

Due Diligence Review

Sirolli Institute
Enterprise Facilitation

Sherman, Texas
&
Baker City, Oregon



Produced for the Denali Commission
&
Alaska Federation of Natives

April 2005

John Tetpon
AFN



Ernesto Sirolli

We don't try to make things happen no matter the cost. We don't hold the economic development of a town in higher esteem than our individual client. Nothing, not headlines, possible jobs, or money to be made will make us jettison our client's trust. Motivational theory doesn't work - anyone who has tried to motivate their own children will agree with this.

Ernesto Sirolli

The Sirolli Institute, in association with the Denali Commission and the Alaska Federation of Natives, invited AFN to participate in a Due Diligence review of the work being done by the Institute's U.S. based Enterprise Facilitation team in Sherman, Texas and in Baker City, Oregon. The Due Diligence review included two additional locations, however, this report is limited to the team's work in Sherman, Texas and Baker City, Oregon.

The Sirolli Institute is an organization that seeks to provide hands-on assistance to individuals desiring to become involved in enterprise start-ups and private businesses in geographical areas experiencing limited economic viability.

Founder Ernesto Sirolli has written a book explaining how he came to devise the strategy of enterprise facilitation. The Permaculture International Journal described the author and his ideas thus: "Sirolli says our society should give up its pushy and paranoid pursuit of trying to motivate people to work, especially young people. Instead, we should let them discover what really grabs them, and then be available with the best possible knowledge."

The title of the book is "*Ripples from the Zambezi*." In it, Sirolli recounts his experience as a young man sent to Africa by the Italian government to help locals become good workers. Sirolli and his agency looked the landscape over and decided that they could have the Africans plant tomatoes close to the Zambezi River. The agency also planned that the villagers could then sell the tomatoes and learn how to make cash money. But after one-day's work, and after getting paid, the workers never came back. Instead, they did what they felt needed to be done for themselves – like buy grain with their money and

mill it for bread. Later on, the river swelled its banks due to a seasonal rain, and a herd of hippos came by and ate their fill of tomatoes. The work was all for naught. The tomatoes were gone. No one had asked the villagers if the tomato patch was safe from flooding and if the harvest would be safe from hungry hippos. Thus the title, *Ripples from the Zambezi*.

After a great deal of thought and introspection, Ernesto Sirolli had learned his lesson. It was then that he concluded that the way the Italian agency went about the business of helping people help themselves was all wrong.

Sometime later, Sirolli traveled to Australia and went about the business of helping people help themselves. This time, instead of showing up to proclaim that he was there to lead the charge toward prosperity, he quietly showed up in a small fishing town and waited. He hung out at local coffee shops and restaurants. He got acquainted with other customers and word got around about his purpose there.

Sirolli never promoted his chosen task. Instead, he waited for people to approach him, and tell him about themselves, and tell him what they wanted to do with their time and talents. He wanted to hear individuals – one by one - tell of their personal dreams of economic improvement for themselves and their families.

In one experience, Sirolli was visited by a fisherman whose dream was to process local fish stock as a value-added product and sell it worldwide. The fisherman was passionate about his dream. He wanted to make his dream come true. He visited Sirolli many times. He talked incessantly about fulfilling his dream.

"I'm here to help you along but I won't tell you how to do your job."

Ned Webb



Ned Webb

After Sirolli decided the man was fully committed, he undertook the task of providing whatever help he could. In time, the fisherman's dream became a reality. Upon seeing that one person could become a successful businessman, others showed up to talk with Sirolli, and a client base soon grew.

The Sirolli Institute's dedication to providing hands-on assistance, free of charge to individuals, would certainly be a different and new approach to the economic development process in rural Alaska. Most programs have been created and devoted to village corporations, tribal councils, and other institutions with the hope that cash generated by these organizations will trickle down to local employees. Like the Zambezi River experience, there have been many examples of similar "ripples from the Yukon, the Kuskokwim, and other rivers" in rural Alaska.

The Denali Commission/AFN Partnership

The Denali Commission is a federally funded program created under the auspices of U.S. Senator Ted Stevens. It is mandated to focus on the construction of needed infrastructure in rural Alaska. Village water and sewer systems, roads, bulk fuel tank farms, airports and health centers have been planned and constructed over the past several years. The Commission's work continues and will likely progress well into the future. In addition to planning and completion of major construction projects, the Commission also endeavors to promote viable economic development in rural villages. AFN, represented on the federal panel by Commissioner Julie Kitka, is also deeply committed to the development of long-term, sustainable economic growth in rural communities.

