



U.S. Small Business  
Administration

FRESNO EDITION 2020

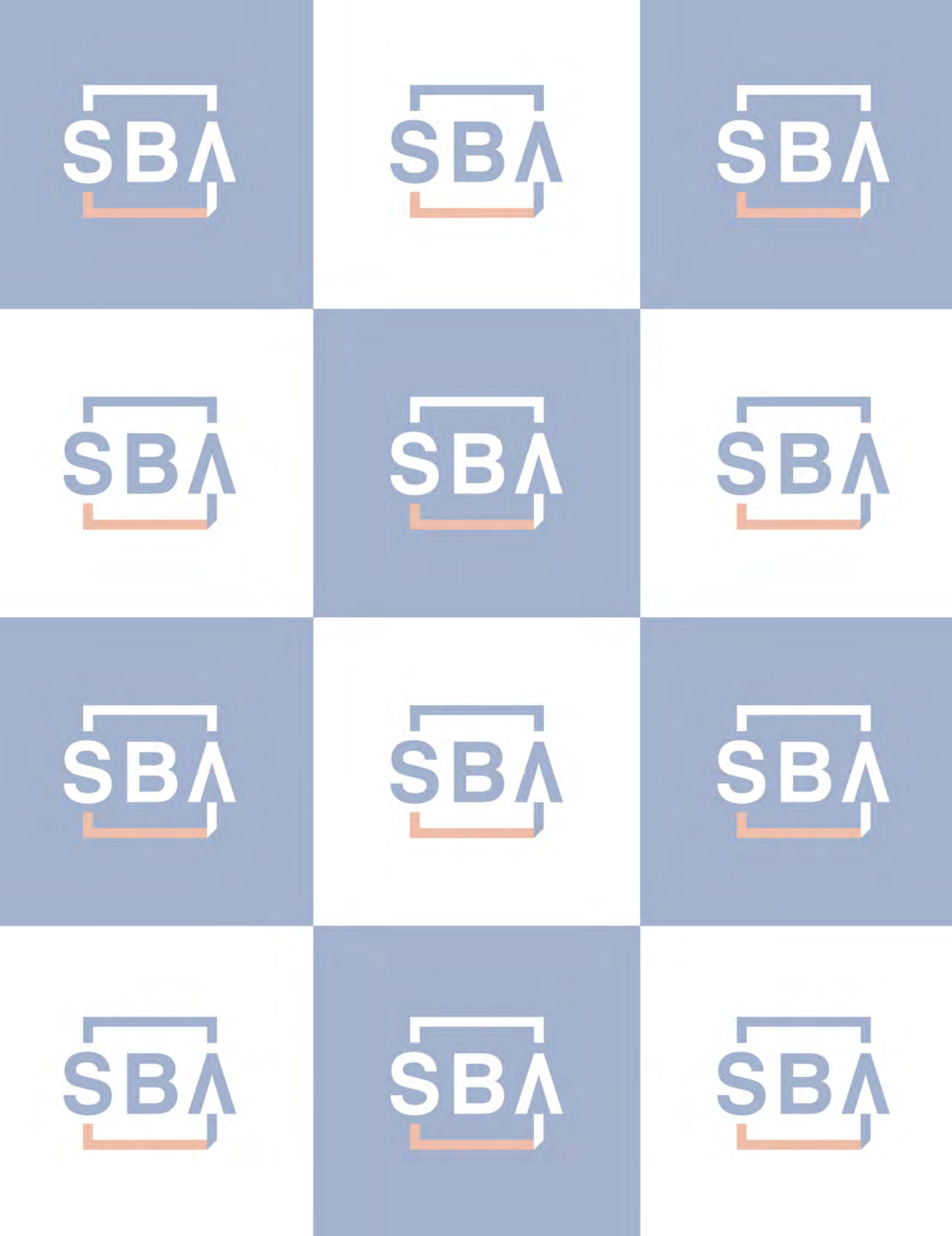
# Small Business

RESOURCE GUIDE



**START  
GROW  
EXPAND  
YOUR BUSINESS**







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Fresno Edition 2020



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**ON THE COVER** Mary Davalos, president of Taxma, courtesy of the SBA; Connoisseur Creations President Andrea Wasko, courtesy of Connoisseur Creations Inc.; Jerado and Joyce Reynolds, courtesy of Shana Sureck Photography; President Anna Fernandez, left, and Vice President Nellie Castaneda, courtesy of the SBA; Rebecca Robinson, CEO of She Marine Construction Supply, courtesy of She Marine Construction Supply

# A MESSAGE FROM THE ADMINISTRATOR



It is my honor to serve as Administrator of the U.S. Small Business Administration, leading a dedicated team of talented individuals across America who are focused on helping entrepreneurs start, grow, and expand their small businesses. The SBA is here to support the prosperity and longevity of our nation's small businesses with timely and innovative resources to help them thrive in today's economy. America's entrepreneurs are innovators, risk-takers, and the catalyst for employment opportunities within their communities, and they are what makes our economy so strong and dynamic.

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

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

among entrepreneurs in disadvantaged communities, and continuing to prioritize disaster relief.

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

Sincerely,

**Jovita Carranza**  
SBA Administrator





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Small Business Resource Guide.

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# SBA Fresno District Office

801 R St., suite 201

Fresno, CA 93721

(559) 487-5791

[sba.gov/ca/fresno](https://sba.gov/ca/fresno)

@SBA\_Fresno

## District Director Letter

**W**elcome to the SBA Fresno District's 2020 Small Business Resource Guide. It's our privilege to serve central California and central coast entrepreneurs and small business owners. The SBA Fresno District Office team understands the challenges and opportunities that business owners face. Many of us are entrepreneurs, former business owners, or we have family members who are. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our country's 30 million small businesses start up, grow, expand, and recover after a disaster. The SBA is proud to be your partner as you create jobs growing our regional economy.

The SBA empowers small businesses to:

- Connect with advocates and mentors via our network of resource partners, including SCORE mentors, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access capital with SBA-guaranteed loans from local lenders. San Joaquin Valley and central coast small businesses used \$416 million in SBA loans last year to create or retain jobs, buy equipment, and build or renovate commercial real estate.
- Rebuild and recover with SBA disaster assistance programs.
- Obtain federal contracting awards using the SBA 8a, HUBZone, and woman-owned small business certification programs.

Our office in downtown Fresno serves central California and the central coast, and we're on the road a lot, talking with small businesses, and helping them grow with SBA programs. Stay up to date on when we'll be at a small business event near you and get valuable local business information by following us on Twitter at @SBA\_Fresno. You can also register for email updates at [sba.gov/updates](https://sba.gov/updates).

It's my honor to work on behalf of this region's small businesses. Feel free to contact me at [dawn.golik@sba.gov](mailto:dawn.golik@sba.gov) if you need assistance, or want to host an SBA speaker or event in your community. My team and I are here to serve and support you. Please let us know how the SBA can help your small business get going, keep growing, create jobs, and succeed.

Sincerely,



**Dawn Golik**  
District Director



### District Director

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# LOCAL BUSINESS ASSISTANCE

How We Did It

## Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

WRITTEN BY MICAELA MORRISSETTE





**R**eynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005.

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

### Challenge

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

### Solution

She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an



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

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

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

### Benefit

Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working

## 5 Tips for Success

### Find a great business mentor.

To find your local SBA office and resource partners in your area, visit [sba.gov/localresources](http://sba.gov/localresources).

### Have a healthy view of competition.

We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

### Record everything you do.

Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

### Sacrifice to ensure quality.

We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

### Seek SBA assistance to see if you qualify for business certifications.

We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and [sam.gov](http://sam.gov), we have a continuous flow of contractors reaching out to us.

on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.

