



U.S. Small Business
Administration

SAN DIEGO &
IMPERIAL VALLEY EDITION 2020

Small Business

RESOURCE GUIDE



**START
GROW
EXPAND
YOUR BUSINESS**





CONTENTS



San Diego & Imperial Valley Edition 2020



Local Business Assistance

- 8 National Success Story**
Jerado and Joyce Reynolds know their local landscape for entrepreneurship support.
- 11 Local SBA Resource Partners**
- 13 Your Advocates**
- 14 How to Start a Business**
- 20 Workforce Recruitment**
- 21 Entrepreneurial Resources**
- 22 Opportunities for Veterans**
- 24 Write Your Business Plan**

Funding Programs

- 26 National Success Story**
Jennifer and Jeff Herbert's meadery has expanded into a multimillion dollar enterprise thanks to SBA assistance.
- 29 SBA Lenders**
- 33 Need Financing?**
- 34 Go Global with International Trade**
- 36 R&D Opportunities for High Growth Startups**
- 38 National Success Story**
Cheeseburger Baby owner Stephanie Vitori persevered through a financial storm and a natural disaster.
- 42 Surety Bonds**

Contracting

- 44 National Success Story**
Jennifer Rahn steers the course for Admiral Engineering, succeeding as a small business subcontractor.
- 48 SBA Certification Programs**
- 49 Woman-Owned Small Business Certification**

ON THE COVER Cookies con Amore employees, courtesy of Cookies con Amore Inc.; Sayed Ali, Interpreters Unlimited Inc.; Frank Spencer III, courtesy of Aztec Contractors; Cookie con Amore owner Fernanda Capraro, Cookie con Amore; President/CEO Stacey Anfuso, left, and Vice President Karina Arushanyan, La Jolla Logic Inc.

A MESSAGE FROM THE ADMINISTRATOR



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

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

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

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

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

Sincerely,

Jovita Carranza
SBA Administrator



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



Small business is no small task.

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

Local Agent | ProgressiveCommercial.com

PROGRESSIVE
COMMERCIAL

Advertise your company here.

Reach an unparalleled
audience of
small business owners
with the
U.S. Small Business
Administration's
*Small Business
Resource Guide.*

contact info@newsouthmediainc.com

NEW SOUTH MEDIA

PUBLISHED BY

New South Media, Inc.

304.413.0104 | newsouthmediainc.com

PUBLISHER

Nikki Bowman, nikki@newsouthmediainc.com

DESIGNER

Hayley Richard, hayley@newsouthmediainc.com

MANAGING EDITOR

Holly Leleux-Thubron, holly@newsouthmediainc.com

ASSOCIATE EDITORS

Pam Kasey, pam@newsouthmediainc.com

OPERATIONS MANAGER

Meggan Hoyman, info@newsouthmediainc.com

ADVERTISING SALES DIRECTOR

Heather Mills, heather@newsouthmediainc.com

ADVERTISING SALES

Kelley McGinnis, Bryson Taylor

sba@newsouthmediainc.com

Copyright: New South Media, Inc. Reproduction in part or whole is strictly prohibited without the express written permission of the publisher.

© 2020 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 winter 2020 national edition #mcs-0134

WRITER/EDITOR

Becky Bosshart

(202) 205-6677

rebecca.bosshart@sba.gov

DIRECTOR OF MARKETING

Paula Panissidi Tavares

paula.tavares@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.

Directory listings do not constitute or imply an endorsement by the SBA of any opinions, products, or services of any private individual or entity.

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 San Diego District Office

550 W. C St., suite 550
San Diego, CA 92101
(619) 557-7250
sandiego@sba.gov
sba.gov/ca/sandiego
@SBA_SanDiego

District Director Letter

Small Businesses play a key role in providing jobs, products, and services to our economy. The SBA San Diego District Office's mission is to provide services to help small businesses start, grow, expand or recover after a disaster. Whether you need help securing financing or you want to get into government contracting, we can assist. The SBA works with a network of resource partners providing free or low-cost business counseling and training. We work with over 80 SBA Lenders in the area to guarantee small business loans for those who qualify. Entrepreneurs in San Diego and Imperial counties received \$370 million in SBA-backed financing in the last year. Local small businesses, like our 8(a)-certified firms, also profited from government contracts. Many local corporate success stories, such as Callaway Golf Co. and Rubio's Coastal Grill, started with a dream, an entrepreneur, and SBA assistance. Maybe our next big success story will be yours!

Sincerely,



Ruben R. Garcia
District Director



District Director

Ruben Garcia
(619) 727-4880
ruben.garcia@sba.gov

Deputy District Director

Michael Sovacool
(619) 727-4881
michael.sovacool@sba.gov

Lead Business Opportunity Specialist

Carlos Liu
(619) 727-4879
chung.liu@sba.gov

Business Opportunity Specialist

John Engstrom
(619) 727-4872
john.engstrom@sba.gov

Business Opportunity Specialist

Merica Le
(619) 727-4870
merica.le@sba.gov

Economic Development Specialist

Cynthia Harris
(619) 727-4884
cynthia.harris@sba.gov

Economic Development Specialist

Jamye Pritchett Solorzano
(619) 727-4878
jamye.pritchettsolorzano@sba.gov

Lender Relations Specialist

Ken Luis
(619) 727-4871
kenneth.luis@sba.gov

Procurement Center Representative

Lucy Leu
(619) 727-4882
jane.leu@sba.gov

LOCAL BUSINESS ASSISTANCE



How I Did It

Sayed Ali

President, Interpreters Unlimited Inc.
San Diego, CA

For over 40 years, Sayed Ali has called on the SBA to assist him as an entrepreneur. He's now able to give back to his community as a mentor and job creator. Sayed used SBA-backed financing to acquire a company that he then expanded into a language services group. But this wasn't the first time that he qualified for SBA-guaranteed loans to grow a small business. Sayed worked with an SBA Lender to start up his first business, which was then bought by another company. His second SBA-backed loan helped him grow his airport concession business that then went public, trading on the NASDAQ.

Challenge

I wanted our brand to grow nationally and increase our service offerings to include not only foreign language interpretation but also document translation, American Sign Language, language classes and training.

Solution

The SBA guarantees loans made by lending institutions to small businesses that cannot find financing elsewhere. I qualified for a \$2.2 million SBA-backed 7(a) loan that allowed me to add nearly 30 employees. I paid off that loan in only four years. My small business also qualified for an SBA-backed 504 Certified Development Company Loan, which allowed me to purchase our office building with a long-term, fixed-rate mortgage. I'm proud to say it took the business only about eight years to pay it off.

Benefit

With more cash flow, I was able to branch out to serve private clients as well. We also expanded locations; we're headquartered in San Diego with multiple offices in Colorado, Florida, Georgia, and Arkansas. The SBA has been there for me and my businesses from the start. It's extremely instrumental in the growth of all my companies as I created jobs and bettered my employment packages. With all the experience I have gained, I mentor other business owners in my community with my local SCORE chapter.

**“
The SBA has been
there for me and
my businesses
from the start.”**

Sayed Ali

President, Interpreters Unlimited Inc.

