Small Business Resource Guide

ARIZONA EDITION 2020

START GROW EXPAND YOUR BUSINESS
The small banks don’t understand you, and the big banks don’t try to.

At Alliance Bank of Arizona, we get it.

We bring you the best of both worlds: the capacity and sophisticated product offerings of a big bank along with the responsiveness and superior service of a more specialized institution.

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ON THE COVER Jennifer Rahn, courtesy of the SBA; Jeff and Jennifer Herbert, courtesy of Superstition Meadery; September Myers, courtesy of the Sundance Consulting; Nikolas Williams, courtesy of Workshops for Warriors
It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation’s small businesses with timely and innovative resources to help them thrive in today’s economy. America’s entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

As we enter a new decade of possibilities, small businesses have a remarkable opportunity to continue building upon the success we’ve seen in our economy over the last three years. As the voice for America’s 30 million small businesses, I am eager to advocate on entrepreneurs’ behalf as a member of the President’s Cabinet. Whether it’s seeking access to capital, government contracting opportunities, business mentoring, or assistance with disaster recovery, the SBA is ready and determined to help our customers succeed.

The SBA remains committed to continuing our support of America’s entrepreneurs and making an even bigger impact in communities across the country. In particular, the SBA is focused on elevating female entrepreneurs and our military veterans, expanding access to SBA resources among entrepreneurs in disadvantaged communities, and continuing to prioritize disaster relief.

Within this resource guide, you will learn more about the tremendous tools the SBA provides small businesses through our 68 District Offices and numerous Resource Partners, such as our Small Business Development Centers, our SCORE mentoring network, Women’s Business Centers, and Veterans Business Outreach Centers. Featured in this guide are some of the remarkable success stories of entrepreneurs who partnered with the SBA to take their businesses to the next level. The SBA encourages you to also utilize these resources to help strengthen and meet your business goals.

Sincerely,

Jovita Carranza
SBA Administrator
Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com
Welcome to the 2020 edition of the U.S. Small Business Administration’s Arizona Small Business Resource Guide. Arizona is a great place to start or grow a small business. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. The Arizona district office and our offices in Tucson and Show Low work with an extensive network of business advisers and lenders to help Arizona’s small businesses at every stage of development.

Across Arizona in the last year, we empowered the state’s small businesses to:

- Find a business adviser from one of our SBA Resource Partners, which includes the Arizona Small Business Development Center Network, SCORE mentors, our Women's Business Centers, and the Veterans Business Outreach Center, all powered by SBA.
- Access over $690 million in SBA-guaranteed loans using 60 local lenders. The 1,200 businesses that qualified for SBA-backed financing have hired thousands of new employees, bought needed equipment, and built or renovated facilities.
- Recover after severe storms, flooding, and drought using low-interest SBA disaster assistance loans.
- Gain over $1.5 billion in federal contracting awards.

Entrepreneurship characterizes our state, and we look forward to serving you during the coming year. Stay up to date on SBA events near you and get valuable Arizona business information by following us @SBA_Arizona. Register for email updates at sba.gov/updates.

Sincerely,

Robert J. Blaney
District Director

Robert J. Blaney
District Director
LOCAL BUSINESS ASSISTANCE

How We Did It

Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY MICAELA MORRISETTE
Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

“At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

Challenge
The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

Solution
She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit
Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.
SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

SMALL BUSINESS DEVELOPMENT CENTERS

950+
Small Business Development Centers

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at sba.gov/sbdc.

SCORE

300+
SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation’s largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at sba.gov/score.

WOMEN’S BUSINESS CENTERS

100+
Women’s Business Centers

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

20+
Veterans Business Outreach Centers

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.
Our Local SBA Resource Partners

SBA’s Resource Partners are independent organizations funded through SBA cooperative agreements or grants.

Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

Small Business Development Centers

[Image of Arthur and Sandra Johnson]

www.azsbdc.net

Serving Cochise County

Cochise College SBDC
Downtown Center
2600 N. Wilcox Drive, Sierra Vista
(520) 515-5478

Douglas location:
4190 W. Highway 80
(520) 417-4118

Serving Coconino County

Coconino Community College SBDC
3000 N. Fourth St., Flagstaff
(928) 526-7644

Other locations:
Page
1602 Pueblo
(928) 660-2399

Gila County
Gila Community College Pueblo Campus
8274 Six Shooter Canyon Road, Globe
(928) 428-8590

Payson
Gila Community College Payson Campus
201 N. Mud Springs Road
(928) 428-8590

Serving Graham & Greenlee counties

EAC SBDC
615 N. Stadium Ave., room 113, Thatcher
(928) 428-8590

Serving Maricopa County

Estrella Mountain SBDC
3000 N. Dysart Road, Avondale
(480) 784-0590

Center for Entrepreneurial Innovation-GateWay SBDC
275 N. GateWay Drive, west of Van Buren & 40th streets
Phoenix
(480) 784-0590
**LOCAL BUSINESS ASSISTANCE**

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<thead>
<tr>
<th>Gateway Community College South Building SBDC</th>
<th>Serving Yavapai County</th>
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<tbody>
<tr>
<td>108 N. 40th St., Phoenix</td>
<td>Yavapai College SBDC</td>
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<tr>
<td>(480) 784-0590 or (480) 784-0588</td>
<td>City of Cottonwood Economic Development Office</td>
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<tr>
<td></td>
<td>821 N. Main St., Cottonwood</td>
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<td>(928) 776-2008</td>
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**Paradise Valley Community College SBDC**

Entrepreneurship Education Center, building K, room K117
18401 N. 32nd St., Phoenix
(480) 784-0590

