South-West Texas Border
Small Business
Development Center Network
The University of Texas at San Antonio



2020
Annual Report

Recovery and Resilience

Texas Small Businesses Bounce Back

BUILDING THE TEXAS ECONOMY **ONE BUSINESS AT A TIME**

On behalf of the South-West Texas Border SBDC Network, it is my pleasure to present our 2020 Annual Report.

When COVID-19 stay-at-home orders were first issued March of 2020, UTSA South-West Texas Border Small Business Development Center (SBDC) Network immediately pivoted small business advising and training services for virtual delivery. Additionally, CARES Act funding administered by the U.S. Small Business Administration (SBA) allowed the SBDC to bring additional resources to its 79-county service delivery area with the launch of a new, specialized program to complement its existing footprint: the UTSA SBDC COVID Business Recovery Accelerator.

The Accelerator provides a lifeline of support to small business owners recovering from an unprecedented disaster, COVID-19. Our team of professional SBDC Business Advisors are equipped to address these owners' needs regarding reopening, supply chains, safety, training, cybersecurity, accessing SBA Economic Injury Disaster Loan (EIDL), SBA Paycheck Protection Program (PPP) loans and more.

To date, the UTSA South-West Texas Border SBDC Network has assisted more than 11,858 entrepreneurs with COVID-19 disaster-related business assistance by phone and using online platforms to communicate, resulting in over $51 million in EIDL, PPP, other SBA loan products, and local grant and loan program funding.

In 2020, because of SBDC services, our clients grew revenue three times faster and grew jobs nearly five times faster than the average Texas small business. Our small business clients acquired a total of $173 million in new financing, had 10,882 created and saved jobs, and generated $28 million in new tax revenues to the Texas and U.S. economy.

I am proud to be a part of this great team, "Building the Economy One Business at a Time."

For over 30 years, the South-West Texas Border SBDC Network has served thousands of small businesses, creating a positive return on investment for the state of Texas. Thank you to all key stakeholders—our skilled team of advising professionals and staff, our advisory board members, and U.S. and Texas legislators. With your support, we are able to ensure that the investment provided by our funding partners continues to generate strong economic impact to the state of Texas and U.S. These impressive results are depicted on the following page.



Albert Salgado

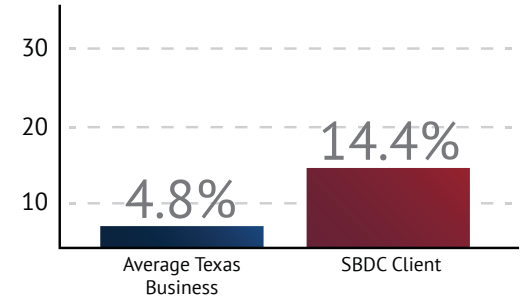
Associate Vice President, Executive Director | South-West Texas Border SBDC Network

SBDC CLIENT VS. AVERAGE TEXAS BUSINESS

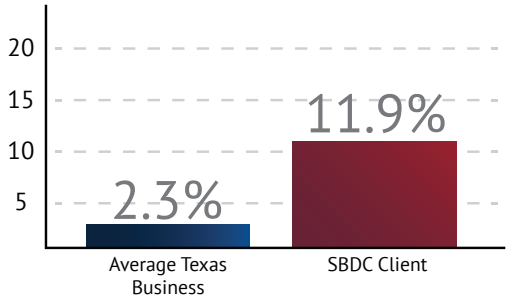
SBDC long-term advising assistance is highly valuable from a public policy perspective because it returns tax revenues to state and federal governments, as well as value and capital to its clients, that are greater than the direct cost of providing the service. For every $1.00 invested in the South-West Texas Border SBDC, a return of $4.70 is generated.

– 2020 FINDINGS FROM A NATIONAL INDEPENDENT STUDY BY JAMES J. CHRISMAN, PH.D.

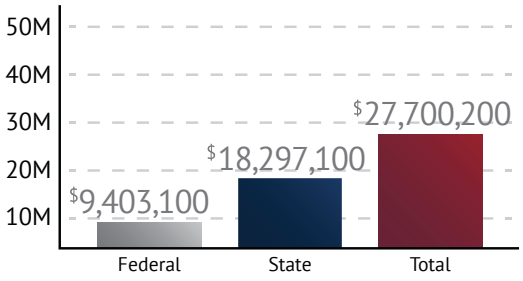
SALES GROWTH



EMPLOYMENT GROWTH



NEW TAXES GENERATED



COST PER JOB



$1,705
TEXAS EMPLOYEE

SERVICE RESULTS

31,868	25,198	1,031	6,670
TOTAL BUSINESSES SERVED	TRAINING PARTICIPANTS	TRAININGS / SEMINARS & COURSES	CONSULTING CASES

IMPACT RESULTS

3,455	3,682	354
JOBS CREATED	JOBS RETAINED	NEW BUSINESS STARTS
$27,700,200	$173,638,395	$471,586,096
NEW TAX REVENUE GENERATED	NEW FINANCING / INVESTMENTS	NEW SALES/ CONTRACTS & EXPORTS



AN UNPRECEDENTED YEAR BROUGHT
UNPRECEDENTED HELP TO TEXAS SMALL BUSINESSES

The COVID-19 pandemic fundamentally disrupted normal life for everyone. Texas small businesses' ability to remain solvent was threatened as well. As federal and state governments responded to support citizens and businesses, so did UTSA's South-West Texas Small Business Development Center (SBDC) Network. Our network moved quickly to support small businesses with many programs and services, including facilitating our small business clients with securing federal funding opportunities.

LAUNCHING THE ACCELERATOR

In mid-April, we launched a new, specialized program to coordinate our COVID-19 pandemic economic response— the UTSA SBDC COVID Business Recovery Accelerator.

This program is the first of its kind in Texas. The Accelerator is funded by the U.S. Small Business Administration (SBA) and Coronavirus Aid, Relief and Economic Security (CARES) Act, and allows our SBDC network to bring additional resources to our 79-county service delivery area for multiple years. These Accelerator support efforts include helping small businesses rapidly reassess their business models. Additional areas our team of professional SBDC Business Advisors help address are current and future markets, guiding in unique decision-making regarding how and when to reopen, evaluating supply chains, addressing workplace safety, financial recovery strategies, workforce development and cybersecurity.

> **"It is vital that we support small businesses, help them work through to recovery and increase their resilience for their long-term success."**
>
> *—Albert Salgado, associate vice president, executive director of the UTSA South-West Texas Border SBDC Network*

The Accelerator also offers bi-monthly town hall meetings that provide valuable information for small business owners, addressing questions and issues such as SBA Paycheck Protection legislation, reopening San Antonio and Bexar County businesses, small business workforce comeback, funding for small business, road to recovery—small business lending, and next steps for small business recovery. Town hall contributors are: Texas State Representative Barbara Gervin-Hawkins of District 120, former Texas State Senator Pete Flores of District 19, Texas State Senator Jose Menendez of District 26, Bexar County Commissioner of Precinct 4 Tommy Calvert, District 5 City Councilwoman Shirley Gonzales and many others.