# SBA Resource Partners

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

## SMALL BUSINESS DEVELOPMENT CENTERS

**950+**  
Small Business  
Development Centers

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

## SCORE

**300+**  
SCORE chapters

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

## WOMEN'S BUSINESS CENTERS

**100+**  
Women's Business  
Centers

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

## VETERANS BUSINESS OUTREACH CENTERS

**20+**  
Veterans Business  
Outreach Centers

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



# Our Local SBA Resource Partners

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



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

## Small Business Development Centers

### *Serving Merced & Mariposa counties*

Central CA SBDC Network Lead Center  
Regional Director Kurt Clark  
1735 M St.  
Merced  
(209) 386-1008

### *Serving Kern, Inyo, & Mono counties*

CSU Bakersfield SBDC  
Center Director Kelly Bearden  
1631 17th St., suite 200  
Bakersfield  
(661) 654-2856

### *Serving Stanislaus & Tuolumne counties*

Valley Sierra SBDC  
Center Director Katy Winders  
1020 10th St. suite 102  
Modesto  
(209) 422-6416

### *Serving Merced, & Mariposa counties*

UC Merced SBDC  
Regional Director Kurt Clark  
1735 M St., suite 111  
Merced  
(209) 386-1008

### *Serving Fresno, Madera, Tulare, & Kings counties*

Valley Community SBDC  
Rich Mostert  
390 W. Fir Ave., suite 303  
Clovis  
(559) 324-6403

***Serving Monterey & San Benito counties***

Cal Coastal SBDC  
Center Director Cindy Merzon  
221 Main St., suite 301  
Salinas  
(831) 424-1099

***Serving San Luis Obispo County***

Cal Poly CIE SBDC  
Center Director Judy Mahan  
872 Higuera St.  
San Luis Obispo  
(805) 756-5171

## SCORE

Visit **[sba.gov/score](https://sba.gov/score)** to start working on your business goals. Contact your local office to schedule an appointment.

***Serving San Luis Obispo County***

Chapter Chair Horace Morana  
1228 Broad St.  
San Luis Obispo  
(805) 547-0779

***Serving Fresno, Madera, Kings, Merced & Tulare counties***

Chapter Chair Yuliana Franco  
801 R St., suite 201  
Fresno  
(559) 487-5605

***Serving Stanislaus County***

Chapter Chair Ron Owen  
Modesto  
(559) 487-5605

***Serving Kern County***

Chapter Chair Wilfredo Guadarrama  
Bakersfield  
(559) 487-5605

***Serving Monterey County***

Chapter Chair Pat Webb  
716 Capitola Ave.  
Capitola  
(831) 621-3735

***Serving Tuolumne County***

Chapter Chair Edward Mintline  
197 Mono Way  
Sonora  
(209) 532-4316

# Women's Business Center

***Serving San Luis Obispo & Monterey counties***

Mission Community Services Corp.  
Program Director Chuck Jehle  
71 Zaca Lane, suite 130  
San Luis Obispo  
(805) 595-1357

***Serving Kern County***

Mission Community Services Corp.  
Deputy Program Director Norma Dunn  
201 New Stine Road, suite 300  
Bakersfield  
(661) 333-7773

## Veterans Business Outreach Center

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.

Executive Director/CEO Coreena Conley  
4608 Duckhorn Drive  
Sacramento  
(916) 527-8400







# Your Advocates

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

## 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, 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 can help 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

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).

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, [sba.gov/ombudsman](https://sba.gov/ombudsman).

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.



A SCORE business mentor helped Mary Davalos, left, president of Taxma, grow her business and qualify for an SBA-backed Community Advantage loan. Mary's team, including Office Manager Josephine Bravo, center, and Admin Assistant Lily Quezada, serve clients in Bakersfield, CA.

COURTESY OF THE SBA

# How to Start a Business in Central Valley & Central Coast

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

## The Startup Logistics

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

## Market Research

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, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

## Business License & Zoning

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

The CalGold online permit assistance tool, [calgold.ca.gov](http://calgold.ca.gov), provides local, state, and federal permit information for businesses. For permits and registrations administered by the State of California, CalGold also includes a forms and fee finder with direct links to applications and fee information.

## 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.

» **California Secretary of State**  
1500 11th St.  
Sacramento  
(916) 653-6814  
[sos.ca.gov](http://sos.ca.gov)





COURTESY OF SHE MARINE CONSTRUCTION SUPPLY

SBDC counseling and SBA government contracting programs helped Rebecca Robison, CEO of She Marine Construction Supply grow her business in Lake Elsinore, CA.

## Taxes

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

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

### » IRS Tax Assistance Centers

#### **Bakersfield**

4825 Coffee Road  
(661) 328-4399

#### **Fresno**

2525 Capitol St.  
(559) 443-7741

#### **Modesto**

1700 Standiford Ave.  
(209) 900-6760

#### **Salinas**

928 E. Blanco Road, suite 121  
(831) 753-6895

#### **Visalia**

5300 W. Tulare St.  
(559) 635-6001

### » State Taxes

#### **State of California Franchise Tax Board**

3321 Power Inn Road, suite 250  
Sacramento  
(800) 852-5711  
[ftb.ca.gov](https://ftb.ca.gov)

#### **California Department of Tax and Fee Administration**

450 N St.  
Sacramento  
(800) 400-7115  
[cdtfa.ca.gov](https://cdtfa.ca.gov)

#### **State of California Employment Development Department**

3321 Power Inn Road, suite 220  
Sacramento  
(888) 745-3886  
[edd.ca.gov](https://edd.ca.gov)

## Social Security

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





Building Maintenance Services Inc. President Anna Fernandez, left, and Vice President Nellie Castaneda grew their business in Tulare, CA thanks to SBA-backed financing. They also consulted with an SBDC adviser to prepare them for the SBA 8(a) Business Development Program so they could better compete for government contracts.

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

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 [e-verify.gov](https://e-verify.gov), call (888) 464-4218 or email [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 [employer.gov](https://employer.gov) and [dol.gov](https://dol.gov). The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit [osha.gov](https://osha.gov).

### » Wage and Hour Division

906 N St., suite 105  
Fresno  
(559) 487-5317

» **State of California Labor and Workforce Development Agency**  
800 Capitol Mall  
Sacramento  
(916) 653-9900  
[labor.ca.gov](https://labor.ca.gov)

» **Cal/OSHA Sacramento Regional Office**  
2424 Arden Way, suite 300  
Sacramento  
(916) 263-2503  
[dir.ca.gov](https://dir.ca.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, call the Small Business Health Options Program at (800) 706-7893 or visit [healthcare.gov/small-businesses/employers](https://healthcare.gov/small-businesses/employers).

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

» **California Department of Insurance consumer hotline**  
(800) 927-4357  
[insurance.ca.gov](https://insurance.ca.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 and 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](http://nationalsbeap.org/states/list).

- » **Environmental Protection Agency Small Business Division**  
[epa.gov/resources-small-businesses](http://epa.gov/resources-small-businesses)

## Accessibility & ADA Compliance

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

## Child Support

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

- » **California Department of Child Support Services**  
(866) 901-3212  
[childsup.ca.gov](http://childsup.ca.gov)

## Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. For information and resources about U.S. patents and federally registered trademarks consult [uspto.gov](http://uspto.gov), call (800) 786-9199 or visit the Silicon Valley office in San Jose, California, [uspto.gov/siliconvalley](http://uspto.gov/siliconvalley).

For inventor entrepreneur resources visit [uspto.gov/inventors](http://uspto.gov/inventors).

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

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

may conflict with and supersede state trademarks. Visit [uspto.gov/trademarks](http://uspto.gov/trademarks).

