

NEBRASKA



# SMALL BUSINESS RESOURCE



**Helping  
Small Business  
Start, Grow  
and Succeed**

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# WELCOME

America is a country of entrepreneurs. It was built by entrepreneurs, and over the years, our economy has grown on the strength of our entrepreneurs. America has an economy that regenerates, is flexible, and adapts to opportunity. And this is due in large part to the entrepreneurial spirit and drive of small business owners like you.

The U.S. Small Business Administration plays a vital role in enabling America's entrepreneurs and small business owners. Some of America's corporate icons, in fact, received some help from SBA along the way – companies like Intel, Apple, Staples, FedEx, Nike, and Under Armour, to name a few.

Through our wide array of services – loan guaranties, assistance for small businesses in federal contracting, and business counseling – the SBA has helped millions of entrepreneurs start and grow their small businesses. The agency continues to expand our support for small businesses. We currently guarantee more than \$75 billion in loans and investments; our resource partners' network of more than 1,500 centers provide counseling to more than 1 million entrepreneurs every year; and we helped small businesses secure close to \$80 billion in prime federal contracts.

This resource guide is your roadmap to all of our valuable products and services. We hope that you'll read it closely; the SBA team has worked hard to ensure the information here is useful and up to date. In addition, we encourage you to visit your local SBA District Office, which is a great portal to SBA assistance and can help you start and grow your business.

Entrepreneurs and small business owners will continue to drive our economy, and the SBA and our network of resource partners will continue to enable their success. In the pages of this resource guide, you'll be able to find important information about all of the products and services that the SBA offers to help you.

Running your own business is challenging: the hours are long and the demands are high. But it is also rewarding. As you work to realize your small business dreams, we hope that you'll keep in mind all that SBA can offer, and let us help you succeed.

## About the SBA

[www.sba.gov](http://www.sba.gov)

### Your Small Business Resource

*Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.*

*Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.*

#### SBA offers help in the following areas:

- Starting a Business
- Financing a Business

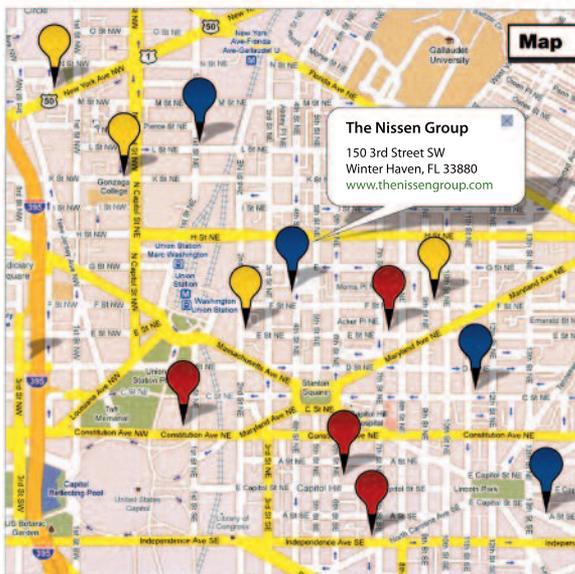
- Growing a Business
- Opportunities in Contracting
- Recovering From Disaster
- A Voice for Small Business in Government

*Visit SBA online at [www.sba.gov](http://www.sba.gov) for 24/7 access to small business news, information and training for entrepreneurs.*

*All SBA programs and services are provided on a nondiscriminatory basis.*



**We don't just show you the money.**  
We show you where to find it.



**(SmallBusiness)<sup>3</sup>** shows small business owners where to get the help they need to grow and expand their business. Our primary focus is on government loans such as SBA loans, and loans for minorities, women, and military service veterans.

With over 17,000 listings across the United States, we provide you with door-to-door directions to lenders, training, and support in your neighborhood.

Join us at [www.smallbusiness3.com](http://www.smallbusiness3.com).

**(SmallBusiness)<sup>3</sup>**  
Financing | Training | Networking

## Message From The District Director

# NEBRASKA

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# Rules For Success

*Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.*

In these challenging economic times, it is important to pause and to evaluate our business practices. Whether you are starting a business or expanding a business, good management practices are essential to grow and to sustain one's business.

Good business practices include having more than a basic understanding of your business's finances, accounting, marketing and operations. It means monitoring your business's key indicators including your sales, receivables, cash flow and inventory. It also includes having an open relationship with your lender.

In the marketing area, it is important to establish a brand for your products and services and to develop customer loyalty. Every business needs to develop a position in the market and in your customer's mind. Successful businesses have a brand and are well positioned with their customers. A business must market, this is more than running ads, it also includes networking, maintaining contact with current customers and at the same time developing new customers.

In 2008, U. S. Small Business Administration (SBA) reviewed many of the programs and looked at how services were being provided and accessed. On-line services and aids have been improved to help you determine if you are ready to go into business and if not, steps you need to take so that you are ready. Log on to [www.sba.gov](http://www.sba.gov) to access the programs and services.

In 2009, it is SBA's goal to continue to improve the quality of service and information provided to the business community. The improvements include local programs and outreach to various groups, including veterans and business groups. This resource guide is an introduction to many of the services and information available.

The SBA's mission remains focused on programs and services designed to help people get started in business and stay in

business by providing critical access to capital, management and technical training, counseling assistance and assistance in securing government contracts. In addition, SBA acts as an advocate for small business interests. The SBA is the only federal agency whose sole mission is to assist our nation's small businesses.

We hope that this Small Business Resource Guide will serve as a reference for you to use time and again. Whether you need help in developing a business plan, learning how to register your business, finding a lender, locating a business counselor or discovering the world of exporting, this publication can steer you in the right direction. We have included helpful information about our many programs and services as well as information about other small business assistance resources located in your community.

Many of our programs are administered through partnerships between the SBA and private entities. We are fortunate here in Nebraska to have quality resource partners to assist our businesses. These resource partners can assist you, the business owner, in working through the various questions and issues you may encounter in starting or growing your business. We invite you to visit our website at [www.sba.gov/ne/](http://www.sba.gov/ne/) or [www.business.gov/](http://www.business.gov/) for up-to-date information about our programs, services and successes as well as other small business initiatives available locally and nationally.

We appreciate the support and participation of the advertisers included in this publication who have helped make this publication possible. We strongly encourage you to take advantage of the many SBA programs and services and wish you success in your endeavors.

Sincerely,

**Leon J. Milobar**

*District Director of  
SBA's Nebraska District Office*

# Doing Business in Nebraska

■ The SBA helps business owners grow and expand their businesses every day.



## THE NEBRASKA DISTRICT OFFICE

The Nebraska District Office is responsible for the delivery of SBA's many programs and services to 93 counties in Nebraska. The District Director is Leon Milobar. The District Office is located at 10675 Bedford Ave., Suite 100, Omaha, Nebraska 68134. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

## CONTACTING THE NEBRASKA DISTRICT OFFICE

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402-221-7212 or [Barbara.foster@sba.gov](mailto:Barbara.foster@sba.gov). For information on financing, please contact Michael Niehaus at 402-221-7210 or e-mail: [michael.niehaus@sba.gov](mailto:michael.niehaus@sba.gov).

## SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of Retired Executives (SCORE),

Nebraska Business Development Centers (NBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. Please contact Barbara Foster at 402-221-7212 or e-mail: [barbara.foster@sba.gov](mailto:barbara.foster@sba.gov).

Special loan programs are available for businesses involved in international trade.

A Veterans Affairs Officer is available to assist veterans. Please contact Barbara Foster at 402-221-7212 or e-mail: [barbara.foster@sba.gov](mailto:barbara.foster@sba.gov).



## SUCCESS STORY

**Duo Lift Manufacturing Company, Inc.**

**2009 Nebraska Small Business of the Year**

Jim Hellbusch, President, and Connie Hellbusch, Treasurer, of Duo Lift Manufacturing Company, Inc. located in Columbus, Nebraska has been named the Nebraska Small Business of the Year for 2009.

Duo Lift Manufacturing Company, Inc. is a family owned manufacturer of agricultural equipment primarily for the fertilizer industry as well as commercial and industrial trailers.

The company was founded in 1943 by Jim's father, Art Hellbusch, a Columbus area farmer who suffered a back injury during corn harvest season. After injuring his back scooping corn, Art developed a wagon lift fashioned out of pulleys and cables. The lift boosted the wagon's box and grain poured out the back. It wasn't until 1946, after hydraulic power was put to use that the

small business arrived at its name. After the wagon lifts had been converted with two hydraulic lifts, Art's wife, Vernetta, suggested the name Duo Lift because of the wagon's two cylinders.

Jim Hellbusch joined the family business in 1969 after graduating from the University of Nebraska at Lincoln with a degree in industrial arts and engineering. Jim continued to build up this business while operating the family farm, and it wasn't until the 1980's that the company designed and manufactured its first trailers for the fertilizer industry.

The fertilizer trailers and running gears are the signature products of Duo Lift, but they also have a patent on Dura-Drill soil sampler which can sample soil in frozen and unfrozen soil. Other products include de-icing equipment, specialized commercial trailers for heavy equipment and customized van trailers, to name a few.

Duo Lift is known throughout the industry as a manufacturer of high quality equipment with special emphasis on safety. The company has distributors throughout the United States and Canada and currently employs 75 people operating in three shifts.

## We Welcome Your Questions

For extra copies of this publication or questions please contact:

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# INTRODUCTION

# GETTING STARTED

## The SBA Can Help You Start And Expand Your Own Business



Every day, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance.

### Where To Go To Get Started

Our resources include the SBA's district offices serving every state and territory, nearly 400 chapters of SCORE – Counselors to America's Small Businesses, 885 Small Business Development Centers and approximately 114 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on [www.score.org](http://www.score.org), <http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html> for SBDCs or

[www.sba.gov/services/](http://www.sba.gov/services/) and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.

These professionals can also help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

### SBA'S RESOURCE PARTNERS

#### SCORE

SCORE is a 10,500-member volunteer nonprofit association which operates under cooperative agreement with the U.S. Small Business Administration. SCORE, with more than 40 years experience helping small businesses succeed, matches volunteer business-management coun-

selors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both current and prospective small business owners.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities providing management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and

### ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

# EVALUATE

## Start by evaluating your strengths and weaknesses

### 1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

### 2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

### 3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

### 4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

### 5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

counseling before a business start-up is an important part of SCORE's service.

SCORE can also be found on the Internet at [www.score.org](http://www.score.org). The Internet makes it possible to reach more small business clients with online mentoring and counseling.

Business owners use the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyberchapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. SCORE also offers more than 30 online training workshops on topics for small businesses. Log on to SCORE's Internet site at [www.score.org](http://www.score.org) to take advantage of the many services SCORE has to offer your business.

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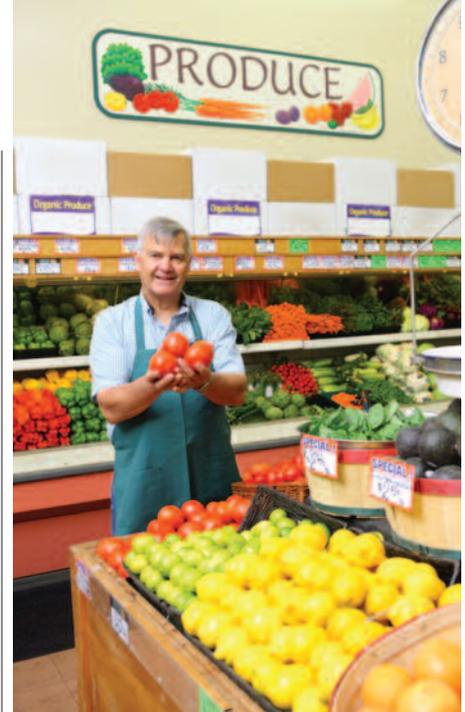
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Serves: Lyon, Sioux, Plymouth, Woodbury,  
Ida, Monona and Crawford counties.

## SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers meet the needs of small businesses and promote economic development in local communities by helping to create and retain jobs. Partially funded by a cooperative agreement with SBA, SBDC's goals are focused on providing long-term counseling to clients to help them grow successful businesses. The SBDC network provides counseling and training to more than 550,000 existing businesses or start-up business clients annually.

SBDCs assist with development of business plans, provide manufacturing, financial packaging, contracting and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. SBDCs also provide special assistance to veterans and help with energy efficiency under new program initiatives. Based on client needs, SBDCs

tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to prospective and existing small businesses using an effective business education network of 63 lead centers and 885 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, American Samoa, Puerto Rico and the U.S. Virgin Islands.

For more information, visit the Web site at: [www.sba.gov/aboutsba/sbaprograms/sbdc/index.html](http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html).

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## **WOMEN'S BUSINESS CENTERS**

The SBA's Women Business Centers are a nationwide network of 114 community-based centers that provide business training, counseling, mentoring and other assistance geared to women, particularly those who are socially and economically disadvantaged. To meet the needs of women entrepreneurs, the WBCs offer their services at convenient times and locations. Some offer child care during training and many provide assistance and materials in different languages, depending on the needs of the individual communities they serve. Classes are either free or offered at a small fee, and scholarships are often available to those who need them. A number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

Both SBA district offices and women's business centers often offer mentoring roundtables. If there is not an existing roundtable nearby, women's business centers may be able to help women entrepreneurs set them up.