HELPING SMALL BUSINESS OWNERS GET BACK IN THE GAME

San Antonio Mayor Ron Nirenberg said, "Small businesses are the foundation of San Antonio's economy. UTSA's accelerator helping small business owners get back in the game will be a vital step on our road to recovery."

UTSA is working with the San Antonio Economic Development Foundation (SAEDF), San Antonio District SBA Office, minority business organizations and chambers of commerce to provide support to affected businesses. "At the start of the crisis SAEDF mobilized the business community to uncover the greatest needs and the barriers to those needs. The COVID Business Recovery Accelerator is the kind of solution employers asked for, and UTSA answered the call," said Jenna Saucedo-Herrera, SAEDF chief executive officer.

"It is vital that we support small businesses, help them work through to recovery and increase their resilience for their long-term success," said Albert Salgado, associate vice president, executive director of the UTSA South-West Texas Border SBDC Network.

THE ROAD TO RECOVERY

Outreach is especially important during this critical time. The U.S. Chamber of Commerce reported more than half of all small businesses are concerned about financial hardship and worry about permanently closing. The COVID Business Recovery Accelerator has taken proactive steps in protecting businesses, connecting owners to resources, and providing solutions to lead them on the road to business recovery. We continue this work into the new year of 2021, helping Texas small businesses and the Texas economy be strong and resilient. By doing so, we help Texas business owners fulfill their ambitions.

Read the following inspiring stories in this report to see how strong the impact of the SBDC program has been.



DEVELOPING A CYBERSECURITY ROADMAP

South-West Texas Border Small Business Development Center Network
UTSA SBDC Center for Government Contracting

Owner Andrew Everett is in the business of making connections and building relationships.
A former human resources manager, Andrew's background is in recruiting talent for his clients. He founded EvereTech, a current prime contractor with the United States Air Force, United States Army, United States Navy, National Guard Bureau, Defense Logistics Agency and Internal Revenue Service. Since 2014, his company has provided management and IT professional services, supporting Department of Defense (DoD) customers.

Recognizing the need to be compliant with cybersecurity regulations, Andrew contacted the UTSA SBDC Center for Government Contracting (CGC) and met with Business Advisor Troy Richardson. The CGC team offers training and advising on cybersecurity awareness for small businesses. Troy assisted Andrew with training information and preparation courses.

Since 2017, the CGC's focus has been to address federal requirements for government contracts as mentioned by the Federal Acquisition Regulation (FAR) and Defense Federal Acquisition Regulation Supplement (DFARS)—federal requirements contractors must follow when doing business with the DoD. The Center offers training that adheres to the National Institute of Standards and Technology (NIST) cybersecurity framework through its Small Business Cybersecurity Training Academy (SBCTA). The training is conducted in partnership with UTSA's Center for Infrastructure Assurance and Security (CIAS).

SBDC SUPPORT

Andrew Everett was looking for guidance in ensuring compliance to DFARS and NIST. With Troy's assistance, Andrew attended the SBCTA, giving him an action plan on next steps for meeting federal requirements. CIAS also supplied a cybersecurity risk assessment to identify threats and enhance the company's defense mechanisms.

The partnership between CIAS and CGC is valuable for small business federal contractors. For EvereTech, the collaboration gives the company peace of mind when handling classified contracts.



> "Now after completing the academy along with the assessment, we have a roadmap for Level 3 Cybersecurity Maturity Model Certification (CMMC) compliance."
>
> *—Andrew Everett, principal*

PROGRAM FOCUS

- Strategic alignment
- Small business cybersecurity training academy
- Cyber physical security awareness workshops
- Cyber physical security assessments

Small Business Development Center
COVID Business Recovery Accelerator
South-West Texas Border SBDC Network
UTSA The University of Texas at San Antonio

VAULTING FROM DISRUPTION TO A NEW ROUTINE



For 18 years, Heather Schnelzer has taken her gymnastics center Aerial Athletics to new heights, offering competitive and recreational classes in the Alamo City. Many of her young athletes have gone onto collegiate level gymnastics. With two San Antonio area locations, after school programs, and a gym that transforms into a place for kids' birthday parties, Aerial Athletics' success soared. When COVID-19 forced the closure of many businesses including hers, Heather faced uncertainty. She canceled classes and competitions. During this time, UTSA SBDC recognized the urgency to move quickly and help small businesses recover throughout its 79-county network. By mid-April, the SBDC COVID Business Recovery Accelerator was launched and the program was ready to assist with relief, rebooting, recovery and resiliency. Heather was one of the program's first clients, and she was able to find funding and retain jobs.

SBDC SUPPORT

Heather Schnelzer contacted the Small Business Development Center (SBDC) COVID Business Recovery Accelerator and met with Senior Project Manager Jaime Martinez. With his guidance, she found funding and retained 13 jobs. Through the Accelerator's valuable resources, Heather reopened Aerial Athletics in May at limited capacity. She also offered virtual classes, online videos, and distance learning school programs. Heather received the Small Business Administration (SBA) Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL) and Advance funding.

> "It wasn't until I reached out to the UTSA SBDC COVID Business Recovery Accelerator that I had the answers about SBA loans that I needed."
>
> *—Heather Schnelzer, owner*

BUSINESS IMPACT

- Pivoted business operations
- Obtained SBA PPP and EIDL funding
- Saved 13 Jobs

South-West Texas Border
Small Business
Development Center Network
El Paso Community College SBDC

KEEPING EL PASO WIRED FOR A BRIGHTER FUTURE

When owners George and Edith Ponce started Alpine Electric in 1997, their mission was "to be El Paso's first choice for construction and electrical maintenance." From homes to hotels, retail stores to truck stops, Alpine Electric delivers construction and electrical services throughout the El Paso area. George and Edith believe no job is too big or too small for their business.

When COVID-19 hit their community, stay-at-home orders were enforced. Alpine Electric's commercial business segment suffered, resulting in employee layoffs. Committed to their customers, George and Edith looked for ways to keep their business open and contacted the El Paso Community College SBDC for assistance. With the SBDC's help, they gained access to capital, kept their employees and sustained their business.