SBA Resource Partners

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

SMALL BUSINESS DEVELOPMENT CENTERS

950+

**Small Business
Development Centers**

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

SCORE

300+

SCORE chapters

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

WOMEN'S BUSINESS CENTERS

100+

**Women's Business
Centers**

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

VETERANS BUSINESS OUTREACH CENTERS

20+

**Veterans Business
Outreach Centers**

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

Our Local SBA Resource Partners

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



COURTESY OF COOKIES CON AMORE

After receiving business counseling from their local SBDC, Cookies con Amore Inc. owners Fernanda and Angelo Capraro received a \$600,000 SBA-backed loan. This funding helped them relocate to a 33,000-square-foot facility in San Marcos, employing 45.

SCORE

Call (858) 283-1100 Monday-Friday 9 a.m.-3 p.m. to make an appointment or visit sandiego.score.org.

San Diego Chapter Office

Serving San Diego and Imperial counties

8825 Aero Drive, suite 101

(858) 283-1100

Monday-Friday 9 a.m.-3 p.m.

Counseling locations:

Greater San Diego

San Diego Regional Chamber of Commerce

402 W. Broadway #1000

Wednesday 9 a.m.-noon

North County

Carlsbad Chamber of Commerce

5934 Priestly Drive

Carlsbad

Mondays and Fridays 9 a.m.-3 p.m.

North County Chamber of Commerce

10875 Rancho Bernardo Road #104

San Diego

Fridays 9 a.m.-noon

East County

East County Economic Development Council

201 S. Magnolia Ave

El Cajon

Tuesdays 9 a.m.-3 p.m.

South County

National City Chamber of Commerce

901 National City Blvd.

National City

Wednesdays 9 a.m.-3 p.m.

Veterans Business Outreach Center

SOCAL VBOC

MiraCosta College

2075 Las Palmas Drive

Carlsbad

(760) 795-8739

Director Hazel Beck

socalvboc@miracosta.edu

socalvboc.org

Small Business Development Centers

San Diego and Imperial SBDC Network Lead Center

Southwestern College Higher Education Center
Center for Business Advancement
880 National City Blvd.
National City
Regional Director Marquise Jackson
(619) 216-6718
mjackson2@swccd.edu
Associate Regional Director
Daniel Fitzgerald
(619) 482-6388
dfitzgerald@swccd.edu
sdivsbdc.org

Asian Business Association SBDC

7675 Dagget St., suite 340
San Diego
(858) 277-2822
Director Wesley Quach
wesley@abasd.org
sdivsbdc.org/abasbdc

CONNECT SBDC

4110 Campus Point Court
San Diego
(858) 964-1300
lshaw@connect.org
VP of Operations Laura Shaw
sdivsbdc.org/connectsbdc

CONNECT All SBDC

404 Euclid Ave.
San Diego
Coordinator Danea Ramos
dramos@connect.org

East County SBDC

127 E. Lexington Ave.
El Cajon
(619) 258-3670
Director James Sly
james.sly@eastcountyedc.org
sdivsbdc.org/eastcountysbdc

Imperial Valley SBDC

2415 Imperial Business Parkway, suite A
Imperial
(760) 312-9800
Director Meredith Garcia
meredith@imperialalliance.org
sdivsbdc.org/ivsbdc

International Rescue

Committee SBDC
5348 University Ave. #205
San Diego
(619) 440-6208
Director Adriana Taboada
adriana.taboada@rescue.org
sdivsbdc.org/ircsbdc

North San Diego SBDC

MiraCosta College
2075 Las Palmas Drive
Carlsbad
(760) 795-8740
Director Sudershan Shaunak
centerinfo@miracosta.edu
sdivsbdc.org/nsdsbdc

The Brink SBDC

University of San Diego
5998 Alcalá Park
Mother Rosalie Hill Hall 101
San Diego
(619) 260-4547
Director Mysty Rusk
sbdc@sandiego.edu
sandiego.edu/sbdc

South San Diego SBDC

Southwestern College Higher
Education Center
Center for Business Advancement
880 National City Blvd., suite 7100
National City
(619) 482-6391
sdsbdc@swccd.edu
sdivsbdc.org/southsandiego



Women's Business Center

San Diego and Imperial Women's Business Center

Southwestern College Higher
Education Center
Center for Business Advancement
880 National City Blvd., suite 7100
National City
Director Katty Ibarra
(619) 216-6719
kibarra@swccd.edu
sandiegowbc.org
WBC at Stella Labs
990 Highland Drive #314
Solana Beach



Your Advocates

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

Advocacy

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

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency
- » when you need economic and small business statistics

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

Ombudsman

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

The ombudsman's office can help you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

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

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

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

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



La Jolla Logic Inc. President/CEO Stacey Anfuso, left, and Vice President Karina Arushanyan head a team of about 50 employees across the country supporting military, government, and commercial cyber security programs. Stacey learned how to better compete in the public marketplace thanks to the SBA 8(a) Business Development Program. The San Diego small business is assisted by mentor business Sierra Nevada Corp., a long-time government contractor.

COURTESY OF LA JOLLA LOGIC

How to Start a Business in the San Diego Area

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

The Startup Logistics

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

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your

search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

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

- » **California Business Portal**
businessportal.ca.gov
- » **CALGOLD License and Permit Database**
calgold.ca.gov

» Contractor's licenses

12501 E. Imperial Highway, suite 600,
sixth floor, Norwalk
(800) 321-2752
cslb.ca.gov

Brawley

400 Main St., suite 1
(760) 344-8941
brawley-ca.gov

Calexico

608 Heber Ave.
(760) 768-2132
calexico.ca.gov

Calipatria

125 N. Park Ave.
(760) 348-4141
calipatria.com

Carlsbad

1635 Faraday Ave.
(760) 602-2495
carlsbadca.gov



COURTESY OF THE SBA

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

Chula Vista

276 Fourth Ave.
(619) 585-5624
chulavistaca.gov

Coronado

1825 Strand Way
(619) 522-7326
www.coronado.ca.us

Del Mar

1050 Camino Del Mar
(858) 755-9354
www.delmar.ca.us

El Cajon

200 Civic Center Way
(619) 441-1668
cityofelcajon.us

El Centro

1275 Main St.
(760) 337-4573
www.cityofelcentro.org

Encinitas

505 S. Vulcan Ave.
(760) 633-2708
encinitasca.gov

Escondido

201 N. Broadway
(760) 839-4659
escondido.org

Holtville

121 W. Fifth St.
(760) 356-4685
holtville.ca.gov

Imperial

420 S. Imperial Ave.
(760) 355-3050
cityofimperial.org

Imperial Beach

825 Imperial Beach Blvd.
(619) 628-1423
imperialbeachca.gov

La Mesa

closed alternate Fridays
8130 Allison Ave.
(619) 667-1118
cityoflamesa.com

Lemon Grove

Monday-Thursday
3232 Main St.
(619) 825-3800
lemongrove.ca.gov

National City

Monday-Thursday
1243 National City Blvd.
(619) 336-4330
ci.national-city.ca.us

Oceanside

300 N. Coast Highway
(760) 435-3878
ci.oceanside.ca.us

Poway

13325 Civic Center Drive
(858) 668-4401
poway.org

San Diego

1200 Third Ave., first floor
(619) 615-1500
sandiego.gov

San Marcos

1 Civic Center Drive
(760) 744-1050 x3101
san-marcos.net

Santee

10601 Magnolia Ave.
(619) 258-4100 x146
cityofsantee.ca.gov

Solana Beach

635 S. Highway 101
(858) 720-2460
ci.solana-beach.ca.us

Vista

200 Civic Center Drive
(760) 639-6174
cityofvista.com

Westmoreland

355 S. Center St.
(760) 344-3411
cityofwestmorland.net

» **Department of Agriculture,
Weights and Measures**

San Diego County
9325 Hazard Way, suite 100, San Diego
Agriculture (858) 614-7786
Weights/measures (858) 694-2778
sdcounty.ca.gov/awm