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<tr>
<th>Chandler-Gilbert Community College-Sun Lakes Center SBDC</th>
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<tr>
<td>25105 S. Alma School Road, Sun Lakes</td>
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<td>(480) 784-0590</td>
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**Serving Mohave County**

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<tr>
<th>Mohave Community College SBDC</th>
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<tr>
<td>480 South Central, Colorado City</td>
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<tr>
<td>(928) 757-0894</td>
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**Mohave Community College SBDC**

1971 Jagerson Ave., Kingman
(928) 757-0894

**Serving Navajo & Apache counties**

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<th>Northland Pioneer College SBDC</th>
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<tr>
<td>Goldwater Building, room 107</td>
</tr>
<tr>
<td>1001 W. Deuce of Clubs, Show Low</td>
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<tr>
<td>(928) 532-6170</td>
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**Serving Pima County**

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<tr>
<th>Pima Community College SBDC</th>
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<tbody>
<tr>
<td>401 N. Bonita Ave., suite A-250, Tucson</td>
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<td>(520) 206.6355</td>
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**Serving Pinal County**

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<tr>
<th>Central Arizona College SBDC</th>
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<tr>
<td>CAC Corporate Center, Florence Boulevard and the I-10 freeway</td>
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<tr>
<td>540 N. Camino Mercado, suite 2</td>
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<tr>
<td>Casa Grande</td>
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<td>(520) 494-6610</td>
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**Serving Yuma & LaPaz counties**

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<tr>
<th>Arizona Western College SBDC</th>
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<tbody>
<tr>
<td>1351 S. Redondo Center Drive, suite 101</td>
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<tr>
<td>Yuma</td>
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<tr>
<td>(928) 317-6151</td>
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**SCORE**

Contact your closest SCORE office first for an appointment.

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<tr>
<th>Central Arizona Chapter</th>
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<tbody>
<tr>
<td>(602) 745-7250</td>
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<tr>
<td>greaterphoenix.score.org</td>
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<th>Northern Arizona Chapter</th>
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<tbody>
<tr>
<td>(928) 778-7438</td>
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<tr>
<td>northernarizona.score.org</td>
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<th>Southern Arizona Chapter</th>
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<tr>
<td>Tucson</td>
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<tr>
<td>(520) 505-3636</td>
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<tr>
<td>southernarizona.score.org</td>
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**Women’s Business Center**

Orientation sessions are required for all new clients. Visit ywcatucson.org/program/mac/wbc to get started.

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<th>Microbusiness Advancement Center (MAC)</th>
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<tr>
<td>525 N. Bonita Ave., Tucson</td>
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<tr>
<td>(520) 447-8911</td>
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Advocacy
When you need a voice within the federal government for your interests as a small business owner, SBA advocates are here to assist. They analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits.

The office, advocacy.sba.gov, helps with these small business issues:
» if your business could be negatively affected by regulations proposed by the government
» when you need economic and small business statistics

The SBA Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, and federal agencies.

Ombudsman
Entrepreneurs who have an issue with an existing federal regulation or policy receive assistance from the SBA national ombudsman.

The ombudsman’s office helps you:
» resolve regulatory disputes with federal agencies
» reduce unfair penalties and fines
» seek remedies when rules are inconsistently applied
» recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To report how a proposed federal regulation could unfairly affect you, contact advocacy.sba.gov.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.

Your Advocates
The SBA offices of advocacy and ombudsman are independent voices for small business within the federal government.
How to Start a Business in Arizona

Thinking of starting a business? Here are the nuts & bolts.

**The Startup Logistics**
Even if you’re running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

**Market Research**
View consumer and business data for your area using the Census Business Builder: Small Business Edition, [https://cbb.census.gov/sbe](https://cbb.census.gov/sbe). Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

**Business License & Zoning**
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

The state of Arizona provides a free online interactive checklist program designed to guide startups and growing businesses. Visit [azcommerce.com/small-business/small-business-checklist](https://azcommerce.com/small-business/small-business-checklist).

**Name Registration**
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state. Check your business name at [ecorp.azcc.gov](https://ecorp.azcc.gov) to see if it is available.
The Secretary of State registers trade names. If you have a trade name, it is not necessary to also have a name registration. The trade name holds the name for you, and you can form an entity with that name if you own the trade name.

Construction companies need to check name availability first with the Arizona Registrar of Contractors, azroc.gov/roc/contractorsearch.html. Call (602) 542-1525 or (800) 271-9286.

Financial institutions and enterprises need to check name availability with the Arizona Department of Financial Institutions, licensing@azdfi.gov or (602) 771-2800.

Real Estate related businesses must submit the name reservation request form to the Arizona Department of Real Estate, (602) 771-7799.

**Taxes**

As a business owner, you should know your federal tax responsibilities and make business decisions to comply with tax requirements. The IRS Small Business and Self-Employed Tax Center, irs.gov/businesses/small-businesses-self-employed, includes information on paying and filing income tax and finding an Employer ID Number.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. For the latest tax reform updates that affect your bottom line, visit irs.gov/tax-reform.

**State Taxes**

azcommerce.com

**Transaction Privilege Tax (TPT) License**

Commonly referred to as a sales tax, resale, wholesale, vendor or tax license. Contact the Arizona Department of Revenue for questions about whether your business is subject to transaction privilege or use tax.

**Department of Revenue**

(602) 255-3381 or (800) 352-4090 azdor.gov/business/transactionprivilegetax.aspx

**Social Security**

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

**Employment Eligibility Verification**

LOCAL BUSINESS ASSISTANCE

Service offers information and assistance through uscis.gov/i-9-central. For forms, see uscis.gov/forms. For the employer hotline call (888) 464-4218 or email i-9central@dhs.gov.