- » **State registration of a trademark**  
1500 11th St., second floor, Sacramento  
(916) 653-3984  
[sos.ca.gov/business/ts](http://sos.ca.gov/business/ts)

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

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

## Business Organizations

**Economic Development Corp. serving Tulare County**  
(559) 592-1349

**Economic Vitality Corp. of San Luis Obispo County**  
(805) 788-2013

**Fresno**  
[fresno4biz.com](http://fresno4biz.com)

**Fresno County Economic Development Corp.**  
(559) 476-2500

**Kern Economic Development Corp.**  
(661) 862-5150

**Kings County Economic Development Corp.**  
(559) 585-3576

**Madera County Economic Development Commission**  
(559) 675-7768

**Opportunity Stanislaus**  
(209) 422-6420

**San Benito Economic Development Corp.**  
(831) 636-1882

**Tuolumne County Economic Development Authority**  
(209) 989-4058

**Water, Energy and Technology Center (WET)**  
(559) 278-4540



# Chambers of Commerce

ALPINE COUNTY  
alpinecounty.com

FRESNO COUNTY  
**Central California Hispanic Chamber**  
cchcc.biz

**Clovis district**  
clovischamber.com

**Coalinga area**  
coalingachamber.com

**Fresno area**  
fresnodbh.org

**Fresno**  
fresnochamber.com

**Fresno Metro Black Chamber**  
fmbcc.com

**Greater Reedley**  
reedleychamber.com

**Kerman district**  
kermanchamber.org

**Sanger district**  
sanger.org

**Selma district**  
Selma-chamber.com

INYO COUNTY  
**Bishop**  
bishopvisitor.com

**Death Valley, Shoshone**  
deathvalleychamber.org

KERN COUNTY  
**Delano**  
delanochamberofcommerce.org

**Greater Bakersfield**  
bakersfieldchamber.org

**Greater Tehachapi**  
tehachapi.com

**Kern County Black Chamber, Bakersfield**  
kcbcc.co

**Kern County Board of Trade, Bakersfield**  
visitkern.com

**Kern County Hispanic Chamber, Bakersfield**  
kchcc.org

**Kernville**  
gotokernville.com

**Ridgecrest**  
ridgecrestchamber.com

**Taft district**  
taftchamber.com

KINGS COUNTY  
**Hanford**  
hanfordchamber.com  
**Lemoore**  
lemoorechamberofcommerce.com

MADERA COUNTY  
**Chowchilla district**  
chowchillachamber.org

**Oakhurst Area**  
oakhurstchamber.com

**Madera district**  
maderachamber.com

MARIPOSA COUNTY  
**Mariposa County, Mariposa**  
mariposachamber.org

MERCED COUNTY  
**Los Banos**  
losbanos.com  
**Greater Merced**  
merced-chamber.com

**Merced County Hispanic Chamber, Merced**  
mercedhcc.com

MONO COUNTY  
**Mammoth Lakes**  
mammothlakeschamber.org

MONTEREY COUNTY  
**King City**  
kingcitychamber.com  
**Monterey Peninsula, Monterey**  
mpcc.com  
**Moss Landing**  
mosslandingchamber.com  
**North Monterey County**  
northmontereycountychamber.org

**Pacific Grove**  
pacificgrove.org  
**Salinas Valley, Salinas**  
salinaschamber.com

SAN BENITO COUNTY  
**San Benito County, Hollister**  
sanbenitocountychamber.com

SAN LUIS OBISPO COUNTY  
**Arroyo Grande & Grover Beach**  
agchamber.com

**Atascadero**  
atascaderochamber.org

**Los Osos/Baywood Park**  
lobpchamber.org

**Morro Bay**  
morrobay.org

**Nipomo**  
nipomochamber.org

**Paso Robles**  
pasorobleschamber.com

**South County**  
southcounty Chambers.com

**San Luis Obispo**  
slochamber.org

STANISLAUS COUNTY  
**Ceres**  
cereschamber.com

**Modesto**  
modchamber.org

**Oakdale district**  
oakdalechamber.com

**Patterson-Westley**  
ci.patterson.ca.us

**Riverbank**  
riverbankchamber.org

**Turlock**  
turlockchamber.com

TULARE COUNTY  
**Dinuba**  
dinubachamber.com

**Exeter**  
exeterchamber.com

**Lindsay**  
thelindsaychamber.com

**Porterville**  
portervillechamber.org

**Tulare**  
tularechamber.org

**Tulare-Kings Hispanic Chamber, Visalia**  
mytkhcc.org

**Visalia**  
visaliachamber.org

TUOLUMNE COUNTY  
**Yosemite, Groveland**  
groveland.org  
**Tuolumne County, Sonora**  
tcchamber.com

**Twain Harte**  
twainhartecc.com

# Entrepreneurial Opportunities

## Regional Innovation Clusters

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

### Who should join

Small businesses driving innovation in one of these tech industries:

- advanced composites
- agTech
- bioscience
- food processing
- data sciences
- medical sciences
- power and energy
- unmanned aerial systems
- water tech
- wood products

### How it works

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

### How it benefits you

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

### Get involved

Find an SBA Regional Innovation Cluster near you by visiting [sba.gov/localassistance](https://sba.gov/localassistance). Select the regional innovation clusters on the drop-down menu.

## Online Resources

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



### Courses include:

- writing your business plan
- buying a business
- financing options
- digital and traditional marketing to win customers
- disaster recovery
- understanding your customer

## Native American Workshops

Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic book keeping. Request a workshop in your area by visiting [nativesmallbusiness.org](https://nativesmallbusiness.org).





Workshops for Warriors welding student Nikolas Williams trains in the San Diego makerspace, which receives SBA funding for its welding and machining programs. Workshops for Warriors places program graduates into advanced manufacturing careers nationwide.

COURTESY OF WORKSHOPS FOR WARRIORS

# Workforce Recruitment

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

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

## How it benefits you

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



### California

Workshops for Warriors, [wfw.org](http://wfw.org), trains, certifies to national standards, and places veterans into advanced manufacturing careers nationwide.

Vocademy in Riverside, [vocademy.com](http://vocademy.com), trains underserved populations for vocational careers in manufacturing.

### Indiana

Ruckus Makerspace in Indianapolis, [ruckusindy.com](http://ruckusindy.com), provides coaching and job placement complementing day-to-day job skills training.

### Massachusetts

The Clubhouse-to-Career Pathways to Success program in Roxbury, [flagshipclubhouse.org/c2c](http://flagshipclubhouse.org/c2c), places its participants in meaningful employment matching their skill sets.

### Missouri

Rightfully Sewn in Kansas City, [rightfullysewn.org](http://rightfullysewn.org), prepares at-risk women and underserved populations for entry level sewing positions, increasing their tailoring and production management skills.

### New Hampshire

Monadnock Art x Tech Makerspace in Peterborough fills the need for qualified welders in construction and industry, visit [monadnockartxtech.org](http://monadnockartxtech.org).

### New Jersey

New Jersey Institute of Technology Makerspace in Newark connects participants with entry level advanced manufacturing jobs, in addition to an apprenticeship program, visit [njitmakerspace.com](http://njitmakerspace.com).

### New York

The Foundry in Buffalo, [thefoundrybuffalo.org](http://thefoundrybuffalo.org), operates four makerspaces, metal and wood shops and tech and textile labs, in support of education and entrepreneurship.

### North Carolina

Forge Greensboro connects untapped talent to employment opportunities through pre-apprenticeship programs and accreditation, visit [forgegreensboro.org](http://forgegreensboro.org).

### Oklahoma

Fab Lab Tulsa prepares participants with high-value skills to secure careers as operators and technicians in digital fabrication, visit [fablabtulsa.org](http://fablabtulsa.org).

### Pennsylvania

NextFab's Furnishing a Future program in Philadelphia places trained carpenters, visit [nextfab.com](http://nextfab.com).

# Emerging Leaders

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



COURTESY OF A&A FIRE AND SAFETY

## ▲ HOW THE SBA HELPED ME SUCCEED

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

## Accelerate Growth

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



## How it benefits you

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

## What you learn

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

## Who's eligible

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

## Get involved

To register online, visit [sba.gov/emergingleaders](https://sba.gov/emergingleaders).



