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# Small Business

RESOURCE GUIDE

WEST VIRGINIA EDITION 2018



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West Virginia Edition 2018



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**ON THE COVER** New Martinsville, photo by Nikki Bowman; Hunter Cattle, Brooklet, Georgia, courtesy of the SBA; the West Virginia State Capitol, photo by Rebecca Kiger; Douglas Tate of Alpha Technologies Inc., photo by Zack Harlod; Hometown Trolley, Wisconsin, courtesy of Hometown Trolley; 21 Short Stop, Georgia, courtesy of the SBA



# THE U.S. SMALL BUSINESS ADMINISTRATION

## A MESSAGE FROM THE ADMINISTRATOR



**T**his year the U.S. Small Business Administration marks its 65th year helping small businesses start, grow and succeed. The Agency remains committed to its core missions: advocating for entrepreneurs and helping them access capital, government contracts, counseling and disaster assistance. As Administrator of the SBA, I am honored to serve as a member of President Trump's cabinet and represent the interests of America's 30 million small businesses.

Small businesses truly are the engines of our economy—and our communities. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses may not put their names on stadiums and skyscrapers, but they likely put them on the uniforms of their local Little League and bowling teams. They are the delis and salons and retailers and manufacturers that make each community special. Across our great country, neighborhoods and families depend on the success of small business.

Since taking leadership of the SBA in February 2017, I have had the privilege of meeting with entrepreneurs all over the country. My goal is to visit small businesses in every one of the SBA's 68 districts. So many of them tell me they simply would not exist without the help of the SBA—from the guaranteed loans that provided the capital they needed to realize their dreams of owning a small business, to the advice they got from our district offices and resource partners, to the disaster aid they received when it seemed all hope had been lost. Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

As SBA Administrator, I am proud to lead a team of professionals dedicated to helping entrepreneurs turn their visions into viable businesses. All of us share the joy of watching an entrepreneur go from having a simple idea and a business plan to living the American Dream—and often becoming an employer that empowers the dreams of others. It's clear that the strength of America's communities is often determined by the economic opportunities available to its citizens. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. And we at the SBA are working to ensure small businesses

have the tools and resources they need to make that happen at every stage, whether they are launching, expanding or getting through a tough time.

Of course, we can't do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers and SCORE chapters in communities nationwide.

As the President noted at an event he hosted at the White House with more than a hundred entrepreneurs from all over the country, "America is on the verge of a golden age for small business." The SBA is working to continue to revitalize a spirit of entrepreneurship in America and help America's small businesses compete in a global economy. Entrepreneurs find that owning a business is one of the most effective ways to secure a financial future for themselves, provide for their families, exercise their commitments to their communities, and drive our country's economic growth. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to propel their businesses forward.

Regards,  
**Linda McMahon**  
SBA Administrator



# Helping you reach **Your Business Goals**



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**I**n 2008, after working in the magazine business in Chicago, Washington, D.C., and Mississippi for 10 years, I moved back to my home state of West Virginia to create my own media company, New South Media, Inc. It was the scariest thing I've ever done. I didn't know the first thing about starting a business, and I funded it myself by ransacking my retirement funds. When I started, I had one unpaid employee—me.

I had never heard of the U.S. Small Business Administration. I had no role model or support system to walk me through the process. All I had was a stack of dog-eared how-to books and a bucketload of grit and determination.

As an entrepreneur and a small business owner, I know firsthand the challenges small companies face. I live it everyday. I know what it is like to work 100-hour weeks, to pay your employees before yourself, and to need funding to grow your business, all while trying to raise educated and thoughtful children and still put dinner on the table. I know what it is like to be completely overwhelmed and to have doors slammed in your face, only to get up the next day and try, try again. I know what it feels like to fail. And I know what it feels like to succeed.

My goal when founding my company was to create publications that would be community builders, nurturing a culture that better encourages and supports small businesses by telling their stories. After all, small businesses outnumber corporations 1,162-to-one and are the lifeblood of our economy and culture.

As I look back on the past 10 years of business ownership, the thing I most wish I had known is what a valuable resource the SBA is to small businesses like my own. I can think of hundreds of mistakes I wouldn't have made and tons of tools I could have used in those early, difficult days. And I'm pretty sure I'd also have a few less grays in my hair.

When I first saw a copy of the SBA *Resource Guide*, I flipped through the pages eagerly. But as you can imagine, as an editor and publisher, I always read magazines with a critical eye, and I caught myself thinking what my company would do differently with the publication.

It was four years ago when I decided to find out how to go about competing for the contract to become the publisher of the *Small Business Resource Guide*. I was introduced to the world of government contracting and the opportunities available for small businesses. And to be honest, it was a bit intimidating. As I navigated the process, there were many times when I almost stopped. Sometimes I thought there was no way a woman-owned small business in the rural state of West Virginia could compete and win a federal contract. But every time I had a question, someone from my SBA West Virginia district office was quick to answer it, and I kept persevering. That's what we do as small business owners, right?

That's why my team at New South Media and I are really excited to be the new publisher of the SBA's *Small Business Resource Guides*. I'm inspired by the success stories we feature in each issue of this magazine, and it has been a pleasure to work with the SBA on redesigning and refocusing the content of these guides to better serve small businesses in all corners of the country. So, let's use this magazine to educate everyone so all small businesses can know about the resources available to them.

Wishing you much success,



**Nikki Bowman**  
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## MESSAGE FROM THE DISTRICT DIRECTOR

### Almost Heaven West Virginia!

It may just be a phrase from the state's most popular song, but how true those four words really are. Our state is a playground of majestic mountains, rapid rivers, and picturesque scenery for miles and miles. West Virginia is a place where neighbors help neighbors, business deals are still sealed with a handshake, and the American dream is alive and thriving. Times have not always been easy, but the state's economy is beginning to recover and we are starting to see more and more opportunities for entrepreneurs as the state's economy continues to diversify.

Born and raised in West Virginia, I know we are not afraid of rolling up our sleeves, getting our hands dirty, and working hard. Now is the time to start your business, or grow your existing enterprise, and the SBA is here to help you in every stage of the business life cycle.

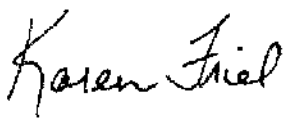
The SBA has grown significantly since our inception, but our mission remains the same. Together with our partners and lenders we are here to help your business start, grow, expand, and recover after a disaster. Here to assist you:

- The SBA's Resource Partners, which include the West Virginia SBDC Network, the WVU Women's Business Center, and our SCORE WV Chapter. They offer free (or low-cost) one-on-one business advising, training, and mentoring.
- Our SBA participating lenders, located in communities across the state, are committed to providing West Virginia small businesses with access to capital. If you are looking for financing to start or expand a small business, SBA guaranteed loan programs provide options and solutions.
- Our SBA West Virginia District Office and your local Regional Contracting Assistance Center can help you do business with the government. If you are ready to start marketing your products or services to federal agencies, also look into our business development and government contracting programs. They might offer your firm some real competitive advantages.

This guide introduces you to the SBA's programs and services, connects you with our SBA Resource Partners and participating lenders, and shares stories of entrepreneurs who have successfully used these tools to start or expand their businesses.

If you're traveling the country roads of entrepreneurship, I invite you to stop by our Clarksburg or Charleston offices, or call or connect with us online.

Sincerely,



**Karen Friel**  
District Director



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# LOCAL BUSINESS ASSISTANCE



## A Streetcar Named Persistence

Hometown Trolley has found success through determination, creativity, and a little help from friends at the U.S. Small Business Administration.

WRITTEN BY **ZACK HAROLD**

**K**ristina Pence-Dunow did not intend to become a businesswoman, a cornerstone of her small town's economy, and the nation's only female owner of a transit vehicle manufacturer. In the beginning, she just wanted to keep the family business going.

Pence-Dunow was a dental assistant for the first several years of her adult life. Then, after giving birth to her son in 1988, she joined her husband's family business. The company built fancy

horse trailers as well as the occasional trackless trolley—a public transit vehicle designed to look like an old-timey streetcar but set on a bus chassis. She started out doing bookkeeping and upholstery work. It was a small shop, so everyone wore several hats.

Then, in the early 1990s, Pence-Dunow and her husband moved to Crandon, Wisconsin, so he could pursue a career in off-road racing. They took the trolley business with them. A few years later, her husband decided to devote his

full attention to racing.

The couple eventually divorced and Pence-Dunow became sole owner of the business.

"I kept the trolleys going and raised my two children," she says. The company made a few dozen vehicles each year, selling them through a distributor in Florida. Things were going well. At the time, all the nation's trolley manufacturers were small, family-owned businesses. "We all just had our same customers and everybody stayed small."

But then competition arrived. A large bus manufacturer began making trolleys, too. "They flooded the market. They had the capital behind them," Pence-Dunow says. "I was being starved for sales."

Other trolley companies shut their doors, but Pence-Dunow didn't have a backup plan. She still had two kids to raise. So she did the only thing she could—she kept going.



## Still rolling

Since she knew her company could not compete with the bus manufacturer on volume, Pence-Dunow knew she would have to out-innovate them. She rebuilt the business from the ground up. She cut ties with her Florida distributor and created her own network of dealerships. She rebranded the company as Hometown Trolley.

These changes came at a cost. Pence-Dunow had to lay off all her employees. She racked up debt. "I went six months with no work," she says. But she was able to weather the storm, thanks to assistance from the U.S. Small Business Administration.

About the time she was rebuilding and rebranding her company, Pence-Dunow met Chuck Brys of the Small Business Development Center at the University of Wisconsin-Green Bay. Brys connected her to a local bank with an in-house SBA specialist, who guided her through getting an SBA-guaranteed loan to help cover her debt.

Brys also helped Pence-Dunow develop a business plan and put together three-year projections for Hometown Trolley's growth. He encouraged her to be aggressive with those projections. To Pence-Dunow's surprise, her company did not just meet those projections—they exceeded them.

Slowly, Hometown Trolley's emphasis on innovation began to take hold. The company developed a handicap-accessible, low-floor trolley. The city of Virginia Beach, Virginia, ordered 15. The big bus manufacturer didn't have a comparable model.

Pence-Dunow began landing similar contracts around the country, slowly taking a lead in the trolley market. Then, in 2016, she was able to purchase the bus company's trolley division.

"I just kept sending the CEO an email," Pence-Dunow says. It took a year and a half but, finally, the company agreed to sell. As luck would have it, the company wanted out of the trolley business so it could focus on its commercial truck line.

It was a big expenditure for a small company, but Pence-Dunow knew from experience how to make it work. She took out another SBA-guaranteed loan.

## Picking up speed

Hometown Trolleys can now be found everywhere from Roanoke, Virginia, to Miami, Florida, and Laguna Beach, California. The vehicles are also found on the campuses of universities, theme parks, and retirement villages.



### CLOCKWISE FROM TOP

During the company's rebuilding period, Kristina Pence-Dunow had to lay off all her employees. Hometown Trolley now has more than 50 full-time employees and plans to add more soon.

Pence-Dunow poses with husband Joey, left, and SBDC President C.E. "Tee" Rowe after a ceremony in Washington, D.C., where she was named Wisconsin Small Business Person of the Year 2017.

Hometown Trolley's factory floor has expanded from 6,000 to 32,000 square feet—and the company is in the process of expanding again.

Pence-Dunow says riders enjoy trolleys for their old-timey craftsmanship.

“It’s an iconic American form of transportation,” Pence-Denow says. “A trolley is an experience. People will let a city bus go by and wait for a trolley.”

The company is still innovating. Pence-Dunow hopes to expand her line of electric and liquefied petroleum gas-powered trolleys. Hometown Trolleys also has designed bus bodies for its existing chassis and drivetrains. It’s a way of tapping a small but profitable market. Small municipalities often wait years for buses from large manufacturers, since major cities snatch up most of the supply. Hometown Trolley can fill those small orders in much less time.

By 2020, Hometown Trolleys plans to be making more than 200 buses and trolleys a year—far more than the dozen or so it was making when Pence-Dunow took over. “I can’t believe how much we’ve grown,” she says.

In the past four years alone, the company has gone from \$2 million in gross sales to \$15 million. It moved from a 6,000-square-foot shop to a 32,000-square-foot factory, which is now being expanded. And, best of all, the company has grown its workforce from a dozen people to 54 full-time employees and a few part-timers, with plans to add six more employees soon.

And it’s still a family business. Pence-Dunow’s daughter Jessica does marketing and graphic design for the company. Her son Dustin helps run the production floor.

Without help from the SBA, “I would have never stepped out and known what to do,” Pence-Dunow says. “All of that, it was great learning experience that I still use today. I’m doing a lot more on my own, because I have more resources, but I can refer back to that.”

But she says the most important resource was the moral support. “Someone saying, ‘You can do this.’”

## SBA Resource Partners

To help your business flourish, the SBA’s Resource Partners are here to help guide you through every phase of the business cycle. They provide counseling and training, for free or low cost, nationwide. These independent organizations, funded through SBA cooperative agreements or grants, extend our reach.

**There are more than**

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### SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to mentoring they received from SCORE. The nation’s largest network of volunteer business mentors harnesses the passion and knowledge of real-world business executives to provide invaluable mentorship. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit [sba.gov/score](https://sba.gov/score) to start working on your business goals.

### SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Center counselors can help entrepreneurs realize their dream of business ownership. SBDC counselors help your business remain competitive in an ever-changing global economy. You have access to free one-on-one counseling and low-cost training. Some of the counseling and training topics available: marketing, regulatory compliance, technology development and international trade. Find your local Small Business Development Center at [sba.gov/sbdc](https://sba.gov/sbdc).