North County Office

151 E. Carmel St., San Marcos
(760) 752-4700

Imperial County

852 Broadway, El Centro
(442) 265-1500
www.co.imperial.ca.us/ag

Brawley

Monday-Thursday 1-2 p.m.
4151 Highway 86, building 4
(760) 344-1211

Winterhaven

last Tuesday each month 1-2 p.m.
513 Second Ave.

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.

- » **San Diego County assessor/
recorder/county clerk**
1600 Pacific Highway, room 260
(619) 237-0502

North County

(760) 630-1219
[arcc.sdcounty.ca.gov/pages/
fbn-info.aspx](http://arcc.sdcounty.ca.gov/pages/fbn-info.aspx)

Chula Vista

590 Third Ave.

El Cajon

200 S. Magnolia Ave.

Kearny Mesa

9225 Clairemont Mesa Blvd.

San Marcos

141 E. Carmel St.

- » **Imperial County clerk**
940 W. Main St., suite 202, El Centro
(442) 265-1076
www.co.imperial.ca.us

Taxes

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

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

- » **California Franchise Tax Board**
Small Business Liaison (916) 845-4669
[ftb.ca.gov/help/business/small-
businesses.html](http://ftb.ca.gov/help/business/small-businesses.html)

- » **Sales Tax**
Seller's resale permit
(800) 400-7115 (TTY 711)
cdtfa.ca.gov
[http://cdtfa.ca.gov/formspubs/
pub73.pdf](http://cdtfa.ca.gov/formspubs/pub73.pdf)

San Diego

15015 Avenue of Science, suite 200
(858) 385-4700

Imperial County

1550 W. Main St., El Centro
(760) 352-3431

- » **Employment taxes**
Employment Development Department
(888) 745-3886
edd.ca.gov

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit socialsecurity.gov/employer. 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, see uscis.gov/forms. For the employer hotline call (888) 464-4218 or email 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 employer.gov and dol.gov. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

- » **California Department
of Industrial Relations**
Occupational Safety
7575 Metropolitan Drive, suite 204
San Diego
(619) 767-2060
dir.ca.gov/dosh
- » **County Environmental Health
Service-food handling**
San Diego County
(858) 505-6900 or (800) 253-9933
sandiegocounty.gov/deh
- » **Imperial County Public
Health Department**
Environmental Health
797 Main St., suite B, El Centro
(442) 265-1888
icphd.org/environmental-health/food

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for

your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit [healthcare.gov/small-businesses/employers](https://www.healthcare.gov/small-businesses/employers).

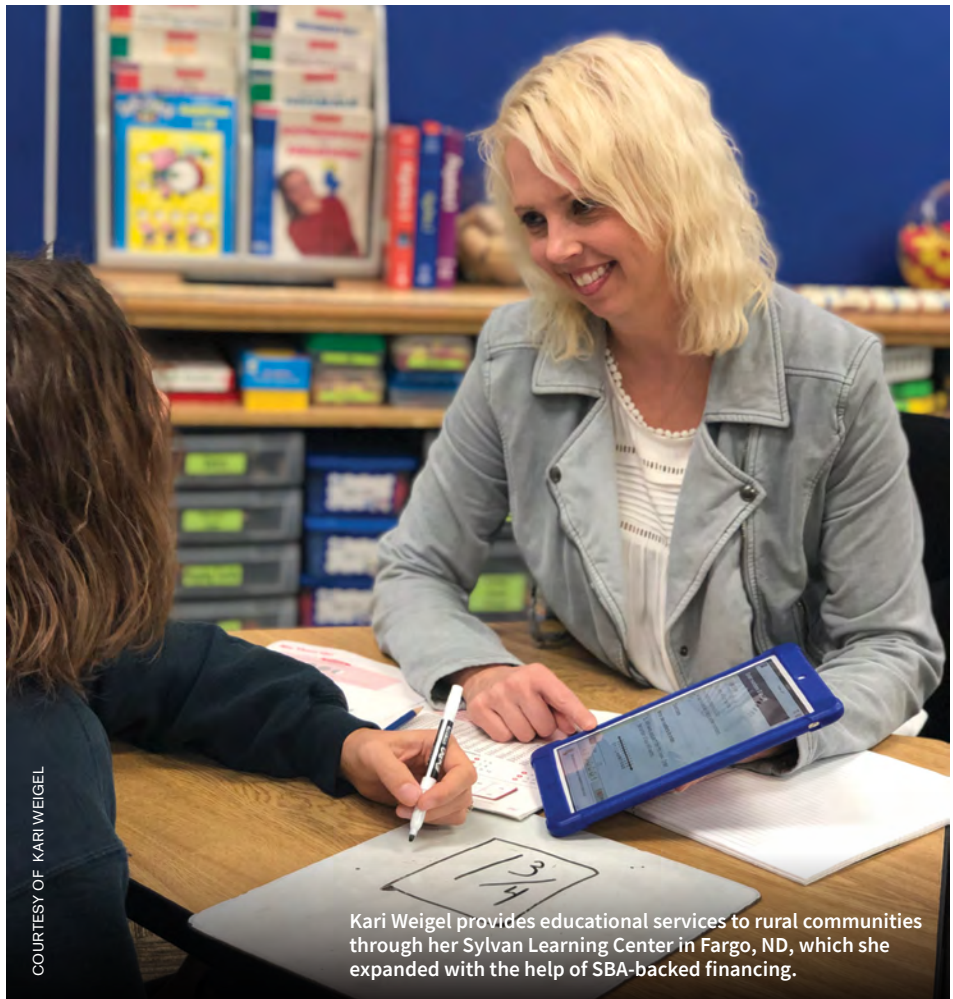
Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit [dol.gov/general/topic/association-health-plans](https://www.dol.gov/general/topic/association-health-plans).