AVMAC President/CEO Bert Ortiz, left, and fellow U.S. Navy veteran and electrician Ken Morey manufacturing a power panel bracket.



## ◀ HOW THE SBA HELPED ME SUCCEED

U.S. Navy veteran Roberto Ortiz puts his 40 years of aviation management experience to use as a small business owner in Chesapeake, VA. Bert expanded AVMAC Inc. into the government sector fulfilling aviation and maritime logistical services with the help of his local SBA Veterans Business Outreach Center. VBOCs are the first stop for military community entrepreneurs looking to start, grow, or expand a small business. The VBOC located at Old Dominion University helped Bert obtain government contracting business certifications. With support from his local VBOC, Bert has strategically position AVMAC in the federal marketplace to better compete for large-scale government contracts. From AVMAC's first contract in 2010, this veteran-led company has nearly doubled in revenue and grown to over 400 employees.



# Opportunities for Veterans

Military community members become more successful entrepreneurs with the help of the SBA.

## Entrepreneurship training

In Boots to Business, explore business ownership and other self-employment opportunities while learning key business concepts. Walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense's Transition Assistance Program.

## Who's eligible?

Service members transitioning out of active duty and military spouses. Boots to Business: Reboot, for veterans, National Guard or Reserve members and military spouses, teaches this entrepreneurship curriculum off base in communities. Register for either B2B program at <https://sbavets.force.com>.

## For women veterans

Receive entrepreneurial training geared toward women veterans, service

members, and spouses through these SBA-funded programs:

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

## For service-disabled veterans

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

- » Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York

- » Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
- » Veteran Entrepreneurship Jumpstart at St. Joseph's University in Philadelphia, Pennsylvania
- » Dog Tag Inc., affiliated with Georgetown University in Washington, DC

## Financing

### Employee called to active duty?

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

## Government contracting

Veteran-owned and service-disabled veteran-owned small businesses that want to better compete in the public market receive training from the Veteran Institute for Procurement, [nationalvip.org](http://nationalvip.org).

### VIP Start

Enter the federal market and become ready for procurement.

### VIP Grow

Strategize to expand and operate within the federal marketplace.

### VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

### Get certified

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

## Need assistance?

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, [sba.gov/vboc](http://sba.gov/vboc). For veterans business information visit [sba.gov/veterans](http://sba.gov/veterans).



COURTESY OF AVMAC INC.



# Write your Business Plan

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



## Business plans help you run your business.

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

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

## TRADITIONAL BUSINESS PLAN FORMAT

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

### Executive Summary

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

### Company Description

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

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

### Market Analysis

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

### Organization and Management

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

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

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

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



## 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

Use an organizational chart to show the hierarchy. Explain how each person's experience will contribute to the success of your venture. Consider including CVs of key members.

### Service or Product Line

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

### Marketing and Sales

Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you'll attract and retain customers. Show how a sale will actually happen. You'll refer to this section later when you make financial projections, so be thorough.

### Funding Request

If you're asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you'd like. Your goal is to clearly explain how much funding you'll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you'll pay off the debt.

### Financial Projections

Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

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.

Use visual organization tools--graphs and charts—to tell your business's financial story.

### Appendix

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

## LEAN STARTUP PLAN FORMAT

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

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

### Key Partnerships

Note the other businesses you'll work with--suppliers, manufacturers, subcontractors, and similar strategic partners.

### Key Activities

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

### Key Resources

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

### Value Proposition

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

### Customer Relationships

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

### Customer Segments

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

### Channels

List the most important ways you'll talk to your customers.

### Cost Structure

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

### Revenue Streams

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

## LEAN STARTUP PLAN CHECKLIST

- |   |  |
|---|--|
| <input type="checkbox"/> Key partnerships       | <input type="checkbox"/> Customer segments |
| <input type="checkbox"/> Key activities         | <input type="checkbox"/> Channels          |
| <input type="checkbox"/> Key resources          | <input type="checkbox"/> Cost structure    |
| <input type="checkbox"/> Value proposition      | <input type="checkbox"/> Revenue streams   |
| <input type="checkbox"/> Customer relationships |  |

# Andrea Wasko & Meaghan Gilbert

PRESIDENT & VP, CONNOISSEUR CREATIONS INC.

*Los Osos, CA*

**Small businesses like Connoisseur Creations Inc. are contributing to American kitchens and doing their part to eliminate food waste.**

Heading this California enterprise are Andrea Wasko & Meaghan Gilbert. When these experienced executives wanted to make more informed business decisions, they turned to the SBA.

Andrea honed her leadership skills at Boston Scientific and Abbott Labs. Meaghan was one of the original Apple Computer innovators. Their combined 60 years of business experience led them to develop and manufacture the Quick Pickle Kit, which they market to preserve excess or slightly blemished food. "Pickle the less attractive vegetables," Andrea and Meaghan say, using old family recipes included with the kit.

- **What challenge did you have?** As two of the few women executives in the culinary industry, we've struggled to find mentorship and guidance. In the beginning, we had to do everything ourselves—R&D, IP, packaging design, manufacturing, marketing and sales. We needed confidential one-on-one business guidance from an advocate who would be on our side, helping us make the best decisions for our business.
- **What was the SBA solution?** Small business owners have such a great community in central California because of our fantastic SBA Resource Partners. We sought help from the Mission Community Services Women's Business Center in San Luis Obispo. Our business adviser helped us decide to relocate from the Bay Area to the California central coast. Our local WBC also connected us to a new network—commercial kitchens, co-packers, and warehouses to help with production. We've met other women who compete in industries generally dominated by men. It's encouraging to find others who can identify with your struggles and give support and guidance.
- **What benefit did this have for you?** We're in the stage now where we're able to give back thanks to the support we received from the SBA. Connoisseur Creations provides jobs for untapped talent, like developmentally disabled adults in our community. Andrea became a Women's Business Center consultant, helping entrepreneurs develop and successfully bring new products to market. We're constantly striving to the next level; we're considering greater collaboration with food producers. We added an international brokerage and development division that has pioneered products for global distribution. We have the intellectual space to continue to develop innovative products for the market, either as a private label or licensed by a partner company. For two busy executives, that creative space is invaluable.





**“  
We’re in the  
stage now where  
we’re able to give  
back thanks to the  
support we received  
from the SBA.”**

**Andrea Wasko**

President, Connoisseur Creations Inc.



# FUNDING PROGRAMS

Financing Your Small Business

How We Did It

## Crafting a Business

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

WRITTEN BY BECKY BOSSHART



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

### Challenge

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

### Solution

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

### Benefit

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



Jeff & Jennifer Herbert, owners of Superstition Meadery, completed their 7,450-square-foot production space and opened a tasting room in Prescott, AZ with the assistance of SBA-backed financing. See their story on YouTube by searching for the 2019 National Small Business Persons of the Year.

## 5 Tips for Success

### Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 10) to help you find the funding that works best for you.

### Define your lending needs.

Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

### Talk to multiple lenders.

See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

### Check all options.

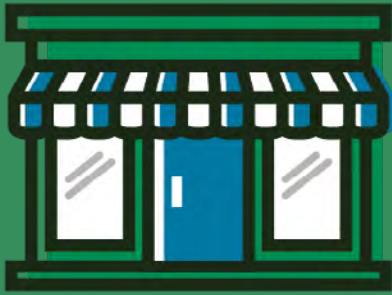
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

### Be ready for the ups and downs.

Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.

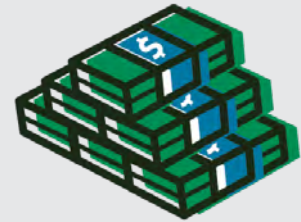
# Lender Match

Find a lender interested in working with you at **[sba.gov/lendermatch](https://sba.gov/lendermatch)**. This matching tool connects entrepreneurs with SBA Lenders in your area.



