U.S. Small Business Administration

**PREPARE YOUR BUSINESS FOR EMERGENCIES**

**PROGRAMS FOR VETERANS** funding, training, and federal contracting opportunities

**8 TIPS FOR FINDING** Government Contracting Opportunities

# Small Business

## RESOURCE GUIDE

**LOS ANGELES EDITION 2019**







# SUCCESS STORIES
## FROM ACROSS THE COUNTRY










## Customized business insurance for more peace of mind

As a small business owner, you know firsthand that each day can bring its challenges. With over 30 coverage options for customized insurance, we can build a policy that's tailored for your business—from a full line of Commercial Auto insurance to General Liability, Workers' Compensation, Business Owners policies, and more. Because when your unique business needs are covered, you can focus on what matters most—running your business.

**ProgressiveCommercial.com**

PROGRESSIVE® COMMERCIAL

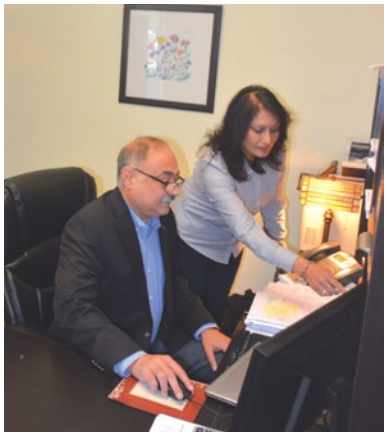
Progressive Casualty Ins. Co. & affiliates. Business and Workers' Compensation coverage provided and serviced by affiliated and third-party insurers.

# CONTENTS

**Los Angeles Edition 2019**















## Local Business Assistance


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

**11 Local SBA Resource Partners**

**14 Your Advocates**

**15 How to Start a Business**

**24 Local Success Story**
Kinoo and Dil Singh's American dream of business ownership became a reality after they assessed their community's needs.

**26 How to Find an EIN**

**27 10 Steps to Start Your Business**

**28 8 Tips for Building Your Support Network**

**29 Cybersecurity Essentials for Small Businesses**

**30 Write Your Business Plan**

**33 Programs for Veterans**

**36 Programs for Entrepreneurs**

**37 Programs for Native Americans**

**38 10 Tips to Help You Build & Grow**


## Funding Programs


**40 National Success Story**
An SBA loan guarantee helps Hawaii entrepreneurs hop up their brewing operation.

**43 Local Funding Programs**

**48 Need Financing?**

**49 Federal Research & Development**

**50 Why Export?**

**51 Investment Capital**

**52 National Success Story**
Ember Industries receives SBA's 2017 Phoenix Award For Outstanding Disaster Recovery Efforts.

**54 SBA Disaster Loans**

**55 How to Prepare Your Business for an Emergency**

**56 Surety Bonds**


## Contracting


**58 National Success Story**
This small business has made it their business to provide quality staffing in the federal arena.

**61 SBA Contracting Programs**

**62 Woman-Owned Small Business certification**

**64 8 Tips for Finding Government Contracting Opportunities**


ON THE COVER Clockwise from top: Los Angeles skyline, photo by Los Angeles Tourism & Convention Board; Hunter Cattle, Brooklet, Georgia, courtesy of the SBA; Manhattan Beach, photo by Los Angeles Tourism & Convention Board; Washington Sr.; Hometown Trolley, Wisconsin, courtesy of Hometown Trolley; 21 Short Stop, Georgia, courtesy of the SBA; Kinoo and Dil Singh, courtesy of Diltex Inc.

# A MESSAGE FROM THE ADMINISTRATOR

**This year the U.S. Small Business Administration** marks its 65th year helping small businesses start, grow and succeed. The Agency remains committed to its core missions: advocating for entrepreneurs and helping them access capital, government contracts, counseling and disaster assistance. As Administrator of the SBA, I am honored to serve as a member of President Trump's cabinet and represent the interests of America's 30 million small businesses.

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

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

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

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

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

Regards,
**Linda McMahon**
**SBA Administrator**



# Think ICB for SBA.

Not all banks are created equal when it comes to SBA loans. As an SBA Preferred Lender, we're part of the SBA's effort to streamline the procedures necessary to provide financial assistance to small businesses.

- Loans up to $5,000,000
- Up to 90% Loan to Value
- Purchase or Refinance Commercial Real Estate
- Purchase Machinery and Equipment
- Business Debt Refinance
- Working Capital
- Tenant Improvements

**For additional information and eligibility requirements, contact:**
Shannon Vinson / 562.436.9800, Ext. 1235 / SVinson@icb.biz

INTERNATIONAL CITY BANK
*Business made personal*

249 E. Ocean Boulevard, Long Beach, CA 90802
*Tel: 562.436.9800 Fax: 562.308.9910*

9100 Irvine Center Drive, Irvine, CA 92618
*Tel: 949.453.9100 Fax: 949.453.9102*

Member FDIC

icb.biz

## We Help Veterans Start and Grow Their Businesses




Military families have special financing available.

Veteran Launch offers loans up to $250,000 to help military veterans and their families start or grow their California-based small business.

Contact us to learn more: www.veteranlaunch.org


Mike McGrane
Northern California
916.300.3470
Air Force Veteran


Darius Mahajer
Southern California
760.563.VETS (8387)

VETERAN LAUNCH

# CBB California Business Bank

## BE SMART. BE SAFE.



**Our smart safes maximize employee efficiency by:**

· Preparing your cash deposits
· Sending your deposit to the bank
· Detecting counterfeit bills
· Certain models dispense coin

**AUTOMATIC DAILY DEPOSIT AVAILABLE**

Flat fee includes:

· Armored service
· Bank fees
· Closed system of operation

**Contact us to learn more about how you can improve safety, control, and save money with CBB's Virtual Cash Management System**

**1.833.296.2018 or visit us at CBBsafe.com**

MEMBER FDIC

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

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

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

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

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

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

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

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

Wishing you much success,



**Nikki Bowman**
**Publisher**
**New South Media Inc.**



new south media

published by
New South Media, Inc.
304.413.0104 | newsouthmediainc.com

PUBLISHER
Nikki Bowman, *nikki@newsouthmediainc.com*

ASSOCIATE EDITORS
Zack Harold, *zack@newsouthmediainc.com*
Pam Kasey, *pam@newsouthmediainc.com*

DESIGNER
Hayley Richard, *hayley@newsouthmediainc.com*

OPERATIONS MANAGER
Holly Leleux-Thubron, *holly@newsouthmediainc.com*

ADVERTISING SALES DIRECTOR
Heather Mills, *heather@newsouthmediainc.com*

ADVERTISING SALES
Sandy Burky, Kelley McGinnis, Bryson Taylor, Teresa Dye
*sba@newsouthmediainc.com*
*Copyright:* New South Media, Inc. Reproduction in part or whole is strictly prohibited without the express written permission of the publisher.

© NEW SOUTH MEDIA, INC.

ALL RIGHTS RESERVED
The U.S. Small Business Administration's Office of Marketing & Customer Service directs the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-17-C-0018. SBA publication Spring 2018 National edition #mcs-0087.

WRITER/EDITOR
Becky Bosshart
*(202) 205-6677*
*rebecca.bosshart@sba.gov*

DIRECTOR OF MARKETING
Paula Panissidi Tavares
*paula.tavares@sba.gov*

PUBLIC AFFAIRS SPECIALIST
Kelley Daniels
*kelley.daniels@sba.gov*
The SBA's participation in this publication is not an endorsement of the views, opinions, products or services of the contractor or any advertiser or other participant appearing here. All SBA programs and services are extended to the public on a nondiscriminatory basis. Printed in the United States of America. While every reasonable effort has been made to ensure that the information contained here is accurate as of the date of publication, the information is subject to change without notice. The contractor that publishes this guide, the federal government, or agents thereof shall not be held liable for any damages arising from the use of or reliance on the information contained in this publication.

# SBA Los Angeles District Office

*Serving Los Angeles, Ventura, and Santa Barbara counties*
330 N. Brand Blvd., suite 1200
Glendale, CA 91203
(818) 552-3201
lado@sba.gov
**sba.gov/ca/la**

## District Director's Letter

If you are reading this, chances are that you are an entrepreneur, a small business owner, or are interested in becoming one. As the district director covering Los Angeles, Santa Barbara, and Ventura counties, I am delighted to provide you with a roadmap to all SBA programs and services. Our core mission is to support small businesses start, grow, expand, and recover after a disaster.

Through our capital programs, SBA fills credit gaps by guaranteeing loans to entrepreneurs who do not otherwise qualify for conventional bank loans with the help of our large network of lending partners. In 2017-2018, the LA district backed 2,948 loans and guaranteed nearly $2 billion in financing to our small businesses. This year, with streamlined processes and technology improvements, we are looking to build on this success.

We work closely with our network of SBA-funded Small Business Development Centers, Women's Business Centers, SCORE chapters, and the Veteran's Business Outreach Center that counsel and mentor our small businesses. SCORE will pair you with one of their seasoned executive mentors in our network who specialize in your particular industry. SBDCs work with entrepreneurs to start, grow, and expand their businesses locally, national, and internationally by providing counseling services throughout our district. The SBA also supports U.S. Export Assistance Centers staffed by trade professionals who specialize in helping small businesses think globally and access international markets.

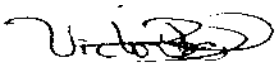
In the area of government contracting, the SBA works diligently to ensure a level playing field by helping small businesses access contracting opportunities. The U.S. Government is the largest marketplace and the largest buyer of goods and services in the world. The SBA empowers underserved communities and creates an environment for maximum participation by small businesses in federal contracting.

As the district director, I have the opportunity to visit with many small business owners. Although their backgrounds are diverse and their industries differ, they have all had one thing in common: their businesses represent a desire to build a better future for themselves, their families, and their communities. I hope that you find the information in this guide helpful as you embark on your small business journey.

If you would like to speak to someone about SBA programs and services, please call (818) 552-3201 or email lado@sba.gov. You can also learn more about available resources, upcoming events, and local SBA news on our website at sba.gov/ca/la and on Twitter @SBA_LosAngeles.

If you're one of the residents or small business owners affected by the California wildfires, know that the SBA is there for you as you rebuild. Visit **sba.gov/disaster** for information on disaster recovery assistance.

Sincerely,



**Victor Parker**
**District Director Los Angeles District Office**




Left to right, standing: Assistant District Director/Economic Development Terri Billups, Lender Relations Specialists Andrew Ten and Ken Luis, Lead Business Opportunity Specialist Aubrey Lavitoria, Office of General Counsel Attorney Gil Hopenstand, Executive Assistant Carina Lozano, District Counsel Richard Baddoo, District Director Victor Parker, Deputy District Director Ben Raju, Chief of Franchise Stephen Olear, District Counsel Ted Lam, Economic Development Specialist Beatriz Devis, Attorney Susan Chang, Area Counsel Dace Pavlovskis, Assistant District Director/Lender Relations Israel Nery, Business Opportunity Specialist Sandra Vasquez. Left to right, seated: Economic Development Specialist Leigh Kearns, Intergovernmental Affairs Advisor Janine Genovese, Senior Area Manager Joseph Suh, Public Affairs Specialist Julia Giarmoleo.

# LOCAL BUSINESS ASSISTANCE



## A Streetcar Named Persistence

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

WRITTEN BY **ZACK HAROLD**

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

Pence-Dunow was a dental assistant for the first several years of her adult life. Then, after giving birth to her son in 1988, she joined her husband's family business. The company built fancy horse trailers as well as the occasional trackless trolley—a public transit vehicle designed to look like an old-timey streetcar but set on a bus chassis. She started out doing bookkeeping and upholstery work. It was a small shop, so everyone wore several hats.

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

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

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

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

## Still rolling

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

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

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

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

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

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

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

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

## Picking up speed

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









**CLOCKWISE FROM TOP**

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

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

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

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

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

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

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

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

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

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

But she says the most important resource was the moral support. "Someone saying, 'You can do this.'"

# SBA Resource Partners

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

**There are more than**

**300 SCORE chapters**

**980 Small Business Development Centers**

**100 Women's Business Centers**

**20 Veterans Business Outreach Centers**

### SCORE

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

### SMALL BUSINESS DEVELOPMENT CENTERS

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

### WOMEN'S BUSINESS CENTERS

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

### VETERANS BUSINESS OUTREACH CENTERS

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

# Our Local SBA Resource Partners

The SBA's Resource Partners are independent organizations, funded through SBA cooperative agreements or grants, extending our reach to small business owners and entrepreneurs.




