



U.S. Small Business
Administration

DALLAS/FORT WORTH 2019-2020

Small Business

RESOURCE GUIDE



How to Grow Your BUSINESS in Texas

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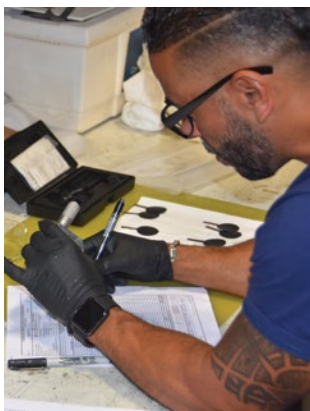
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ON THE COVER Christi Jean and Ragan Bond, photo courtesy of the SBA



North Texas CDC offers top notch customer service for the Small Business Administration's 504 Loan Program. The SBA 504 Loan provides small business owners with full term, low, fixed rate financing with as little as 10% down for 10, 20 or 25 year loans. Funds can be utilized for new construction, purchase or refinance of Commercial Real Estate and Equipment.

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For more
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*Disclaimer: All loans are subject to underwriting and approval. No approval is guaranteed. All loan programs, terms, and rates may change.

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*Offer is subject to credit approval.

Small businesses power our economy.

The SBA powers small businesses.

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

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.

SBA
 U.S. Small Business Administration



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District Director Letter

Welcome to the 2019-2020 edition of the U.S. Small Business Administration's Dallas/Fort Worth District Office Small Business Resource Guide. Our district represents 72 counties across north, central, east and west Texas. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, and recover after a disaster. The SBA DFW District Office works with an extensive network of business advisers and lenders to help our more than 860,000 small businesses at every stage of development.

Across the Dallas/Fort Worth area in the last year, we empowered the state's small businesses to:

- Find an ally, advocate or mentor via our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over \$1.3 billion in SBA-guaranteed loans using 175 local banks, credit unions, community-based lenders, and microlenders. These 1,913 businesses that qualified for funding then hired new employees, bought needed equipment, and built or renovated facilities.
- Recover after a disaster with the help of about \$7 billion in SBA disaster assistance loans. The SBA provides loans to business of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance, giving these Dallas/Fort Worth area residents and business owners the confidence to move forward.
- Connect to \$ 2.2 billion in federal contracts. Small businesses across all industries benefit from prime and subcontracting procurement opportunities, training and technical assistance.

Stay up to date on SBA events near you and get valuable local business information by following us @SBADFW. Register for email updates at sba.gov/updates. Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in Texas.

Sincerely,

Herbert Austin
Dallas/Fort Worth District Director
U.S. Small Business Administration



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LOCAL BUSINESS ASSISTANCE

Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD



Rebecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company's operations during her year at the helm. "Because of that I was made CEO," she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn't have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women's Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

"We would have maxed out our ability to borrow," Fyffe says. "That would not have worked for our business." Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. "We couldn't have done it without the SBA," she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority's showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.



LANDMARK PEST MANAGEMENT



LANDMARK PEST MANAGEMENT

“

We couldn't have done it without the SBA.”

Rebecca Fyffe

Founder

Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe's team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company's fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe's company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women's Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

300 SCORE chapters

980 Small Business Development Centers

100 Women's Business Centers

20 Veterans Business Outreach Centers

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

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

WOMEN'S BUSINESS CENTERS

Women entrepreneurs receive essential business 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 their business. For your nearest Women's Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. These are also the places to receive procurement guidance, which can help your business 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.

SCORE

Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

Dallas Chapter 22

15301 Spectrum Drive #110, Addison
(214) 987-9491
Monday-Friday 9 a.m.-2 p.m.
dallas.score.org

Satellite offices:

Allen Fairfield Chamber

810 W. McDermott Drive
Allen
(972) 727-5585

Coppell Chamber

509 W. Bethel Road, suite 200
Call (972) 393-2829 for an appointment

Dallas Bill J. Priest Center

1402 Corinth St., suite 117 & 121
(214) 987-9491

Denton North Branch Library

3020 N. Locust St.
Contact Kerry Montz
(940) 349 8757

Farmer's Branch Chamber

2815 Valley View Lane, suite 118
(972) 243-8966

Flower Mound Chamber

700 Parker Square, suite 100
(972) 539-0500

Frisco Chamber

6843 Main St.
(972) 335-9522

Irving Chamber

5201 N. O'Connor Blvd., suite 100
(214) 217-8484

Lewisville Chamber

551 N. Valley Parkway
(972) 436-9571

McKinney Office Chamber

400 W. Virginia St., suite 100
(972) 542-0163

Plano Chamber

1200 E. 15th St.
(972) 424-7547

Prosper Chamber

110 N. Preston Road
(972) 508-4200

Rockwall Chamber

697 East I-30
(972) 772-5733

East Texas Chapter 280

1530 S. SW Loop 323, suite 100
Tyler
(903) 510-2975
easttexas.score.org

Fort Worth Chapter 120

Fort Worth Business Assistance Center
1150 S. Freeway, suite 108, I-35 @ Rosedale
(817) 871-6002
Monday-Friday 9 a.m.-2 p.m.
fortworth.score.org

Satellite offices:

Colleyville City

100 Main St., third Floor
(817) 871-6002
Tuesday & Wednesday 10 a.m.-2 p.m.

Euless Library

201 Ector Drive
(817) 871-6002

SBA Dallas/Fort Worth District Office

4300 Amon Carter Blvd., suite 114
Fort Worth
(817) 871-6002

Granbury Chamber

3408 E. Highway 377
(817) 871-6002

HEB Chamber

2109 Martin Drive
Hurst
(817) 871-6002

North Richland Hills Public Library

9015 Grand Ave., room 232
(817) 871-6002

Southlake Chamber

1501 Corporate Circle
(817) 871-6002

Southlake Public Library

1400 Main St., suite 130
(817) 871-6002

Small Business Development Centers

North Texas SBDC State Office Lead Center

Dallas County Community
College District
State Director Mark Langford
Associate State Director Katrina
Wade-Miller
1402 Corinth St. #2100
Dallas
(214) 860-5831
ntsbdc.org

North Texas SBDC International and Contracting Programs

1402 Corinth St.
Dallas
(214) 860-5831
ntsbdc.org

Collin SBDC

Director Marta Frey
Collin County College
4800 Preston Park Blvd. #114
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(972) 985-3770
collinsbdc.com

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Dallas County Community College District
1402 Corinth St. #1520
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(214) 860-5859
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6101 Grayson Drive
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graysonsbdc.org

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 4601 N. 19th St.
 Waco
 (254) 299-8141
mccsbdc.com

Satellite offices:

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19 N. Main St.
 (254) 299-8141

Waco

401 Franklin Ave.
 (254) 299-8141

Navarro SBDC

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 3205 W. Second Ave.
 Corsicana
 (903) 872-8104
navarrocollegesbdc.org