It was for that reason that a Due Diligence review was initiated. The trip was planned by the Denali Commission staff, with Paul McIntosh of the Commission taking the lead. The Alaska Department of Community and Economic Development was represented on the review by Ruth St. Amour of the department's Anchorage office.

Enterprise Facilitator Ned Webb of the Sirolli Institute conducted the workshop process in Sherman, Texas. Enterprise Facilitator Ruth Townsend of Baker City, Oregon conducted the process in Baker City.

Ned Webb, Sirolli Institute

Ned Webb directs the project implementation functions of the Sirolli Institute. He is the former director of Community Development for the Kansas Department of Commerce & Housing. The Community Development Division administered about 20 million dollars per year of U.S. Small Cities Community Development Block Grant (CDBG) program funds and a variety of State Community Assistance Services programs.

As Community Development Director he was able to start five Enterprise Facilitation projects in the State. Prior to coming to the institute Webb, for 13 years helped western Kansas communities realize their economic potential. He was Director of Economic Development for Russell County, Kansas, responsible for community development, business recruitment and business retention on a countywide basis. Prior to that position, he served as Executive Director of the Northwest Kansas Planning and Development Commission and Pioneer County Development in Hill City, Kansas.



Members of the Sherman, TX. Executive Committee
 Right to left: Bill Jones, Chairman; Kathryn Hicks, Vice Chairman; Joe Bright, Treasurer; Lisbeth Echeandia, Secretary

The 18-county regional commission specialized in writing and the administration of community grants for counties and cities and the development of financial packages to assist small businesses. Webb was born and raised in suburban Chicago and was educated at Roosevelt University, Chicago. Prior to his Kansas experience he was a public administrator in three Illinois communities. He brings to the institute his unique public service perspective from both an urban and rural view and over 40 years of dealing with communities.

Sherman, Texas

Located in the northeast region of Texas, Sherman is a quiet, growing community of about 35,000 residents and is the recognized social, economic, governmental, and environmental center for a four county area including Grayson and Fannin Counties in Texas and Marshall and Bryan Counties in Oklahoma. Founded in 1846, the town of Sherman was incorporated in 1858. The city was named after General Sidney Sherman, the commander of the Republic of Texas cavalry at the Battle of San Jacinto. He was credited with the famous saying, "Remember the Alamo!"

Within a 50-mile radius, a six-county labor market number approximately 250,000 of those 18-years old and over. Demographically, the population is largely Caucasian (75.6 percent), along with a Black population of 11.2 percent; a Hispanic population of 12.1 percent and 1.1 percent falling in the "other" category.

The labor sectors include:

- Government -14%
- Natural Resources & Construction -7%

- Manufacturing -15%
- Trade, Transportation & Utilities - 19%
- Information - 1%
- Financial Activities - 6%
- Professional & Business Services - 6%
- Education & Health Services - 19%
- Leisure & Hospitality - 9%
- Other Services - 4%

Miscellaneous:

- Sherman, TX. Labor Force -57,217
- Employed - 53,696
- Unemployed - 3,521
- Unemployment Rate - 6.2%

Source: Texas Workforce Commission
 (www.twc.state.tx.us)

LOCAL GOVERNMENT OVERVIEW

Form of Government: Council/Manager

- Mayor - 1
 - City Council Members - 6
 - There is a zoning body and master plan.
 - Current Moody's Bond Rating A3
 - Current Standard & Poors Bond Rating A
- Total Budget

- City of Sherman (2004-2005) \$ 53,163,263

Contact Numbers:

- City Manager - 903/892-7200
 (www.ci.sherman.tx.us)
- City Engineer - 903/892-7210
- Permits, Planning & Zoning - 903/892-7229
- Sherman Economic Development Corporation:
 903/868-2566 / 800/981-2566

Ned Webb, standing at far right, introduces the Sirolli Enterprise Facilitation process to the Sherman, TX. gathering in April 2005



- Sherman Area Chamber of Commerce: 903/893-1184 (www.shermantexas.com)
- Grayson County: 903/813-4200(www.co.grayson.tx.us)
- Grayson County Appraisal District: 903/893-7673 (www.graysoncad.org)
- True Automation Tax and Appraisal (www.trueautomation.com)

ENVIRONMENT AND CLIMATE

The topography of Sherman, TX is generally flat with gently rolling wooded terrain.

Climate: Sherman's comfortable climate allows year-round recreation.

Annual Averages:

- | | |
|---------------|-------|
| • Temperature | 73o F |
| • Maximum | 93o F |
| • Minimum | 44o F |
| • Humidity | 56.0% |
| • Rainfall | 40.0" |

Sherman, Texas Enterprise Facilitation Process

After being invited by the Sherman Chamber of Commerce, the Sirolli Institute sent Ned Webb to Sherman to meet with community members who had seen an advertisement in a local newspaper about a town meeting to be held at the Texoma Workforce Development Center in Sherman.