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

## SCORE

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

### Greater Los Angeles Chapter #9

Chapter Chair Dennis Wright
330 N. Brand Blvd., suite 190
Glendale
(818) 552-3206
office0009@scorela.org
**losangeles.score.org**

### Santa Barbara Chapter #166

Chapter Chair Frank Swanson
(805) 563-0084
info@sbscore.org
**santabarbara.org**

### Ventura County Chapter #255

Chapter Chair Harvey Finkel
516 Pennsfield Place, suite 206
Thousand Oaks
(805) 204-6022
info@ventura.score.org
**ventura.score.org**

### East San Gabriel Valley

Chapter Chair Robert Ozaki
2648 E. Workman Ave. #267
West Covina
(626) 593-1120
help@score.org
**eastsangabrielvalley.score.org**

# Small Business Development Centers

## Long Beach City College SBDC Lead Center
Regional Director Patrick Nye
Associate Regional Director Ted Hiatt
4900 E. Conant St., building 2, suite 108
Long Beach
(562) 938-5020
pnye@lbcc.edu
**smallbizla.org**

## Bixel Exchange Technology SBDC
Specializing in technology-based business
Director Kat Yalung
Los Angeles Area Chamber of Commerce
350 S. Bixel St.
Los Angeles
(213) 580-7587
kyalung@lachamber.com
**bixelexchange.com**

## College of the Canyons SBDC
Director Catherine Grooms
26455 Rockwell Canyon Road
Santa Clarita
(661) 362-5900
sbdc@canyons.edu
**cocsbdc.org**

## Economic Development Collaborative of Ventura County SBDC
Director Ray Bowman
1601 Carmen Drive, suite 215
Camarillo
(805) 384-1800
info@edcsbdc.org
**edcsbdc.org**

## El Camino College SBDC
Director Star Van Buren
13430 Hawthorne Blvd.
Hawthorne
(310) 973-3177
sbdc@elcamino.edu or svanburen@elcamino.edu
**www.elcamino.edu/sbdc**

## Long Beach City College SBDC
Director Brad Pollack
4900 E. Conant St., building 2, suite 108
Long Beach
(562) 938-5010
bradley.pollack@lbcc.edu
**smallbizla.org**

## Pacific Coast Regional Corp. SBDC
Director Constance Anderson
3255 Wilshire Blvd. suite 1501
Los Angeles
(213) 674-2696
constancea@pcrsbdc.org
**pcrsbdc.org**

## Pasadena City College SBDC
Interim Director Donald Loewel
3035 E. Foothill Blvd., room 122
Pasadena
(626) 585-3106
sbdc@pasadena.edu
**pccsbdc.org**

## University of La Verne SBDC
Director Sean Snider
2180 Third St.
La Verne
(909) 448-1567
sbdc@laverne.edu
**lavernesbdc.org**

## International Trade SBDC
Director Ray Bowman
1601 Carmen Drive, suite 215
Camarillo
(805) 384-1800
info@edcsbdc.org
**edcsbdc.org**

# 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**. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

### SOCAL Veterans Business Outreach Center
Director Hazel Beck
Associate Director Amit Shaunak
2075 Las Palmas Drive
Carlsbad
(760) 795-8739
socalvboc@miracosta.edu
**socalvboc.org**




# Women's Business Centers

For information about your Women's Business Center, visit **sba.gov/women**.

### Asian Pacific Islander Small Business Program

Director Ron Fong
Program Manager Colleen Seto
231 E. Third St., suite G-106
Los Angeles
(213) 473-1605
smallbiz@apisbp.org
**apisbp.org**

### Valley Economic Development Center

Director Ruth Garcia Corrales
5121 Van Nuys Blvd., third floor
Van Nuys
(818) 907-9922
rgarciacorrales@vedc.org
**lawbc.org**

### Pacific Asian Consortium in Employment

Director Swann Do
1055 Wilshire Blvd., suite 1475
Los Angeles
(213) 353-3982
sdo@pacela.org
**pacela.org**

### Women's Economic Ventures

Director Evelina Ochoa
333 S. Salinas St.
Santa Barbara
(805) 965-6073
eochoa@wevonline.org
**wevonline.org**




# How to Start a Business in the Los Angeles Area

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

## The Startup Logistics

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

## Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, **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


LOS ANGELES TOURISM & CONVENTION BOARD

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.

» **Los Angeles County**
200 N. Main St.
Los Angeles
**ttc.lacounty.gov/proptax/buslic_newapplInfo.htm**
**business.lacity.org/start/register-your-business**

**Zoning questions**
(213) 974-6411
**planning.co.la.ca.us**

**Department of Public Works**
**Building and Safety Department**
(626) 458-6387
**dpw.lacounty.gov/business**

» **Santa Barbara County**
**countyofsb.org**
105 E. Anapamu St.
Santa Barbara (805) 681-4200
Lompoc (805) 737-7775
Santa Maria (805) 934-6295
Solvang (805) 686-5011
Unincorporated Areas (805) 568-2933

**Planning**
(805) 568-2000
**sbcountyplanning.org/index.cfm**

» **Ventura County**
(805) 654-3788
**countyofventura.org**

**Planning**
(805) 654-2771
**vcrma.org/building-codes-and-permits**

## 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.

» **Los Angeles County**
Business portal
**business.lacity.org/start/register-your-business**
(562) 562-2177

» **Santa Barbara County**
**sbcvote.com/clerkrecorder/fictitiousbusinessname.aspx**
(805) 568-2250

» **Ventura County**
**recorder.countyofventura.org/county-clerk**
(805) 654-2263

## Taxes

As a business owner, you should know your federal tax responsibilities and make some basic business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, **go.usa.gov/xPxYR**, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on **irs.gov/tax-reform** to better understand the new tax law implications and how they affect your bottom line.

» **State Tax Department**
California Franchise Tax Board
(800) 338-0505
**ftb.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, **socialsecurity.gov/employer** or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

## Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through **uscis.gov/i-9-central**. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or e-mail 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**, call (888) 464-4218 or email e-verify@dhs.gov.

## Health & Safety

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

» **California OSHA**
(510) 286-7000
**dir.ca.gov**

» **West Covina Office**
(626) 472-0046

## 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.

» **Unemployment Insurance**
edd.ca.gov/unemployment

» **Division of Worker's Compensation**
**dir.ca.gov/dwc**

» **Workers' Compensation Insurance**
State Compensation Insurance Fund
(877) 405-4545
**statefundca.com**

## Environmental Regulations

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

» **Asbestos and Small Business Ombudsman**
(800) 368-5888
**epa.gov/resources-small-businesses>asbestos small-business ombudsman**

» **Environmental Protection Agency Small Business Division**
**smallbiz-enviroweb.org**

## Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit **ada.gov**.

## Child Support Enforcement

Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. A guide to an employer's role in the child support program is available at the Office of Child Support Enforcement's website at **acf.hhs.gov/programs/css>employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

» **Los Angeles**
**cssd.lacounty.gov**

» **Santa Barbara**
**countyofsb.org/css**




Jusak Bernhard and Jeff Manley, owners of TailsSpin, grew their business in Savannah, Georgia, with the help of an SBA microloan.

» **Ventura**
**ventura.org/child-support-services**

## Intellectual Property

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

## Patents & Trademarks

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

The Silicon Valley office in San Jose, California, serves Alaska, Arizona, California, Hawaii, Nevada, Oregon, and Washington, **uspto.gov/siliconvalley**.

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

There are three types of patents:

- 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 an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. For information visit **uspto.gov/inventors**.

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

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

» **State Trademark Registration**
California Secretary of State
(916) 653-3984
**sos.ca.gov**

## Copyrights

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

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

# Chambers of Commerce

**Alhambra**
(626) 282-8481
**alhambrachamber.org**

**Acton Agua Dulce**
(661) 269-5785
**aadcoc.com**

**Altadena**
(626) 794-3988
**altadenachamber.org**

**American Indian Chamber**
(213) 440-3232
**aicccal.org**

**Antelope Valley Hispanic Chamber**
(661) 538-0607
**avhispanicchamber.org**

**Arcadia**
(626) 447-2159
**arcadiacachamber.org**

**Armenian American Chamber**
(818) 247-0196

**Atwater Village**
(323) 379-2413
**atwatervillagechamber.com**

**Azusa**
(626) 334-1507
**azusachamber.org**

**Bell Gardens**
(562) 291-0492
**bellgardenschamberofcommerce.com**

**Bell Flower**
(562) 867-1744
**bellflowerchamber.com**

**Beverly Hills**
(310) 248-1000
**beverlyhillschamber.com**

**Boyle Heights**
(323) 264-9020
**boyleheightschamber.com**

**Brazil**
(310) 598-7502
**brazilcalifornia.com**

**Brentwood Village**
(310) 396-4297
**brentwoodvillage.org**

**British American Business Council**
(310) 312-1962
**babcla.org**

**Bulgarian-American Chamber**
(323) 962-2414

**Burbank**
(818) 846-3111
**burbankchamber.org**

**Calabasas**
(818) 222-5680
**calabasaschamber.com**

**California**
(916) 444-6670
**calchamber.com**

**Camarillo**
(805) 484-4383
**camarillochamber.org**

**Canoga Park-West Hills**
(818) 884-4222
**cpwhchamber.org**

**Carpinteria Valley**
(805) 684-5479
**carpinteriachamber.org**

**Carson**
(310) 217-4590
**carsonchamber.com**

**Catalina Island**
(310) 510-1520
**catalinachamber.com**

**Castaic**
(661) 295-8303

**Century City**
(310) 553-2222
**centurycitycc.com**

**Cerritos Region**
(562) 467-0800
**cerritos.org**

**Chatsworth/Porter Ranch**
(818) 341-2428
**chatsworthchamber.com**

**Chinese Chamber of Commerce**
(213) 617-0396
**lachinesechamber.org**

**City of Commerce**
(323) 728-7222
**industrialcouncil.org**

**City of Industry Manufacturers Council**
(626) 968-3737
**industrychamber.org**

**Claremont**
(909) 624-1681
**claremontchamber.org**

**Compton**
(310) 631-8611

**Covina**
(626) 967-4191
**covina.org**

**Crenshaw**
(323) 293-2900
**crenshawchamber.com**

**Crescenta Valley**
(818) 248-4957
**crescentavalleychamber.org**

**Culver City**
(310) 287-3850
**culvercitychamber.com**

**Downey**
(562) 923-2191
**downeychamber.com**

**Duarte**
(626) 357-3333
**duartechamber.com**

**Eagle Rock**
(323) 257-2197
**eaglerockchamberofcommerce.com**

**East Los Angeles**
(323) 263-2005
**eastlachamber.com**

**El Monte/South El Monte**
(626) 443-0180
**emsem.biz**

**El Segundo**
(310) 322-1220
**elsegundochamber.com**


LOS ANGELES TOURISM & CONVENTION BOARD

**Encino**
(818) 789-4711
**encinochamber.org**

**Fillmore**
(805) 524-0351
**fillmorechamber.org**

**Florence Firestone/Walnut**
(323) 589-4222
**ffwpchamber.org**

**French American Chamber**
(323) 651-4741
**facclosangeles.org**

**Gardena Valley**
(310) 532-9905
**gardenachamber.org**

**Glendale**
(818) 240-7870
**glendalechamber.com**

**Glendora**
(626) 963-4128
**glendora-chamber.org**

**Goleta Valley**
(805) 967-2500 x8
**goletavalley.com**

**Granada**
(818) 368-3235
**granadachamber.com**

**Greater Conejo Valley**
(805) 370-0035
**conejochamber.org**

**Greater Huntington Park Area**
(323) 585-1156
**hpchamber.org**

**Greater Los Angeles African Chamber**
(323) 292-1297
**glaaacc.org**

**Greater San Fernando Valley**
(818) 989-0300
**sanfernandovalleychamber.com**

**Hawthorne**
(310) 676-1163

**Hermosa Beach**
(310) 376-0951
**hbchamber.net**

**Hollywood**
(323) 469-8311
**hollywoodchamber.net**

**Inglewood/Airport**
(310) 677-1121
**inglewoodchamber.org**

**Italy American Chamber West**
(310) 557-3017
**iaccw.net**

**Japanese Chamber**
(213) 626-3067
**jcssc.com**

**Korean American Chamber**
(213) 480-1115
**lakacc.com**

**La Cañada Flintridge**
(818) 790-4289
**lacanadaflintridge.com**



Del Ferguson, owner of Hunter Cattle, is a family-owned farm in Brooklet, Georgia, and was assisted by his local Small Business Development Center.