# SBA-backed Loans

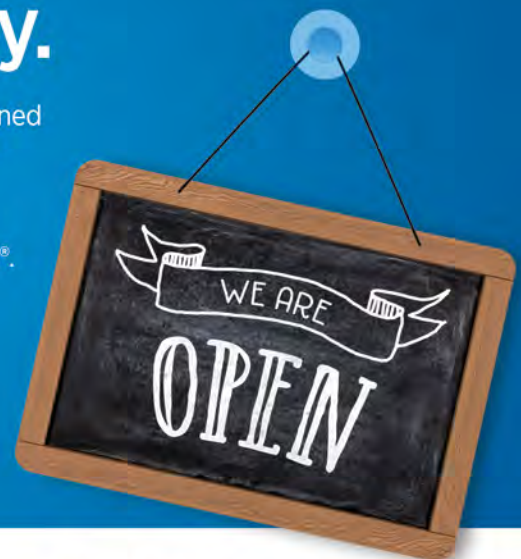
help small business owners and entrepreneurs who are creditworthy but don't qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to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



## We make your small business a big priority.

At Tri Counties Bank, we offer customized financial solutions designed to help your small business achieve its big dreams. Your dedicated Relationship Manager, along with a team of specialists, will work together to construct custom solutions tailored just for you. It's all part of our unique brand of banking we call Service With Solutions®.

- SBA Guaranteed Loans**
- Small Business Lending**
- Commercial Financing & Real Estate Loans**
- Equipment Loans & Leases**
- Treasury Management Services**



Branches conveniently located throughout Northern and Central California, including Fresno, Chowchilla and Visalia.

Member FDIC



**tri counties bank**  
Service With Solutions®

1-800-922-8742 | [TriCountiesBank.com](https://TriCountiesBank.com)



# Need Financing?

Visit your local SBA office or lender to learn about these funding options.

## The 7(a) Loan, the SBA's Largest Financing Program

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

**MAX LOAN AMOUNT:** \$5 million

**INTEREST RATE:** generally prime + a reasonable rate capped at 2.75%

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

**GUARANTEE:** 50 to 90%

## 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.

## SBA Express Loan

Featuring a simplified process, these loans are 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%; for loans of \$50,000 and greater, prime + 4.75%

**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%

## Community Advantage

A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

**INTEREST RATE:** prime + 6%

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

**GUARANTEE:** 75 to 90%



## Microloans

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

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

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

## 504 Certified Development Company Loan

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

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

**INTEREST RATE:** below market fixed rates for 10, 20 or 25 year terms

**TERMS:** 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment

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

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

# SBA Lenders

Our participating SBA Lenders serve all California. For more lender locations, visit the bank website.

## Fresno County

### CLOVIS

#### Bank of the Sierra

1835 E. Shaw Ave.  
(559) 297-3391  
[bankofthesierra.com](http://bankofthesierra.com)

#### Bank of the West

200 Shaw Ave.  
(559) 299-0271  
[bankofthewest.com](http://bankofthewest.com)

### Central Valley Community Bank

600 Pollasky Ave.  
(559) 323-3480  
[cvcb.com](http://cvcb.com)

### Pacific Premier Bank

755 N. Peach Ave., suite E-4  
(559) 472-4260  
[ppbi.com](http://ppbi.com)

### FRESNO

#### Access Plus Capital

1920 Mariposa Mall Suite 111  
(559) 263-1167  
[accesspluscapital.com](http://accesspluscapital.com)

#### Bank of the Sierra

636 E. Shaw Ave.  
(559) 248-0112  
[bankofthesierra.com](http://bankofthesierra.com)

#### Bank of the West

515 E. Shaw Ave.  
(559) 221-4300  
[bankofthewest.com](http://bankofthewest.com)

### BBVA Compass Bank

1015 W. Shaw Ave.  
(559) 224-0348 or  
(559) 297-6181  
[bbvacompass.com](http://bbvacompass.com)

### California Bank & Trust

710 E. Shaw Ave.  
(559) 225-2200  
[calbanktrust.com](http://calbanktrust.com)

### Cen Cal Business Finance Group

5094 N. Fruit Ave., suite 103  
(559) 227-1158  
[cencalfinance.com](http://cencalfinance.com)

### Central Valley Community Bank

7100 N. Financial Drive., suite 105  
(559) 323-3384  
[cvcb.com](http://cvcb.com)

### Citi Bank

7025 N. Marks Ave.  
(559) 549-9684  
[online.citi.com](http://online.citi.com)

### Citizens Business Bank

7110 N. First St.  
(559) 261-0222  
[cbbank.com](http://cbbank.com)

### Fresno First Bank

7690 N. Palm Ave., suite 101  
(559) 348-5746  
[fresnofirstbank.com](http://fresnofirstbank.com)

### Mission Bank

8050 N. Palm Ave., suite 300  
(559) 718-6751  
[missionbank.com](http://missionbank.com)

### Murphy Bank

5180 N. Palm Ave., suite 101  
(559) 225-0318  
[murphybank.com](http://murphybank.com)

### Pacific Western Bank

776 E. Shaw Ave., suite 101  
(559) 222-8443  
[pacificwesternbank.com](http://pacificwesternbank.com)

### Premier Valley Bank

255 E. River Park Circle Drive  
Suite 180  
(559) 438-2002  
[premiervalleybank.com](http://premiervalleybank.com)

### Suncrest Bank

663 W. Nees Ave.  
(559) 375-7418  
[suncrestbank.com](http://suncrestbank.com)

### Tri-Counties Bank

7020 N. Marks Ave., suite 101  
(559) 435-8089  
[tcbk.com](http://tcbk.com)

### Union Bank

6666 N. Cedar Ave.  
(559) 862-2888  
[unionbank.com](http://unionbank.com)

### Valley Small Business Development Corp.

7035 N. Fruit Ave.  
(559) 438-9680  
[vsbdc.com](http://vsbdc.com)

### Wells Fargo Bank

8405 N. Fresno St., suite 301  
(559) 437-3176  
[wellsfargo.com](http://wellsfargo.com)

### KERMAN

#### Bank of America

702 S. Madera Ave.  
(559) 846-9333  
[bankofamerica.com](http://bankofamerica.com)

### Central Valley Community Bank

360 S. Madera Ave.  
(559) 842-2265  
[cvcb.com](http://cvcb.com)

### Westamerica Bank

306 S. Madera Ave.  
(559) 846-7333  
[westamerica.com](http://westamerica.com)

### PRATHER

#### Central Valley Community Bank

29430 Auberry Road  
(559) 855-4100  
[cvcb.com](http://cvcb.com)

### SELMA

#### Bank of the Sierra

2450 McCall Ave.  
(559) 891-1477  
[bankofthesierra.com](http://bankofthesierra.com)

## Inyo County

### BISHOP

#### Alta One Federal CU

462 N. Main St  
(760) 876-4702 or  
(760) 873-5626  
[altaone.org](http://altaone.org)

### Eastern Sierra Community Bank

351 N. Main St.  
(760) 874-2265  
[ovcb.com](http://ovcb.com)

## Kern County

### BAKERSFIELD

#### Access Plus Capital

2100 H St.  
(661) 448-2133  
[accesspluscapital.com](http://accesspluscapital.com)

### Mid State

#### Development Corp.

1631 17th St., suite 100  
(661) 322-4241  
[msddc.org](http://msddc.org)