To find the nearest SBA women's business ownership representative or

women's business center, and to learn more about SBA programs and services, visit the Office of Women's Business Ownership at [www.sba.gov/women](http://www.sba.gov/women).

## ARE YOU RIGHT FOR SMALL BUSINESS OWNERSHIP?

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

## IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility

## WEBSITE Business plan help

The nearest SCORE chapter can be located at: [www.score.org](http://www.score.org). For business plan help at the SCORE Web site, click on "Business Tools" from the left-hand menu, then click on "Template Gallery."

You can find the nearest VBOC at: [www.sba.gov/vets](http://www.sba.gov/vets).

To find WBCs, click on: [www.sba.gov/services/](http://www.sba.gov/services/) and choose "Women's Business Centers" from the "Counseling and Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at: <http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

## FRANCHISING

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to

capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including franchising.

For more information visit the SBA Web site at: <http://www.sba.gov/smallbusinessplanner/start/> and click on "Buy a Franchise" from the menu on the right side or call your local SBA office.

## HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs — home-based business owners.

### Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions — and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

### Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

### Finding Your Niche

Choosing a home business must be approached carefully.



### Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?

### Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local, city and state departments of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource

partners, such as SCORE, SBDCs and WBCs can help make the process easier.

## WRITING A BUSINESS PLAN

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Center, Veterans Business Outreach Centers, SCORE and Women's Business Centers, have the expertise to help you craft a winning business plan.

**In general, a good business plan contains:**

### Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

### Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

### Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

### Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

### Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE or SBDC representatives, SBA district office business development specialists or Veterans Business Development specialists.

Remember, the business plan is a flexible document that should change as your business grows.

## REACHING UNDERSERVED AUDIENCES

### Women Business Owners

Women entrepreneurs are changing the face of America's economy. In the 1970's, women owned less than five percent of the nation's businesses. Today, they are at least equal owners of nearly half the nation's businesses and are majority owners of about a third of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. Many of these are overseen by SBA's Office of Women's Business Ownership.

Women's business ownership representatives in every SBA district office coordinate services for women, helping

them access appropriate training, counseling, mentoring, federal contracting opportunities, financing, and more. They can also provide information on other local resources, including SBA resource partners and lenders.

### **Barbara Foster – Women's Business Ownership Representative**

402-221- 7212  
Barbara.Foster@sba.gov

For additional information, contact one of the following:

### **Women's Business Center**

REAP –Rural Enterprise Assistance Project  
Contact: Monica Braun, Director  
402-643-2673  
mbraun@windstream.net  
www.cfra.org/reap

### **Omaha Business & Professional Women, Inc.**

Omaha, NE 68105  
www.omahabpw.com

### **Greater Resources for Omaha Woman (G.R.O.W.)**

Westside Community Center  
3534 S. 108th St.  
Omaha, NE 68144  
402-391-4687  
Contacts: Amy Kennedy-Snover  
www.omaha-women-networking.org

### **American Business Women's Association**

Chapters in Omaha and Lincoln  
www.abwahe.org

### **Omaha Women's Chamber of Commerce**

A professional Women's organization that fosters the educational improvement of Women.  
402-551-7211

### **Nebraska Home Based Business Association**

P.O. Box 54  
David City, NE 68632  
888-414-3906  
Contact: Will Daniel  
info@nhbba.org  
www.nhbba.org

### **National Organization for Women Lincoln Chapter**

P.O. Box 80172  
Lincoln, NE 68501  
402-434-6695

## **VETERANS AND RESERVISTS BUSINESS DEVELOPMENT**

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices throughout the country has designated a veterans business

development officer to help veterans prepare, plan and succeed in entrepreneurship. The Veterans Business Outreach Centers provide online and face-to-face entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide targeted management assistance to veterans who are current or prospective small business owners. SCORE also provides resources and counseling services online at: [www.score.org](http://www.score.org).

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

Additionally, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$2 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: <http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html>.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established an Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: [www.sba.gov/VETS/](http://www.sba.gov/VETS/).

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication, and the Web site above.

SBA's Patriot Express Initiative has new

and enhanced programs and services for veterans and members of the military community wanting to establish or expand small businesses. See the Financing section for more information on Patriot Express.

## **NATIVE AMERICAN BUSINESS DEVELOPMENT**

The SBA is also working to ensure that entrepreneurship opportunities are available for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at: <http://www.sba.gov/aboutsba/sbaprograms/naa/index.html>.

## **NETWORKING**

### **Omaha Empowerment Breakfast**

The Omaha Empowerment Breakfast is a monthly down-to-earth way for small business owners and operators to network with each other and connect with larger businesses and agencies in the community. Each month, four businesses introduce their services and products in a three-minute presentation. During the breakfast, everyone present is introduced. Space is provided for business materials and brochures. There is a fee of \$14 per breakfast payable at the door. Held on the second Friday of every month.

For more information see the website: [www.omahaempowermentbreakfast.org](http://www.omahaempowermentbreakfast.org).

## **WOMEN'S BUSINESS CENTER REAP**

### **Center for Rural Affairs – Rural Enterprise Assistance Project**

145 Main St./P.O. Box 136  
Lyons, NE 68038  
402-687-2100 • 402-687-2200 Fax  
www.cfra.org

### **Women's Business Center**

Monica Braun, Director  
402-643-2673 Phone and Fax  
mbraun@windstream.net  
www.cfra.org/reap

Self-employed business ownership is a significant necessity for supplementing income and making a living in rural Nebraska. Increasing numbers of Nebraska women are starting or contemplating starting a business. The need continues to be strong for business technical assistance, help with business planning, increased

sources of business capital, and just plain solid support for women who aspire to own a business in Nebraska.

Nebraska's Women's Business Center utilizes the REAP program infrastructure to deliver services to existing and start-up self-employed women across rural Nebraska and is a project of the Center for Rural Affairs.

REAP's Women's Business Center helps rural women in Nebraska through

- Basic Business Plan training
- eCommerce training
- one-on-one technical assistance
- business plan counseling
- networking opportunities
- and micro-loans for small businesses that qualify.

The Nebraska WBC service center is a center without "walls." REAP delivers the WBC services across the state with business specialists located throughout Nebraska. The WBC works in conjunction with REAP to provide necessary services to rural small businesses.

## EXPORT ASSISTANCE

**U.S. Small Business Administration**  
Office of International Trade  
[www.sba.gov/oit](http://www.sba.gov/oit)

The U.S. Small Business Administration provides export information and development assistance to help small businesses take advantage of export markets, including trade counseling, training, legal assistance and publications.

**U.S. Export Assistance Centers** — One-stop shops ready to provide your small- or medium-sized business with local export assistance.

**Export Publications** — Download SBA books and fact sheets on international trade, including *Breaking Into The Trade Game: A Small Business Guide to Exporting*, which takes you step-by-step through the export process.

**Benefits from Exports** — View Global Patterns of a State's Exports.

**Export Legal Assistance Network (E-LAN)** — Free initial consultations with international trade attorneys from the Federal Bar Association to small businesses interested in starting export operations.

**Small Business Development Centers (SBDCs)** — Obtain up-to-date counseling, training and technical assistance in all aspects of small business management.

**SCORE** — Gain expert advice in virtually every area of business management.

**Trade Links** — Find links to additional web sites providing international trade information and services.

**TradeNet's Export Advisor** — Access exporting opportunities quickly and easily.

### United States Export Assistance Center – USEAC

200 W. Adams St., Ste. 2450  
Chicago, IL 60606  
Contact: John Nevell  
312-353-8065 • 202-481-2281 Fax  
[john.nevell@sba.gov](mailto:john.nevell@sba.gov)

This USEAC, located in Chicago, IL. For other Centers please refer to the SBA web site for your state.

USEACs offer a full range of federal export programs and services from a number of federal agencies under one roof. Many locations have new-to-export programs called E-TAP.

### U.S. Commercial Service

Meridith Bond, Director  
U.S. Commercial Service Omaha  
U.S. Department of Commerce  
13006 W. Center Rd.  
Omaha, NE 68144  
402-597-0193 • 402-595-1194 Fax  
[meredith.bond@mail.doc.gov](mailto:meredith.bond@mail.doc.gov)  
[www.buyusa.gov/nebraska](http://www.buyusa.gov/nebraska)  
[www.export.gov](http://www.export.gov)

This Federal Agency provides assistance and resources for Nebraska exporters. Services include: exporting counseling, market information and research, partner searches, trade missions, export finance information and referrals to other international agencies and organizations. Ask to be put on the Email list for Trade World - News for Exporters

### Export-Import Bank of the United States

The official Export Credit Agency of the U.S. Government  
[www.exim.gov](http://www.exim.gov)

### State of Nebraska

Department of Economic Development  
Office of International Trade and Investment  
Nebraska International Business Center  
11133 O St.  
Omaha, NE 68137  
Contact: Joseph J. Chapuran  
402-595-1416 or 800-426-6505 Toll Free  
402-597-0194 Fax  
[jchapuran@neded.org](mailto:jchapuran@neded.org)

## THE NATIONAL INSTITUTE OF STANDARDS AND TECHNOLOGY (NIST)

[www.nist.gov](http://www.nist.gov)

Founded in 1901, NIST is a non-regulatory federal agency within the U.S. Commerce Department's Technology Administration. NIST's mission is to develop and promote measurements,

standards, and technology to enhance productivity, facilitate trade, and improve the quality of life. NIST carries out its mission in four cooperative programs:

- the NIST Laboratories, conducting research that advances the nation's technology infrastructure and is needed by U.S. industry to continually improve products and services;
- the Baldrige National Quality Program, which promotes performance excellence among U.S. manufacturers, service companies, educational institutions, and health care providers; conducts outreach programs and manages the annual Malcolm Baldrige National Quality Award which recognizes performance excellence and quality achievement;
- the Manufacturing Extension Partnership, a nationwide network of local centers offering technical and business assistance to smaller manufacturers; and
- the Advanced Technology Program, which accelerates the development of innovative technologies for broad national benefit by co-funding R&D partnerships with the private sector

NIST publishes a comprehensive guide to European Metric Requirements. Learn about the International Systems of Units, universally known as the SI at: [www.nist.gov/metric](http://www.nist.gov/metric)

### Midwest International Trade Association (MITA)

P.O. Box 642123  
Omaha, NE 68164-2123  
402-596-1210  
[www.mitaonline.org](http://www.mitaonline.org)

MITA is an organization that encourages the expansion of trade between the Midwest and foreign markets by sponsoring meetings, networking events, international trade conferences, and educational seminars. MITA is a nonprofit organization made up of members from many fields relating to international trade: Agriculture, Export/ Import, Legal Services, Banking, Government, Manufacturing, Consulting, Information Technology, Trading Companies, Construction, Insurance, Transportation, and Education.

# REGULATIONS

# KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



## CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships, general and limited partnerships, “C” and “S” corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you’re uncertain which format of business is right for you, you may want to discuss options with a business counselor or attorney.

### Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It’s the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

### General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

### Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can

**E**ven if your consulting service or hand-knit sweater business is based from your home, it will have to comply with many of the numerous local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you’re in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

## BUSINESS.GOV

Business.gov is the official business link to the U.S. government providing a one-stop shop for federal resources from the federal government agencies that regulate or serve businesses.

Business.gov’s new “Permit Me” feature provides a single source for obtaining federal and state permits and professional licenses for businesses. While most businesses in the United States are required to obtain a permit, professional license, or

identification number to operate, finding the right license can be a major challenge for potential business owners.

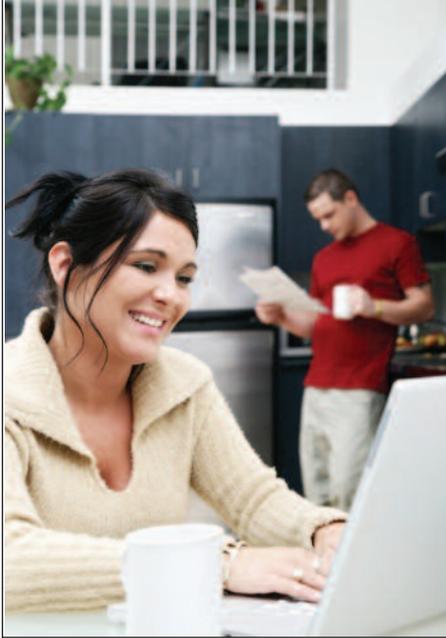
“Feature Topics” focuses on common business concerns. It provides context to the compliance information provided on the site and helps business owners understand in plain language the regulatory requirements their businesses face. Additional topics are added on a regular basis in response to the most frequent searches on the site.

The Content Partners Program encourages government agencies, trade associations and professional organizations to develop compliance assistance tools and resources for small- and medium-sized businesses that can then be featured on the site’s Feature Topics and Compliance Guides pages.