- » **California Department of Insurance**
consumer hotline (800) 927-HELP (4357)
[insurance.ca.gov](https://www.insurance.ca.gov)
- » **Worker's Compensation Division**
7575 Metropolitan Drive, suite 202
San Diego
(619) 767-2083
[dir.ca.gov/dwc/dwc_home_page.htm](https://www.dir.ca.gov/dwc/dwc_home_page.htm)

Environmental Regulations

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

- » **Environmental Protection Agency Small Business Division**
[epa.gov/resources-small-businesses](https://www.epa.gov/resources-small-businesses)
- » **San Diego County Hazardous Materials Division**
5500 Overland Ave., suite 170, San Diego
(858) 505-6880
[sdcounty.ca.gov/deh](https://www.sdcounty.ca.gov/deh)
- » **Imperial County Hazardous Materials Division**
Certified Unified Program Agency
627 Wake Ave., El Centro
(760) 352-0381
[icphd.org/environmental-health/hazardous-materials](https://www.icphd.org/environmental-health/hazardous-materials)
- » **Air Pollution Control San Diego County**
10124 Old Grove Road, San Diego
Permits (858) 586-2600
Small business assistance (858) 586-2656
[sdapcd.org](https://www.sdapcd.org)



Kari Weigel provides educational services to rural communities through her Sylvan Learning Center in Fargo, ND, which she expanded with the help of SBA-backed financing.

Imperial County

150 S. Ninth St., El Centro
(442) 265-1800

www.co.imperial.ca.us/airpollution

Accessibility & ADA Compliance

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

Child Support

Employers are essential to the success of the child support program and collect 75% of support nationwide through payroll deductions. You are required to report all new and rehired employees to the State Directory of New Hires. If you have employees in two or more states, you may register with the Department of Health and Human Services to report

all your employees to one state. Find electronic income withholding orders and the Child Support Portal, which can be used to report information to nearly all child support agencies, at [acf.hhs.gov/programs/css/employers](https://www.acf.hhs.gov/programs/css/employers). Send questions to employerservices@acf.hhs.gov.

- » **California child support service**
[childsupport.ca.gov](https://www.childsupport.ca.gov)

Intellectual Property

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

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

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.



Adriana Medina, owner of **Fuerte Fitness**, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF THE SBA

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

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

- » **State Trademarks**
1500 11th St., second floor, Sacramento
(916) 653-3984
sos.ca.gov/business-programs/ts

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

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

Chambers of Commerce

- Alpine**
(619) 445-2722
alpinechamber.com
- Bonsall**
(760) 630-1933
bonsallchamber.org
- Borrego Springs**
(800) 559-5524
borregospringschamber.com
- Brawley**
(760) 344-3160
brawleychamber.com
- California Chamber**
(800) 331-8877
calchamber.com
- Cardiff**
(760) 436-0431
cardiff101.com

- Calexico**
(760) 357-1166
calexicochamber.net
- Carlsbad**
(760) 931-8400
carlsbad.org
- Carmel Valley**
(831) 659-4000
carmelvalleychamber.com
- Central San Diego Black Chamber**
sdblackchamber.org
- Chula Vista**
(619) 420-6603
chulavistachamber.org
- Clairemont**
clairemontchamber.com
- Coronado**
(619) 435-9260
coronadochamber.com
- El Centro**
(760) 352-3681
elcentrochamber.com
- Encinitas**
(760) 753-6041
encinitaschamber.com
- Escondido**
(760) 745-2125
escondidochamber.org
- Fallbrook**
(760) 728-5845
fallbrookchamberofcommerce.org
- Filipino-American Chamber**
faccsandiego.org
- Finnish American Chamber**
facc-sd.com
- French-American Chamber**
france-sandiego.org
- German American Chamber**
gacca.com
- Global Chamber San Diego**
sandiego.globalchamber.org
- Hispanic e-Commerce**
hiscec.com
- Imperial Beach**
(619) 424-3151
ib-chamber.com
- Imperial**
(760) 355-1609
imperialchamber.org
- Julian**
(760) 765-1857
visitjulian.com

Lakeside

(619) 561-1031
lakesidechamber.org

La Mesa

(619) 465-7700
lamesachamber.net

Mexican international
mexchamber.org

Mira Mesa

(858) 429-5759
miramesachamber.com

National City

(619) 477-9339
nationalcitychamber.org

North County Hispanic Chamber
inbizlatino.com

North San Diego

(858) 487-1767
sdbusinesschamber.com

Oceanside

(760) 722-1534
oceansidechamber.com

Old Town San Diego

(619) 291-4903
oldtownsandiego.org

Otay Mesa

(619) 661-6111
otaymesa.org

Peninsula area

(619) 223-1629
peninsulachamber.com

Poway

(858) 748-0016
poway.com

Ramona

(760) 789-1311
ramonachamber.com

San Diego coastal

(858) 764-2565
sandiegocoastalchamber.com

San Diego County Hispanic Chamber
sdchcc.org

San Diego East County

(800) 402-8765
eastcountychamber.org

San Diego Equality Business Association
The LGBTQ & ALLY Chamber
sdeba.org

San Diego international
wticc.org

San Diego region

(619) 544-1300
sdchamber.org

San Marcos

(760) 744-1270
sanmarcoschamber.com

San Ysidro

(619) 428-5200
sanysidrochamber.org

Santee

(619) 449-1515
santeechamber.com

Solana Beach

(858) 755-4775
solanabeachchamber.com

Spring Valley

(619) 670-9902
springvalleychamber.org

Swedish-American Chamber
sacc-sandiego.org

U.S. Green Chamber

(407) 310-1744
usgreenchamber.com

Valley Center

(760) 749-8472
vcchamber.com

Veterans Chamber San Diego
vccsd.org

Vista

(760) 726-1122
vistachamber.org

Westmorland

(760) 623-1577
westmorlandchamber.com

Incubators/ Accelerators

San Diego's Startup Ecosystem
sandiego.gov/business-resource/
san-diegos-incubators-accelerators-ecosystem

Stella Labs

(855) 266-5257
stellalabs.org

The Rosie Network

therosienetwork.org

Economic Development

Bayview Community Development Corp.

(619) 946-4333
bayviewcdc.org

**City Heights Community
Development Corp.**
cityheightscdc.org

East County Economic Development Council

(619) 258-3670
eastcountyedc.org

Imperial Valley Economic Development Corp.

(760) 353-8332
ivedc.com

Jacobs Center for Neighborhood Innovation

(619) 527-6161
jacobscenter.org

Local Initiatives Support Corporation

(619) 541-8016
lisc.org/san-diego

Logan Heights Community Development Corp.

(619) 858-0563
loganheightscdc.org

San Diego North Economic Development Council

(760) 510-5919
sdnedc.org

San Diego Regional Economic Development Corp.

(619) 234-8484
sandiegobusiness.org

South County Economic Development Council

(619) 424-5143
southcountyedc.com

Exporting Assistance

San Diego U.S. Export Assistance Center

9449 Balboa Ave., suite 111
(858) 467-7043
2016.export.gov/california/sandiego

Newport Beach U.S. Export Assistance Center

2302 Martin Court, suite 315
Irvine
(949) 660-1688
2016.export.gov/california/Irvine

California State Trade Expansion Program

(714) 951-5446
californiaexport.org



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

COURTESY OF WORKSHOPS FOR WARRIORS

Workforce Recruitment

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

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

How it benefits you

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



California

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

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

Indiana

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

Massachusetts

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

Missouri

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

New Hampshire

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

New Jersey

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

New York

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

North Carolina

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

Oklahoma

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

Pennsylvania

NextFab's Furnishing a Future program in Philadelphia places trained carpenters, visit nextfab.com.