**Lancaster**
(661) 948-4518
**lancasterchamber.org**

**Lakewood**
(562) 531-9733
**lakewoodchamber.com**

**Lincoln Heights**
(323) 221-6571
**lincolnheightschamberofcommerce.org**

**Lomita**
(310) 326-6378
**lomita.com**

**Lompoc Valley**
(805) 736-4567
**lompoc.com**

**Long Beach**
(562) 436-1251
**lbchamber.com**

**Los Angeles Area**
(213) 580-7500
**lachamber.org**

**L.A. South**
(323) 282-1886
**lasouthchamber.com**

**Malibu**
(310) 456-9025
**malibu.org**

**Manhattan Beach**
(310) 545-5313
**manhattanbeach chamber.com**

**Maywood**
(323) 562-3373
**cityofmaywood.com**

**Monrovia**
(626) 358-1159
**monroviacc.com**

**Montebello**
(323) 721-1153
**montebellochamber.org**

**Monterey Park**
(626) 570-9429
**gmpkchamber.wordpress.com**

**Montrose Verdugo City**
(818) 249-7171
**montrosechamber.org**

**Moorpark**
(805) 529-0322
**moorparkchamber.com**

**North Ridge**
(818) 349-5676
**northridgechamber.org**

**Norwalk**
(562) 864-7785
**norwalkchamber.com**

**Ojai Valley**
(805) 646-8126
**ojaichamber.org**

**Oxnard**
(805) 983-6118
**oxnardchamber.org**

**Pacific Palisades**
(310) 459-7963
**palisadeschamber.com**

**Pacoima**
(818) 896-8140

**Palmdale**
(661) 273-3232
**palmdalechamber.org**

**Palos Verdes Peninsula**
(310) 377-8111
**palosverdeschamber.com**

**Paramount**
(562) 634-3980
**paramountchamber.com**

**Pasadena**
(626) 795-3355
**pasadena-chamber.org**

**Pico Rivera**
(562) 949-2477
**picoriverachamber.org**

**Pomona**
(909) 622-8484
**pomonachamber.org**

**Port Hueneme**
(805) 228-1366
**huenemechamber.com**

**Quartz Hill**
(661) 722-4811
**quartzhillchamber.com**

**Redondo Beach**
(310) 376-6911
**redondochamber.org**

**Regional Black Chamber**
(818) 464-3484
**regionalblackchambersfv.info**

**San Gabriel Valley**
(909) 860-1904
**regionalchambersgv.com**

**Regional Hispanic Chamber**
(562) 212-2889
**regionalhispaniccc.org**

**Rosemead**
(626) 288-0811
**rosemeadchamber.org**

**San Dimas**
(909) 592-3818
**sandimaschamber.com**

**San Fernando Valley**
(818) 989-0300
**sanfernandovalleychamber.com**

**San Gabriel**
(626) 576-2525
**regionalchambersgv.com**

**Santa Barbara Region**
(805) 965-3023
**sbchamber.org**

**Santa Clarita Valley**
(661) 702-6977
**scvchamber.com**

**Santa Fe Springs**
(562) 944-1616
**sfschamber.com**

**Santa Maria Valley**
(805) 925-2403
**santamaria.com**

**Santa Monica**
(310) 393-9825
**smchamber.com**

**Santa Paula**
(805) 525-5561
**santapaulachamber.com**

**San Pedro**
(310) 832-7272
**sanpedrochamber.com**

**Sherman Oaks**
(818) 906-1951
**shermanoakschamber.org**

**Sierra Madre**
(626) 355-5111
**sierramadrechamber.com**

**Signal Hill**
(562) 713-4630
**signalhillchamber.org**

**Silverlake**
(323) 203-7459
**silverlakechamber.com**

**Simi Valley**
(805) 526-3900
**simivalleychamber.org**

**Solvang**
(805) 688-0701
**solvangcc.com**

**South Bay Latino Chamber**
(310) 676-3970
**sblcc.net**

**South Gate**
(323) 567-1203
**southgatecc.org**

**South Pasadena**
(626) 441-2339
**southpasadena.net**

**Studio City**
(818) 655-5916
**studiocitychamber.com**

**Sun Valley**
(818) 768-2014
**northvalleyla.com/sun-valley.html**

**Sunland Tujunga**
(818) 352-4433
**stchamber.com**

**Sylmar**
**sylmarchamber.com**

**Taiwanese American Chamber**
(626) 288-9632
**taccla.org**

**Temple City**
(626) 286-3101
**templecitychamber.org**

**Toluca Lake**
(818) 761-6594
**tolucalakechamber.com**

**Torrance Area**
(310) 540-5858
**torrancechamber.com**

**Universal City/ North Hollywood**
(818) 508-5155
**noho.org**

**Venice**
(310) 822-5425
**venicechamber.net**

**Ventura**
(805) 643-7222
**venturachamber.com**

**Vernon**
(323) 583-3313
**vernonchamber.org**

**West Hollywood**
(323) 650-2688
**wehochamber.com**

**West Los Angeles**
(310) 441-2900
**westlachamber.org**

**Westchester Lax Costal Area**
(310) 645-5151
**laxcoastal.com**

**Whittier Area**
(562) 698-9554
**whittierchamber.com**

**Wilmington**
(310) 834-8586
**wilmington-chamber.com**

**Woodland Hills - Tarzana**
(818) 347-4737
**woodlandhillscc.net**

**Winnetka**
(818) 772-4838
**winnetkachamberofcommerce.com**

# Economic Development

Los Angeles entrepreneurs can receive free business assistance at Los Angeles Business Source Centers. Visit the City of Los Angeles Business portal at **business.lacity.org**.

**Central and West Los Angeles**
(213) 353-9400
**pacela.org**

**East Los Angeles**
(323) 264-9020
**labsc-bpi.org**

**Harbor-Watts Business**
(310) 221-0644
**harborbusinesssource.com**

**Hollywood**
(310) 221-0644
**hollywoodbusinesssource.com**

**Mid-City Los Angeles**
(323) 293-6284
**pacela.org**

**North San Fernando Valley**
(818) 834-0577
**vedc.org**

**South Los Angeles**
(323) 789-4515
**vsedc.org**

**South San Fernando Valley**
(818) 894-8800
**iconcdc.org**

**West San Fernando Valley**
(818) 705-9977
**vedc.org**

## Municipal and County Economic Development

**Agoura Hills City**
(818) 597-7300
**ci.agoura-hills.ca.us**

**Arcadia**
(626) 574-5415
**arcadiaca.gov**

**City of Bell**
(323) 588-6211
**cityofbell.org**

**Beverly Hills**
(310) 285-1141
**beverlyhills.org**

**Burbank**
(818) 238-5180
**econdevburbank.com**

**Camarillo**
(805) 388-5300
**ci.camarillo.ca.us**

**Cerritos**
(562) 916-1201
**cerritos.us**

**Commerce**
(323) 722-4805
**ci.commerce.ca.us**

**City of Compton**
(310) 605-5532
**comptoncity.org**

**Downey**
(562) 904-7152
**downeyca.org**

**El Monte**
(626) 580-2001
**ci.el-monte.ca.us**

**Gardena**
(310) 217-9645
**cityofgardena.org**

**Glendale**
(818) 548-2005
**glendaleca.gov**

**Inglewood**
(310) 412-5111
**cityofinglewood.org**

**Irwindale**
(626) 430-2208
**ci.irwindale.ca.us/directory.aspx**

**Long Beach**
(562) 570-5237
**longbeach.gov/businesses/**

**Los Angeles County**
(213) 622-4300
**laedc.org**

**Los Angeles Mayor's Office of Economic and Business Policy**
(213) 978-0781
**business.lacity.org**

**Montebello**
(323) 887-1390
**cityofmontebello.com**

**Monterey Park**
(626) 307-1385
**montereypark.ca.gov**

**Oxnard**
(805) 385-7407
**oxnard.org**

**Palmdale**
(661) 267-5100
**cityofpalmdale.org**

**Santa Barbara**
(805) 564-5502
**santabarbaraca.gov**

**Santa Clarita**
(661) 255-4347
**santa-clarita.com**

**Santa Fe Springs**
(562) 868-0511
**santafesprings.org**

**Santa Monica**
(310) 458-8906
**smgov.net**

**Simi Valley**
(805) 583-6700
**simivalley.org**

**Ventura**
(805) 654-7834
**edc-vc.com**

**West Covina**
(626) 939-8417
**westcovina.org**



# Your Advocates

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

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

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

## Advocacy

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

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

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

## Ombudsman

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

- The ombudsman's office helps you:
- Resolve regulatory disputes with federal agencies
- Reduce unfair penalties and fines
- Seek remedies when rules are inconsistently applied
- Recover payment for services done by government contractors

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

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

# Kinoo & Dil Singh

OWNERS, DILTEX INC.

*Los Angeles, California*

**Kinoo and Dil Singh's American dream of business ownership became a reality after they assessed their community's needs.** They found a niche in the market and used their industry expertise to start and grow an information technology business that could serve all sectors. They were able to expand into government contracting thanks to business training and government contracting assistance provided by the 8(a) Business Development Program, offered by the SBA Los Angeles District Office. Kinoo and Dil saw that as IT modernization demands grew more urgent, businesses were unable to adapt quickly enough to keep pace. They started Diltex to provide IT solutions for commercial clients, government, educational and healthcare institutions. Thanks to counseling from their local Small Business Development Center, an SBA Resource Partner, Diltex was able to successfully compete against large corporations and win lucrative state and federal contracts.

- **How has the SBA helped to grow your business?** We had to think creatively and research many possible avenues for assistance, ultimately seeking help from the SBA Los Angeles District Office. Kinoo was mentored at the University of La Verne SBDC, where she was able to draft a business plan and develop a marketing strategy. We learned how to market Diltex to a wider customer base using federal and manufacturing certification programs--this helped us to stand apart from our larger competitors.
- **What are the biggest challenges you face as a small business owner?** Some of the biggest challenges I have faced as a business owner include financing larger deals and finding and retaining good employees. We also have to keep up with ever-changing government rules and regulations.
- **What advice do you have for other small businesses?** A small business owner must set goals and let the goal guide your decision making. Business owners should be nimble and able to adapt and change quickly as opportunities and challenges present themselves. Also essential: good record keeping and data analysis. Use both of these things as tools to further your business goals.
- **What are your future plans for expansion, if any?** We're planning to diversify our product offerings. We are also looking forward to expanding our workforce by adding new employees.
- **What do you find are the satisfactions of small business ownership?** Small business ownership is highly satisfactory. We're able to see the results of all our hard work and collaboration. We have invested in reaching for and fulfilling our goals and dreams. Knowing that you have the ability to influence outcomes, big and small, is rewarding.



COURTESY OF DILTEX INC.

**“Kinoo was mentored at the University of La Verne SBDC, where she was able to draft a business plan and develop a marketing strategy.”**

**Kinoo & Dil Singh**
Owners, Diltex Inc.

# How Do I Find an EIN?



No doubt, there are probably quite a few regulatory and administrative items on your new business checklist, like getting a permit and registering your business name.

One of the key requirements for most new businesses (or businesses that are restructuring) is obtaining an Employer Identification Number, or EIN, from the IRS.

Here's what you need to know about EINs and how to go about getting one for your business.

## What is an EIN?

An EIN is a unique nine-digit number that identifies your business for tax purposes. Think of it as the business equivalent of a social security number (although it shouldn't be used in place of it).

As a business owner, you'll need an EIN to open a business bank account, apply for business licenses, and file your tax returns. It's a good idea to apply for one as soon as you start planning your business. This will ensure there are no delays in getting the appropriate licenses or financing that you need to operate.

## Who needs an EIN?

An EIN is needed by any business that retains employees. However, non employers are also required to obtain one if they operate as a corporation or partnership.

Answering yes to any of the questions in the list on the right means you need one for your business.

## How to apply for an EIN

The easiest way to apply for your EIN is online via the IRS EIN Assistant. As soon as your application is complete and validated, you'll be issued an EIN. There is no charge for this service (beware of internet scams that will try to sell you their EIN application services).

You can also apply by mail or fax using Form SS-4, available at **irs.gov/formss4**.

## Changing your business structure? Get a new EIN

As your business grows and matures, you may choose to change its legal or ownership structure. For example, a sole proprietor may decide to incorporate, or a partnership may be taken over by one of the owners to then operate as a sole proprietorship. In instances such as these, your business will need a new EIN.