Satellite offices:

Waxahachie

1900 John Arden Drive
 (972) 923-6425

Mexia

405 E. Milam St., suite 4B
 (254) 472-0870

Fairfield

900 W. Commerce
 (903) 389-5710

North Central Texas SBDC

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 North Central Texas Community College
 1404 N. Corinth St. #308
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 (940) 498-6470
nctc.edu

Satellite office:

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414 Parkway
 (940) 380-1849

Northeast Texas SBDC

Northeast Texas Community College
 Director Tim Wilson
 105 N. Riddle St. #121
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 (903) 434-8100
ntcc.edu

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 (903) 490-0822

Paris SBDC

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 (903) 782-0224
parissbdc.org

Tarrant SBDC

Director Robin Lasher
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tarrantsbdc.org

Satellite offices:

Richland Hills

9015 Grand Ave. #228
 North Richland Hills
 (817) 427-6840

Arlington

505 E. Border St.
 (817) 515-2607
 140 W. Mitchell St.
 (817) 515-2606

Trinity Valley SBDC

Director Michael Ellsberry
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 201 W. Corsicana St. #6
 Athens
 (903) 675-7403
tvccsbdc.org

Satellite offices:

Palestine

100 Willow Creek Parkway #A
 (903) 729-4100

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 (903) 729-4100

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 1530 South SW Loop 323 #100
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tylersbdc.com

UT Tyler-Longview SBDC

Director Day Shelmire
 The University of Texas at Tyler
 911 W. Loop 281, suite 209
 Longview
 (903) 757-5857

Tarleton State University SBDC

Amy Wright
 1333 Washington St.
 Stephenville
 Call (254) 592-1994 for an appointment

Wichita Falls SBDC

Director Vanda Cullar
 Midwestern State University
 3410 Taft Blvd.
 (940) 397-4373
msusbdc.org

Women's Business Centers

For your nearest Women's Business Center, visit sba.gov/women.

LiftFund

Director Tarsha Polk
 8828 N. Stemmons Freeway, suite 142
 Dallas
 (888) 215-2373
 Monday–Friday 9 a.m.–5:30 p.m.; evenings and weekends by appointment only
 (888) 215-2373
wbcappointment.as.me/schedule.php

Veterans Business Outreach Center

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

University of Texas Arlington College of Business

Director Patrick Alcorn
 701 S. West St.
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utavboc@uta.edu
uta.edu/vboc



Your Advocates

The SBA's 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 helps you:

- » resolve regulatory disputes with federal agencies
- » reduce unfair penalties and fines

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

- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

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



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

How to Start a Business in the Dallas/Fort Worth 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 the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when

choosing a site for your business. Contact the local business 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.

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.

» Texas Secretary of State

(512) 463-5555

sos.state.tx.us/corp/namefilingsfaqs.shtml

Taxes

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

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As



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.

the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on [irs.gov/tax-reform](https://www.irs.gov/tax-reform) to better understand the new tax law implications and how they affect your bottom line.

» **IRS Dallas Office**

Earle Cabell Federal Building
1100 Commerce St., suite 121
(214) 413-6010

» **State Taxes**

Texas Comptroller of Public Accounts
Sales Tax and Franchise Tax Information
(512) 463-4865

comptroller.texas.gov/taxes

» **Texas Secretary of State**

Employer and Tax Information
(512) 463-5555

sos.state.tx.us/corp/tax.shtml

Social Security

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

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees.

The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or 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 [dol.gov](https://www.dol.gov) for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit [osha.gov](https://www.osha.gov).

» **Texas Workforce Commission**

(800) 832-9394
laborinfo@twc.state.tx.us
[twc.state.tx.us](https://www.twc.state.tx.us)

» **Texas Occupational Safety & Health Consultation program**

Free safety and health compliance assistance for private sector Texas employers.
(800) 252-7031, option 2
oshcon@tdi.texas.gov
tdi.texas.gov/oshcon

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.

» Texas Department of Insurance

333 Guadalupe
Austin
(512) 676-6000
(800) 578-4677
tdi.texas.gov

Environmental Regulations

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

» Texas Commission on Environmental Quality

tceq.texas.gov

Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov. The U.S. Access Board promotes equality for people with disabilities through providing leadership in accessible design and the development of accessibility guidelines and standards. For technical assistance call (202) 272-0080 or visit access-board.gov.

Child Support

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

» Child Support State Office

(512) 460-6000
texasattorneygeneral.gov/cs/welcome-to-the-child-support-division

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations.

Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800) 786-9199. The Texas Regional Office in Dallas, Texas, serves Alabama, Arkansas, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas, uspto.gov/texas.

» Texas Regional Office

207 S. Houston St.
Dallas
(426) 295-9000
texasregionaloffice@uspto.gov

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

There are three types of patents:

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

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

Copyrights

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

» U.S. Copyright Office

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

Chambers of Commerce

Albany

albanytexas.com

Alvarado

<http://welcometoalvarado.com>

Arlington

arlingtontx.com

Arlington Hispanic Chamber

hispanic-chamber.org

Atlanta

atlantatexas.org/chamber/atlanta-chamber-of-commerce.aspx

Aubrey

aubreycoc.org

Avinger

avingertxchamber.org

Azle

azlechamber.com/home

Baird

bairdchamber.com

Balch Springs

balchspringschamber.org

Bellmead

bellmeadchamber.com

Belton

beltonchamber.com

Benbrook

benbrookchamber.org

Bowie

bowietxchamber.org

Breckenridge

breckenridgetexas.com

Bridgeport

bridgeportchamber.org

Brownwood

brownwoodchamber.org

Burkburnett

burkburnettchamber.com

Burleson

burlesonchamber.com

Cedar Hill

cedarhillchamber.org

Centex

centexchamber.com

Centex Hispanic Chamber

wacohispanicchamber.com

Cleburne

cleburnechamber.com

Clifton

clifontexas.org

Clyde

clydetexas.us/chamber

Coleman

colemantexas.org

Colleyville

colleyvillechamber.org

Comanche

comanchechamber.org

Commerce

commerce-chamber.com

Corsicana/Navarro

corsicana.org

Crowley

crowleyareachamber.org

Dallas

dallaschamber.org

Dallas Black Chamber

dallasblackchamber.org

Decatur

decaturtx.com

Denton

denton-chamber.org

Desoto

desotochamber.org

Duncanville

duncanvillechamber.org

East Parker

eastparkerchamber.com

Eastland

eastlandchamber.com

Electra

Electratexas.org

Ennis

ennis-chamber.com

Fairfield

fairfieldtexaschamber.com

Fort Worth

fortworthchamber.com

Fort Worth Hispanic Chamber

fwhcc.org

Fort Worth Metropolitan Black Chamber

fwmbcc.org

Gainesville

gainesville.tx.us

Glen Heights

glennheightstx.gov

Graham

grahamtexas.net/businesses/chamber-of-commerce

Granbury

granburychamber.com

Grandview

grandviewchamber.net

Grapevine

grapevinechamber.org

Greater Dallas Hispanic

gdhcc.com

Greater Keller

kellerchamber.com

Greater Southwest Dallas

gswbcc.org

Greater Waco

wacochamber.com

Groesbeck

groesbeckchamber.com

Henrietta/Clay

hccchamber.org

Hillsboro

hillsborochamber.org

Hurst-Euless-Bedford

heb.org

Iowa Park

iowapark.com/departments/chamber-of-commerce

Jacksboro

jacksborochamber.com

Joshua

joshuachamber.com

Kaufman

kaufmanchamber.com

Keene

keenechamber.org

Killeen

killeenchamber.com

Lancaster

lancasterchambertx.org

Lake Cities

lakecitieschamber.com

Mansfield area

mansfieldchamber.org

Mexia

mexiachamber.com

Midlothian

midlothianchamber.org

Mineral Wells
mineralwellstx.com

Muenster
muensterchamber.com

Nocona
nocona.org/commerce

Northeast Tarrant
netarrant.org

Northwest Metroport
nwmetroportchamber.org

Northwest Tarrant
nwtcc.org

Oak Cliff
oakcliffchamber.org

Olney
olneytexas.com

Pilot Point
pilotpoint.org

Possum Kingdom Lake
possumkingdomlake.com

Redoak
redoakareachamber.org

Seagoville
 (972) 287-5184

Seymour
cityofseymour.org/chamberofcommerce

Southlake
southlakechamber.com

South Tarrant
southtarrantchamber.com

South Wise
 (817) 638-2855

Southeast Dallas
sedallaschamber.org

Springtown
springtownchamber.org

Stephenville
stephenvilletexas.org

Temple
templetx.org

Terrell
terrelltexas.com

Waxahachie
waxahachiechamber.com

U.S. Pan Asian American Chamber
uspaacc.com

Vernon
vernontexas.info

Weatherford
weatherford-chamber.com

West Tarrant
westtarrantchamber.com

White Settlement
whitesettlement-tx.com

Wichita Falls
wichitafallschamber.com

Economic Development

Aledo Economic Development Corp.
aledo-texas.com

Arlington Office of Economic Development
arlingtontx.gov/business

Azle
cityofazle.org

City of Dallas
dallas-ecodev.org

Balch Springs Economic Development Corp.
balchspringsedc.com

Benbrook Economic Development Corp.
benbrook-tx.gov

Burkburnett Development Corp.
burkburnettsports.com

Burleson Texas
burlesontx.com/ed

Brownwood Municipal Development District
ci.brownwood.tx.us

DeSoto Economic Development Corp.
dedc.org

Duncanville Economic Development Corp.
duncanvilleedc.com

City of Mesquite
cityofmesquite.com

City of Waxahachie
crossroadsoftx.com

Cedar Hill Economic Development Corp.
cedarhilledc.com

Downtown Arlington Management Corp.
downtownarlington.org

Decatur Economic Development Corp.
decatur-edc.com

Eules
eulesstx.gov/ecodev

Flower Mound
flower-mound.com/econdev

City of Fort Worth
fortworthtexas.gov/hed

Graham Economic Development Corp.
grahamtexas.net/invest/geic

Grand Prairie
gptx.org

Grapevine
grapevinetexas.gov

Hurst
hursted.com

Hurst-Euless-Bedford
heb.org/economicdevelopment

Johnson County
jc-edc.com

Keller
cityofkeller.com

Kennedale Economic Development Corp.
gokennedale.com

Lake Granbury Area Economic Development Corp.
granbury.org/846/economic-development

Mansfield
mansfield-texas.com

North Richland Hills
nrhed.com

Richland Hills
richlandhills.com

Saginaw
ci.saginaw.tx.us/215/economic-development

Southlake Economic
cityofsouthlake.com

Tarrant County
tarrantcounty.com

Texas Economic Development Division North Texas Region
texaswideopenforbusiness.com

U.S. Department of Agriculture Rural Development

Business & Cooperative Programs Director
 Daniel Torres
 101 S. Main, suite 102
 Temple
 (254) 742-9780
 Fax (254) 742-9753
www.rd.usda.gov

Business Development Corporation of Vernon
bdcvernon.com

Weatherford
ci.weatherford.tx.us

White Settlement Economic Development Corp.
wstx.us

Write your Business Plan

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



Business plans help you run your business

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

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

Pick a business plan format that works for you

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

Which business plan format is right for you?



Traditional Business Plan

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



Lean Startup Plan

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



TRADITIONAL BUSINESS PLAN FORMAT

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

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

Executive Summary

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

Company Description

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

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

Market Analysis

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

Organization and Management

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

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

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

Service or Product Line

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

Marketing and Sales

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

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen.

You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

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

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

Financial Projections

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

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

Provide a prospective financial outlook for the next five years.

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

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

Appendix

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

TRADITIONAL BUSINESS PLAN CHECKLIST

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

LEAN STARTUP PLAN FORMAT

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

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

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

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

Key Partnerships

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

Key Activities

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

Key Resources

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

Value Proposition

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

Customer Relationships

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

Customer Segments

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

Channels

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

Cost Structure

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

Revenue Streams

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

Want to see an example of a business plan?

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

LEAN STARTUP PLAN CHECKLIST

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

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

Benjamin Franklin

Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.

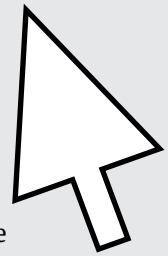
Business executives looking for their next educational opportunity will find it in the SBA's Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than \$300 million in new financing and securing over \$2.16 billion in government contracts. For information about the Emerging Leaders program, visit sba.gov/emergingleaders.



Online Resources for Entrepreneurs

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
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention

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



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

Programs for Veterans

Members of the military community can start and grow their small business with the help of SBA programs.

Need entrepreneurship training?

Entrepreneurship training is available through the SBA's programs for veterans, sba.gov/veterans, at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense's Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, you explore business ownership and other self-employment opportunities while learning key business concepts. You will 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 that host the Transition Assistance Program,

both in and out of the contiguous United States.

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

Register for either program at <https://sbavets.force.com>.

If you're a service-disabled veteran or a spouse, the SBA's Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit sba.gov/ovbd.

Interested in doing business with the government?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

- » VIP Start is for companies wanting to enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.
- » VIP Grow is the core curriculum which assists companies in developing strategies to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.
- » VIP International is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, sba.gov/loans.

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 49.

Have an employee who was called to active duty?

Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, you may 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.