According to locals, the advertisement was non-specific as to what would transpire. It merely called for attendance by those interested in helping the community move ahead economically. The advertisement, designed by Sirolli, was deliberate in its generality

so that those who showed a genuine interest would attend. That follows the philosophy adopted by the Sirolli Institute: Those with a passion to "do" something to improve the economy will generally show up and make their time and talents available. The other reason is to help ensure that community and business leaders who attend will also be asked to support the program on a localized level.

On April 12, 2005, more than 50 people showed up at the Workforce Development Center. Among them were Chamber of Commerce members, business and civic leaders, a local physician, and managers of local companies. During the morning session, Webb explained in detail the concept and philosophy of the Sirolli Institute's Enterprise Facilitation Project.

After a working lunch, Webb requested that all 50-some members of the group accept the challenge of becoming Board members of the Enterprise Facilitation effort. Several declinations from attendees were indicated – those who said they could not become Board members for one reason or another. Webb then asked them to name those from the group that might make good leaders – and members of a four-person Executive Committee. He stressed that this was not a formal nomination and election procedure.

"Just raise your hand and give me a name. I'll write it on the blackboard," Webb said. About a dozen names made it on the list.

"OK, now we'll hold an informal election." Webb said as he held up a cardboard box and scraps of paper torn into small pieces. "I'll pass these pieces of paper around. This is how informal we are. What you need to do is write the name of the one you think will make a good Chairman of this Board and president of the



Ruth Townsend, Enterprise Facilitator, Baker City, OR., has been on the job for 5 years.

The Baker City Story

Executive Committee.”

The first ballot produced the name of Bill Jones as top vote getter. Jones is the head of the local Chamber of Commerce. Jones is an effective business leader who is also part Cherokee Indian. The next ballot produced the Vice-President of the Board and VP of the Executive Committee.

“Now, do you want to hold two more elections to name the other two Executive Committee members – the Treasurer and Secretary - or do you want to accept them from the list of those receiving the most votes?” Webb asked.

After a short discussion, the group decided it would accept the next highest vote getters as members of the Executive Committee.

Webb explained that the responsibility of the Executive Committee will be two-fold: Continually search for more project funds, and direct the work of the Enterprise Facilitator, a person the Board would hire with funds they had previously received from the State of Texas.

“Your first priority will be to advertise for the position of Enterprise Facilitator for your area, set the salary and set out their responsibility,” Webb said. “That will take about 6-weeks. After that, you’re on your own. You set the parameters of your Facilitator – how he or she will work – what he or she will do – and how he or she will do the work.”

Webb added that he would be available to the Board as they saw fit. “I’m here to help you along but I won’t tell you how to do your job.”

In February 1999, local community leaders Barbara Phillips and Pam Peyron persuaded the Rotary Club in Baker City to host Ernesto Sirolli at their weekly luncheon. About 50 people were in attendance. Sirolli told the Australian fisherman story, and told the hippos in the tomato patch story.

The visit made by Sirolli kindled a fire, prompting local people to organize.

By December of that year, a small core group began the work to introduce the Enterprise Facilitation process in the Pacific Northwest. At a meeting that month, the Board, made up of 25 people, elected Gordon Zimmerman, the city manager of Baker City, as chair and assigned the task of fund-raising to him.

The group subsequently developed a two-year budget of \$172,000, and named their project BEGIN, Baker Enterprise Growth Initiative. A proposal for funding was submitted to the Oregon Economic and Community Development Department. Although skeptical, the department agreed to fund the training portion of the project offered by the Sirolli Institute.

In a March 2000 issue of the *Oregon Business Magazine*, writer Peter Donovan said: “Defying the usual approach to economic development, citizens in Eastern Oregon are aiming to secure their towns’ futures by nurturing entrepreneurial spirit.” Enterprise Facilitators, he said, “help steer but do not row. The idea is that people do best when they do what they love and they are more likely to succeed if the initiative comes from them.”

With half of their funds committed to BEGIN, the group placed an ad in local newspapers, seeking prospects for the position of Enterprise Facilitator.

Five applicants responded. Ruth Townsend, operator of a family orchard business, was selected. She began work in July 2000. In 5 years, Townsend has become a fixture in the community. She is well-known, especially by those she has helped start their own businesses. Townsend says she has had about 80-percent success rate since the project started.



Baker City, OR., pop. 35,000, is a historic site, making its mark in the gold rush days of the late 1800s.