### WOMEN’S BUSINESS CENTERS

Women interested in starting their small businesses can tap into a national network of community-based Women’s Business Centers. The centers offer training and counseling to those looking to make their entrepreneurial mark. If you’re interested in starting or expanding your business, your local Women’s Business Center is a good place to start. Each center tailors services to its community, offering a variety of programs in finance, management and marketing. For your nearest Women’s Business Center, visit [sba.gov/women](https://sba.gov/women).

### VETERANS BUSINESS OUTREACH CENTERS

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, [sba.gov/vboc](https://sba.gov/vboc). This is also the place to receive procurement guidance, which can help your business better compete for government contracts.



# Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations that are 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.

## SCORE

To schedule an appointment to start working on your business goals, contact your local SCORE office.

### WV SCORE

(888) 726-7398, [wv.score.org](http://wv.score.org)

116 Smith St., room 302, Charleston  
(304) 347-5463, [score256@wvscore.org](mailto:score256@wvscore.org)

1650 Eighth Ave., Huntington  
(304) 523-4092, [huntingtonscore@hotmail.com](mailto:huntingtonscore@hotmail.com)

## Small Business Development Centers

### WV Program Lead Center

State Capitol Complex building 3, suite 600  
Charleston  
(304) 558-2960

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Business Coach Matthew Coffey  
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Business Coach/Manager  
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Business Coach/Manager Matt Cummings  
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**West Virginia University Center**

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**WVU BrickStreet Center**

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**WVU Parkersburg Center**

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Workforce & Community Education  
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## Women's Business Center

**West Virginia University Women's Business Center**

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## Veterans Business Outreach Center

**Hampton Roads Veterans Business Outreach Center at Old Dominion University**

4111 Monarch Way, suite 103  
Norfolk, VA  
(757) 683-4793  
csagaste@odu.edu  
**odu.edu/vboc**





# Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at **[sba.gov/advocacy](https://sba.gov/advocacy)**.

To submit a comment about how your business has been hurt by an existing regulation, visit **[sba.gov/ombudsman/comments](https://sba.gov/ombudsman/comments)**.

## Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions and nonprofits. Find your regional advocate at **[sba.gov/advocacy](https://sba.gov/advocacy)**.

- Your advocate helps with these small business issues:
- If your business could be negatively affected by regulations proposed by the government
- If you have contracting issues with a federal agency

- When you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, the federal courts and state policy makers.

## Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's 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's national ombudsman. These events are posted periodically on the ombudsman website.

To submit a comment or complaint through the online form, visit **[sba.gov/ombudsman/comments](https://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.



# How to Start a Business in West Virginia

Thinking of starting a business? Here are the nuts and 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 the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

## Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, [cbb.census.gov](https://cbb.census.gov). 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.

- » **West Virginia Division of Labor**  
Contractor licensing  
[labor.wv.gov/licensing/contractor\\_license/pages/default.aspx](https://labor.wv.gov/licensing/contractor_license/pages/default.aspx)

## 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. Register your business online at [business4wv.com](https://business4wv.com).

- » **WV Secretary of State Capitol Office**  
1900 Kanawha Blvd. East, suite 157-K, Charleston  
Business & Licensing (304) 558-8000 or toll free (866) 767-8683  
Main office (304) 558-6000, Monday-Friday 8:30 a.m.-5 p.m.  
[sos.wv.gov/business-licensing/business](https://sos.wv.gov/business-licensing/business)
- » **One Stop Business Center**  
1615 E. Washington St., Charleston  
(866) 767-8683, Monday-Friday 8:30 a.m.-5 p.m.
- » **North Central Business Hub**  
200 W. Main St., Clarksburg  
(304) 367-2775, Monday-Friday 9 a.m.-5 p.m.
- » **Eastern Panhandle Business Hub**  
229 E. Martin St. #100, Martinsburg  
(866) 767-8683, Monday-Friday 9 a.m.-5 p.m.

## Taxes

Any business with employees must register with the IRS and acquire an Employer Identification Number, also known as the Federal Tax ID Number, and pay federal withholding tax at least quarterly. The IRS Small Business/Self-Employed Tax Center: [irs.gov/businesses](https://irs.gov/businesses). Here you can find the online tax calendar, forms and publication, and online learning.

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations, [irs.gov/businesses/small-businesses-self-employed/small-business-self-employed-virtual-small-business-tax-workshop](https://irs.gov/businesses/small-businesses-self-employed/small-business-self-employed-virtual-small-business-tax-workshop).

For small business forms and publications, visit [irs.gov/businesses/small-businesses-self-employed/small-business-forms-and-publications](https://irs.gov/businesses/small-businesses-self-employed/small-business-forms-and-publications).

- » **WV State Tax Department**  
[business4wv.com/b4wvpublic/default.aspx?pagename=startuphelp](https://business4wv.com/b4wvpublic/default.aspx?pagename=startuphelp)

## 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, [socialsecurity.gov/employer](https://www.socialsecurity.gov/employer) or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

## Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers information bulletins and assistance through its employer hotline. For forms call (800) 870-3676, for the employer hotline call (800) 357-2099.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit [dhs.gov/e-verify](https://dhs.gov/e-verify), call (888) 464-4218 or e-mail [e-verify@dhs.gov](mailto: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 [dol.gov](https://www.dol.gov) for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit [osha.gov](https://www.osha.gov).

## Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, visit [healthcare.gov](https://www.healthcare.gov).

## 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, confidential assistance to help small business owners understand and comply with complex 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](https://nationalsbeap.org/states/list).

## Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit [ada.gov](https://www.ada.gov).

## Child Support Program

Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. "A Guide to an Employer's Role in the Child Support Program"

is available at the Office of Child Support Enforcement's website at [acf.hhs.gov/programs/css/resource/a-guide-to-an-employers-role-in-the-child-support-program](https://www.acf.hhs.gov/programs/css/resource/a-guide-to-an-employers-role-in-the-child-support-program). You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal, at [acf.hhs.gov/css/employers](https://www.acf.hhs.gov/css/employers). Send questions to [employerservices@acf.hhs.gov](mailto:employerservices@acf.hhs.gov).

» **WV New Hire Reporting Center**  
[newhire-reporting.com/wv-newhire/default.aspx](https://newhire-reporting.com/wv-newhire/default.aspx)

## Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

## Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks: Visit [uspto.gov](https://www.uspto.gov) or call the U.S. Patent and Trademark Office Help Center at (800)786-9199.

A patent for an invention is the grant of a property right to an inventor, issued by the patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention.

There are three types of patents:

1. 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.
2. Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
3. 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. For information visit [uspto.gov/inventors](https://www.uspto.gov/inventors).

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services.

Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit [uspto.gov/trademarks](https://www.uspto.gov/trademarks).

## Copyrights

Copyrights protect original works of authorship, including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although it may protect the way these are expressed. For general information contact:

» **Copyright Office**  
U.S. Library of Congress, James Madison Memorial Building  
101 Independence Ave. Southeast, Washington, DC  
(202) 707-3000 or toll free (877) 476-0778, [copyright.gov](https://www.copyright.gov)

# Chambers of Commerce

## WV State

(304) 342-1115

[wvchamber.com](http://wvchamber.com)

## Barbour County

(304) 457-1958

<http://barbourchamber.org>

## Beckley-Raleigh County

(304) 252-7328

[brccc.com](http://brccc.com)

## Berkeley County

[tina@berkeleycounty.org](mailto:tina@berkeleycounty.org)

[berkeleycounty.org/your-chamber](http://berkeleycounty.org/your-chamber)

## Berkeley Springs/Morgan County

(304) 258-3738

[berkeleyspringschamber.com](http://berkeleyspringschamber.com)

## Buckhannon-Upshur

(304) 472-1722

[buchamber.com](http://buchamber.com)

## Charleston Area Alliance

(304) 340-4253

[charlestonareaalliance.org](http://charlestonareaalliance.org)

## Elkins-Randolph

(304) 636-2717

[erccc.com](http://erccc.com)

## Fayette County

(304) 465-5617

[fayettecounty.com](http://fayettecounty.com)

## Grant County

(304) 257-2722

[gowv.com](http://gowv.com)

## Greater Greenbrier

(304) 645-2818

[greenbrierwvchamber.org](http://greenbrierwvchamber.org)

## Greater Bluefield

(304) 327-7184

[bluefieldchamber.com](http://bluefieldchamber.com)

## Hampshire County

(304) 822-7221

[hampshirecountychamber.com](http://hampshirecountychamber.com)

## Hardy County

(304) 530-1786

[hardycountychamber.com](http://hardycountychamber.com)

## Harrison County

(304) 624-6331

[harrisoncountychamber.com](http://harrisoncountychamber.com)

## Huntington Region

(304) 525-5131

[huntingtonchamber.com](http://huntingtonchamber.com)

## Jackson County

(304) 373-1117

[jacksonchamberwv.com](http://jacksonchamberwv.com)

## Jefferson County

(304) 725-2055

[jeffersoncountywvchamber.org](http://jeffersoncountywvchamber.org)

## Lewis County

(304) 269-2608

[lcchamber.org](http://lcchamber.org)

## Logan County

(304) 752-1324

[logancountychamberofcommerce.com](http://logancountychamberofcommerce.com)

## Marion County

(304) 363-0442

[marionchamber.com](http://marionchamber.com)

## Marshall County

(304) 845-2773

[marshallcountychamber.com](http://marshallcountychamber.com)

## Mason County

(304) 675-1050

[masoncountychamber.org](http://masoncountychamber.org)

## Mid-Ohio Valley

(304) 422-3588

[movchamber.org](http://movchamber.org)

## Mineral County

**(304) 788-2513**

[office@mineralchamber.com](mailto:office@mineralchamber.com)

## Martinsburg-Berkeley County

(304) 267-4841

[berkeleycounty.org](http://berkeleycounty.org)

## Morgantown Area

(304) 541-4596

[www.morgantownchamber.org](http://www.morgantownchamber.org)

## Pendleton County

(304) 358-3884



**Pleasants Area**

(304) 384-9909

**pleasantschamber.com****Pocahontas County**

(304) 799-4476

**pccocwv.com****Preston County**

(304) 329-0576

**prestonchamber.com****Putnam County**

(304) 757-6510

**putnamchamber.org****Richwood Area**

(304) 846-6790

**rwdchamber@frontier.com****Weirton Area**

(304) 748-7212

**weirtonchamber.com****Wellsburg Area**

(304) 479-2115

**wellsburgchamber.com****Wetzel County**

(304) 455-3825

**wetzelcountychamber.com****Wheeling**

(304) 233-2575

**wheelingchamber.com**

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## Economic Development

**Advantage Valley**

(304) 760-0950

**advantagevalley.com****Barbour County Development Authority**

(304) 457-1225

**barbourcountywveda.org****Berkeley County Development Authority**

(304) 267-4144

**developmentauthority.com****Boone County Development Authority**

(304) 369-9117

**boonecountywv.org****Braxton County Development Authority**

(304) 342-6972

**braxtoncountywv.org****Brooke-Hancock Jefferson MPC**

(304) 797-9666

**bhjmpc.org****Business Development Corp. Northern Panhandle**

(304) 748-5041

**bhbdc.com****Central Appalachia Empowerment Zone WV**

(304) 587-2027

**caez-wv.org****Charleston Area Alliance**

(304) 792-4326

**charlestonareaalliance.org****Chemical Alliance Zone WV**

(304) 720-1023

**cazwv.com****Doddridge County Development Authority**

(304) 873-1652

**doddridgecountyeda.com****Gilmer County Economic Development Authority**

(304) 462-8098

**gceda.org****Grant County Development Authority**

(304) 257-2168

**grantcounty-wv.com****Greenbrier Valley Partnership**

(304) 497-4300

**gvedc.com****Hampshire County Development Authority**

(304) 822-4320

**hampshirecountyeda.com****Hardy County Rural  
Development Authority**

(304) 530-3047

**hardycountywv.com****Harrison County Economic Development Corp.**

(304) 326-0213

**harrisonedc.com****Huntington Area Development Council**

(304) 525-1161

**hadco.org**

**Jackson County Development Authority**

(304) 372-1151

**jcda.org****Jefferson County Development Authority**

(304) 728-3255

**jcda.net****Lewis County Economic Development Authority**

(304) 269-4993

**lceda.org****Lincoln County Economic Development Authority**

(304) 824-3838

**lincolneda.com****Little Kanawha Area Development Corp.**

(304) 275-4231

**littlekanawha.com****Logan County Economic Development Authority**

(304) 752-4600

**logancountywv.org****Marion Regional Development Corp.**

(304) 367-5355

**marionchamber.com****Mason County Development Authority**

(304) 675-1497

**masoncounty.org****Mercer County**

(304) 431-8521

**mercercoda.com****Mingo County Redevelopment Authority**

(304) 235-0042

**developmingo.com****McDowell County Economic Development Authority**

(304) 436-3833

**mcdowelleda.com****Mid-Ohio Valley Regional Council**

(304) 422-4993

**movrc.org****Mineral County Economic Development Authority**

(304) 788-2233

**mineralcountydevelopmentauthority.com****Morgan County Economic Development Authority**

(304) 258-8546

**morgancountyeda.com****Morgantown Area Economic Partnership**

(304) 296-6684

**itsmorgantown.com****New River Gorge Economic Development Authority**

(304) 254-8115

**nrgrda.org****Polymer Alliance Zone**

(304) 428-1622

**pazwv.org****Pendleton County & Community Economic Development Authority****pendletoncounty.com****Pleasants County Economic Development Authority**

(304) 684-1220

**Preston County Economic Development Authority**

(304) 684-1220

**www.prestonwv.com****Putnam County Development Authority**

(304) 757-0318

**pcda.org****Randolph County Development Authority**

(304) 637-0803

**randolphwv.com****Ravenswood Development Authority**

info@ravenswooddevelopmentauthority.com

**Regional Economic Development Partnership**

(304) 232-7722

**redp.org****Ritchie County Development Authority**

(304) 588-0976

**ritchiecounty.wv.gov****Roane County Economic Development Authority**

(304) 927-5189

**roanecountyeda.org****Taylor County Development Authority**

(304) 265-5450

**wvcountytaylor.com****Tyler County Development Authority**

(304) 652-1760

**tcdawv.com****Tucker County Economic Development Authority**

(304) 614-8839

**tuckerwv.com****Upshur County Economic Development Authority**

(304) 472-1757 x1

**upshurda.com****Washington County Council Economic Development Authority**

(724) 225-8250

**washingtoncountypa.org****Wayne County Economic Development Authority**

(304) 272-9050

**wceda.org****Webster County Development Authority**

(304) 847-2145

**websterwv.com****WV Economic Development Council**

(304) 342-2123

**wvedc.org****West Virginia Hardwood Alliance Zone**

(304) 636-9542

**westvirginiahaz.com****Wyoming County Economic Development Authority**

(304) 732-6707

**wyomingcounty.com**



# Did you know

**buying a building is often more economical than leasing?**

**The SBA 504 Loan Program offers fixed, below-market interest rate loans with ONLY 10% DOWN.**

Now you can preserve cash, benefit from tax savings and build owner's equity by utilizing the SBA 504 Loan Program. The 504 Loan is designed for business owners like you who are looking to buy, construct, improve or refinance commercial and industrial buildings or to purchase or refinance heavy machinery and equipment.