Christi Jean Bond and Ragan Bond

OWNERS/FOUNDERS, INDEPENDENCE COFFEE
Brenham, TX

Ragan and Christi Bond started out roasting coffee in small batches in their garage. “We gifted a lot and drank so much coffee that first year—we were wired!” Ragan says. It wasn’t just caffeine that fueled their entrepreneurial aspirations. The SBA helped Christi and Ragan develop their coffee/retail shop into a large-scale roaster so they could then create jobs and contribute to the local economy. The couple received expert business guidance from their local Small Business Development Center, an SBA Resource Partner. They now count some major regional and national grocers as distributors, such as H-E-B, Whole Foods Market, and Hannaford Brothers Co.

- **What challenge did you have?** We wanted the small town life so we moved our family from Houston to Brenham, but that didn’t mean we wanted to slow down! We came here to incubate and grow our small business. We needed expert business counselors at a minimal cost since we were getting started in a venture new to both of us. Ragan spent 15 years as a commodities trader in the energy sector before this. Christi was working on her first venture, a small coffee shop. After we perfected our coffee roasting process, we were ready to produce on a larger scale.
- **What was the SBA solution?** Small business owners have a great community in Texas because of our fantastic SBA Resource Partners. Our counselor at the Blinn College Small Business Development Center helped us generate financial projections and develop a business plan so we could secure financing. We were also able to qualify for SBA funding programs. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Our small business has secured SBA-backed 7(a) loans from the beginning. This financing provided the credit we needed to build out a production facility, warehouse, and purchase state-of-the-art equipment.
- **What benefit did this have for you?** Our small business is on target to expand nationwide. Last year, our team of 32 full-time employees roasted over 650,000 pounds of Arabica coffee. We’re focusing on grocery, office, retail and the high-end convenience store sector. We recently launched a coffee and tea market called Black Truck ‘48 to promote our products and create a potential future franchising/licensing platform starting in 2019.

“

Small business owners have a great community in Texas because of our fantastic SBA Resource Partners.”

Christi Jean Bond and Ragan Bond
Owners/founders, Independence Coffee



FUNDING PROGRAMS

Financing Your Small Business



A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey

When Mark Morales's employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he'd found a buyer for the business, Morales reacted with shock. "Why?" his boss asked. "Do you want to buy it instead?"

The idea surprised Morales, but it was appealing. He'd been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. "It wasn't something I was looking to do, I was just trying to take control of my own destiny," Morales says. He was scared, but the couple decided to take the leap.

Morales and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn't take the risk. "He decided that printing was a dying industry and there was no way he was going to fund us," Morales said.

In frustration, Morales posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank's vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Morales and Briggs soon qualified for SBA funding. They received a 7(a) loan of \$1.1 million toward the \$1.4 million purchase, enabling Morales and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. "There were probably 20 printers in our area 10 years ago, and there are probably four now," Morales says. "The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that's on-demand, digital, quick, turned around in a day." The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. "It's not a huge moneymaker, but it meets demand and it's a profitable unit," Morales says.

What sets Printing Palace apart in a changing industry is the shop's commitment to customer service. "Everybody wants to do online printing," he says. "What keeps us going, and we're doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who's knowledgeable about the product." Printing Palace's website touts its print-industry veterans who take pride in delivering jobs on time. Morales and Briggs have earned high reviews online.

Morales sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian



COURTESY OF J. EMILIO FLORES



COURTESY OF J. EMILIO FLORES

Mark Morales believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.

“
If it’s
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both feet.”

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

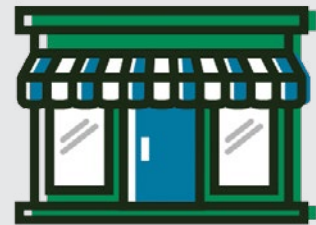
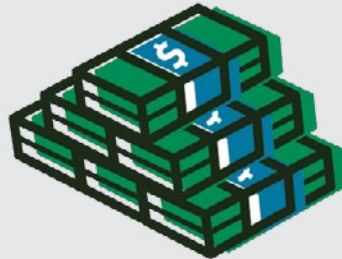
At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. 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 SBA Lender in accordance with your terms.



Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

SBA Lenders

Our participating SBA Lenders serve the Dallas/Fort Worth area unless otherwise noted.

ABILENE

First Financial Bank
401 Cypress St. #300
(325) 627-7349

ADDISON

Amegy Bank, a division of ZB
4650 Beltline Road
(214) 754-6096

American Bank of Commerce

5050 Quorum Drive #100
(972) 386-1212

Bank of America

15301 Dallas Parkway, suite 850
(972) 455-5874 or
(469) 294-7101

ALBANY

First National Bank
100 S. Main St.
(325) 762-2222

ALLEN

Happy State Bank & Trust
700 Central Expressway
South suite 120
(214) 383-5722

ARLINGTON

Chase Bank
500 E. Border
(817) 856-5063

Pinnacle Bank

2401 W. Park Row
(817) 277-2225

Seacoast Commerce Bank

2340 W. Interstate 20, suite 228
(817) 468-1180

Texas First Bank

2225 E. Randol Mill Road, suite 407
(817) 307-6887 or
(817) 652-7474

Texas Trust Credit Union

5850 W. Interstate
Highway 20
(817) 273-5910 or
(972) 595-1202-1707

Worthington National Bank

200 W. Main St.
(817) 303-6066

ATHENS

Citizens State Bank
713 E. Tyler
(903) 675-1522

First State Bank Athens

130 E. Corsicana St.
(903) 676-1900

AUSTIN

PlainsCapital Bank
12319 N. Mopac unit A
(512) 310-4223

BAIRD

First Bank Texas
244 Market St.
(325) 854-1295

BEDFORD

Commercial Bank of Texas
1716 Forest Ridge Drive
(817) 354-8400

BENBROOK

Pinnacle Bank
9282 Benbrook Blvd.
(817) 232-6645

BONHAM

Fannin Bank
230 E. Third St.
(903) 583-5522

BRECKENRIDGE

Citizens National Bank
301 W. Walker
(254) 559-3333

BROWNWOOD

Texas Bank
400 Fisk Ave.
(903) 657-1466;
(325) 649-9259 -9264
-9213 -9214

BURKBURNETT

Fidelity Bank
301 S. Avenue D
(940) 569-9000

CARROLLTON

First IC Bank
2509 Old Denton Road
(469) 360-0748 or
(972) 200-7078

Hanmi Bank

2640 Old Denton Road, suite #240
(972) 509-7391

Northeast Bank

2225 E. Beltline Road, suite 301E
(972) 849-6080

Woori America Bank

1028 MacArthur Drive, suite 108
(972) 810-0166

CELESTE

First Bank of Celeste
301 N. Highway 69
(903) 568-4211

CENTER

Shelby Savings Bank
111 Selma St.
(936) 598-5688

COLLEYVILLE

Worthington National Bank
4814 Colleyville Blvd.
(817) 656-6201

COMMERCE

Guaranty Bank & Trust
1108 Park St.
(903) 886-2274

CORSICANA

First State Bank
811 N. Main St.
(903) 676-1900

DALLAS

Acclivity Financial (Citizens Bank)
9330 LBJ Freeway
suite 900
(214) 732-9952 or
(214) 754-6096

Amegy Bank, a division of ZB

3014 Monticello Ave.
(214) 754-9438

American Momentum Bank Dallas

8080 N. Central
Expressway, suite 1080
(469) 500-4142

Bank of Hope

2237 Royal Lane
(214) 683-2435

2727 LBJ Freeway
suite 110
(469) 522-4955

Bank of Texas

4217 Swiss Ave.
(214) 515-1756

5956 Sherry Lane
suite 1100
(214) 346-3915 or
(303) 291-2973

BB&T

15150 Preston Road
(972) 581-2804

BBVA Compass

8080 N. Central
Expressway
(972) 735-3539 or
(214) 215-8170

BMC Capital (Bancshares Inc.)