Walking the streets of Baker City with Ruth Walking Townsend is like visiting with an old friend. Almost everyone in the downtown district knows her by name. “There used to be a large lumber and timber mill here. When it couldn’t operate anymore because of environmental regulations, more than 500 people lost their jobs,” she said. “This town had to do something.”

Townsend said when she got her job, she started meeting people anywhere they wanted to; their homes, at her kitchen table, in coffee shops, restaurants and at their place of business.

“This is a free and confidential service to our clients. We don’t offer money, only free, competent, caring and confidential management coaching, one on one.”

Townsend described her role as one that merely stands by. “The facilitator never initiates contact. She neither motivates nor does she approach potential clients. Clients build businesses because of their passion, not the passion of the facilitator.”

Townsend said her experience has shown that most entrepreneurs have great ideas for a product but fall short on ideas for marketing the concept. That’s where her job begins, helping people build a viable marketing program.

In Baker City, Townsend stopped by a flower shop she helped get started. The owner, a young lady who bought the existing business several years ago, told her visitors that business was good. “We’re busy. My mom is here helping me out,” she said.

Across the street, Townsend stopped by an ice cream parlor to chat with the owner. An old counter with roll-around stools beckon to days gone by - the early fifties. Photos of Elvis Presley, Marilyn Monroe, and old movie posters with stars like Humphrey Bogart

adorn the walls. Here, teen-agers sit sipping on milkshakes, spinning on their stools. An old jukebox with 45 rpm records sits nearby. The owner knows everyone by name.

Over the past 15 years, Sirolli has developed benchmarks to track the progress of development in Baker City. Townsend said her goal is to provide consultation to 250-300 clients. Of that number, about 100 will be served by her, and 20-30 new businesses will be established.

Sixty to eighty jobs will be created under her plan.

The Sirolli contract was completed in July 2002. Since then, Townsend has continued to work, supported by small grants. Her budget is about \$65,000 a year.

In the past five years, Townsend has helped a home health care business become viable, assisted a small company become a manufacturer of fleece clothing, helped a candle making operation, helped start a coffee roasting company, help start a funeral home, and help start a second hand store.

According to a chart developed by BEGIN, an easily understood tracking process is the "cost per job" analysis. Under the federal Economic Development Administration, it costs \$30,000 to create one job. Under the Oregon Economic and Community Development Department, it costs \$10,000 to create one job. Under BEGIN, the cost is almost negligible - about \$2,300.

RECOMMENDATIONS

There is a great divide between the Sirolli concept of Enterprise Facilitation and the methods that have been used to stir economic activity in rural Alaska. Historically, Alaska has experienced a boom to bust economy most likely because Alaska society has based its fortunes on non-renewable resource development.

Mining for gold has come and gone, and fisheries is a thing of the past. Timber harvests used to support whole regions, now that's gone too. Even oil production will soon disappear.

Another frequent economic interloper in rural Alaska is development based on the "trickle down" theory. Community and institutional projects appear annually to help put people to work. But as soon as the projects are done, unemployment rates soar and former workers either go on welfare or barely make it at all.

AFN is keenly aware that only a sustainable economy will prove sufficient in rural communities. And that any new development concepts will have to come from the people themselves. With a little help, local villagers can turn the economic corner and learn to think on a new level - one that is individual in nature - rather than communal.

That concept may be hard to imagine in some segments of Native society, what with decades and even generations of communal mindset. Change of this magnitude will perhaps not be an easy proposition. Individualistic thought will likely cause division and upheaval in some villages and larger hub communities. But it is unlikely that personal dreams will ever surface or materialize unless there are more gains to be had than losses.

The methodology of economic development created and adopted by the Sirolli Institute has but one focus - to help people become independent one person at a time. It only offers a service to individuals based solely on the level of passion shown by the potential client.

Giving rise to the spirit of entrepreneurship in village Alaska will be a monumental task. It will require patience and long hours of hand-holding, a step-by-step teaching application, and unwavering commitment on the part of the enterprise facilitator.

But change is inevitable and will occur nonetheless. More and more young people have reached for higher education. More college graduates are exiting colleges and universities, degrees in hand, ready to make their mark in the world. It is these young people that are ready for the challenge of change.

My recommendation is to adopt the Sirolli Institute as one of several possibilities. It is also my recommendation that one or two projects be given the opportunity to see if the Sirolli method will work. Hub locations, i.e., Bethel, Unalakleet, Kotzebue, Barrow, Juneau, Ketchikan, Fort Yukon, are possible choices.