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Regional Development Funding Corporation (RDFC) is your trusted financing source for the SBA 504 loans in Pennsylvania and West Virginia. As the leading SBA 504 lender in Western Pennsylvania for the past 10 years and the only Statewide Certified Development Company in West Virginia, we are extremely passionate small business advocates committed to our mission of fostering the economic growth of diverse small businesses within our communities.

If you would like to discuss a specific project, or if you would like to hear more about our loan products, contact our offices at **877-832-6504** or visit us on the web at [www.rdfc.net](http://www.rdfc.net).

## 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](mailto:contact info@newsouthmediainc.com)



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# Douglas Tate

PRESIDENT & CEO, ALPHA TECHNOLOGIES INC.

*Hurricane, WV*

Douglas Tate, a U.S. Army service-disabled veteran, studied data communications and engineering while in service, skills that later helped him become a successful entrepreneur. The SBA helped round out that education; Douglas received counseling from his local SBDC, an SBA Resource Partner. That led him to the Service-Disabled Veteran-Owned Small Business contracting program and a grant from the Governor's Guaranteed Workforce. He also received federal acquisition management training from the SBA. He secured a \$4.8 million SBA International Trade Loan to build a 35-mile high-capacity fiber ring around Charleston, WV. Alpha Technologies, a business-to-business firm, allows its clients to focus on their own growth while Alpha manages the technology. Alpha employs over 40 serving in 10 states and 17 countries.

- **How has the SBA helped you grow your business?** Last year, Alpha received a \$4.8 million SBA International Trade Loan. This was the largest loan of this type ever made in our district. This SBA-guaranteed loan allowed Alpha to upgrade its data center and build over 30 miles of fiber optics through Charleston and South Charleston.
- **What are the biggest challenges you face as a small business owner?** The single biggest challenge is to manage cash flow issues that come with the growth we have experienced. That means focusing on project completion, ordering and inventory control, and timely implementation to ensure our account receivables are adequately projected and managed.
- **What advice do you have for other small businesses?** You need to know your business. This means not only understanding what your business is, but who your competitors are and what differentiates you from them. Secondly, you must know your numbers. This includes the cost of goods sold, cost of customer acquisition, and cost of maintaining your customer base. Then you should see if you qualify for any SBA funding programs, if you do you can then explore how they can help your business.
- **Have you continued to utilize your local SBA district office? If so, how?** We continue to seek guidance from our SBA West Virginia District Office as we grow and expand. Alpha explores the various programs and solutions offered by the SBA to help us negotiate the barriers of growth and acquisition.
- **What are your future plans for expansion, if any?** We have significant expansion plans that include other data centers in West Virginia and another significant fiber deployment.
- **What do you find are the satisfactions of small business ownership?** One of my greatest satisfactions is the responsibility I feel for affecting the lives of those directly and indirectly connected to my business. I strive to ensure my vision and my decisions create a positive experience. The best reward a business owner can receive is to know you are making a difference in your community.



“

**The best reward a  
business owner can  
receive is to know  
you are making a  
difference in your  
community.”**

**Douglas Tate**

president & CEO, Alpha Technologies Inc.



# Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



## Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll 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 choice.

## Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

## Which business plan format is right for you?



### Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



### Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.





# TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

## Executive Summary

Briefly tell your reader what your company is 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

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

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

## Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. 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

Tell your reader 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 LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

## Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. 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 in detail.

## Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

## Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

## Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. 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. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

## Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

## TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

## LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

### Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

### Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

### Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to 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. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

### Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

### Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

### Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face pursuing it.

### Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

**Want to see  
an example  
of a business  
plan?**

View examples of both  
business plan formats at  
[sba.gov/business-guide/  
plan/write-your-business-  
plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

## LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

**“If you *fail* to plan, you  
are *planning* to fail.”**

**Benjamin Franklin**

Jack Goodison, a veteran, grew his business in Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.

## Interested in doing business with the government?

Learn about the Service-Disabled Veteran-Owned Small Business Concern contracting program on page 46.

# Programs for Veterans

If you are a veteran or a service-disabled veteran, there are many opportunities for you and your small business.

Entrepreneurship training is available through the SBA's programs for veterans, [sba.gov/veterans](https://www.sba.gov/veterans). This includes active duty service members, those transitioning out of service, National Guard and Reserve members, and military spouses in the United States and at military installations around the world. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs. Veterans Business Outreach Centers, [sba.gov/vboc](https://www.sba.gov/vboc), provide business training and counseling to those interested in starting or growing a small business.

### Entrepreneurship Training Programs

**Boots to Business** is an entrepreneurial training program offered by the SBA as a training track within the Department of Defense's Transition Assistance Program. The curriculum provides valuable assistance to those transitioning out of service and their spouses. You explore business ownership and other self-employment opportunities while learning key business concepts. Participants learn how to access start-up capital using SBA resources. This program provides the foundational knowledge required to develop a business plan.

**Boots to Business: Reboot** delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Veteran-owned and service-disabled veteran-owned businesses nationwide interested in federal contracting can receive entrepreneurship guidance from the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which has three training programs to assist veterans, **VIP START**, **VIP GROW**, and **VIP INTERNATIONAL**.

The **Women Veteran Entrepreneurship Training Program** serves women who are veterans, service members, and spouses of service members and veterans as they start or grow their business.

### Loan Fee Relief

To encourage lending to veterans who want to start or grow their businesses, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran. To learn about this loan fee relief, contact your local SBA district office or ask your SBA Lender about the **Veterans Advantage program**.

## Have an employee who was called to active duty?

Ask your SBA Lender about the Military Reservist Economic Injury Disaster Loan Program. It provides loans up to \$2 million to small businesses for working capital caused by the loss of an essential employee called to active duty in the National Guard or Reserve.



# Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.



Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.

Business executives looking for their next challenge and the opportunity to take their business to the next level will find it with the SBA's **Emerging Leaders program**, [sba.gov/emergingleaders](https://sba.gov/emergingleaders).

Graduates of Emerging Leaders, an intense seven-month entrepreneurship program, reported that they have been able to grow their businesses and drive economic development within their communities. Emerging Leaders executives are chosen

through a competitive selection process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions.

Emerging Leaders graduates join a network of 5,000 alumni nationwide. Since the start of the program, graduates have reported gaining more than \$300 million total in new financing and securing over \$2.16 billion in government contracts.

## Online Resources for Entrepreneurs



Find short courses and learning tools to start and grow your small business at the **sba.gov** Learning Center.

The SBA's free **Online Learning Center** courses help you start and grow your small business. The Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training. Courses available include:

- Writing your business plan
- Legal requirements for your small business
- Small business financing options
- Digital and traditional marketing to win customers
- Your options during a disaster
- Access the SBA's Learning Center at [sba.gov/learning](https://sba.gov/learning).

Aspiring entrepreneurs can learn how to launch a business with the **Business Smart Toolkit**. This online workshop lays the groundwork, teaching you how to build a business that is ready to take on credit.

- The three parts of the toolkit:
- Basics of business startup
- Building business credit
- How to find additional small business support and educational resources

The toolkit can be presented as a class, like within a community organization, or for small group or individual at-home use. The toolkit and instructor guide are written so that a community volunteer can feel comfortable presenting the information. Find the free download at [sba.gov/businesssmart](https://sba.gov/businesssmart).

# Programs for Native Americans

The SBA helps American Indians, Alaska Natives, and Native Hawaiians start and grow their businesses.



American Indians, Alaska Natives, and Native Hawaiians seeking entrepreneurial development training can start and grow their business with the help of these SBA-supported programs. The SBA, [sba.gov/naa](https://www.sba.gov/naa), also consults with tribal governments prior to finalizing SBA policies affecting tribes.

## **The Cherokee Nation**

*Tahlequah, Oklahoma*

Receive executive coaching in financial management, sales, marketing and product management. Visit [cherokee.org/contact.aspx](https://www.cherokee.org/contact.aspx).

## **Oregon Native American Business and Entrepreneurial Network**

*Portland, Oregon & Tulsa, Oklahoma*

Develop your business on native lands and find peer mentoring that focuses on building native microenterprise throughout Oregon, Oklahoma, Texas and New Mexico. Visit [onaben.org](https://www.onaben.org).

## **Rural Enterprises of Oklahoma, Inc. (REI Oklahoma)**

*Durant, Oklahoma*

Do you need business counseling, 8(a) certification assistance and

other training? The organization has two Native American business resource centers in Oklahoma. Visit [reiok.org](https://www.reiok.org).

## **The Native American Development Corporation**

*North Billings, Montana*

Receive counseling in government contracting through the SBA's 8(a) program and other federal and state programs. Register to attend networking events, conferences and workshops at [nadc.ecenterdirect.com/signup](https://www.nadc.ecenterdirect.com/signup).

## **Hi'iilei Aloha LLC**

*Honolulu, Hawaii*

Do you have an idea and want to see if it could become a successful business? For the next entrepreneurship course for Native Hawaiians, visit [hiilei.org](https://www.hiilei.org).

## **Indian Dispute Resolution Services, Inc.**

*Plymouth, California*

Tribal members in California, Nevada, and Oregon can receive computer accounting and business training through the microenterprise initiatives at [idrsinc.org](https://www.idrsinc.org).

# FUNDING PROGRAMS

## Financing Your Small Business



## A Good Risk

An SBA loan guarantee helps Hawaii entrepreneurs Garrett Marrero and Melanie Oxley hop up their brewing operation.

WRITTEN BY **PAM KASEY**

**W**hen Garrett Marrero and Melanie Oxley applied for loans to buy a brewpub in Maui in 2004, it didn't go well.

"We got laughed out of every bank in the state," Marrero likes to say.

As it turns out, they would have been a good risk. Over the past 14 years, Marrero

and Oxley have built an operation that employs hundreds, sells internationally, and enriches its community. They were recognized by the U.S. Small Business Administration in 2017 as National Small Business Persons of the Year.

A California native, Marrero grew up in a family that appreciates craft beer. He tried homebrewing in high school and had

friends who brewed. "When I traveled, experiencing the local beer was always important to me," he says. "So when I came to Hawaii, I thought the local beer was ridiculous. I knew I could put people together to make great beer."

He and Oxley were living and working in California and, in 2004, decided to move to Hawaii and brew beer. They learned that the Fish and Game Brewing Company on Maui was for sale. Since banks wouldn't finance the inexperienced entrepreneurs, they sold and mortgaged everything they could, plundered retirement funds, and borrowed from parents and grandparents in order to buy the seven-barrel brewpub and restaurant.



Maui Brewing Company's  
Kihei brewery



BRYAN BERKOWITZ



"I had that typical young male can't-go-wrong kind of attitude, but I think Melanie was more nervous." Marrero recalls. "It was a little scary. But we both took it as extra motivation to succeed—we couldn't fail our family and our friends."

The couple were new to entrepreneurship, but they applied a strong work ethic and good business sense to the task. They quickly set up a 25-barrel brewhouse and, in 2007, were among the earliest small breweries to distribute in cans—a move that craft breweries have since embraced as both financially and environmentally sound. And having savvily gotten a right of first refusal on adjacent units, they expanded. By 2012, they'd grown from 5,000 to 13,000 square feet. "We flat-out needed more space," Marrero says.

This time, they approached the SBA for help. "The way it works is, you have to have the financing through an SBA lending partner—a local bank—and then the SBA guarantees part of the loan," Marrero says. Maui Brewing took out a multimillion-dollar loan to buy land and build a building for 25- and 50-barrel brewhouses down the road in Kihei. "We would not have been approved for such a loan without the SBA."