E-Verify is the quickest way for employers to determine the employment eligibility of new hires by verifying the Social Security number and employment eligibility information reported on Form I-9. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit employer.gov and dol.gov. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

» State labor department
  laboradmin@azica.gov
  azica.gov/divisions/labor-department

Phoenix
  800 W. Washington St.
  (602) 542-4515

Tucson
  2675 E. Broadway
  (520) 628-5459

» OSHA
  Phoenix Federal Building
  230 N. First Ave., suite 202, Phoenix
  (602) 514-7250

» Arizona State Planning Office
  800 W. Washington St., second floor, Phoenix
  (602) 542-5795

Employee Insurance

Check your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. For health insurance options, call the Small Business Health Options program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

» Environmental Protection Agency Small Business Division
  epa.gov/resources-small-businesses

Accessibility & ADA Compliance

For assistance with the Americans with Disabilities Act, call the ADA center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support

Employers are essential to the success of the child support program and collect 75% of support nationwide through payroll deductions. You’re required to report all new and rehired employees to the State Directory of New Hires. If you have employees in two or more states, you may register with the Department of Health and Human Services to report all your employees to one state. Find electronic income withholding orders and the Child Support Portal, which can be used to report information to nearly all child support agencies, at acf.hhs.gov/programs/css/employers. Send questions to employerservices@acf.hhs.gov.

» State Enforcement
  des.az.gov > Child Support Services

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov, call (800) 786-9199 or
visit the Rocky Mountain Regional Office in Denver, Colorado, uspto.gov/denver. For inventor entrepreneur resources visit uspto.gov/inventors.

There are three types of patents:
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for a manufactured article.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, name, symbol, device, or any combination, used to identify and distinguish the goods/services of one provider from others. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks, which may conflict with and supersede state trademarks. Visit uspto.gov/trademarks.

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works, such as computer software. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed. For general information on copyrights, contact:

» U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov

Chambers of Commerce

Ahwatukee Foothills
(480) 753-7676
ahwatukeechamber.com

Apache Junction
(480) 982-3141
ajchamber.com

Arizona Hispanic Chamber
(602) 279-1800
azhcc.com

Buckeye Valley
(623) 386-2727
buckeyevalleychamber.org

Chandler
(480) 963-4571
chandlerchamber.com

Fountain Hills
(480) 837-1654
fountainhillschamber.com

Gilbert
(480) 892-0056
gilbertaz.com

Glendale
(623) 937-4754
glendaleazchamber.org

Greater Phoenix Black Chamber
(602) 307-5200

Mesa
(480) 969-1307 x3022
mesachamber.org

Peoria
(623) 979-3601
peoriachamber.com

Prescott
(928) 445-2000
prescott.org

Prescott Valley
(928) 772-8857
pvchamber.org

Scottsdale area
(480) 949-2175
scottsdalechamber.com

Show Low
(928) 537-2326
showlowchamber.com

Tempe
(480) 967-7891
tempechamber.org

Tucson
(520) 792-1212
tucsonchamber.org

Wickenburg
(928) 684-5479
wickenburgchamber.com

Economic Development

City of Chandler Innovations Incubator
145 S. 79th St.
(480) 784-0590

TechShop Chandler
249 E. Chicago St.
(480) 784-0590

NABEDC
Serving American Indians, Alaska natives, and native Hawaiians
460 N. Mesa Drive, suite 115, Mesa
Director Kaaren-Lyn Graves (480) 343-2799
nabedc.com

Export Assistance

U.S. Commercial Service
Arizona Commerce Authority
333 N. Central Ave., suite 1900, Phoenix
VP for International Trade
Kevin J O’Shea
(602) 845-1217
kevino@azcommerce.com
Local Business Assistance

Workforce Recruitment

Find qualified workers at these makerspace initiatives funded by the SBA.

If you are a small business employing skilled laborers, access a new talent pool for recruitment at your local makerspace.

How it benefits you
These community operated workspaces provide training and resources to better prepare workers for the job market, offering job-specific and soft skills training. Connect with one of these organizations to see if these makerspace participants could work for your small business.

California
Workshops for Warriors, wfw.org, trains, certifies to national standards, and places veterans into advanced manufacturing careers nationwide.

Find qualified workers at these makerspace initiatives funded by the SBA.

Vocademy in Riverside, vocademy.com, trains underserved populations for vocational careers in manufacturing.

Indiana
Ruckus Makerspace in Indianapolis, ruckusindy.com, provides coaching and job placement complementing day-to-day job skills training.

Massachusetts
The Clubhouse-to-Career Pathways to Success program in Roxbury, flagshipclubhouse.org/c2c, places its participants in meaningful employment matching their skill sets.

Missouri
Rightfully Sewn in Kansas City, rightfullysewn.org, prepares at-risk women and underserved populations for entry level sewing positions, increasing their tailoring and production management skills.

New Hampshire
Monadnock Art x Tech Makerspace in Peterborough fills the need for qualified welders in construction and industry, visit monadnockartxtech.org.

New Jersey
New Jersey Institute of Technology Makerspace in Newark connects participants with entry level advanced manufacturing jobs, in addition to an apprenticeship program, visit njitmakerspace.com.

New York
The Foundry in Buffalo, thefoundrybuffalo.org, operates four makerspaces, metal and wood shops and tech and textile labs, in support of education and entrepreneurship.

North Carolina
Forge Greensboro connects untapped talent to employment opportunities through pre-apprenticeship programs and accreditation, visit forgegreensboro.org.

Oklahoma
Fab Lab Tulsa prepares participants with high-value skills to secure careers as operators and technicians in digital fabrication, visit fablabtulsa.org.

Pennsylvania
NextFab’s Furnishing a Future program in Philadelphia places trained carpenters, visit nextfab.com.
Emerging Leaders

Learn the skills to grow your small business in this seven-month course.