Business.gov partners with the SBA and 21 other federal agencies. You’re just a computer click away from help 24-hours a day at: [www.business.gov](http://www.business.gov).

## BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options which are appropriate for different personal situations and which affect tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.



decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.

- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

### “C” Corporation

A “C” corporation is a legal entity created under state law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It’s the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is an entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and it offers the owners the advantage of limited liability, but not total protection from lawsuits.

### Subchapter “S” Corporation

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

### LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits

liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is for professional organizations.

## LOGISTICS OF STARTING YOUR BUSINESS

### BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance.

### FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information, contact the county clerk’s office in the county where your business is based. But if you are a corporation, you’ll need to check with the state.

### BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

**Liability Insurance** – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

**Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

**Business Interruption** – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or “business income”) insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

**“Key Man”** – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider “key man” insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other “key” employee.

**Automobile** – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business. This policy covers the business’ liability for any damage which may result for such usage.

**Officer and Director** – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home Office** – If you are establishing an office in your home, it is a good idea to contact your homeowners’ insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner’s policy.

### EMPLOYER IDENTIFICATION NUMBER

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all

businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can obtain an EIN immediately by calling 800-829-4933, Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS campuses that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: <http://www.irs.gov/businesses/small/index.html>, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

**Holtsville, NY** 631-447-8960  
**Cincinnati, OH** 859-669-5760  
**Philadelphia, PA** 215-516-3990

EINs are also issued automatically online. Visit the IRS Web site, <http://www.irs.gov/businesses/small/article/0,,id=102767,00.html> for more information.

## FEDERAL SELF-EMPLOYMENT TAX

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040.

## SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state's government.

## FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

**Sole Proprietorship:** You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

**Partnership:** You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

**Corporation:** You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).



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## FEDERAL PAYROLL TAX

**Federal Withholding Tax:** Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

## IRS WEB PRODUCTS FOR SMALL BUSINESSES

To provide the most timely and up-to-date tax information, the Small Business Resource Guide (SBRG), formerly a CD-ROM, is available exclusively online at <http://www.irs.gov/businesses/small/article/0,,id=155439,00.html>.

Designed to equip small business owners with the skills and knowledge needed to successfully start and manage a business, IRS has ensured the SBRG 2009 Web site offers the same quality of information the SBRG CD was known for, covering a wide range of tax topics, Web links to business forms, publications, other useful governmental Web sites, and much more.

## SMALL BUSINESS VIDEO AND AUDIO PRESENTATIONS

A new page at <http://www.irs.gov/businesses/small/article/0,,id=97726,00.html> on IRS.gov features video and audio presentations on a variety of topics for small businesses and self-employed taxpayers, highlighted by an audio podcast reenactment of the May 2008 IRS National Phone Forum for first-time Schedule C filers. Also included are:

- Adjusting Employment Taxes: New for 2009
- Backup Withholding for Form 1099-MISC
- Bartering Income
- Choosing a Tax Preparer
- Employer Identification Numbers
- Small Business Tax Workshops
- Schedule C: Who needs to file and how to do it

In addition to these video and audio presentations, please visit the Small Business/Self-Employed Virtual Small Business Tax Workshop at <http://www.irs.gov/businesses/small/article/0,,id=200274,00.html> for instructional lessons.

### Self-Employed Individuals Tax Center

Small businesses and the self-employed will also find information and resources in the Self-Employed Individuals Tax Center at <http://www.irs.gov/businesses/small/selfemployed/>.

### e-News for Small Businesses

To learn about other IRS products and services, and to keep up with the latest IRS announcements for small businesses, start a free subscription to e-News for Small Businesses; just go to IRS.gov at <http://www.irs.gov/businesses/small/content/0,,id=154826,00.html>, type in your e-mail address and submit.

## SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

## EMPLOYEE CONSIDERATIONS

### Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments of, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

### Social Security Administration

800-772-1213  
<http://www.ssa.gov>

### Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at [www.socialsecurity.gov/employer/](http://www.socialsecurity.gov/employer/). Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security Numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

### Federal Withholding

U.S. Internal Revenue Service  
800-829-1040  
<http://www.irs.gov>

## Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance.

## WORKPLACE PROGRAM

Americans with Disabilities (ADA): For assistance with the ADA, call 800-669-3362 or visit: <http://www.ada.gov>.

## U.S. CITIZENSHIP AND IMMIGRATION SERVICES

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099 or go to their website at:

[www.uscis.gov](http://www.uscis.gov).

### Internal Revenue Service

1313 Farnam  
Omaha, NE 68102  
or  
100 Centennial Mall N.  
Lincoln, NE 68508  
[www.irs.ustreas.gov](http://www.irs.ustreas.gov)  
Toll Free Tax Information  
800-829-1040  
Tele Tax/Refund Information  
800-829-4477  
Tax Forms/Publications  
800-829-3676  
Taxpayer Advocate - Omaha  
402-221-4181  
Taxpayer Advocate - Lincoln  
877-777-4778

The primary purpose of Taxpayer Education and Communication is to provide pre-filing educational services and products which will help small business owners file timely and correct returns with the IRS.

### Nationwide Telephone Device

for the Deaf 912-744-2299  
TDD  
Nationwide Computer  
Bulletin Board 912-757-3100

## SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and

Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor.

### Federal Occupational Safety & Health Administration (OSHA)

Omaha Office  
402-221-3182 or 800-642-8963

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. For more information, contact:

### Nebraska Department of Environmental Quality

The Atrium, Ste. 400  
1200 N. St./P.O. Box 98922  
Lincoln, NE 68509-8922  
402-471-2186 • 402-471-2909 Fax

## BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

### Permits Inspection Division - Omaha

City/County Bldg.  
1819 Farnam St.  
Omaha, NE 68102  
402-444-5350

### Zoning Office - Omaha

402-444-5210

### Certificate of Occupancy - Omaha

402-444-5351

## BAR CODING

GS1 US™ (not a government agency) provides a unique company number to create bar codes (including UPCs) for your products. Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. GS1 US, formerly the Uniform Code Council, Inc., provides tools and assistance to help you meet these requirements. For information, visit [www.gs1us.org/pc](http://www.gs1us.org/pc). For additional questions, contact:

### GS1 US

7887 Washington Village Dr., Ste. 300  
Dayton, OH 45459-8605  
937-435-3870

## Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations that identify and distinguish

the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

### Patent and Trademark Office:

P.O. Box 1450  
Alexandria, VA 22313-1450  
800-786-9199  
<http://www.uspto.gov/>

### Trademark Information Hotline

703-308-9000

## State Registration of a Trademark

Trademarks and service marks may be registered in a state.

**Caution:** Federally registered trademarks may conflict with and supersede state registered business and product names.

## Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

### U.S. Patent and Trademark Office

800-786-9199 • <http://www.uspto.gov>

### Federal Information Center

800-326-2996 or 800-688-9889 TDD

## Copyrights

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

### U.S. Copyright Office

U.S. Library of Congress  
James Madison Memorial Building  
Washington, DC 20559  
202-707-9100 - Order Line  
202-707-3000 - Information Line  
[www.copyright.gov](http://www.copyright.gov)

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Lincoln



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827-1473  
Omaha

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# FINANCING

# GETTING APPROVED

## Financing Options to Start or Grow Your Business



The American Recovery and Reinvestment Act may affect some SBA loan guarantee programs. For the latest information, see your local SBA district office or [www.sba.gov](http://www.sba.gov).

**M**any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

**Note: The SBA does not offer grants to individual business owners to start or grow a business. The only grants the SBA is authorized to provide are for entities to provide businesses management technical assistance to other businesses.**

When you seek a business loan, familiarize yourself with the SBA's business

loan programs to see if they may be a viable option. The three principal players in most of these programs are — the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for MicroLoans). The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans on their own.

### 7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit

criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other approved lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the applicants' requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible creditworthy and the loan structured under conditions acceptable to SBA.

### PERCENTAGE OF GUARANTIES AND LOAN MAXIMUMS

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. **(NOTE: These percentages may be temporarily increased up to 90 percent as part of the American Recovery and Reinvestment Act of 2009 Check with your local SBA district office for more information.)**

The maximum loan amount is \$2 million and the maximum guaranty amount to any one business (including affiliates) is \$1.5 million. The one exception is when a

business needs both working capital and fixed assets to promote exporting in which case the SBA can provide a maximum guaranty of \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

## INTEREST RATES AND FEES

The actual interest rate for a loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate is comprised of two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more the maximum spread will be 2.75 percent. Loans under \$50,000 and loans processed through Express procedures are permitted to be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount, and the loan's maturity. The guaranty fee is generally paid by the borrower and can be included in the loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million. \* **All references to the prime rate refer to the lowest prime rate as published in the Wall Street Journal on the day the application is received by the SBA.**

*(Note: These fees will be temporarily lowered for some loans as part of the American Recovery and Reinvestment Act.)*

## 7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan



maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to seven years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

## STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

## COLLATERAL

The SBA expects every loan to be fully secured, but, the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. What these two policies mean is that every

SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

## ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at: <http://www.sba.gov/services/contractingopportunities/index.html> then select "Size Standards" from the "Contracting Opportunities" menu in the right hand column.

### SBA Size Standards:

- Manufacturing from 500 to no more than 1,500 employees
- Wholesaling — No more than 100 employees
- Services from \$4.5 million to no more than \$33.5 million in average annual receipts
- Retailing from \$7 million to no more than \$29.5 million
- General construction from \$7 million to no more than \$33.5 million
- Agriculture from \$750,000 to no more than \$17.5 million in average annual receipts

### Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial

assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

### Use of Proceeds

The third eligibility factor is usage of proceeds. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

#### Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used (except for compensation for services rendered) for floor plan financing or to have funds for the purpose of making investments. They also cannot be used to provide perks to an owner of the business.

### Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and prohibitions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

Generally, SBA loans must meet the following:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;

- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For SBA's eligibility requirements check: <http://www.sba.gov/services/> then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

## WHAT TO TAKE TO THE LENDER

Documentation requirements may vary; contact your lender for the information you must supply.

#### Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

## HOW THE 7(A) PROGRAM WORKS

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

There are five different ways a lender can apply for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation which the lender provides, the amount of review which SBA conducts, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The five methods are:

- Standard 7(a) Guaranty participants,
- Certified Lender Program participants
- Preferred Lender Program participants
- SBA Express, and Community Express participants.

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request that is processed through Standard or CLP procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through PLP, Community Express and SBA Express procedures, lenders are permitted to make SBA-guaranteed loans without SBA's credit approval of the borrower.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

#### What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

## SBAEXPRESS

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-

guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact your local SBA office available at:

[www.sba.gov/localresources/index.html](http://www.sba.gov/localresources/index.html)  
**Nebraska District Office**

10675 Bedford Ave., Ste. 100  
 Omaha, NE 68134  
 402-221-4691

## PATRIOT EXPRESS

The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans;
- Service-disabled veterans;
- Active-duty servicemembers eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including a servicemember;

- The widowed spouse of a servicemember or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at: <http://www.sba.gov/patriotexpress>.

## COMMUNITYEXPRESS PILOT LOAN PROGRAM

The *CommunityExpress* Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The *CommunityExpress* program is offered through hundreds of selected SBA lenders throughout the nation. Under *CommunityExpress*, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However, borrowers must receive technical assistance to qualify for this program.

## SPECIAL PURPOSE 7(A) LOAN PROGRAMS

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing

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need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

## CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLINE umbrella:

- **The Contract Loan Program** is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Contract payment must be sent directly to the lender.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a “clean-

up” period of 30 days to finance activity for a new season. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.

- **The Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary to facilitate sale of the property. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** is a revolving line of credit (up to \$200,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers. Disbursements are based on the size of a borrower’s accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower.
- **The Standard Asset-Based Line** is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

## EXPORT ASSISTANCE TRADE FINANCING

The SBA has help for existing small businesses wanting to export goods and services.

## U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers, a partnership between SBA, U.S. Department of Commerce staff and the Export-Import Bank of the U.S. in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations. To find the nearest USEAC, go to: <http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/useac/index.html>.

### John Nevell

200 W. Adams St., Ste. 2450  
Chicago, IL 60606  
312-353-8065 • 202-481-2281 Fax  
[john.nevell@sba.gov](mailto:john.nevell@sba.gov)

## EXPORT WORKING CAPITAL PROGRAM

The SBA’s Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90% of a loan amount or \$1.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time. For information, see [www.sba.gov/services/financialassistance/sbaloantopics/SpecialPurposeLoans/ewcp/index.html](http://www.sba.gov/services/financialassistance/sbaloantopics/SpecialPurposeLoans/ewcp/index.html)

### Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable foreign country, to both the lender and SBA.

### Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

### Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a warranty letter of credit.

### Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

### How to Apply

A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

### SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may reapply for a new guarantee. The SBA guarantee fee is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

### Eligibility of Exporter

The same as for the SBA EWCP Program.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

### Use of Proceeds

Same as the SBA EWCP.