3100 Monticello Ave.
(940) 497-2085

BTH Bank

7702 N. Central
Expressway
(214) 239-7437

Chase Bank

8111 Preston Road
(214) 360-3909

Comerica Bank

1717 Main St.
(214) 462-4289

8828 Stemmons
Freeway #150
(214) 589-1301

Commonwealth Business Bank

2164 Royal Lane
(214) 377-1015 or
(214) 377-1017

Dallas Capital Bank

14185 Dallas Parkway
suite 200
(972) 391-6250

East West Bank

2527 Royal Lane
suite 155
(972) 488-5610

Frost Bank

11701 Plano Road
(214) 515-4992

Great Southern Bank

8201 Preston Road
suite 305
(469) 232-9478

Guaranty Bank & Trust

16475 Dallas Parkway,
suite 100
(214) 710-2324

Gulf Coast SBA Lending

5949 Sherry Lane
suite 785
(972) 685-6676
-6674 -6685

Hanmi Bank

11235 Harry Hines Blvd.
(972) 590-3143

Hillcrest Bank, a division of NBH Bank

3102 Maple Ave.
(512) 706-6907 or
(214) 756-6799

JPMorgan Chase Bank

700 N. Pearl St.
14th floor
(214) 965-4247

Legacy Texas

2498 W. Illinois Ave.
(972) 578-5000

Metro City Bank

9788 Walnut St.
suite 200
(972) 827-7220

Midwest Regional Bank

2626 Cole Ave.
suite 650
(469) 357-8181 or
(469) 878-4378

Mutual of Omaha Bank

5950 Sherry Lane #100
(214) 257-7550

NexBank

2515 McKinney
suite 1100
(972) 934-4722

**North Dallas Bank
and Trust Co.**

12900 Preston Road
(972) 716-7281

One World Bank

2449 Walnut Hill Lane
(972) 243-7775

Open Bank

11494 Luna Road
suite 101
(469) 420-9400

Pacific Premier

12001 N. Central
Expressway #1165
(866) 468-1110

PlainsCapital Bank

18111 Preston Road
suite 220
(972) 407-4374

PMC Commercial Trust

17950 Preston Road
suite 600
(972) 349-3218

Prosperity Bank

3811 Turtle Creek Blvd.
suite 1700
(214) 780-2084

Regions Bank

1717 McKinney Ave. #1100
(469) 608-2822

**Resource One
Credit Union**

7518 Ferguson Road
(214) 319-3144

State Bank of Texas

11950 Webb Chapel Road
(972) 252-6000

T Bank

16200 Dallas Parkway
suite 190
(972) 720-9000 or
(972) 720-9031

Texas Security Bank

1212 Turtle Creek Blvd.
(214) 571-9595 or
(469) 398-4806

Trinity Capital Bank

1301 N. Riverfront Blvd.
suite 100
(972) 330-8525

US Metro Bank

3010 LBJ Freeway
suite 665
(469) 730-0061

**Veritex Community
Bank**

17950 Preston Road
suite 100
(214) 242-1871

Wallis State Bank

11135 Harry Hines Blvd.
(214) 716-4800 or
(214) 716-4812

Zions Bank

7250 Dallas Parkway
suite 400
(650) 787-9548

DENTON

AccessBank Texas

320 W. Eagle Drive
suite 100
(940) 382-3962

First State Bank

2430 W. University Drive
(940) 231-4958

First United Bank

1517 Centre Place Drive
suite 240
(940) 349-5624
-5641 -5626

Guaranty Bank & Trust

1100 Dallas Drive
suite 100
(940) 312-5753

Independent Bank

400 N. Carroll Blvd.
(940) 591-1200

PointBank

1700 N. Carroll Blvd.
(940) 686-7013

DUBLIN

First National Bank

825 N. Patrick St.
(254) 445-4400

EARLY

Mills State Bank

411 Bills Early Blvd.
(325) 646-0313

EASTLAND

First Financial Bank

(254) 629-6152

EL PASO

City Bank Texas

7901 N. Mesa
(915) 833-0267 x3202

ENNIS

Ennis State Bank

815 W. Ennis Ave.
(972) 875-9676

FARMERS BRANCH

Texas Security Bank

3212 Belt Line Road
(469) 398-4811 or
(469) 398-4823

FLOWER MOUND

**American National
Bank & Trust**

1201 Cross Timbers
(972) 874-7606

Celtic Bank

3036 N. Dumas Court
(817) 961-0188

**Zions Bank
(National Real Estate)**

2605 Sagebrush Drive
#212
(972) 899-1623

FORNEY

City Bank in Forney

120 E. Main St.
(917) 564-3921

FORT HOOD

Fort Hood

National Bank

109 TJ Mills Blvd.
(254) 554-4204

FORT WORTH

**American Momentum
Bank**

6300 Ridglea Place,
suite 801
(817) 999-5088

**American National
Bank of Texas**

2720 W. Seventh St. #201
(817) 570-1001
-1002 -1003

BankUnited

201 Main St., suite 600
(817) 339-1160

Colonial Savings

2600 W. Freeway
(817) 390-2380

EECU

1617 W. Seventh St.
(817) 882-0239

First Bank

1200 Summit Ave.
suite 103
(817) 953-8729 or
(817) 953-8727

First Command Bank

1 FirstComm Plaza
(817) 763-0000

Independent Bank

1300 S. University Drive
suite 100
(817) 426-7003

National Bank of Texas

2535 NE 28th St.
(817) 625-5511

Spectra Bank

2000 Handley
Ederville Road
(817) 548-6804

Texas Capital Bank

300 Throckmorton
suite 200
(817) 852-4076

Third Coast Bank

1200 Summit Ave.
suite 502

Wells Fargo Bank

201 Main St., suite 301
(817) 676-5422

FRISCO

Bank of the Ozarks

5178 Preston Road
(469) 365-6215

Customers Bank

4760 Preston Road
suite 244-159
(469) 971-6795 or
(469) 633-8428

**First National Bank
of Omaha**

4500 Preston Road
(469) 633-8400

Landmark Bank

11811 Custer Road
(469) 850-3826

Texas Republic Bank

2595 Preston Road
suite 100
(972) 334-0700

GARLAND

**Woodforest
National Bank**

5302 N. Garland Ave.
(972) 495-7971

Hanmi Bank

4555 W. Walnut St.
(972) 509-7391 or
(214) 427-3171

Texas Brand Bank

1919 S. Shiloh Road
(972) 494-9816

GATESVILLE

National United

811 Main St.
(254) 404-6012

GILMER

**First National Bank
of Gilmer**

201 N. Wood
(940) 843-4100

GLADEWATER

**Gladewater
National Bank**

678 N. Main St.
(903) 845-5566

GRAHAM

First State Bank

1526 Fourth St.
(940) 549-8880

GRAND PRAIRIE

Grand Bank of Texas

530 S. Carrier Parkway
(972) 264-4811

2341 S. Belt Line Road
(318) 237-0245

GRANDVIEW

Grandview Bank