There are other scenarios that require a new EIN, such as bankruptcy, a change in a corporation's name or location, or reorganization of a corporation. Check out "Do You Need a New EIN" on **irs.gov.**

## Using your EIN to make tax deposits

If you have employees, you will have been automatically enrolled in the Electronic Federal Tax Payment System (eftps.gov) when you applied for your EIN. This allows you to make tax deposits, including federal employment and corporate taxes, online or by phone.

## Lost your EIN?

If you lost or misplaced your EIN, you can retrieve it in the following ways:

- Reference the original notice issued by the IRS when you received your EIN, or call the IRS Business & Specialty Tax Line at (800) 829-4933.
- If you used it to open a bank account or get a license, contact these organizations. They should be able to retrieve your number.
- Find an old tax return. Your EIN should be on it.

## Not sure whether you need an EIN?

Check out this guide from the IRS. **Answering yes to any of the questions in the list means you need one for your business.**

**Do you have employees?**

❒ YES ❒ NO

**Do you operate your business as a corporation or a partnership?**

❒ YES ❒ NO

**Do you file any of these tax returns: employment, excise, or alcohol, tobacco and firearms?**

❒ YES ❒ NO

**Do you withhold taxes on income, other than wages, paid to a non-resident alien?**

❒ YES ❒ NO

**Do you have a Keogh plan?**

❒ YES ❒ NO

**Are you involved with any of the following types of organizations?**

- Trusts, except certain grantor-owned revocable trusts, IRAs, Exempt Organization Business Income Tax Returns
- Estates
- Real estate mortgage investment conduits
- Nonprofit organizations
- Farmers' cooperatives
- Plan administrators

❒ YES ❒ NO

WRITTEN BY **Caron Beesley,** CONTRIBUTOR



# 10 STEPS to Start Your Business

Starting a business involves planning, making key financial decisions, and completing a series of legal requirements.

**1 Conduct market research.**
Market research will tell you if there's an opportunity to turn your idea into a successful business. It's a way to gather information about potential customers and businesses already operating in your area. Use that information to find a competitive advantage for your business.

**2 Write your business plan.**
Your business plan is the foundation of your business. It's a roadmap for how to structure, run, and grow your new business. You'll use it to convince people that working with you— or investing in your company—is a smart choice.

**3 Fund your business.**
Your business plan will help you figure out how much money you'll need to start your business. If you don't have that amount on hand, you'll need to either raise or borrow the capital. Fortunately, there are more ways than ever to find the capital you need.

**4 Pick your business location.**
Your business location is one of the most important decisions you'll make. Whether you're setting up a brick-and mortar business or launching an online store, the choices you make could affect your taxes, legal requirements, and revenue.

**5 Choose a business structure.**
The legal structure you choose for your business will impact your business registration requirements, how much you pay in taxes, and your personal liability.

**6 Choose your business name.**
It's not easy to pick the perfect name. You'll want one that reflects your brand and captures your spirit. You'll also want to make sure your business name isn't already being used by someone else.

**7 Register your business.**
Once you've picked the perfect business name, it's time to make it legal and protect your brand. If you're doing business under a name different than your own, you'll need to register with the federal government, and maybe your state government, too.

**8 Get federal and state tax IDs.**
You'll use your Employer Identification Number (EIN) for important steps to start and grow your business, like opening a bank account and paying taxes. It's like a social security number for your business. Some—but not all—states require you to get a tax ID as well.

**9 Apply for licenses and permits.**
Keep your business running smoothly by staying legally compliant. The licenses and permits you need for your business will vary by industry, state, location, and other factors.

**10 Open a business bank account.**
A small business checking account can help you handle legal, tax, and day-to-day issues. The good news is it's easy to set one up if you have the right registrations and paperwork ready.



# 8 Tips for Building Your Business Support Network

It never hurts to have a supportive network around you.

Owning a business can be stressful and lonely. Not every family member or friend will understand or empathize with your entrepreneurial journey. The key is to surround yourself with likeminded individuals who can offer advice, share opportunities, and listen to your big ideas. Go beyond your typical inner circle and broaden your network of support.

Consider these following strategies to engage with others while also looking for new business opportunities.

**1 Alumni**

Reconnect with college and/or high school staff and classmates by letting them know what you are doing now and what you have accomplished, or plan to accomplish in your business. There might be opportunities to collaborate with your university or community college by speaking at the school, hiring seasonal workers, or bidding on a project.

If you have children or are engaged in your local community, this strategy applies to reaching out to the PTA or a similar group within the school.

**2 Chambers of Commerce**

Join a local or state chapter to meet local business leaders. Becoming an active member can expose you to other industries, opportunities, and like-minded contacts.

**3 SCORE**

Supported by the SBA, SCORE is a nonprofit that helps entrepreneurs launch and grow their businesses. Business owners can access professional support year-round from a mentor. You can also attend workshops.

**4 Faith-based community**

Your spiritual relationship with the members at your place of worship can have a positive effect on your personal life and business goals. Lean on faith-based organizations and activities that promote a healthy, productive lifestyle.

**5 Extracurricular groups**

It's easy to forget that we form bonds with people we meet through leisure activities like sports leagues and volunteer and travel groups. When not working on or in your business, it's essential to have recreational time.

**6 Former coworkers**

If you've shared ideas or worked well with previous coworkers and staff, re-engage them to share your current business venture. Their skillsets might be useful in your next idea, or they can provide insights or contacts that you may have not consider.

**7 Professional organizations or conferences**

Depending on the nature of your work and business, there might be an established network of professionals who meet annually. Conferences and professional groups are instant support systems because they bring together people who have shared interests. You can get a lot of inspiration and information by not only attending events, but potentially sponsoring or speaking at one.

**8 Online groups via forums, private Facebook groups, or Slack communities**

Thanks to the internet and social networking, interfacing with other business owners across the world is much easier. Building connections that go beyond day-to-day business matters can provide new ideas and different perspectives with other business owners.

WRITTEN BY **Ijeoma S. Nwatu**, CONTRIBUTOR



# Cybersecurity Essentials for Small Businesses

You hear about cybersecurity constantly, here's how it applies to you.



Cyber threats are an issue for everyone, and small businesses are targets for such threats and crimes because they often have fewer preventative or responsive resources. So, what do you need to know?

## What is cybersecurity?

With the help of technology and best practices, cybersecurity is the effort to protect computers, programs, networks, and data from attack and damage.

## Why is cybersecurity so important?

Consider all the information you have that needs to be secure:

- Personal information for employees
- Partner information
- Sensitive information for customers/ clients
- Financial and sensitive business information

It's essential to do your part to keep these details safe and out of the hands of those who could use your data to compromise you, your employees, and the foundation of your small business. Think it can't happen to you?

- CNN reports nearly half of the data breaches that Verizon recorded in 2012 took place in companies with fewer than 1,000 employees.
- A Symantec report showed that 31% of all attacks in 2012 happened to businesses that had fewer than 250 employees.

## What are common cyber threats and crimes?

There's a broad range of information security threats. Some of the most common include website tampering, data theft, denial-of-service attacks, and malicious code and viruses.

**Website tampering** can take many forms, including defacing your website, hacking your system, and compromising webpages to allow invisible code that will try to download spyware onto your device.

**Data theft** can come in various forms, and the problems that come with it depend on what kind of data is stolen. Some examples include:

- Theft of computer files
- Theft of laptops, computers, and devices
- Interception of emails
- Identity theft

**A denial-of-service attack** happens on a computer or website and locks the computer and/or crashes your system. This results in stopped or slowed workflow and prevents communication. The ultimate goal of this kind of attack is to prevent you from conducting business with your internetconnected systems.

**Malicious code and viruses** are sent over the internet with the goals of finding and stealing your files; deleting critical data; or locking your computer or system. They hide in programs or documents and replicate themselves without your knowledge.

## What can I do to protect my business?

The first step in protecting your business's information is establishing comprehensive, up-to-date security policies. Make sure your employees know and adhere to your policies and best practices for internet and email. Here are just a few to keep in mind:

- Don't respond to popup windows telling you to download drives.
- Don't allow websites to install software on your device.
- Don't reply to unsolicited emails. Use screen locks and shut off your computer at the end of the day.

Ensure that your computer hardware and software are updated regularly on all devices throughout the company. Change passwords periodically and use firewalls to protect your systems. You should also consider backing up your data on a regular basis so that if anything is compromised, you have a copy.

Want to learn more about how to help make your business more cyber secure? Check out "Cybersecurity for Small Businesses" in the **sba.gov** Learning Center, which features more tips and additional resources to help you along the way.

WRITTEN BY **Katie Murray**, CONTRIBUTOR

# Write your Business Plan

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




## Business plans help you run your business

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

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart choice.

## Pick a business plan format that works for you

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

## Which business plan format is right for you?

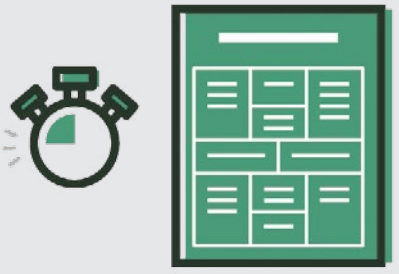
### Traditional Business Plan

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



### Lean Startup Plan

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



# TRADITIONAL BUSINESS PLAN FORMAT

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

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

### Executive Summary

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

### Company Description

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

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

### Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

### Organization and Management

Tell your reader how your company will be structured and who will run it.

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

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

### Service or Product Line

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

### Marketing and Sales

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

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

### Funding Request

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

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

### Financial Projections

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

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

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly —projections. Make sure to clearly explain your projections, and match them to your funding requests.

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

### Appendix

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

## TRADITIONAL BUSINESS PLAN CHECKLIST

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

# LEAN STARTUP PLAN FORMAT

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

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

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

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

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

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

**Key Resources**
List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

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

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

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

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

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

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

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

View examples of both business plan formats at **sba.gov/business-guide/plan/write-your-business-plan-template**

### LEAN STARTUP PLAN CHECKLIST

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

> "If you *fail* to plan, you are *planning* to fail."
>
> **Benjamin Franklin**



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

**Interested in doing business with the government?**

Learn about the Service-Disabled Veteran-Owned Small Business Concern contracting program on page 62.

# Programs for Veterans

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

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

## Entrepreneurship Training Programs

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

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

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

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

## Loan Fee Relief

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

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

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



# We're Builders at Heart

Building a successful business is no easy feat. You're responsible for managing financing, cashflow, hiring, payroll, taxes—all of which are areas that are challenging enough on their own before you take into account the efforts required to find and retain profitable customers.

Whether your business is creating products or offering services, you'll need to build your brand and find a way to reach your most valuable customers and prospects.

Like you, we're builders at heart. At Facebook, we've built a company that connects billions of people around the world. Our teams are constantly iterating, solving problems and working together to empower people to build community and connect to one another in meaningful ways.

We've also built powerful tools that help millions of small businesses to expand their reach, find new customers, and subsequently drive transactions and build lasting relationships with them.

For example, Lloyd Taco, a food truck and restaurant company based in Buffalo, New York, built their business from scratch using a Facebook Business Page (and Page tools) as their go-to platform for engaging with the community. The actions they took on their page included announcing the truck's whereabouts, managing promotions and communicating directly with customers. As of mid-2018, the company reported:

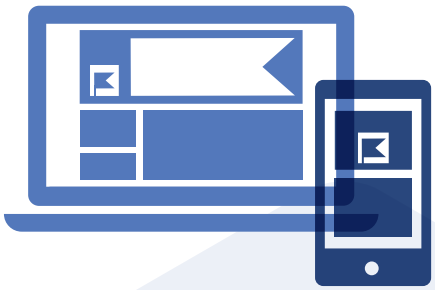
- 37% of new customers learned about Lloyd Taco from Facebook
- 42,000 people reached per week, on average
- 15 hours saved per week by prescheduling Facebook post publishing

While it's easier than ever before to make your small business brand big by leveraging mobile technology and social media, we know it can be daunting for entrepreneurs and owners who are not experienced digital marketers.

That is why we created Facebook Blueprint—a global education program that offers free, self-paced courses (online and video). It will help you master the tools and create effective marketing on Facebook and Instagram. From Creating a Facebook Business Page to Audience Targeting to Campaign Measurement, there's a course for everyone whether you're a beginner or advanced.



# 3 Tips for Building Your Brand Online



You're building a business, which means you're also building your brand. These days, the first place people look when learning more about a business is online, and having a Facebook Business Page gives you a chance to make important information about your business easily accessible.