### Mission Bank

1330 Truxton Ave.  
(661) 444-4375  
[missionbank.com](http://missionbank.com)

### Tri-Counties Bank

5201 California Ave., suite 102  
(661) 325-9321  
[tcbk.com](http://tcbk.com)

### RIDGECREST

#### Alta One Federal CU

701 South China  
Lake Blvd.  
(661) 397-2555 or  
(760) 371-7000  
[altaone.org](http://altaone.org)

### Mission Bank

1450 N. Norma St.  
(760) 446-3576  
[missionbank.com](http://missionbank.com)

### SHAFTER

#### Mission Bank

1110 E. Lerdo Highway  
(661) 237-6500  
[missionbank.com](http://missionbank.com)

## Madera County

### MADERA

#### Central Valley Community Bank

1919 Howard Road  
(559) 673-0395  
[cvcb.com](http://cvcb.com)

### Citizens Business Bank

2001 Howard Road  
(559) 664-9222  
[cbbank.com](http://cbbank.com)



**Wells Fargo Bank**

201 E. Yosemite Ave.  
(559) 673-9147  
[wellsfargo.com](http://wellsfargo.com)

**OAKHURST****Central Valley  
Community Bank**

4004 Highway 41, suite 101  
(559) 642-2265  
[cvcb.com](http://cvcb.com)

**Premier Valley Bank**

40061 Highway 49  
(559) 683-6442  
[premiervalleybank.com](http://premiervalleybank.com)

**Mariposa County****MARIPOSA****Premier Valley Bank**

5171 Highway 49  
(209) 966-5444  
[premiervalleybank.com](http://premiervalleybank.com)

**Merced County****CHOWCHILLA****Tri-Counties Bank**

305 Trinity Ave.  
(559) 665-4868  
[tcbk.com](http://tcbk.com)

**GROVELAND****Premier Valley Bank**

18580 Main St.  
(209) 962-7853  
[premiervalleybank.com](http://premiervalleybank.com)

**GUSTINE****Tri-Counties Bank**

319 Fifth St.  
(209) 854-3761  
[tcbk.com](http://tcbk.com)

**MERCED****BBVA Compass Bank**

3065 G St.  
(209) 723-1051  
[bbvacompass.com](http://bbvacompass.com)

**Farmers & Merchants Bank**

2936 G St.  
(209) 626-4119  
[fmbonline.com](http://fmbonline.com)

**Mono County****MAMMOTH LAKES****Eastern Sierra  
Community Bank**

307 Old Mammoth Road  
(760) 924-0990  
[ovcb.com](http://ovcb.com)

**Monterey County****MONTEREY****1st Capital Bank**

300 Bonifacio Place  
(831) 264-4010  
[1stcapital.bank](http://1stcapital.bank)

**Monterey County Bank**

601 Munras Ave.  
(831) 649-4600  
[montereycountybank.com](http://montereycountybank.com)

**Wells Fargo Bank**

399 Alvarado St.  
(831) 665-6612  
[wellsfargo.com](http://wellsfargo.com)

**San Benito County****SALINAS****Cal Coastal Rural  
Development Corp.**

221 Main St., suite 301  
(831) 424-1099  
[calcoastal.org](http://calcoastal.org)

**Wells Fargo Bank**

456 S. Main St.  
(831) 424-8681  
[wellsfargo.com](http://wellsfargo.com)

**San Luis  
Obispo County****MORRO BAY****Founders Community Bank**

310 Morro Bay Blvd.  
(805) 772-8600  
[premiervalleybank.com](http://premiervalleybank.com)

**PASO ROBLES****American Riviera Bank**

1601 Spring St.  
(805) 296-1690  
[americanrivierabank.com](http://americanrivierabank.com)

**Chase Bank**

194 Niblick Road  
(805) 237-0479  
[chase.com](http://chase.com)

**Founders Community Bank**

1245 Spring St.  
(805) 226-4400  
[premiervalleybank.com](http://premiervalleybank.com)

**Pacific Premier Bank**

545 12th St.  
(805) 369-5221  
[ppbi.com](http://ppbi.com)

**SAN LUIS OBISPO****1st Capital Bank**

142 Cross St., suite 130  
(805) 592-2033  
[1stcapitalbank.com](http://1stcapitalbank.com)

**Bank of the Sierra**

500 Marsh St.  
(805) 547-6122  
[bankofthesierra.com](http://bankofthesierra.com)

**Chase Bank**

1235 Chorro St.  
(805) 595-5602  
[chase.com](http://chase.com)

**CoastHills Credit Union**

751 Marsh St.  
(805) 733-7600  
[coasthills.coop](http://coasthills.coop)

**Founders Community Bank**

237 Higuera St.  
(805) 547-2508  
[premiervalleybank.com](http://premiervalleybank.com)

**Murphy Bank**

892 Aerovista Lane, suite 110  
(805) 250-2300  
[murphybank.com](http://murphybank.com)

**Pacific Western Bank**

1001 Marsh St.  
(805) 548-8215  
[pacificwesternbank.com](http://pacificwesternbank.com)

**Wells Fargo Bank**

665 Marsh St.  
(805) 541-0143  
[wellsfargo.com](http://wellsfargo.com)

**TEMPLETON****Umpqua Bank**

624 S. Main St.  
(805) 400-6055  
[umpquabank.com](http://umpquabank.com)

**NATIONAL LENDERS****Bank of the Sierra  
bankofthesierra.com****Bank of the West  
bankofthewest.com****Bank of America  
bankofamerica.com****BBVA Compass  
bbvacompass.com****Chase Bank  
chase.com****CitiBank**

[online.citi.com](http://online.citi.com)

**Union Bank**

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

**Wells Fargo Bank**

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

**STATE LENDERS****Citizens Business Bank  
cbbank.com****Pacific Western Bank**

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

**Rabobank**

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

**Export Assistance  
Lenders****1st Capital Bank**

142 Cross St., suite 130  
(805) 592-2033  
[1stcapitalbank.com](http://1stcapitalbank.com)

**Alta One Federal CU**

462 N. Main St.  
(760) 876-4702 or (760) 873-5626  
[altaone.org](http://altaone.org)

**Bank of the Sierra**

1835 E. Shaw Ave.  
(559) 297-3391  
[bankofthesierra.com](http://bankofthesierra.com)

**Central Valley****Community Bank**

600 Pollasky Ave.  
(559) 323-3480  
[cvcb.com](http://cvcb.com)

**Founders Community Bank**

310 Morro Bay Blvd.  
(805) 772-8600  
[premiervalleybank.com](http://premiervalleybank.com)

**Fresno First Bank**

7690 N. Palm Ave., suite 101  
(559) 348-5746  
[fresnofirstbank.com](http://fresnofirstbank.com)

**Mission Bank**

1330 Truxton Ave.  
(661) 444-4375  
[missionbank.com](http://missionbank.com)

**Pacific Premier Bank**

755 N. Peach Ave., suite E-4  
(559) 472-4260  
[ppbi.com](http://ppbi.com)

**Suncrest Bank**

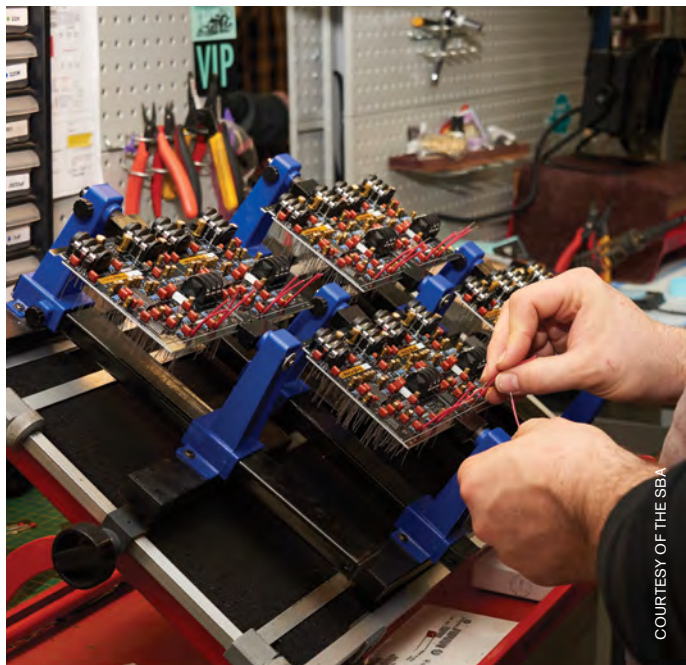
663 W. Nees Ave.  
(559) 375-7418  
[suncrestbank.com](http://suncrestbank.com)

# Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.