> "The SBDC's assistance gave our business the opportunity to change and improve during this time."
>
> *—George and Edith Ponce, owners*

SBDC SUPPORT

George and Edith Ponce first came to the El Paso Community College Small Business Development Center (SBDC) in 2010 and met with Business Advisor Maribel Flores. Project Manager Deirdre Pattillo, specializing in human resources, worked with the owners to create job descriptions. The Ponce family benefited from the El Paso Community College SBDC's resources and events. The owners' son attended the Small Business Management Institute certificate class, while George and Edith participated in multiple workshops, including a three-part HR for Small Business and I-9 Compliance training workshop. The family applied and were approved for the Economic Injury Disaster Loan (EIDL) and Paycheck Protection Program (PPP) loans. They used the funds to restructure their business by staggering employee schedules and installing handwashing stations. They kept their employees safe by implementing social distancing, reorganizing their warehouse and reducing close contact.

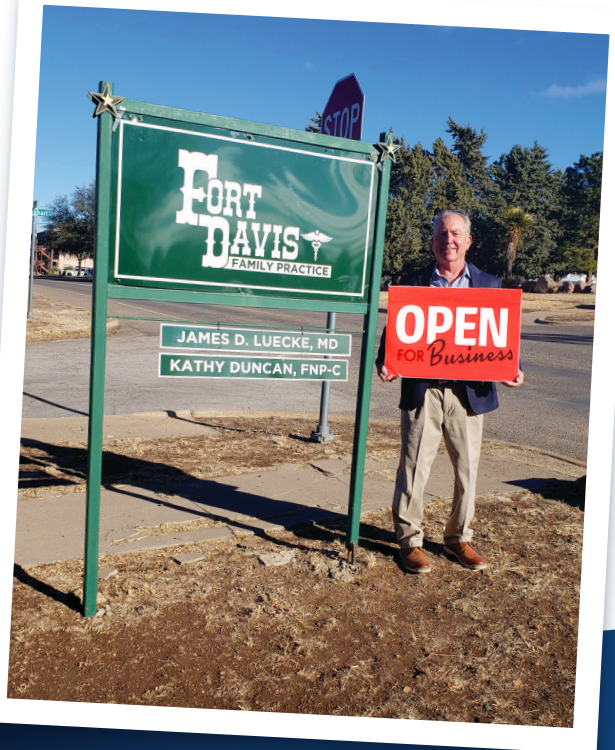
BUSINESS IMPACT

- Temporarily altered work schedules
- Reorganized warehouse to keep employees safe
- Obtained SBA EIDL and PPP funding
- Saved 25 jobs

BUSINESS IMPACT

- Impacted by capacity limits, but rural community retained medical provider
- Obtained SBA PPP and U.S. Dept. Health & Human Services (HHS) Stimulus funding
- Saved 7 jobs

> "Our SBDC advisor was exceptional and very helpful."
>
> *—Celina Esquivel, clinic office manager, and Dr. James D. Luecke, owner*



CLINICALLY PROVEN SUCCESS

Established in 1988, Fort Davis Family Practice provides important medical care for an underserved population of West Texas. Miles away from big city medical centers, the clinic is located in Alpine, Texas. Owned by physician Dr. James D. Luecke, the clinic's dedicated staff is committed to the health and wellbeing of its community.

Before COVID-19, Fort Davis Family Practice was a thriving medical clinic, but it was hit hard at the start of the pandemic. The county's shelter-in-place orders meant the staff had to do business and see patients differently. As a result, the clinic faced financial troubles. New to the SBDC network, the medical provider received much-needed assistance from their business advisor, Virginia Arredondo. Since then, the clinic has been able to retain jobs and remain open.

SBDC SUPPORT

On March 30, 2020, Office Manager Celina Esquivel contacted the Sul Ross State University Small Business Development Center (SBDC) for assistance in finding funding. Business Advisor Virginia Arredondo worked with Celina on completing the Paycheck Protection Program (PPP) loan application. She guided her in gathering appropriate information. Once the application was submitted, they coordinated with a commercial loan officer at Trans Pecos Bank to upload all required documents to process the loan. Fort Davis Family Practice received funding from the U.S. Department of Health and Human Services (HHS), and the PPP loan helped save seven jobs.

South-West Texas Border
Small Business
Development Center Network
Angelo State University SBDC

Angelo State University

WEBINARS HELP RANCH HOUSE WRANGLE NEW BUSINESS

Marsha and Max Stabel have owned and operated Ranch House Meat Company in Menard, Texas since 1978. The long-standing business is known for its award-winning meat production. Ranch House sells their products online, in retail stores and at major stock shows. One of their biggest yearly events is the Houston Stock Show and Rodeo. When COVID-19 forced the cancellation of this stock show and rodeo and many others across the state, Ranch House Meats was left with a major gap in overall sales.



SBDC SUPPORT

Owner Marsha Stabel contacted the Angelo State University Small Business Development Center (SBDC) for assistance. She worked with the SBDC for many years on previous projects and needs. She contacted Business Advisor Dezaray Johnson for her guidance on the application process for both the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL). Both programs proved to be very helpful for Ranch House Meats. Through this very difficult time, the funding allowed Marsha and Max to retain jobs and keep their employees.

> "The SBDC staff was very helpful in applying for the EIDL funds and for the PPP funds. The webinar information was also very helpful and up-to-date. We appreciate the input from SBDC in applying for the funding. That feedback helped us feel confident that the applications were correct."
>
> *—Marsha Stabel, owner*

BUSINESS IMPACT

- Reduced sales due to major event cancellations
- Obtained EIDL and PPP funding
- Saved 17 jobs in rural community

BUSINESS IMPACT

- Business completely shut for 8 weeks
- Pivoted to offer curbside and delivery
- Obtained PPP and EIDL funding
- Saved 25 jobs

> "We are very thankful for the assistance we have received from the SBDC at all times. Our SBDC business advisor was very kind and guided us in the most difficult times of the pandemic. We are grateful. As a result of the loan assistance, our business was able to move forward and we were able to keep our employees. Thank you!"
>
> *—Claudia Oyervides, owner*



DISHING UP NEW WAYS TO SUCCEED

Hosting family and friends and serving up home-style food, Huddle House, a restaurant in Eagle Pass, Texas, dishes out every plate from the heart. Claudia Oyervides is the owner of Huddle House and Microtel Hotel. The restaurant serves a wide range of menu items from hearty breakfast meals to delicious dinner deals. Huddle House has carried this tradition nationwide for more than 50 years.

In March 2020, Claudia needed guidance on how to stay open during stay-at-home orders. She reached out to the Sul Ross State University Rio Grande College Small Business Development Center (SBDC). The small business owner closed the restaurant's dine-in section and implemented new ways to stay open, such as offering curbside and to-go services.

SBDC SUPPORT

In 2018, Claudia Oyervides contacted SRSU Rio Grande SBDC for assistance in implementing QuickBooks and payroll. When the pandemic affected her restaurant, Claudia met with Advisor Cynthia Gomez to find funding for her business. Cynthia recommended available programs such as the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL). At first, Claudia was denied EIDL funding, but after Cynthia worked with her on appealing the decision, the loan was approved.