Here are 3 tips to set up your Facebook Business Page (and to make the most of Page tools) so you can be on your way to reaching your business goals.

1 **Create a place for people to "meet your business" online**
You can create your Facebook Business Page in minutes. It's simple, free, and looks great on both desktop and mobile. Be sure to select the Page template and action buttons (e.g. Shop Now, Send a Message, Write a Recommendation) that make the most sense for your business.

2 **Build an active and engaged audience for your business**
Grow your audience by inviting people who may be interested in what you have to offer to like your Business Page. Your audience will likely consist of a wide variety of people — friends or family who are fans of your product/content, potential customers, current customers and former customers. Posting on your Business Page is a great way to let your customers and fans know what your business is up to. Keep customers interested and engaged with product or service updates, special promotions, event notifications and more.

3 **Manage many aspects of your business from your Page**
In addition to posting, there are many more ways for you to use your Page to manage your business:

- **Encourage customers to take specific actions** - Drive more transactions with Page features tailored for your business type. For example, you can schedule appointments or take reservations, drive people to your website's shop or donate page, or provide a link for your app or game to encourage people to download.
- **Offer great customer service** - People can communicate with your business through Messenger—it's a familiar and convenient way to answer questions or help out a customer. You can even create and save responses to common inquiries to cut down on response time.
- **Post an open job** - Reach qualified job candidates where they're already spending their time—on Facebook. You can post job opportunities on your Business Page for free.
- **Share on offer** - Create coupons and discounts right from your Page to let people know about specials and deals—it can help you re-engage existing customers and attract new ones.
- **Promote an event** - If you're hosting an event for your business, you can use Facebook Events to spread the word. Share key details (time, location, etc.), increase attendance and sell tickets.
- **Sell things on Marketplace** - Connect your products and services to your local community by listing things to Facebook Marketplace. You can target buyers on the go with mobile-friendly listings.

## Want to grow your business but don't know where to start?

Download and print your free 'Grow Your Business' digital infographic which provides a list of recommended online courses for 6 marketing challenges commonly faced by businesses.

**https://fb.me/start-your-learning-here**

**This is a paid advertisement.** The inclusion of this paid advertisement in the SBA Small Business Resource Guide does not indicate SBA's endorsement of the company, its owner, or its advertised products or services.

# Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.



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

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

Graduates of Emerging Leaders, an intense seven-month entrepreneurship program, reported that they have been able to grow their businesses and drive economic development within their communities. Emerging Leaders executives are chosen through a competitive selection process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions.

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

## Online Resources for Entrepreneurs

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

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

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

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

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

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

# Programs for Native Americans

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



ISTOCK.COM/ LARABELOVA

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

### The Cherokee Nation

***Tahlequah, Oklahoma***

Receive executive coaching in financial management, sales, marketing and product management. Visit **cherokee.org/contact.aspx**.

### Oregon Native American Business and Entrepreneurial Network

***Portland, Oregon & Tulsa, Oklahoma***

Develop your business on native lands and find peer mentoring that focuses on building native microenterprise throughout Oregon, Oklahoma, Texas and New Mexico. Visit **onaben.org**.

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

***Durant, Oklahoma***

Do you need business counseling, 8(a) certification assistance and other training? The organization has two Native American business resource centers in Oklahoma. Visit **reiok.org**.

### The Native American Development Corporation

***North Billings, Montana***

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

### Hi'ilei Aloha LLC

***Honolulu, Hawaii***

Do you have an idea and want to see if it could become a successful business? For the next entrepreneurship course for Native Hawaiians, visit **hiilei.org**.

### Indian Dispute Resolution Services, Inc.

***Plymouth, California***

Tribal members in California, Nevada, and Oregon can receive computer accounting and business training through the microenterprise initiatives at **idrsinc.org**.

# 10 Tips

## to Help You Build and Grow a Stand-Out Small Business Brand

Build a better business with these time-tested tips.



Elliot Henry, an 8(a) program graduate, runs Unlimited Water Processing in St. Louis, Missouri.

The United States loves small businesses—it's official! That's according to a survey by the Pew Foundation reported by Small Business Trends, smallbiztrends.com, which found that 71 percent of Americans view small business more favorably than any other institutions, including religious organizations.

Why is this? Well, small businesses are seen as a positive influence "on the way things are going in this country." But it's more than that.

Small businesses are in a unique position to create valuable customer experiences. Their products and services are often niche; the target customer is very defined; and business operations are agile and unconstrained by corporate rules and processes. Small businesses are also trusted for their integrity, community engagement, and customer service. When was the last time you called a small business and got put through to an automated call center? These seemingly small things come together to create a hugely competitive value proposition—and are the lynchpin of your brand.

But what can you do to leverage these experiences and grow the appeal of your brand—without breaking the bank? Here are 10 tips that can help.

### 1 What is Your Brand?

First, it's important to understand that your brand is much more than your logo, merchandising, or products. As I mentioned above, it is about the sum total of the experiences customers have with your business. This includes the visual elements of your business, but it also includes what you do, how you do it, what your customer interactions are like, and the type of information you share in your marketing and on social media. All of these elements help establish the trust and credibility of your business.

## 2 Stand Out

Standing out means being different. If your brand is going to be strong, you need to be able to pinpoint what it is that makes what you do unique. What differentiates you from others in your industry? A SCORE mentor, sba.gov/score, can help you use competitive differentiators to build your business brand. Don't forget to weave your differentiators into your company's messaging and marketing.

## 3 Have Great Products and Services

Word of mouth is often a small business's greatest lead generator, so having great products and services that people talk about is a critical part of your brand and why you are in business. Even the most outgoing and charming small business owner is not going to succeed in bringing customers back unless the product or service they provide delivers and exceeds expectations. Don't lose sight of your product—keep refining it, testing new offerings, and making sure you always put product first, not the money it brings in.

## 4 Make Sure Your Customers Know the Face Behind the Product

One of the biggest reasons that small businesses fail is because of the persistent absence of the business owner. You only need to look at a few episodes of business makeover TV shows to witness what can go wrong when a business is left to run itself. Without an actively engaged owner, employees lose motivation and structure, which can quickly lead to sloppy service, a poor product, and customer churn. Yes, your business needs to be able to function without your constant presence, but it's important to strike a balance. Find ways to make sure your customers know you and connect with the face behind the business. Businesses really thrive when the energy of the owner is present.

## 5 Get Your Name and Logo Right

This is essential to brand recognition and it's important to get it right the first time (changing your name and logo can be costly down the road). Your logo and name should be easily recognizable and reflect the nature and tone of your business as well as appeal to your target market. I'm a dog owner, and two of my absolute favorite small businesses cater to pet owners: my local provider of dog walking services and a healthful pet food store. The names and logos of both these businesses reflect the personality of their brands, what they stand for, the products they offer, their market (people and their pets), and the overall tone of their businesses. When I see their logos, it makes me feel good; I feel an affinity with them, and that's what you need to shoot for.

## 6 Have a Distinct Voice

A great way to ensure your distinct brand message is delivered consistently across your business is to focus on how you and your employees interact and communicate with customers in-person, on the phone, and on social media. Not sure what your "voice" should be? Look to other brands. What do they do that you'd like to emulate? How do they greet and interact with you? What is it that they do that makes you feel good about doing business with them?

## 7 Build Community Around What you Do

A successful brand is one that is trusted and respected by customers,building a strong community online and off can help you achieve this. You don't have to spend a lot of money to do this. In fact, many successful brands concentrate almost exclusively in online and offline community building as opposed to traditional advertising. Facebook and Twitter are great outlets for this, as is your blog. Offline participation in community activities, such as local events, fundraisers, and charities, as well as hosting your own events, such as workshops or loyal customer events, can all help you build community and extend the trust your brand has earned.

## 8 Be an Advocate for Your Business—Not Just a Salesman

You don't have to be the greatest salesman to succeed in business. Selling takes many forms, and being a brand advocate gels them all together. For example, many small business owners strive to be the number one salesman, the number one cheerleader, and the number one fan of their own business (you've got to be excited about it if you want others to be excited too). If you are passionate about your business, be an advocate for it. Use many of the tips here to make sure people understand what you do, the story behind your products, what your products have done for people, your methods and mission. Invite people in!

## 9 Be Reliable

Letting your customers down by failing to live up to your own promises and brand standards can be particularly harmful for small businesses that depend heavily on referrals. The foundation of brand loyalty lies in great service; a happy customer is a loyal customer. So make sure you aren't making promises that you can't keep,whether you run a pizza business and pledge to deliver within 30 minutes, or you're a painting contractor who promises to start a job on a Monday at 9 a.m. sharp. Stand by your promises.

## 10 Have a Value Proposition

Value, not to be mistaken with price, can help define your brand and differentiate you from the competition. This goes back to my second point about standing out. What niche do you serve? What do you do well in that niche that makes you different from everyone else? What are the emotional benefits of what you do? The answers to these questions will help define what your value is to your customers. It could be your great customer service, product quality, innovation, or any combination of these.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

# FUNDING PROGRAMS

## Financing Your Small Business




# A Good Risk

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

WRITTEN BY **PAM KASEY**

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

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

As it turns out, they would have been a good risk. Over the past 14 years, Marrero and Oxley have built an operation that employs hundreds, sells internationally, and enriches its community. They were recognized by the U.S. Small Business Administration in 2017 as National Small Business Persons of the Year.

A California native, Marrero grew up in a family that appreciates craft beer. He tried homebrewing in high school and had friends who brewed. "When I traveled, experiencing the local beer was always important to me," he says. "So when I came to Hawaii, I thought the local beer was ridiculous. I knew I could put people together to make great beer."

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



Maui Brewing Company's Kihei brewery






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

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

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

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

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

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

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

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




Melanie Oxley and Garrett Marrero

# SBA Guaranteed Loans

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



**Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch.**

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

# SBA Lenders

These participating SBA Lenders serve the Los Angeles area unless otherwise noted. Visit **sba.gov/ca/la** for information on all our SBA Lenders.

## Top 10 Los Angeles Lenders by Total Amount of Loans in 2017

1. **Wells Fargo Bank**
   **wellsfargo.com**
   $148 million
2. **JPMorgan Chase Bank**
   **jpmorganchase.com**
   $84 million
3. **Bank of Hope**
   **bankofhope.com**
   $90 million
4. **U.S. Bank**
   **usbank.com**
   $25 million
5. **East West Bank**
   **eastwestbank.com**
   $40 million
6. **Hanmi Bank**
   **hanmi.com**
   $24 million
7. **Pacific City Bank**
   **paccity.net**
   $62 million
8. **Commonwealth Business Bank**
   **cwbbank.com**
   $58 million
9. **First Home Bank**
   **firsthomebank.com**
   $17 million
10. **Open Bank**
    **myopenbank.com**
    $59 million