COURTESY OF THE SBA



COURTESY OF THE SBA

## Expand your Market

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

You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

## Financing for International Growth

Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to

finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you've been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

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

**Interest rate:** for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over \$50,000 and maturity of seven years or more

**Terms:** For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment

**Guarantee:** up to 90%

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

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

**Interest rate:** typically not to exceed prime + 6.5%

**Terms:** up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

**Guarantee:** up to 90%

**Approval time:** 36 hours or less

## Expert Advice on Exporting

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





## ▲ HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

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

## Help with Trade Barriers

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to [international@sba.gov](mailto:international@sba.gov).



# R&D Opportunities for High Growth Startups

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



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## Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » augmented reality and virtual reality
- » big data
- » biomedical
- » cloud computing
- » cybersecurity
- » energy
- » health IT
- » national security
- » sensors
- » space exploration

## America's Seed Fund

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

## How it works

Every year, participating federal agencies announce topic areas that address their R&D needs. Topics include:

- » energy efficiency tech
- » remote exploration to outer space
- » New advances in devices for health research and diagnostic applications

Eligible businesses submit proposals to win either grants or contracts and then advance through three phases: There are three phases:

- » The proof-of-concept stage typically lasts from 6-12 months, and provides from \$100,000-\$225,000
- » The full R&D period lasts about 24 months, and typically provides \$600,000-\$1.5 million

## ▲ HOW THE SBA HELPED US SUCCEED

Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research seed funding program. Dr. Mandé Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators' needs. The business has raised more than \$1.2 million to support a team of full-time employees. Killer Snails's tabletop, digital, augmented and virtual reality games have won national and international awards.



- » The commercialization stage is when your small business seeks public or private funds for its venture or sells the innovation for a profit.

### How your startup benefits

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

Participating agencies:

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

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

## SBIR Road Tour

Visit **sbirroadtour.com** and follow us @SBIRgov to learn about this annual national program and related events connecting tech entrepreneurs to the country's largest source of early stage funding, providing over 5,000 new awards annually.

## Investment Capital

Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a small business investment company can help scale up your small business.



### How an SBIC works

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

### To be eligible

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

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

For more information,  
visit **sba.gov** and  
click on Funding  
Programs and then  
Investment Capital.



## How I Did It

# Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

WRITTEN BY JESS WALKER

If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus

beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as





COURTESY OF THE SBA

Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

### Challenge

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

### Solution

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

**Once safety and security needs are met,** the SBA helps get you and your community back to where you were before the disaster. Since low-interest SBA disaster assistance loans are government aid, creditworthiness and the ability to repay are taken into consideration before a loan is awarded. For information visit [sba.gov/disaster](https://sba.gov/disaster).

## What to do after a Disaster Declaration

*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 SBA cannot help you with a loan for all your needs, we will in most cases refer you back to FEMA. If you do not complete an SBA application, you may not be considered for assistance from other agencies.

### Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited financing through an SBA Express lender. These funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA’s direct disaster loan program.

**Loan Amount:** \$25,000

**Terms:** up to seven years

**Guarantee:** 50%

*After a disaster is declared by the SBA*

Businesses of all sizes, nonprofits, homeowners, and renters are eligible to apply for an SBA disaster assistance loan. Visit a Business Recovery Center or Disaster Loan Outreach Center in your area or visit [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela) to apply for a loan. You can also call the SBA customer service center at (800) 659-2955, TTY (800) 877-8339, and ask for an application package. FEMA grant assistance for homeowners or renters is not available under an SBA declaration.



Information you need to get started:

- address of damaged residence or business and contact information
- insurance information, including type of insurance, policy numbers, and amount received
- household and/or business income
- description of disaster-caused damage and losses



Small Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers to remain competitive in an ever-changing economy.

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

#### Benefit

For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she'd like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. "My whole life is this. I've always felt a love for business ownership," Stephanie says. "That drive keeps you going."



## Get Ready

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, flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

## Don't Wait

Take steps now to protect your business and reduce property damage with the help of an SBA disaster assistance loan. Those affected by a disaster can rebuild stronger by increasing their SBA loan up to 20% of the verified physical damage to make mitigation improvements. Borrowers have two years after loan approval to request an increase for higher rebuilding costs, code-required upgrades or mitigation.

## Keep in mind

Since 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 for your disaster loss. Be sure to check with the organization offering assistance 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 assistance loan.





## Getting Back to Business:

*Six essential preparedness steps for creating a continuity plan*

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



### Establish a communications plan

- Test your calling tree or communications list to reach employees to ensure they and their families are safe.



### Protect your documents

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



### Review insurance coverage

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



### Establish a solid supply chain

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



### Plan for an alternative location

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



### Practice your plan with your staff

**Based on your location, assess your risk for every type of emergency.**

- Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslide, or hurricane.

# Surety Bonds

SBA-backed surety bonds help small businesses succeed.

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

## How you benefit

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

## How surety bonds work

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

## Is the program right for you?

Small businesses that often come to the SBA for surety bonds:

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



COURTESY OF AZTEC CONTRACTORS

## ▲ HOW THE SBA HELPED ME SUCCEED

With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about \$30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.



**For all contracts and subcontracts up to \$6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to \$10 million, the SBA makes a guarantee if it's in the best interest of the government.**

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

## Need a surety bond guarantee fast?

For contracts under \$400,000, the process is streamlined using the SBA QuickApp program.

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



## Ready to start?

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

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

**Kevin Valdes**  
Seattle, WA  
(206) 553-7277

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

**Office of Surety  
Guarantees**  
(202) 205-6540

# CONTRACTING

Doing Business with the Government



How I Did It

## Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE

COURTESY OF THE SEA





# 5 Tips for Success

## Find a mentor.

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

## Always move forward.

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

## Compete smart.

See if your company can use the SBA Subcontracting Network database, [https://eweb1.sba.gov/subnet/client/dsp\\_Landing.cfm](https://eweb1.sba.gov/subnet/client/dsp_Landing.cfm). SubNet connects businesses with subcontractors & small businesses with contract opportunities.

## Know your industry.

I see everything; I have my hands in everything. I don't want to expand to where I can't do that anymore.

## Build a team.

Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.

major government contractors. She's grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

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

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

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

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

said, laughing.

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

When Schlosser decided to retire, he asked Rahn to purchase Admiral.

"He did not want to sell to a corporation that would bring in their own people or end up foreclosing," Rahn says. "Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too."

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include

# How to do business with the government

- 1** Consult your local Small Business Development Center (see page 10) or Procurement Technical Assistance Program adviser. Find your closest center at [aptac-us.org](http://aptac-us.org).
- 2** Search <https://beta.sam.gov> to see if any federal agencies are looking for your product or service. Search the SBA SubNet database for subcontracting opportunities.
- 3** Attend an SBA district office contracting workshop. Visit [sba.gov/localassistance](http://sba.gov/localassistance) to find your local office.
- 4** Identify your product or service number at [naics.com](http://naics.com).
- 5** Obtain a free DUNS number at [fedgov.dnb.com/webform](http://fedgov.dnb.com/webform). A Unique Entity ID managed by Ernst & Young will replace DUNS in late 2020.
- 6** Register with the System for Award Management ([sam.gov](http://sam.gov)).
- 7** Research SBA certification programs like the 8(a), woman-owned small business, and HUBZone programs. If eligible, upload all required documents to [certify.sba.gov](http://certify.sba.gov) before you submit an offer on a contract.