South-West Texas Border
Small Business Development Center Network
Texas State University SBDC

TEXAS STATE UNIVERSITY
The rising STAR of Texas

SERVING UP SWEET SUCCESS

Since 1986, Chef Julie Albertson has been serving tasty pies in Central Texas. Her sweet success has played a role in recognizing the company's home location, the City of Kyle, as the Pie Capital of Texas. What first started as a business operating out of her home, the Texas Pie Company is now a full-service restaurant and a retail and wholesale pie bakery. In 2016, H-E-B recognized Julie's pies as the year's Primo Picks Quest for Texas Best Grand Prize Winner. In early 2020, the Texas Pie Company received the SBA San Antonio District Office Women Owned Small Business of the Year award.



SBDC SUPPORT

In 2017, Julie Albertson contacted the Texas State University Small Business Development Center (SBDC) for assistance to increase sales and find capital. When COVID-19 dealt an unhealthy serving of uncertainty, Julie reached Business Advisor Rex Steele to develop an action plan to keep her business open. The pandemic temporarily altered her business, but through Rex's guidance, she was able to receive financial help via the Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL). Rex's assistance included understanding the loan application, answering questions pertaining to the funds and knowing how to use those funds. Julie was successful in receiving government funding to assist her in maintaining her business.

> "Every business should have a partner like the SBDC."
>
> *—Julie Albertson, owner*

BUSINESS IMPACT

- In business since 1986, SBDC client since 2017
- Temporarily altered business by adjusting hours and capacity
- Obtained SBA EIDL and PPP funds
- Poised to increase sales of "Dough Puck" product on H-E-B shelves

BUSINESS IMPACT

- Benefited from leadership and financial training
- Expanded office location
- "Essential Business": Sizable SBA PPP and EIDL helped sustain growth
- Saved 90 jobs

> "Our SBDC business advisor helped us find the right business, the right industry, buying and financing the company, operations, and information on human resources, billing, payroll, marketing, Internet, and communications. We are at approximately $1.5 million in company in revenue for 2020. We would not be in business today without Lisha's advice and counseling."
>
> *—Patrick O'Kane, owner*



ALWAYS BEST AND WORKING TO STAY THAT WAY

Patrick and Wendy O'Kane have always had a passion for service. After a successful career in the oil and gas industry, Patrick wanted a business that would include family. They chose the Always Best Care (ABC) franchise, a non-medical health provider helping families' loved ones manage daily routines, plus respite care during the holidays. They opened their business in a short amount of time with a goal of being the only ABC franchise in the San Antonio area.

An essential business, Always Best Care did not have to close during COVID-19. The owners immediately implemented safety protocols, resulting in zero positive cases among their clients and caregivers.

SBDC SUPPORT

In 2016, Patrick and Wendy worked with Senior Business Advisor Lisha Garcia and the University of Texas at San Antonio (UTSA) Small Business Development Center (SBDC). SBDC National Information Clearinghouse (SBDCNet) found a location to start their business and plan for future growth. Their assistance included finding the right zip codes, office space and determining value proposition to distinguish the business from their competitors. Through the SBDC, the owners participated in the Building Business Excellence (BBE) program and trained in strategic leadership. They attended classes to understand hiring practices, financial management and marketing strategies. The O'Kanes learned how to match time-intensive clients to caregivers in a cost-effective way through the Profit Mastery Program.

UTSA SBDC helped the owners receive a sizable Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL) advance, EIDL, and Paycheck Protection Program forgivable loan for payroll assistance. Always Best Care expanded their Blanco Road location and currently have 90 employees.

FLOURISHING FLOOR BUSINESS IN VICTORIA

Mary Garcia didn't begin her career as a business owner, but she's certainly had the flooring industry covered for years to help her get there. She's worked for Carpet Masters-Carpet One in Victoria, Texas since 1998. She started as a salesperson specializing in flooring concepts, then became business partner in 2009. By January 2020, she was the sole owner—the company's third since the business opened in 1954.

When COVID-19 shut down most businesses, Carpet Masters-Carpet One stayed open. To remain operational, Mary included safety measures to protect her employees and customers. She credits her previous work and training with the University of Houston-Victoria (UHV) Small Business Development Center (SBDC) in preparing her for the pandemic. She continues to see increases in revenue and clientele. Mary applied for and received an SBA Economic Injury Disaster Loan (EIDL) of $150,000, which helped with daily operations.

SBDC SUPPORT

In 2019, Mary Garcia first came to the University of Houston-Victoria Small Business Development Center to seek help from Senior Business Advisor Mark Martinez in better marketing of their business. She noticed a decline in sales. In working closely with Mary, Mark saw the problem wasn't the marketing because the business had a great number of clients. It was incorrect pricing. Mark recognized an abundance of discounts, losses, surplus of inventory and accounting errors. He worked with Mary on handling all financial responsibilities, including creating a payment plan to pay off debts with the bank and vendors. With his guidance, Mary trained on QuickBooks and better management of finances. Mark was also able to position Mary to buy out her business partner who just happened to be retiring. After more than 22 years with the company, Mary became sole owner.



Pictured: lead saleswoman Rachel Garcia

> "My SBDC business advisor has been there to help me every step of the way, and I definitely couldn't have done this without his help."
>
> *—Mary Garcia, owner*

BUSINESS IMPACT

- SBA EIDL funding helped with daily expenses and payroll
- COVID-19 era sales increase
- Saved 6 jobs

BUSINESS IMPACT

- Pivoted to new business model
- Obtained SBA PPP and EIDL funding
- Also benefited from Corpus Christi Relief Fund
- Saved 16 full- and part-time jobs

> "The SBDC helped me more than my personal bank and commercial bank. Their information and continuous support were an immeasurable help. You guys have been great. Can't imagine owning a business without you."
>
> *— Christian Schomaker, owner*
> *Mathnasium of Corpus Christi*



CALCULATING NEW ANGLES TO SUCCESS

In 2016, Christian Schomaker became owner of Mathnasium of Corpus Christi, a neighborhood math-only learning center, helping young students in Grades 2-12. This franchise offer year-round extracurricular math programs, including assistance with SAT & ACT (math only) and special programs for Pre-K through first grade. The center uses The Mathnasium Method®. It's a method helping students understand math by using what they already know that would make sense. It helps them learn quickly and boost their confidence. In-center instructions plus learning from home—or elsewhere—through Mathnasium@home were made available for all students.

COVID-19 presented challenges for Mathnasium of Corpus Christi. Social distancing and additional safety precautions were enforced to protect the health and well-being of students and instructors. Because of Christian's action plans, the summer months at Mathnasium became the most active summer since its opening.