105 E. Criner St.
(817) 866-3316

GRAPEVINE

Bank of the West

108 W. Northwest
Highway
(817) 310-3555 or
(817) 399-9400

First Bank Texas

301 E. State Highway 114
(817) 601-0836-0837

First Financial Bank

1015 W. Northwest
Highway
(817) 722-8983

LegacyTexas

900 S. Main St.
(817) 287-5606

Premier Bank Texas

1115 S. Main St.
(817) 329-5500

HARKER HEIGHTS

Texas Star Bank SSB

905 E. FM 2410
(254) 698-1800

Union State Bank

345 E. FM 2410
(254) 953-8181

HENDERSON

Texas Bank

1120 US Highway 79N
(903) 657-1466

HILLSBORO

Citizens National Bank

200 E. Elm St.
(254) 582-2531

HOUSTON

East West Bank

9090 Katy Freeway
third floor
(832) 973-8916

HURST

Liberty Bank

860 W. Airport Freeway
(817) 479-1023

JACKSBORO

**Jacksboro
National Bank**

910 N. Main St.
(940) 567-5551

JACKSONVILLE

Austin Bank

200 E. Commerce
(888) 758-2265

Texas National Bank

(903) 586-0931

JEFFERSON

**First National Bank
Hughes Spring**

202 N. Polk
(903) 926-1526 or
(402) 602-3578

KEENE

Pinnacle Bank

309 S. Old
Betsy Road
(817) 558-2700

KILGORE

Austin Bank

1006 Stone Road
(903) 586-1526

**First National Bank
Hughes Spring**

5228 FM 1252 West
(903) 984-0625

KILLEEN

First Texas Bank

507 N. Gray St.
(254) 634-2132

First National Bank

507 N. Gray St.
(254) 554-4491

LEWISVILLE

Bancorp

3120 HG Moseley
Parkway
(903) 236-8700

Meadows Bank

405 State Highway
121 Bypass, suite A250
(972) 467-8714

LONGVIEW

Austin Bank

911 NW Loop 281
suite 100
(903) 295-4400 x1703

Bancorp South

3120 H G Mosley Parkway
(903) 291-3900

Chase Bank

116 E. South St.
(903) 234-1642

Citizens National Bank

200 N. Fredonia
(903) 232-1696

Spring Hill State Bank

(903) 759-0751

**Texas Bank and
Trust Co.**

300 E. Whaley
(903) 237-5665 -5574

Texas National Bank

612 E. Hawkins Parkway
(903) 663-0587

LOTT

Texas Star Bank SSB

(254) 584-3171

MANSFIELD

Pinnacle Bank

1700 E. Broad St.
(817) 473-5979

MCGREGOR

TFNB

27000 US 84
(254) 840-2836

MCKINNEY

First Guaranty Bank

8951 Synergy Drive
(972) 529-3312

MESQUITE

First State Bank

917 Military Parkway
(972) 290-2106
-2112 -2105

MIDLOTHIAN

Vintage Bank

1431 S. Midlothian
Parkway
(469) 672-8003

MINEOLA

City National Bank

200 N. Pacific
(903) 569-6161

1825 N. Pacific
(903) 569-8010

MINERAL WELLS

Titan Bank

1701 E. Hubbard St.
(940) 325-9821

MORAN

First Financial Bank

400 Ground St.
(325) 627-7952

MOUNT PLEASANT

**Guaranty Bank
& Trust**

100 W. Arkansas
(903) 434-4271

MOUNT VERNON

First National Bank

(903) 537-2201 x2306

NACOGDOCHES

Citizens 1st Bank

3010 N. University Drive
(936) 560-1401

**Commercial Bank
of Texas**

215 E. Main St.
(936) 715-4182

NORTH RICHLAND HILLS

Liberty Bank

5801 Davis Blvd.
(817) 479-1109

ODESSA

Southwest Bank

4800 E. 42nd St.
(432) 552-1042 -5000

PALMER

**Commercial State
Bank**

(972) 449-2283

PARIS

**First Federal
Community Bank**

630 Clarksville St.
(903) 577-1118

Lamar National Bank

200 S. Collegiate Drive
(903) 785-0701

Liberty National Bank

140 N. Collegiate
(903) 785-5555

PLANO

Affiliated Bank

6404 International
Parkway, suite 1250
(972) 733-3755

BancorpSouth

5550 Granite Parkway
suite 200
(580) 583-1017

Capital One Bank

7940 Dominion
Parkway, building 2
(817) 334-7354

Cathay Bank

2001 Coit Road #160
(972) 618-2000 x8248
4100 Legacy Drive
suite 403
(972) 618-2000

First National Bank

1300 Preston Road
(972) 985-7300

Iberia Bank

2500 N. Dallas Parkway
suite 100
(972) 941-1129

InTouch Credit Union

5640 Democracy Drive
(214) 291-1716 or
(214) 291-1721

LegacyTexas

1201 E. 14th St.
(972) 461-7276

5851 Legacy Circle
suite 1000
(972) 801-5717

Main Street Lending

5800 Granite Parkway
suite 265
(214) 619-1885

RBFCU

1801 Dallas Parkway
(469) 344-1258

5345 Towne Square Drive
suite 170
(800) 580-3300 x11016

Third Coast Bank

1201 W. 15th St.
(972) 265-0063

Wells Fargo Bank

4975 Preston Park Blvd.
second floor
(972) 599-5393 or
(972) 599-4683

POWELL

Powell State Bank

100 Carr St.
(903) 345-2582

PROSPER

Texas Bank

805 E. First St.
(469) 952-5512 -5513

RICE

First State Bank Rice

100 N. McKinney
(903) 326-4121

RICHARDSON

East West Bank

275 W. Campbell Road
suite 111
(972) 889-6688

Golden Bank

301 S. Central
Expressway
(972) 619-1206

LegacyTexas

707 E. Arapaho
(214) 217-7056

Pavillion Bank

1200 W. Campbell Road
(972) 248-7515

Southwestern National Bank

1131 N. Jupiter Road
(972) 301-5998 -5995

500 N. Central
Expressway
(972) 246-1279

Texas Republic Bank

690 W. Campbell Road
suite 100
(972) 685-2044

Veritex Community Bank

1301 E. Campbell Road
(972) 707-4194

ROCKWALL

Lakeside National Bank

2805 Ridge Road
(972) 771-8311

SHERMAN

Ameristate Bank

2410 Loy Lake Road
(903) 813-4700

First Texoma National Bank

2626 Loy Lake Road
(903) 813-4898

Independent Bank

300 E. Taylor
(903) 891-9999

Landmark Bank

720 E. Peyton St.
(903) 892-1800

SPRING

Woodforest National Bank

327 Rayford Road
(832) 375-2685

STEPHENVILLE

Interbank

150 N. Harbin Drive
(254) 968-4125

Texas Bank

998 Wolfe Nursery Road
(254) 965-3166

SULPHUR SPRINGS

Alliance Bank

100 W. Jefferson
(903) 439-6809

City National Bank

1133 Mockingbird Lane