HOW THE SBA HELPED ME SUCCEED

When April Broderick wanted to expand into government contracting, she turned to the SBA. A&A Fire and Safety Co. in Cabot, AR serves the fire protection and service needs of businesses, schools, and fire departments across Arkansas. She took over from her father, Alan, in 2014, becoming one of the few women executives in her industry. With the help of the SBA Emerging Leaders program, April received business training and networking opportunities to help her better compete in the public marketplace. April committed to the program because she wanted to develop a three-year growth plan with business experts. Since graduating from Emerging Leaders, she has grown her business to six full-time employees, seven part time, with a projected 2019 revenue of $1.7 million.

Accelerate Growth

Small business executives looking to grow their business, create jobs, and strengthen their communities will find their next challenge in the SBA Emerging Leaders program. This seven-month course offers about 100 hours of training and provides the opportunity for high-potential small business owners to work with experienced coaches and mentors while developing connections with peers, local leaders, and the financial community.

How it benefits you

Since the start of the program in 2008, Emerging Leaders graduates have reported creating over 6,500 jobs, gaining more than $300 million in new financing, and securing over $3.16 billion in government contracts. Participants produce a three-year strategic growth plan that connects them with the necessary tools and resources to reach major performance targets.

What you learn

The curriculum is research-based and nationally scalable, enabling you to engage in focused development and expansion strategies, including options for accessing new capital and securing government contracts.

Who’s eligible

Small businesses having annual revenues of at least $250,000, in business for at least three years, and with at least one employee.

Get involved

To register online, visit sba.gov/emergingleaders.
Entrepreneurial Resources

Regional Innovation Clusters
Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join
Small businesses driving innovation in one of these tech industries:
• advanced composites
• agTech
• bioscience
• food processing
• data sciences
• medical sciences
• power and energy
• unmanned aerial systems
• water tech
• wood products

How it works
Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you
Network with other industry innovators and connect with resources that will help your small business find funding. You’ll also receive guidance on how to better compete for government contracts and other opportunities for growth and expansion. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved
Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Learning
Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The SBA’s free Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
• writing your business plan
• understanding your customer
• buying a business
• marketing to win customers
• legal requirements
• financing options
• disaster recovery

Native American Workshops
Tribal enterprises and business organizations can receive entrepreneurial training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting nativesmallbusiness.org.
Autonomous & Unmanned Systems Cluster – Emerging Tech Ventures

The Ozarks Cluster – Startup Junkie (Industry focus: Food processing, supply chain, & logistics)

The Water Council Cluster

Marine Industry Science & Technology Cluster

BioSTL: St. Louis Biosciences Cluster

Oklahoma-South Kansas Unmanned Aerial Systems Cluster

The Appalachian Ohio Wood Products Cluster

Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting

Integrative Business Services Inc. (Industry focus: Optics)

Great Plains Technology & Manufacturing Cluster

Montana Bioscience Cluster – Montana Technology Enterprise Center

AgLaunch Initiative

Utah Advanced Material Manufacturing Initiative

Defense Alliance - LSI Business Development Inc. (Industry focus: Advanced Power and Energy)
Who’s eligible?
Service members transitioning out of active duty and military spouses. Boots to Business: Reboot, for veterans, National Guard or Reserve members and military spouses, teaches this entrepreneurship curriculum off base in communities. Register for either B2B program at https://sbavets.force.com.

For women veterans
Receive entrepreneurial training geared toward women veterans, service members, and spouses through these SBA-funded programs:

» Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
» LiftFund in San Antonio, Texas

For service-disabled veterans
Learn how to start and grow a small business using these SBA-funded programs:

» Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma

Veteran Entrepreneurship Jumpstart at St. Joseph’s University in Philadelphia, Pennsylvania

Dog Tag Inc., affiliated with Georgetown University in Washington, DC

**Financing**

**Employee called to active duty?**
You can receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA specialist or lender about the Military Reservist Economic Injury Disaster Loan.

**Government contracting**
Veteran-owned and service-disabled veteran-owned small businesses that want to better compete in the public market receive training from the Veteran Institute for Procurement, nationalvip.org.

**VIP Start**
Enter the federal market and become ready for procurement.

**VIP Grow**
Strategize to expand and operate within the federal marketplace.

**VIP International**
Enter or expand your federal and commercial contracting opportunities overseas.

**Get certified**
Learn about the service-disabled veteran-owned small business certification program on page 49.

**Need assistance?**
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.
Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don’t have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary
Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company’s leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description
Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis
Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women’s Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now’s the time to answer these questions.

Organization and Management
Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you’re a sole proprietor or limited liability company.

Business plans help you run your business.
A good business plan guides you through managing your business. You’ll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart investment. Brainstorm with a business counselor (visit one of our SBA Resource Partners detailed on page 10) and write a traditional business plan, which uses a standard structure and detailed sections. Once you’ve got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

Want to see an example of a business plan?
View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template
Use an organizational chart to show the hierarchy. Explain how each person’s experience will contribute to the success of your venture. Consider including CVs of key members.

**Service or Product Line**
Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you’re doing research and development for your service or product, explain it.

**Marketing and Sales**
Your marketing strategy should evolve and change to fit your needs in each context.
Describe how you’ll attract and retain customers. Show how a sale will actually happen. You’ll refer to this section later when you make financial projections, so be thorough.

**Funding Request**
If you’re asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you’d like. Your goal is to clearly explain how much funding you’ll need over the next five years and how the investment will be used.
Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you’ll pay off the debt.

**Financial Projections**
Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Explain your projections and match them to your funding requests.
If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.
Use visual organization tools—graphs and charts—to tell your business’s financial story.