Maui Brewing Company's six year-round beers include its signature Pineapple Mana Wheat and Coconut Hiwa Porter which, like many of its seasonal brews, use locally grown ingredients. "They always say small business is the backbone of America; I think farmers even more so," Marrero says.



“We brew our seasonal POG IPA with passionfruit, orange, and guava juice, locally grown. Integrating that into a style that dates back to the 1600s, an IPA, makes it unique.”

Today the operation consists of the Kihei brewery and three restaurants: the original location, one established on the island of Oahu in 2017, and one opened at the brewery in early 2018. The company distributes in 23 states and internationally. By year-end, Marrero expects to have a fourth restaurant, employ 700 or more, and top \$20 million in revenue. Later ambitions include distilled spirits and craft cocktails in cans.

In addition to supporting Hawaii growers, Maui Brewing offers a share of sales to local nonprofits. It also plays an integral role in the Maui Brewers Festival, which draws visitors and raises money for the Maui Arts and Cultural Center.

And Marrero shares his hard-won expertise with aspiring entrepreneurs. His advice? “Work with several local lenders, but definitely involve the Small Business Development Center in your area. They’ll help with feasibility studies, putting together a good loan package,” he says. “Be clear and concise with your vision, and don’t rely on others to sell your story—you are your best advocate.”



Melanie Oxley and  
Garrett Marrero

# SBA Guaranteed Loans

For small business entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. The lender works with applicants to determine the best option for the small business. For those who are eligible and cannot obtain conventional financing with reasonable rates and terms, the guarantee reduces a lender's risk of loss in the event of a default on the loan. The SBA guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.



Visit your local SBA office for a lender referral, or use Lender Match, [sba.gov/lendermatch](https://sba.gov/lendermatch).

The SBA's online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

# Local Funding Programs

For contact information on all our SBA Lenders, visit [sba.gov/wv](https://sba.gov/wv).