(903) 885-5432

Guaranty Bank & Trust

919 Gilmer St.
(903) 885-3193

TERRELL

American National Bank of Texas

102 W. Moore Ave.
(800) 837-6584 or
(214) 863-6808

TEXARKANA

Regions Bank

2000 Richmond Road
(903) 832-0051

TOM BEAN

First National Bank of Tom Bean

109 S. Britton
(903) 546-6275

TRENTON

First National Bank of Trenton

106 Hamilton
(903) 989-2235

TYLER

Altra Federal Credit Union

5523 Troup Highway
(903) 579-2208

American National Bank of Texas

102 W. Moore Ave.
(800) 837-6584 or
(972) 524-3411

American State Bank

5202 Old Jacksonville
Highway
(903) 266-5565 -5551

Bank of Tyler

3921 Old Jacksonville
Highway
(903) 266-2178

BTH Bank

6657 Old Jacksonville
Highway
(903) 252-1145

Citizens 1st Bank

2001 E. Southeast
Loop 323
(903) 581-1900

Citizens National Bank

107 Market Square Blvd.
(903) 525-7300 x7524

Citizens State Bank

3915 S. SW Loop 323
(903) 581-8100

First Bank & Trust

2211 Three Lakes
Parkway
(903) 534-0003

Prosperity Bank

1200 S. Beckham Ave.
(903) 593-1767

Southside Bank

1201 Beckham
(903) 531-7111

Texas Bank and Trust

2323 W. Grande Ave.
(903) 579-8125

Texas National Bank of Jacksonville

2133 Grande Blvd.
(903) 944-7830 or
(903) 586-0931

WACO

National United

5500 Bagby Ave.
(254) 297-6108

TFNB

510 N. Valley Mills Drive
suite 100
(254) 633-4518

WAXAHACHIE

Citizens National Bank Waxahachie

200 N. Elm
(972) 938-4300

Vintage Bank

300 Highway 77 North
(972) 935-5200

WEATHERFORD

Community National Bank & Trust of Texas

1901 Wall St.
(817) 599-4321

First Financial Bank

101 College Park Drive
(817) 598-2729

First National Bank and Trust Co.

220 Palo Pinto
(817) 598-4900

LegacyTexas

1111 Santa Fe Drive
(817) 287-5757

Plains Capital

101 Santa Fe Drive
(817) 598-5410

Texas Bank Financial

901 Santa Fe
(817) 596-9998

WICHITA FALLS

American National Bank & Trust

2732 Midwestern
Parkway
(940) 397-2341

Fidelity Bank

2525 Kell Blvd., suite 100
(940) 763-2100

First Bank

4110 Kell Blvd.
(940) 691-0000 x269

First Capital Bank

5030 Stone Lake Drive
(940) 264-2246

First National Bank Of Wichita Falls

3801 Fairway Blvd
(940) 687-3147

Pilgrim Bank
4301 Jacksboro
Highway
(940) 763-2265

NATIONAL LENDERS

First Common-wealth Bank
(214) 970-1160

ReadyCap Lending
(973) 577-4735

Participating Microlenders

Business & Community Lenders of Texas (BCL of Texas)
1322 Record Crossing
Dallas
(214) 217-8808

LiftFund Texas
8828 N. Stemmons Freeway, suite 101
Dallas
(866) 215-2373

PeopleFund
2801 Swiss Ave. suite 120
Dallas
(214) 942-6698

Community Advantage Lenders

Accion
(469) 909-8939
us.accion.org

Business & Community Lenders of Texas (BCL of Texas)
1322 Record Crossing
Dallas
(214) 217-8808

Capital Certified Development Corp.
1250 Capital of Texas Highway South, building 1 suite 600
Austin
(214) 235-1280 or
(972) 839-8819

LiftFund Dallas
8828 N. Stemmons Freeway, suite 101
Dallas
(888) 215-2373

PeopleFund
2801 Swiss Ave. suite 120
Dallas
(214) 942-6698

Participating Certified Development Companies

Alliance Lending Corp.
1150 S. Freeway suite 215
Fort Worth
(817) 871-6444

Ark-Tex Regional Development Co.
4808 Elizabeth St.
Texarkana
(903) 255-3538

Capital Certified Development Corp.
1250 Capital of Texas Highway South building 1, suite 600
Austin
(214) 235-1280 or
(972) 839-8819

Cen-Tex Certified Development Corp.
2212 S. Congress Ave.
Austin
(512) 326-9006

Central Texas Certified Development Co.
2005 Birdcreek Drive, suite 217
Temple
(254) 899-8546

Community Certified Development Corp.
8590 Highway 6 North
Houston
(713) 457-1650

East Texas Regional Development Co.
3800 Stone Road
Kilgore
(903) 218-6411

Greater Texas Capital Corp.
3600 Old Bullard Road #403
Tyler
(903) 535-9229 or
(903) 279-4484

LiftFund Texas
16000 Bent Tree Forest Circle
suite 636
Dallas
(972) 955-0432

North Texas Certified Development Corp.
1255 W. 15th St. suite 500
Plano
(972) 516-0514

PeopleFund
2801 Swiss Ave., suite 120
Dallas
(214) 942-6698

Texas Certified Development Co.
1701 E. Seventh St.
Austin
(512) 433-1175 or
(800) 486-8620

Texas Certified Development Co. Inc.
2591 Dallas Parkway, suite 300
Frisco
(972) 731-4383

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- A variety of **Funding Programs** including SBA Express Loans and Veterans Freedom Loans

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TFNB Your Bank for Life

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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're unable to 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 percent

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

GUARANTEE: 50 to 90 percent

CAPLines

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 percent; for loans of \$50,000 and greater, prime + 4.75 percent

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

GUARANTEE: 50 percent

Community Advantage Program

Financing 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 percent

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

GUARANTEE: 75 to 90 percent

Microloan Program

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 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