## Participating SBA Lenders

**ALHAMBRA**

**First Commercial Bank**
(626) 300-6000
**bankfcb.com**

**ARCADIA**

**Citizens Business Bank**
(909) 980-4030
**cbbank.com**

**New Omni Bank**
(626) 284-5555
**newomnibank.com**

**BAKERSFIELD**

**Mid State Development Corp.**
(661) 322-4241
**msdcdc.org**

**BEVERLY HILLS**

**Cal Private Bank (formerly San Diego Private Bank)**
(949) 345-7600
**calprivate.bank/lending/sba**

**CARSON**

**California CU**
(800) 334-8788
**ccu.com**

**CENTURY CITY**

**Pacific Mercantile Bank**
(714) 438-2502
**pmbank.com/financing/smallbusinessloans.aspx**

**CERRITOS**

**First Choice Bank**
(562) 345-9092
**firstchoicebankca.com**

**CITY OF INDUSTRY**

**American Continental Bank**
(626) 363-8988
**americancontinentalbank.com**

**CTBC Bank Corp.**
(424) 277-4526
**ctbcbankusa.com**

**Golden Bank**
(713) 777-3838
**goldenbank-na.com**

**United Pacific Bank**
(626) 656-7305
**upbnet.com/sba-loans.aspx**

**COVINA**

**AltaPacific Bank**
(707) 236-1500
**apbconnect.com**

**DUBLIN**

**Technology CU**
(408) 451-9111
**techcu.com**

**EL SEGUNDO**

**Bank of Manhattan (formerly Plaza Bank)**
(888) 388-5433
**plazabank.net**

**Pacific Premier Bank**
(888) 388-5433
**ppbi.com**

**ENCINO**

**Grandpoint Bank**
(888) 575-2575
**grandpointbank.com**

**GARDENA**

**Pacific Western Bank**
(310) 877-8500
**pacificwesternbank.com**

**GLENDALE**

**Americas United Bank**
(818) 637-7000
**aubank.com**

**CDC Small Business Finance Corp.**
(619) 291-3594
**cdcloans.com**

**Community Bank**
(800) 788-9999
**cbank.com**

**First Citizens Bank & Trust Co.**
(888) 323-4732
**firstcitizens.com**

**Seacoast Commerce Bank**
(818) 844-8640
**sccombank.com**

**Umpqua Bank**
(866) 486-7782
**umpquabank.com**

**United Business Bank**
(818) 844-0100
**unitedbusinessbank.com**

**U.S. Bank**
(818) 548-7400
**usbank.com**

### GOLETA

**Community West Bank**
(805) 683-4944
**communitywestbank.com**

### GREENVILLE

**Plumas Bank**
(530) 283-7305
**plumasbank.com**

### IRVINE

**CommerceWest Bank**
(949) 251-6959
**cwbk.com**

**Pacific Enterprise Bank**
(949) 623-7600
**pacificenterprisebank.com**

### LAGUNA HILLS

**Harvest Small Business Finance**
(760) 487-5663
**harvestsbf.com**

### LONG BEACH

**Banner Bank**
(509) 527-3636
**bannerbank.com**

**International City Bank**
(562) 436-9800
**icb.biz**

**Opus Bank**
(949) 517-0961
**opusbank.com**

### LOS ANGELES

**Banc of California**
(818) 637-7000
**bancofcal.com**

**The Bancorp Bank**
(302) 385-5000
**thebancorp.com**

**Bank of America**
(980) 335-3561
**bankofamerica.com**

**Bank of Hope**
(213) 639-1700
**bankofhope.com**

**Bank of the West**
(925) 942-8300
**bankofthewest.com**

**Beacon Business Bank (formerly Trans-Pacific National Bank)**
(415) 543-3377
**beaconbusinessbank.com**

**Boston Private Bank & Trust Co.**
617-912-1900
**bostonprivate.com**

**Capital Bank**
(800) 639-5111
**capitalbank-us.com**

**Cathay Bank**
(213) 625-4791
**cathaybank.com**

**Centerstone SBA Lending Inc.**
(323) 677-2220
**teamcenterstone.com/centerstone**

**Citibank**
(605) 331-2626
**citi.com**

**Comerica Bank**
(800) 521-1190
**comerica.com**

**Commonwealth Business Bank**
(323) 988-3000
**cwbbank.com**

**ExWorks Capital (formerly World Trade Finance Inc.)**
(818) 556-8588
**exworkscapital.com**

**First Foundation (formerly Premier Business Bank)**
(213) 689-4800
**merger.firstfoundationinc.com**

**GBC International Bank**
(310) 826-4228
**gbcib.com**

**Hana Small Business Lending Inc.**
(213) 977-5555
**hanafinancial.com**

**Hanmi Bank**
(213) 382-2200
**hanmi.com**

**JPMorgan Chase Bank**
(212) 270-6000
**jpmorganchase.com**

**Lendistry**
(844) 662-7297
**lendistry.com**

**Manufacturers Bank**
(213) 489-8712
**manufacturersbank.com**

**Midfirst Bank**
(405) 767-7000
**midfirst.com**

**Mortgage Capital Development Corp.**
(415) 989-8855
**tmcfinancing.com**

**MUFG Union Bank**
(858) 492-6257
**unionbank.com**

**Open Bank**
(213) 892-9999
**myopenbank.com**

**Pace Finance Corp.**
(213) 353-3982
**pacelabdc.org**

**Pacific City Bank**
(213) 210-2000
**paccity.net**

**Pacific Commerce Bank**
(213) 617-0082
**pacificcommercebank.com**

**PCR Small Business Development**
(866) 301-9989
**pcrcorp.org**

**Royal Business Bank**
(213) 533-7953
**royalbusinessbankusa.com/small-business.htm**

**Shinhan Bank America**
(213) 251-3090
**shbamerica.com**

**Uniti Bank**
(213) 401-3222
**unitibank.com**

**US Metro Bank**
(714) 620-8888
**usmetrobank.com**

**Wallis State Bank**
(310) 600-0390
**wallisbank.com/sba-loans.aspx**

**Wells Fargo Bank**
(213) 253-7221
**wellsfargo.com**

**Woori America Bank**
(888) 699-6674
**wooriamericabank.com**

### MANHATTAN BEACH

**Kinecta FCU**
(888) 371-7501
**kinecta.org**

### MISSION VIEJO

**Partners Bank of California**
(949) 732-4000
**partnersbankca.com/sba.aspx**

### OAKLAND

**Community Bank of the Bay**
(510) 433-5400
**bankcbb.com**

**Main Street Launch**
(510) 763-4297
**mainstreetlaunch.org**

### PASADENA

**East West Bank**
(626) 768-6000
**eastwestbank.com**

**E-Central CU**
(626) 799-6000 x613
**ecentralcu.org**

**Evertrust Bank**
(626) 993-3800
**evertrustbank.com**

### REDDING

**Superior CA Economic Development**
(530) 225-2760
**scedd.org**

### REDLANDS

**Enterprise Funding Corp.**
(909) 792-3803
**efc504.com**

**ROWLAND HEIGHTS**

**First General Bank**
(626) 820-1099
**fgbusa.com**

**SACRAMENTO**

**Vision One CU**
(800) 327-2628
**visionone.org**

**SAN JOSE**

**Bridge Bank (Western Alliance)**
(408) 423-8500
**westernalliancebancorporation.com**

**SANTA BARBARA**

**American Riviera Bank**
(805) 965-5942
**americanrivierabank.com**

**Montecito Bank**
(805) 963-7511
**montecito.com**

**SANTA CLARITA**

**Bank of Santa Clarita**
(661) 362-6000
**bankofsantaclarita.com**

**SANTA CRUZ**

**Santa Cruz County Bank**
(831) 457-5003
**sccountybank.com/sba.cfm**

**SANTA MARIA**

**Coast Hills Federal Credit Union**
(805) 733-7600
**coasthills.coop**

**Community Bank of Santa Maria**
(805) 922-2900
**yourcbsm.com**

**SANTA MONICA**

**Commercial Bank of California**
(714) 431-7000
**cbcal.com**

**SUN VALLEY**

**Mission Valley Bank**
(818) 394-2300
**missionvalleybank.com**

**TORRANCE**

**First Bank**
(910) 246-0662
**firstbanks.com**

**VAN NUYS**

**Valley Economic Development Corp.**
(818) 907-9977
**vedc.org**

**VENTURA**

**Bank of the Sierra (formerly Ojai Community Bank)**
(661) 255-9250
**bankofthesierra.com**

**Mission Bank**
(661) 859-2500
**missionbank.com**

**Ventura County CU**
(805) 477-4000
**vccuonline.net**

**WALNUT CREEK**

**Bay Area Development Corp.**
(925) 472-5602
**baydevco.com**

**WEST COVINA**

**Sunwest Bank**
(714) 730-4444
**sunwestbank.com**

**WESTLAKE VILLAGE**

**Rabobank**
(855) 533-5565
**rabobankamerica.com/business**

**WESTWOOD**

**City National Bank**
(310) 888-6000
**cnb.com**







**OUT OF STATE LENDERS**

**Bank Rhode Island**
(40) 456-5000
**bankri.com/business/business-lending**

**Beneficial Bank**
(215) 864-6004
**thebeneficial.com**

**Byline Bank**
(773) 244-7000
**bylinebank.com**

**Cache Valley Bank**
(435) 753-3020
**cachevalleybank.com**

**Celtic Bank Corp.**
(801) 363-6500
**celticbank.com**

**Community Development Transportation**
(202) 661-0212
**socialfunds.com**

**Compass Bank**
(205) 297-1986
**bbvacompass.com**

**Crestmark Bank**
(248) 267-1695
**crestmark.com**

**CRF Small Business Loan Co.**
(612) 338-3050
**crfusa.com**

**Customers Bank**
(610) 933-7195
**customersbank.com**

**Evolve Bank & Trust**
(870) 735-6100
**getevolved.com**

**FinWise Bank (formerly Utah Community Bank)**
(801) 545-6000
**finwisebank.com/sba-loans**

**First Bank Financial Center**
(262) 569-9900
**fbfcwi.com**

**First Community Bank**
(800) 971-4671
**firstcommunitybank.com**

**First Financial Bank**
(870) 863-7000
**ffb1.com**

**First Home Bank**
(727) 394-2265
**firsthomebank.com**

**First IC Bank**
(770) 451-7200
**firsticbank.com**

**Five Star Bank**
(916) 626-5000
**five-starbank.com**

**Grow America Fund Inc.**
(212) 682-1106
**ndconline.org/small-business-lending**

**Homestreet Bank**
(206) 623-3050
**homestreet.com**

**Independence Bank**
(401) 886-4600
**independence-bank.com**

**Live Oak Banking Co.**
(910) 790-5867
**liveoakbank.com**

**Meadows Bank**
(702) 471-2265
**meadowsbank.bank**

**Newtek Small Business Finance Inc.**
(212) 356-9500
**newtek.com**

**NOA Bank**
(678) 385-0826
**noabank.com/en/sba-loans**

**Pinnacle Bank**
(408) 762-2465
**pinnaclebankonline.com**

**Radius Bank**
(617) 482-4000
**radiusbank.com**

**ReadyCap Lending**
(800) 713-4984
**readycaplending.com**

**Simmons Bank**
(870) 541-1000
**simmonsfirst.com**

**Spirit of Texas Bank**
(979) 846-8000
**sotb.com**

**Stearns Bank**
(320) 253-6607
**stearnsbank.com**

**Surrey Bank and Trust**
(276) 694-4825
**surreybank.com/business/borrow/sba-loans**

**Texas Capital Bank**
(214) 932-6600
**texascapitalbank.com**

**United Community Bank**
(678) 714-3603
**ucbi.com/business/loans/small-business-lending**

**United Midwest Savings Bank**
(877) 751-4622
**umwsb.com**

**West Valley National Bank**
(623) 536-9862
**wvnb.net/business-banking/loans**

**Zions Bank**
(888) 307-3411
**zionsbank.com**

## Participating Certified Development Companies

**Advantage CDC**
(562) 983-7450
Long Beach
**advantagecdc.org**

**AmPac Tri-State CDC Inc.**
(909) 915-1706
Grand Terrace
**ampac.com**

**Bay Area Development Corp.**
(925) 472-5602
Walnut Creek
**baydevco.com**

**BFC Funding**
(213) 797-6700
Los Angeles
**bfcfunding.com**

**California Statewide Certified Development**
(800) 982-9192
Pasadena
**calstatewide.com**

**Capital Access Group**
(415) 217-7600
San Francisco
**capitalaccess.com**

**CDC Small Business Finance Corp.**
(619) 291-3594
Glendale
**cdcloans.com**

**Cen Cal Business Finance Group**
(559) 227-1158
Fresno
**cencalfinance.com**

**Coastal Business Finance**
(805) 739-1665
Santa Maria
**coastalbusinessfinance.com**

**Enterprise Funding Corp.**
(909) 792-3803
Redlands
**efc504.com**

**Golden State CDC**
(818) 205-1770
Van Nuys
**goldenstatecdc.org**

**Mid State Development Corp.**
(661) 322-4241
Bakersfield
**msdcdc.org**

**Mortgage Capital Development Corp.**
(415) 989-8855
Oakland
**tmcfinancing.com**

**Pacific West CDC**
(949) 305-6490
Laguna Hills
**pacwestcdc.com**

**SoCal CDC**
(818) 638-7001
Mission Hills
**socalcdc.com**

**Southland Economic Development Corp.**
(714) 868-0001
Santa Ana
**southlandedc.com**

**Superior CA Economic Development**
(530) 225-2760
Redding
**scedd.org**

## Community Advantage Lenders

**CDC Small Business Finance Corp.**
(619) 291-3594
Pasadena
**cdcloans.com**

**Community Development Transportation**
(202) 661-0212
**socialfunds.com**

**Main Street Launch**
(510) 763-4297
Oakland
**mainstreetlaunch.org**

**Pace Finance Corp.**
(213) 353-3982
Los Angeles
**pacelabdc.org**

**PCR Small Business Development**
(866) 301-9989
Los Angeles
**pcrcorp.org**

## Participating Microlenders

**Pace Finance Corp.**
(213) 353-3982
Los Angeles
**pacelabdc.org**

**Valley Economic Development Corp.**
(818) 907-9977
Van Nuys
**vedc.org**

Get the big shot treatment you deserve.