## Participating SBA Lenders

### ALUM CREEK

#### Community Trust Bank

315 Midway Road  
(304) 756-3317

### ATHENS

#### BB&T

202 State St.  
(304) 384-9697

#### First Community Bank

101 Vermillion St.  
(304) 384-9010

### BARBOURSVILLE

#### Fifth Third Bank

101 River Road  
(304) 736-5304

#### WesBanco Bank Inc.

6501 Mud River Road  
(304) 399-4441

#### First State Bank

660 Central Ave.  
(304) 736-5271

#### Ohio Valley Bank

6327 US Route 60 East  
(304) 733-0401

### BARRACKVILLE

#### First Exchange Bank

211 Pike St.  
(304) 333-2217

### BAYARD

#### Miners & Merchants Bank

2140 Front St.  
(304) 693-7675

### BECKLEY

#### Bank of Mount Hope

204 Pinewood Drive  
(304) 252-2265

#### BB&T

3849 Robert C. Byrd Drive  
(304) 252-6334

#### City National Bank

1 Park Ave.  
(304) 255-7000

#### First Community Bank

111 Citizens Drive  
(304) 921-2988

#### JPMorgan Chase

500 Neville St.  
(304) 256-2157

#### MCNB Banks

85 Jerome Van Meter Drive  
(304) 253-5050

#### Summit Community Bank

1826 Harper Road  
(304) 255-4560

#### United Bank

129 Main St.  
(304) 256-7262

#### Woodforest National Bank

1330 N. Eisenhower Drive  
(304) 250-0181

### BELINGTON

#### Freedom Bank

315 Crim Ave.  
(304) 823-1531

### BERKELEY SPRINGS

#### BB&T

7 S. Washington St.  
(304) 258-4596

#### City National Bank

149 N. Washington St.  
(304) 258-4342

#### CNB Inc.

101 S. Washington St.  
(304) 258-1520

### BLUEFIELD

#### First Community Bank

211 Federal St.  
(304) 325-7151

#### MCNB Banks

3152 E Cumberland Road  
(304) 325-6500

#### Summit Community Bank

500 Federal St.  
(304) 325-8181

### BRANCHLAND

#### Premier Bank

40 Lincoln Plaza  
(304) 824-2611

### BRIDGEPORT

#### BB&T

405 W. Main St.  
(304) 842-6277

### City National Bank

1216 Johnson Ave.  
(304) 842-1962

### Clear Mountain Bank

320 Southview Drive  
(304) 848-4000

### Fairmont Federal Credit Union

680 Genesis Blvd.  
(304) 363-5320

### Freedom Bank

625 W. Main St.  
(304) 842-4424

### Harrison County Bank

1215 Johnson Ave.  
(304) 842-0400

### Huntington National Bank

1226 W. Main St.  
(304) 842-6955

25 Scarlet Lane  
(304) 842-1631

### JPMorgan Chase

1507 Johnson Ave.  
(304) 842-2368

### MVB Bank

1000 Johnson Ave.  
(304) 848-3505

### Premier Bank

25 Oakmont Lane  
(304) 842-1887

### WesBanco Bank Inc.

1130 Johnson Ave.  
(304) 842-1100



**BRUCETON MILLS****Clear Mountain Bank**

160 Morgantown St.  
(304) 379-2111

**BUCKHANNON****BC Bank Inc.**

4 Northridge Drive  
(304) 460-7008

**Citizens Bank of West Virginia**

10 E. Main St.  
(304) 473-7304

**Community Bank**

3 Locust St.  
(304) 472-0052

**First Community Bank**

2 W. Main St.  
(304) 472-1112

**JPMorgan Chase**

32 E. Main St.  
(304) 472-4602

**Premier Bank**

14 N. Locust St.  
(304) 472-8828

**BURNSVILLE****Premier Bank**

316 Wabash Ave.  
(304) 853-2711

**CAMERON****BB&T**

21 Main St.  
(304) 686-3351

**CANAAN VALLEY****Grant County Bank**

5502 Appalachian Highway  
(304) 866-4848

**CAPON BRIDGE****The Bank of Romney**

(304) 856-3461

**FNB Bank Inc.**

(304) 856-3426

**CEREDO****BB&T**

106 C St.  
(304) 453-6151

**United Bank**

555 C St.  
(304) 781-2401

**CHARLES TOWN****Bank of Charles Town**

111 E. Washington St.  
(304) 725-8431

**BB&T**

29 Keyes Ferry Road  
(304) 725-2073

**City National Bank**

1034 S. George St.  
(304) 725-9787

**Jefferson Security Bank**

873 E. Washington St.  
(304) 725-9452

**MVB Bank**

88 Somerset Blvd.  
(304) 724-5156

**United Bank**

106 W. Washington St.  
(304) 728-8000

**CHARLESTON****BB&T**

300 Summers St.  
(304) 348-7000

**City National Bank**

3601 MacCorkle Ave.  
Southeast  
(304) 926-3301

**Fifth Third Bank**

700 Virginia St. East  
(304) 353-4100

**Huntington National Bank**

900 Lee St.  
(304) 348-5001

**JPMorgan Chase**

707 Virginia St. East  
(304) 348-7956

**Member Choice FCU**

201 Ohio Ave.  
(304) 346-5242

**MVB Bank**

400 Washington St. East  
(304) 340-5132

**Natural Capital Investment Fund**

303 Washington St. West  
(304) 575-1462

**Pioneer WV FCU**

1320 Kanawha Blvd. East  
(304) 348-6648

**Premier Bank**

201 Pennsylvania Ave.  
(304) 340-3000

**Star USA FCU**

First One Chantley Drive, suite 4  
(304) 357-2319

**Summit Community Bank**

2402 Mountaineer Blvd.  
(304) 746-6050

**United Bank**

500 Virginia St. East  
(304) 348-8397

**WesBanco Bank Inc.**

300 Tennessee Ave.  
(304) 347-4000

**CHESTER****The Farmers National Bank of Emlenton**

715 Carolina Ave.  
(304) 387-3929

**Hancock County Savings Bank**

351 Carolina Ave.  
(304) 387-1620

**CLARKSBURG****BB&T**

100 S. Fourth St.  
(304) 624-5521

**BC Bank**

1105 Buckhannon Pike  
(304) 326-2310

**Harrison County Bank**

17 Armory Road  
(304) 423-5100

**Huntington National Bank**

230 W. Pike St.  
(304) 623-7100

**JPMorgan Chase**

229 W. Main St.  
(304) 624-3402

**MVB Bank**

406 W. Main St.  
(304) 626-4001

**WesBanco Bank Inc.**

140 W. Main St.  
(304) 623-4350

**West Union Bank**

320 Emily Drive  
(304) 326-3911

**CLAY****Clay County Bank**

150 Main St.  
(304) 587-4221

**CLENDENIN****Poca Valley Bank**

545 Spencer Road  
(304) 548-7329

**COWEN****First Community Bank**

6299 Webster Road  
(304) 226-5924

**United Bank**

99 Railroad Ave. East  
(304) 226-5371

**CRAB ORCHARD****Whitesville State Bank**

1460 Robert C Byrd Drive  
(304) 253-8639

**CROSS LANES****BB&T**

5560 Big Tyler Road  
(304) 776-5751

**City National Bank**

308 Goff Mountain Road  
(304) 769-1351

**Fifth Third Bank**

102 Lakeview Drive  
(304) 776-5303

**DANVILLE****BB&T**

1447 Smoot Ave.  
(304) 369-4236

**United Bank**

161 Smoot Ave.  
(304) 369-0022

**DAVIS****Grant County Bank**

901 Williams Ave.  
(304) 259-5201

**DUNBAR****City National Bank**

304 10th St.  
(304) 768-2067

**United Bank**

1200 Grosscup Ave.  
(304) 766-7111

**WesBanco Bank Inc.**

1101 Myers Ave.  
(304) 768-9761

**ELIZABETH****Calhoun County Bank**

372 Juliana St.  
(304) 275-0996

**WesBanco Bank Inc.**

579 Court St.  
(304) 275-4268

**ELKINS****Citizens Bank of West Virginia**

211 Third St.  
(304) 636-4095

**Davis Trust Co.**

227 Davis Ave.  
(304) 636-0991

**Huntington National Bank**

420 Davis Ave.  
(304) 636-3400

**Mountain Valley Bank**

317 Davis Ave.  
(304) 637-2265

**Woodforest National Bank**

721 Beverly Pike  
(304) 637-2838

**ELKVIEW****JPMorgan Chase**

558 Railroad Ave.  
(304) 348-6984

**Poca Valley Bank**

5087 Elk River Road  
(304) 965-7730

**FAIRMONT****BB&T**

401 Fourth St.  
(304) 368-3200

**BCBank**

936 E. Park Ave.  
(304) 367-9100

**Fairmont Federal Credit Union**

2 The Credit Union Way  
(304) 363-5320

**First Exchange Bank**

216 Fairmont Ave.  
(304) 367-1700

**Huntington National Bank**

103 Adams St.  
(304) 363-5800

**MVB Bank**

301 Virginia Ave.  
(304) 367-2602

**WesBanco Bank Inc.**

301 Adams St.  
(304) 368-5000

**Woodforest National Bank**

32 Tygart Mall Road  
(304) 363-1525

**FAIRVIEW****First Exchange Bank**

309 Main St.  
(304) 449-1967

**FALLING WATERS****CNB Inc.**

1231 TJ Jackson Drive  
(304) 274-3505

**First United Bank & Trust**

8919 Williamsport Parkway  
(304) 267-7935

**FAYETTEVILLE****Fayette County National Bank**

101 N. Court St.  
(304) 574-1212

**United Bank**

145 W Maple Ave.  
(304) 574-1212

**Woodforest National Bank**

100 Fayette Town Center  
(304) 574-0651

**FOLLANSBEE****First National Bank of PA**

1409 Main St.  
(304) 527-1770

**WesBanco Bank Inc.**

955 Main St.  
(304) 527-1200

**FORT ASHBY****BB&T**

10016 Frankfort Highway  
(304) 298-3667

**FNB Bank Inc.**

(304) 298-3496

**Manufacturers & Traders Bank**

(304) 298-3676

**FRANKLIN****Pendleton Community Bank**

128 N. Main St.  
(304) 358-2311

**GASSAWAY****Premier Bank**

700 Elk St.  
(304) 364-5138

**GLENVILLE****United Bank**

101 E. Main St.  
(304) 462-5001

**GRAFTON****BB&T**

7 Harmon Center  
(304) 265-3400

**First Community Bank**

110 N Pike St.  
(304) 265-5111

**GRANTSVILLE****Calhoun County Bank**

372 Main St.  
(304) 354-6106

**HAMLIN****Community Trust Bank**

8049 Lynn Ave.  
(304) 824-7223

**WesBanco Bank Inc.**

5 Second Ave.  
(304) 824-6900

**HARMAN****Grant County Bank**

48 Main St.  
(304) 227-3642

**HARPERS FERRY****Bank of Charles Town**

1366 W. Washington St.  
(304) 535-6336

**HARRISVILLE****Huntington National Bank**

121 N. Court St.  
(304) 643-2901

1500 Main St.  
(304) 643-2974

## West Union Bank

201 E. Main St.  
(304) 643-2265

## HEDGESVILLE

### Bank of Charles Town

119 Cowardly Lion Drive  
(304) 745-0000

### BB&T

3967 Hedgesville Road  
(304) 754-7945

### Business Finance Group

535 Winter Camp Trail  
(800) 434-9427

### CNB Inc.

2646 Hedgesville Road  
(304) 754-5860

## HINTON

### First Community Bank

298 Stokes Drive  
(304) 466-5502

### Summit Community Bank

321 Temple St.  
(304) 466-2311

## HUNTINGTON

### BB&T

10 Sixth Ave. West  
(304) 522-8281

### City National Bank

1900 Third Ave.  
(304) 526-6200

### Community Trust Bank

952 Third Ave.  
(304) 697-0272

### Fifth Third Bank

1566 Hal Greet Blvd.  
(304) 523-5301

### First State Bank

401 10th St.  
(304) 525-4300

### Huntington National Bank

919 Fifth Ave.  
(304) 526-4600

## JPMorgan Chase

1000 Fifth Ave.  
(304) 526-4220

## Ohio Valley Bank Co.

3331 US Route 60  
(304) 521-0400

## Peoples Bank

101 Fifth Ave.  
(800) 522-3310

## Premier Bank

2983 Fifth Ave.  
(304) 525-1600

## United Bank

2889 Third Ave.  
(304) 781-2362

## WesBanco Bank Inc.

823 Eighth St.  
(304) 522-6400

## HURRICANE

### BB&T

101 Hurricane Creek Road  
(304) 562-3396

### City National Bank

39 Raymond Peak Way  
(304) 562-0311

### Farmers Bank and Savings Co.

65 Chase Drive  
(304) 760-0929

### Fifth Third Bank

3049 Mount Vernon Road  
(304) 760-0233

### First State Bank

3754 Teays Valley Road  
(304) 757-2250

### Huntington National Bank

414 State Route 34  
(304) 757-0824

### Putnam County Bank

2761 Main St.  
(304) 562-9931

### Woodforest National Bank

167 Progress Way  
(304) 562-3018

## IAEGER

### Pioneer Community Bank

5229 Coal Heritage Road  
(304) 938-5322

## INWOOD

### BB&T

139 Hovatter Drive  
(304) 229-2992

### First United Bank & Trust

7736 Winchester Ave.  
(304) 267-7935

### Jefferson Security Bank

277 Mineral Drive  
(304) 229-6000

### MVB Bank

5091 Garrardstown Road  
(304) 262-5784

### United Bank

7699 Winchester Ave.  
(304) 229-4500

## KEARNEYSVILLE

### Bank of Charles Town

5480 Charles Town Road  
(304) 876-2563

## KENOVA

### Fifth Third Bank

1008 Oak St.  
(304) 453-5388

## KEYSER

### BB&T

Eagles Lane  
(304) 788-3111

### First United Bank & Trust

29 W. Southern Drive  
(304) 788-5715

### Grant County Bank

1336 New Creek Highway  
(304) 788-8040

### Manufacturers & Traders Bank

67 N. Main St.  
(304) 788-6782

## KINGWOOD

### BB&T

114 E. Main St.  
(304) 329-2000

### Clear Mountain Bank

330 E. Main St.  
(304) 329-2265

### WesBanco Bank Inc.

203 Morgantown St.  
(304) 329-1060

## LAVALETTE

### Huntington National Bank

4753 Route 152  
(304) 529-6699

## LEWISBURG

### BB&T

14440 Seneca Trail  
(304) 647-5187

### City National Bank

809 S. Jefferson St.  
(304) 645-2500

### First Citizens Bank & Trust Co.

2807 N. Jefferson St.  
(304) 645-3717

### Premier Bank

1085 Washington St. East  
(304) 647-4530

## LOGAN

### BB&T

80 Riverview Ave.  
(304) 752-6155

### JPMorgan Chase

755 Stratton St.  
(304) 752-5750

### Logan Bank & Trust

43 Washington Ave.  
(304) 752-1166

### Premier Bank

307 Hudgins St.  
(304) 752-9627

### United Bank

220 Main St.  
(304) 752-6570



**Woodforest National Bank**

77 Norman Morgan Blvd.  
(304) 752-8403

---

**LOST CREEK****Harrison County Bank**

80 E. Main St.  
(304) 745-3342

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**MADISON****Premier Bank**

300 State St.  
(304) 369-2407

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**MAN****First Community Bank**

100 Market St.  
(304) 583-6525

**Logan Bank & Trust**

200 Huff Creek Highway  
(304) 583-8880

**United Bank**

300 Market St.  
(304) 583-2200

---

**MANNINGTON****First Exchange Bank**

11 W. Main St.  
(304) 986-1700

---

**MARLINTON****City National Bank**

300 Eighth St.  
(304) 799-4640

**First-Citizens Bank & Trust Co.**

201 Eighth St.  
(304) 799-4306

**Pendleton Community Bank**

19180 N. Seneca Trail  
(304) 799-6700

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**MARTINSBURG****Bank of Charles Town**

9738 Tuscarora Pike  
(304) 262-0089

**BB&T**

148 S. Queen St.  
(304) 264-2265

1815 Edwin Miller Blvd.  
(304) 263-8841

**City National Bank**

1700 W. King St.  
(304) 264-4500

**CNB Bank Inc.**

14994 Apple Harvest Drive  
(304) 260-4333

**First United Bank & Trust**

1286 Edwin Miller Blvd.  
(304) 264-9356

**Jefferson Security Bank**

1861 Edwin Miller Blvd.  
(304) 264-0900

**MVB Bank**

231 Aikens Center  
(304) 262-5751

651 Foxcroft Ave.  
(304) 267-1200

**Summit Community Bank**

1321 Edwin Miller Blvd.  
(304) 260-0811

**United Bank**

450 Foxcroft Ave.  
(304) 262-6500

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**MASON****Farmers Bank & Savings Co.**

424 Second St.  
(304) 773-6400

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**MIDDLEBOURNE****Union Bank**