Funds to contract with the Sirolli Institute can be located and captured from available state and federal grants. Flexibility on the part of funding sources will be key to success.

Enterprise Facilitation is new. It has not been tried and tested in rural Alaska. It is time.

Attachments:

1. Cost per job created
2. Baker County Chamber of Commerce
3. Goals: BEGIN Project, Baker City

4. Partners in Economic Development in Baker County

5. Newspaper column: Baker City Herald

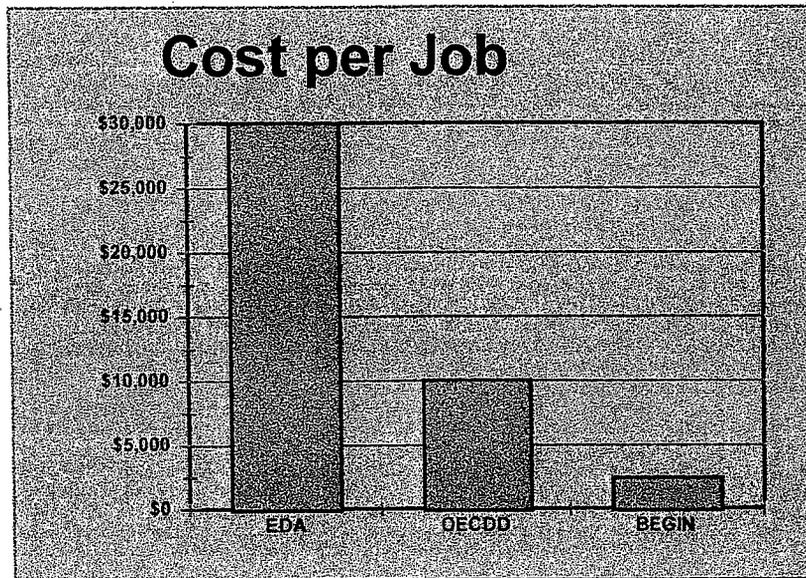
6. Sirolli Board prospects, Sherman, TX.

7. Small Business Startup Comparison

The writer wishes to thank the Denali Commission and AFN for the opportunity to make this report and offer these recommendations. *John Tetpon*

Cost per Job Created

The success of business recruitment efforts has been tracked with many different numbers. One of the most easily understood is the Cost per Job Created, found by dividing the cost of the recruitment process divided by the number of jobs created. The federal government's EDA (Economic Development Administration) guidelines for job creation consider \$30,000 per job created as acceptable. The State of Oregon's Economic and Community Development Department has indicated that \$10,000 is an acceptable number. During the first year of operation, BEGIN spent \$100,000. With the 42 jobs created so far, the cost per job for BEGIN is \$2,381.



BEGIN provides excellent service for small and emerging businesses at a very affordable cost to the sponsors. Some comparisons may help. A call center recently put out a call for recruitment. The company was willing to locate in your town if you could meet the following qualifications:

Cash To Company:	\$3,000,000
Build 40,000 Sq. Ft. Building:	4,000,000
Property Tax Relief:	180,000
Land Donation:	200,000
Build Infrastructure:	<u>200,000</u>
Total	\$7,580,000

Number of Employees: 450

Cost Per Employee: \$ 16,844



Baker County Chamber of Commerce

490 Campbell St. Baker City, Oregon 97814
phone: 541-523-5855 fax: 541-523-9187
e-mail: stopby@baker-chamber.com
web site: www.baker-chamber.com

August 21, 2001

Baker City Council
P O Box 650
Baker City OR 97814

Dear Sirs:

It is hard to believe that it has only been one year since the BEGIN program was initiated in Baker County. This program has accomplished a great deal in that short time.

I am confident that the report our Enterprise Facilitator furnished you will give you the amazing statistics of this program. I would like to call your attention to some other aspects of the program that I see as extremely valuable.

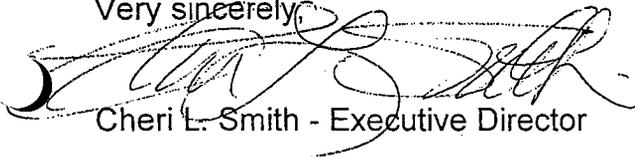
"Baker Enterprise Growth Initiative" - BEGIN - serves as a first contact for entrepreneurs who have a brilliant idea, but do not know where to begin. They need advise on how to develop their product, market it and deal with the myriad financial details involved with running their own business. These entrepreneurs, who ask for guidance from the Chamber of Commerce, can now be referred to BEGIN for expert, one on one advice in the essential elements of having a successful venture.