Entrepreneurial Resources

Regional Innovation Clusters

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

Who should join

Small businesses driving innovation in one of these tech industries:

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

How it works

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

How it benefits you

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

Get involved

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

Online Learning

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



Courses include:

- writing your business plan
- understanding your customer
- buying a business
- marketing to win customers
- legal requirements
- financing options
- disaster recovery

Native American Workshops

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

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



◀ HOW THE SBA HELPED ME SUCCEED

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



Opportunities for Veterans

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

Entrepreneurship training

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

Who's eligible?

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

For women veterans

Receive entrepreneurial training geared toward women veterans, service

members, and spouses through these SBA-funded programs:

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

For service-disabled veterans

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

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

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

Financing

Employee called to active duty?

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

Government contracting

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

VIP Start

Enter the federal market and become ready for procurement.

VIP Grow

Strategize to expand and operate within the federal marketplace.

VIP International

Enter or expand your federal and commercial contracting opportunities overseas.

Get certified

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

Need assistance?

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



COURTESY OF AVMAC INC.

Write your Business Plan

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



Business plans help you run your business.

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

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a **traditional business plan**, which uses a standard structure and detailed sections. Once you've got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

TRADITIONAL BUSINESS PLAN FORMAT

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

Executive Summary

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

Company Description

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

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

Market Analysis

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

Organization and Management

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

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

Want to see an example of a business plan?

View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template

TRADITIONAL BUSINESS PLAN CHECKLIST

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

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

Service or Product Line

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

Marketing and Sales

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

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

Funding Request

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

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

Financial Projections

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

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

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

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

Appendix

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

LEAN STARTUP PLAN FORMAT

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

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

Key Partnerships

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

Key Activities

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

Key Resources

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

Value Proposition

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

Customer Relationships

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

Customer Segments

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

Channels

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

Cost Structure

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

Revenue Streams

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

LEAN STARTUP PLAN CHECKLIST

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

FUNDING PROGRAMS

Financing Your Small Business

How We Did It

Crafting a Business

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

WRITTEN BY BECKY BOSSHART

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

Challenge

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

Solution

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

Benefit

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



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

5 Tips for Success

Get guidance.

Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

Define your lending needs.

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

Talk to multiple lenders.

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

Check all options.

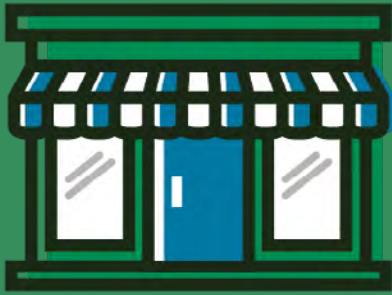
Consult with your lender to see if you're eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

Be ready for the ups and downs.

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

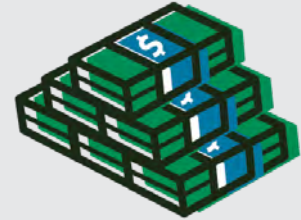
Lender Match

Find a lender interested in working with you at sba.gov/lendermatch. This matching tool connects entrepreneurs with SBA Lenders in your area.



SBA-backed Loans

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



Advertise your company here.

Reach an unparalleled audience of small business owners
with the U.S. Small Business Administration's
Small Business Resource Guide.

contact info@newsouthmediainc.com

SBA Lenders

Our participating SBA Lenders serve all California. To find more locations, visit the lender's website.

Imperial County

EL CENTRO

Community Valley Bank

1443 W. Main St.
(760) 352-1889 or (888) 320-2265
yourcvb.com

JPMorgan Chase Bank

2303 N. Cottonwood Drive
(800) 242-7324 or (760) 482-9320
locator.chase.com

Rabobank-Mechanics Bank

1448 W. Main St.
(760) 337-3227
rabobankamerica.com

Sun Community FCU

1068 Broadway St.
(760) 336-8663
suncommunityfcu.org

San Diego County

CARLSBAD

C3 Bank

2365 Marron Road
(760) 434-6171
c3bank.com

Veteran Launch/ Main Street Launch

7040 Avenida Encinas
Suite 104-302
(760) 563-8387
veteranlaunch.org

CHULA VISTA

Neighborhood National Bank

780 Bay Blvd., suite 205
mynnb.com

ENCINITAS

C3 Bank

850 S. Coast Highway 101
(760) 759-1130
c3bank.com

Seacoast Commerce Bank

277 N. El Camino Real
(858) 432-7031
sccombank.com

Seacoast Commerce Bank

345 South Coast Highway 101
Suite N
(760) 753-7300
sccombank.com

ESCONDIDO

Readycap Lending

(949) 212-3445
readycapital.com

Wells Fargo Bank

500 La Terraza Blvd., suite 200
(800) 225-5935 or (805) 210-1496
wellsfargo.com

LA JOLLA

Silvergate Bank

4250 Executive Square
Suite 100
(800) 595-5856
silvergatebank.com

LA MESA

Umpqua Bank

7777 Alvarado Road, suite 113
(866) 486-7782 or (619) 315-2183
umpquabank.com

SAN DIEGO

Axos Bank

4350 La Jolla Village Drive
Suite 140
(844) 678-2726
axosbank.com

Bank of America

(888) 600-4000
bankofamerica.com

Bank of Southern California

12265 El Camino Real
Suite 100
(858) 847-4780
banksocal.com

BBVA USA

10678 Westview Parkway
(844) 228-2872
bbvausa.com

California Bank & Trust

4320 La Jolla Village Drive
Suite 210
(858) 623-1920
calbanktrust.com

California Coast Credit Union

9201 Spectrum Center Blvd.,
suite 300
(858) 495-1645
calcoastcu.org

California Credit Union

(858) 769-8000
ccu.com

CalPrivate Bank

550 W. C St., suite 110
(619) 719-4019
calprivate.bank

CDC Small Business Finance Corp.

2448 Historic Decatur Road S.
(619) 243-8639
cdcloans.com

Celtic Bank Corp.