### Ineligible Use of Proceeds

- Goods or services with less than 50 percent U.S. content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

### Collateral Requirements

Same as the SBA EWCP.

### How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital Program.

## INTERNATIONAL TRADE LOAN PROGRAM\*

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for an increased maximum dollar amount of SBA guaranty outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well as an SBA working capital loan or line of credit. The international trade loan provides an SBA guarantee up to \$1.5 million of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA

guaranty of \$1.25 million. When combined, the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

### Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

### Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.

***Collateral Requirements - Collateral requirements are the same as for regular 7(a) loans.***

**How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

**\* The International Trade Loan is currently being reviewed for modification. Please check with your local SBA District Office or U.S. Export Assistance Center for the latest information on this loan program.**

## EXPORT EXPRESS\*

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85

percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

**Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.**

### Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

### Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

### How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

**\*Terms and conditions of the Export Express, as noted above, are being evaluated for modification to include increased lending limit and transparency of processing.**

## COMMUNITY ADJUSTMENT AND INVESTMENT PROGRAM

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

## CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

**The maximum debenture, or long-term loan, is:**

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.

Recent additions to the program allow \$4 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$4 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$4 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$50,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at [www.nadco.org](http://www.nadco.org).
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.

**Businesses that receive 504 loans are:**

- Small — net worth under \$8.5 million, net profit after taxes under \$3 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit [www.sba.gov/services](http://www.sba.gov/services), then choose "SBA Loans" from the links in the right-hand column. Click on "CDC/504 Program." For more information, contact:

### Nebraska Economic Development Corporation (NEDCO)

1610 S. 70th St., Ste. 201  
Lincoln, NE 68506  
402-483-4600 • 402-483-4623 Fax  
nedcoloans@alltel.net  
www.nedcoloans.org

### Western Office (NEDCO)

419 10th St.  
Gothenburg, NE 69138  
308-537-3100 • 707-294-8418 Fax  
ted@nedcoloans.org

## MICROLOAN PROGRAM

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to [www.sba.gov/services](http://www.sba.gov/services), then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans."

### Center for Rural Affairs Rural Enterprise Assistance Project

145 Main St./P.O. Box 136  
Lyons, NE 68038  
402-687-2100 • 402-687-2200 Fax  
www.cfra.org

### Jeff Reynolds REAP Program Co-Director

P.O. Box 274  
Plymouth, NE 68424-0274  
402-656-3091 • 402-656-3091 Fax  
jeffr@alltel.net

### Peggy Mahaney REAP Administrative Assistant

Center for Rural Affairs  
145 Main St./P.O. Box 136  
Lyons, NE 68038  
402-687-2100  
peggym@cfra.org

### Southeast Region 2

Counties Served: Cass, Douglas, Gage, Jefferson, Johnson, Lancaster, Nevada, Otoe, Pawnee, Richardson, Saline, Sarpy, Saunders and Washington.

### REAP Women's Business Center Statewide

Monica Braun, REAP WBC Director  
239 South St., Ste. 3  
Seward, NE 68434-2548  
402-643-2673 Phone & Fax  
mbraun@windstream.net

### North Central Region

Counties served: Baline, Boyd, Brown, Cherry, Garfield, Holt, Keya Paha, Loup, Rock and Wheeler.

### Eugene Rahn Senior Business Specialist

206 6th Ave.  
Atkinson, NE 68713  
402-925-2920  
erahn@inetebr.com

### Southwest and Central Region

Counties served: Adams, Buffalo, Chase, Custer, Dawson, Dundy, Franklin, Frontier, Furnas, Gosper, Hall, Harlan, Hayes, Hitchcock, Howard, Kearney, Keith, Lincoln, Logan, McPherson, Perkins, Phelps, Red Willow, Sherman, Valley and Webster.

### Hispanic Business Center Specialist Nancy Flock

215 S. Sycamore  
North Platte, NE 69101  
308-534-3508  
npflock@msn.com

### Dena Beck, Business Specialist

1662 32 Rd.  
Minden, NE 68959  
308-528-0060 • 308-832-1811 Fax  
denab@gmtc.net

### Panhandle Region

Counties served: Arthur, Banner, Box, Butte, Cherry, Cheyenne, Dawes, Deuel, Garden, Grant, Hooker, Kimball, Morrill, Scotts Bluff, Sheridan, Sioux and Thomas.

### Jerry Terwilliger, Business Specialist

P.O. Box 284  
Morrill, NE 69358  
308-247-9926 • 308-247-9926 Fax  
j414@charter.net

### Southeast 1

Counties served: Butler, Cass, Clay, Douglas, Fillmore, Hamilton, Lancaster, Merrick, Nuckolls, Otoe, Polk, Saline, Sarpy, Saunders, Seward, Thayer and York.

### Monica Braun, Business Specialist

239 South St., Ste. 3  
Seward, NE 68434-2538  
402-643-2673 • 402-643-2673 Fax  
mbraun@windstream.net

### Southeast 2

Janelle Moran, Business Specialist  
62424 729th Rd.  
Tecumseh, NE 68450  
402-335-3675 • 402-335-3675 Fax  
janellemoran@diodecom.net

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[www.accessbank.com](http://www.accessbank.com)

## Northeast Region

Counties served: Antelope, Boone, Burt, Cedar, Colfax, Cuming, Dakota, Dixon, Dodge, Knox, Madison, Nance, Pierce, Platte, Stanton, Thurston, Washington and Wayne.

## Adrianna Dungan, Business Specialist

315 E. 23rd St.  
South Sioux City, NE 68776  
402-494-1013  
adungan@msn.com

## Nebraska West Central Nebraska Development District, Inc.

201 E. 2nd St., Ste. C /P.O. Box 599  
Ogallala, NE 69153  
308-284-6077 • 308-284-6070 Fax  
Executive Director: Dave Jibben  
djibben@wcndd.org  
West Central Nebraska Development District, Inc. (WCNDD) is a nonprofit organization covering an 18 county area in west central and southwest Nebraska. It is designated by the U.S. Economic Development Administration as a "Certified Economic Development District." Its primary objective is to foster the growth and well being of the region through community and economic development activities. This is achieved by applying for state and federal funding for governmental entities individually or as a whole. These funds are then used to develop programs that are offered for the benefit of the citizens and the governmental entities it serves. In 1993, West Central Nebraska Development District, Inc. was chosen by the Small Business Administration as a microloan lender participating in the SBA Microloan Program. The purpose of the program is to "...assist women, low income, and minority entrepreneurs, and business owners, and other such individuals possessing the capability to operate successful business concerns and to assist small business concerns in those areas suffering from a lack of credit due to economic downturn."

The following counties are covered in Nebraska: Arthur, Chase, Dawson, Dundy, Frontier, Furnas, Gosper, Grant, Hayes, Hitchcock, Hooker, Keith, Lincoln, Logan, McPherson, Perkins, Red Willow and Thomas.

## Community Development Resources

285 S. 68th St. Place, Ste. 520  
Lincoln, NE 68510  
402-436-2386 • 402-436-2360 Fax  
www.cdr-nebraska.org  
Community Development Resources (CDR) is a 501c3 non-profit organization in Lincoln, NE engaged in lending money, and providing training and technical assistance to small business owners, micro-entrepreneurs, non-profit housing developers and human service agencies.

## Omaha Small Business Network (OSBN)

2505 N. 24th St.  
Omaha, NE 68110  
402-453-5336 • 402-451-2876 Fax  
Vicki Wilson, Executive Director  
vwilson@osbnbtc.org  
www.osbnbtc.org

The Omaha Small Business Network (OSBN) is a community development corporation whose programs feature a business incubator, technical assistance, entrepreneurial training and business financing for small businesses in the North and South Omaha areas. OSBN's One Stop Capital Shop Business Development program will provide gap financing for small businesses and, in some cases, provide financing without the participation of a financial institution.

## Other Micro Lending Resources

### Nebraska Enterprise Opportunity Network (NEON)

P.O. Box 84155  
Lincoln, NE 68501-4155  
402-475-1399  
neonneb@aol.com  
http://neon.ded.state.ne.us/  
NEON is a statewide membership organization for small and micro business development programs which support enterprise opportunities for individuals and communities with limited access to economic resources. The web page links with various micro lending resources throughout Nebraska.

### Nebraska Enterprise Fund

Rose Jaspersen, Executive Director  
223 N. Oakland Ave.  
Oakland, NE 68045  
402-685-5500 • 402-685-5550 Fax  
www.nebbiz.org

## SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses in start-up and growth situations. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity and debt investments, SBICs provide managerial, operational and technical assistance. The SBIC Program provides funding for a broad range of industries and stage of investment, in areas across the country. Some SBICs invest in a particular field or industry while others invest more

generally. Most SBICs concentrate on a particular stage of investment such as start-up or expansion and focus on a specific geographic area. For more information visit <http://www.sba.gov/aboutsba/sbaprograms/inv/index.html>.

## THE SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the combination of working capital and performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and necessary ancillary bonds issued by surety companies for individual contracts of up to \$2 million (\$5 million under the American Recovery and Reinvestment Act) on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HUBZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Guarantee Program, visit SBA's Web site at [www.sba.gov/osg](http://www.sba.gov/osg) or contact:

### Darryl Bellamy Supervisory Surety Bond Specialist

721 19th St., Ste. 426  
Denver, CO 80201-0660  
303-844-5231 ext. 261  
303-844-6490 Fax

# QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

(Information current as of March 2009)

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
<b>7(a) Loans</b>								
SBA approves	\$2 million gross (\$1.5 million guaranty)	Check with local SBA District Office for current information.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Must be for profit & meet SBA size standards; show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
<a href="http://www.sba.gov/services/financialassistance/sba.oantopics/7a/index.html">www.sba.gov/services/financialassistance/sba.oantopics/7a/index.html</a>								
<b>SBAExpress</b> Lender approves. Minimal SBA paperwork.	\$350,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms">www.sba.gov/services/financialassistance/7alenderprograms</a>								
<b>Community Express.</b> Lender approves. Minimal SBA paperwork.	\$250,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms">www.sba.gov/services/financialassistance/7alenderprograms</a>								
<b>Patriot Express</b> Lender approves loan. Minimal additional SBA paperwork.	\$500,000	Check with local SBA District Office for current information.	See 7(a)	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a). In addition, small business must be owned & controlled by one or more of the following groups equaling 51% total ownership: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower interest rate maximums than other SBA Express programs Less paperwork Fast turnaround Expanded eligibility Electronic application
<a href="http://www.sba.gov/services/financialassistance/7alenderprograms">www.sba.gov/services/financialassistance/7alenderprograms</a>								
<b>CAPLines:</b> Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	Check with local SBA District Office for current information.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a) Existing business	Funds short-term working capital ; Various lines of credit; Allows business to obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
<a href="http://www.sba.gov/services/financialassistance/SpecialPurposeLoans">www.sba.gov/services/financialassistance/SpecialPurposeLoans</a>								
<b>International Trade</b>	\$2 million (separate working-capital loan + IT loan together may have \$1.75 million combined guaranty but the guaranty portion cannot exceed \$1.25 million)	Check with local SBA District Office for current information.	IT loan must be used only for the acquisition of long-term, fixed assets. A separate working-capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
<a href="http://www.sba.gov/services/financialassistance/SpecialPurposeLoans">www.sba.gov/services/financialassistance/SpecialPurposeLoans</a>								
<b>Export Working Capital Program</b> 1-page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	Check with local SBA District Office for current information.	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inexpensive minimum guaranty fee 1/4 of 1%; Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing & business plan
<a href="http://www.sba.gov/services/financialassistance/SpecialPurposeLoans">www.sba.gov/services/financialassistance/SpecialPurposeLoans</a>								
<b>Non-7(a) Loans</b>								
<b>Microloans</b> Loans through non-profit lending organizations; technical assistance also provided.	\$35,000 (total loan amount to small business borrower)	Check with local SBA District Office for current information.	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Same as 7(a) except non-profit day care	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available
<a href="http://www.sba.gov/services/financialassistance/sbaloantopics">www.sba.gov/services/financialassistance/sbaloantopics</a>								
<b>504 Loans</b> Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 million to \$4.0 million depending on type business.	Check with local SBA District Office for current information.	Long-term, fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term; Lender (unguaranteed) financing may have a shorter term.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	For profit businesses that do not exceed \$8.5 million in tangible net worth and do not have average net income over \$3 million for past 2 years.	Fees under 3%; Long-term fixed rate; Low down payment; Full amortization; no balloons
<a href="http://www.sba.gov/services/financialassistance/sbaloantopics">www.sba.gov/services/financialassistance/sbaloantopics</a>								

## BUSINESS PREPARATION

# SMALL BUSINESS TRAINING NETWORK

How to Get Equipped With Business Intelligence



**T**he Small Business Training Network is an Internet-based training site. It provides small businesses with free online courses, workshops, learning tools and direct access to electronic counseling and other forms of technical assistance.