**Appendix**
Here you’ll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

### LEAN STARTUP PLAN FORMAT
Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company’s value proposition, infrastructure, customers, and finances. They’re useful for visualizing your company’s fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

**Key Partnerships**
Note the other businesses you’ll work with, such as suppliers, manufacturers, subcontractors, and strategic partners.

**Key Activities**
List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

**Key Resources**
List resources you’ll leverage to create value for your customer. Your most important assets include staff, capital, and intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

**Value Proposition**
Make a clear and compelling statement about the unique value your company brings to the market.

**Customer Relationships**
Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

**Customer Segments**
Name your target market. Your business won’t be for everybody; it’s important to have a clear sense of who you serve.

**Channels**
List the most important ways you’ll talk to your customers.

**Cost Structure**
Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you’ll face.

**Revenue Streams**
Explain how your company makes money: direct sales, memberships fees, selling advertising space? If your company has multiple revenue streams, list them all.
Crafting a Business

SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberts are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberts, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

Challenge
The Herberts wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn’t there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution
Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than $600,000. The Herberts’ first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberts recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit
The Herberts started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of $2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.

5 Tips for Success

Get guidance.
Develop a working relationship with an SBA Resource Partner (see page 10). Your business adviser will help make your business ready for financing.

Define your lending needs.
Determine if a loan is right for you and if this is the right time. Define your needs. How much do you need? What are you going to use it for? Include this in your business plan.

Keep clear records.
Track your cash, inventory, accounts payable & receivable, payroll, sales, purchases, loans payable, owners’ equity, and retained earnings. Most lenders will want to see this data, balance sheets, and profit & loss statements for multiple years.

Talk to multiple lenders
Talk to multiple lenders and see who best matches your business. Lenders have different levels of risk and types of industries they take on.

Check all options.
SBA Lenders determine if you’re eligible for SBA financing programs based on your industry & experience, collateral, credit score, and the relationship & transparency you develop with the lending agent.
SBA guarantees

help small business owners and entrepreneurs who are creditworthy but don’t qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.

Small businesses power our economy.

The SBA powers small businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.
Our participating SBA Lenders serve all Arizona unless otherwise noted. Contact the lender for more locations.