9939 Hibert St., suite 209
(877) 226-1156
celticbank.com

CIT Small Business Lending

10680 Trenea St., suite 250
(858) 935-3131 or (866) 777-0117
cit.com

East West Bank

7320 Clairemont Mesa Blvd.
(888) 245-1756
eastwestbank.com

Endeavor Bank

750 B St., suite 3110
(760) 795-1176
bankendeavor.com

Home Bank of California

4493 Ruffin Road
(858) 270-5881
hbc.bank

HomeStreet Bank

9363 Clairemont Mesa Blvd.
Suite S
(858) 395-9269
homestreet.com

JPMorgan Chase Bank

707 Broadway, suite 1200
(619) 876-9381
locator.chase.com

Manufacturers Bank

4025 Camino del Rio S.
Suite 300
(888) 307-1543 or (619) 544-3011
manufacturersbank.com

Mechanics Bank

9333 Genesee Ave., suite 160
(800) 797-6324 or (858) 882-5858
mechanicsbank.com

Mission FCU

5785 Oberlin Drive, suite 333
(800) 500-6328
missionfed.com

MUFG Union Bank

9275 Sky Park Court, suite 300
(800) 238-4486 or (858) 492-6321
unionbank.com

Mutual of Omaha Bank

3580 Carmel Mountain Road,
suite 160
(858) 369-3124 or (866) 688-7957
mutualofomahabank.com

MyPoint CU

9420 Farnham St.
(858) 495-3400 or (888) 495-3400
mypointcu.com

**North Island Credit Union,
a division of California
Credit Union**
(858) 769-8000
ccu.com

Seacoast Commerce Bank
11939 Rancho Bernardo Road
Suite 200
(858) 432-7007
sccombank.com

**Torrey Pines Bank, a division
of Western Alliance Bank**
12220 El Camino Real, suite 200
(858) 523-4600 or (877) 476-2265
westernalliancebank.com

U.S. Bank
9918 Hibert St., suite 101
(866) 280-3751 or (760) 271-0676
usbank.com

SAN MARCOS

C3 Bank
1110 San Marino Drive
(760) 471-1051
c3bank.com

SAN YSIDRO

BBVA USA
4558 Camino De La Plaza
(844) 228-2872
bbvausa.com

Other California Lenders

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

American Riviera Bank
(805) 979-3846
americanrivierabank.com

Bank of Hope
(877) 627-2722
bankofhope.com

Bank of the West
(888) 789-2345
bankofthewest.com

Banner Bank
(951) 719-1215 or
(800) 272-9933
bannerbank.com

Byline Bank
(949) 798-6192
bylinebank.com

California Business Bank
(866) 495-4042
californiabusinessbank.com

California International Bank
(626) 872-0562
calibankna.com

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

CBB Bank
(213) 471-4340
cbb-bank.com

Centerstone SBA Lending Inc.
(213) 805-5752
teamcenterstone.com

City National Bank
(800) 773-7100
cnb.com

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

EH National Bank
(323) 602-2015 or (888) 392-5265
ehnbank.com

First Choice Bank
(877) 256-9809
firstchoicebankca.com

First Foundation Bank
(760) 610-7601
firstfoundationbank.com

Five Star Bank
(916) 851-5440
fivestarbank.com

Hanmi Bank
(213) 427-5722
hanmi.com

**Harvest Small
Business Finance**
(714) 742-8206
harvestsbfb.com

Heritage Bank of Commerce
(866) 581-6479
heritagebankofcommerce.com

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

Kinecta FCU
(888) 371-7501
kinecta.org

Lendistry
(844) 662-7297
lendistry.com

Mega Bank
(626) 282-3000
megabankusa.com

Open Bank
(213) 892-1164
myopenbank.com

Opus Bank
(714) 888-6702
opusbank.com

Pacific Alliance Bank
(626) 773-8888
pacificalliancebank.com

Pacific Premier Bank
(858) 729-7717 or (888) 388-5433
ppbi.com

Pacific Western Bank
(714) 637-7282
pacificwesternbank.com

Pinnacle Bank
(408) 762 7171
pinnaclebankonline.com

Poppy Bank
(888) 636-9994 (951) 303-9990
poppybank.com

Shinhan Bank America
(714) 443-6402
shbamerica.com

Sunwest Bank
(800) 330-9890 or (714) 881-3029
sunwestbank.com

United Business Bank
(213) 401-3210
unitedbusinessbank.com

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

VelocitySBA
(949) 345-7732
velocitysba.com

Wallis Bank
(213) 406-3690
wallisbank.com

Out of State

Ameris Bank
(866) 616-6020
amerisbank.com

Atlantic Capital Bank
(855) 693-7422
atlanticcapitalbank.com

Bancorp Bank
(919) 355-0864
thebancorp.com

Bank of George
(702) 851-4200
bankofgeorge.com

BankUnited
(877) 893-7823
bankunited.com

Cadence Bank
(800) 636-7622
cadencebank.com

Citibank
(877) 462-2484
citibank.com

Citizens Bank
(910) 584-4894
acclivityfinancial.com

Comerica Bank
(714) 424-3838 or (800) 522-2265
comerica.com

First Bank
(866) 792-4357
localfirstbank.com

First Financial Bank
(800) 562-6896
ffb1.com

First Home Bank
(727) 685-2083
firsthomebank.com

**First Savings Bank/Q2
Business Capital**
(502) 644-6344
q2businesscapital.com

First-Citizens Bank & Trust Co.
(866) 322-4249
firstcitizens.com

Independence Bank
(888) 824-8873
independence-bank.com

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

MidFirst Bank
(602) 801-5713
midfirst.com

Midland States Bank
(855) 696-4352
midlandstatesbank.com

Midwest Regional Bank
(480) 468-5184
mwrbank.com

Newtek Small Business Finance Inc.
(855) 763-9835
newtekone.com

North State Bank
(877) 807-9668
northstatebank.com

Seacoast National Bank
(407) 936-9199
seacoastbank.com

Spirit of Texas Bank
(877) 302-1836
sotb.com

Stearns Bank
(320) 258-4802 or (888) 320-2899
stearnsbank.com

Stone Bank
(833) 253-2265
stonebank.com

T Bank
(972) 720-9000
tbank.com

United Community Bank
(800) 822-2651
ucbi.com

United Midwest Savings Bank
(844) 531-9722
for loans under \$150,000
(559) 917-4042
for loans over \$150,000
umwsb.com

Zions Bank
(888) 307-3411
zionsbank.com

Participating Certified Development Companies

Advantage CDC
11 Golden Shore, suite 560
Long Beach
(800) 638-0107
advantagecdc.org

AMPAC Tri-State CDC
22365 Barton Road, suite 210
Grand Terrace
(909) 915-1706
ampac.com

Business Finance Capital
1055 W. Seventh St., suite 2250
Los Angeles
(800) 722-7325
bfcfunding.com

California Statewide CDC
141 S. Hudson Ave., suite 200
Pasadena
(800) 982-9192
calstatewide.com

Capital Access Group
16776 Bernardo Center Drive
Suite 203
San Diego
(858) 605-2865 or (415) 217-7600
capitalaccess.com

CDC Small Business Finance
2448 Historic Decatur Road
Suite 200
San Diego
(619) 291-3594
cdcloans.com

Capital Funding-Greater Sacramento CDC
5428 Watt Ave., suite 200
North Highlands
(916) 339-1096
gscdc.com

Pacific West CDC
25431 Cabot Road, suite 201
Laguna Hills
(949) 305-6490
pacwestcdc.com

So Cal CDC
15455 San Fernando Mission Blvd., suite C200
Mission Hills
(818) 638-7001
socialcdc.com

Southland EDC
9663 Tierra Grande, suite 102
San Diego
(858) 578-1504 x221 or
(888) 600-8855
southlandedc.com

TMC Financing
575 Anton Blvd., suite 300
Costa Mesa
(310) 499-8921 or
(888) 989-8855
tmcfinancing.com

Community Advantage Lenders

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

CDC Small Business Finance
2448 Historic Decatur Road
Suite 200
San Diego
(619) 243-8639
cdcloans.com