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

MAX LOAN AMOUNT (up to 40 percent of the total project): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 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 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

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

R&D Opportunities for Next Gen Entrepreneurs

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

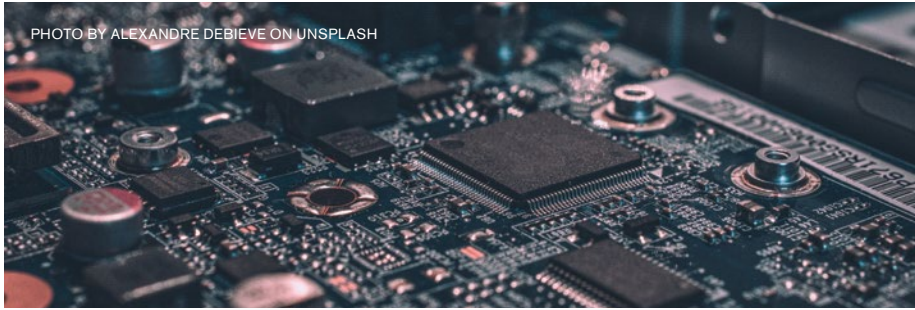


PHOTO BY ALEXANDRE DEBIEVE ON UNSPLASH

Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

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

How it works

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

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

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

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

Participating agencies:

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

Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. 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 use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

Search the SBIC directory by visiting sba.gov and clicking on **Funding Program and then Investment Capital**.



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER

After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

WRITTEN BY CARLEE LAMMERS

After floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he

says. "I didn't borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn't really have a banker at all. I didn't really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha's entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about \$1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: "I couldn't crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA

“
The SBA bent
over backward
to help me get
back in business.
I couldn’t have
asked for a
better situation.
I really
couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery
Fabric Center

disaster loan for \$735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing. “Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”



Working Together

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

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



COURTESY OF KATRINA KIDDER

“We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

WRITTEN BY CARLEE LAMMERS

Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were

19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water



COURTESY OF THREE BROTHERS BAKERY

into the building. Photos of the bakery's submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration's disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn't otherwise have access to. "If it weren't for the SBA, we would've been out of business—twice," Janice Jucker says. "There was no way we would have had the cash to recover."

Houston is recovering, but there's still work to be done. "People are buying sofas and socks," Janice Juckers says, "But they are not yet buying as many cakes and other baked goods." She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. "Everything the SBA does—everything they do—is good," she says.

Disaster Declarations

Who to contact after a disaster is declared by the President



Register with FEMA at

disasterassistance.gov, call **(800) 621-3362**,

TTY: **800-462-7585**, or visit a Disaster Recovery Center.

Locations can be found at **fema.gov/drc**.

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

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited bridge loan financing through an SBA Express lender. The bridge loan 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 7 years

Guarantee: 50 percent

Who to contact after a disaster is declared by the SBA

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



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

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

Information needed to get started:

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

How an SBA Disaster Loan Works

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

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

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

- A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers economic injury disaster loans for up to \$2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

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

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

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

Keep in mind

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

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

How to Prepare Your Business for an Emergency

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

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

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

Review your insurance coverage

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

Establish a solid supply chain

If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers' recovery plans.

Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



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

Surety Bonds

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

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

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

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



1
Surety bonds are requested

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



2
Surety partners with business

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



3
The SBA guarantees

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



4
Small businesses benefit

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

For Public and Private Prime Contracts and all Subcontracts

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

Cost of contract: up to \$6.5 million

SBA reimburses surety companies in case of default

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

80 percent for all other small businesses.

For Federal Contracts

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

Cost of contract: up to \$10 million

SBA reimburses surety companies in case of default

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

80 percent for all other small businesses.

SBA's QuickApp Program

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

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.



Questions?

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

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

Kevin Valdes
Seattle, WA
(206) 553-7277

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

Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit [sba.gov/internationaltrade](https://www.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

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

Max loan amount: \$5 million

Interest rate: generally prime + a reasonable rate capped at 2.75 percent

Terms: up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90 percent

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

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5 percent

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 percent

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

Max loan amount: \$5 million

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

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

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

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



Expert Advice on Exporting

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.

Find an SBA professional in one of the 21 U.S. Export Assistance Centers, [sba.gov/tools/local-assistance/eac](https://www.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. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

CONTRACTING

Doing Business with the Government



COURTESY OF EVANS CAPACITOR CO.

Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA's 2018 National Small Business Subcontractor of the Year for its customer care.

WRITTEN BY JESS WALKER

Powering some of America's greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans's hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client's comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It's a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin



COURTESY OF EVANS CAPACITOR CO.



COURTESY OF EVANS CAPACITOR CO.

Evans Capacitor built its business by being a subcontractor that sells its products to defense contractors. The company is expanding into commercial aviation and the oil and gas industry.

nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA's Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. "We've done programs with [STEP assistance] we likely wouldn't have done otherwise," says McClennan. "I expect we'll continue using it."

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he'd live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. "You're able to have such an impact in a small business," he says, "as opposed to working in a large corporation where the impact of your efforts might be much more diluted."

Dewey is happy for other entrepreneurs to learn from Evans Capacitor's experience. "We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work," he says. "It is a daunting undertaking for a commercial company, but it's been our lives since day one, so maybe we can help." For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. "Don't stray, stay focused, and be the best you can be. As Dave says, 'You have to play the hand you're dealt.' But you can learn to play it well."

How to do business with the government

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



SBA Contracting Programs

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

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

All Small Mentor-Protege Program

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

you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
- » You must be certified as a small business within your NAICS industry classification and have experience in that field.

- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40 percent equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you can get business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

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

- » qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- » be controlled by a U.S. citizen who lives in the United States
- » demonstrate a track record of work and that you have potential for continued success

Socially disadvantaged: those who have been subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups of people are assumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that they have suffered disadvantage.

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

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



By the Numbers

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

\$500 billion

in contracts.

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

This includes:

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



and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, maps.certify.sba.gov/hubzone/map.

- » have at least 35 percent of your employees residing 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 at sba.gov/ovbd. After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business.

Keep in mind

The SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

The benefits:

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

What is an 8(a) sole-source contract? A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZones

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

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

Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management (sam.gov).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don't have to do it alone. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Regional/State Contracting Programs

Texas Economic Development
Austin
(512) 936-0100
www.gov.texas.gov/business/page/small-business-programs

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.

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
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WHERE BUSINESS + CHARM GROW NATURALLY

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Whatever the reason, Cedar Hill's bustling and diverse community of just over 45,000 people combines the best of big-city living with natural beauty, and outdoor recreation found nowhere else in the Metroplex.

When it comes to opportunity, Cedar Hill is the place for entrepreneurs of all types to bring their dreams and make them a reality. Come take a look for yourself, we've been planning for your visit!