SBDC SUPPORT

In March of 2020, Christian contacted the Del Mar College Small Business Development Center (SBDC) and worked with Business Advisor Theresa Moffitt to discuss options. Christian's first goal was to keep his instructors employed. Many of them came from Texas A&M University-Corpus Christi with strong math backgrounds and could relate to the students' needs to do well in math. His next goal was to ensure a safe environment for students and instructors. Mathnasium transitioned into appointment-based attendance. Their goal was to ensure social distancing by limiting attendance, cleaning between group sessions and performing temperature spot checks at the entrance.

ADVISING SUCCESS CONTINUES VIRTUALLY IN LAREDO



When Alma Leticia Santos worked in the retail and service industry as a telecommunications provider, she met many individuals and business owners who had little knowledge of credit reports and the information they provided. She helped her own family members and friends increase their credit scores and taught them how to manage their personal finances. Recognizing the need, Alma was motivated to start her own credit repair services business.

In 2007, she launched South Texas Credit Advisors (also known as STXCA, LLC), a Laredo-based business specializing in credit analysis, repair, education and restoration. Alma started STXCA at home. She worked with local business leaders from the Laredo Chamber of Commerce, Neighborhood Works, BBVA Compass and many mortgage companies to offer presentations and seminars. This allowed her to share her credit repair expertise. Through the years, Alma and her STXCA team have helped thousands in the Laredo community improve their credit, finances and budgeting.

COVID-19 affected her business, limiting face-to-face contact with her customers. With assistance from Texas A&M International University SBDC, Alma kept her staff and her business open. Today, she offers her services virtually and continues to thrive.

> "Like always, thank you for your help and for always providing excellent customer service."
>
> *— Alma Leticia Santos, owner*

SBDC SUPPORT

When she started her business in 2007, Alma Leticia Santos sought the assistance of the Texas A&M International University (TAMIU) Small Business Development Center (SBDC). She worked with Business Advisor Tina Rodriguez, who assisted her with business management, expansion, hiring employees, creating an employee handbook and converting Alma's business to an LLC (limited liability company). During COVID-19, TAMIU SBDC helped Alma receive a Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL), EIDL Advance and Paycheck Protection Program (PPP) loan. Because of their assistance, Alma retained her staff, saved her business and stayed open.

BUSINESS IMPACT

- Obtained SBA PPP and EIDL funding
- Saved business
- Saved 4 jobs

BUSINESS IMPACT

- Temporary business closure
- "Essential business" reopened
- Obtained PPP and EIDL funding
- Saved 10 jobs

> "I appreciate having UTRGV SBDC's continuous assistance."
>
> *—Belinda and Raul Cantu, owners*



A REWARDING NEW START TO TEACHING CHILDREN

Belinda and Raul Cantu have more than 10 years of experience in early childhood education, gaining much of it through their work as educators at La Joya Independent School District in Hidalgo County, Texas. They founded Kaleidoscope Early Childhood Learning Knowledge, LLC, a learning center offering day care services and superb, quality education for young children in Pharr, Texas.

Established in 2016, Kaleidoscope rapidly gained popularity in the Rio Grande Valley. Soon, the Cantus had a waiting list of interested parents who wanted their children to have this unique educational experience. But, just as with many school environments, COVID-19 forced Kaleidoscope to close. The center lost most of its employees because of shelter-in-place orders set in late March. With little staff to operate, the business shut its doors. By early May, Kaleidoscope was able to reopen safely and maintain its niche in providing day care services for children of essential workers, a service critical to many during the pandemic.

SBDC SUPPORT

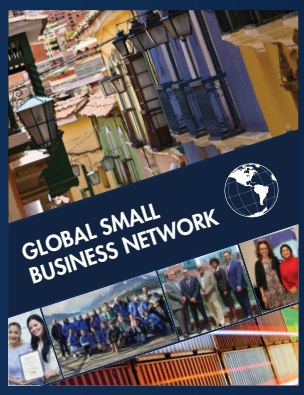
Faced with a shuttered business and the increased uncertainty due to COVID-19, Belinda and Raul Cantu contacted the University of Texas Rio Grande Valley (UTRGV) Small Business Development Center (SBDC), where they sought support from Marcela Arredondo, a senior business and trade advisor.

The Cantus were longing for the opportunity to reopen their business but needed more information on disaster relief loans to move forward. They were familiar with the services UTRGV SBDC offered when they launched their business. Without hesitation, they contacted Marcela for business-continuity guidance. With her assistance, Belinda and Raul Cantu applied for the Economic Injury Disaster Loan (EIDL) and the Payroll Protection Program (PPP) through the Small Business Administration (SBA).

ADVANCING A GLOBAL ECONOMY

The Small Business Network of the Americas (SBNA) was launched during the 2012 Summit of the Americas with the goal of strengthening the micro, small and medium sized enterprise (MSME) sector and to encourage greater trade throughout the Americas. The U.S. Department of State along with foreign affairs ministries of participating countries and their ministries of economy have led an extensive policy and promotion dialogue to achieve 23 Western Hemisphere nations' commitments to becoming part of the SBNA.

Since 2003, the UTSA Center for Global Development that is part of the UTSA SBDC International Trade Center (ITC) has guided and assisted every SBDC network operating outside the U.S. and has been the primary technical assistance provider for the SBNA. Two hundred and fifty-five SBDCs have been launched throughout Latin America and the Caribbean to date. In 2019, a total of 466,539 entrepreneurs were served and the amount of domestic resources committed to implementation in their own SBNA networks was an estimated $48.7 million — a strong tribute to the efficacy of the SBDC model, its adaptability and stakeholder support. These results clearly illustrate ITC's strong leadership on this initiative and its firm and growing presence abroad.



The SBNA drives sustainable and inclusive economic development in the Americas.

SMALL BUSINESS NETWORK OF THE AMERICAS
2019 RESULTS & IMPACT

SERVICE RESULTS

63,711	402,828	466,539	807,846
TOTAL NUMBER OF ADVISING CLIENTS	TOTAL NO. OF TRAINING PROGRAM PARTICIPANTS	TOTAL ENTREPRENEURS SERVED	TOTAL NUMBER OF ADVISING HOURS

ECONOMIC IMPACT

9,867	43,353	24,361	$215.5 Million
NEW BUSINESS STARTS	JOBS RETAINED	NEW JOBS CREATED	INCREASED SALES

8,490	$72.7 Million	$48.7 Million
BUSINESS FORMALIZATIONS	NEW FINANCING	PARTICIPATING COUNTRIES FUNDING COMMITMENT

NETWORK OVERVIEW

23	255	1,565	8,248
TOTAL NO. OF COUNTRIES PARTICIPATING IN SBNA	TOTAL SBDCs OPERATING	TOTAL SBDC PROFESSIONALS	TOTAL MSME STAKEHOLDERS TRAINED

LATIN AMERICA & CARIBBEAN RESULTS | ALL AMOUNTS ARE LISTED IN U.S. DOLLARS

SAN ANTONIO INNOVATION GOES INTERNATIONAL

Established in 2013, Parlevel Systems provides unique and innovative solutions to the food and beverage industry. Founded by UTSA alum, Luis Gonzalez, the San Antonio-based company uses cloud computing, just-in-time inventory management and data analytics to optimize deliveries and product offerings while increasing profitability. Parlevel Systems revolutionized the customers' vending machine experience, and streamlined food and drink inventory for business owners.