Main Street Launch/Veteran Launch
7040 Avenida Encinas
Suite 104-302
Carlsbad
(760) 563-8387
veteranlaunch.org

Participating Microlenders

AMPAC Tri-State CDC
22365 Barton Road, suite 210
Grand Terrace
(909) 915-1706
ampac.com

CDC Small Business Finance
2448 Historic Decatur Road
Suite 200
San Diego
(619) 243-8639
slamping@cdcloans.com
cdcloans.com

Main Street Launch/Veteran Launch
7040 Avenida Encinas
Suite 104-302
Carlsbad
(760) 563-8387
veteranlaunch.org

Export Assistance Lenders

Banner Bank
(800) 272-9933
bannerbank.com

Centerstone SBA Lending Inc.
(213) 805-5752
teamcenterstone.com

First Choice Bank
(877) 256-9809
firstchoicebankca.com

First Home Bank
(727) 685-2083
firsthomebank.com

First Savings Bank-SBA Lending through Q2 Business Capital
(502) 644-6344
q2businesscapital.com

Hanmi Bank
(213) 427-5722
hanmi.com

Pacific Premier Bank
(858) 729-7717 or
(888) 388-5433
ppbi.com

Stone Bank
(833) 253-2265
stonebank.com

U.S. Bank
9918 Hibert St., suite, 101
(866) 280-3751 or
(760) 271-0676
usbank.com

Wallis Bank
(213) 406-3690
wallisbank.com

Zions Bank
(888) 307-3411
zionsbank.com



NVBDC

**CERTIFICATION OF
DISABLED AND
VETERAN OWNED
BUSINESSES**



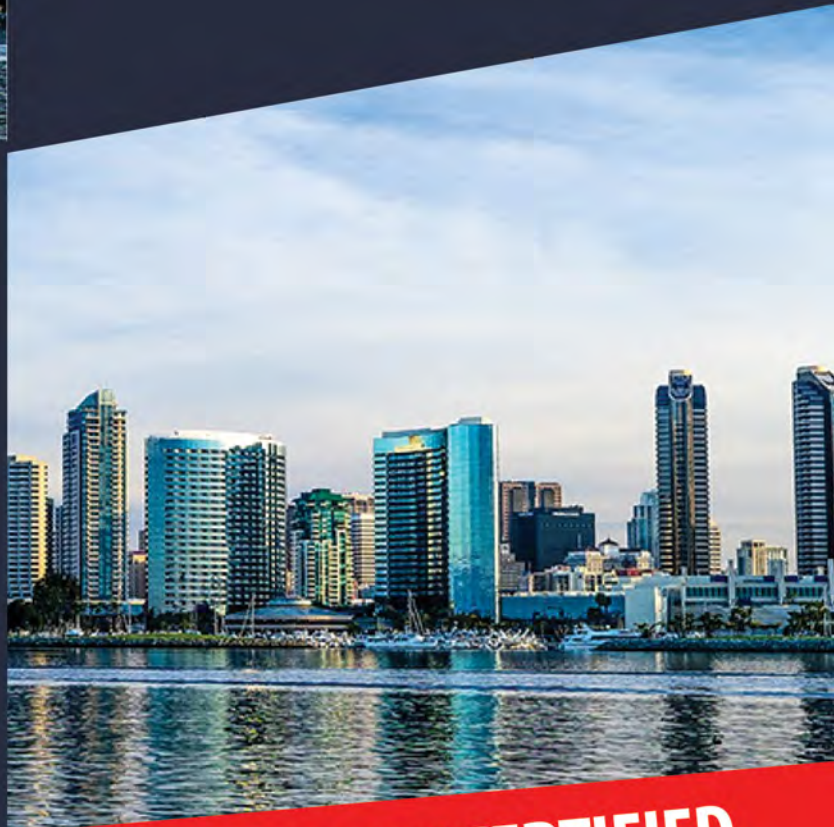
**AFTER YOU HAVE
COMPLETED YOUR
BOOTS TO BUSINESS
PROGRAM, FINISH WITH
SCORE, GET YOUR SBA LOAN,
MEET WITH YOUR
VBOC, PTAC OR SBDC
COUNSELORS,
THE NVBDC IS THE NEXT
LEVEL UP TO ASSURE
YOUR BUSINESS SUCCESS.**

888-CERTIFIED

WWW.NVBDC.ORG

**OVER \$2 BILLION
SPENT WITH OUR
CERTIFIED SD/VOB'S**

**FIND OUT WHY LEADING U.S.
CORPORATIONS REQUIRE NVBDC
CERTIFICATION TO CONDUCT
BUSINESS WITH A SD/VOB**



GET NVBDC CERTIFIED

**AND START GROWING YOUR
VETERAN OWNED BUSINESS.**



Need Financing?

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

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

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

MAX LOAN AMOUNT: \$5 million

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

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

GUARANTEE: 50 to 90%

CAPLines

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

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

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

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

GUARANTEE: 50%

Community Advantage

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

INTEREST RATE: prime + 6%

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

GUARANTEE: 75 to 90%



Microloans

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

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

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan

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

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

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

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

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

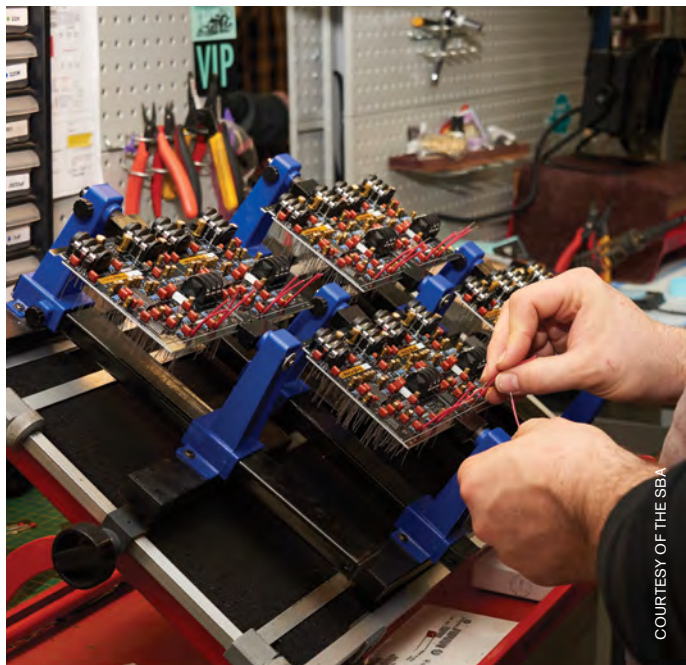
SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Go Global with International Trade

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



COURTESY OF THE SBA



COURTESY OF THE SBA

Expand your Market

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

You can:

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

Financing for International Growth

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

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

Max loan amount: \$5 million

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

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

Guarantee: up to 90%

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

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5%

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

Guarantee: up to 90%

Approval time: 36 hours or less

Expert Advice on Exporting

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.



▲ HOW THE SBA HELPED US SUCCEED

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

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

Help with Trade Barriers

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

R&D Opportunities for High Growth Startups

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



COURTESY OF THE SBA

Do you work in one of these areas?