107 Dodd St.  
(304) 758-2191

---

**MILTON****JPMorgan Chase**

500 Main St.  
(304) 743-3723

**Ohio Valley Bank Co.**

290 E. Main St.  
(304) 743-8074

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**MINERAL WELLS**

**Premier Bank**

1397 Elizabeth Pike  
(304) 489-3390

**MONTGOMERY**

**United Bank**

200 Fourth St.  
(304) 442-2492

**MOOREFIELD**

**Capon Valley Bank**

717 N. Main St.  
(304) 530-7714

**Grant County Bank**

500 S. Main St.  
(304) 538-6566

**Pendleton Community Bank**

402 S. Main St.  
(304) 538-7900

**Summit Community Bank**

310 N. Main St.  
(304) 530-1000

**MORGANTOWN**

**BB&T**

496 High St.  
(304) 285-2307

1806 Earl L Core Road  
(304) 292-1000

**Citizens Bank of Morgantown**

265 High St.  
(304) 292-8411

**Clear Mountain Bank**

1085 Van Voorhis Road  
(304) 777-4000  
102 Venture Drive  
(304) 291-2265

**First Exchange Bank**

3081 University Ave.  
(304) 225-2605

**First United Bank & Trust**

651 Suncrest Towne Centre  
(304) 292-7935

**Huntington National Bank**

312 Cheat Road  
(304) 291-7779

201 High St.  
(304) 284-7830

**MVB Bank**

10 Sterling Drive  
(304) 381-4030

2400 Cranberry Square  
(304) 285-0001

**PNC Bank**

455 Suncrest Towne Center  
(304) 285-5484

**United Bank**

990 Elmer Prince Road  
(304) 598-2000

**WesBanco Bank Inc.**

1350 Earl Core Road  
(304) 284-1600

**MOUNDSVILLE**

**BB&T**

414 Jefferson Ave.  
(304) 845-3047

**Community Bank**

809 Lafayette Ave.  
(304) 845-0922

**United Bank**

621 Seventh St.  
(304) 845-3367

**MOUNT HOPE**

**Bank of Mount Hope**

602 Main St.  
(304) 877-5551

**MULLENS**

**First Peoples Bank**

200 First St.  
(304) 294-7115

**NEW MARTINSVILLE**

**Community Bank**

425 Third St.  
(304) 455-5400

**Peoples Bank**

207 Main St.  
(304) 455-4500

**WesBanco Bank Inc.**

190 Main St.  
(304) 455-1300

**NEWELL**

**Farmers National Bank of Emlenton**

226 Washington St.  
(304) 387-9900

**NITRO**

**Huntington National Bank**

1905 First St.  
(304) 755-6015

**WesBanco Bank Inc.**

4650 First Ave.  
(304) 755-4700

**Woodforest National Bank**

100 Nitro Marketplace  
(304) 769-0102

**OAK HILL**

**Bank of Mount Hope**

835 E. Main St.  
(304) 469-8046

**BB&T**

101 Main St.  
(304) 469-2961

**Fayette County National Bank**

1554 E. Main St.  
(304) 469-2555

**JPMorgan Chase**

215 Main St.  
(304) 465-1146

**OCEANA**

**First Community Bank**

1616 Cook Parkway  
(304) 682-8244

**Summit Community Bank**

1049 Cook Parkway  
(304) 682-6221

**PARKERSBURG**

**BB&T**

329 E. Eighth St.  
(304) 485-1651

**Community Bank of**

**Parkersburg**

631 Juliana St.  
(304) 485-7991

**First Neighborhood Bank**

4416 Emerson Ave.  
(304) 485-7641

**Huntington National Bank**

429 Market St.  
(304) 424-7500

**Peoples Bank**

903 Division St.  
(304) 428-1500

**United Bank**

514 Market St.  
(304) 424-8800

**WesBanco Bank Inc.**

415 Market St.  
(304) 480-2500

**West Virginia Central Credit Union**

1306 Murdoch Ave.  
(304) 210-6004

**Williamstown Bank**

3002 E. 17th St.  
(304) 485-1717

**PETERSBURG**

**Grant County Bank**

3 N. Main St.  
(304) 257-4111

**Pendleton Community Bank**

102 Virginia Ave.  
(304) 358-3622

**Summit Community Bank**

90 S. Grove St.  
(304) 257-1244

**PHILIPPI**

**BCBank**

107 Pike St.  
(304) 457-0110

**Freedom Bank**

207 S. Main St.  
(304) 457-3300

**Premier Bank**

(304) 457-3737

**PIEDMONT****First United Bank & Trust**

51 Ashfield St.  
(304) 788-5715

**PINEVILLE****First Community Bank**

77 Cedar Ave.  
(304) 732-7011

**Summit Community Bank**

515 Appalachian Highway  
(304) 732-8850

**POCA****Poca Valley Bank**

142 Main St.  
(304) 759-1010

**POINT PLEASANT****BB&T**

610 Viand St.  
(304) 675-2500

**City National Bank**

2212 Jackson Ave.  
(304) 674-1000

**Farmers Bank & Savings Co.**

1716 Jefferson Blvd.  
(304) 674-8200

**Ohio Valley Bank Co.**

328 Viand St.  
(304) 675-8660

**Peoples Bank**

421 Main St.  
(304) 675-4480

**PRINCETON****BB&T**

1439 Main St.  
(304) 487-5900

**First Community Bank**

1001 Mercer St.  
(304) 431-2203

**MCNB Bank and Trust Co.**

322 S. Walker St.  
(304) 425-3000

**New Peoples Bank**

1221 Stafford Drive  
(304) 487-9800

**Summit Community Bank**

1223 Stafford Drive  
(304) 4425-0856

**PROCTOR****Bayer Heritage Federal Credit Union**

17612 Energy Road  
(304) 455-4029

**RANSON****BB&T**

301 S. Mildred St.  
(304) 728-4200

**City National Bank**

75 W. Virginia Way  
(304) 724-9177

**RAVENSWOOD****BB&T**

One Wall St.  
(304) 273-5062

**Premier Bank**

601 Washington St.  
(304) 273-1100

**WesBanco Bank Inc.**

2 Wall St.  
(304) 273-9351

**RICHWOOD****First Community Bank**

16 W. Main St.  
(304) 846-2641

**RIPLEY****BB&T**

98 Academy Drive  
(304) 372-8431

**City National Bank**

108 N. Church St.  
(304) 372-2281

**Premier Bank**

606 S. Church St.  
(304) 372-4634

**United Bank**

113 North St.  
(304) 372-2121

**ROMNEY****Bank of Romney**

95 E. Main St.  
(304) 822-3541

**FNB Bank Inc.**

105 N. High St.  
(304) 822-8700

**RONCEVERTE****BB&T**

100 Maplewood Ave.  
(304) 647-5700

**Premier Bank**

1 Cedar St.  
(304) 647-4212

**SAINT MARYS****Pleasants County Bank**

215 Washington St.  
(304) 684-2227

**Union Bank**

401 Second St.  
(304) 684-2255

**SCOTT DEPOT****City National Bank**

100 Popular Fork Road  
(304) 757-4916

**JPMorgan Chase**

80 Great Teays Blvd.  
(304) 760-1101

**SunTrust Bank**

302 Great Teays Blvd.  
(304) 760-1081

**SHEPHERDSTOWN****BB&T**

8327 Martinsburg Pike  
(304) 876-3601

**Jefferson Security Bank**

105 E. Washington St.  
(304) 876-9000

**Natural Capital Investment Fund**

1098 Turner Road  
(304) 876-2815

**United Bank**

7867 Martinsburg Pike  
(304) 876-6002

**SISSONVILLE****Poca Valley Bank**

420 Sissonville Drive  
(304) 984-1997

**SISTERSVILLE****Peoples Bank**

726 Wells St.  
(304) 652-3671

**Union Bank**

700 Wells St.  
(304) 652-3511

**SLATY FORK****Citizens Bank of West Virginia**

1 Citizens Plaza  
(304) 572-4095

**SOPHIA****Pioneer Community Bank**

822 Robert C. Byrd Drive  
(304) 683-9538

**United Bank**

425 Robert C Byrd Drive  
(304) 683-3233

**SOUTH CHARLESTON****BB&T**

4 Riverwalk Mall  
(304) 744-8900

**Huntington National Bank**

280 Southridge Blvd.  
(304) 744-5585

**JPMorgan Chase**

505 D St.  
(304) 744-1835

**SunTrust Bank**

5 Riverwalk Mall  
(304) 746-4761

**West Virginia Federal Credit Union**

315 Fifth Ave.  
(304) 414-3532



**SPENCER****First Neighborhood Bank**

216 Market St.  
(304) 927-1750

**Poca Valley Bank**

1 Black Walnut Ave.  
(304) 927-1492

**Premier Bank**

303 Main St.  
(304) 927-3340

**ST. ALBANS****BB&T**

520 Sixth Ave.  
(304) 722-0300

**City National Bank**

500 Fourth St.  
(304) 722-7565

**JPMorgan Chase**

603-613 MacCorkle Ave.  
(304) 722-0865

**SunTrust Bank**

1439 MacCorkle Ave.  
(304) 721-5401

**SUMMERSVILLE****BB&T**

811 Main St.  
(304) 872-3131

**Community Trust Bank**

507 Main St.  
(304) 872-2711

**United Bank**

2004 W. Webster Road  
(304) 872-5434

**SUTTON****Premier Bank**

101A W. Main St.  
(304) 765-2866

**TERRA ALTA****Clear Mountain Bank**

1101 E. State Ave.  
(304) 789-2436

**THOMAS****Miners & Merchants Bank**

172 East Ave.  
(304) 463-4155

**VIENNA****BB&T**

500 13th Ave.  
(304) 295-5400

**Community Bank of Parkersburg**

2400 Grand Central Ave.  
(304) 295-4566

**Peoples Bank**

1102 Grand Central Ave.  
(304) 295-6000

**United Bank**

2650 Grand Central Ave.  
(304) 295-3434

**WesBanco Bank Inc.**

410 Grand Central Ave.  
(304) 422-8501

**WALTON****Poca Valley Bank**

7033 Charleston Road  
(304) 577-6611

**WARDENSVILLE****Capon Valley Bank**

2 W. Main St.  
(304) 874-3531

**Pendleton Community Bank**

275 E. Main St.  
(304) 897-2265

**WAYNE****City National Bank**

206 Central Ave.  
(304) 272-9955

**JPMorgan Chase**

608 Hendricks St.  
(304) 272-3121

**WEBSTER SPRINGS****United Bank**

1 Court Square  
(304) 847-5112

**WEIRTON****Huntington National Bank**

215 Three Springs Drive  
(304) 723-3099

**United Bank**

109 Three Springs Drive  
(304) 723-2000

**WesBanco Bank Inc.**

333 Penco Road  
(304) 797-8060

**WELCH****MCNB Bank and Trust Co.**

75 Wyoming St.  
(304) 436-4112

**WELLSBURG****First National Bank of PA**

1015 Commerce St.  
(304) 737-3531

**Main Street Bank**

1010 Commerce St.  
(304) 737-2345

**WEST HAMLIN****City National Bank**

6888 McClellan St.  
(304) 824-7225

**WEST UNION****Cornerstone Bank**

101 W. Main St.  
(304) 873-2401

**West Union Bank**

212 E. Main St.  
(304) 873-2361

**WESTON****Citizens Bank of Weston**

201 Main Ave.  
(304) 269-2862

**Huntington National Bank**

121 E. Third St.  
(304) 269-6152

**United Bank**

202 Main St.  
(304) 269-7600



# WOMEN'S BUSINESS CENTER

**THE WVU WOMEN'S BUSINESS CENTER** can help you with every step of your entrepreneurial journey from deciding if your idea can grow, to the support and networking you need to launch. Our mission is to inspire a mind set and culture of opportunity, recognition, innovation, and entrepreneurship. We ensure this through education, collaboration and support for individual and statewide growth and prosperity. Our focus is to educate, inspire and support women entrepreneurs. Assisting in all stages of business development, from start up to mature businesses, we provide our services to the public on a nondiscriminatory basis.

## WE CAN HELP YOU

- Evaluate your business idea
- Take the right steps to start your business
- Connect with resource partners, technical assistance and funding advisors

## WE OFFER

- Free one-on-one business coaching
- Low-cost training
- Networking events



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**WHEELING****BB&T**

1145 Main St.  
(304) 232-1234

**Community Bank**

875 National Road  
(304) 277-1101

**First Microloan of West Virginia**

1100 Main St., second floor  
(304) 604-3560

**JPMorgan Chase**

2 Bae Mar Place  
(304) 242-1167

**Main Street Bank**

2001 Main St.  
(304) 232-2001

**United Bank**

21 Twelfth St.  
(304) 234-1100

**WesBanco Bank Inc.**

1 Bank Plaza  
(304) 234-9000

**WHITE HALL****BB&T**

2669 White Hall Blvd.  
(304) 363-5586

**MVB Bank**

100 NASA Blvd.  
(304) 367-8688

**WHITE SULPHUR SPRINGS****First-Citizens Bank & Trust Co.**

686 E. Main St.  
(304) 536-1400

**Premier Bank**

42736 Midland Trail  
(304) 536-2224

**WHITESVILLE****Whitesville State Bank**

38609 Coal River Road  
(304) 854-1271

**WILLIAMSON****Bank of Mingo**

10 Commerce Drive  
(304) 475-1900

**BB&T**

250 E. Second Ave.  
(304) 235-1544

**Community Trust Bank**

101 E. Second Ave.  
(304) 235-5454

**First National Bank of Williamson**

68 E. Second Ave.  
(304) 235-5300

**WILLIAMSTOWN****Williamstown Bank**

435 Highland Ave.  
(304) 375-6262

**WINFIELD****City National Bank**

74 Wall St.  
(304) 586-2302

**Poca Valley Bank**

3500 Winfield Road  
(304) 586-2300

## Participating Certified Development Companies

**Regional Development Funding Corp.**

1000 Coombs Farm Drive, building A,  
unit 101, Morgantown

Rebecca MacBlane  
(877) 832-6504  
rmacblane@rdfc.net

Nathan Nyland  
(877) 832-6504  
nnyland@rdfc.net  
**rdfc.net**

**Business Finance Group Inc.**

*Serving Berkeley, Hampshire, Jefferson,  
and Morgan counties*  
535 Winter Camp Trail, Hedgesville

Elizabeth Wilson  
(800) 434-9427  
ewilson@businessfinancegroup.org  
**businessfinancegroup.org**

## Participating Community Advantage Lenders

**Natural Capital Investment Fund**

1098 Turner Road  
Shepherdstown  
President & CEO Marten Jenkins  
(304) 876-2815  
mjenkins@conservationfund.org

Business Lender Kevin O'Connor  
(304) 333-6743  
koconnor@conservationfund.org

**The Progress Fund**

David Kahley  
(724) 216-9160  
dkahley@progressfund.org

**Washington County Council on  
Economic Development**

Dan Reitz  
(724) 225-8250  
dan.reitz@starpointepark.com  
**washingtoncountypa.org**

**Business Finance Group**

535 Winter Camp Trail  
Hedgesville  
(800) 434-9427  
Elizabeth Wilson  
ewilson@businessfinancegroup.org  
**businessfinancegroup.org**

## Participating Microlender

**First Microloan of West Virginia**

1100 Main St., second floor  
Wheeling  
(304) 604-3560  
t.james@firstmicroloanofwestvirginia.org  
sampayne@firstmicroloanofwestvirginia.org  
**washingtoncountypa.org/wvsba.html**





## First Microloan of West Virginia

### WE CAN HELP YOUR BUSINESS GROW!

Start or expand your business IN West Virginia with an SBA Microloan. The state's oldest and largest SBA Microlender, providing financing and technical assistance... Let us help you be successful!

IN WHEELING: (304) 604-3560 SERVING; Barbour, Brooke, Calhoun, Doddridge, Gilmer, Hancock, Harrison, Jackson, Lewis, Marion, Marshall, Monongalia, Ohio, Pleasants, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Wetzel, Wirt, and Wood Counties.

IN CHARLESTON: (304) 281-0488 SERVING; Boone, Braxton, Cabell, Clay, Fayette, Kanawha, Lincoln, Mason, Nicholas, Putnam, Raleigh, Roane, Wayne and Webster Counties.

[www.washingtoncountypa.org/loan-programs/west-virginia-sba-microloan/](http://www.washingtoncountypa.org/loan-programs/west-virginia-sba-microloan/)



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## Where Do I Fit?



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I have a Startup



I have a Business



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- Financial Management
- Marketing
- Human Resources
- Operations
- International Trade



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# Need Financing?

Visit your local SBA office or lender to learn about these SBA loan programs.



## The 7(a) Loan

The 7(a) loan is the SBA's largest financing program because it can be used for almost any business purpose, and it offers reasonable rates and terms. If you're unable to get conventional financing and you meet the eligibility requirements, you could use a 7(a) loan to purchase real estate, equipment, working capital, or inventory for your small business. Loan proceeds may also be used 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 percent

**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 percent

## Caplines

Caplines meet your revolving capital needs with lines of credit. Caplines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

## SBAExpress Loan

An SBAExpress loan is a small loan delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

**MAX LOAN AMOUNT:** \$350,000

**INTEREST RATE:** for loans less than \$50,000, prime + 6.5 percent; for loans of \$50,000 and greater, prime + 4.75 percent

**TERMS:** loan term varies according to the purpose of the loan, generally up to 25 years for real estate, and 10 years for other fixed assets and working capital

**GUARANTEE:** 50 percent

## Community Advantage Program

Community Advantage lenders are community-based financial institutions focused on financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business

for a few years. The program can provide access to free business counseling at the same time you are putting together your financing.

**INTEREST RATE:** prime + 6 percent

**TERMS:** up to 25 years for real estate, and 10 years for equipment and working capital

**GUARANTEE:** 75 to 90 percent

## SBA Microlenders

Entrepreneurs can borrow from \$500 to \$50,000 and access free business counseling from SBA microlenders. If you need working capital or funds for supplies, equipment, fixtures and furniture, a microloan can help eligible businesses start up and grow.

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

**TERMS:** lender negotiated, no early payoff penalty

## 504 Certified Development Company Loan Program

If you do not qualify for traditional financing, but you would like to purchase land or heavy equipment, or buy/renovate real estate for your business, ask about the 504 Certified Development Company Loan Program. It provides competitive fixed-rate mortgage financing through an SBA Lender and a Certified Development Company.

**MAX LOAN AMOUNT (UP TO 40 PERCENT 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 or 20 year terms

**TERMS:** 20 years for real estate or long term equipment; 10 years for general machinery and equipment

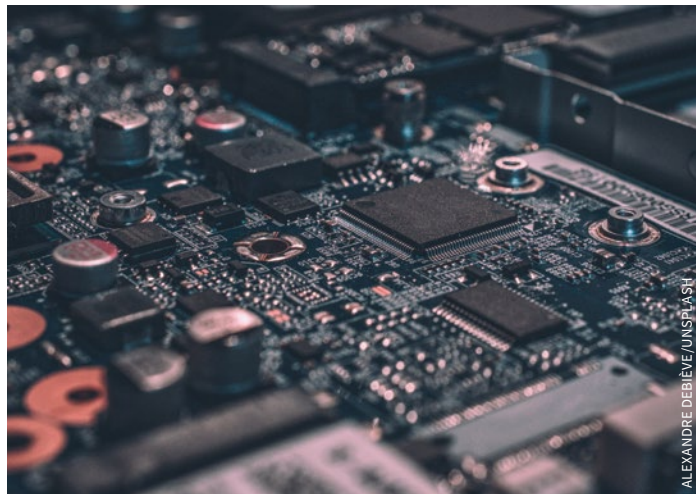
**GUARANTEE:** the SBA Lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

**SPECIAL CONDITION:** a minimum borrower contribution or down payment is required; amounts vary by project but are usually 10 percent



# R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



## Do you work in one of these areas?

- » **Advanced materials**
- » **AgTech**
- » **Artificial intelligence**
- » **Biomedical**
- » **Cybersecurity**
- » **Energy**
- » **First response**
- » **National security**
- » **Space exploration**

The **Small Business Innovation Research** and the **Small Business Technology Transfer** programs, also called America's Seed Fund, provide more than \$2.5 billion in early stage capital through more than 4,000 new awards annually.

## How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » **Phase I**, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000
- » **Phase II**, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » **Phase III**, the commercialization stage, where you seek public or private funds for your venture

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit **sbir.gov** to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

## 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**
- » **Department of Homeland Security**
- » **Department of Transportation**
- » **Environmental Protection Agency**
- » **NASA**
- » **National Science Foundation**



# Why Export?

You want to increase revenue. Exporting would make you less dependent on any one market. It's also a smart option for stabilizing sales if your product is seasonal.

Small businesses can enter and excel in the international marketplace using **State Trade Expansion Program** grants and training. To find out if your state is participating visit [sba.gov/internationaltrade](https://sba.gov/internationaltrade). 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

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

**Max loan amount:** \$500,000

**Interest rate:** negotiated between lender and business, fixed or variable rate, typically not to exceed prime + 6.5 percent

**Terms based on use of loan:** for real estate, up to 25 years; for equipment, up to 10 years; for lines of credit, up to seven years

**Guarantee:** up to 90 percent

The **International Trade Loan** can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

**Max loan amount:** \$5 million

**Interest rate:** negotiated between lender and business, fixed or variable, not to exceed prime + 2.75 percent

**Terms based on use of loan:** for real estate, up to 25 years; for equipment, up to 10 years

**Guarantee:** up to 90 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

**Max loan amount:** \$5 million

**Interest rate:** negotiated between lender and business, fixed or variable rate

**Terms:** typically one year, cannot exceed three years

**Guarantee:** up to 90 percent

# Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

## STEP 1 GET COUNSELING



## STEP 2 FIND BUYERS



## STEP 3 GET FUNDING



## One-Stop Exporting Shops

Find an SBA professional in one of these 21 U.S. Export Assistance Centers located in major metro areas, [sba.gov/tools/local-assistance/eac](https://sba.gov/tools/local-assistance/eac). 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.