**CASA GRANDE**
**Pinal County FCU**
1000 E. Florence Blvd.
(520) 381-3100

**CHANDLER**
**First CU**
25 S. Arizona Place
(480) 756-5500

**Western Bank**
976 W. Chandler Blvd.
(575) 388-3521

**GILBERT**
**Arizona Business Bank**
275 E. Rrivulon Blvd., suite 101
(602) 240-2751

**GLENDALE**
**BNC National Bank**
20175 N. 67th Ave.
(602) 508-3773

**GOODYEAR**
**West Valley National Bank**
2440 N. Litchfield Road, suite 100
(714) 862-7085

**LAKE HAVASU CITY**
**Horizon Community Bank**
225 N. Lake Havasu Ave.
(928) 854-3147

**State Bank of Arizona**
1771 McCulloch Blvd.
(928) 855-4050 x5201

**MESA**
**Gateway Commercial Bank**
6860 E. Warner Road
(480) 358-1000

**PEORIA**
**JP Morgan Chase Bank**
16165 N. 83rd Ave., suite 121
(623) 337-9969

**Meadows Bank**
7558 W. Thunderbird Ave., suite 1-144
(623) 328-9770

**PHOENIX**
**Alliance Bank of Arizona**
1 E. Washington St.
(480) 998-6548

**Arizona Bank & Trust**
2036 E. Camelback Road
(602) 381-2077

**Arizona Central CU**
2020 N. Central Ave., suite 1200
(602) 523-8342

**Arizona FCU**
333 N. 44th St.
(800) 523-4035

**Bank of America**
3030 N. Central Ave.
(602) 695-0760

**Bank of Arizona**
3001 E. Camelback Road, suite 100
(602) 240-2751

**Bank of the West**
2555 E. Camelback, suite 160
(602) 549-4860

**BBVA Compass Bank**
2850 E. Camelback Road, suite 320
(602) 522-2696

**BMO Harris Bank**
1 E. Camelback Road
(602) 330-4860

**Comerica Bank**
3200 E. Camelback Road, suite 150
(714) 424-3838

**Desert Financial FCU**
148 N. 48th St.
(602) 335-2491

**Enterprise Bank**
3900 E. Camelback Road
(913) 791-9112

**MariSol FCU**
1515 W. Roosevelt St.
(602) 252-6831

**Metro Phoenix Bank**
4686 E. Van Buren, suite 150
(602) 346-1803

**Midfirst**
3030 E. Camelback Road
(602) 801-5713

**Midwest Regional SBL**
5080 N. 40th St., suite 255
(480)-465-5180

**Mutual of Omaha**
4950 S. 48th St.
(480) 224-7931

**National Bank of Arizona**
6001 N. 24th St.
(602) 212-5545

**OneAZ CU**
2355 W. Pinnacle Peak
(602) 467-4262

**Republic Bank of Arizona**
645 E. Missouri Ave., suite 108
(602) 280-9402

**UMB Bank**
2777 E. Camelback Road, suite 100
(816) 860-5058

**U.S. Bank**
2222 E. Camelback Road #105
(602) 222-4576
FUNDING PROGRAMS

Wells Fargo Bank Arizona
100 W. Washington St., 6th floor
(602) 378-5221

SCOTTSDALE
Bank 34
14850 N. Scottsdale Road, suite 100
(480) 281-8190

Goldwater Bank
7135 E. Camelback Road
(480) 281-8190

Great Western Bank
18511 N. Scottsdale Road, suite 102
(480) 422-2942

Johnson Bank
8700 N. Gainey Center Drive #100
(602) 381-2152

Pinnacle Bank
14287 N. 87th St., suite 123
(480) 635-6999

Stearns Bank
9225 E. Shea Blvd.
(480) 391-5908

TUCSON
Canyon Community Bank
7981 N. Oracle Road
(602) 603-3524

Commerce Bank of Arizona
3805 E. Broadway Blvd.
(480) 253-4505

Tucson FCU
1160 N. Winstel Blvd.
(520) 795-8520

Vantage West CU
2480 N. Arcadia
(520) 617-4025

YUMA
1st Bank Yuma
2799 S. Fourth Ave.
(928) 783-3334

AEA FCU
1780 S. First Ave.
(928) 783-8881

STATEWIDE/OUT OF STATE LENDERS
Centerstone SBA lending
(602) 999-7108

Harvest Small Business Finance
(602) 703-6301

Iowa State Bank
(520) 314-2597

Mountain America CU
(480) 487-5577

Poppy Bank
(480) 346-1218

Radius Bank
(602) 635-6999

ReadyCap Lending
(602) 538-9671

T Bank
(602) 206-1417

Participating Microlenders

Accion CDFI
(520) 404-7680
us.accion.org

PPEP Microbusiness & Housing Development Corp.
(520) 806-4646
pmhdnet.net

Prestamos CDFI
(602) 258-9911
prestamosloanfund.org

Export Assistance Lenders

Alliance Bank of Arizona
(480) 968-6548
westernalliancebancorporation.com

Arizona Business Bank
(602) 240-2751
bokfinancial.com

Bank 34
(480) 795-6936
bank34.com

Bank of the West
(602) 549-4860
bankofthewest.com

BBVA Compass Bank
(602) 522-2896
bbvacompass.com

BMO Harris Bank
(602) 330-4860
bmoharris.com

BNC National Bank
(602) 508-3773
bncbank.com

Canyon Community Bank
(602) 603-3524
canyoncommunitybank.com

Centerstone SBA Lending
(602) 999-7108
teamcenterstone.com

Participating Certified Development Companies

Business Development Finance Corp.
(602) 381-6292
bdfc.com

CDC SB Finance Corp.
(602) 317-1192
cdcln.com

Mountain West Small Business Finance
Serving northern Arizona
(801) 474-3232
mwsbfc.com

Southwestern Business Financing Corp.
(602) 495-6495
swbfc.com
Comerica Bank
(714) 424-3838
comerica.com

Enterprise Bank & Trust
(913) 791-9112
enterprisebank.com

ExWorks Capital
(312) 443-8500
exworkscapital.com

Harvest Small Business Finance
(602) 703-6301
harvestsbfn.com

Live Oak Banking Co.
(877) 890-5867
liveoakbank.com

Metro Phoenix Bank
(602) 346-1803
metrophoenixbank.com

Pinnacle Bank
(480) 556-3200
pinnaclebankaz.com

Poppy Bank
(480) 346-1218
poppy.bank

ReadyCap Lending
(602) 538-9671
readycapital.com

United Midwest Savings
(614) 827-7206
umwsb.com

US Bank
(602) 222-4576
usbank.com

Wells Fargo
(602) 378-5221
wellsfargo.com

Zions Bank (California Bank & Trust)
(213) 593-2118
calbanktrust.com

Advertise your company here.
Reach an unparalleled audience of small business owners with the U.S. Small Business Administration’s Small Business Resource Guide.
contact info@newsouthmediainc.com
Financing 101

1. What do you need funding for?
   - Start or purchase a business
   - Purchase, renovate or expand facilities
   - Purchase inventory, equipment or machinery
   - Revolving credit/working capital for day-to-day expenses
   - Export a product or service

   ![Icon: $] I need investors.
   ![Icon: magnifying glass] I need to research and develop a business idea for commercialization.
   ![Icon: document] I’m bidding on a contract that requires me to be bonded.

   Look into SBICs.
   Research the SBIR or STTR programs.
   Ask for information on SBA surety bonds.

2. Do you need help with your business plan or loan package?
   If so, SBA Resource Partners can help. Find a list at your local SBA district office.

3. Now that you have your business plan and loan package ready, contact an SBA Lender to see if you qualify. There are two options...

   A. Check out Lender Match (sba.gov/lendermatch) to find an SBA Lenders who may specialize in your industry or type of project.
   B. Visit your local SBA district office for a list of local SBA Lenders.

Be prepared to discuss:
- size and purpose of your loan
- how long your business has operated
- your credit history
- collateral
- financial projections
- technical assistance/mentoring needs
Visit your local SBA office or lender to learn about these funding options.

**The 7(a) Loan, the SBA’s Largest Financing Program**
If you cannot get conventional financing and you meet the eligibility requirements, use a 7(a) loan to buy real estate, equipment or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

**MAX LOAN AMOUNT:** $5 million
**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75%
**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital
**GUARANTEE:** 50 to 90%

**Microloans**
Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

**INTEREST RATE:** loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%

**504 Certified Development Company Loan**
For those who do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for a small business. It provides competitive fixed-rate mortgage financing through a lender and a certified development company.

**MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT):**
up to $5 million; $5.5 million for manufacturing or energy public policy projects

**INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms
**TERMS:** 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment
**GUARANTEE:** the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)
**SPECIAL CONDITION:** a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%
Go Global with International Trade

Stabilize seasonal sales and become less dependent on any one market by exporting.

Expand your Market
Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sbagov/internationaltrade to find out if your state is participating. You can:

- Learn how to export
- Participate in foreign trade missions and trade shows
- Obtain services to support foreign market entry
- Translate websites to attract foreign buyers
- Design international marketing products or campaigns

Financing for International Growth
Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. Apply for lines of credit prior to finalizing an export sale or contract and adequate financing will be in place by the time you win your contract. If you’ve been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

- **Max loan amount:** $5 million
- **Interest rate:** for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more.
- **Terms:** For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment.
- **Guarantee:** up to 90%

Expert Advice on Exporting
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sbagov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 10) for exporting assistance from professional business counselors.

