesses Weather Economic Downturn

In a move aimed at helping small businesses across the country, the U.S. Small Business Administration has increased the number of small businesses eligible for 7(a) business loans guaranteed by the agency and making American Recovery Capital loans available. Through a rule issued on May 5, 2009, the eligibility threshold for 7(a) business loans is temporarily increased to include businesses with a net worth of up to \$8.5 million and two-year average net income, after taxes and excluding carry-over losses, of up to \$3 million. The temporary adjustment is effective from May 5, 2009, through September 30, 2010. On May 19, 2009, the SBA announced that through provisions in the federal stimulus law (P.L. 111-5), it is making American Recovery Capital loans available to small businesses struggling to keep its doors open. Beginning June 15, 2009, the SBA will start guaranteeing interest-free American Recovery Capital loans that provide “up to \$35,000 in short-term relief for viable small businesses facing immediate financial hardship.” The loans will be available until September 30, 2010, or until funding is no longer available.

Article courtesy of the American Subcontractors Association

The Future of Business: Tips on Going Green at Your Office

By Nancy Goshow

“Going green” is one of the hottest topics today, not only the building industry, but for all businesses. For many companies, the initial motivation for “going green” is financial. But that is only the tip of the iceberg. Research has shown that being green also helps a business attract the best employees, stand out in a crowded marketplace and increase employee morale and productivity.

If our visions for our clients’ products is to design and build sustainable, energy efficient buildings to reduce their impact on the planet, then needless to say, we should practice what we preach within our own offices!

Now is the time for us to incorporate important sustainable design features to uphold the green-centric nature of our brand.

DEVELOP A PLAN

Companies don’t “go green” overnight. If you’re just starting out on sustainability, or you’ve been doing it on a hit and miss basis (switching to compact fluorescent bulbs and recycling), develop a successful implementation plan for sustainability. A good plan enables you to coordinate efforts, track progress and focus energies on the highest priority initiatives.

Start by outlining your goals. What is your vision of sustainability in your organization? How does this fit into your strategic initiatives? Can you use this to distinguish yourself in your industry or your community? What is the cost of doing nothing?

TRANSPORTATION

How do your employees get to work and what can you do to decrease the green house gas emission associated with employee transportation? Is public transit available? Perhaps you can subsidize public transit costs to encourage its use. To encourage cycling, make shower and bike storage facilities available, whether they are within your office or nearby.

REDUCE AND RECYCLE

Reducing waste is more important than recycling. This is the top item that a business of any size can truly do well.

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The most obvious item is reducing the use of office paper. The U.S. Environmental Protection Agency (EPA) estimates that paper and paperboard account for almost 40 percent of our garbage. By using and discarding less paper, you are conserving resources, reducing water and energy use and preventing pollution, too.

Use 100% post-consumer recycled paper products with Process Chlorine Free bleaching and make sure both sides of paper are used (duplexing). For recycling, establish a waste reduction program and have it cover everything from paper and cardboard to metal, plastic and glass. Make it easy for employees to recycle by having plenty of bins available.

ENERGY AND WATER USE

By now, everyone knows about changing light bulbs and using Energy Star rated equipment (www.energystar.gov). But there are many other things that can be done.

Put dimmers and/or occupancy sensors on lights wherever you can and consider reducing your hours of operation. Install daylight sensors that shut off artificial lighting when daylight is sufficient to illuminate a space. Replace CRT monitors with LCD monitors and have computers go into “stand by” mode more quickly. Install water efficient plumbing fixtures, such as aerators in sink faucets; dual flush toilets, and waterless urinals. Fix leaks promptly.

GREEN PRODUCTS

Office consumables are also an area that is easy for any business to evaluate and change. Purchase only what is needed and buy environmentally-friendly products which are durable, reusable, recyclable, made of recycled materials, non-hazardous, energy efficient, harvested in a sustainable way, produced in an environmentally sound manner, etc.

Most, if not all, office supplies are available in materials that reduce the environmental impact, including textiles, binders, clipboards, highlighters and markers, correction fluid, envelopes, file folders, index cards, labels, pens (refillable), pencils, presentation transparencies, self stick notes, toner cartridges (re-manufactured), waste baskets, cleaning supplies—practically anything and everything.

INDOOR AIR QUALITY

Incorporate air-cleaning plants into the office environment. Encourage employees to have plants by providing plants to new employees or incorporating plants as the prize or gift in awards and incentive programs.

NEXT STEPS

Consumers expect companies to start moving towards sustainability by reducing pollution through their operations, designing products and packaging with more environmentally-friendly contents and minimal packaging, distributing and transporting goods more efficiently, donating money to environmental causes and lobbying for more environmentally friendly policies.

The next steps are to serve as a model for sustainability practices and use your knowledge to educate others in your various business, social and geographical communities on methods for improving operations performance and lessening the impact on the environment.

The main thing to remember is reduce, reduce, reduce. Use less of everything. That is the ultimate goal for everyone.



Nancy Aber Goshow, AIA is a licensed architect with more than 30 years of experience in architecture, landmarks restoration and sustainable design. Goshow Architects is the largest 8(a) Certified SDB, WBE (women business enterprise) full service architectural firm in New York City. Senior managing partner of Goshow Architects in New York City, Nancy is the founder of the Women Builders Council, member of the Women Presidents' Organization, national founding partner of Women Impacting Public Policy (WIPP), and Northeast Regional Director of Women Construction Owners and Executives.