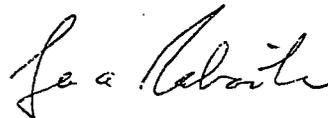
BEGIN is an extremely valuable resource that these people need and having it available is absolutely the best customer service the chamber can offer. From discerning their passion to developing the business plan and taking it to the bank with their team, the enterprise facilitator is an excellent resource for us and for the community.

These business start-ups deliver improved economic health, job creation, and serve to focus on our community's "Human Capital." Ruth and the BEGIN program have contributed greatly to this community by helping people realize their dreams.

We, the staff members of the Baker County Chamber of Commerce applaud and support the BEGIN program and urge you to do the same.

Very sincerely,


Cheri L. Smith - Executive Director



Jana Voborilova - Executive Assistant

The Goals of Our Program

Promote local
entrepreneurship and
innovation

Empower the fulfillment
of individual dreams

Help start new, local
businesses

Assist local businesses
to expand

Assist struggling local
businesses to survive

Increase the capacity
within a community to
meet the challenges of
changing economic and
social conditions

Please contact us at

B.E.G.I.N

(Baker Enterprise Growth Initiative)

ENTERPRISE FACILITATION

Just ask for:

Ruth Townsend

P.O. Box 1064
Baker City, OR 97814

Phone: (541) 523-5556

Fax: (541) 523-5566

Cell: (541) 519-6143

Email: sunruth@eoni.com

This Enterprise Facilitation program is being funded by a cooperative effort of local business and government. This unique partnership allows us to bring you our services free of charge. Their help is greatly appreciated. There is no obligation to clients to pay for our consultation and help.



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(Baker Enterprise Growth Initiative)

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through
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creativity and innovation.

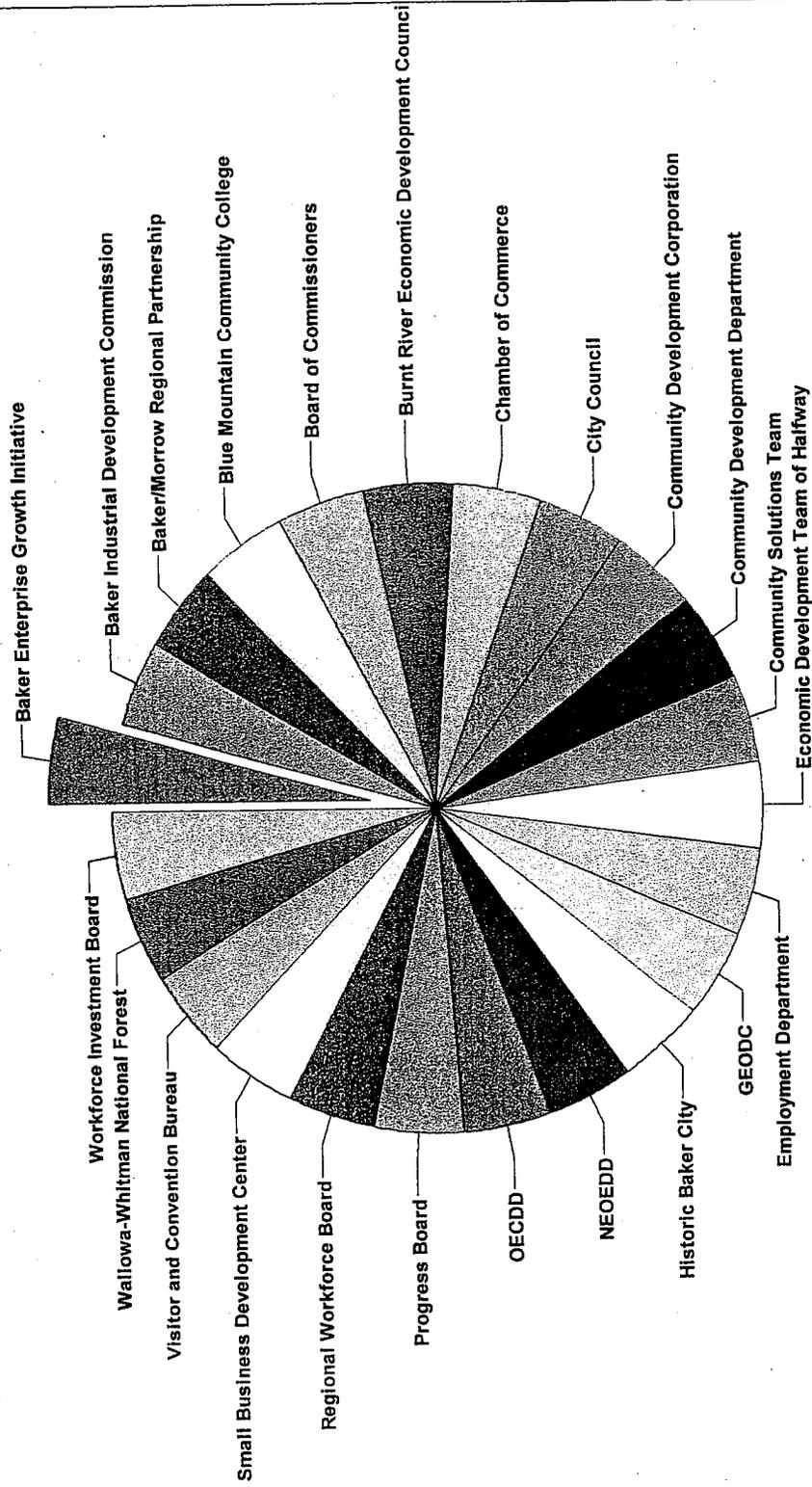
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Partners in Economic Development in Baker County