### Key Features of the SBTN:

- Training is available anytime and anywhere—all you need is a computer with Internet access.
- More than 23 free online courses and workshops available

- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Find the SBTN at  
[www.sba.gov/training](http://www.sba.gov/training).

# CONTRACTING OPPORTUNITIES

# FEDERAL PROCUREMENT OPPORTUNITIES

## How to Apply for Government Contracts

The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: [www.sba.gov/gc](http://www.sba.gov/gc)



### THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to ensure small businesses get fair opportunities to share federal government prime contracts. SBA procurement center representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, to identify contracts for which small businesses can compete.

Visit the SBA's Office of Government Contracting home page at: [www.sba.gov/gc](http://www.sba.gov/gc) for a listing of PCRs and buying installations nationwide.

### THE SUBCONTRACTING ASSISTANCE PROGRAM

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's commercial market representatives work with large businesses to identify and expand subcontracting

opportunities for small businesses. CMRs conduct compliance reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs also work with agencies to ensure subcontracting with small and small, disadvantaged businesses, women-owned small businesses, HUBZone firms and small businesses owned by service-disabled veterans through inclusion of subcontracting evaluation factors and sub-factors.

### THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is

the apparent successful offeror. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a certificate of competency to the contracting officer, requiring award of that contract to the small business.

### SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, [www.sba.gov/size/indextableofsize.html](http://www.sba.gov/size/indextableofsize.html)) implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: <http://www.sba.gov/services/>, then click on "Size Standards" under the "Contracting Opportunities" menu across the bottom.

## Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small businesses. When a firm's claim that it is small is challenged, the SBA determines if the firm, including all of its affiliates, meets established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

## SMALL BUSINESS VENDOR DATABASE

The SBA works with the integrated acquisition community to provide a database of vendors, including small businesses. The Central Contractor Registration System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development and HUBZone programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level

business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on: <http://dsbs.sba.gov/dsbs/search/dspdsbs.cfm> or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

## NBDC Procurement Technical Assistance Center (PTAC)

The Nebraska Business Development Center's Procurement Technical Assistance Center (PTAC) is a non-profit organization that helps Nebraska businesses grow and generate new business by locating opportunities for business with the government. The NBDC PTAC offers free consulting services to businesses in Nebraska wishing to compete and win contracts with the government. The program is partially funded by the Defense Logistics Agency, and helps Nebraska businesses generate millions of dollars in revenue each year. For more information on the services and classes offered through the PTAC, go to: <http://ptac.unomaha.edu/events.cfm>.

### PTAC Staff Andy Alexander, Manager PTAC Mary Graff, Procurement Consultant PTAC

Univ of Nebraska at Omaha  
6001 Dodge St. RH 308  
Omaha, NE 68182  
402-554-6253 • 402-554-6260 Fax  
[alexander@mail.unomaha.edu](mailto:alexander@mail.unomaha.edu)  
[mgraff@mail.unomaha.edu](mailto:mgraff@mail.unomaha.edu)

### Lincoln PTAC Roger Johnson, Consultant

285 S. 68th St. Place, Ste. 500  
Lincoln, NE 68510  
402-472-1177  
[rkejohnsons@yahoo.com](mailto:rkejohnsons@yahoo.com)

### Kearney PTAC Scott Knapp, PTAC Kearney

West Center Bldg., Rm. 127E  
1917 W. 24th St.  
Kearney, NE 68849-4440  
308-865-8244 • 308-865-8153 Fax  
[knappse@unk.edu](mailto:knappse@unk.edu)

## SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting:

<http://web.sba.gov/subnet>

## HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

### SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

### To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business under SBA size standards, corresponding to its primary industry classification;
- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations

and covered by the phrase “Indian Country”;

- It must be owned (at least 51 percent) by one or more U.S. citizens, Community Development Corporation, an agricultural cooperative, an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm’s employees reside in a HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit:

<http://www.sba.gov/services/contractingopportunities/contracting/hubzone/index.html/>.

#### Nebraska HUBZone Contacts:

Kathleen.piper@sba.gov

402-221-7205

Janice.allen@sba.gov

402-221-7215

#### SBA Procurement Center Representative and Commercial Market Representative

Dwight A. Johnson,

Procurement Center Representative

10675 Bedford Ave., Ste. 100

Omaha, NE 68134

402-221-7206 • 402-221-3680 Fax

[dwright.johnson@sba.gov](mailto:dwright.johnson@sba.gov)

## ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES

### 8(a) Business Development Program

The SBA’s Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned and controlled by one or more socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain access to the resources necessary to develop their businesses and improve their ability to compete in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to eligible 8(a) program participants.



#### Nebraska District Office

Kathleen Piper

10675 Bedford Ave., Ste. 100

Omaha, NE 68134

402-221-7205

[kathleen.piper@sba.gov](mailto:kathleen.piper@sba.gov)

#### Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by one or more U.S. citizens
- at least 51 percent unconditionally owned and controlled by one or more an individual(s) who qualify as socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

#### Social disadvantage:

Socially disadvantaged is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

#### Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

#### Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant business and the equity in the primary residence.

#### Day-to-Day Management:

- Management and daily business operations must be controlled by the disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise.

For additional information on the 8(a) Business Development Program, visit:

<http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

#### Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Firms seeking to be SDB-certified may certify themselves for federal prime contracts and federal subcontracts without submitting any application to SBA for SDB certification.

**To self-represent as small disadvantaged businesses, firms should:**

- 1) Update their Central Contractor Registration (CCR) profile, ensuring they select they are a self-certified Small Disadvantaged Business; and
- 2) Update their company’s Online Representation and Certification Application - specifically, the Federal Acquisition Regulation clause at 52.219-1(b)(2), entitled “Small disadvantaged business concern,” and check the box indicating they are a self-certified SDB.



Other than its list of certified 8(a) firms, SBA will no longer maintain a list of certified SDB firms. The 8(a) Business Development Program is not affected by this rule. Firms may continue to apply on-line for 8(a) Certification.

### Applying Online For 8(a) Program Certification

Prior to applying for the 8(a) Program, each firm is urged to take an on-line training and self-evaluation course. To get to the course, click on [www.sba.gov](http://www.sba.gov), then choose the drop-down menu "Services." Click on "Contracting Opportunities For Small Business Owners," then open the "SBA Program Office" listing underneath "Local Resources" on the right-hand column. From there, click on 8(a) Business Dev. Then from the center area, click on "Apply for 8(a) Business Development Program Certification. The first section of the online course explains the 8(a) Program in detail, ending in an eligibility self-assessment test. The test consists of a series of simple yes or no questions that evaluate the degree to which your firm meets the basic qualifications for the 8(a) Program. If you meet the basic eligibility criteria, you will be allowed to apply immediately for the 8(a) Program via the electronic on-line system. If key eligibility criteria are not met, you will be directed to the SBA resource deemed most appropriate to help you at this time. If you would still prefer at this time to apply using the electronic system, please send an e-mail to [BDMIS@sba.gov](mailto:BDMIS@sba.gov) for further guidance and assistance. The average processing time for an electronic application is ninety days.

### Paper Applications for 8(a) BD Program Certification

For a paper application, simply send a written request to:

### U.S. Small Business Administration

Associate Administrator for Business Development  
Office of Business Development  
409 Third St., S.W., 8th Fl.  
Washington, DC 20416

A paper application will be forwarded to you. Please complete the paper application and return it to the above address. Data in your application will be retyped in the electronic system, printed out, and sent back to you for verification. If any errors are found, you must return the application to the SBA with the corrections. They will be entered into the on-line application, and another paper copy will be sent to you for verification. This process will continue until the application contains no errors. At that time, please sign and return the completed application to the SBA for processing within the 90-day timeframe.

### The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For more information, visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/mentorprogram/index.html>.

## MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13/CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

<http://www.sba.gov/aboutsba/sbaprograms/8abd/grantinfo/index.html>.

## SERVICE-DISABLED, VETERAN-OWNED SMALL BUSINESS

In 1999, public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed

\$5.5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or

- \$3.5 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may set aside contracts for competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans may participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business Development at [www.sba.gov/vets](http://www.sba.gov/vets).

## SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

### SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit [www.sba.gov/aboutsba/sba\\_programs/sbir/index.html](http://www.sba.gov/aboutsba/sba_programs/sbir/index.html).

For more information on the SBIR Program visit [www.sba.gov/services](http://www.sba.gov/services), then scroll down the "Contracting Opportunities" menu along the bottom and click on "Contracting Program." From there, select "SBIR/STTR Programs" from the menu that appears on the right-hand side.

### U.S. Small Business Administration

Office of Technology  
409 Third St. S.W., 8th Fl.  
Washington, DC 20416  
202-205-6450

### SBIR Intermediaries

Melissa Tedsco  
Nebraska Business Development Center  
6001 Dodge St., RH 308  
Omaha, NE 68182  
402-554-6270  
[mmtedsco@mail.unomaha.edu](mailto:mmtedsco@mail.unomaha.edu)  
<http://nbdc.unomaha.edu/SBIR>

### Participating Agencies:

Each year, the following 11 federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

## SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

### STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researchers need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

### The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

### Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

## TECH-NET

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards and Small Business Technology Transfer awards.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:  
<http://tech-net.sba.gov/index.cfm>.

# DISASTER RECOVERY & DISASTER ASSISTANCE

## Knowing the Types of Assistance Available for Recovery



**T**he disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, non-profit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

### Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. The loan limit for personal property (for homeowners and renters) is \$40,000 and the loan limits for real estate are \$200,000 for homeowners and \$2 million for businesses.

### Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital after a declared disaster until normal operations resume. The law restricts economic injury disaster loans to small businesses, small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct

result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

### Military Reservist Economic Injury

Military Reservists Economic Injury Disaster Loans, a type of economic injury loan, are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay all loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit

available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs is at: <http://www.sba.gov/services/disasterassistance/index.html>. Information for military reservists called to active duty is at [www.sba.gov/reservists](http://www.sba.gov/reservists).

### Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes, or before active-duty orders are received – with proper planning. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Disaster Preparedness Web site at: <http://www.sba.gov/services/disasterassistance/disasterpreparedness/index.html>. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners and renters, and businesses of all sizes. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

There is also a link to [www.ready.gov](http://www.ready.gov), the Department of Homeland Security's Web site for home and business disaster planning.

Small- to medium-sized businesses are the most vulnerable in an emergency. A plan can help protect your company and enhance its potential to recover after an emergency.

The [ready.gov](http://www.ready.gov) site contains downloadable publications detailing the planning you'll need to stay in business after a disaster strikes. One publication, the Ready Business Mentoring Guide – User Edition, contains worksheets, checklists, testimonials and a sample emergency plan to use for study. You can order the publication or download it free.

Planning for a disaster is the best way of limiting its effects.

## ADVOCACY

# WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



### OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

The office is headed by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Advocacy also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental

jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at: [www.sba.gov/advo](http://www.sba.gov/advo).

### OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement

from small business owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owners. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page: <http://www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html>; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

# OTHER ASSISTANCE

## OTHER SOURCES OF ASSISTANCE

### FEDERAL OFFICES

U.S. Department of Agriculture  
Rural Development  
(formerly Farmers Home Administration)  
Federal Bldg., Rm. 152  
100 Centennial Mall N.  
Lincoln, NE 68508  
402-437-5551 • 402-437-5408 Fax  
402-437-5093 TTY  
[www.rurdev.usda.gov/NE](http://www.rurdev.usda.gov/NE)

### COMMUNITY AND BUSINESS PROGRAMS

402-437-5568  
**HOUSING PROGRAMS** 402-437-5567  
**NORFOLK AREA OFFICE** 402-371-5350  
**KEARNEY AREA OFFICE** 402-237-3118  
**LINCOLN AREA OFFICE** 402-423-9683  
**SCOTTSBLUFF AREA OFFICE** 308-632-2195

### INTERNATIONAL TRADE ADMINISTRATION

Department of Commerce  
U.S. & Foreign Commercial Service  
Omaha Export Assistance Center  
13006 W. Center Rd.  
Omaha, NE 68144  
402-597-0193 • 402-597-0194 Fax  
Contact: Meredith Bond  
[meredith.bond@mail.doc.gov](mailto:meredith.bond@mail.doc.gov)  
[www.buyusa.gov/NE](http://www.buyusa.gov/NE)  
This Federal agency provides assistance and resources for Nebraska exporters.