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

America's Seed Fund

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

How it works

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

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

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

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

▲ HOW THE SBA HELPED US SUCCEED

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

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

How your startup benefits

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

Participating agencies:

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

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

SBIR Road Tour

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

Investment Capital

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



How an SBIC works

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

To be eligible

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

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

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



How I Did It

Smiling After the Storm

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

WRITTEN BY JESS WALKER

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

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

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



COURTESY OF THE SBA

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

Challenge

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

Solution

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

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

What to do after a Disaster Declaration

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

Express Bridge Loan Pilot Program

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

Loan Amount: \$25,000

Terms: up to seven years

Guarantee: 50%

After a disaster is declared by the SBA

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



Information you need to get started:

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



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

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

Benefit

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



Get Ready

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

Don't Wait

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

Keep in mind

Since an SBA disaster loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA, or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.



Getting Back to Business:

Six essential preparedness steps for creating a continuity plan

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



Establish a communications plan

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



Protect your documents

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



Review insurance coverage

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



Establish a solid supply chain

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



Plan for an alternative location

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



Practice your plan with your staff

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

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

Surety Bonds

SBA-backed surety bonds help small businesses succeed.

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

How you benefit

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

How surety bonds work

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

Is the program right for you?

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

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



COURTESY OF AZTEC CONTRACTORS

▲ HOW THE SBA HELPED ME SUCCEED

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

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

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

Need a surety bond guarantee fast?

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

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



Ready to start?

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

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

Kevin Valdes
Seattle, WA
(206) 553-7277

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

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

CONTRACTING

Doing Business with the Government



How I Did It

Taking the Helm

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

WRITTEN BY MICAELA MORRISSETTE

COURTESY OF THE SBA



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

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

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

said, laughing.

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

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

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

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

5 Tips for Success

Find a mentor.

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

Always move forward.

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

Compete smart.

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

Know your industry.

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

Build a team.

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

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

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



How to do business with the government

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

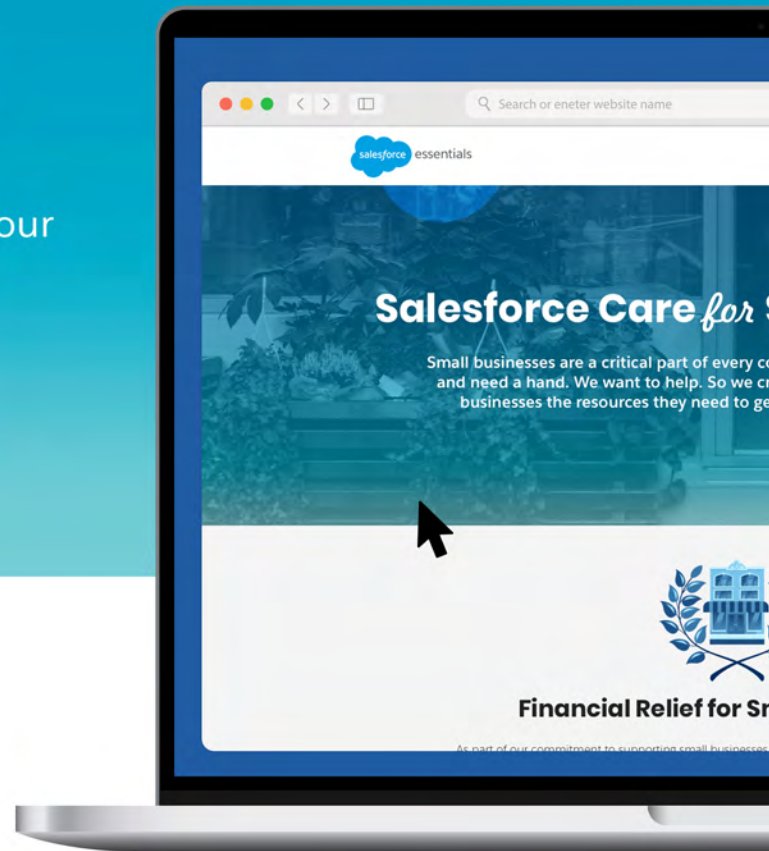
Free Solutions for Small Businesses

We can get through this together.

Small businesses are the heart of our communities. In these uncertain times, we want to help. So we created Salesforce Care to provide free resources, tips, and support.

- Stay connected to every customer with Salesforce Essentials – now free for 90 days.*
- Turn data insights into confident decision-making with analytics tool Tableau – free for 90 days.*
- Get the guidance you need to keep your business going with free workshops, webinars, and more.

Learn more:
salesforce.com/careforsmallbusiness



*New customers only. Restrictions apply.

SBA Certification Programs

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



COURTESY OF THE SUNDANCE CONSULTING

◀ HOW THE SBA HELPED ME SUCCEED

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

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

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

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

The benefits of the 8(a) program:

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

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

All Small Mentor-Protege Program

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

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

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

8(a) Business Development Program

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

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

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

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

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

HUBZone

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

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



Service-Disabled Veterans

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

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.

Regional/ State Contracting Programs

Caltrans Disadvantaged Business Enterprise Federal Program

California Department of Transportation
1823 14th St.
Sacramento
(916) 324-0449 TTY 711
dot.ca.gov/obeo/dbe.html

California Small Business and Disabled Veteran Business Enterprise Certifications

707 Third St., first floor, room 400
West Sacramento
(916) 375-4940
osdshelp@dgs.ca.gov
dgs.ca.gov

City of San Diego Purchasing and Contracting

1200 Third Ave., suite 200
(619) 236-6000
purchasing@sanidiego.gov
sanidiego.gov/purchasing

City of San Diego Small Local Business Enterprise Programs

(619) 236-6000
contacteoc@sanidiego.gov
sanidiego.gov/eoc/programs/slbe

San Diego County Department of Purchasing and Contracting

County Operations Center
5560 Overland Ave., suite 270
San Diego
(858) 505-6367 TTY (800) 735-2929
cosd_procurement@sdcounty.ca.gov
sandiegocounty.gov

Imperial County Purchasing

1125 Main St.
El Centro
(442) 265-1866
procurement@co.imperial.ca.us
co.imperial.ca.us/Purchasing

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



Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don't have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov) and see if you're eligible for any small business certifications and/or programs. Visit sba.gov/localassistance to find one-on-one counseling that is free or low cost. (see page 8).

Procurement Technical Assistance Center

San Diego, Orange, Imperial PTAC

Center for Business Advancement
880 National City Blvd., suite 7100
National City
(619) 216-6671
swcptac@swccd.edu
socalptac.org

Additional locations in El Cajon, Imperial, Irvine and Santa Ana





It's all about you.

As it should be.

When you partner with us, you can count on experts who listen, learn and get to know your business, so we can provide solutions specifically tailored to your needs.

Respect, responsiveness and commitment. That's been our approach for more than 125 years, and it's what you and your business deserve.

Let's create tomorrow, together.

**2019 Best Bank in the Pacific Region of the U.S.
— Money Magazine**

Monica Wolfe

Vice President, SBA Relationship Manager

951-719-1215

800-272-9933

bannerbank.com

Member FDIC