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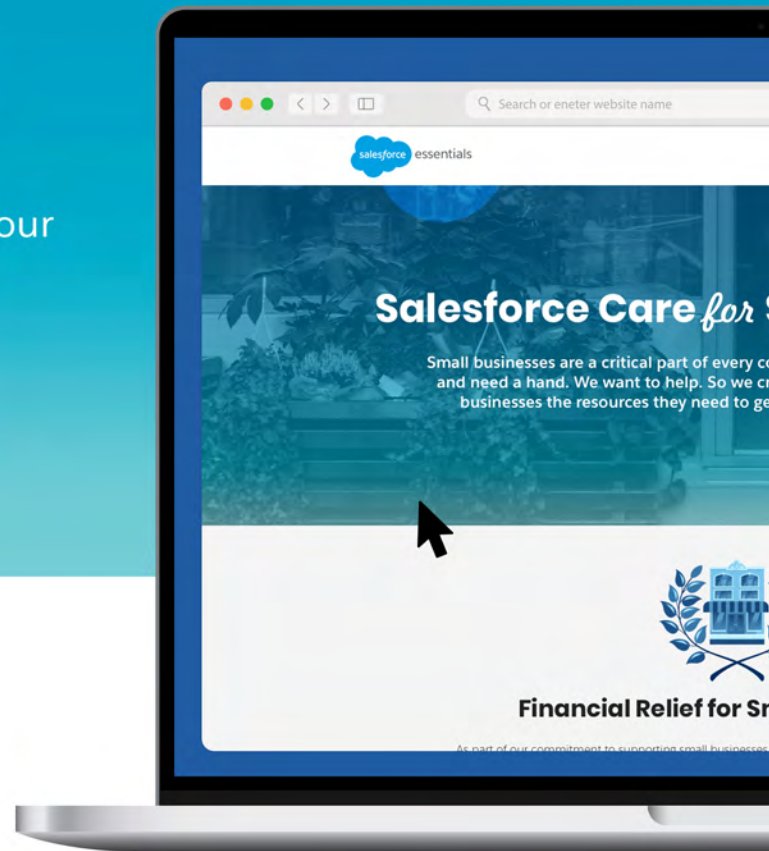
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\*New customers only. Restrictions apply.

# SBA Certification Programs

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



COURTESY OF THE SUNDANCE CONSULTING

## ◀ HOW THE SBA HELPED ME SUCCEED

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

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

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

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

The benefits of the 8(a) program:

- » You are assigned an SBA professional to help coordinate business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services, \$7 million for manufacturing, exceptions apply.

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

## All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmmp](https://www.sba.gov/allsmallmmp). At the same time you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

- » 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.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit [certify.sba.gov](https://www.certify.sba.gov).

## 8(a) Business Development Program

If you're an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). It includes free business development

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

- » be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged
- » demonstrate at least a two-year track record and have potential for continued success
- » have a net worth and adjusted gross income of less than \$250,000 and assets under \$4 million



- » You must be certified as a small business within your NAICS industry classification ([naics.com](http://naics.com)).
- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40% equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

## HUBZone

Businesses located in Historically Underutilized Business Zones, [sba.gov/hubzone](http://sba.gov/hubzone), can gain special access to federal contracts. To qualify for the certification, your small business must:

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



## Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development, [sba.gov/ovbd](http://sba.gov/ovbd). After you have set up to do business with the government in [sam.gov](http://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.

# 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.

## By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world. Every year it awards more than

**\$500 billion**  
in contracts.

Of those prime contracts, the federal government must set aside 23 percent for small businesses.



**This includes:**

- 5 percent for small disadvantaged businesses
- 5 percent for women-owned small businesses
- 3 percent for HUBZone-certified small businesses
- 3 percent for service-disabled veteran-owned small businesses



An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

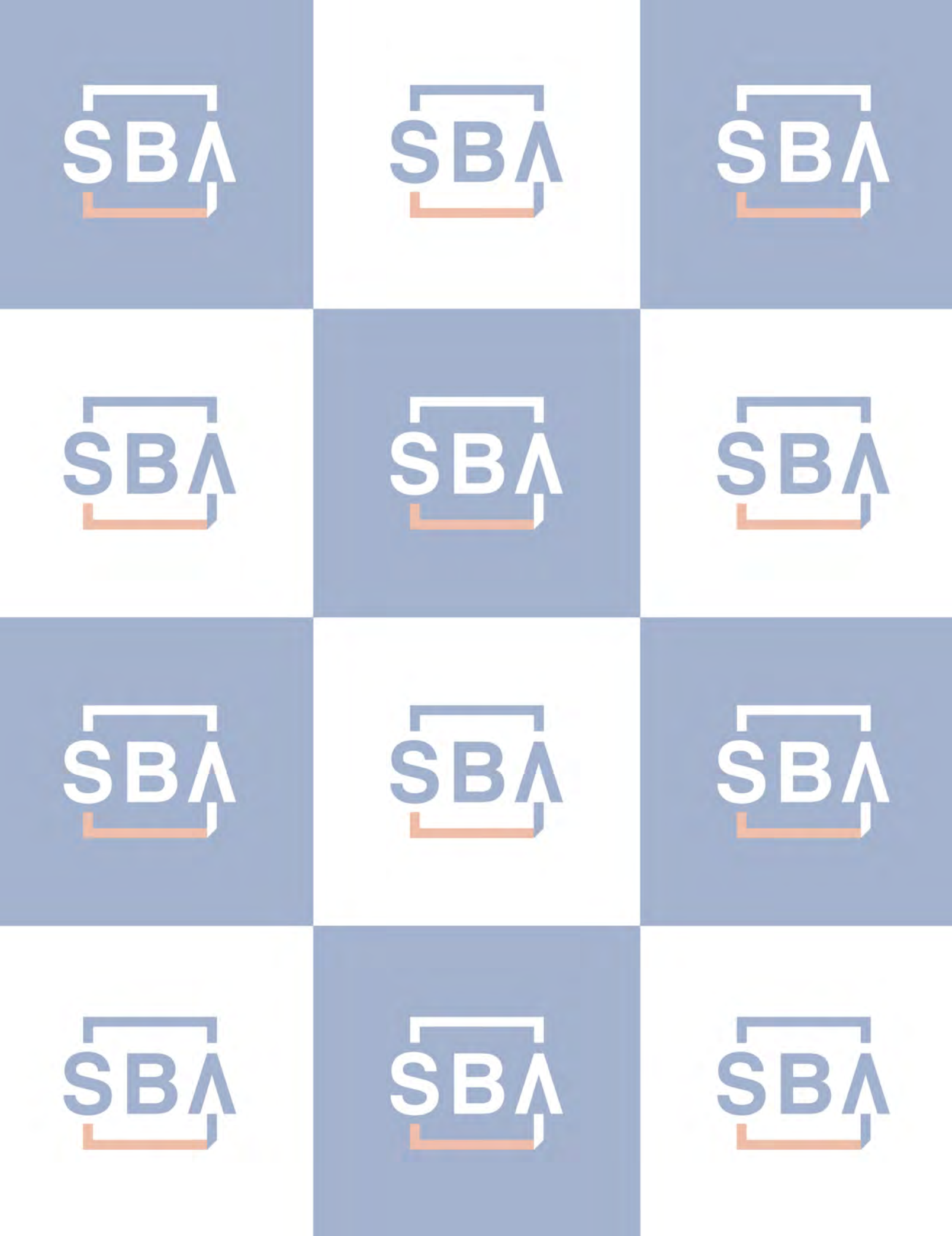
## Get Expert Contracting & Certification Help

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

### Monterey Procurement Technical Assistance Center

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