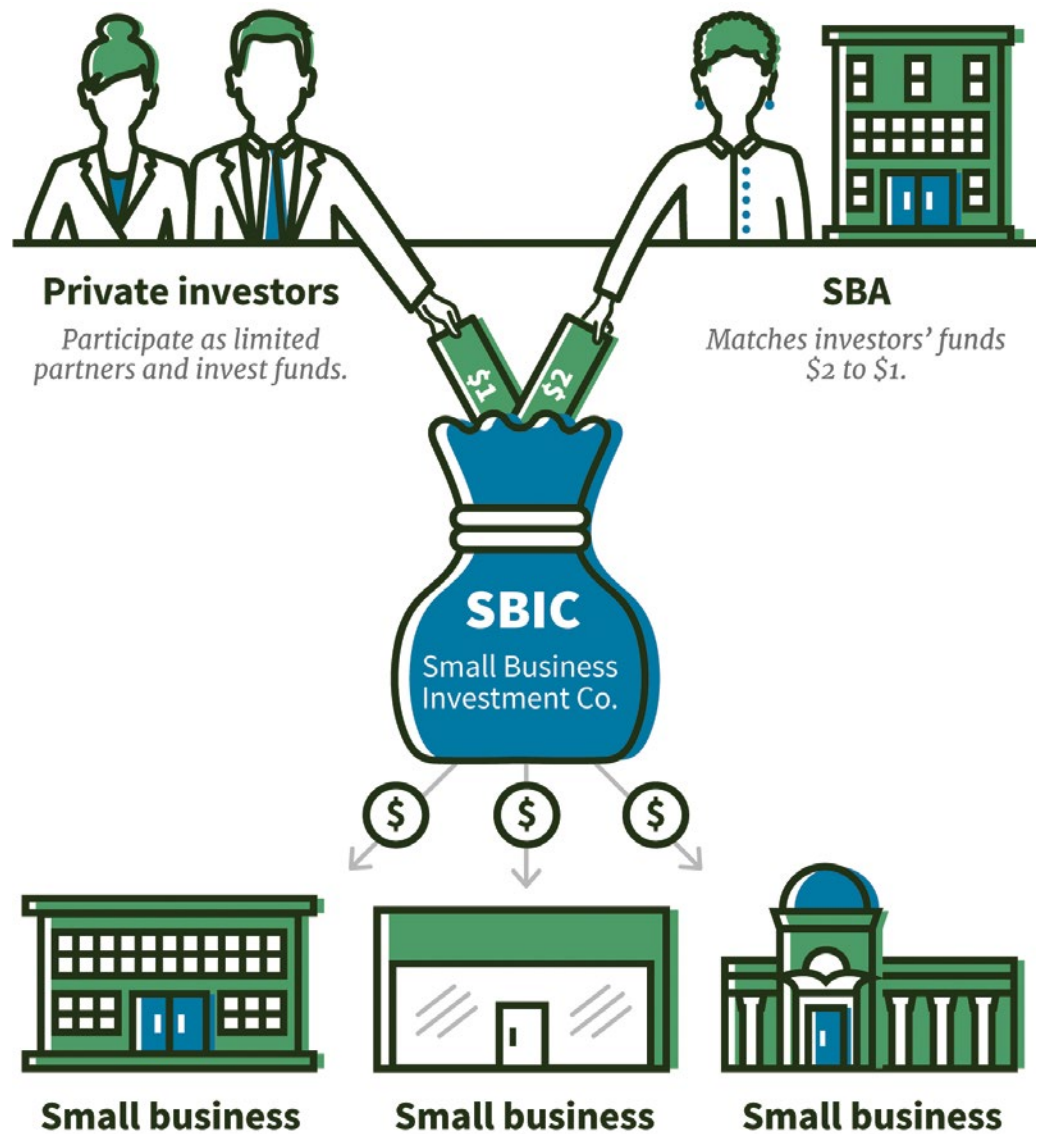
Visit your local Small Business Development Center (see page 8) for free exporting assistance from professional business counselors.

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 [international@sba.gov](mailto:international@sba.gov). Include your name, company name, mailing address, and phone number, as well as a brief description of the trade problem or challenge you are encountering.

# Investment Capital

Looking for investors? Consider a Small Business Investment Company.

If you own a U.S. small business, you could receive capital from a **Small Business Investment Company** that is regulated by the SBA. The agency provides guarantees to investment companies with financing expertise in certain sectors or industries. These investment companies then use private funds, along with SBA-guaranteed capital, to invest in qualifying small businesses. The small business then receives a loan, equity, or a combination of both. Equity is a share of ownership an investment company gets in a business. Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive capital from a Small Business Investment Company. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. To search the SBIC directory, visit **Investment Capital under Funding Programs** at [sba.gov](https://sba.gov).





Brothers Frank, Greg, and Rob Leonardis rebuilt their company with an SBA loan after a devastating flood.

# Rising Tide

Ember Industries receives SBA's 2017 Phoenix Award for its recovery after a disaster.

WRITTEN BY NIKKI BOWMAN

**W**hat is the American dream? To many, it is the ideal that every United States citizen has an equal opportunity to achieve success and prosperity through hard work, determination, and initiative. Ember Industries, Inc., a family-owned company in San Marcos, Texas, exemplifies that national ethos. Established in 1986 as a small contract design firm, Ember Industries has grown into a full-service contract manufacturing business that builds, tests, and calibrates electronic devices and wire and cable assemblies. The company's products are used to build things like above-ground tank monitors for oil fields and Lockheed military drones. In 2015, the company was on track to have one of its most profitable years, and then disaster struck.

"Things were going great. Honestly, the factory was going wonderfully. In June we were on pace for a record month,

but instead the Blanco River decided to come over its banks," says President Rob Leonardis.

In May 2015, the Blanco River flooded disastrously, overflowing its banks to record levels and destroying more than 1,000 homes. Ember Industries suffered catastrophic damages. "We had 32 inches of water in the entire building. Basically, it ruined all of our manufacturing equipment," says Vice President of Finance and Administration Frank Leonardis. "It shut us down. It was pretty devastating."

The flood destroyed about one-third of Ember's raw-material inventory and all of the work in progress as well as office furniture, computers and servers, and all of the company's high-tech production equipment. "A week into it, our dad came to us and asked, should we be trying to do this? Should we even be trying to rebuild this?" Rob Leonardis recalls. But instead of shutting the doors,



the company was approved for a \$2 million SBA disaster loan, and just six weeks after the flood, Ember Industries was back to full production.

In 2017, Ember Industries received the SBA Phoenix Award for Outstanding Small Business Disaster Recovery. "Without the SBA loan, we would not have been able to survive as a company," Rob Leonardis says.

"The Office of Disaster Assistance at the SBA looks at businesses that have suffered through a disaster, recovered, and put their employees back to work. And Rob's story about how SBA's disaster loan helped the business recover is one of preserving the American dream," explains Bill Koontz, public information officer for the Disaster Field Operations Center-West.





After the flood, Ember continued to pay all its employees even though they were not able to resume operation immediately. “It is remarkable that Ember Industries has come back. It is remarkable they’ve been as successful in the wake of this as they have been,” says Koontz. “They haven’t just rebuilt, they’ve grown bigger and better.”

“I honestly believe we couldn’t have been able to rebuild without the SBA loan,” Rob Leonardis says. “It allowed us to continue to live the American dream.”

**The SBA, the Federal Emergency Management Agency and other organizations work together to provide assistance to those affected by a disaster.** Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit [sba.gov/disaster](https://sba.gov/disaster).

## The President & the SBA Administrator Can Declare a Disaster

Who to contact after a disaster is declared by the President



Register with FEMA at [disasterassistance.gov](https://disasterassistance.gov), or call (800) 621-3362 (TTY: 800-462-7585), or visit a Disaster Recovery Center. Locations can be found at [fema.gov/drc](https://fema.gov/drc).

Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Who to contact after a disaster is declared by the SBA



Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:

- Online at <https://disasterloan.sba.gov/ela/>
- Visit a federal/state Disaster Recovery Center in your area
- Call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- Address of damaged residence or business and contact info
- Insurance information, including type of insurance, policy numbers, amount received
- Household and/or business income
- Routing and bank account numbers
- Description of disaster-caused damage and losses

# How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

## Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster.

A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.

Rates are low, based on the type of loan and if you have credit available elsewhere.

## For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.

A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

## For Economic Injury

The SBA also offers Economic Injury Disaster Loans for up to \$2 million to help meet working capital needs caused by a disaster.

Who are eligible: small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most nonprofits.

Economic injury assistance is available regardless of whether the business suffered any property damage.

## Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

## Keep in mind

**An SBA disaster loan is a direct loan from the government.** Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

**In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.**

# How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community. **First steps include:**

**Establish a protocol to communicate with employees** outside of the office to ensure they and their families are safe. Test the procedures regularly.

**Keep your plan and all related documents in a digital format** or in an accessible, protected, off-site location.

## Review your 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 after a disaster.

## Establish a solid supply chain

If your vital vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover.

- Set yourself up to be able to get key supplies from companies outside your area, if possible.
- Create a contact list for important contractors and vendors you plan to use in an emergency
- Make sure you know your suppliers' recovery plans.

## Plan for an alternate location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.
- Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



**The Ready Business program, [ready.gov/business](https://ready.gov/business), gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.**



# Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. 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. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

**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
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits

1



## Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.

2



## Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

3



## The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

4



## Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

## For Public and Private Prime Contracts and all Subcontracts

**The SBA guarantees:** bid, payment, performance, and ancillary bonds issued by surety companies

**Cost of contract:** up to \$6.5 million

**SBA reimburses surety companies in case of default**

90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000

80 percent for all other small businesses.

## For Federal Contracts

**The SBA guarantees:** bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

**Cost of contract:** up to \$10 million

**SBA reimburses surety companies in case of default**

90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000

80 percent for all other small businesses.

## SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 31 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at [sba.gov/osg](https://sba.gov/osg).



## Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee Program or need to locate an SBA authorized agent? Contact a bonding specialist:

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

**Kevin Valdes**  
Seattle, Wash.  
(206) 553-7277

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

# CONTRACTING

## Doing Business with the Government



## My Next Career Path

This small business has made it their business to provide quality staffing in the federal arena.

WRITTEN BY **NIKKI BOWMAN**

**R**enee Boyce, president and CEO of My Next Career Path Staffing, LLC, knows firsthand the challenges of small business ownership. “Some of the biggest challenges are getting capital and financing to allow us to grow,” he says. “Sometimes it is hard to get a seat at the table. As a small business, we just need a fair opportunity

to bid on contracts.”

Founded in 2014 in Las Vegas, Nevada, My Next Career Path Staffing (MNCP Staffing) is a consulting and staffing firm that provides resources to private businesses, public sector firms, and local, state, and federal government agencies nationwide. The company offers temporary and permanent recruitment or recruitment by project in the fields of

information technology; engineering; medical, clinical, and professional services; and sales and marketing, and it is known for its IT solutions. The company is a certified 8(a), Minority Business Enterprise, Disadvantaged Business Enterprise (DBE), and Emerging Small Business in Nevada as well as a certified DBE in Arizona, California, Maryland, Oregon, Texas, and Utah.

“My Next Career Path saves companies time and money,” Boyce says. “Companies often receive hundreds of resumes in response to job ads, and it's time-consuming to go through them. Reviewing resumes to locate the best candidates is another full-time job. We save time by honing in on the best matches for the firm.”

All business owners know that making a bad hire is expensive. Not only do you spend time and money training someone who isn't a fit for the job, but then you have to start another candidate search. My Next Career Path prides itself in locating the candidates who are a great match from the start.

In 2017, Boyce was chosen as the SBA Nevada District Office Minority-owned Business of the Year. “The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space,” says Boyce. My Next Career Path became a government contractor in 2016 and now reports more than 60 percent of the company's business is in the federal arena.

The SBA is a resource for small businesses that are interested in working with the government. Boyce says, “It takes time and patience to work in the federal space. It's certainly not for every business. But by establishing and







“

The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space.”

Renee Boyce,  
MNCP Staffing president and CEO

building relationships and teaming with partners, we’ve learned how to navigate the federal arena.”

Running a small business can be challenging but it is also very rewarding. Boyce advises other small businesses to use the resources available like PTAC, SBA, and local business chambers. “It is important to build a strong network of relationships,” he points out. “Do not rule out opportunities to subcontract. It will allow you to understand the process and gain experience.”

Boyce has big plans for the future. “My goal is to continue to grow and expand the company globally with even more locations nationwide, while still delivering value-added services to the government and private businesses.”

# How to do business with the government

1. Identify your product or service number at **naics.com**.
2. Search the FedBizOpps database (**fbo.gov**) or **web.sba.gov/subnet** to see if any federal agencies are looking for your product or service.
3. Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance**, or see pages 16-19, to find your local office.
4. Talk to a local Small Business Development Center counselor (page 8) or visit a Procurement Technical Assistance Program adviser for free counseling. Find your closest center at **aptac-us.org**.
5. Obtain a free DUNS number at **https://fedgov.dnb.com/webform**.
6. See if you’re eligible for a contracting program and start the certification process. All required documents must be uploaded to **certify.sba.gov** before submitting an offer on a contract set aside for a specific program.
7. Register with the System for Award Management (**sam.gov**) to start doing business with the government.