### CONSUMER INFORMATION CENTER, FEDERAL – FCIC

888-878-3256  
[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

### CUSTOMS SERVICE

800-232-5378  
[www.customs.treas.gov](http://www.customs.treas.gov)  
Criminal violations – Drug smuggling, illegal imports/exports and counterfeit merchandise

### DISABILITIES, PERSONS WITH ACCESSIBILITY TO TRANSPORTATION

Services 202-366-4070  
Transit only 888-446-4511  
TTY 202-366-0153

### INTERNAL REVENUE SERVICE

1313 Farnam  
Omaha, NE 68102  
or  
100 Centennial Mall N.  
Lincoln, NE 68508  
[www.irs.gov](http://www.irs.gov)  
  
Toll Free Tax Information 800-829-1040  
Tele Tax/Refund Information 800-829-4477  
Tax Forms/Publications 800-829-3676  
Taxpayer Education Office 402-221-3501

Taxpayer Advocate –  
Omaha 402-221-4181  
Taxpayer Advocate –  
Lincoln 877-777-4778  
Nationwide Telephone  
Device for the Deaf 912-744-2299  
Nationwide Computer  
Bulletin Board 912-757-3100

### LICENSES AND PERMITS

Bureau of Alcohol, Tobacco, Firearms & Explosives  
888-283-2662  
[www.ATF.gov](http://www.ATF.gov)

### NATIONAL FLOOD INSURANCE PROGRAM

888-379-9531  
[www.FloodSmart.gov](http://www.FloodSmart.gov)

### OCCUPATIONAL SAFETY AND HEALTH (OSHA)

National 800-642-8963  
Omaha Office 402-221-3182

### PATENT AND TRADEMARK OFFICE

General Information 800-786-9199  
Trademark Assistance  
Center 703-308-4357

### RURAL DEVELOPMENT

8901 S. 154th St., Ste. 2  
Omaha, NE 68138  
402-896-0121

### SOCIAL SECURITY ADMINISTRATION

Old Mill Centre  
604 N. 109 Court  
Omaha, NE 68154  
800-772-1213 or 402-496-3520  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

### U.S. DEPARTMENT OF LABOR

(Wage and Hour Division)  
111 S. 18th Plaza, Ste. 2238  
Omaha, NE 68102  
402-221-4682 • 402-221-3719 Fax  
[www.dol.gov](http://www.dol.gov)  
or  
100 Centennial Mall N.  
Lincoln, NE  
402-437-5790 or 402-437-5791

### U.S. CITIZENSHIP AND IMMIGRATION SERVICES

1717 Ave. H  
Omaha, NE 68110  
402-697-9154  
General Information:  
800-375-5283

### U.S. DEPARTMENT OF VETERANS AFFAIRS

Vet Center  
2428 Cuming St.  
Omaha, NE 68110  
402-346-6735  
[www.va.gov](http://www.va.gov)  
or  
Vet Center  
920 L St.  
Lincoln, NE 6850  
402-476-9736 or 800-228-6838 Toll Free

### FEDERAL INFORMATION CENTER

Main: 800-688-9889  
[www.fic.gov](http://www.fic.gov)  
TDD: 800-326-2996

### NEBRASKA STATE GOVERNMENT

### NEBRASKA DEPARTMENT OF AGRICULTURE

301 Centennial Mall S./P.O. Box 94947  
Lincoln, NE 68509-4947  
[www.agr.ne.us](http://www.agr.ne.us)  
Ag Administration 402-471-2341  
Farm Mediation/Beginning Farmer  
Program 402-471-3348 or 800-446-4071  
Ag Promotion and Development 402-471-4876  
Domestic/International 800-422-6692 • 402-471-2759 Fax  
Agricultural Statistics 402-437-5541 • 402-437-5547 Fax  
Animal Industry 402-437-2351  
Dairies and Foods 402-471-2536  
Feed and Ag Chemicals 402-471-2394  
Plant Industry 402-471-2394  
Weights and Measures 402-471-4292

### NEBRASKA DEPARTMENT OF ENVIRONMENTAL QUALITY

1200 N. St., Ste. 400  
Lincoln, NE 68509  
402-471-2186 • 402-471-2909 Fax  
[epa4000@vmhost.cdp.state.ne.us](mailto:epa4000@vmhost.cdp.state.ne.us)  
[www.deq.state.ne.us](http://www.deq.state.ne.us)

### NEBRASKA ENERGY OFFICE

1111 O St., Ste. 223/P.O. Box 95085  
Lincoln, NE 68509-5085  
402-471-2867 • 402-471-3064 Fax  
[energy@neo.ne.gov](mailto:energy@neo.ne.gov)  
[www.neo.ne.gov](http://www.neo.ne.gov)

### NEBRASKA DEPARTMENT OF INSURANCE

941 O St., Ste. 400  
Lincoln, NE 68508  
402-471-2201

### NEBRASKA SECRETARY OF STATE

402-471-2554 • 402-471-3237 Fax  
[www.sos.state.ne.us](http://www.sos.state.ne.us)

### CORPORATE DIVISION

State Capitol, Rm. 1301  
Lincoln, NE 68508  
402-471-4079 • 402-471-3666 Fax  
[Corporate\\_inquiries@sos.ne.gov](mailto:Corporate_inquiries@sos.ne.gov)

### ELECTION DIVISION

State Capitol, Rm. 2300  
Lincoln, NE 68508  
402-471-2555

### UCC CENTRAL FILING OFFICE

State Capitol, Rm. 1301  
Lincoln, NE 68508  
402-471-4080 • 402-471-4429 Fax  
[www.sos.state.ne.us/business/ucc](http://www.sos.state.ne.us/business/ucc)  
[businessservices\\_deputy@sos.ne.gov](mailto:businessservices_deputy@sos.ne.gov)

### NEBRASKA DEPARTMENT OF ECONOMIC DEVELOPMENT

301 Centennial Mall S./P.O. Box 94666  
Lincoln, NE 68509-4666  
402-471-3111 or 800-426-6505  
402-471-3778 Fax  
[www.neded.org](http://www.neded.org)  
Business Development  
402-471-6513 • 402-471-3365 Fax  
Business Recruitment 402-471-3789  
Film Office 402-471-3746  
Financial Packaging  
International Trade 402-471-4668  
Job Training 402-471-3780

### NEBRASKA MANUFACTURING EXTENSION PARTNERSHIP (NEBRASKA MEP)

Columbus 402-564-0105  
Grand Island 308-385-6355  
Hastings 402-471-7199  
Lincoln 402-472-2832  
[fpc@unl.edu](mailto:fpc@unl.edu)  
Omaha (NBDC) 402-554-6255  
Scottsbluff 308-632-1436  
One Stop  
Business Assistance 402-471-3782  
Recycling Advocate (REDA) 402-471-3766  
Workforce Development 402-471-6587  
Community and Rural Development 402-471-4388  
Community Development  
Block Grant 402-471-3757  
Housing Development 402-471-3759  
Central 308-865-6511  
East 402-471-2280  
West 308-889-3420  
Nebraska Community Improvement Program 402-471-6280  
Regional Teams  
Central 308-749-2291  
402-589-0027  
East 402-297-9534  
402-538-3038  
West 308-631-2111  
308-367-8844  
Research 402-471-3784  
Travel & Tourism 402-471-3795  
Central 402-362-6221  
East 402-471-3798  
West 308-641-1025

It is the policy of the Nebraska Department of Economic Development to recognize its responsibility and commitment to provide its customers with services that meet or exceed their needs.

### NEBRASKA WORKFORCE DEVELOPMENT DEPT. OF LABOR

Administration Office 402-471-9000  
TDD 402-471-9924  
Office of Workforce Services (check for local area offices)  
402-471-9000  
Office of Unemployment Insurance 402-471-9000  
Check for local area offices at:  
[www.NebraskaWorkforce.com/nelmi.htm](http://www.NebraskaWorkforce.com/nelmi.htm)

# OTHER ASSISTANCE

## JOB AND TALENT BANK

<http://www.dol.state.ne.us/>

## JOB BANK:

Conduct a self-directed job search on local, statewide, or national scale over the internet.

## TALENT BANK:

Maximize exposure of your resume by placing it online from any location with internet access. Nebraska employers can preview resumes on-line.

## NEB-DIAL 402-595-1030

Equal Employer Program/Program. Auxiliary aids and services are available upon request to individuals with disabilities.  
TDD 402-595-3152

## OFFICE OF SAFETY & LABOR

### STANDARDS

Lincoln	402-471-4721
Omaha	402-595-3095
Hastings	402-462-2191
North Platte	308-535-8300
Sidney	308-254-6940

### JOB TRAINING SERVICES

Lincoln	402-441-7111
Omaha	402-444-4700
Greater Nebraska	402-471-9928

### LABOR LAWS

301 Centennial Mall S.  
Lincoln, NE 68509  
Child Labor and  
Minimum Wage 402-471-2239  
Private Employment Agency  
Veteran's Re-Employment  
Farm Labor Contractors  
Contractor Registration and  
Workplace Safety 402-471-2230

### SAFETY LABOR LAW

(Nebraska) 402-595-3095

### UNEMPLOYMENT INSURANCE SERVICE

1010 N St.  
Lincoln, NE 68508-1010  
402-471-2983  
Automated Line Information  
(NEB-DIAL) 402-471-7850

### VETERANS EMPLOYMENT REPRESENTATIVE

550 S. 16th  
Lincoln, NE 68509  
402-471-9833

### NEBRASKA DEPARTMENT OF REVENUE

301 Centennial Mall S./P.O. Box 94818  
Lincoln, NE 68509-4818  
402-471-2971 or 800-742-7474  
402-471-5608 Fax  
[www.revenue.state.ne.us](http://www.revenue.state.ne.us)  
District 1, Lincoln 402-472-5222  
District 2, Omaha 402-595-2065  
District 3, Norfolk 402-370-3333  
District 4, Grand Island 308-385-6067  
District 6, North Platte 308-535-8250  
District 8, Scottsbluff 308-632-1200

### NEBRASKA DEPARTMENT OF ROADS

302 Superior St./P.O. Box 94759  
Lincoln, NE 68521-4759  
402-471-4567 • 402-479-4325 Fax  
402-479-3834 TDD  
[www.DOR.state.NE.US](http://www.DOR.state.NE.US)

District 1, Lincoln	402-471-0850
District 2, Omaha	402-595-2534
District 3, Norfolk	402-370-3470
District 4, Grand Island	308-385-6265
District 5, Bridgeport	308-262-1920
District 6, North Platte	308-535-8031
District 7, McCook	308-345-8490
District 8, Ainsworth	402-387-2471

### WESTERN GOVERNOR'S OFFICE

4500 Ave. I/P.O. Box 1500  
Scottsbluff, NE 69363-1500  
308-632-1370 • 308-632-0562 Fax

## State Colleges

### CHADRON STATE COLLEGE

308-432-6000  
Extended Campus  
1000 Main Street  
Chadron, NE 69337  
308-432-6376 • 308-432-6473 Fax  
[csclearn@csc.edu](mailto:csclearn@csc.edu)  
[www.csc.edu](http://www.csc.edu)

### PERU STATE COLLEGE

Regional Economic Development  
P.O. Box 10  
Peru, NE 68421  
402-872-2393 • 402-872-2422 Fax  
800-742-9412  
[ranson@oakmail.peru.edu](mailto:ranson@oakmail.peru.edu)  
[www.Peru.edu](http://www.Peru.edu)

### WAYNE STATE COLLEGE

Bureau for Community & Economic Dev.  
1111 Mail St.  
Wayne, NE 68787  
402-375-7217 • 402-375-7204 Fax  
[extcampus@wsc.edu](mailto:extcampus@wsc.edu)  
[www.wsc.edu](http://www.wsc.edu)

### ECONOMIC DEVELOPMENT ACTIVITIES

402-375-7575 • 402-375-7574 Fax  
[nbd@wsc.edu](mailto:nbd@wsc.edu)

## Nebraska Community Colleges

### NEBRASKA COMMUNITY COLLEGE ASSOCIATION

601 S. 12 St., Ste. 200  
Lincoln, NE 68508  
402-471-4685 • 402-471-4726 Fax  
[www.ncca.state.ne.us](http://www.ncca.state.ne.us)

### CENTRAL COMMUNITY COLLEGE AREA

3134 W. Hwy. 34/P.O. Box 4903  
Grand Island, NE 68802-4903  
308-398-7301 • 308-398-7590 Fax  
[www.cccneb.edu](http://www.cccneb.edu)

### GRAND ISLAND CAMPUS

P.O. Box 4903  
Grand Island, NE 68802-4903  
308-398-4222 or 877-222-0780  
308-389-7398 Fax

### COLUMBUS CAMPUS

4500 63rd St./P.O. Box 1027  
Columbus, NE 68602-1027  
402-564-7132 or 877-222-0780  
402-562-1201 Fax

### HASTINGS CAMPUS

E. Hwy. 6/P.O. Box 1024  
Hastings, NE 68103-1024  
402-463-9811 or 877-222-0780  
402-461-2454 Fax

### METROPOLITAN COMMUNITY COLLEGE AREA

30th & Fort Sts./P.O. Box 3777  
Omaha, NE 68103-0777  
402-457-2400 or 800-228-9553  
402-457-2210 Fax  
[www.mccneb.edu/](http://www.mccneb.edu/)

### ELKHORN VALLEY CAMPUS

204th and W. Dodge Rd./P.O. Box 3777  
Omaha, NE 68103-3777  
402-289-1200 • 402-289-1233 Fax

### SOUTH OMAHA CAMPUS

27th and Q St./P.O. Box 3777  
Omaha, NE 68103-3777  
402-738-4500 • 402-738-1398 Fax

### FORT OMAHA CAMPUS

P.O. Box 3777, Bldg. 10  
Omaha, NE 68103-0777  
402-457-2700 • 402-457-4640 Fax

### WORKFORCE DEVELOPMENT INSTITUTE

Fort Omaha Campus  
30th and Fort Sts.  
Omaha, NE 68103-0777  
402-457-2214  
Metropolitan Community College's Workforce Development Institute™ is committed to developing an economically empowered, productive workforce that enables organizations and the community to compete successfully in local and international markets. WDI provides educational opportunities to its customers in a learning centered environment where quality service, relevance, affordability, mutual respect and support are its key values.