A former student intern at the UTSA Small Business Development Center (SBDC) International Trade Center, Luis gained firsthand knowledge of helping entrepreneurs sell goods and services worldwide and took that important knowledge with him to start Parlevel Systems. Luis eventually became a client of UTSA SBDC. He received technical and financial advising and market research results to develop software and hardware prototypes. Plus, he obtained seed capital to launch Parlevel Systems. This homecoming proved to be beneficial in the company's future growth.

Parlevel Systems expanded its reach throughout the United States, prompting Luis and his team to explore global possibilities. UTSA SBDC International Trade Center (ITC) supplied international market research, industry and competition analyses, and distribution channels information. With the guidance of Senior International Business Advisor Julio Garcia de las Mestas, Parlevel Systems gained sales in Australia, Chile, France, Mexico, New Zealand and the United Kingdom.

The company was selected for UTSA Center for Global Development's Internationalization Pilot Program that facilitates trade opportunities among SBDC network clients in the Americas. Colombia's Servicio Nacional de Aprendizaje (SENA) SBDC network identified potential buyers, and Julio assisted with Parlevel signing several contracts with Colombian clients. Parlevel marketed products and services and hired a sales representative in Bogota to support their overseas expansion.

When COVID-19 became a global crisis, Parlevel Systems created tools for its customers. The company expanded their micro market productions, focusing on apartment complexes and office buildings. They increased home delivery options and created the Parlevel Run tool for their micro market vending and coffee operators. Parlevel's customers used existing vending technology to sell products online and deliver to end users. Through its operating system, Parlevel's customers continued to sell their products during the pandemic.

South-West Texas Border
Small Business Development Center Network
UTSA SBDC International Trade Center



> "The SBDC provided high-value assistance, research, and guidance—vital help for a young company like ours."
> *– Gabriel Senior, chief operating officer*

SBDC SUPPORT

Julio helped Parlevel Systems receive an Economic Injury Disaster Loan (EIDL) for $150,000 and a Paycheck Protection Program (PPP) loan for $513,000 to retain its talented staff. The UTSA SBDC ITC conducted market research on the apartment complex industry and compiled a list of potential customers so Parlevel could sell their new technology, determine key regions of the United States for focusing their resources, and seek new customers.

BUSINESS IMPACT

- UTSA Alumni launched micro market business in 2013
- Diversified business to include online/home delivery
- Obtained SBA PPP and EIDL funding
- Saved 8 jobs

MARKET INFORMATION SERVICES
ESSENTIAL FOR BUSINESS SUCCESS

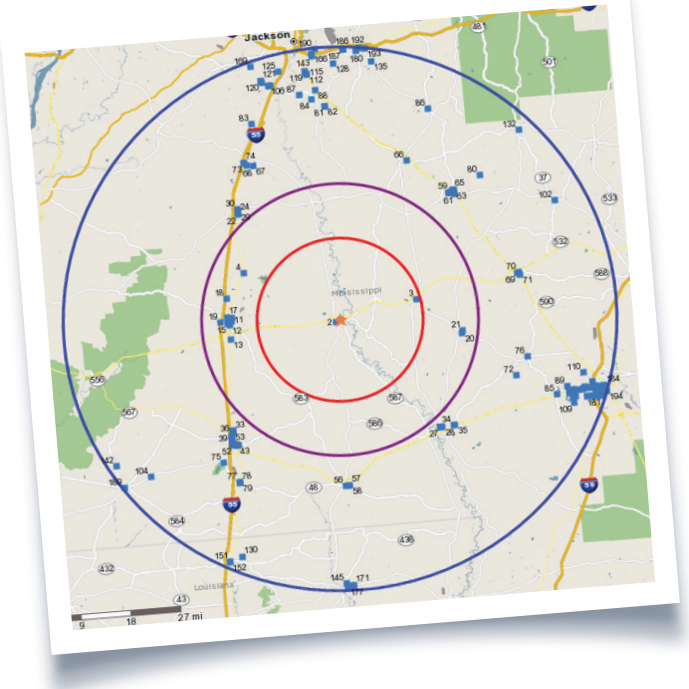
The SBDC National Information Clearinghouse (SBDCNet) is the official business research and support program for the national SBDC network. For over 20 years, the SBDCNet has been dedicated to meeting the information and resource needs of the small business community and working in partnership with SBDCs to ensure their clients' success. In 2020, the center leveraged its vast expertise, experience and specialized resources to help SBDC clients across the country succeed in the face of a pandemic, whether they were striving to recover and become more resilient or bring their COVID-19 innovations to market.

As businesses and SBDCs faced unprecedented hardships, the center continued to respond timely to thousands of information requests while also producing numerous COVID-19 business assistance publications and resources available through the center's public website, sbdcnet.org. Understanding the importance of an online presence for small businesses, the center also produced an in-depth training series for SBDCs on digital marketing, empowering the SBDC advising community with the skills and knowledge to help their clients be successful online.

The year also highlighted the underestimated value of market research and business intelligence that enables clients to make better business decisions. Utilizing its specialized resources including GIS market analysis, the center provided SBDCs and their clients the kinds of powerful information and resources that are often out of reach for most small businesses. "We took the extensive research you provided, and my client immediately realized he had made some serious errors in his assumptions. He has since been able to reorient his customer focus, address weaknesses in his business operations and reopen his doors," said Diane Arnold with the Virginia SBDC network. "Thank you for all the hard work you perform for my clients and the multitude of other clients you also serve."

Hosted at the University of Texas at San Antonio (UTSA), SBDCNet also provides meaningful experiential learning opportunities for undergraduate and graduate students. UTSA students research real-world business challenges and hone their professional skills that makes them more marketable and valuable to employers upon graduation.

SBDCNet continually strives to develop new solutions to the changing information needs of millions of small businesses so they can make better business decisions and stay resilient.



SBDCNet uses Geographic Information Systems (GIS) to prepare custom, in-depth market analyses for small businesses.