Glenn Davis, an 8(a) program graduate, operates BranCore, a consulting business, out of Richmond, Virginia.

you and your mentor can compete for government contracts, further growing your business.

#### To qualify for this program:

- Proteges 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 and have experience in that field.
- Mentors and proteges must be organized for profit or as an agricultural cooperative.
- Mentors cannot own more than 40 percent 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.

### 8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you could get business training and government contracting assistance through the **8(a) Business Development Program**, [sba.gov/8a](https://www.sba.gov/8a). The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, American 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 meet the following criteria:**

# SBA Contracting Programs

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

The federal government sets aside contracts for small business, and these contracting programs are designed to help you compete for and win federal contracts. Visit [SBA.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

### All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the **All Small Mentor-Protege Program**, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time you're gaining invaluable direction and experience,



- Qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- Be controlled by a U.S. citizen who lives in the United States
- Demonstrate current capacity and potential for success

**Socially disadvantaged:** those who have been 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 of people are assumed to be socially disadvantaged: 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 they have suffered disadvantage.

**Economically disadvantaged:**

those whose ability to compete in the marketplace has been impaired because the person has not had as much capital and credit opportunities compared to others in the same or similar line of business who are not socially disadvantaged.

**The benefits:**

- 8(a) businesses are assigned an SBA professional to help coordinate your 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.

**HUBZone**

Businesses located in Historically Underutilized Business Zones, also called **HUBZones**, [sba.gov/hubzone](https://sba.gov/hubzone), must be certified to gain special access to federal contracts. **To qualify for the program, a small business must:**

- Be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe.
- Be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in

our interactive map to see if your business is located in a HUBZone, <https://maps.certify.sba.gov/hubzone/map>.

- Have at least 35 percent of your employees residing in a HUBZone.



**For 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 at [sba.gov/ovbd](https://sba.gov/ovbd).
- After you have set up to do business with the government in [sam.gov](https://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.

Hops and Scotch owners David Ng and Darren Tow grew their business in Brookline, Massachusetts with the help of an SBA-guaranteed loan.



# Regional/ State Contracting Programs

## Regional Contracting Assistance Center

1116 Smith St., suite 202  
Charleston  
(304) 344-2546  
rcac@rcacwv.com  
[www.rcacwv.com](http://www.rcacwv.com)

## Eastern RCAC

Marketing Representative  
Kelly Cortright  
(304) 821-4533  
kcortright@rcacwv.com

## Northern RCAC

Dr. Shana Nicholson  
(304) 333-6823  
snicholson@rcacwv.com

## Mid-Southern RCAC

Kendra Maker & Sommer Straight  
(304) 344-2546  
kmaker@rcacwv.com  
sstraight@rcacwv.com

## Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, [sba.gov/wosb](http://sba.gov/wosb).

Here's how to get certified:

### 1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more 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, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

### 2. Register

- Register with the System for Award Management ([sam.gov](http://sam.gov)) to start doing business with the government.

### 3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, 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 Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to [certify.sba.gov](http://certify.sba.gov) prior to submitting an offer on a contract set aside for the program.

### 4. Update your status

- Update your status as a woman-owned small business in [sam.gov](http://sam.gov).

### 5. Search the database

- Search the FedBizOpps database ([fbo.gov](http://fbo.gov)) for your new business opportunity.

# 8 Tips

## for Finding Government Contracting Opportunities

Small businesses can benefit from government contracting opportunities.

Despite recent budget cuts, the U.S. federal marketplace remains a lucrative opportunity for small businesses. The federal government typically spends approximately \$500 billion in contracts every year and the law requires that 23 percent of these dollars be awarded to small businesses.

But doing business with the largest purchaser of goods and services in the world isn't easy. One of the biggest challenges that small businesses face is uncovering the right opportunities—ones that match their capabilities and growth plans.

Here are eight tips and resources to help you find government contract opportunities that make sense for your small business.

**1 Familiarize yourself with the rules.** Before a contract opportunity comes along that excites you, be prepared. Familiarize yourself with what's involved with selling to the federal government. It's quite different to the private sector with much longer lead times and strict bidding and product requirements.

**2 Understand what the government is buying.** Now it's time to get strategic. Every agency and department has unique goals. Identifying these can help you target a niche or opportunity for your products or services.

The good news is that the government offers potential contractors something that no other sector does—an insight into its budgetary priorities.

What the government intends to buy and how much it has to spend is all in the public domain. These budgets (actually they read more like mission strategy papers than budgets) offer sufficient context for savvy small businesses to identify opportunities and focus their contracting sales and marketing strategy. Each federal agency or department budget is listed on the Office of Management and Budget (OMB) website.

**3 Zero in on agencies that aren't meeting their small business goals.** Each year the SBA negotiates formal goals with individual agencies to ensure that small businesses get their fair share of federal contracts. For several consecutive years, many agencies have fallen short of their targets. So who made the grade and who didn't? The Federal Procurement Data System posts scorecards for each agency. Could there be an opportunity here for your small business to lend its services and goods to help these agencies hit their targets next year?

**4 Research existing and upcoming opportunities.** Once you've identified agency initiatives that align with what your business has to offer, start tracking contract opportunities and solicitations that align with these on sites such as [USAspending.gov](https://www.usaspending.gov) and [FedBizOps.gov](https://www.fedbizops.gov). Market intelligence firms like ONVIA or ImmixGroup can also do the work for you (ImmixGroup also has a useful blog that highlights upcoming opportunities as well as contracting tips).

**5 Put boots on the ground.** Make a point of attending agency- or industry-specific government events. These are hosted by the private sector but attract the procurement community, influencers and industry experts. Useful sites to explore for upcoming events include GovWin, GovEvents, and if you're interested in the lucrative IT government market Digital Government Institute, ACT-IAC and GovMark Council are worth checking out.

**6 Find a partner and advocate in the OSDBU.** Another excellent way of getting in front of government buyers is to take advantage of the Office of Small and Disadvantaged Business Utilization (OSDBU) outreach events and expos. These serve to connect business owners to government buyers. You can view the upcoming event calendar [here](#).

These events also offer guidance on how small businesses can break into the contracting market and take advantage of programs like the 8(a) Business Development Program—a business development tool, which helps thousands of aspiring entrepreneurs gain a foothold in contracting with financial assistance and teaming opportunities.





Government contracting has led to new opportunities for Michael Mills, principal of Mills Group in Morgantown, West Virginia.

## 7 Get help from SBA procurement reps.

Another vital government resource are SBA's local Procurement Center Representatives (PCRs). PCRs provide services that include training, counseling and business match-making events. Find the PCR in your area.

## 8 Don't go it alone – partner with a government mentor.

Anyone embarking on new ventures can benefit from a mentor. The SBA operates a notable mentor-protege program that can help you get access to contracts. The All Small Mentor-Protege Program (page 43) rewards protege small businesses and experienced mentor firms with government contracting opportunities. The program's objective is to motivate larger companies to lend their knowledge to smaller, less experienced businesses so they can together compete for government contracts.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

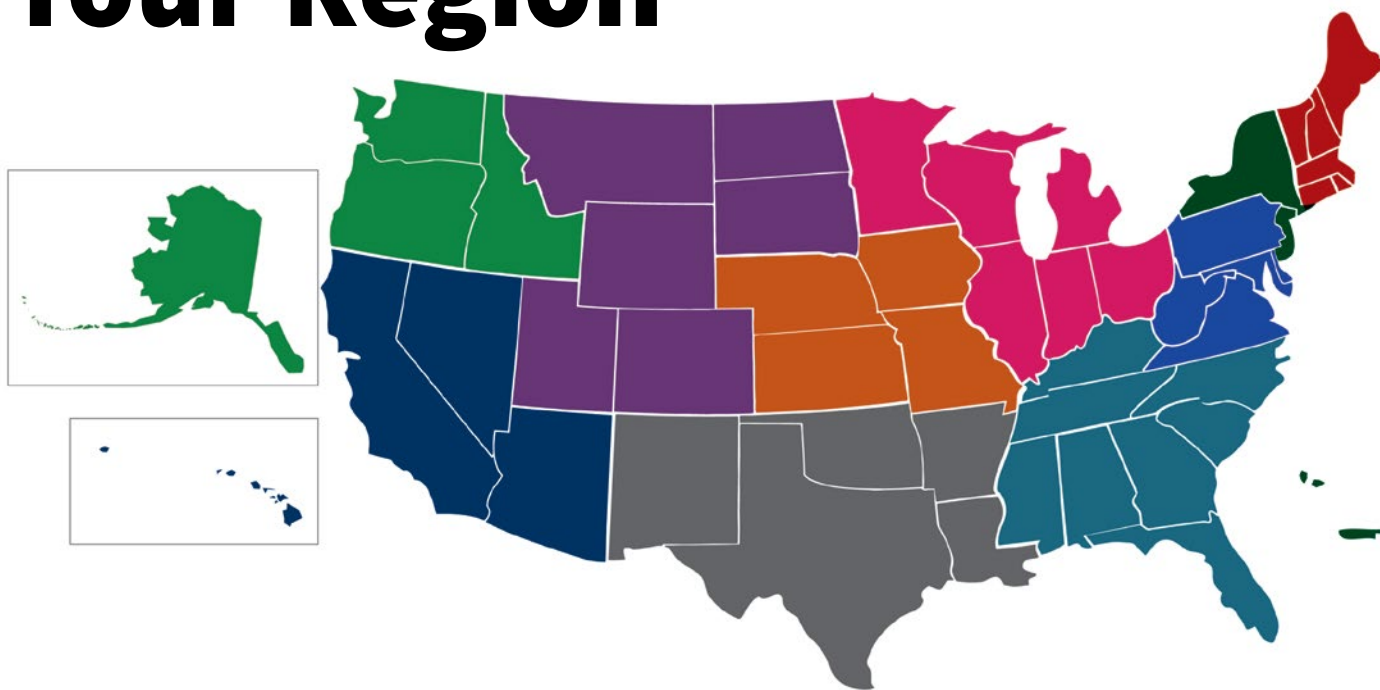
# Additional Resources

For more tips and insights on breaking into and growing your business in the government contracting marketplace, check out these resources:

- **SBA Contracting Guide:** A deep dive into getting started, available resources and more. [sba.gov/contracting](https://sba.gov/contracting)
- **Contracting Blogs:** Learn about the latest resources and programs, and get tips on how to succeed. [sba.gov/blogs/contracting](https://sba.gov/blogs/contracting)
- **SBA Government Contracting Classroom:** Self-paced online courses on all aspects of the contracting process. [sba.gov/contracting/resources-small-businesses/government-contracting-classroom](https://sba.gov/contracting/resources-small-businesses/government-contracting-classroom)

# Reasons to L♥ve Your Region

To further the mission of helping small businesses succeed, the SBA has regional offices across the country. Here are some fun facts about each region from [sba.gov](https://www.sba.gov)



**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont) New Hampshire was home to the first ski club in the United States. As of 2014, Region 1 had the **highest number of small business skiing facilities per square mile** in the country, and all six region 1 states had skiing facilities.

**Region 2** (New York, New Jersey, Puerto Rico, Virgin Islands) Small businesses are of key importance to Puerto Rico's economy. **Four out of five Puerto Rican workers are employed at small businesses**, as compared to 48% for the United States as a whole.

**Region 3** (District of Columbia, Delaware, Maryland, Pennsylvania, Virginia, West Virginia) Washington D.C., Maryland and Virginia are some of the best states for women-owned businesses. **Washington, D.C., and Maryland rank 1 and 3 respectively for the number of businesses owned by women.** These two states and the district are in the top 10 for the amount of sales and employment from women-owned businesses.

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee) Region 4 is a center of minority-owned businesses. **23% of all minority-owned businesses are located in region 4**, making it the second in the nation. This includes over 35% of all African American-owned businesses, the highest compared to any other region.

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin) Region 5 has an active veteran business community. **It ranks second in terms of the number of veteran-owned businesses**, with Ohio and Illinois in the top 10 states.

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas) **Region 6 leads the nation in long-term GDP growth** (2009–2016) with 22% over the seven-year period. Texas and Oklahoma experienced the largest growth in the region with 28% and 22% respectively.

**Region 7** (Iowa, Kansas, Missouri, Nebraska) Region 7 has a booming small health care industry. The region has the **most hospitals, general health care, and social assistance small businesses per capita** than any other region.

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming) Region 8 is a great place for crafty entrepreneurs. **Montana ranks first in the nation in the number of small breweries per capita**; Colorado is third, and the region as a whole ranks second.

**Region 9** (Arizona, California, Hawaii, Nevada, Guam) Region 9 is a diversity hub. Its **1.9 million minority-owned businesses amount to 24% of all U.S. minority owned businesses, placing it first in the United States** in this category. Hawaii tops the country in diversity: 64% of Hawaiian businesses are minority-owned.

**Region 10** (Alaska, Idaho, Oregon, Washington) **Region 10 leads the country in coastline, fishing, and seafood exports.** The region's maritime endowment is led by Alaska, whose 6,640-mile-long coast is longer than those of the other 49 states combined. The region has the most small fishing operations of any region, and three of its ports—Portland, Seattle, and Anchorage—account for 67% of America's fish exports.





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