### MID-PLAINS COMMUNITY COLLEGE – NORTH PLATTE

1101 Halligan Dr.  
North Platte, NE 69101  
308-535-3600 or 800-658-4308  
308-534-5770 Fax  
[www.mpcc.edu](http://www.mpcc.edu)

### MCDONALD-BELTON CAMPUS

601 W. State Farm Rd.  
North Platte, NE 69101  
308-535-3701 or 800-658-4308  
308-534-3791 Fax

### MCCOOK CAMPUS

1205 E. Third St.  
McCook, NE 69001  
308-345-8100 or 800-658-4348  
308-345-8151 Fax

### NORTHEAST COMMUNITY COLLEGE AREA

402-371-2020 or 800-348-9033  
[www.northeastcollege.com](http://www.northeastcollege.com)

### NORFOLK CAMPUS

801 E. Benjamin Ave./P.O. Box 469  
Norfolk, NE 68702  
402-371-2020 • 402-844-7400 Fax

### SOUTHEAST COMMUNITY COLLEGE AREA

301 S. 68th St.  
Lincoln, NE 68510-2449  
402-323-3400 • 402-323-3420 Fax  
[www.southeast.edu](http://www.southeast.edu)

### LINCOLN CAMPUS

8800 O St.  
Lincoln, NE 68520  
402-471-3333 or 800-642-4075  
402-437-2404 Fax

### BEATRICE CAMPUS

4771 W. Scott Rd.  
Beatrice, NE 68310-7042  
402-228-3468 or 800-233-5027  
402-228-2218 Fax

### MILFORD CAMPUS

600 State St.  
Milford, NE 68405  
402-761-2131 or 800-933-7223  
402-761-2324 Fax

### WESTERN NEBRASKA COMMUNITY COLLEGE

308-635-3606  
[www.wncc.net](http://www.wncc.net)

### SCOTTSBLUFF CAMPUS

1601 E. 27th St.  
Scottsbluff, NE 69361  
308-635-3606 or 800-348-4435  
308-635-6100 Fax

### ALLIANCE CENTER

1750 Sweetwater  
Alliance, NE 69301  
308-763-2000 or 888-559-9622  
308-763-2012 Fax

### SIDNEY CENTER

371 College Dr.  
Sidney, NE 69162  
308-254-5450 or 800-222-9682  
308-254-7444 Fax

## Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information. For more information go to the website: [www.visitnebraska.org/aboutcvbchamber.a](http://www.visitnebraska.org/aboutcvbchamber.a) sp or to: [www.chambersofcommerce.com](http://www.chambersofcommerce.com)

The lenders listed below are usually the most experienced SBA lenders in the State of Nebraska, however, all commercial lenders are eligible to process SBA applications. In fact, most SBA loans are processed through your home town lender. We encourage all applicants to visit their local lender when seeking financing for their business. A lender's Preferred, Certified or "Express" status applies to all branch offices located within Nebraska.