Economic developer

It took more than a year, but the Baker County Commission finally got the message: combining the jobs of commission chairman with that of city/county economic developer is and was a bad idea, regardless of who fills the shoes.

In the interim, however, a wide array of people have adapted their jobs to pick up the slack. The Baker Enterprise Growth Initiative is one year old, with impressive results; and what is termed "community development" has been supported by a city department of the same name here in Baker, as well as by volunteers and committees in the county's smaller communities.

The new economic developer has the opportunity to step into a team that is already working to grow what is here and assist existing businesses and assume responsibility for recruitment.

Our future economic developer shouldn't suffer "home run" tunnel

vision, however, slaving night and day to bring a large employer to Baker City to the neglect of other viable options.

After all, Baker lacks the infrastructure to accommodate a 500-person firm. Several 10- or 20-person firms? That's a better fit.

Look beyond the firms and industrial parks. Make an effort to reach out to large tech firms who may have a few employees who long for that small-town experience. With the development of a fiber optic infrastructure in Eastern Oregon, Baker City can now offer the same speed and convenience online to telecommuters as can be found in Portland, San Francisco or Seattle.

It wouldn't take too many urban-caliber salaries to equal the entire payroll of a light manufacturing plant.

Think big — but small — and Baker County will benefit.

Sirilli Board Prospects

First:	Last:	Addr:	City:	ST:	Zip:	Phone:	e-mail:
Janie	Bates	5904 Texoma Pkwy.	Sherman	TX	75090	903-957-7408	janiebates@twc.state.tx.us
Jack	Bonds	5285 FM1553	Leonard	TX	75452	903-587-3655	pawnloans007@hotmail.com
Anne	Braziel	RR 1 Box 28	Forestburg	TX	76239	940-964-2609	braziel@ntin.net
Kenneth	Braziel	RR 1 Box 28	Forestburg	TX	76239	940-964-2609	braziel@ntin.net
Joe	Bright	P.O. Box 282	Muenster	TX	76252	940-759-4683	joebright@juno.com
Joyce	Buchanan	501 Tucker	Leonard	TX	75452	903-587-2570	bia@leonardonline.net
Bill	Buck	1805 South Shore Drive	Bonham	TX	75418	903-583-1122	wbuck4414@cableone.net
Don	Cockerham	2032 Arbor Bend	Bonham	TX	75418	903-583-9303	dcockerham@netexas.net
Lew	Donaghey	P.O. Box 12	Trenton	TX	75490	903-989-2235	ldonaghey@fntrenton.com
Lisbeth	Echeandia	P.O. Box 385	Savoy	TX	75479	903-965-4447	lisbeth@texoma.net
Authur	Felderhoff	P.O. Box 336	Muenster	TX	76252	940-759-2941	awf@ntin.net
Sharon	Felderhoff	P.O. Box 585	Muenster	TX	76252	940-759-2287	smmc@ntin.net
Roy	Floyd	P.O. Box 248	Bonham	TX	75418	903-583-4902	royv@netexas.net
Rozelle	Fowler	520 W. 9th St.	Bonham	TX	75418	903-583-3268	rozelle@verizon.net
Alvin	Fuhrman	205 N. Walnut	Muenster	TX	76252	940-759-2251	alvinfm@ntin.net
Gracie	Fuhrman	205 N. Walnut	Muenster	TX	76252	940-759-2251	egfuhrman@nortex.net
Bill	Gazaway	P.O. Box 262	Bonham	TX	75418	903-583-8889	staycool@cableone.net
Dr. Linda	Gist	229CR1415	Bonham	TX	75418	903-583-8021	l_gist@admin.bonhamisd.org
Rebecca	Gopffarth	P.O. 962	Windom	TX	75492	214-674-2747	rgopffarth@hotmail.com