RESEARCH HIGHLIGHTS

- 20+ Years of Service
- 4200+ Research Projects in FY20
- 800+ Training Participants
- Support 62 SBDC Networks Nationally

SBDCNet
National Information Clearinghouse

POWERING TECHNOLOGY AND COMMERCIALIZATION

James McKinion is no stranger to farming. Growing up in Mississippi, he spent time visiting his grandparents at their farm. When it was time for the family to decide on what to do with their land, he wondered if he could come up with a way to maintain the agricultural use of the land and generate solar energy. In 2016, James, an electrical engineer, founded Helical Solar Solutions LLC, in the Austin, Texas region. He is pursuing his ideas around agrophotovoltaics (APV), the practice of generating solar energy while simultaneously growing crops and raising livestock on the same land.

As it goes with the innovation of new and untested technologies for commercial markets, there are a myriad of scientific research and development (R&D) issues and resource challenges to be resolved for a renewable energy start-up, in parallel with the business model development and market research and analysis needed to develop a commercially viable strategy.

SBDC SUPPORT

In James' search to have these challenges answered, he was referred to the UTSA SBDC Technology Commercialization Center (TCC), a statewide SBA resource center with an emphasis on assisting advanced science and technology (S&T) start-ups in moving their innovations to market. He worked with Director Bijo Mathew, a chemical, biological and material science engineer, and Project Manager Monique Long-White, an interdisciplinary agroecologist and ecophysiologist to formulate a strategy to have his innovation commercialized.

James saw a perfect match to submit a Small Business Innovation Research (SBIR) Grant proposal to the Department of Energy (DoE) and worked with Bijo Mathew and Dr. Long-White to develop and articulate an experimental plan and project scope for the Phase I effort. They decided to focus upon the single helical pole architecture, hardware and software control system development, testing of the proposed stow mode mechanics and demonstration of the automated dual-axis solar tracking capabilities as the critical proof of concept proposition in the Phase I proposal effort.

Helical Solar Solutions LLC received its Phase I award for $200,000 in 2019, allowing James to embrace his venture as a full-time employee. James continued to work with TCC staff over many white board drawings and meetings, providing them regular updates and receiving guidance on his technical progress reports and business issues related to his grant management, expenditures and budgetary allocations. Having successfully completed his proof of concept in Phase I, James worked with the TCC team to advance his innovation maturity and develop a financial forecast model, a government compliant grant accounting system and a commercialization plan for his Phase II SBIR application. In June 2020, Helical Solar Solutions LLC was competitively awarded a $1.15 million Phase II grant; to build out his advanced prototype that is on track to boost the return on investment (ROI) for small and medium scale rural solar energy applications globally.

As the COVID-19 pandemic negatively impacted the project lead times due to supply chain disruptions, James applied and received funding from the SBA's Paycheck Protection Program (PPP) to support his business. In an effort to address James' growing human resource needs, TCC, connected him with center-affiliated Deirdre Pattillo, project manager of employer services, at the SBDC Center for Government Contracting.



"Not having written or submitted a formal SBIR proposal before, Bijo and Monique's insight and guidance were invaluable for both of Helical Solar's successful Phase I and Phase II DOE SBIR proposals. Helical Solar looks forward to continued support from the SBDC Technology Commercialization Center as we start to hire new employees and expand our R&D and manufacturing capabilities in Texas."

—James McKinion, president & CEO

BUSINESS IMPACT

- Department of Energy (DoE) SBIR Phase I & Phase II Award
- Obtained SBA PPP loan
- Market commercialization of a Renewable Energy Innovation

UTSA PROVIDES NEW HELP FOR RURAL TEXAS COMMUNITIES



In 2020, U.S. Congressman Henry Cuellar announced the delivery of two grants to UTSA, totaling $398,096. While one grant provides childcare services for children of low-income undergraduate and graduate students at UTSA, the second grant for $84,000 in federal funds will support Texas small businesses in consulting, training and growth, jobs creation, and rural economic development. The money is provided through UTSA's Institute for Economic Development by the U.S. Department of Agriculture.

Received through the USDA's Rural Business Development Grant program, funding will help six rural Texas communities grow their local economies by bringing in new retail businesses. These cities are Borger, Giddings, Lamesa, Tahoka, Perryton and Sweetwater.

UTSA will use this funding to provide these communities with education and assistance focused on retail trends in a COVID-19 world, real estate development, downtown strategies, retail incentives and redevelopment through an online portal managed by UTSA partner, Retail Strategies, LLC. Additionally, community leaders participating in the program will receive individual community analysis to support proven strategies and tools to attract retail businesses into their community.

UTSA's Institute for Economic Development and the South-West Texas Border Small Business Development Center will be working together to provide this technical assistance. "Retail recruitment means economic development for rural communities," said Matthew Jackson, director, Texas Rural Retail Academy. "UTSA's Institute for Economic Development has been helping rural communities in Texas for years, and we are proud to receive this grant to continue this work. This program will empower these rural Texas communities to assess and recruit retail businesses to their communities through hands-on training, research and technical assistance from UTSA.

NETWORK STAR ADVISOR OF THE YEAR

Congratulations to UTSA SBDC Senior Business Advisor Lisha Garcia for receiving the 2020 Network Star Advisor of the Year award. America's Small Business Development Centers (ASBDC) recognizes state star recipients for their accomplishments by measuring impact on clients, innovative approaches, team spirit and willingness to go the extra mile. Nominated by a network of peers, Lisha achieved this hard-earned recognition through her dedication to her clients and the small business community.