## Preferred Lenders

### AMERICAN NATIONAL BANK

8990 West Dodge Rd.  
Omaha, NE 68114  
402-399-5000 • 402-399-5057 F

### BANK OF THE WEST

13320 California St.  
Omaha, NE 68154  
402-554-5690 • 402-554-9418 F

### BRANCH BANKING AND TRUST COMPANY

5901 C Peachtree Dunwoody #420  
Atlanta, GA 30328

### CIT SMALL BUSINESS LENDING CORPORATION

1526 Cole Blvd., Ste. 200  
Golden, CO 80401  
800-525-3343

### COMERICA BANK

P. O. Box 4167  
Houston, TX 77210

### COMMUNITY SOUTH BANK

625 South Gay St., Ste. 450  
Knoxville, TN 37902  
877-287-3722

### FIRST NATIONAL BANK OF OMAHA

16th and Dodge Sts.  
Omaha, NE 68103  
402-341-0500 • 402-964-8484 F

### GREAT WESTERN BANK

6015 N.W. Radial Hwy.  
Omaha, NE 68104  
402-551-4310 • 402-551-7689 F

### MUTUAL OF OMAHA BANK

3333 Farnam St.  
Omaha, NE 68131  
402-351-8000 • 402-434-5818 F

### TEMECULA VALLEY BANK

16820 Frances St., Ste. 101  
Omaha, NE 68130  
402-691-6039 • 402-691-6013 F

### UMB BANK, N.A.

11808 W. Center Rd.  
Omaha, NE 68144  
402-330-7770 • 402-330-1117 F

### UNION BANK AND TRUST COMPANY

3642 S. 48th St.  
Lincoln, NE 68506  
402-488-0941 • 402-488-8188 F

### UNITED CENTRAL BANK

4555 W. Walnut St.  
Garland, TX 75042

### UPS CAPITAL BUSINESS CREDIT

280 Trumbull St.  
Hartford, CT 6103

### US BANK NATIONAL ASSOCIATION

9918 Hilbert St.  
San Diego, CA 92131  
888-722-3948

### WELLS FARGO BANK

1919 Douglas St.  
Omaha, NE 68102-1317  
402-536-2420 • 402-536-2317 F

## Certified Lenders

### ADAMS BANK & TRUST

315 North Spruce  
Ogallala, NE 69153-2517  
308-284-4071 • 308-284-3207 F

### BANKFIRST

100 N. 13th St.  
Norfolk, NE 68701  
402-371-8005 • 402-371-1677 F

### BANK OF NEBRASKA

7223 S. 84th St.  
LaVista, NE 68123-2130  
402-331-8550 • 402-331-8570 F

### FIRST NATIONAL BANK OF NORTH PLATTE

201 N. Dewey St.  
North Platte, NE 68101-4036  
308-532-1000 • 308-532-6289 F

### FIVE POINTS BANK

2015 N. Broadwell Ave.  
Grand Island, NE 68803-2759  
308-384-5350 • 308-384-9783 F

### HERITAGE BANK

1333 N. Webb Rd.  
Grand Island, NE 68803  
308-384-5538 • 308-384-6778 F

### PLATTE VALLEY STATE BANK & TRUST COMPANY

2223 2nd Ave.  
Kearney, NE 68847-5309  
308-234-2424 • 308-237-2413 F

### WASHINGTON COUNTY BANK

1523 Washington St.  
Blair, NE 68008-1653  
402-426-2111 • 402-426-8177 F

## SBAExpress Lenders

### ADAMS BANK & TRUST

315 N. Spruce  
Ogallala, NE 69153-2517  
308-284-4071 • 308-284-3207 F

### AMERICAN NATIONAL BANK

8990 W. Dodge Rd.  
Omaha, NE 68114  
402-399-5000 • 402-399-5057 F

### AMERICAN NATIONAL BANK OF FREMONT

99 W. Sixth St.  
Fremont, NE 68025  
402-727-8600 • 402-727-8309 F

### AMFIRST BANK

602 W. B St.  
McCook, NE 69001  
308-345-1555 • 308-345-7844 F

### AUBURN STATE BANK

1212 J St.  
Auburn, NE 68305  
402-274-4342 • 402-274-4918 F

### BANCO POPULAR NORTH AMERICA

1600 Lamar Blvd., Ste. 290  
Arlington, TX 76011  
817-274-6315

### BANKFIRST

100 N. 13th St.  
Norfolk, NE 68701  
402-371-8005 • 402-371-1677 F

### BANK OF HARTINGTON

229 N. Broadway  
Hartington, NE 68739  
402-254-3994 • 402-254-6694 F

### BANK OF KEYSTONE

105 Inland Seas  
Keystone, NE 69144  
308-726-2171 • 308-726-2172 F

### BANK OF NEBRASKA

7223 S. 84th St.  
LaVista, NE 68123-2130  
402-331-8550 • 402-331-8570 F

### BANK OF THE VALLEY

404 State St.  
Bellwood, NE 68624  
402-538-3025 • 402-538-3655 F

### BANK OF THE WEST

13320 California St.  
Omaha, NE 68154  
402-554-5690 • 402-554-9418 F

### BRANCH BANKING AND TRUST COMPANY

5901 C Peachtree Dunwoody #420  
Atlanta, GA 30328

### BRUNING STATE BANK

104 E. Main St.  
Bruning, NE 68322  
402-353-2555 • 402-353-2275 F

### CEDAR SECURITY BANK

117 Main St.  
Fordyce, NE 68736  
402-357-3508 • 402-357-3588 F

### CENTRIS FEDERAL CREDIT UNION

11718 M Cir.  
Omaha, NE 68137  
402-334-7000 • 402-758-6074 F

### CITIZENS NATIONAL BANK OF WISNER

921 Ave. E St.  
Wisner, NE 68791  
402-529-3291 • 402-529-3234 F

### CORNHUSKER BANK

1101 Cornhusker Hwy.  
Lincoln, NE 68521-2350  
402-434-2265 • 402-434-3789 F

### ENTERPRISE BANK

12800 W. Center Rd.  
Omaha, NE 68144  
402-330-0200 • 402-330-3884 F

### EQUITABLE BANK

3012 S. Locust St.  
Grand Island, NE 68801  
308-382-3136 • 308-398-1217 F

### FARMERS AND MERCHANTS BANK

617 1st St.  
Milford, NE 68405  
402-761-7600 • 402-761-2437 F

### FARMERS & MERCHANTS NATIONAL BANK

1501 Silver St.  
Ashland, NE 68003  
402-944-3316 • 402-944-3423 F

### FARMERS & MERCHANTS STATE BANK

103 N. Broadway  
Bloomfield, NE 68718  
402-373-4321 • 402-373-4597 F

### FARMERS & MERCHANTS STATE BANK OF WAYNE

321 Main St.  
Wayne, NE 68787  
402-375-2043 • 402-375-5721 F

### FARMERS BANK OF COOK

129 W. Main St.  
Cook, NE 68329  
402-864-4191 • 402-864-2140 F

### FARMERS STATE BANK

234 Commercial Ave.  
Wallace, NE 69169  
402-387-4319 • 402-387-4605 F

### FIRST CENTRAL BANK

623 Patterson St.  
Cambridge, NE 69022  
308-697-4344 • 308-697-4196 F

### FIRST CENTRAL BANK MCCOOK

904 N. Hwy. 83  
McCook, NE 69001  
308-345-4994 • 308-345-5094 F

### FIRSTIER BANK

115 S. Walnut St.  
Kimball, NE 69145  
308-235-4633 • 308-235-3499 F

### FIRST NATIONAL BANK

201 Main St.  
Beemer, NE 68716  
402-528-3223 • 402-528-3654 F

### FIRST NATIONAL BANK

1123 "B" St.  
Schuyler, NE 68661  
402-352-2466 • 402-352-8767 F

### FIRST NATIONAL BANK

809 Illinois St.  
Sidney, NE 69162  
308-254-7110 • 308-254-7118 F

### FIRST NATIONAL BANK AND TRUST COMPANY

2623 S. 13th St.  
Columbus, NE 68601  
402-564-1481

### FIRST NATIONAL BANK & TRUST COMPANY

1701 Stone St.  
Falls City, NE 68355  
402-245-2491 • 402-245-2495 F

### FIRST NATIONAL BANK NORTHEAST

440 Main St.  
Lyons, NE 68038  
402-687-2640 • 402-687-2055 F

### FIRST NATIONAL BANK OF BANCROFT

301 Main St.  
Bancroft, NE 68004  
402-648-3361 • 402-648-3315 F

### FIRST NATIONAL BANK OF CHADRON

2nd & Main Sts.  
Chadron, NE 69337  
308-432-5552 • 308-432-2548 F

### FIRST NATIONAL BANK OF FRIEND

150 Maple St.  
Friend, NE 68359  
402-947-2211 • 402-947-2242 F

# TOP LENDERS

## FIRST NATIONAL BANK OF NORTH PLATTE

201 N. Dewey St.  
North Platte, NE 68101-4036  
308-532-1000 • 308-532-6289 F

## FIRST NATIONAL BANK OF OMAHA

16th and Dodge St.  
Omaha, NE 68103  
402-341-0500 • 402-964-8484 F

## FIRST NEBRASKA BANK

232 N. Spruce St.  
Valley, NE 68064-9673  
402-359-2281

## FIRST SAVINGS BANK

3540 S. 84th St.  
Omaha, NE 68124  
402-399-8400

## FIRST STATE BANK

914 Lake St.  
Gothenburg, NE 69138-1944  
308-537-3684 • 308-537-2292 F

## FIRST STATE BANK

4915 Old Cheney Rd.  
Lincoln, NE 68516  
402-420-5200 • 402-792-2415 F

## FIRST STATE BANK

2002 Broadway  
Scottsbluff, NE 69361-2459  
308-632-4158 • 308-635-2311 F

## FIRST STATE BANK & TRUST COMPANY

1005 E. 23rd St.  
Fremont, NE 68025  
402-721-2500 • 402-727-0208 F

## FIRST WESTROADS BANK INC.

15750 W. Dodge Rd.  
Omaha, NE 68118-2535  
402-330-7200 • 402-330-8272 F

## FIVE POINTS BANK OF HASTINGS

2815 Osborne Dr. W.  
Hastings, NE 68901  
402-462-2228 • 402-462-9540 F

## GREAT WESTERN BANK

6015 N.W. Radial Hwy.  
Omaha, NE 68104  
402-551-4310 • 402-551-7689 F

## HENDERSON STATE BANK

1040 N. Main St.  
Henderson, NE 68371  
402-723-4441 • 402-723-4481 F

## HERITAGE BANK

1333 N. Webb Rd.  
Grand Island, NE 68803  
308-384-5538 • 308-384-6778 F

## HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF GRAND ISLAND

221 S. Locust St.  
Grand Island, NE 68801  
308-382-4000 • 308-382-9235 F

## HORIZON BANK

10841 N. 142nd St.  
Waverly, NE 68462  
402-786-2555 • 402-786-2559 F

## MUTUAL OF OMAHA BANK

3333 Farnam St.  
Omaha, NE 68131  
402-351-8000 • 402-434-5818 F

## NEBRASKALAND NATIONAL BANK

121 N. Dewey St.  
North Platte, NE 69101  
308-534-2100 • 308-534-5333 F

## NORTHWEST BANK

14320 Arbor St.  
Omaha, NE 68144  
402-334-6760

## PENDER STATE BANK

222 Main St.  
Pender, NE 68047  
402-385-3063 • 402-385-3527 F

## PEOPLES-WEBSTER COUNTY BANK

126 W. 4th St.  
Red Cloud, NE 68970-2433  
402-746-2251

## PINNACLE BANK

1200 Golden Gate Dr.  
Papillion, NE 68046-2838  
402-339-3244 • 402-332-0116 F

## PLATTE VALLEY STATE BANK & TRUST COMPANY

2223 2nd Ave.  
Kearney, NE 68847-5309  
308-234-2424 • 308-234-2413 F

## RICHARDSON COUNTY BANK AND TRUST COMPANY

1616 Harlan St.  
Falls City, NE 68355-2655  
402-245-2486 • 402-245-2480 F

## SAC FEDERAL CREDIT UNION

11515 S. 39th St.  
Omaha, NE 68123  
402-292-8000 • 402-292-2858 F

Security First Bank  
1205 Jackson St.  
Sidney, NE 69162  
308-254-4545 • 308-254-5031 F

## SECURITY NATIONAL BANK

202 E. 2nd St.  
Laurel, NE 68745  
402-256-3247 • 402-256-3058 F

## SECURITY NATIONAL BANK OF OMAHA

1120 S. 101st St.  
Omaha, NE 68124  
402-344-7300 • 402-449-0977 F

## SECURITY STATE BANK (DUNDEE BANK)

624 Main St.  
Ansley, NE 68814  
308-935-1700 • 308-935-1701 F

## STATE BANK OF TABLE ROCK

Main St.  
Table Rock, NE 68447  
402-839-2035 • 402-839-2095 F

## THE FIRST NATIONAL BANK OF WAHOO

201 E. 5th St.  
Wahoo, NE 68066  
402-443-4117 • 402-443-5093 F

## THE HERSHEY STATE BANK

100 S. Lincoln St.  
Hershey, NE 69143  
308-368-5555 • 308-368-5540 F

## THE JONES NATIONAL BANK AND TRUST COMPANY

203 S. 6th St.  
Seward, NE 68434  
402-643-3602 • 402-643-2439 F

## THE TRI-COUNTY BANK

106 N. Main St.  
Stuart, NE 68780  
402-924-3861 • 402-924-3199 F

## TIERONE BANK

1235 "N" St.  
Lincoln, NE 68508  
402-475-0521 • 402-435-0427 F

## UMB BANK, N.A.

11808 W. Center Rd.  
Omaha, NE 68144  
402-330-7770 • 402-330-1117 F

## UNION BANK AND TRUST COMPANY

3642 S. 48th St.  
Lincoln, NE 68506  
402-488-0941 • 402-488-8188 F

## UNITED REPUBLIC BANK

111 N. 181st St.  
Omaha, NE 68154  
402-505-8500 • 402-505-6929 F

## UPS CAPITAL BUSINESS CREDIT

280 Trumbull St.  
Hartford, CT 6103

## US BANK NATIONAL ASSOCIATION

9918 Hilbert St.  
San Diego, CA 92131  
888-722-3948

## VALLEY BANK AND TRUST COMPANY

1701 First Ave.  
Scottsbluff, NE 69361  
308-632-7500 • 308-632-4340 F

## WASHINGTON COUNTY BANK

1523 Washington St.  
Blair, NE 68008-1653  
402-426-2111 • 402-426-8177 F

## WELLS FARGO BANK

1919 Douglas St.  
Omaha, NE 68102-1317  
402-536-2420 • 402-536-2317 F

## WEST GATE BANK

6003 Old Cheney Rd.  
Lincoln, NE 68516  
402-323-3456 • 402-323-8989 F

## YORK STATE BANK & TRUST COMPANY

700 Lincoln Ave.  
York, NE 68467-2995  
402-362-4411 • 402-363-6691 F

## Community Express Lenders

### ADAMS BANK & TRUST

315 N. Spruce  
Ogallala, NE 69153-2517  
308-284-4071 • 308-284-3207 F

### AMERICAN NATIONAL BANK

8990 West Dodge Rd.  
Omaha, NE 68114  
402-399-5000 • 402-399-5057 F

### AMERICAN NATIONAL BANK OF FREMONT

99 W. Sixth St.  
Fremont, NE 68025  
402-727-8600 • 402-727-8309 F

### AMFIRST BANK

602 W. B St.  
McCook, NE 69001  
308-345-1555 • 308-345-7844 F

### BANKFIRST

100 N. 13th St.  
Norfolk, NE 68701  
402-371-8005 • 402-371-1677 F

### BANK OF HARTINGTON

229 N. Broadway  
Hartington, NE 68739  
402-254-3994 • 402-254-6694 F

### BANK OF NEBRASKA

7223 S. 84th St.  
LaVista, NE 68123-2130  
402-331-8550 • 402-331-8570 F

### BANK OF THE VALLEY

404 State St.  
Bellwood, NE 68624  
402-538-3025 • 402-538-3655 F

## BRUNING STATE BANK

104 E. Main St.  
Bruning, NE 68322  
402-353-2555 • 402-353-2275 F

## CEDAR SECURITY BANK

117 Main St.  
Fordyce, NE 68736  
402-357-3508 • 402-357-3588 F

## CENTRIS FEDERAL CREDIT UNION

11718 M Cir.  
Omaha, NE 68137  
402-334-7000 • 402-758-6074 F

## CITIZENS NATIONAL BANK OF WISNER

921 Ave. E St.  
Wisner, NE 68791  
402-529-3291 • 402-529-3234 F

## CORNHUSKER BANK

1101 Cornhusker Hwy.  
Lincoln, NE 68521-2350  
402-434-2265 • 402-434-3789 F

## EQUITABLE BANK

3012 S. Locust St.  
Grand Island, NE 68801  
308-382-3136 • 308-398-1217 F

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Bloomfield, NE 68718  
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Wallace, NE 69169  
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Cambridge, NE 69022  
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## FIRST NATIONAL BANK

1123 "B" St.  
Schuyler, NE 68661  
402-352-2466 • 402-352-8767 F

## FIRST NATIONAL BANK

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Sidney, NE 69162  
308-254-7110 • 308-254-7118 F

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402-564-1481

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Falls City, NE 68355  
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301 Main St.  
Bancroft, NE 68004  
402-648-3361 • 402-648-3315 F

## FIRST NATIONAL BANK OF CHADRON

2nd & Main Sts.  
Chadron, NE 69337  
308-432-5552 • 308-432-2548 F

## FIRST NATIONAL BANK OF FRIEND

150 Maple St.  
Friend, NE 68359  
402-947-2211 • 402-947-2242 F

## FIRST NATIONAL BANK OF NORTH PLATTE

201 N. Dewey St.  
North Platte, NE 68101-4036  
308-532-1000 • 308-532-6289 F

## FIRST NATIONAL BANK OF OMAHA

16th and Dodge St.  
Omaha, NE 68103  
402-341-0500 • 402-964-8484 F

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232 N. Spruce St.  
Valley, NE 68064-9673  
402-359-2281

## FIRST STATE BANK

914 Lake St.  
Gothenburg, NE 69138-1944  
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2002 Broadway  
Scottsbluff, NE 69361-2459  
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1005 East 23rd St.  
Fremont, NE 68025  
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Omaha, NE 68104  
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## MUTUAL OF OMAHA BANK

3333 Farnam St.  
Omaha, NE 68131  
402-351-8000 • 402-434-5818 F

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121 North Dewey St.  
North Platte, NE 69101  
308-534-2100 • 308-534-5333 F

## PENDER STATE BANK

222 Main St.  
Pender, NE 68047  
402-385-3063 • 402-385-3527 F

## PINNACLE BANK

1200 Golden Gate Dr.  
Papillion, NE 68046-2838  
402-339-3244 • 402-332-0116 F

## PLATTE VALLEY STATE BANK & TRUST COMPANY

2223 2nd Ave.  
Kearney, NE 68847-5309  
308-234-2424 • 308-237-2413 F

## RICHARDSON COUNTY BANK AND TRUST COMPANY

1616 Harlan St.  
Falls City, NE 68355-2655  
402-245-2486 • 402-245-2480 F

## SAC FEDERAL CREDIT UNION

11515 S. 39th St.  
Omaha, NE 68123  
402-292-8000 • 402-292-2858 F

## SECURITY FIRST BANK

1205 Jackson St.  
Sidney, NE 69162  
308-254-4545 • 308-254-5031 F

## SECURITY NATIONAL BANK

202 E. 2nd St.  
Laurel, NE 68745  
402-256-3247 • 402-256-3058 F

## SECURITY NATIONAL BANK OF OMAHA

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Omaha, NE 68124  
402-344-7300 • 402-449-0977 F

## SECURITY STATE BANK (DUNDEE BANK)

624 Main St.  
Ansley, NE 68814  
308-935-1700 • 308-935-1701 F

## STATE BANK OF TABLE ROCK

Main St.  
Table Rock, NE 68447  
402-839-2035 • 402-839-2095 F

## THE FIRST NATIONAL BANK OF WAHOO

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Wahoo, NE 68066  
402-443-4117 • 402-443-5093 F

## THE HERSHEY STATE BANK

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Hershey, NE 69143  
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Seward, NE 68434  
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Stuart, NE 68780  
402-924-3861 • 402-924-3199 F

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Lincoln, NE 68508  
402-475-0521 • 402-435-0427 F

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3642 S. 48th St.  
Lincoln, NE 68506  
402-488-0941 • 402-488-8188 F

## UNITED REPUBLIC BANK

111 N. 181st St.  
Omaha, NE 68154  
402-505-8500 • 402-505-6929 F

## US BANK NATIONAL ASSOCIATION

9918 Hilbert St.  
San Diego, CA 92131  
888-722-3948

## VALLEY BANK AND TRUST COMPANY

1701 First Ave.  
Scottsbluff, NE 69361  
308-632-7500 • 308-632-4340 F

## WASHINGTON COUNTY BANK

1523 Washington St.  
Blair, NE 68008  
402-426-2111 • 402-426-2232 F

## WEST GATE BANK

6003 Old Cheney Rd.  
Lincoln, NE 68516  
402-323-3456 • 402-323-8989 F

## Patriot Express Lenders

### ADAMS BANK & TRUST

315 N. Spruce  
Ogallala, NE 69153-2517  
308-284-4071 • 308-284-3207 F

### AMERICAN NATIONAL BANK

8990 W. Dodge Rd.  
Omaha, NE 68114  
402-399-5000 • 402-399-5057 F

### AMERICAN NATIONAL BANK OF FREMONT

99 W. Sixth St.  
Fremont, NE 68025  
402-727-8600 • 402-727-8309 F

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Arlington, TX 76011  
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100 N. 13th St.  
Norfolk, NE 68701  
402-371-8005 • 402-371-1677 F

### BANK OF NEBRASKA

7223 S. 84th St.  
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402-331-8550 • 402-331-8570 F

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404 State St.  
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402-538-3025 • 402-538-3655 F

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402-357-3508 • 402-357-3588 F

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Sidney, NE 69162  
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