Sirilli Board Prospects

First: Last: Addr: City: ST: Zip: Phone: e-mail:

Alan	Hale	P.O. Box 1163	Leonard	TX	75452	903-587-2846	judgehale@yahoo.com
Derrell	Hall	101 E. Sam Rayburn Dr.	Bonham	TX	75418	903-583-7455	jdhall@fanninco.net
Rick	Hanning	P.O. Box 998	Gainsville	TX	76240	940-668-3104	rhannin1@txued.com
Butch	Henderson	P.O. Box 1270	Leonard	TX	75452	903-587-3334	cityhall@leonardonline.net
Dr. Jeffery	Herman	1200 Pioneer Trail	Bonham	TX	75418	903-640-0486	jdherman@cableone.net
Jerry	Hess	P.O. Box 557	Muenster	TX	76252	940-759-4791	jjhop@ntin.net
Kathryn	Hicks	P.O. Box 528	Muenster	TX	76252	940-759-2297	koch@ntin.net
Wesley	Hicks	5810 FM 898	Bonham	TX	75418	972-345-8275	wesleyh@netexas.net
Blaine	Hinds	301 E. 5th St.	Bonham	TX	75418	9035837555	city-manager@cobon.net
Bill	Jones	110 E. First St.	Bonham	TX	75418	903-227-4538	bonhambill@cableone.net
J.C. "Skip"	Jones	950 CR 3100	Bonham	TX	75418	903-583-7768	skipj@fanninelectric.com
Allen	Lambright	1406 E. North McDonald	McKinney	TX	75071	972-542-0081	Allen.Lambright@tx.usda.gov
Mandy	Leonard	312 North Main	Bonham	TX	75418	903-587-2200	mandy.leonard@bonhamjourna
Mike	Michaud	P.O. Box 429	Bonham	TX	75418	903-640-0888	mmichaud@ntxhub.com
Steve	Mohundro	1400 West Russell	Bonham	TX	75418	903-583-5574	smuhundro@mchcpa.net
Don	Morrison	633 N. 6th Street	Honey Grove	TX	75446	903-378-3033	donm@cityofhoneygrove.org
Joe	Pulliam	1033 CR 3100	Bonham	TX	75418	903-583-7587	pulliamjm@texoma.net
Bob	Rhoden	5904 Texoma Pkwy.	Sherman	TX	75090	903-957-7408	bob.rhoden@twc.state.tx.us
Don	Rohmer	603 N. Elm	Muenster	TX	76252	940-759-4922	mdoc@ntin.net

Sirolli Board Prospects

First:	Last:	Addr:	City:	ST:	Zip:	Phone:	e-mail:
Chris	Schraeder	P.O. Box 327	Bonham	TX	75418	903-583-7453	ceschraeder@ag.tamu.edu
Troy K.	Sellers	120 W. 5th St.	Bonham	TX	75418	903-583-1420	tseller1@txued.com
Cliff	Sicking	1066 Cherry Lane	Muenster	TX	76252	940-759-4242	csicking@nortex.net
Pat	Stelzer	P.O. Box 157	Muenster	TX	76252	940-759-4230	pstelzer@ntin.net
Dr. Karen	Stidham	6100 Grayson Drive	Denison	TX	75020	903-463-8787	stidhamk@grayson.edu
Joseph	Strong	318 N. Center St.	Bonham	TX	75418	903-640-1900	joe@strongco.net
Dennis	Stubsten	2209 Beavers Pt.	Bonham	TX	75418	903-583-2873	dstubsten@msn.com
Glenn	Taylor	111 W. First St.	Bonham	TX	75418	903-227-0039	bedco453@verizon.net
Al	Turinsky	1600 W. Main	Honey Grove	TX	75446	903-378-7930	alturinsky@aol.com
Tom	Turner	2501 N. Center St.	Bonham	TX	75418	903-583-3556	fcspecial@cableone.net
Mike	Walthall	301 E. 5th St.	Bonham	TX	75418	903-583-7555	mwalhall@cobon.net
Christine	Weinzapfel	P. O. Box 705	Muenster	TX	76252	940-759-4749	brushymound@ntin.net
Fred	Wilson	7209 Oakview Dr.	Bonham	TX	75418	903-583-8404	fawils@hotmail.com

**Small Business Startup Comparison
BEGIN (actual) vs SBA (National Avg.)
Closure Rate for Initial 43-Month Period
July 2000 - March 2004**