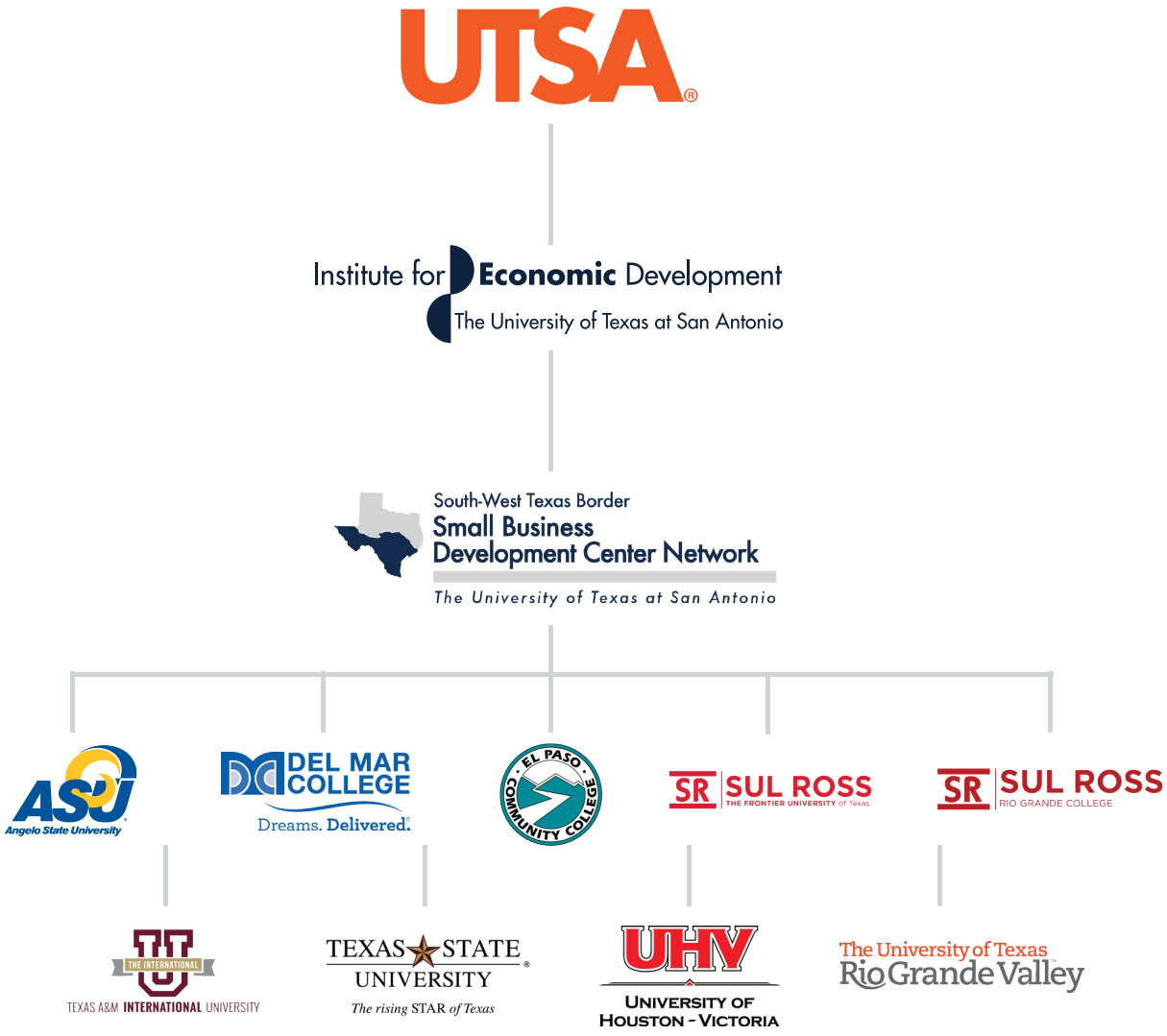
Lisha's numerous accomplishments include achieving her Certified Business Advisor (CBA) IV recertification. Maintaining her Certified Global Business Professional (CGBP) certification, Lisha is a certified FranFit advisor and a Profit Mastery training instructor. She has developed productive relationships in rural communities, as well as with the quickly growing Eastside and Westside San Antonio business communities. Through innovative collaborations, Lisha conducts entrepreneurial trainings for the UT Health Science Center Nurse Practitioner's Program, the Frost Bank Series Program, and the Launch SA ImpulSA Mentor Program. Lisha was also a key participant in an internship program for a large group of graduate students from Chile. She serves as a mentor on the UTSA Small Business Development Center team.

2020 ADVISING HIGHLIGHTS

- Dedicated over 1,200 hours to advising clients
- Helped with 35 business starts or significant expansions
- Over 200 client jobs were created or saved
- Almost $6 million in capital funding obtained by clients

ABOUT

This annual report represents a group of colleges and universities working together as a team to support the growth of small business in Texas–specifically in the South, West and Central Texas regions. These education institutions are brought together by the U.S. government's Small Business Administration (SBA), in partnership with the State of Texas and the U.S. Department of Commerce. The SBA funds an organizational network of centers called the Small Business Development Centers (SBDC). The group of colleges and universities represented in this report comprise an SBDC network called the South-West Texas Border Small Business Development Center Network (SWTXB-SBDC). This SWTXB-SBDC network is comprised of ten SBDCs, each hosted by a field office that is sponsored by one of these higher education institutions and managed by the Institute for Economic Development at The University of Texas at San Antonio.



South-West Texas Border
Small Business
Development Center Network
The University of Texas at San Antonio

www.txsbdc.org

The South-West Texas Border SBDC Network stretches for 79 counties across South, Central, West and Gulf Coast Texas. This vast and diverse territory encompasses 108,000 square miles including our state's capital.

Through the Institute for Economic Development, UTSA's South-West Texas Border SBDC Network operates 10 field centers, four specialty centers and one research center to provide services and training to aspiring and experienced entrepreneurs. Each center matches clients and expertise, ultimately helping to create jobs and grow the economy. The SBDC is funded in partnership with the U.S. Small Business Administration (SBA), The University of Texas at San Antonio, as well as colleges and universities throughout our territory. Our confidential business advising services are offered at no cost to SBDC clients.

The 31,868 advising and training clients served in 2020 represent over 21 percent of the 148,784 employer businesses in the service area. Our SBDC clients continue to outperform the average Texas business in sales and employment. Those small business clients, who represent our long-term impact, also generated almost $28 million in state tax revenues for Texas.

Proud members of the South-West Texas Border SBDC Network

El Paso Community College SBDC
915.831.7743 | elpasosbdc.net

Sul Ross State University SBDC
432.837.8694 | sbdc.sulross.edu/alpine

Angelo State University SBDC
325.942.2098 | sbdc.angelo.edu

SRSU - Rio Grande College SBDC
830.758.5022 | sbdc.sulross.edu/rgc

Texas State University SBDC
512.420.9379 | sbdc.mccoy.txstate.edu

UTSA SBDC International Trade Center
210.458.2470 | texastrade.org

UTSA SBDC COVID Business Recovery Accelerator
210.458.2272 | txsbdc.org/businessrecovery

University of Houston-Victoria SBDC
361.485.4485 | uhv.edu/small-business

The University of Texas at San Antonio SBDC
210.458.2460 | sasbdc.org

Del Mar College SBDC
361.698.1021 | delmar.edu/sbdc

Texas A&M International University SBDC
956.326.2827 | sbdc.tamiu.edu

The University of Texas Rio Grande Valley SBDC
956.665.7535 | utrgv.edu/sbdc

UTSA SBDC Center for Government Contracting
210.458.2458 | cgc.txsbdc.org

UTSA SBDC Technology Commercialization Center
210.458.2740 | tcc.txsbdc.org

The SBDC National Information Clearinghouse
1.800.689.1912 | sbdcnet.org

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Institute for Economic Development
The University of Texas at San Antonio

SOUTH-WEST TEXAS BORDER SMALL BUSINESS DEVELOPMENT CENTER NETWORK
501 W. CÉSAR E. CHÁVEZ BLVD. | SAN ANTONIO, TEXAS 78207 | 210.458.2450