BANNER BANK

When you partner with us, we focus completely on your business and provide the tailored solutions and location decision making you need to succeed. It's the way we've been serving businesses like yours for more than 125 years.

Small Business Administration Preferred Lender

Contact our SBA expert:
Josh Hill, Vice President, Relationship Manager
619-237-4803 or joshua.hill@bannerbank.com

Member FDIC

EQUAL HOUSING LENDER

# Need Financing?



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

## The 7(a) Loan

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

**MAX LOAN AMOUNT:** $5 million

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

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

**GUARANTEE:** 50 to 90 percent

## Caplines

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

## SBAExpress Loan

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

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

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

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

**GUARANTEE:** 50 percent

## Community Advantage Program

Community Advantage lenders are community-based financial institutions focused on financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. The program can provide access to free business counseling at the same time you are putting together your financing.

**INTEREST RATE:** prime + 6 percent

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

**GUARANTEE:** 75 to 90 percent

## SBA Microlenders

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

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

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

## 504 Certified Development Company Loan Program

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

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

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

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

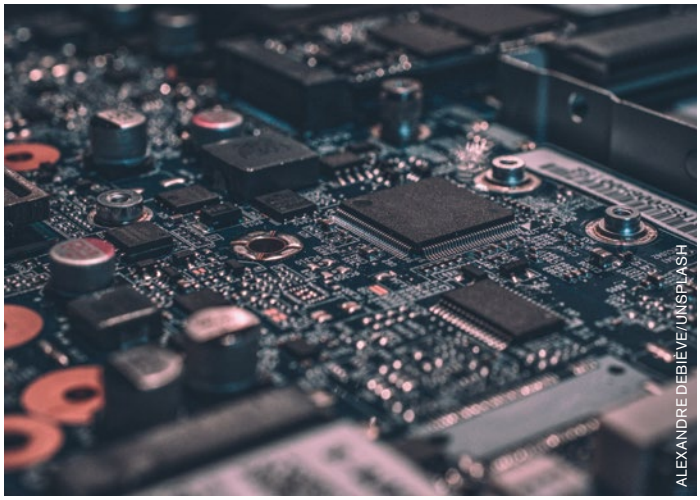
**GUARANTEE:** the SBA Lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

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

# R&D Opportunities for Next Gen Entrepreneurs

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




## Do you work in one of these areas?

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

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

## How it works

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

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

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

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

## Participating agencies:

- **Department of Agriculture**
- **Department of Commerce**
- **National Institute of Standards and Technology**
- **National Oceanic and Atmospheric Administration**
- **Department of Defense**
- **Department of Education**
- **Department of Energy**
- **Department of Health and Human Services**
- **Department of Homeland Security**
- **Department of Transportation**
- **Environmental Protection Agency**
- **NASA**
- **National Science Foundation**

# Why Export?

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

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

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

### Financing for International Growth

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.
**Max loan amount:** $500,000
**Interest rate:** negotiated between lender and business, fixed or variable rate, typically not to exceed prime + 6.5 percent
**Terms based on use of loan:** for real estate, up to 25 years; for equipment, up to 10 years; for lines of credit, up to seven years
**Guarantee:** up to 90 percent

The **International Trade Loan** can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.
**Max loan amount:** $5 million
**Interest rate:** negotiated between lender and business, fixed or variable, not to exceed prime + 2.75 percent
**Terms based on use of loan:** for real estate, up to 25 years; for equipment, up to 10 years
**Guarantee:** up to 90 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.
**Max loan amount:** $5 million
**Interest rate:** negotiated between lender and business, fixed or variable rate
**Terms:** typically one year, cannot exceed three years
**Guarantee:** up to 90 percent

## One-Stop Exporting Shops

**Find an SBA professional in one of these 21 U.S. Export Assistance Centers located in major metro areas, sba.gov/tools/local-assistance/eac. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations.**

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

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email international@sba.gov. Include your name, company name, mailing address, and phone number, as well as a brief description of the trade problem or challenge you are encountering.

# Benefits of Exporting

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

**STEP 1 GET COUNSELING**



**STEP 2 FIND BUYERS**



**STEP 3 GET FUNDING**

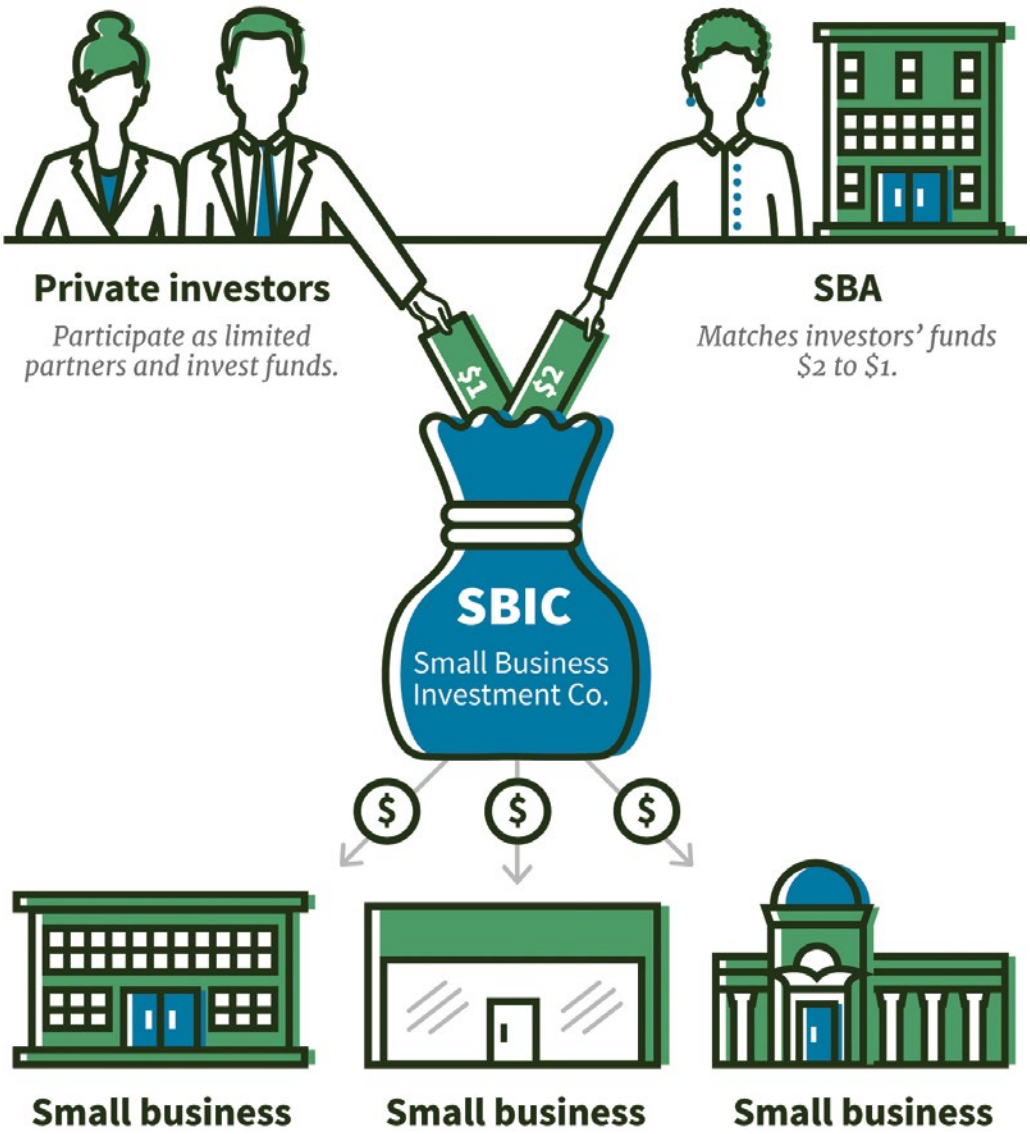


# Investment Capital

Looking for investors? Consider a Small Business Investment Company.

If you own a U.S. small business, you could receive capital from a **Small Business Investment Company** that is regulated by the SBA. The agency provides guarantees to investment companies with financing expertise in certain sectors or industries. These investment companies then use private funds, along with SBA-guaranteed capital, to invest in qualifying small businesses. The small business then receives a loan, equity, or a combination of both. Equity is a share of ownership an investment company gets in a business.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive capital from a Small Business Investment Company. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. To search the SBIC directory, visit **Investment Capital under Funding Programs at sba.gov.**





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

# Rising Tide

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

WRITTEN BY **NIKKI BOWMAN**

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

"Things were going great. Honestly, the factory was going wonderfully. In June we were on pace for a record month, but instead the Blanco River decided to come over its banks," says President Rob Leonardis.

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

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



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

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

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

After the flood, Ember continued to





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

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

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

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

# The President & the SBA Administrator Can Declare a Disaster

### Who to contact after a disaster is declared by the President

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

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

### Who to contact after a disaster is declared by the SBA

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

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

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

Information needed to get started:

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

# How an SBA Disaster Loan Works

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

## Verification & Processing

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

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

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

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

## For Physical Damages

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

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

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

## For Economic Injury

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

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

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

## Closing & Funds Disbursement

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

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

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

## Keep in mind

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

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

# How to Prepare Your Business for an Emergency

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

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

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

**Review your insurance coverage**

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

**Establish a solid supply chain**

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

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

**Plan for an alternate location**

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




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

# Surety Bonds

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

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

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

- **Startups and firms** in business less than three years
- **Businesses with credit issues** or internally prepared financial statements
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits

1



## Surety bonds are requested

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

2



## Surety partners with business

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

3




## The SBA guarantees

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

4



## Small businesses benefit

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

### For Public and Private Prime Contracts and all Subcontracts

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

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

**SBA reimburses surety companies in case of default**
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000

80 percent for all other small businesses.

### For Federal Contracts

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

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

**SBA reimburses surety companies in case of default**
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000

80 percent for all other small businesses.

# SBA's QuickApp Program



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

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

## Questions?

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

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

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

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

# CONTRACTING

## Doing Business with the Government



# My Next Career Path

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

WRITTEN BY **NIKKI BOWMAN**

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

Founded in 2014 in Las Vegas, Nevada, My Next Career Path Staffing (MNCP Staffing) is a consulting and staffing firm that provides resources to private businesses, public sector firms, and local, state, and federal government agencies nationwide. The company offers temporary and permanent recruitment or recruitment by project in the fields of information technology; engineering; medical, clinical, and professional services; and sales and marketing, and it is known for its IT solutions. The company is a certified 8(a), Minority Business Enterprise, Disadvantaged Business Enterprise (DBE), and Emerging Small Business in Nevada as well as a certified DBE in Arizona, California, Maryland, Oregon, Texas, and Utah.

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

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

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

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



> “The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space.”
>
> **Renee Boyce,**
> **MNCP Staffing president and CEO**

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

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

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

# How to do business with the government

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



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

# SBA Contracting Programs

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

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

## All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the **All Small Mentor-Protege Program**, **sba.gov/allsmallmpp**. 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.
- You must be certified as a small business within your NAICS industry classification and have experience in that field.
- Mentors and proteges must be organized for profit or as an agricultural cooperative.
- Mentors cannot own more than 40 percent equity in the protege's business.
- An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

## 8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you could get business training and government contracting assistance through the **8(a) Business Development Program**, **sba.gov/8a**. The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, American Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

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

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

**Socially disadvantaged:** those who have been subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups of people are assumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that they have suffered disadvantage.

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

**The benefits:**

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

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

**What is an 8(a) sole-source contract?**
A direct awarding of a contract to an 8(a) small business that can provide the needed services.

## HUBZone

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

- Be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe.
- Be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, **https://maps.certify.sba.gov/hubzone/map**.
- Have at least 35 percent of your employees residing in a HUBZone.



## For Service-Disabled Veterans:

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification.

- To determine your eligibility, contact a veterans' business development officer at your local SBA office, or the SBA's Office of Veterans Business Development at **sba.gov/ovbd**.
- After you have set up to do business with the government in **sam.gov**, update your status as a service-disabled veteran business.