Export Express uses a streamlined process that expedites the SBA guarantee—what small businesses need most when preparing to export or ramping up international trade on a fast timeline.

- **Max loan amount:** $500,000
- **Interest rate:** typically not to exceed prime + 6.5%
- **Terms:** up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit
- **Guarantee:** up to 90%
- **Approval time:** 36 hours or less

Help with Trade Barriers
If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.
HOW THE SBA HELPED US SUCCEED
Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business Development Center Export Assistance Network.

Help with Trade Barriers
If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.
R&D Opportunities for High Growth Startups

Businesses engaged in high-risk research and development can compete to develop their tech to market.

Do you work in one of these areas?
» advanced materials
» agTech
» artificial intelligence
» augmented reality and virtual reality
» big data
» biomedical
» cloud computing
» cybersecurity
» energy
» health IT
» national security
» sensors
» space exploration

America's Seed Fund
The Small Business Innovation Research and the Small Business Technology Transfer programs, known as America's Seed Fund, provide more than $3.5 billion each year in early stage capital through a competitive awards process.

How it works
Every year, participating federal agencies announce topic areas that address their R&D needs. Topics include:
» energy efficiency tech
» remote exploration to outer space
» New advances in devices for health research and diagnostic applications

Eligible businesses submit proposals to win either grants or contracts and then advance through three phases:
» The proof-of-concept stage typically lasts from 6-12 months, and provides from $100,000-$225,000
» The full R&D period lasts about 24 months, and typically provides $600,000-$1.5 million

△ HOW THE SBA HELPED US SUCCEED
Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research seed funding program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.
The commercialization stage is when your small business seeks public or private funds for its venture or sells the innovation for a profit.

How your startup benefits
The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase three contracts. Some agencies provide additional resources beyond funding.

Participating agencies:
» Department of Agriculture
» Department of Commerce
  › National Institute of Standards and Technology
  › National Oceanic and Atmospheric Administration
» Department of Defense
» Department of Education
» Department of Energy
» Department of Health and Human Services
  › Centers for Disease Control
  › Food and Drug Administration
  › National Institutes of Health
» Department of Homeland Security
» Department of Transportation
» Environmental Protection Agency
» NASA
» National Science Foundation

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec. Use the local resources locator tool to identify state and regional programs and resources available to assist with grant writing, commercialization, and business counseling in your community.

How an SBIC works
Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible
The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include re-lenders, real estate, project financing, and foreign investment.

Visit sba.gov and click on Funding Programs and then Investment Capital. Follow us on Twitter for updates and announcements or visit our events page to learn about outreach programs in your community.

For more information, visit sba.gov and click on Funding Programs and then Investment Capital.
If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as...
Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge
Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution
An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local

Once safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded. For information visit sba.gov/disaster.
Small Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner’s shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabrie Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. “You’ve got to have resiliency. You’ve got to swallow your pride sometimes,” Stephanie says. “But you also have to believe in your product.”

**Benefit**

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Stephanie says. “That drive keeps you going.”
Getting Back to Business: 
*Six essential preparedness steps for creating a continuity plan*

The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.

1. **Establish a communications plan**
   - Test your calling tree or communications list to reach employees to ensure they and their families are safe.

2. **Protect your documents**
   - Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

3. **Review insurance coverage**
   - Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
   - Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.

4. **Establish a solid supply chain**
   - If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

5. **Plan for an alternative location**
   - Identify several places to relocate your operations in case you must close your primary location for an extended time.
   - Consider creative options for available office space, including sharing space and resources with other businesses.
   - Allow employees to telecommute until your location reopens.

6. **Practice your plan with your staff**
   - Based on your location, assess your risk for every type of emergency.
   - Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.
Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

**How you benefit**
Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

**How surety bonds work**
Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

**Is the program right for you?**
Small businesses that often come to the SBA for surety bonds:

- startups and firms in business less than three years
- businesses with credit issues or internally prepared financial statements
- those who cannot secure bonding through regular commercial channels
- subcontractors with a desire to establish their own bonding as a prime contractor
- those wishing to increase their current bonding limits

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**HOW THE SBA HELPED ME SUCCEED**

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses, and all projects up to $100,000. The SBA reimburses 80% for all other small businesses.

Need a surety bond guarantee fast?
For contracts under $400,000, the process is streamlined using the SBA QuickApp program.

» easy application
» no need to submit financials to the SBA
» online applications submitted to SBA authorized agents approved within hours

Ready to start?
The SBA partners with 40 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg. Do you want to discuss the advantages of the SBA Surety Bond Guarantee program? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

Office of Surety Guarantees
(202) 205-6540
Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE
Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn’s career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned “everything it takes to run a machine shop. I naturally just picked it up and wanted it.”

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. “When I did something wrong, he told me, and I didn’t do that again,” Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn said she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral. “He did not want to sell to a corporation that would bring in their own people or end up foreclosing,” Rahn says. “Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too.”

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include major government contractors. She’s grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She’s investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she’s able to do all of this.

5 Tips for Success

Find a mentor.
I had a great mentor in my company, and I reached for opportunity when it was in front of me.

Always move forward.
The SBA has educational resources to improve your business knowledge. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

Compete smart.
See if your company can use the SBA Subcontracting Network database, https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm.
SubNet connects businesses with subcontractors & small businesses with contract opportunities.

Know your industry.
I see everything; I have my hands in everything. I don’t want to expand to where I can’t do that anymore.