**Keep in mind**
The SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

# Regional/ State Contracting Programs

**California Department of Corrections and Rehabilitations Small Business/ Disabled Veteran Business Enterprise**
**cdcr.ca.gov/doingbusiness**

**CA Department of General Services**
Office of Small Business & Disabled Veterans Enterprise Services
**dgs.ca.gov/pd/programs/osds**

**California Department of General Services Small Business Program**
**dgs.ca.gov**

**California Department of Industrial Relations Small Business/Disabled Veteran Business Enterprise**
**dgs.ca.gov/pd/programs/osds.aspx**

**CA Department of Parks and Recreation**
**parks.ca.gov/?page_id=22300**

**California Department of Transportation Small Minority/ Women Business Enterprise**
**dot.ca.gov/obeo**

**California Department of Veterans Affairs - Disabled Veteran Business Enterprise Program**
**calvet.ca.gov**

**California eProcurement Portal**
**caleprocure.ca.gov**

**Cal Fire**
**calfire.ca.gov/about/about_dobusiness**

**California High-Speed Rail Authority Small Business Program**
**hsr.ca.gov/programs>Small Business**

**California Public Utilities Commission - Utilities Supplier Diversity Program**
**cpuc.ca.gov/supplierdiversity**

**California Unified Certification Program DBE Certification**
**dot.ca.gov>Business>OBEO home**

**Los Angeles Business Assistance Virtual Network**
**labavn.org**

**Los Angeles County Metropolitan Transportation Authority Small Business Enterprise**
**business.metro.net >Vendor Portal > Certifications**

**LA Department of Water and Power**
(213) 367-2252
**ladwp.com/purchasing**

**LA Unified School District**
**achieve.lausd.net/page/3904**

**Metrolink**
**metrolinktrains.com/about/doing-business**

**Metropolitan Water DistrictBusiness Outreach Program**
**mwdh2o.com/doing-business**

**National Minority Supplier Development Council MBE Certification**
**nmsdc.org/mbes/mbe-certification**

**Port of Long Beach Small Business Enterprise/Very Small Business Enterprise Program**
**polb.com/economics/contractors/sbe**

**Southern CA Edison**
**sce.com/wps/portal/home/procurement**

**Southern California Minority Supplier Development Council MBE Only**
**scmsdc.org/mbe**

**U.S. Department of Veterans Affairs - vendor information page**
**vip.vetbiz.va.gov/**

# Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

**How can a procurement assistance center help you?**

» A center adviser can help you determine if your business is ready for government contracting.

» An adviser can help you register in the System for Award Management (**sam.gov**).

» Your adviser will help you see if you are eligible for any small business certifications and programs.

**LA County PTAC**
Regional PTAC Headquarters
(323) 881-3964
**dcba.lacounty.gov**

**American Indian Chamber Education Fund PTAC**
*Serving the Pacific & Western BIA region*
American Indian PTAC
(213) 448-2333
**aicef-ptac.org**

# 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**.

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) 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** 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**.

## 5. Search the database

- Search the FedBizOpps database (**fbo.gov**) for your new business opportunity.

# 8 Tips for Finding Government Contracting Opportunities

Small businesses can benefit from government contracting opportunities.

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

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

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

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

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

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

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

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

Could there be an opportunity here for your small business to lend its services and goods to help these agencies hit their targets next year?

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

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

6 **Find a partner and advocate in the OSDBU.** Another excellent way of getting in front of government buyers is to take advantage of the Office of Small and Disadvantaged Business Utilization (OSDBU) outreach events



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

and expos. These serve to connect business owners to government buyers. You can view the upcoming event calendar here.

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

**7** **Get help from SBA procurement reps.** Another vital government resource are SBA's local Procurement Center Representatives (PCRs). PCRs provide services that include training, counseling and business matchmaking events. Find the PCR in your area.

**8** **Don't go it alone – partner with a government mentor.** Anyone embarking on new ventures can benefit from a mentor. The SBA operates a notable mentor-protege program that can help you get access to contracts. The All Small Mentor-Protege Program (page 61) rewards protege small businesses and experienced mentor firms with government contracting opportunities. The program's objective is to motivate larger companies to lend their knowledge to smaller, less experienced businesses so they can together compete for government contracts.

WRITTEN BY **Caron Beesley**, CONTRIBUTOR

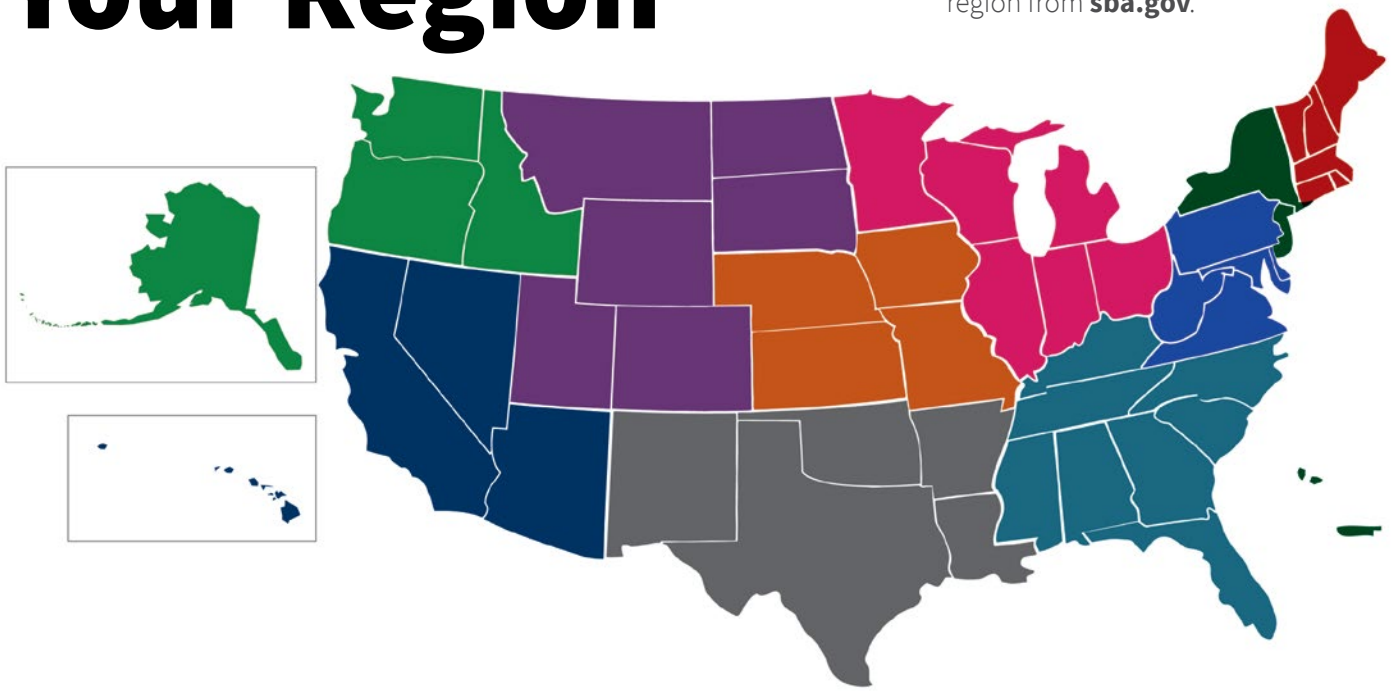
# Additional Resources

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

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

# Reasons to Love Your Region

To further the mission of helping small businesses succeed, the SBA has regional offices across the country. Here are some fun facts about each region from **sba.gov**.



## Region 1

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

## Region 2

Small businesses are of key importance to Puerto Rico's economy. **Four out of five Puerto Rican workers are employed at small businesses**, as compared to 48% for the United States as a whole.

## Region 3

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

## Region 4

Region 4 is a center of minority-owned businesses. **23% of all minority-owned businesses are located in region 4**, making it the second in the nation. This includes over 35% of all African American-owned businesses, the highest compared to any other region.

## Region 5

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

## Region 6

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

## Region 7

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

## Region 8

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

## Region 9

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

## Region 10

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

# Do you want your business to stand out?




**New South Media Custom Solutions** creates cost-effective and engaging content in print and digital formats for clients in a wide array of industries. Products include stand-alone magazines, travel guides, promotional materials, books, advertorial inserts, and commemorative and anniversary publications.

**Full-service capabilities include**

- **publication and brochure design**
- **impactful storytelling and content development**
- **engaging logo creation**
- **industry-specific branded content**
- **advertisement design**
- **native content**
- **advertorials**
- **photography**
- **print production management**

new south media

**newsouthmediainc.com | info@newsouthmediainc.com**

Business Finance Capital

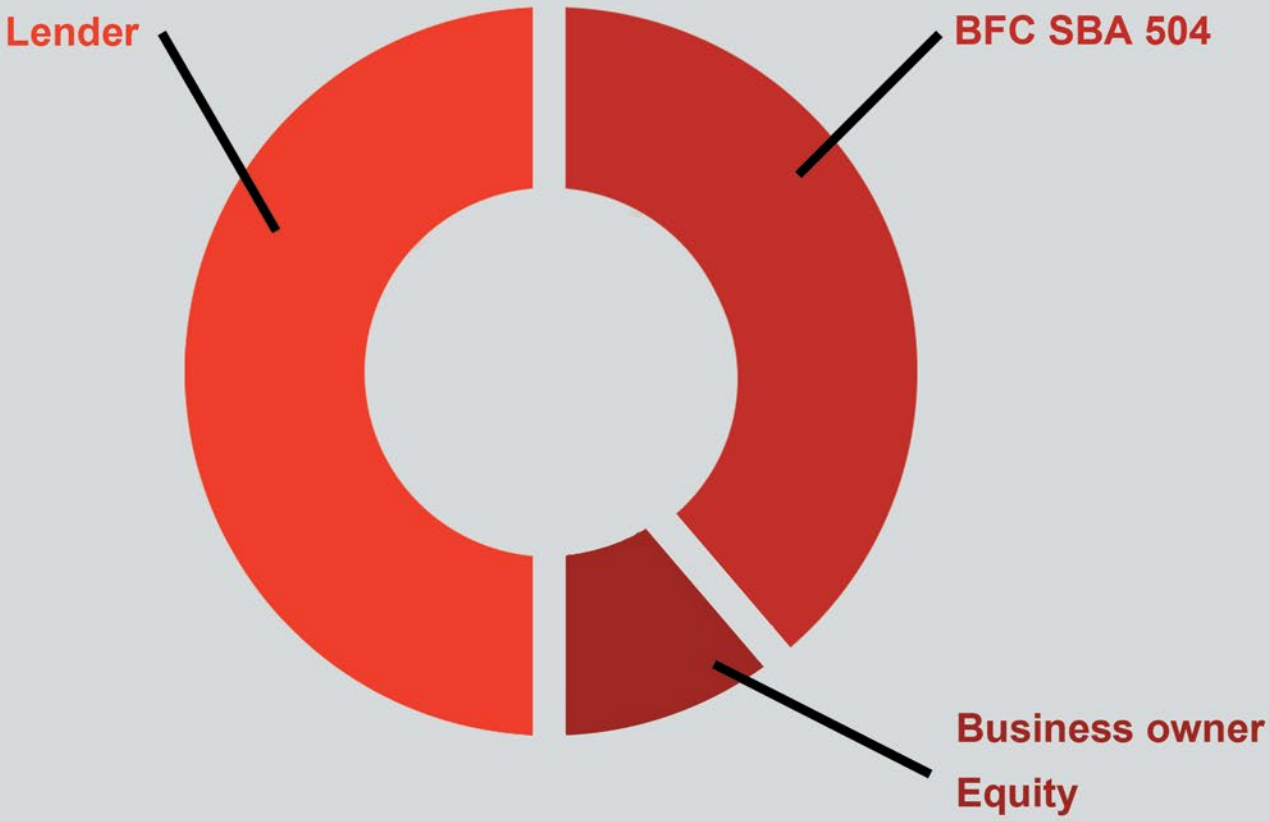
**1-800-SBA-REAL**
**(1-800-722-7325)**




# Your Partner for the SBA 504 Loan Program

**A 504 Loan ia a 10-Percent down, fixed-rate, long-term loan designed to expand capital access and fill a market gap in long-term financing for America's small businesses. Fixed-cost, long-term, and SBA-backed, the 504 is one of the best financing options for business owners today.**

- **A team of experts with over 50 years of combined experience in SBA lendin.**
- **One of the largest Small Business Administration (SBA) Lenders in Los Angeles.**
- **BEC simplifies the application process and expedites the funding process.**




Business Finance Capital
1055 W. 7th St., Suite 2250
Los Angeles, CA 90017

Call **1-800-SBA-REAL**
Email **Info@BFCFunding.com**
Visit **www.BFCFunding.com**