Build a team.
Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.
How to do business with the government

1. Consult your local Small Business Development Center (see page 8) or Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

2. Search https://beta.sam.gov to see if any federal agencies are looking for your product or service. Search the SBA SubNet database for subcontracting opportunities.

3. Attend an SBA district office contracting workshop. Visit sba.gov/localassistance to find your local office.

4. Identify your product or service number at naics.com.

5. Obtain a free DUNS number at fedgov.dnb.com/webform. A Unique Entity ID managed by Ernst & Young will replace DUNS in late 2020.

6. Register with the System for Award Management (sam.gov).

7. Research SBA certification programs like the 8(a), woman-owned small business, and HUBZone programs. If eligible, upload all required documents to certify.sba.gov before you submit an offer on a contract.
Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

1. Does the government buy the product or service that you sell?
   - Continue to question 2.
   - Government contracting may not be for you at this time.
   - Start with your local SBA district office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2. Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?
   - Continue to question 3.
   - Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3. Confirm your answer to all of the following:
   - Is the majority owner(s) a U.S. citizen?
   - Does your company have a place of business in the U.S.?
   - Is your business organized for profit?
   - Does your business generate revenue?
   - These are requirements for participation in government contracting programs.

4. Are you credit worthy?
   - Continue to question 5.
   - Visit an SBA Resource Partner for tips on repairing your credit.
   - Talk to an SBA Lender about how to build credit.

5. Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?
   - Continue to question 6.
   - Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.

6. Do you have cash on hand to purchase working inventory, if needed?
   - Continue to question 7.
   - Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

7. Do you already have federal/state/local government contracting experience?
   - Continue to question 8.
   - If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it's the right time for you.

8. Do you know where to find contracting opportunities?
   - Continue to question 9.
   - Ask an SBA business opportunity specialist for help.

9. Make sure you have:
   - a DUNS number
   - the NAICS codes and size standards for your industry
   - SAM registration
   - This is a requirement for participation in some government contracting programs.

It sounds like you may be a good fit for government contracting! Visit your local SBA district office or sba.gov/contracting for more information.
**SBA Certification Programs**

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

**HOW THE SBA HELPED ME SUCCEED**

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has secured Department of Defense contracts to improve Native American lands adversely affected by past department activities.

American Indians, Alaska natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, sba.gov/naa. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

**8(a) Business Development Program**

If you’re an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. It includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska native corporations, Indian tribes, Native Hawaiian organizations, and community development corporations are also eligible for 8(a) business development assistance. To be eligible for the 8(a) program, your small business must:

» be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged

» demonstrate at least a two-year track record and have potential for continued success

» have a net worth and an adjusted gross income of less than $250,000 and assets under $4 million

**Socially disadvantaged**: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, native Americans, Alaska natives, native Hawaiians, Hispanic Americans, Asian Pacific Americans, and subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

**Economically disadvantaged**: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

**The benefits of the 8(a) program:**

» You are assigned an SBA professional to help coordinate business development assistance.

» You could be awarded an 8(a) sole-source contract up to $4 million for goods and services, $7 million for manufacturing, exceptions apply.

**What is an 8(a) sole-source contract?**

A direct awarding of a contract to an 8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

**All Small Mentor-Protege Program**

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, sba.gov/allsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

**To qualify for this program:**

» Protégés must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
You must be certified as a small business within your NAICS industry classification (naics.com).

Mentors and proteges must be organized for profit or as an agricultural cooperative.

Mentors cannot own more than 40% equity in the protege’s business.

An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

**HUBZone**

Businesses located in historically underused business zones, sba.gov/hubzone, can gain special access to federal contracts. To qualify for the certification, your small business must:

- be owned and controlled by U.S. citizens, a community development corporation, an agricultural cooperative, Indian tribal government, Alaska native corporation, or a native Hawaiian organization
- have a principal office located in a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map, maps.certify.sba.gov/hubzone/map, to see if you qualify.
- have at least 35% of your employees living in a HUBZone

**Service-Disabled Veterans**

If you’re a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA’s Office of Veterans Business Development, sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business. Keep in mind, the SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

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**Woman-Owned Small Business Certification**

Here’s how to get certified so you can more easily compete for government contracts.

1. **Make sure you’re eligible**
   - The business must be owned and controlled by one or more women who are U.S. citizens.
   - A woman must hold the highest officer position.
   - Women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, the business owner and/or manager must also meet certain income and asset requirements. Find out more at sba.gov/wosb.

2. **Register**
   - Register with the System for Award Management (sam.gov) to start doing business with the government.

3. **Certify**
   - Submit your documents to certify.sba.gov. The SBA will offer free certification starting in late summer 2020. Or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
     - El Paso Hispanic Chamber of Commerce
     - National Women Business Owners Corp.
     - U.S. Women’s Chamber of Commerce
     - Women’s Business Enterprise National Council

4. **Update your status**
   - Update your status as a woman-owned small business in sam.gov.

5. **Search the database**
   - Search beta.sam.gov for your new business opportunity. You must receive your certification prior to submitting an offer on a contract set aside for a woman-owned small business.

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CONTRACTING
Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov) and see if you’re eligible for any small business certifications and/or programs. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (see page 10).

Arizona Procurement Technical Assistance Center
Glendale Community College, building I-2, room 105
6000 W. Olive Ave., Glendale
(623) 845-4700
azptac.admin@domail.maricopa.edu
azsbdc.net/what-we-do/ptac

American Indian Chamber Education Fund Procurement Technical Assistance
Serving Indian reservations in the pacific and western BIA Regions located in California, Arizona, Nevada, and Utah
Arizona AICEF PTAC
Program Manager Venessa Gleich
3200 N. Dobson Road, building C, suite 113, Chandler
(480) 699-9529
venessa.gleich@aiccal.org
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